



Escambia County
Housing Finance Authority
serving 1st time homebuyers since 1982!

**DOWN PAYMENT AND
CLOSING COST ASSISTANCE
AVAILABLE**

**PROVIDED BY THE
BOARD OF COUNTY COMMISSIONERS OF
ESCAMBIA and SANTA ROSA COUNTIES**

Program Highlights:

- ♦ **FHA-insured, VA-guaranteed or USDA-RD 30-Year Fixed Rate Mortgages (ECHFA Mortgage).** For current rates, see www.escambiahfa.com
- ♦ **Classic DPA Option offers up to \$10,000**
- ♦ **Discount/Origination Fee any combination not to exceed 1% of the principal loan amount**
- ♦ **Continuous Funding**
- ♦ **NO Doc Stamp Fee**
- ♦ **Mortgage Credit Certificate eligible**

What Home Qualifies?

The single family home may be attached or detached, a condominium, townhome or PUD. Home must be located within Alachua, Bay, Bradford, **Escambia**, Franklin, Gadsden, Gulf, Hernando, Indian River, Jackson, Jefferson, Leon, Madison, Marion, Martin, Okaloosa, **Santa Rosa**, St. Lucie, Taylor, Wakulla or Walton Counties. The maximum purchase price of a new or existing home in Escambia and Santa Rosa can not exceed **\$566,354** or **\$692,211** if purchasing in a targeted area (varies per County, see map on website).

Who Qualifies?

- ♦ Borrowers must be first-time homebuyers. A first-time homebuyer is someone who has not had an ownership interest in a principal residence during the past three years. Some exceptions apply. (see our website)
- ♦ Borrowers must meet normal mortgage requirements to demonstrate credit worthiness. Borrowers must have a minimum FICO score of 640 for FHA, USDA-RD and VA Loans to participate.
- ♦ Borrowers must occupy the purchased home as their principal residence.
- ♦ Qualified Veterans and homebuyers purchasing in a designated targeted area do not need to be first time homebuyers.
- ♦ Maximum Household income range from the following limits (varies per County, see map on website)

Escambia & Santa Rosa Counties
Maximum Income Limits
(varies per County, see website)

Non-Targeted Areas:

Family of 1-2: \$102,694
Family of 3 +: \$118,099

Targeted Areas:

Family of 1-2: \$123,233
Family of 3 +: \$143,772

Down Payment & Closing Cost Assistance

- ♦ **Classic DPA Option:** The Authority will provide a 0% non-amortizing 30-Year Deferred Second Mortgage up to **\$10,000***, which is not forgivable. and becomes due when the first mortgage is satisfied or upon sale, transfer, rental or disposition of property.
- ♦ Maximum income and purchase price limits are the same as the limits for First Mortgage Loans.
- ♦ The down payment assistance proceeds may be used for any eligible use associated with the Mortgage Loan closing process, including but not limited to, closing costs, Lender fees, Servicer fees, pre-pays, mortgage insurance premiums, discounts and the reimbursements of earnest money and pre-close fees, such as credit report and appraisal fees. There is no cash back to the borrower.

Rev. 6/30/2026

Questions?

If you have questions please contact the Escambia County Housing Finance Authority at **(800) 388-1970** or **(850) 432-7077** or visit www.escambiahfa.com

*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.



Ready to Buy Your First Home?

Ask about our **NEW** Down Payment Assistance Options!



ECHFA
Escambia County Housing Finance Authority



**For Eligible
First Time
Homebuyers!**

**Down Payment
and Closing Cost
Assistance***

**Not Owned a Home in the Last 3 Years?
You May Qualify!**

800-388-1970 • 850-432-7077



We are a governmental agency under FL Statutes §159.
We are not a mortgage company.

www.escambiahfa.com



Participating lenders will provide specific APR information as requested by law.
*Down payment assistance is subject to change based on market conditions.



ESCAMBIA & SANTA ROSA COUNTIES PARTICIPATING LENDERS

Acrisure Mortgage	Shevlin Locklin	(850) 450-5788	Hancock Whitney Bank	LaTonya Woods	(228) 822-4571
Bayshore Mortgage Funding, LLC	Christina Giese	(850) 450-1757		Mireya LoCicero	(813) 868-7882
Benchmark Mortgage	Rod Swan	(301) 788-9395	loanDepot.com, LLC	Jannine Bielsech	(480) 327-4605
Centennial Bank	Kasie Copeland	(850) 291-1934	Mortgage Financial Group*	Gregory Godin	(352) 269-8304
Cadence Bank	Jamie Goodwin	(850) 346-0499	Nexa Mortgage	Christy Hembree	(850) 287-3814
Fairway Independent Mortgage*	Diana Blanchard	(850) 255-3215	PrimeLending	Jeanine Fowler	(251) 504-9525
	Heather Bookout	(601) 596-4750		Alicia Lipsmeyer	(850) 462-6905
Guaranteed Rate Affinity	Benita Glenn	(850) 232-5578	Trustmark*	Melissa Ingle	(850) 814-8146
Guild Mortgage*	Laura Gilmore	(850) 477-5999	University Bank	Marty Rich	(850) 912-8002
	Mike Brustad	(820) 830-3557		Donna Smith	(850) 221-5555
	Roxanne Brooks	(850) 741-1593		Stacy Wright	(850) 621-3269
	James Coleman	(850) 380-6025		Katrina Hokkanen	(850) 240-1411
	Shellie Isakson-Smith	(850) 232-3224		Jennifer Berube	(850) 450-0332
	Craig Pitts	(850) 208-8193		Tracy Frick	(850) 637-6060
	Julie Smith	(850) 501-5851		Kim Strickler	(850) 516-1250
	Jason Weber	(850) 529-2828			
	Priscilla Jones	(251) 978-6663			

*Mortgage Credit Certificate Lender