



**MANUFACTURED HOUSING  
REPLACEMENT PROGRAM**  
PASCO COUNTY COMMUNITY DEVELOPMENT DIVISION

Pasco County wants to help you rebuild your house and encourage neighborhood stability. If you own a manufactured home that is not feasible to repair, this program is for you. The Board of County Commissioners has made available funds to help you rebuild your home so you can live in a safe and decent environment.

***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
	Hourly	\$ 15.22	\$ 17.38	\$ 19.57	\$ 21.73	\$ 23.46
<b>LOW</b>	Monthly	\$ 2,637.50	\$ 3,012.50	\$ 3,391.67	\$ 3,766.67	\$ 4,066.67
<b>INCOME</b>	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. You must have acceptable credit and clear title to the property.

***What are the rules concerning my property?***

Properties may be anywhere within the County, New Port Richey, San Antonio, or St. Leo. You must have lived in the mobile home for at least one year. Only brand new units are allowed to be the replacement units in this program. The land must be specifically zoned for manufactured housing or it must be between one and one and a half acres. Units cannot be placed in established single-family home neighborhoods. You must also own the land underneath the building. The total loan to value after construction is completed cannot exceed 90% of the value of the property. The value of the property, once construction is completed, cannot exceed \$180,000.

***What kind of assistance will I receive from the County?***

The County will loan you the funds towards the construction of a new house. The loan will be at 0%, and made affordable to meet your household's income. The loan may be partially deferred if you cannot afford the entire payment amount at the current time. Additionally, your superior mortgage balances may be rolled into the County loan, depending on your situation. The maximum loan amount is \$45,000. If you need more funds, you will have to obtain those additional funds yourself. However, the debt on your property cannot exceed 90% of the value, after the new home is installed. These funds are meant to increase the amount of home ownership in Pasco County. If the property is rented, the loan will become a payback loan at 6%, or 3% below the prime rate, whichever is higher. 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.

***How do I apply for assistance?***

In order to apply for assistance, you must contact the Community Development Division and you will be placed on a waiting list for assistance. Once your name comes off the waiting list, you will be sent an application and the County will determine if you are eligible for assistance. Once that has

been established, a Housing Specialist will visit your property and determine whether it qualifies for the program.

### ***Minimum Manufactured Home Requirements***

All units assisted must meet current United States Department of Housing and Urban Development code. Additionally, the following increased standards must be met, unless waived by Community Development:

#### **Floor Systems:**

Joist Spacing : 16" on center  
Joist to joist connection: Nail/Screw/Staple, not glued  
Insulation R-value: R-19

#### **Plumbing and Ductwork Systems:**

Shutoff Valves: Under Every Sink  
HVAC Ducting: In attic  
Floor Register Positions: Perimeter  
HVAC Duct: Fiberglass or Sheet Metal

#### **Floor Decking:**

Decking Material: 3/4" Plywood or OSB w/10 yr warranty  
Type: Water-resistant  
Thickness: 3/4"  
Fastening Type: Glued or Screwed/ring shanked nails  
Carpet Weight: 50-29 oz.  
Carpet Padding: Medium Density (7/16")

#### **Cabinets and Fixtures:**

Shelves: Adjustable  
Vanity Sink: Porcelain  
Sink Overflow Outlet: Yes  
Water Heater (Gas): 30 gallon  
Water Heater (Electric): 30 gallon  
Faucets: Metal  
GFI Outlets Near Sink: Yes

#### **Interior Walls:**

Stud Size Stud Size: 2" x 4"  
Stud Spacing: 16" on center  
Marriage Wall Stud Size: 2" x 4"  
Bottom Plat Size: 2" x 4"

### ***What happens during construction?***

After the loan signing, you will sign a contract with the contractor you selected. Both you and the County must approve all payments to the contractor. This is in addition to the City or County building inspectors. At final payment, the contractor obtains a release of lien from all subcontractors and delivers all material warranties. The contractor warrants all work that he has done for one year from final inspection.

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

Interior Hallway Width: Handicap Accessible

#### **Exterior Walls:**

Stud Size: 2" x 4"  
Stud Spacing: 16" on center  
Bottom Plate: 2" x 4"  
Headers Over Openings: Double  
Exterior Sheathing: OSB, Wrapped on Both Ends  
Electrical Boxes: Fixed to Studs

#### **Roof:**

Insulation R-Value: R-21  
Eave Projection: 6"  
Roof Under Layer: Felt (15 lb.)  
Roof Finish: Shingles, 25 year warranty  
Openings Through Roof: Flashed

#### **Doors and Windows:**

Front and Back Exterior Door: Steel with Insulated Core  
Front Door Width: 36"  
Window Glass: Double pane-low "E"  
Flashing Around Windows: Metal

#### **Siding and Exterior:**

House Wrap: Yes  
Exterior Siding: Yes  
Belly Wrap: Wire mesh reinforced

#### **Appliances:**

Air Conditioner: SEER 12

#### **Transportation and Setup:**

Retailer to certify site meets warranty specs  
Home Walk Through after inspection  
Enclose the bottom with skirting