OWNER-OCCUPIED REHABILITATION (OOR) PROGRAM

The Hillsborough County Affordable Housing Services Owner-Occupied Rehabilitation (OOR) Program is designed to actively work to ensure that our residents are afforded the opportunity to live in safe, decent, and sanitary homes. This County-wide program will allow the State Housing Initiative Partnership (SHIP) funding to be used to rehabilitate low, very low, and moderate-income families' homes in the unincorporated areas of Hillsborough County, Plant City, and Temple Terrace. This program will help eligible homeowners who are financially unable to bring their homes into compliance with the Florida Building Code or make other needed repairs to their homes. This financial assistance will allow rehabilitation to single-family homes that have permanent residence homestead for a minimum of 2 years.

Affordable Housing Services (AHS) and their Community Partners will work to establish the scope of work for your project through the bidding and monitoring process for the rehabilitation needed. Once the cost of repairs is determined, the homeowner will execute documents to confirm the loan costs to repair the home in the form of mortgage and promissory note. The SHIP Rehabilitation program provides an **interest-free, deferred payment *loan to qualify eligible applicants (portion forgiven every year).*** Home repair/rehabilitation loans are forgiven in 5-15 years, depending on the loan amount, ***provided the applicant continues to live in the home.***

Eligible funding may be used for:

- Weatherization activities -doors, windows, A/C, roofs, insultation, and energy- efficient appliances
- Roof repair of replacement
- Failure of electrical plumbing or HVAC systems
- Failure of structural systems such as floors and structural walls
- Exterior deterioration (walls, foundation, porches, siding, etc.)
- Water Heater replacement
- Accessibility improvement (ramp, widening doorways, countertops, bathroom modifications, etc.)
- Lead base paint remediation or other environmental issues
- Demolition rebuilds for homes beyond the ability to repair

Income Qualifications:

The Homeowner must have income less than income levels on the list below for the number of household members:

2025 Income Limits
Florida Housing Finance Corporation
SHIP and HHRP Programs

	Percentage Category	Income Limit by Number of Persons in Household									
		1	2	3	4	5	6	7	8	9	10
Hillsborough County (Tampa-St. Petersburg- Clearwater MSA) Median: 98,400	30%	21,950	25,050	28,200	32,150	37,650	43,150	48,650	54,150	Refer to HUD	
	50%	**36,500**	**41,700**	**49,950**	**52,150**	**56,350**	**60,500**	**64,700**	**68,850**	**73,010**	**77,182**
	80%	58,450	66,800	75,150	83,450	90,150	96,850	103,500	110,200	116,816	123,491
	120%	**87,600**	**100,080**	**112,680**	**125,160**	**135,240**	**145,200**	**155,280**	**165,240**	**175,224**	**185,237**
	140%	102,200	116,760	131,460	146,020	157,780	169,400	181,160	192,780	204,428	216,110

Effective 4/1/2025

Applicants are also required to contractually agree to all program guidelines and certify that the home to be assisted has been their homestead-principal residence for a minimum of 2 years. Additionally, the first mortgage, property taxes and/or assessments must be current. The property to be assisted must be free from any tax liens, or judgements. Homes needing a rebuild demolition must be mortgage-free. The home's existing loan balance cannot exceed $50K mortgage payoff.

Homeowners wishing to participate in the Owner-Occupied Rehabilitation Program must not have received assistance from Hillsborough County from this program or through a not-for-profit agency, or the CDBG, HOME, and/or SHIP funded program within the past five (5) years. Emergency or disaster funding is not considered as part of this program's application.

For more information, please contact Affordable Housing Services at 813-635-1610 or via email at affordablehousingservices@hcfl.gov

EQUAL HOUSING OPPORTUNITY