

# Mission

The mission of ECHFA is to help alleviate the shortage of affordable homes available to persons of moderate, middle and low income, which will provide them with safe, sanitary and decent housing; and to assist in making capital available for the financing of construction, purchase, reconstruction or rehabilitation of such homes for such persons at interest rates which they can afford.

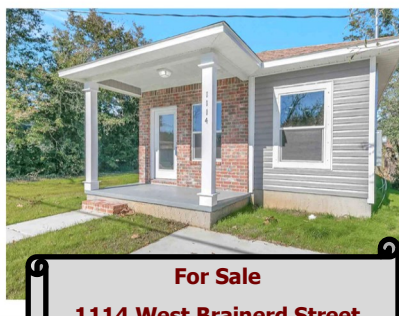
*Get your key to homeownership.*



**For Sale**  
**815 North C Street**



**Under Construction**  
**8401 Pittman Avenue**



**For Sale**  
**1114 West Brainerd Street**



**Under Construction**  
**1038 Bremen Avenue**

700 South Palafox Street, Suite 310  
Pensacola, FL 32502

Phone: 850.432.7077  
Fax: 850.438.5205  
[www.escambiahfa.com](http://www.escambiahfa.com)

10.25.22



# URBAN INFILL PROGRAM



**Under Construction**  
**1100 Hayden Court**



**For Sale**  
**825 North C Street**

**Escambia County Housing  
Finance Authority**

Serving 1st time homebuyers since  
1982!

Tel: 850.432.7077

## Participating Builders & Available Properties

**Charter Construction (850) 393-9408**  
**1908-A North Tarragona Street—For Sale**  
**1908-B North Tarragona Street—For Sale**

**Community Action Program Committee, Inc. (850) 679-4817**

**Community Enterprise Investments, Inc. (850) 595-6234**  
**1827 North A Street—SOLD**  
**1038 Bremen Avenue—For Sale**

**Fresh Start Establishments, LLC (678) 508-5753**  
**36 Sandalwood—For Sale**  
**57 Trevillian—For Sale**

**GM of Pensacola (850) 712-0195**  
**1100 Hayden Court—For Sale**

**Handipro-Kleen Services, Inc. (850) 206-0962**  
**815 North C Street—For Sale**  
**825 North C Street—For Sale**

**James F. Howard Construction, Inc. (850) 232-1729**  
**600 East Leonard Street—For Sale**

**Mike Motes Builders, LLC (850) 626-3471**  
**607 Rentz Ave—For Sale**  
**1114 West Brainerd Street—For Sale**  
**2606 Gulf Beach Highway—For Sale**

**Parker Custom Built Homes, Inc. (850) 572-1134**  
**8401 Pittman Avenue—For Sale**  
**806 North 65th Avenue—SOLD**

**Pensacola State College Project**  
**2300 North Tarragona Street—For Sale**  
**519 North B Street—For Sale**



### Overview

The Escambia County Housing Finance Authority's Urban Infill Program ("Authority", "Escambia HFA" or "ECHFA") targets development or redevelopment of vacant urban "infill" properties with affordable housing for sale to and occupancy by low and moderate income persons/families (based on Authority income limits\*) in Escambia County and the City of Pensacola. These lovely new homes are built by our Participating Builders to be efficient, sustainable, and compatible with surrounding neighborhoods.

Qualifying homebuyers must also be first-time homebuyers unless an exception applies. A first time homebuyer means someone who **has not had a present ownership interest in a principal residence during the last 3 years**. The maximum sales price allowed under the initiative will be controlled by appraised value.

Homebuyers are encouraged, but not required, to utilize the Authority's First Time Homebuyer Program for financing the purchase of these homes. Check us out— we also provide 0% interest down payment assistance loans!

### \*ECHFA Program Income Limits

Governmental Program: Non-Targeted Areas:

Family of 1-2: \$79,500  
Family of 3 +: \$91,425

Governmental Program: Targeted Areas:

Family of 1-2: \$95,400  
Family of 3 +: \$111,300

Conventional Program:

Family of 1+: \$63,600

### Program Highlights:

ECHFA currently offers 30-Year Fixed Rate Mortgages using our Single Family (Governmental) Program Option (FHA-insured, VA-guaranteed or USDA-RD) or Freddie Mac HFA Preferred (Conventional) Program Option. See our website for current interest rates.

Program Option offers either a 0%, non-amortizing 30-year Deferred Second Mortgage up to \$10,000. Discount/Origination Fee any combination not to exceed 1% of the principal loan amount.

Participating Lenders will provide specific APR information as required by law. Mortgage Rate/APR and DPA Amount may be reset periodically based on market conditions. The Issuer reserves the right to modify terms of the Program at any time.



**Home is progress on this lot**  
**2300 North Tarragona Street**



**For Sale**  
**607 Rentz Avenue**

**Contact for more information:**  
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**(850) 432-7077 or (800) 388-1970**