

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 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, insulation, and energy-efficient appliances
- Roof repair or 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:

2024 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: 92,000	30%	20,100	22,950	25,820	31,200	36,580	41,960	47,340	52,720	Refer to HUD	
	50%	33,450	38,200	43,000	47,750	51,600	55,400	59,250	63,050	66,850	70,670
	80%	53,500	61,150	68,800	76,400	82,550	88,650	94,750	100,850	106,960	113,072
	120%	80,280	91,680	103,200	114,600	123,840	132,960	142,200	151,320	160,440	169,608

Effective 4/1/2024

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 demolition rebuild 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 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 affordablehousingervices@hcfi.gov**

