



Local Resources - Hillsborough County

Affordable Housing Department – (813) 246-3150 [\[link\]](#)

Owner-Occupied Housing Rehabilitation Program

- Program works directly with The Helen Gordon Davis Center for Women - **(813) 251-8437**
- Deferred payment 0% interest loan – Once the term of the loan has been reached it will be satisfied and the loan forgiven. *A portion of the loan is partially forgiven each full year the participant lives in the house as their principal residence until the end of the term*

Special Needs Rehab, Demolition, and Reconstruction Program

- Program works directly with Rebuilding Together Tampa Bay – **(813) 878-9000, ext.9**
- Serves participants who live in unincorporated Hillsborough County, or the cities of Plant City or Temple Terrace

- Participant must have lived at the property for the last two years and be current on existing mortgage and property taxes
- Eligibility depends on the funding source; homeowners must meet 80% and below of Area Median Income (AMI) for federal programs or 120% and below AMI for state programs. Household income limits are provided by the U.S. Department of Housing and Urban Development (HUD) or State Housing Initiatives Partnership Program (SHIP) and subject to change annually.

Operation Code Vet – (813) 743-8420 [\[link\]](#)

- Provides rehabilitation of existing home and property of military Veterans whose homes or property have fallen into disrepair

Local Resources - Municipal

City of Tampa Owner Occupied Rehab Program – (813) 274-7940 or (813) 274-7954

- Helps homeowners who are financially unable to make the necessary/essential repairs to bring homes into compliance with the Florida Building Code and Housing Quality Standards
- Offers deferred-payment loans and other loan options to assist homeowners with home repairs
- Repayment loan/deferred loan/grant – 0% interest and loan forgiveness option

Plant City and Temple Terrace

See the Special Needs Rehab, Demolition, and Reconstruction Program above

Local Resources - Private Sector

TECO - Neighborhood Weatherization Program – (813) 275-3909 or (813) 228-4233 [\[link\]](#)

- Aids several low-income communities in the Tampa Bay Area
- Provides energy-efficient lighting, weather stripping for windows and doors, insulated wrap for water heaters, low-flow showerheads and aerators, thermostat, coil refrigerator brush, filter whistle, and more. Some homes also may qualify for free ceiling insulation and duct sealing

Plant City and Temple Terrace

See the Special Needs Rehab, Demolition, and Reconstruction Program above

Local Resources - Sustainable Initiatives

Solar Energy Loan Fund – (813) 900-2237 or (813) 205-9810 [\[link\]](#)

- Provides rehabilitation of existing home and property or rental property through a broad array of sustainable building types

Includes roof repair/replacement/fortification, exterior siding, window/door repair/replacement, garage doors, weatherization, insulation, septic-to-sewer conversion, irrigation repair, solar, wheelchair ramps/lifts, accessible showers, kitchen accessibility modifications, appliance

- repair/replacement, flooring repair/replacement, and more
- Provides unsecured personal loans for sustainable home-improvement projects
- Offers special programs and rates for veterans, women, seniors, individuals with poor credit, frontline workers, teachers, and disabled homeowners

State Resources

Florida Housing Finance Corporation – (850) 488-4197 [\[link\]](#)

- Offers a variety of information and resources on repair/disaster assistance, foreclosure counseling, and rental assistance

Florida Department of Economic Opportunity – (850) 245-71 [\[link\]](#)

- Offers several assistance programs below:

- Florida Weatherization Assistance Program – (850) 717-8456 [\[link\]](#)

- Repairs include insulation, weather stripping, water heater wraps, and reduction of air infiltration. Furnaces and air conditioning systems may be repaired or replaced. An energy audit and diagnostic testing must be performed on each home
- Provides grants to community action agencies, local governments, Indian tribes, and nonprofit agencies to fund energy saving repairs to low-income homes in all counties
Grants are allocated based on a formula combining population and weather data and an average of \$2,600 may be spent on each home.
- Eligibility: People over 60 years of age, families with one or more members with a disability, families with children (in most states), automatic eligibility for those receiving Supplemental Security Income (SSI) or Temporary Assistance to Needy Families (TANF)

- Low-Income Home Energy Assistance Program (LIHEAP) – (850) 717-8469 [\[link\]](#)

- Assists eligible low-income households with heating and cooling energy costs, bill payment assistance, energy crisis assistance, weatherization, and energy-related repairs
- Homeowner responsible for paying home heating or cooling bills
The program cannot pay for water, sewer, or telephone services
- Income and residency qualifications apply - total household gross income no more than 150% of Federal Poverty Income Guidelines

State Housing Initiatives Partnership Program (SHIP) – (850) 488-4197 [\[link\]](#)

- Provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multifamily housing
- Funding may be used to fund emergency repairs, new construction, rehabilitation, disaster repair/mitigation, demolition/reconstruction, down payment and closing cost assistance, impact fees, construction and gap financing, mortgage buy-downs, acquisition of property for affordable housing, matching dollars for federal housing grants and programs, and homeownership counseling

