



**OWNER-OCCUPIED REHAB 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
<b>LOW INCOME</b>	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 the Community Development Division. A few questions will be asked and you will be placed on a waiting list for assistance. Once your name comes off the waiting list (it is first come, first served), 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 Housing Specialist from our department will come to the property and perform an inspection of what is needed. Among eligible repairs that can be done include: creating additional living space; correcting substantial code violations, such as bad roofs and ceilings; upgrading electrical, heating, sewer, or water facilities; and making handicapped modifications.

Working with you, the Housing Specialist will complete a work write up and rehabilitation specifications. If it is necessary, the County's consulting architect will complete the work write-up, for items that may need an architectural seal on the plans.

### ***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 30 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 becomes 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.

### ***What happens after the repair specifications are complete?***

After the specifications are complete, the process of contractor selection shall begin. If you have a contractor in mind, and his bid is within ten percent of the County's estimate, you can select him. If you do not have a contractor in mind, we will bid out the project on your behalf to a list of over 30 contractors that are on the County's contractor list.

An open house will be held at your property, giving the contractors the opportunity to inspect your home. Bids are submitted to the County, and you may select any contractor within 10% of the County's estimate.

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

After you select a contractor, you will sign a contract with him. Depending on the size of the job, it may take up to 90 days to complete, but usually it does not take longer than 45 days. 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 warranties 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 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)