

# PascoFIX

## Pasco County's Home Rehabilitation Programs for Homeowners



## Do I Have To Pay These Funds Back?

The funds from Pasco County will be a 0% loan. Repayment of these funds help sustain our programs, allowing other people to be assisted in the future. However, we do not want to put your family in a situation that is not sustainable and will cause you financial hardship.

Depending on the program and your eligibility you will either payback your loan monthly or payments will start in 3 or 5 years. If your situation changes, such as income, employment or household disposition, you may apply to have your payments reduced or deferred. However, this is a mortgage on your home and the County will take the appropriate action if you fail to pay your loan and do not cooperate with us to resolve your financial issues.

### Pasco County Community Development

5640 Main Street #200  
New Port Richey, Florida 34652

Phone: 727-834-3445      New Port Richey  
352-521-4274, ext. 3445      Dade City  
813-996-7341, ext. 3445      Land O'Lakes

Fax 727-834-3450

## Maximum Income Levels (as of March 2016)

For the Owner-Occupied and Housing Preservation Program, the maximum household income is:

1 Person	\$33,150
2 Persons	\$37,900
3 Persons	\$42,650
4 Persons	\$47,350
5 persons	\$51,150
6 persons	\$54,950

For the Housing Investment Partnership and the Small Repair Program, the maximum household income is:

1 Person	\$49,800
2 Persons	\$56,880
3 Persons	\$63,960
4 Persons	\$71,040
5 Persons	\$76,800
6 persons	\$82,440

## Eligible Homes

This program is available countywide, including the six cities. Single family homes, villas, condominiums and townhomes are eligible. Mobile homes and manufactured housing units are not eligible. The value of the property cannot exceed \$240,000 when completed.

These programs are provided by the Pasco County Board of County Commissioners:

Theodore J. Schrader, District 1  
Mike Moore, District 2  
Kathryn Starkey, District 3  
Mike Wells, District 4  
Jack Mariano, District 5

# Homeowner Rehabilitation and Repair Programs



## **The Owner-Occupied Rehabilitation Program**

**Program** is for homeowners that need major repairs on their homes. Eligible applicants must have incomes that are under 80% of the median income for the Tampa Bay area (see information on reverse). Eligible repairs include, but are not limited to 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. We cannot fix the roof and ignore a dangerous electrical situation. Loan payments may be payback or deferred (see information on reverse).



## **The Housing Investment Partnership Program**

is for small repairs and modifications. The maximum amount of the repairs cannot exceed \$10,000, or the cost of a roof replacement. Eligible applicants

must have incomes under a certain amount (see information on reverse).

Eligible repairs include but are not limited to, correcting substantial code violations, such as bad roofs and ceilings; upgrading electrical, heating, sewer, or water facilities, and making handicapped modifications.

Participants in this program must provide at least \$1,000 of the construction cost. Loans are deferred for 5 years (see information on reverse).

**The Small Repair Program** provides assistance to homeowners that are



underwater on their loans with their lender. If you have the ability to repay the loan, the County can lend you up to \$10,000 or the cost of a roof. Eligible applicants

must have incomes that are under 120% of the median income of the Tampa Bay area (see information on reverse).

Eligible repairs include: correcting substantial code violations, such as bad roofs and ceilings; upgrading electrical, heating, sewer, or water facilities, and making handicapped modifications.

## Funding Provided By:



The State Housing Initiative Partnership (SHIP) Program is funded through the actions of the Legislature of the State of Florida.

Pasco County Legislative Delegation:

Senator John Legg

Senator Wilton Simpson

Representative Danny Burgess

Representative Richard Corcoran

Representative Amanda Murphy

