



HURRICANE MICHAEL

HOUSING REPAIR & REPLACEMENT PROGRAM

FREQUENTLY ASKED QUESTIONS (FAQ)

Q: What is the Rebuild Florida Housing Repair and Replacement Program for Hurricane Michael, and who is eligible to apply?

- Rebuild Florida is a partnership of the Florida Department of Economic Opportunity (DEO) and the U.S. Department of Housing and Urban Development (HUD), which approved funding to local communities for Florida's long-term recovery efforts after Hurricane Michael.
- The Rebuild Florida Housing Repair and Replacement Program (HRRP) for Hurricane Michael will address remaining unmet housing recovery needs through the repair, rebuild or replacement of Hurricane Michael damaged homes in twelve designated counties: **Franklin, Gadsden, Leon, Liberty, Taylor, Wakulla, Bay, Calhoun, Gulf, Holmes, Jackson, and Washington.**
- Priority funding will be provided the most vulnerable populations, including the elderly, those with disabilities and families with children under the age of 18. For more information on Program eligibility, please see below section "Housing Repair and Replacement Program Eligibility".
- The Rebuild Florida program offers reconstruction or rehabilitation for houses damaged by Hurricane Michael, or potential repair/replacement for mobile homes. To be eligible to apply, you must have owned the home when Hurricane Michael made landfall on October 10, 2018, and you must have been living in the home as your main home (primary residence), you must still own the home and reside in the home (if feasible), and you must provide all of the necessary application documents and complete eligibility review and award determination. Rental property owners may also consider applying as well, and more information for all interested property owners can be found on the Program website, visiting a Rebuild Florida Center nearest you, or by calling the Rebuild Florida Customer Service Center.

Q: How can I apply?

- There are four ways to apply:
 - Visit www.RebuildFlorida.gov to start an application
 - Download and use the Program mobile app - visit the App Store or Google Play store and search 'Rebuild Florida'
 - Call the Rebuild Florida Customer Service Center at 888.530.3025
 - Applications taken over the phone will need to finish their application with an electronic device or visit one of our Rebuild Florida Centers to complete certain actions and provide documentation.

- Visit a Rebuild Florida Center at any of our four locations from Monday to Saturday (see locations on our [website](#) and also check for mobile schedule)
 - Tallahassee - 545 John Knox Road, Suite 102, 8 a.m. to 6 p.m. EST
 - Panama City - 3109 Minnesota Ave. Suite 120, 8 a.m. to 6 p.m. CST
 - Port St. Joe - 109 Trade Circle West, 8 a.m. to 6 p.m. EST
 - Marianna - 2917 Optimist Drive Suite B, 8 a.m. to 6 p.m. CST
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Q: What services will the Rebuild Florida Housing Repair and Replacement Program for Hurricane Michael provide?

- The Rebuild Florida Repair and Replacement Program will manage and complete the construction process for the repair or replacement of damaged homes or mobile housing units (MHUs) on behalf of eligible homeowners. With the assistance of staff and vendors, the state will work with a pool of qualified contractors assigned to repair, reconstruct or replace damaged properties. Homeowners will not select their own contractors and will not contract directly with the construction contractor. No payments will be made to the property owner directly. Homeowners will be required to enter into agreements with the state, setting forth the terms and conditions of the program.
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Q: Is this a reimbursement program?

- No, the Rebuild Florida Housing Repair and Replacement Program is accepting applications for repair and replacement services for traditional homes and repair and replacement for mobile homes currently. Program participants who are eligible and awarded a grant will not have to “front” costs and request reimbursement. To be clear, participants who are eligible and awarded a grant will not have to pay out of pocket and then request and receive a reimbursement of funds. The Rebuild Florida Program will provide direct payment to procured contractors for work performed.
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Q: If I rented my home at the time of Hurricane Michael, but purchased the home after the storm, and it has storm damages, can I apply?

- No. Unfortunately, you are not eligible for this program, but you can visit the [Florida Resource Directory](#) to find additional resources.
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Q: Can this program help me purchase a new home or help with rent if I lost my home due to Hurricane Michael?

- No. Unfortunately this Program cannot support the purchase of a new home or subsidize rent payments, but you can visit the [Florida Resource Directory](#) where you may find additional resources.

Q: Can you tell me what the income limit is for my family?

- The U.S. Department of Housing and Urban Development (HUD) provides guidance on household income limits that are unique to household size and geographic area. In short, household income is calculated by adding combined income of all adult residents that reside in the household. However, we encourage you to visit the website to review HUD income limit information for households with 1-8 members, or I can access the information for you on the website and provide you the information.
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Q: Is Rebuild Florida assistance a loan or a grant?

- This Program provides grant funding. However, eligible homeowners who are awarded are expected to remain in the house for 3 years, and as part of the grant agreement will sign a 3-year unsecured, forgivable promissory note. If the house is sold or used as collateral prior to the 3-year anniversary, a prorated amount may be due back to the State.
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Q: Will my information provided over the phone be stored in a secure location?

- Yes. The Program takes the security of personal information very seriously and has controls in place to safeguard your personal information.
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Q: I was asked for copies of my personal information. What format should I provide?

- The Program can accept your information in the way that works best for you, such as physical copies or electronic copies.
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Q: Is the application process for disaster related Housing Assistance still open?

- Yes. Currently, the application process is still open for Hurricane Michael, however the process for Hurricane Irma is closed.
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Q: If I have questions for a Rebuild Florida case manager, how can I contact them?

- Rebuild Florida Customer Service Center staff can connect you with a case manager, and if you have already been assigned a case manager the call center staff can look up the information and connect you. If you don't remember the name or phone number of your case manager you can always call the Rebuild Florida Customer Service Center

toll free **(888) 530-3025** or TTY line at **850.870.3992** and you will be assisted by one of our available case managers.

Q: If I have health related or mobility concerns and cannot attend in person, can I mail my information?

- Yes. You can mail your information to the Rebuild Florida Customer Service Center address is: 3109 Minnesota Avenue, Suite 120, Panama City, FL 32405 or email your information to your case worker. If you have mobility issues that prevent you from utilizing the methods previously mentioned, please notify your case manager and we can coordinate appropriately.
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Q: How long does the process take from completing the application to getting my home repaired or a new home?

- All homeowner situations are unique, and range and severity of damages are also distinguishing variables, but the Program will process applications as efficiently as possible to review documentation and work with homeowners to complete the eligibility process. Once the award has been determined and the homeowner signs the grant agreement, the work is assigned to a contractor. Duration of construction varies based upon the scope of work needed, for example if the project is a repair, reconstruction, or replacement the timelines will be different, and also allowing for unforeseen circumstances (a material shortage or backorder) and/or acts of God (natural disasters). While all circumstances of homeowners and properties are unique, as a conservative forecast, if all deadlines are met, a homeowner may have a new home within six months of submitting a complete application for reconstruction projects, while repairs and replacements (mobile homes) would typically require less time due to less significant scope of work.
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Q: Is there a deadline to apply?

- Funding for the program is allocated on a first eligible, first served basis by region, and in accordance with HUD-approved prioritization criteria to serve the most at-risk and vulnerable residents first. We recommend that you submit a completed application as soon as possible in order to have the best chance for receiving assistance.
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Q: How can I check the status of my application?

- If you have any questions, please call or email your Rebuild Florida case manager or Rebuild Florida Customer Service Center (888) 530-3025 and you will be assisted by program staff. Or, you can visit our website: www.rebuildflorida.gov.

Q: I have a disability and do not have access to transportation/a computer to complete the application. Can you assist me with applying?

- If you have mobility issues that prevent you from utilizing the methods previously mentioned, please notify your Case manager and we can coordinate appropriately.
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Q: After notification that my home will be repaired or reconstructed, how long can I expect to be out of my home?

- Everyone will have a unique situation as all property circumstances and scopes of work are unique. For example, one homeowner may require complete demolition and site preparation, while another homeowner may just need some roof repairs. So, the timelines will vary depending on the scope of the project. A rehabilitation type of project would typically require less time out of your home due to a smaller scope of work, while a reconstruction would typically be longer.
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Q: Will you help me find somewhere to live while my home is repaired/reconstructed?

- Homeowners are expected to secure temporary living arrangements while construction is underway at their property, if the scope of work requires temporary relocation. For example, homeowners may stay with friends and family while construction is underway or may elect to find a short-term rental if they desire but would be responsible for the cost. In certain circumstances where extreme hardship may be demonstrated and documented, temporary relocation may be offered on a limited case-by-case basis in accordance with the program guidelines.
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Q: Will you help me move my furniture and belongings out of my home?

- Moving and Storage Assistance may be offered on an extremely limited basis in accordance with the program guidelines.
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Q: Will my property taxes increase if you build me a new home?

- Your property taxes will most likely increase; however, your electricity and energy bills may decrease due to the use of energy efficient construction materials.
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Q: I own my home, but I do not own the land it sits on. Is that ok?

- Applicants in this situation are encouraged to apply. Because of the complexity of the situation, each case must be reviewed on a case-by-case basis.
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Q: My home has been passed down to me, but my name is not on the deed. Can you assist me?

- Yes. Our team works to gather ownership records from the State to minimize the number of documents you are required to provide. If we cannot verify ownership status via State records, we may ask you to submit other documentation, including property tax records. For a complete list of all acceptable ownership documents, please review the “Rebuild Florida” application document checklist.
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Q: Where can I obtain a copy of my deed/ownership documents if they were damaged in the disaster?

- Your deed should be on file at the County Courthouse; however, our team works to gather ownership records from the State to minimize the number of documents you are required to provide. We will let you know what type of documents are required for your case.
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Q: I do not receive income of any kind. Can I still apply?

- Yes. Income is calculated based on combined household income. If anyone in your home (18 and over) earns income, we must collect documentation. We must also collect documentation for unearned income (from all household members). If a homeowner has no income but receives cash on a regular basis from a friend or family member, this may be considered as income and should be documented.
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Q: I received assistance from FEMA, and I did not use it on repairing my home. Can I still apply?

- Yes. Each application will be reviewed to determine if previous assistance awarded to the applicant was used as intended, and if any funds were received for the same purpose. Your application must demonstrate that a “duplication of benefits” would not occur based on the assistance you are qualified to receive, and this is determined on a case-by-case basis.
- Our case managers will help you in reviewing your unique situation, and if there is a gap in funding created by a duplication of benefits from a Federal Emergency

Management Agency (FEMA) grant that was not used for repairs, there is still a possibility of eligibility if the gap in funding is able to be fulfilled through other means, such as a homeowner providing their own funding, or a potential reduction in the scope of work.

Q: My current home is 5BR/5BA. Will the Rebuild Florida Housing Repair and Replacement Program build me a home that is the same size?

- The size of your new home will be based on the anticipated household size and occupancy policies that allow for maximum two persons per bedroom as reasonable. Waivers for individual circumstances may be granted with pre-approval by the Program, and you must request a waiver in writing explaining the need and justification.

Q: I am disabled and in a wheelchair. Can you accommodate my disability when you build my new home?

- Yes! During the application and eligibility process will work with all homeowners with unique circumstances to understand special needs such as disabilities or mobility or sensory impairments. Program homes are constructed in compliance with Americans with Disabilities Act (ADA) standards, when a homeowner completes required documentation in this regard.

Q: I receive SNAP benefits/food stamps. Will that hurt my application?

- Being a recipient of public assistance does not weaken your opportunity of receiving assistance. If you are a recipient of Temporary Assistance for Needy Families (TANF), your monthly benefit will be calculated as income.

Q: I did not file an income tax return this prior year, due to not working. Is there anything else I can submit in lieu of that?

- Yes. If you are currently employed, you may submit your last three months of pay stubs or a signed statement from your employer. For a list of all acceptable documents of income, please review the "Rebuild Florida" application document checklist.

Q: I do not currently have a job, but I may have one soon. Will I need to submit anything?

- Applications should be made based on current, verifiable information. Please make your Rebuild Florida case manager aware of any changes from what you reported on your application.

Q: You are requesting a lot of personal and sensitive information. How do I know my information is safe?

- The Program adheres to all federally/locally required safeguard protocols with electronic information technology systems and data management, and Program staff is thoroughly trained in the handling of private data. Your privacy is of utmost importance.
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Q: I received an ineligible determination letter. Can you tell me why?

- The contact information for your assigned case manager should be included on the letter. Your case manager will be able to provide you with the most detail about the determination of ineligibility.
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Q: Will you pay off my mortgage when I am approved to get a home?

- No. If you have a mortgage on your home, the lien will be transferred to the new property. We will work to coordinate and ensure the rehabilitation or reconstruction is approved by your lender.
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Q: I own several other homes and lots. Am I still eligible?

- The home you are requesting assistance with must currently be your principal residence and must have been your principal residence at the time that Hurricane Michael made landfall (10 October 2018). Vacation and seasonal rental homes are ineligible.
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Q: Can I select my own contractor to rebuild my home or complete the repairs?

- No. The State of Florida has conducted a competitive public bidding process, also called a procurement, to establish a pool of qualified contractors. The program will assign contractors from the pool that are under contract with the State to perform repair and reconstruction services on damaged homes.
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Q: Do you provide translation services?

- Yes, translation and interpretation services will be provided as needed or requested. We have program staff at each of our Rebuild Florida centers that are fluent in Spanish, and translators for additional languages can also be made available to applicants with limited English proficiency upon request.
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Q: Can you put me on your mailing list?

- Yes. You can call our call center (888) 530-3025 and you will be assisted by program staff, or you can visit our website: www.rebuildflorida.gov.
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Q: How much time do I have to fill out my application?

- Assistance is provided on a first eligible, first served basis. However, the program will also prioritize the most at-risk and vulnerable populations, meaning applicants who are low and moderate income and also at least meet one of the following: Either 1) 62 years of age or older; or 2) have children under the age of 18 in the household; or 3) have a household member with a medical disability.
 - Applicants that do not meet the prioritization criteria will then be served on a first eligible, first served basis. For more information you can call our call center (888) 530-3025, or you can also find a significant amount of helpful information on our website: www.rebuildflorida.gov. We recommend that you complete your application as soon as possible.
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Q: Will I be required to maintain homeowners, flood and/or windstorm insurance?

- Yes, during the three-year term of the agreement you sign to participate in this program, you will be required to maintain homeowners' insurance. If you are in a flood hazard area you will be required to maintain flood coverage in perpetuity. The program may pay for the first-year insurance coverages as appropriate.
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Q: Will there be a 20-year lien on my home?

- No. The Florida Department of Economic Opportunity (FL DEO) "Rebuild Florida" Housing Repair and Replacement Program for Hurricane Michael will not require a 20-year lien.
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Q: Do I need to pay anything to participate in the program?

- There is no program application fee or participation fee, and the homeowner is not required to pay anything to participate. However, the homeowner may be responsible to cover some of their own costs depending on their unique situation. If the repair or reconstruction activity requires a temporary relocation, the homeowner is responsible to make living arrangements during construction and move and store all possessions. A mobile storage unit will be provided as part of repair or reconstruction activities requiring removal of household contents. If a homeowner needs to relocate temporarily, homeowners are expected to secure temporary living arrangements while

construction is underway at their property. For example, homeowners may stay with friends and family while construction is underway or may elect to find a short-term rental if they desire but would be responsible for the cost. In certain circumstances where extreme hardship may be demonstrated and documented, temporary relocation may be offered on a limited case-by-case basis in accordance with the program guidelines.

- In addition, following completion of construction, program participants are responsible for paying the increase in property taxes and obtaining all necessary insurance after the home is complete. One year of insurance may be paid for with program funds in certain circumstances. In some cases, where a duplication of benefits funding gap exists, a homeowner may be requested to fulfill the gap in funding as well to satisfy the deficiency – this means the homeowner could need to come up with the money in order to move forward.

Q: Can you help me understand the length of the process?

- The application process requires the collection and verification of several documents. This process can take several rounds of communication between case manager and homeowners. You may always check the status of your application by calling your case manager.
- Once the application has been approved, we must coordinate efforts between the State, the Contractor, the Homeowner and any other necessary parties. Sometimes this coordination of efforts can seem slow, but please understand that we will do our best to provide honest and reliable communication throughout the process. You are always welcomed to reach out to your assigned case manager should you have any concerns.
- Though we strive to deliver homes on time, construction can be delayed by factors outside of our control, such as weather. If your home is not expected to meet the established timeline for any reason, your case manager will be in regular contact with you and the builder.

Q: What can the Rebuild Florida Housing Repair and Replacement Program do for Floridians who live in mobile homes?

- Mobile homes may be eligible for repair or replacement under this program. MHUs with damage less than \$5,000 will be repaired. Applicants with MHUs with storm damage valued between \$5,000 and \$15,000 will be provided the option of repair or replacement with a program allowable unit. However, to be cost effective, the mobile home to be rehabilitated must be no more than five years old at the time of a program damage assessment and the repair costs necessary to rehabilitate the mobile home must not exceed \$15,000. If rehabilitated, the mobile home must meet program standards upon completion. Replacement mobile homes will meet applicable Green Building Standards. Local zoning and code requirements will be observed by the Program. For the purposes of the Rebuild Florida Housing Repair and Replacement Program, a mobile home is defined as a portable residence.