



**OKALOOSA COUNTY
STATE HOUSING INITIATIVE PARTNERSHIP
OWNER-OCCUPIED REHABILITATION PROGRAM**

Housing Department Contacts

Emailing Housing@myokaloosa.com, is the best way to reach us.

- Abra McGill, Housing Specialist II – 850.609.7024
- Brittnee Orr, Housing Program Manager – 850.651.7167

Purpose

To assist eligible very low, low and moderate-income families with necessary to home repairs to address health hazards, safety concerns, and code violations.

Type of Assistance

Correction of code violations, health hazards and life and safety issues through the necessary repairs or replacement of structural components, roofing, HVAC, exterior doors, windows, electrical and plumbing. Accessibility improvements for persons with disabilities are eligible under this program as well.

Limits of Assistance

Maximum award, up to \$100,000

Terms of Assistance

The amount of the award will subject to the execution of a promissory note with zero (0) percent interest and secured by a second mortgage. No monthly payment is required. The loan is a forgivable deferred payment loan (DPL) with a seven (7) year residency requirement. If the homeowner moves out, sells, transfers, rents, refinances or adds additional liens during the 7 years, the outstanding balance of said mortgage must be repaid. The DPL will be forgiven at 14.29% each year.

Family Eligibility Requirements:

1. Applicant’s gross household annual income must meet limitations as published for the Okaloosa County’s MSA by the U. S. Department of Housing and Urban Development (adjusted annually).

As of May 1, 2026, Maximum income limits are as follows:

<u>Household Size</u>	<u>Income Limit</u>
1	\$89,640
2	\$102,480
3	\$115,320
4	\$128,040
5	\$138,360
6	\$148,560
7	\$158,880
8	\$169,080

The home is located in Okaloosa County.

2. The property is not a mobile or manufactured home
3. The applicant has owned the home for a minimum of three (3) years, as evidenced by documents such as the deed or homestead exemption.
4. The home is the applicant's principal residence. Rental properties are not eligible for assistance.
5. The home is covered by property insurance if there is a first mortgage on the property.
6. If there is no mortgage or other liens on the home, property insurance is not required.
7. Property taxes and mortgage payments are current.
8. The total gross household income does not exceed 120% of the Area Median Income (AMI).
9. Refer to the income limits at the bottom of this page to determine if your household qualifies.
10. The applicant must agree to a 7-year deferred loan, secured by a recorded mortgage and promissory note placed on the home.
11. The applicant agrees to be income qualified by Okaloosa County Housing staff.
12. The applicant has not received SHIP assistance more than once previously for this property.

If you meet the eligibility criteria, complete the SHIP application and gather all required supporting documentation applicable to your household. Once your application packet is complete, you may submit it by email, mail, or in person to the following location:

- **Email:** Housing@myokaloosa.com
- **Mail:** ATTN: HOUSING, 1250 Eglin Pkwy, Shalimar, FL 32579
- **Drop Off:** 1B 9th Avenue, Shalimar, FL 32579

Once you submit your application, Okaloosa County Housing staff will begin the income certification process to determine your eligibility. If you are approved, you will be contacted regarding your award. The County will then schedule any necessary inspections and property walk-throughs and request quotes for the work from its list of pre-approved contractors. Once a contractor is selected, they will have up to 120 days to complete the repairs.

Please note that the entire process, from the time you submit your application to the completion of the work may take approximately 3 to 6 months.