



PASCOFIX! PROGRAM
PASCO COUNTY
COMMUNITY DEVELOPMENT DIVISION

Pasco County wants to help you preserve your house and encourage neighborhood stability. The Board of County Commissioners has made available funds to help you make repairs to make your house decent and livable.

Who is eligible for this program?

Applicants who make less than 80% of the median income for the Tampa Bay area may apply for assistance. This is adjusted for family size. Currently, this is as follows:

Household Size		1	2	3	4	5
LOW INCOME	Hourly	\$ 15.22	\$ 17.38	\$ 19.57	\$ 21.73	\$ 23.46
	Monthly	\$ 2,637.50	\$ 3,012.50	\$ 3,391.67	\$ 3,766.67	\$ 4,066.67
	Annually	\$ 31,650.00	\$ 36,150.00	\$ 40,700.00	\$ 45,200.00	\$ 48,800.00

Income of everyone living in the household must be included, including interest income, social security, alimony, and child support.

What kind of home can I have?

Any type of home is eligible for this program, except mobile homes. Condominiums and town houses are also eligible. Properties may be anywhere within the County and all of its cities.. The maximum after-rehab value of the property cannot exceed \$240,000.00.

How do I apply for assistance?

In order to apply for assistance, you must contact one of the following not-for-profit agencies:

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|--------------------------------|-------------------------|-----------------|
| CARES, Inc. | (727) 862-9291 | Port Richey |
| | (352) 523-1100 | Dade City |
| Catholic Charities | (352) 523-6958 | Dade City |
| Mid-Florida Community Services | (727) 845-7350 | New Port Richey |
| | (352) 567-0533 | Dade City |
| | (352) 796-1425, ext 215 | Brooksville |

A few questions will be asked and you will be sent an application to complete. In order to be eligible for the program, besides being income and property eligible, applicants must have at least 5% equity in their property and have acceptable credit. You must also have clear title to the property.

What kind of repairs can be done?

Once your application is approved, a representative from the PascoFix! Program will meet with and review the needs of your property. Repairs are limited to \$5,000, and roof repairs are limited to \$7,500. The agency will do the repairs themselves, or find a contractor to do the work. Among eligible repairs that can be done include: correcting substantial code violations, such as bad roofs and ceilings; upgrading electrical, heating, sewer, or water facilities; replacing bad appliances; and making handicapped modifications.

What kind of repairs cannot be done?

Luxury and non-essential items cannot be funded with this program. This includes pools, spas, dishwashers, laundry equipment, draperies, or furniture. Additionally, landscaping and fencing are not eligible.

Do I have to pay these Pasco County funds back?

The funds that come from Pasco County will be in the form of a low interest loan. They will have to be paid back to the County. The funds that are paid back will help other families repair their homes in the future. The interest rate on the loan will be 0%. If you can afford a payback loan, the term of the loan is variable depending on your ability to pay back. The longest term is 15 years. If you cannot afford to pay back the loan immediately, the loan can be deferred for three years. Your loan is then reevaluated to determine whether you can afford payments.

Additionally, these funds are meant to increase the amount of home ownership in Pasco County. If the property is rented or vacated, the loan is due. The benefit of the County cannot be transferred to another family, which means the loan must be paid back if it is sold or vacated.

For further information contact one of the agencies listed above or the Community Development Division at (727) 834-3445 in Port Richey; (352) 521-4274, ext. 3445 in Dade City; and (813) 996-7341, extension 3445 in Land O'Lakes or visit our web site at: www.pascocountyfl.net/menu/index/cdevindex.htm