



**MY SAFE FLORIDA HOME PROGRAM
PASCO COUNTY
COMMUNITY DEVELOPMENT DIVISION**

Pasco County wants to help you make your house better able to withstand the damage of wind damage and reduce your homeowner’s insurance. The Florida Department of Financial Services, through the Board of County Commissioners, has made funds available 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 single-family detached home is eligible for this program, except mobile homes, condominiums and town houses. 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. The house must be located in the windstorm mitigation area, which is generally west of Little Road. Call the Community Development office to see if your home qualifies. You must have a homestead exemption on the property. Only homes built before March 1, 2002, are eligible for this program.

How do I apply for assistance?

In order to apply for assistance, you must contact the Community Development Division. A few questions will be asked and you will be sent an application to complete.

What kind of repairs can be done?

Once your application is approved, a representative from Community Development will meet with you and inspect and review the needs of your property. Construction on your property is limited to

items that would improve the wind resistance of your home. The following repairs may be done under this program:

1. Improving the strength of a roof deck attachment. For example, if a roof is made of shingles nailed to plywood sheets, the inspection may reveal that the plywood sheets are not adequately nailed to the roof trusses, and that more nails and/or longer nails need to be added to prevent the plywood from being blown off during a hurricane.

2. Creating a secondary water barrier to prevent water intrusion. There are products that cover and seal the joints between the plywood sheets on a roof. This will reduce leakage if shingles are blown off.

3. Improving the survivability of a roof covering. Upgrading to stronger and thicker hurricane-resistant roof shingles, attached with properly sized and applied roofing nails, will reduce the chance of roof shingles blowing off during a hurricane.

4. Bracing gable-ends in roof framing. This is usually done in the attic to lessen the chances that a roof will collapse under hurricane wind loads.

5. Reinforcing roof-to-wall connections. For example, installing metal tie-down straps that attach roof rafters to wall studs to decrease the chances that all or part of a roof will lift up from your house during a hurricane.

6. Upgrading exterior wall-opening protections. For example, installing hurricane-rated windows and shutters.

7. Upgrading exterior doors. For example, replacing a standard garage door with a hurricane-rated garage door.

Community Development staff will assist you in finding a licensed, Department of Financial Services-approved contractor to complete the necessary items, but you will have the final choice on the contractor, as long as his bid price is acceptable to the County.

Do I have to pay these funds back?

The funds that come from the Department of Financial Services are a grant. The maximum grant amount is \$5,000 – only up to \$1,000 of the grant can be used for repairs leading up to the mitigation measures listed above. If you need more funds, Pasco County will lend you the money in the form of a 0% loan. The additional funds they will have to be paid back to the County. Additionally, if there are other emergency unsafe items that need to be corrected, they also can be repaired. The funds that are paid back will help other families repair their homes in the future. The loan will be deferred for five years. Your loan will then be evaluated to determine whether you can afford payments. Additionally, these funds are meant to improve the housing stock of homeowners 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 your home is sold or vacated.

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, extension 3445 in Land O'Lakes or visit our web site at: www.pascocountyfl.net/menu/index/cdevindex.htm