

Foreclosure Counseling Program Proposed Allocation

Of the \$10 million in funding, 7.5% is being withheld for administrative costs*, leaving \$9,250,000 to provide direct assistance to homeowners. This proposed allocation provides \$7 million to be used for homeowners in each county based on the county's portion of the statewide number of loan delinquencies and homes in the foreclosure process. However, a minimum of \$5,000 per county will be allocated on a preliminary basis for services to homeowners. The remaining \$2,250,000 will be placed into a pool to be accessed once a county's allocation is fully used.

	Loans at Least 60 Days Delinquent or in Foreclosure (Sept 2012)		\$9,250,000 in Direct Assistance, w/ \$7,000,000 Proportionally Allocated
County	Total Loans	% of Loans in the State	Proposed Proportional Allocation
Florida	454,588	100.00%	\$ 7,000,000
Alachua County	2,803	0.62%	\$ 42,991
Baker County	309	0.07%	\$ 5,000
Bay County	2,918	0.64%	\$ 44,324
Bradford County	265	0.06%	\$ 5,000
Brevard County	13,602	2.99%	\$ 207,616
Broward County	50,936	11.20%	\$ 778,136
Calhoun County	83	0.02%	\$ 5,000
Charlotte County	4,295	0.94%	\$ 65,652
Citrus County	2,351	0.52%	\$ 36,326
Clay County	4,321	0.95%	\$ 66,318
Collier County	6,550	1.44%	\$ 100,310
Columbia County	686	0.15%	\$ 10,332
DeSoto County	466	0.10%	\$ 7,000
Dixie County	94	0.02%	\$ 5,000
Duval County	22,191	4.88%	\$ 338,916
Escambia County	4,352	0.96%	\$ 66,985
Flagler County	3,205	0.71%	\$ 49,656
Franklin County	293	0.06%	\$ 5,000
Gadsden County	612	0.13%	\$ 8,999
Gilchrist County	130	0.03%	\$ 5,000
Glades County	46	0.01%	\$ 5,000
Gulf County	273	0.06%	\$ 5,000
Hamilton County	81	0.02%	\$ 5,000
Hardee County	195	0.04%	\$ 5,000
Hendry County	493	0.11%	\$ 7,666
Hernando County	4,125	0.91%	\$ 62,986
Highlands County	1,658	0.36%	\$ 24,995
Hillsborough County	30,138	6.63%	\$ 460,885
Holmes County	74	0.02%	\$ 5,000
Indian River County	3,077	0.68%	\$ 46,990
Jackson County	353	0.08%	\$ 5,667
Jefferson County	115	0.03%	\$ 5,000
Lafayette County	33	0.01%	\$ 5,000
Lake County	7,261	1.60%	\$ 110,974
Lee County	15,255	3.36%	\$ 233,610
Leon County	3,404	0.75%	\$ 52,322
Levy County	443	0.10%	\$ 7,000
Liberty County	47	0.01%	\$ 5,000
Madison County	120	0.03%	\$ 5,000
Manatee County	7,318	1.61%	\$ 111,640
Marion County	6,178	1.36%	\$ 94,311
Martin County	2,395	0.53%	\$ 36,992
Miami-Dade County	71,751	15.77%	\$ 1,096,056
Monroe County	1,775	0.39%	\$ 26,995
Nassau County	1,335	0.29%	\$ 20,330
Okaloosa County	3,799	0.84%	\$ 58,320
Okeechobee County	805	0.18%	\$ 12,332
Orange County	30,117	6.63%	\$ 460,885
Osceola County	9,457	2.08%	\$ 144,299
Palm Beach County	33,428	7.35%	\$ 510,872
Pasco County	13,353	2.94%	\$ 204,284
Pinellas County	21,539	4.74%	\$ 329,586
Polk County	12,504	2.75%	\$ 190,954
Putnam County	922	0.20%	\$ 13,665
Santa Rosa County	2,824	0.62%	\$ 42,991
Sarasota County	9,250	2.03%	\$ 140,966
Seminole County	9,335	2.05%	\$ 142,299
St. Johns County	3,638	0.80%	\$ 55,654
St. Lucie County	8,940	1.97%	\$ 136,967
Sumter County	595	0.13%	\$ 8,999
Suwannee County	283	0.06%	\$ 5,000
Taylor County	153	0.03%	\$ 5,000
Union County	89	0.02%	\$ 5,000
Volusia County	12,910	2.84%	\$ 197,619
Wakulla County	585	0.13%	\$ 8,999
Walton County	1,454	0.32%	\$ 22,329
Washington County	203	0.04%	\$ 5,000

Source: LPS Data from Legislative Office of Economic and Demographic Research

* Administrative costs are direct costs related primarily to training, technical assistance and quality assurance, program monitoring, and data systems. No FHFC salaries or overhead will be paid out of these funds.