



Residential Disaster Assistance Program

YOU MUST APPLY FOR FEMA ASSISTANCE FIRST AND PROVIDE YOUR DENIAL/APPROVAL LETTER - THIS PROGRAM CANNOT PAY FOR EXPENSES APPROVED BY FEMA

IF YOU HAD HOME DAMAGE - MUST APPLY TO YOUR INSURANCE FIRST IF YOU HAVE INSURANCE

TYPES OF ASSISTANCE:

The Resident Disaster Assistance Program can provide income-eligible renters and homeowners for help with the following disaster-related expenses:

- Rent Assistance and/or Rent Deposit - For Largo renters or homeowners that must leave their current home from hurricane damage (motel costs are not eligible through this program)
- Rent Assistance for Eviction Prevention - For Largo renters that had a hurricane-related loss of income due to short-long term job closure or had other significant storm-related expenses that impact ability to pay rent
- Homeowners/Condo Association Fees for Foreclosure Prevention - For dislocated homeowners during their period of time for repair on their home to avoid foreclosure

FOR HOMEOWNERS WITH STORM DAMAGE:

- Apply for FEMA Assistance and file a claim with your homeowners' insurance.
- Falling behind on your mortgage after the hurricane(s)? Contact your mortgage lender to find out if loan forbearance or modification is available.
- Email: housing@largo.com or call the City of Largo (727-586-7489 ext. 7315) to be added to a contact list if those types of programs become available.

PROGRAM QUALIFICATIONS:

- Homeowners or Renters in Largo City limits (property tax code "LA") that live in the unit as their primary residence.
- Gross household income cannot exceed 80% of area median income (AMI) (priority for households up to 50% AMI).
- Must have had a Significant Financial Impact from the Hurricane(s): had a loss of housing, significant loss of income or significant expenses related to Hurricane(s) Helene and/or Milton and that the household is financially unable to pay eligible expenses requested.
- No Duplication of Benefits: Expenses requested for payment from the Residential Disaster Assistance Program have not been paid and will not be requested from other sources or by the client or from other sources (no duplication of benefits).
- All Requested Information Must Be Provided: All household members aged 18 and older must sign any documents required for the Residential Disaster Assistance Program.
- Cannot own a second home
- The City and/or its third-party administrator (if applicable) shall have authority to request additional documentation for proof of eligibility.
- Fully complete applications must be submitted by January 17, 2025 at 5:00 PM.

To Apply: [Largo Residential Disaster Assistance Program](#).

FOR ASSISTANCE WITH THIS APPLICATION, OR TO REQUEST A PAPER COPY OF THE APPLICATION, PLEASE CONTACT THE CITY'S PROGRAM ADMINISTRATOR: housing@largo.com OR by phone: (727) 586-7489 ext. 7315.