

HOUSING IN FLORIDA

A Resource Guide for Individuals with Developmental Disabilities



Florida
Developmental
Disabilities
Council, Inc



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Produced by the Florida Housing Coalition, Inc. The Florida Housing Coalition is a statewide nonprofit organization that provides training and technical assistance on affordable housing: <http://www.flhousing.org>

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Table of Contents

Introduction	4
Section 1: Housing Options for Individuals with Developmental Disabilities	6
Rental	7
Monthly Rent Assistance	10
Shared Living.....	14
Assisted Living Facility / Adult Family Care Home	19
Home Ownership.....	21
Levels of Independence	25
Intentional Communities	26
Section 2: Financing for Each Housing Option	28
Financing for Subsidized Rental Housing.....	28
Financing for Monthly Rental Assistance.....	31
Financing for Shared Living.....	33
Financing for Assisted Living Facilities	34
Financing for Buying a Home	36
Funding You Bring to Your Housing Search	40
Additional Resources for Affordable Housing	42
Summaries of Financing Sources That Offer Direct or Indirect Assistance.....	43
Summaries of Direct Assistance Financing Sources	48
Section 3: Home Renovation: Another Approach to Affordable Housing	53
Amount of Assistance Available.....	55
Section 4: Introduction to County-by-County Resources	57
County-by-County Directory	59
Section 5: Personal Assessment Tool	173
PART A: Community Living.....	174
PART B: What Financing Do You Bring to Your Housing Search?	181
PART C: Questions About Each Housing Option	184
PART D: Next Steps	195
Appendix A: Regional Offices of the Agency for Persons with Disabilities (APD)	201
Appendix B: Summaries of Indirect Assistance Financing Sources	203
Appendix C: Advocacy for Financing	218
Appendix D: Glossary of Housing Terms	221

Introduction



The mission of the Florida Developmental Disabilities Council is to advocate and

promote meaningful participation in all aspects of life for Floridians with developmental disabilities. The Council is a nonprofit organization that receives its funding from the Department of Health and Human Services, Administration on Developmental Disabilities.

The 1999 U.S. Supreme Court decision referred to as “Olmstead” affirmed important community integration mandates in the Americans with Disabilities Act and consequently housing and services policies have evolved significantly to emphasize consumer choice, Medicaid financed community-based services and integrated housing opportunities. People with developmental disabilities are housing consumers with a variety of housing options grounded in the foundation that people with developmental disabilities should be able to live in the least restricted, most integrated home setting of their choice.

Following the direction of the Developmental Disabilities Act, the Florida Developmental Disabilities Council (Council) developed this *Housing Resource Guide*, in partnership with the Florida Housing Coalition, to provide information for individuals with developmental disabilities and their families about affordable, accessible, safe and inclusive housing options in non-segregated communities.

Affordable housing and community-based services are the keys to independence for people with disabilities. The primary barrier to independent living for many people with disabilities is the ability to afford housing costs in the community. This *Housing Resource Guide* identifies and explains the housing resources available in each of Florida’s communities so that people with

developmental disabilities will be better able to access the housing they desire.

In 2012, the Centers for Medicare & Medicaid Services published proposed federal rules for State Plan Home and Community-Based Services for Individuals who are Elderly and People with Disabilities. These proposed rules define the qualities of what is an inclusive, integrated home and community-based setting for the purposes of the Home and Community-Based Waiver Services and as such provide a valuable guide for individuals and families seeking living situations that promote self-determination, productivity, independence, integration and inclusion in community life.

“Home and community-based settings shall be based on the needs of the individual as indicated in their person-centered service plan: (i) the setting is integrated in, and facilitates the individual’s full access to, the greater community, including opportunities to seek employment and work in competitive integrated settings, engage in community life, control personal resources, and receive services in the community in the same manner as individuals without disabilities; (ii) the setting is selected by the individual from among all available alternatives and is identified in the person-centered service plan; (iii) an individual’s essential personal rights of privacy, dignity and respect, and freedom from coercion and restraint are protected; (iv) individual initiative, autonomy, and independence in making life choices, including but not limited to, daily activities, physical environment, and with whom to interact are optimized and not regimented; (v) individual choice regarding services and supports, and who provides them is facilitated...” (Part 441.530 & 441.656).

This *Housing Resource Guide* does not attempt to determine whether the housing option you may be considering meets the principles as defined by

the Developmental Disabilities Act. However, the proposed federal rules stated above for State Plan Home and Community-Based Services, set forth qualities for settings that would be considered home and community based. These qualities can provide guidance to you and your families as you consider housing or living options that promote self-determination, productivity, independence, integration and inclusion in community life.

This *Housing Resource Guide* is organized into five sections:

- **Section 1** introduces several housing options that may be feasible and of interest to people with disabilities. There are case studies featuring real people who have benefited from each identified living arrangement and the financing for each housing option is briefly addressed.
- **Section 2** provides more detail on financing all options identified in Section 1. A variety of housing resources are categorized and explained in this section. In addition, information about support services is briefly addressed.
- **Section 3** provides information on home modifications to make a current home accessible or livable. Sometimes home improvements, also called modifications, renovations, rehabilitation, or retrofits are all you need to enable a person to stay in their home.
- **Section 4** contains a county-by-county directory of housing organizations and agencies that can be contacted for further assistance with obtaining affordable housing.
- **Section 5** includes a Personal Assessment Guide, which consists of questions to help individuals and families plan and identify the most appropriate housing option for their specific situations.
- A **Glossary** and **Appendices** are included in the back of this *Housing Resource Guide*.

The Council and the Florida Housing Coalition thank everyone who provided expertise, technical assistance and review in producing this *Housing Resource Guide*.

Special appreciation is extended to the Advisory Committee for their advice and support:

Bill Aldinger, Supportive Housing Coordinator, Florida Housing Finance Corporation

Deb Blizzard, Health Services and Facilities Consultant, Agency for Persons with Disabilities

Jack Humburg, Director of Housing Development and Americans with Disabilities Act Services, Boley Centers

Miranda Johnson, Operations Review Specialist at Agency for Persons with Disabilities and Member of Florida Developmental Disabilities Council Community Living/Service Coordination Task Force

Stephanie Lampe, Senior Housing Development Coordinator, City of St. Petersburg

Gail Matillo, Director of the Elder Housing Unit, Florida Department of Elder Affairs

Pedro Rodriguez, Executive Director, Spinal Cord Living-Assistance Development

Lori Sandonato, Director of Housing, ServiceSource

Latarsha Williams, Community Living/Service Coordination Program Manager, Florida Developmental Disabilities Council

Housing Options for Individuals with Developmental Disabilities

Individuals with developmental disabilities who are investigating options for affordable and supportive housing have many options to consider. Where you live is fundamentally a personal decision. You have the protection of federal, state, and local fair housing and accessibility laws to ensure that there are no barriers preventing you from choosing to live where and how you decide is best for you.

Each housing option offers a different experience; choosing the right place to call “Home Sweet Home” means considering a number of factors including: whether you want to live alone or with roommates; whether you want to rent or own a home; whether you want to live in an urban, suburban, or rural area.

The housing options in this *Housing Resource Guide* are categorized as homeownership or rental and each option includes pros and cons for you to consider. The housing options are illustrated with one or more case studies.



Park Place offers barrier-free rentals in Hialeah. More than half of the residents have a disability.

How do I Pay for It?

This is a key question when considering which housing option is right for you. Individuals with disabilities and their families may find that financial resources do not stretch far enough to fully cover the cost of housing. A 2008 Disability Status Report from Cornell University concludes that 25 percent of working-age people with disabilities live in poverty compared to nine percent of people without disabilities.¹ Even for people with incomes above the poverty level, housing is increasingly unaffordable. For this reason, each housing option in this *Housing Resource Guide* is accompanied by a list of potential financial resources to help make your housing choice affordable.

¹ Erickson, W. Lee, C., & von Schrader, S. (2010). *2008 Disability Status Report: the United States*. Ithaca, NY: Cornell University Rehabilitation Research and Training Center on Disability Demographics and Statistics.



Rentals



Renting a home, whether a single-family residence or a multifamily apartment, is the most common housing choice for people with limited incomes. Renting is also a common housing choice for people with high incomes who live in urban areas and for people who want the flexibility to move as new opportunities arise.

When you rent you are not responsible for repairs in the way a homeowner is; a homeowner must regularly maintain a home and pay for repairs. Of course, when you rent you do not build up “equity”* in your unit. The property’s equity increases as the debtor makes payments against the mortgage balance, and/or as the property value appreciates.

There are several ways that rental housing is made affordable. The first one described in this *Housing Resource Guide* is a subsidized rental unit, where lower than average rent is charged to the consumer as a condition of the government assistance received by the developer when the rental unit was constructed or purchased.

* Equity is the difference between a home’s fair market value and the amount of the outstanding mortgage (debt owed to the bank).

Subsidized Rental Units

Subsidized rental units are built and financed with affordable housing funds and are owned by private or nonprofit developers. Because developers receive upfront construction subsidies, they borrow less from conventional lenders. The apartment owners are able to charge lower rents because they have less debt to repay.

Affordable rentals can provide you with a home now and for years to come. Most subsidized rental units built in Florida are required to keep rents affordable for the first 50 years after they are built. The practical effect of that requirement is that you will be able to afford to stay in your subsidized rental unit as long as you wish. This does not mean the rent will never increase. Instead, the subsidy programs used to construct these rental units require that the rent you are charged must continue to be affordable.

Funding for Subsidized Rental Units

There are a variety of rental housing funding sources. Fortunately, you do not have to directly apply for this funding. Instead you can easily find subsidized rental housing near you on the website <http://www.floridahousingsearch.org/>. Section 2 in this *Housing Resource Guide* includes instructions for using this web resource.

Rental construction funding sources include the:

- State Apartment Incentive Loan Program (SAIL),
- State Housing Initiatives Partnership (SHIP) Program,
- HOME Investment Partnerships Program (HOME),
- Housing Tax Credits, and more.

Many counties and large cities have public

housing authorities, which also offer affordable rental housing federally funded through the U. S. Department of Housing and Urban Development (HUD).

Income Restrictions: Subsidized rental units are not allowed to be rented to consumers who are “over-income.” The owners of subsidized apartments are required by law to provide housing for consumers with limited incomes. This is typically a benefit and not a challenge for someone with developmental disabilities. It does mean that you will have to provide proof of your income and if you are going to have others sharing the apartment with you, they will also need to have proof of income. You and your roommates will all be tenants on the lease and the landlord will need to verify that when your incomes are added together it does not make you over-income.

Upfront Deposit and Rent: Whether you are renting a subsidized unit or receiving monthly rental assistance (described below), you will need upfront money available for the security deposit and first month’s rent. A security deposit is money collected by the landlord when you sign a rental lease in the event there are damages to the apartment (beyond normal wear and tear) when you move out.

References and Credit History:

At the same time that you are searching for the right place to rent, landlords are looking for responsible renters. You will be required to provide references that the landlord will use to learn about you. If you have a history of paying rent that is the information the landlord will most want to see. But if you do not have a history of paying rent, because, for example, you have been living with your family, you can provide other references. If possible, try to list at least one traditional reference from a current or past employer, a volunteer supervisor or a class teacher. A nontraditional reference may include

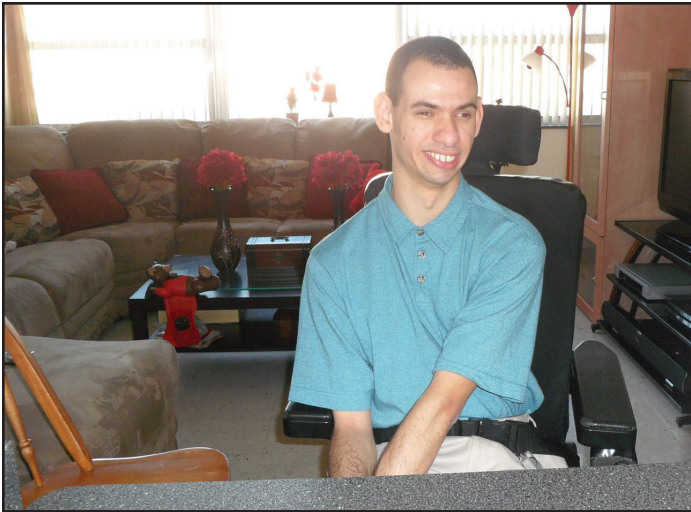
a friend or supervisor from a program in which you participate. The landlord will also check your credit history to make a determination about whether it appears that you are likely to pay rent on time. The landlord’s credit check typically includes a criminal background check as well.

Subsidized Rental Units PLUS Monthly Rental Assistance = More Affordable:

If the rent charged for the subsidized rental unit is more than you can afford, you could also apply for a Section 8 housing choice voucher from your local public housing authority (described below as Monthly Rental Assistance). If the application period is open but there are not enough housing vouchers available, apply and get on the waiting list. Once you get a Section 8 housing choice voucher, you may be able to use it where you currently rent to help make your rent even more affordable or it may enable you to move to an apartment or house that you prefer.



Subsidized rental units are built and financed with affordable housing funds and are owned by private or nonprofit developers.



Roque enjoys the accessibility features of his home.



Park Place offers a ramp from the second floor apartments.

Subsidized Rental Case Study

Miami-Dade County

Roque Cespedes has a safe and affordable home he rents with his family. He lives in Park Place apartments, a 34-unit multifamily property in Hialeah, Florida. His rent is made affordable with HOME Investment Partnerships Program (HOME), State Housing Initiatives Partnership (SHIP) program and Miami-Dade Surtax funds. Roque is a person who uses a wheelchair, and has benefited from accessibility features in his home, such as: automatic entrance doors, accessible mailboxes, barrier-free bathroom with roll-in shower, accessible kitchen and counters, an accessible washer and dryer and more.

Roque is a very active person. His hobbies include learning computers and new technology, studying climate change and studying the Bible. He will complete a Master of Science degree in Meteorology and Physical Oceanography from the University of Miami (UM). Roque plans to pursue his Ph.D. at the University of Miami, as well.

Roque has the day-to-day assistance he



Roque with his mom, who also provides assistance.

needs because he lives with his mom, Marisol Sanchez, and his brother Moises. The Park Place apartments were built and are managed by a nonprofit organization. More than half of the apartment units are occupied by households with one or more members with a disability. The apartments on the first two floors are primarily occupied by households with residents who use wheelchairs.

Monthly Rental Assistance



Monthly rental assistance can be used almost anywhere you want to rent. Across Florida, more than 100 local public housing authorities offer one of the most common types of monthly rent assistance: the Section 8 housing choice voucher. This federal resource provides money each month to help an individual pay rent. Each Section 8 housing choice voucher represents a sum of money a local public housing authority can set aside monthly toward a recipient's rent. The money (known as a housing subsidy) is paid directly to the landlord by the public housing authority on your behalf. You pay the remainder of the rent, which is generally an amount equal to about 30 percent of your income. Monthly rent assistance is different from the subsidized rental units, described above, which are built by the private sector using government subsidies that enable and require the owner of the property to charge affordable rents.

The Section 8 housing choice voucher can be used to

rent a single-family home, townhouse or apartment that meets the requirements—including health and safety standards—of the Section 8 program. These standards are commonly called HQS, which stands for Housing Quality Standards. When you use a Section 8 housing choice voucher the public housing authority will monitor the upkeep of the apartment building to ensure that the landlord is keeping the property in good condition, which they refer to as maintaining the Housing Quality Standards. This responsibility falls to the landlord, not to you.

Reasonable Accommodation or Modification:

Federal law requires landlords to offer renters with disabilities reasonable accommodations and reasonable modifications that will allow renters to enjoy an equal housing opportunity. A housing-related reasonable accommodation is a change in a rule, policy, practice or service that may be necessary to allow a person with a disability the equal opportunity to use and enjoy a dwelling. A reasonable modification is a physical change to the unit or common area that may be necessary to allow a person with a disability the equal opportunity to use and enjoy a dwelling.

Examples of reasonable accommodations include providing a reserved accessible parking space near a tenant's apartment or allowing a tenant to have a service animal in a "no pets" building. If you need to make reasonable modifications to your living space, you are entitled to do so with the knowledge and permission of the owner. However, it is also your responsibility to pay for the changes and the restoration costs when you leave the unit.

The same pertains to reasonable modifications to the common areas of the building; again the costs are your responsibility. However, if you are living in federally subsidized housing, the costs of reasonable modifications are the responsibility of the landlord. If you have a Section 8 housing choice voucher, the costs of reasonable modifications are your responsibility, not the landlord's.

Failure of the landlord to provide reasonable accommodations or reasonable modifications may violate your legal rights. The law does not require you to request an accommodation in a particular way or to use a special form. You just



These Central Florida townhomes are made affordable with monthly rent assistance.

need to make it clear to your landlord that you need a change to a rule, policy or procedure because you have a disability.

Know your Rights: If you have questions about a reasonable accommodation, reasonable modifications or other rights of rental residents, you may be able to receive free or low cost legal assistance. Several legal services offices across the state provide civil legal assistance to low-income persons who would not otherwise have the means to obtain a lawyer. A directory of these offices is available by calling (850) 385-7900 or visiting: <http://www.floridalegal.org/programs.htm>

Learn more about your rights as a renter with a disability: <http://www.nolo.com/legalencyclopedia/disabled-renters-housingrights-30121.html>

This is a good reference for fair housing information: <http://www.fairhousing.com/index.cfm?method=application.home>

Information is also available by writing to:

Florida Commission on Human Relations

2009 Apalachee Parkway, Suite 100
Tallahassee, FL 32301

Phone: (850) 488-7082

Toll Free: (800) 342-8170

Fax: (850) 488-5291

Web Site: <http://fchr.state.fl.us>

E-Mail: fchrinfo@fchr.myflorida.com

For People with Communication Impairments:

The Florida Relay Service Voice (statewide): 711

TDD ASCII: (800) 955-1339

TDD Baudot: (800) 955-8771

Funding for Monthly Rent Assistance

HOME, the HOME Investment Partnerships Program, may be used for Tenant Based Rent Assistance, which offers monthly rent assistance.

The HUD Section 8 Housing Choice Voucher program provides a rental subsidy, and you may apply directly to a local public housing authority. A directory of public housing authorities is included in Section 4. It should be noted that there is a great demand for Section 8 housing choice vouchers and some communities have long waiting lists.

The Rural Rental Assistance program is provided in Florida's rural areas by Rural Development, a division of the U.S. Department of Agriculture. Like a Section 8 housing choice voucher, this assistance pays the owner of a multifamily housing complex the difference between your rent contribution (30 percent of your adjusted income) and your total monthly rental rate. The Rural Rental Assistance is available only at apartments constructed with Section 515 funds from Rural Development.

The In-Home Subsidy Assistance program offers monthly help to pay your rent or your initial rent deposit. This financial assistance is implemented by the Agency for Persons with Disabilities to assist individuals in the Supported Living program, who may apply for it through their support coordinators and local area offices. This financial assistance can help pay utilities, food, toiletries and other household items. Funding is limited, so if you apply for this program you must show that you have first applied for HUD or other local housing assistance.

NOTE: There is a great demand for ongoing-rental assistance, such as Section 8 housing choice vouchers. In many communities across Florida there are long waiting lists for this assistance. When you contact the local public housing authority they may put your name on the first-come, first-served list. You may find that they have a priority for persons with disabilities and your wait time may be less.

Rental Housing Pros and Cons

Pros:

- **Less Financial Responsibility:** As a renter, you do not have to pay for home maintenance and repairs the way a homeowner does.
- **Less Maintenance Responsibility:** Renters have to regularly clean their homes, but usually are not responsible for lawn maintenance and pest control. You may have to change light bulbs and other light upkeep, but the landlord takes care of larger maintenance items.
- **Supports:** You can choose all of your support and service providers to help you in your new home.
- **Mobility:** Renting may be the right option if you think you might move in the near future to another part of the community, state, or country. It can provide safe and affordable housing without the long-term commitment to live in one place.
- **Long-Term Affordability:** Although you have the choice to move whenever you wish, affordable rental housing in Florida will often be available to you for as many years as you care to stay. In addition to government subsidized rentals, affordable housing owned and operated by mission-based nonprofit organizations typically make a commitment to keep the housing permanently affordable for the residents.
- **Freedom:** You are able to have company visit and you are able to come and go whenever you wish. If you have a roommate, you need to be respectful regarding your visitors and schedule, but you will never have to follow the type of day-to-day detailed rules found in an institutional setting.
- **Amenities:** Most subsidized units are built by the private sector using the federal tax credit program. Nearly all these properties have many tenant amenities, including swimming pools, community centers with computer rooms, and holiday activities.

Cons:

- **Community-Based Services May Be Limited:** If you are not participating in a supportive living program, you may not have a support coordinator and the ability to hire service providers. You may have to rely more on support from family and friends.
- **No Financial Return:** When you rent you do not build equity in your home. Equity is explained in the section on homeownership. Generally, when you own a home in a stable home market, the sale of the home can be financially profitable.
- **Landlord Woes:** Most everyone has experienced an inattentive landlord at one time or another. A downside to renting is that your health, safety and welfare can suffer if you have a landlord that does not take good care of the property. You may require a repair in your home that never gets fixed, or gets fixed only after making multiple calls to the landlord. Renters have the legal right to force a landlord to make repairs; if you think your landlord is taking advantage of you, these laws may provide a favorable resolution for you.
- **Less Personalized:** Renters have to check with their landlords about what can be done to personalize the home. Some landlords do not want any cosmetic alterations done. This might mean not hanging pictures on the walls because of possible holes or keeping the existing wall paint color. Also some landlords restrict renters from owning pets.

Questions to Ask Yourself about Renting

- Would I like to live in an affordable apartment without the burdens and responsibilities of being a homeowner?
- How many bedrooms do I need?
- Do I have access to community-based services to help with independent living if I

rent in a building that does not come with supportive services?

- If I currently have a support coordinator and caregivers, how important is it for me to keep the same people? If I move to a different

area, would I need to locate new support providers?

- What are the 3 or 4 places I regularly need or want to go? If I rent this home or apartment, will I be able to get to those places?

Rent Assistance Case Studies



Anthony Acosta lives in Hialeah, FL.

Miami-Dade County

Anthony Acosta has a Section 8 housing choice voucher from the Miami-Dade Housing Authority. He lives by himself at Park Place apartments in Hialeah, Florida. Anthony is pleased with his apartment, which is comfortable and accessible. It is conveniently located near his bank, pharmacy, service providers and grocery store. Anthony enjoys painting at home, creating whatever springs from his imagination. In his peaceful residence, he also enjoys creative writing and wants to write a book. Park Place is the same apartment property where Roque Cespedes lives with his family (featured in Subsidized Rental Units). Even though the rents at Park Place are below market and more affordable to its low-income residents, the rent is still unaffordable to Anthony because his sole income is Supplemental Security Income. The Section 8 housing choice voucher makes Park Place affordable for Anthony. He pays \$129 and the Miami-Dade Housing authority pays the remainder of the rent.



Richard Miller rents an affordable place in Starke, FL.

Bradford County

Richard Miller lives by himself in an apartment in Starke, Florida. He has lived there for two years, and his rent is made affordable with help from the rental assistance program. The Rural Rental Assistance is similar to Section 8, where the landlord is directly paid. Thanks to help from Rural Rental Assistance, Richard currently pays \$164 in monthly rent, which is affordable with his Supplemental Security Income and part-time job income.

Richard likes his space and enjoys living by himself and being close to his job. In his spare time, he enjoys exercising and riding his bike around the area. Ultimately Richard wants to live in a place with more space. He has applied for assistance from the Bradford County State Housing Initiatives Partnership program to buy a home. He is shopping for an affordable house and may soon move into his own home. When this happens, the Rural Rental Assistance that Richard receives will pass on to a new resident of the apartment (who may or may not have a disability).

Shared Living



or foundation grants are available to nonprofit organizations that may purchase or construct a single-family home. This home becomes shared living housing that is owned debt-free, which reduces the amount of operating expenses and reduces the rent each resident must pay.

A handful of Florida communities have housing nonprofits that offer this type of housing specifically for people with developmental disabilities, while other single-family homes for roommates with disabilities are privately owned and operated for private-pay residents.

The term used for this housing option is a general one. It is intentionally not labeled as a group home housing option. Some of the residences that might be categorized under this housing option may be licensed assisted living facilities or long-term residential units.

If you chose to reside in shared living housing, you can benefit from regular supports and services. In some cases, community-based services are provided by coaches or service providers who visit as needed. If you require more regular and involved supports, there are other rental homes that provide onsite services. HUD's Section 811 Supportive Housing Program for Persons with Disabilities is one source of financing for homes with onsite services. Section 811 provides funding for the construction or rehabilitation of supportive housing. Section 811 can also provide you with monthly rental assistance to cover the difference between the HUD approved operating cost per unit and 30 percent of your adjusted income.

The Shimberg Center's database lists the 811s along with other public housing and assisted properties: http://flhousingdata.shimberg.ufl.edu/a/ahi_super

The funding invested in each property is included. By doing a word search for "811" you will be able to find properties across the state funded in part by Section 811.

Roommates share housing costs and can make living arrangements more affordable. Some communities offer roommates with developmental disabilities affordable rental housing in single-family homes scattered around a community. A small number of individuals—often two or three—live in the home, each paying an affordable level of rent. Community-based supports or sometimes in-home support services are provided. If you reside in shared living housing you pay for your housing with Supplemental Security Income, job income or another source of monthly income.

Residents benefit from regular supports and services. In some cases community-based services and in other situation onsite services are provided.

Splitting housing costs with other roommates with disabilities still may not be enough to make housing affordable if you and your roommates have very low incomes and the housing costs in the community are fairly high. It often takes an upfront investment of significant subsidy to solve the affordability problem. Government

Finding the Right Roommate

Roommates offer financial benefits and can ensure each person has the choice to live an enriched life that includes friends, community, and a quality standard of living. This happens best when roommates get along. On the other hand, when roommates do not get along, it can be a stressful situation.

The roommate search process begins by finding many potential roommates and getting to know them. You may have friends who could be potential roommates. You can also review a Roommate Matching List provided by your local Agency for Persons with Disabilities office. Office contact information is listed in the first appendix. There are several factors that can lead to success with a roommate:

- If you are considering a roommate with a disability, consider his or her level of support needs. Will you both have similar accessibility requirements for your home?
- Confirm that a roommate has an interest in the living arrangements and types of housing you want.
- Identify shared interests.



Roommates offer financial benefits and can ensure each person has the choice to live an enriched life with friends.

Funding for Shared Living

The homes featured in the following examples were built with State Housing Initiatives Partnership (SHIP) program and HOME Investment Partnerships Program (HOME) funds. This greatly reduces monthly housing costs so residents can afford the rent with Supplemental Security Income (SSI) or a private pay source.

There are additional resources that can also make living with roommates affordable. Section 811 provides interest-free capital advances and project rental assistance to nonprofits to develop rental housing with the availability of supportive services for persons with disabilities. The U.S. Department of Rural Development also offers a multifamily housing program that finances the building or rehabilitation of rental units—including congregate housing—for low- and moderate-income residents in rural areas.

Pros and Cons of Shared Living

Pros:

- With the right roommate, you have a friend in your home to share the ups and downs of daily life.
- You may feel safer in your home if you are not living alone.
- In addition to the rent, roommates can share the costs of utilities and even food, reducing your monthly expenses even further.
- Roommates can sometimes be part of your support network within the home.
- Shared living is usually offered in single-family homes with a back yard. This opens the possibility of planting a garden or owning a pet that needs a place to run.

Cons:

- If shared living means sharing a bedroom, you will lose privacy.
- You will be sharing common areas of the home, which does entail compromise.
- You and your roommate will have to come to agreement on the details of living together harmoniously; If you and your roommate turn out to be mismatched, your living arrangement can become unhappy.
- Community-based services may be limited and shared living may not come with in-house supports.

Questions to Ask Yourself about Shared Living

- What experience do I have with roommates?
- Would I be comfortable with someone who likes to talk a great deal?
- Would I be comfortable with someone who was extremely quiet?
- Would I be unhappy if my roommate was messy or would I be uncomfortable if I had a roommate that insisted that I be extremely neat?
- Is it important to me that my roommate is someone that I consider my friend or is it just a financial relationship that I want?
- What things and rooms do I share with others where I currently live? What things do I own that I would not want to share if I had a roommate?
- Do I have access to community-based services to help me with independent living if there are no in-house supports?

Shared Living Case Study Lee County



Mark lives in Lehigh Acres in Lee County. He and his four roommates have developmental disabilities and have been roommates for decades. Prior to moving to a large residential home, Mark and

his roommates lived in a more institutionalized setting where he shared a bedroom with two to three other people, used state-issued white towels and sheets, and very seldom had a private moment. In his current home, everyone has their own bedroom, phone, and a closet instead of a wardrobe.

Mark has a job at Wal-Mart helping bring shopping carts in from the parking lot and taking care of the plants in the Garden Shop. He no longer needs a job coach, works 24 hours per week, and has received numerous raises with glowing evaluations from his supervisor during the past five years.

This residential home was made affordable to its residents with \$150,000 of State Housing Initiatives Partnership program assistance when it was built. There is no monthly mortgage payment, which keeps operating costs low for its residents and the nonprofit that owns and manages the property. Because of State Housing Initiatives Partnership program assistance, Mark lives in a typical neighborhood with neighbors who are friends and a town with many things to do. He and his housemates are proud to show visitors their home and are active in keeping the home and yard impeccable.



Robert Miller enjoys his lunch with Rudy, his service dog.



Robert Miller on his porch with his bonsai trees and collard greens.

Shared Living Case Study

Duval County

Robert Miller lives with a roommate in a three-bedroom house in Jacksonville’s Mandarin neighborhood. The third bedroom is for caregivers who stay overnight. They mainly assist Robert’s roommate, although Robert receives morning and evening assistance. He receives additional support from his service dog, Rudy, who alerts him when someone comes to visit, helps open doors and can retrieve items that Robert needs. Both Robert and his roommate use wheelchairs. The house was modified to be fully accessible with wide doorways and a roll in shower. One of Robert’s favorite features of the house is the screened back porch. As a hobby, he grows and trims bonsai trees, which is an enjoyable and peaceful pastime on the porch. He has recently started growing collard greens.



Robert’s house is one of 29 single-family homes owned and managed by a nonprofit housing

developer. The mission of the nonprofit is to provide quality, affordable, community-inclusive housing for individuals with disabilities and families experiencing or at-risk of homelessness.

This housing provider is not a service provider. Rather, Robert and other shared living residents can receive supports from a multitude of service organizations to increase their independent living skills. In Robert’s case, a caregiver is located on site. For residents of other homes, by contrast, support providers visit every few days or weekly.

Each house owned by the nonprofit is home to two or three roommates who are selected by the residents themselves. Because of the residents’ extremely low incomes, rents are well below market. In Robert’s case, he pays his rent with Supplemental Security Income, and Social Security Disability Income.



Larry and Cathy Davis enjoy living at Lake Bentley Shores in Lakeland, FL.



Larry and Cathy Davis, together in their living room, have a support coach who visits twice a week.

Shared Living Case Study

Polk County

Larry and Cathy Davis live in a condo at Lake Bentley Shores in Lakeland, Florida. It is fully accessible and located on the first floor. The bathroom is one of the best parts of the home because it is large with many grab bars and a shower with no lip to step over. This accessibility is important for residents who are at risk for falling. The couple has enjoyed living in their home for more than five years. Larry loves movies, sports and music, which he watches on television. He visits a nearby drop-in center to get free movie rentals. The couple has a computer and Cathy enjoys playing internet games. She also likes baking cookies for the holidays.

Larry and Cathy each have a support coach who visits twice a week. The coaches, Deniene and Keith, help with budgeting, getting

affordable deals when shopping and accessing the community. Larry also has a companion named Joyce who travels with him for errands around town and more.



Five of the condos in the Lake Bentley Shores neighborhood are part of a Section 811 development that rents to individuals with disabilities at affordable rents. This approach allows for full integration without a concentration of persons with disabilities. The integrated concept also allows Larry and Cathy to have full access to the pool, fishing pier, and resident activities. There is a bus stop in front and they can walk to shopping and restaurants. Larry and Cathy pay rent equal to 30 percent of their income, which includes an allowance for their average electric bill.

Assisted Living Facility



The assisted living facilities are designed to provide assistance in the least restrictive and most home-like environment and differ from nursing homes in that they do not offer complex medical services. They are licensed to provide routine personal care services under a Standard license, or more specific services under the authority of Specialty licenses. These facilities can range in size from one resident to several hundred. They may offer personal services to individuals with a variety of support needs. Some are designed specifically to meet the needs of individuals with disabilities.

There is a similar residential housing option called Adult Family Care Home that are small, family type living arrangements in a private home to no more than five residents; owners must be licensed and must reside in the home with the residents.

Assisted living facilities are monitored for quality assurance by the State at Florida's Agency for Healthcare Administration. Reports and Agency actions that result in sanctions may be viewed on Florida Health Finder at <http://www.floridahealthfinder.gov> or by calling the Agency's toll free consumer hotline at (888) 419-3456. Residents living in assisted living facilities are encouraged to file complaints concerning violations of state law using this toll free number.

Assisted living facilities (ALFs) are licensed facilities that provide housing, meals, personal care services, supervision and supportive services. The assisted living facility often serves as an alternative to a more restrictive institutional setting for individuals who need housing and supportive services, but who do not need 24-hour nursing assistance.

Assisted living offers support as well as opportunity for independent living. People with developmental disabilities living in an assisted living facility can have as much independence as they want with the knowledge that personal care and support services are available if needed. For example, they can make the choice to either prepare meals themselves, or eat a meal prepared by assisted living facility staff.

In Florida, assisted living facilities can also offer assistance with or administration of medications.



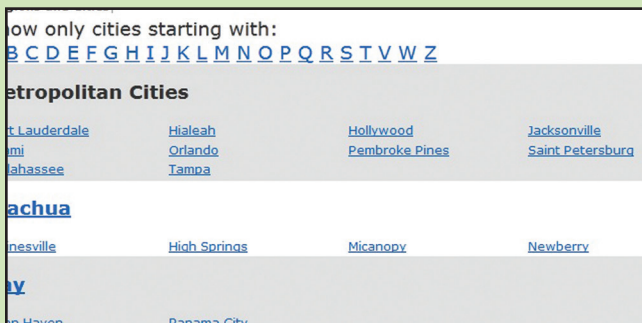
Assisted living facilities are licensed facilities that provide housing, meals, personal care services, supervision, supportive services and an opportunity for independent living.

Locating an Assisted Living Facility or Adult Family Care Home

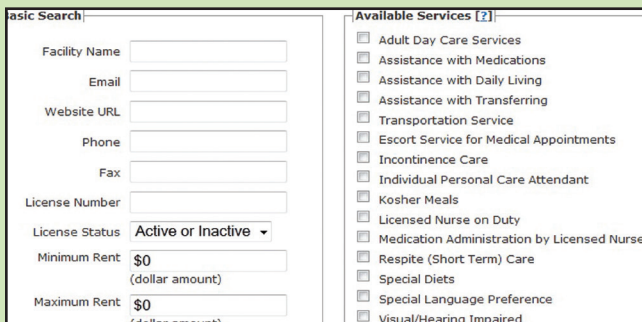
Whether you want to locate an ALF or AFCH, the process is the same. All of these facilities are listed on the website <http://www.floridahousingsearch.org>, a user-friendly website that is easy to search.



Assisted living facilities or adult family care homes are the second and third options prominently listed For Tenants.



Facilities are listed for every county in Florida.



You may explore the inventory of facilities, services, funding and unit information with an advanced search.

Financing / Funding

When it comes to financing, the assisted living facility housing option may be the exception to the rule. Affordable housing resources are typically not used for the construction or repair of assisted living facilities. Many are constructed with conventional financing, not with government or foundation subsidy. Each month, assisted living facility operations are paid with funding from private family contributions or other supportive living financial assistance. For some, financial assistance could come from a Section 8 housing choice voucher. A voucher holder with disabilities can pay for some portion of room, board, and services. All assisted living facilities are required to enter into a contract for the services provided with each resident. For anyone considering moving into an assisted living facility it is important to understand the types of services a facility provides; the services included in the basic rate, and the services requiring additional payment; and services that must be contracted directly by the resident with a third party provider.

Pros and Cons of Assisted Living Facilities

Pros:

- You do not have to depend on family members to support you.
- You can socialize and have a support network in your home.
- You are able to do more for yourself as you grow more independent.

Cons:

- You will probably have to share a room and other parts of the home.
- Not much privacy and a lack of some independence.
- You have to follow some rules.
- This type of housing is designed for individuals who require minimal supervision,

so this option may not be for people who require more regular support.

- Others choose what you eat and when you eat.

Questions to Ask Yourself about Assisted Living Facilities

- Assisted living facilities involve roommates. Do I have experience with having roommates?
- If not, do I think I would be comfortable having a roommate?
- Assisted living facilities provide in-house supports. Will it be hard to give up the regular support of people who help me now?
- Do I /or my family have the ability to pay the monthly assisted living facility housing cost?

Research Facility Inspection Reports

You can review inspection reports of assisted living facilities completed by the State of Florida's Agency for Health Care Administration. These reports and Agency actions that result in sanctions may be viewed on Florida Health Finder at <http://www.floridahealthfinder.gov> or by calling the Agency's toll free consumer hotline at (888) 419-3456. Consumers in assisted living facilities are encouraged to file complaints concerning violations of state law using this toll free number.



The assisted living facilities are designed to provide assistance in the least restrictive and most home-like environment.

Home Ownership



In most every area of Florida, the local government provides down payment and closing cost assistance to lower-income homebuyers to purchase their first home. To be successful with homeownership, you generally need a greater monthly income than provided by government benefits, typically from employment and a long-term support network that can help with home maintenance, repairs and other homeowner responsibilities if monthly income is not enough to put aside funds for these inevitable expenses of homeownership.

There are several types of homeownership options:

- You can buy a single-family home that is built to the Florida Building Code. It is built on land that you also buy. The home and the land beneath it come as a package in “fee simple” ownership. This is the most common form of homeownership and the one that is addressed in this *Housing Resource Guide*.
- You can buy attached housing, such as a

townhouse or condominium (sometimes referred to as a condo), which may be defined as an apartment that you own, in contrast to an apartment that you rent. It often provides access to common facilities like hallways, elevators and exterior areas, as well as community amenities, such as pools, clubhouses, and exercise rooms, owned in common by all the condominium unit owners. One of the risks involved in attached housing or condominium ownership is the joint responsibility for the common areas and the financial assessments that can be unexpected, costly, and required to be paid. This type of housing typically comes with the requirement to join the homeowner or condominium owners association.

- You can purchase a manufactured home, also sometimes called a mobile home. You can either place it on land that you own or in a mobile home park. It is highly risky to put the mobile or manufactured home that you own on leased land, such as a mobile home park. While this was historically common in Florida, we have a serious problem of displacement when mobile home owners are forced to abandon their homes as investor-owned parks are frequently sold to be used for something that is more profitable for the owner. An exception to this would be a mobile home park that is owned and operated by a nonprofit with a mission to preserve affordable housing.
- You can buy a home from a community land trust (CLT) which gives you title to the house, but not the land. It provides you with a long-term lease on the land and requires that you make small monthly lease payments on the land. It does not carry the same land lease risks described above in regard to investor-owned mobile home parks in that community land trusts are typically nonprofit owned and managed with a mission to provide affordable housing.

Purchase assistance generally provides money to pay for the closing costs and down payment.

The information on mobile home ownership and community land trust home ownership referenced above are not explored further in the *Housing Resource Guide* because they do not comprise a substantial portion of the housing market, but are worth mentioning, as you may encounter mobile home and community land trust housing options in your housing search.

Financing Home Purchase

To finance the home purchase, you may pool together family contributions, donations, other sources and subsidies, along with purchase assistance from a homebuyer program. Purchase assistance generally provides money to pay for closing costs and the down payment and is often funded from sources like the State Housing Initiatives Partnership (SHIP) program. This assistance covers a portion of the full purchase costs. In most cases, as a low-income homebuyer you receive down payment and closing cost assistance to pay the remainder of the costs by getting a mortgage, which you pay off monthly for the life of the loan. Mortgages are typically from a bank or credit union. In addition to making the mortgage payment each month, you should also plan to regularly set aside money that will be needed to pay for home and garden maintenance and for repairs and replacements for items like plumbing, the roof, heating and air conditioning.

Although purchase assistance programs share some similarities, each local program may be slightly different. Some communities only offer money to buy newly constructed homes, while other communities focus more on helping with the purchase and repair of existing homes. Some communities offer a relatively small amount of money while other communities provide a larger subsidy, which enables buyers with lower incomes to purchase. It is possible for unrelated individuals to jointly receive purchase assistance subsidy, thereby sharing their housing costs.

Buying a home can be a successful living arrangement, especially for individuals with disabilities who have a relatively high amount of monthly income. Even before shopping for a home, a buyer must shop for a home mortgage. This is often the single largest source of money that finances a home purchase. It is important to note that homeownership does not disqualify an individual from being eligible for Supplemental Security Income benefits because of possession of a large asset. Buying a home can be a complicated process and involves a number of legal documents. Some, but not most, people in Florida use lawyers to help them with a home purchase. But most everyone uses a real estate professional or Realtor®, a professional to help you through the entire process. The Realtor’s fee is typically paid by the person selling the home, even though the Realtor is helping you to buy the home.

Pros and Cons of Buying a Home

Pros:

- So long as you can afford it, homeownership offers long-term stable housing.
- Homeowners typically build up home equity. As you make your monthly payments you are paying off the mortgage debt; the difference between the price at which you sell your home and the debt left on the mortgage is the equity you have in your home. If you get a fixed rate mortgage and make the payments for the full term of the loan, you will ultimately own your home “free and clear.”
- When you have equity in your home you may be able to use that equity to obtain additional monies needed for home repairs, or non-home related expenses, by obtaining a home equity loan. Building equity is not possible when you are renting.
- You are in charge of making all decisions about your home. For example, you can furnish, paint, remodel or do anything else that you choose with your home provided it is lawful and not prohibited by the Home Owner Association or deed restrictions, if any.

Cons:

- Homeownership can be expensive. Some people cannot afford homeownership, even with large amounts of upfront subsidies that reduce monthly housing costs. To be successful, you must have the resources to pay for the monthly homeownership costs—including maintenance, taxes and insurance, three costs that have significantly increased in Florida in recent years.
- Sometimes things break. Home repairs often entail unexpected and expensive costs. It is the homeowner’s responsibility to arrange and pay for home repairs.
- Even when things are not broken, it is the homeowner’s responsibility to provide regular maintenance such as:
 - Cleaning or arranging regular cleaning of the home
 - Yard work, including mowing, and clearing yard debris
 - Arranging for contractors to address plumbing, electrical or other problems
 - Changing lights, smoke alarm batteries and maintaining water filters
 - Scheduling pest control visits
 - Resetting electric circuit breakers
 - Maintaining home appliances
 - Managing home security systems

Questions to Ask Yourself about Buying a Home

- What home maintenance responsibilities can I do myself? What options do I have for free or low cost assistance with home maintenance?
- Do I plan on staying in a home I buy for at

least 5 to 7 years? Historically, this is the approximate time that it takes to make buying a home a financially positive option.

- Are my monthly finances stable enough to pay my mortgage each month?

- Are my monthly finances stable enough to save money each month for the future repair and replacement of the air conditioner, plumbing, roof and more?

Home Buyer Case Studies

Bradford County



Anthony Martin sets the table for lunch.

In 2011 Anthony Martin purchased a beautiful three-bedroom home on an acre in Starke, Florida. The \$30,000 of State Housing Initiatives Partnership program down payment and closing cost assistance helped Anthony jump the first hurdle to buying a home. Each month, he is able to afford to pay the \$448 home mortgage with his Supplemental Security Income and his 25-hour-a-week janitor job. Anthony loves living out in the country. He mows his lawn, planted some flowers and keeps the inside immaculately clean. In his first year in his home, he has paid to install a storage shed and to replace a refrigerator and washing machine.

Anthony's beautiful home is a stark contrast to where he used to live. Before becoming a homeowner, he lived in an impoverished and crime ridden neighborhood where people threw rocks through his window. He came to work with reports of harassing neighbors and lack of sleep from the loud noises throughout the night. Anthony receives support services from the ARC of Bradford County, who assists him with his endeavor. Staff helped him move and continue to help him maintain the home, and assists with budgeting and monthly finances. Thanks to the State Housing Initiatives Partnership program, Anthony achieved the American dream of being a homeowner.

Orange County

Dolly Castillo and her three daughters purchased and helped build their own home with support from a local nonprofit housing developer. Dolly's two eldest daughters have developmental disabilities. Yuli, 32 years old, uses a wheelchair. Adriana, 30 years old, was able to obtain a special high school diploma. Her youngest daughter Karen is a senior in high school and assists Dolly in caregiving for her two sisters.

The nonprofit housing developer designed and built the four-bedroom home with vinyl floors, a wheelchair ramp, wide accessible doors and a roll-in shower. The nonprofit helped make this home purchase affordable in many



Dolly Castillo with her three daughters on their front porch.

ways. First, it used some building materials that were donated by local businesses and it used volunteers to assist with construction. Dolly and her family also helped build the home as it is a required part of the process for each buyer to contribute 300 hours of Sweat Equity work. The nonprofit developer provided Dolly with a mortgage loan at a zero percentage interest rate. Finally, the family received \$30,000 in down payment assistance from the City of Orlando State Housing Initiatives Partnership program. Dolly impressed the nonprofit staff and the city by paying forward the help she received. She works for the Agency for Persons with Disabilities as an independent contractor home aid to care for a young boy with disabilities. She has been caring for him for seven years and loves what she does.

Levels of Independence



This pyramid provides a visual reference for each housing option, moving up the levels of independence until reaching homeownership at the top. This does not mean that homeownership is the best or right choice for everyone. Even some of the wealthiest Americans choose to rent. The type of housing that a consumer chooses is a personal choice. In Section 5 of the *Housing Resource Guide* you will find a Personal Assessment Tool that is meant to help you, the consumer, make that personal choice.

Living In An Institution: This is not listed as a housing option, even at the lowest position of the pyramid, in this *Housing Resource Guide* because it is the opposite of community living. It is considered the most restrictive living arrangement and likely to be what readers want to avoid. Institutional living comes with many rules and

often little privacy. You may not be able to choose your roommates, and may have limited control over when you can eat or host visitors. There may also be limited opportunity for getting out and participating in the surrounding community.

Assisted Living Facility: Assisted living facilities vary greatly in the size and the supports they offer. They have written rules and restrictions that may limit when and where you eat, and when evening quiet hours begin. You will have to share the common areas with others and may have to share a bedroom. Assisted living facilities also vary greatly in the amount of opportunity you have to get around town and experience community events or outings. Before deciding on the place that is right for you, research if staff is available to assist with such community excursions.

Shared Living: This housing option is less restrictive than an assisted living facility. The shared living arrangement usually requires you to have one or two roommates. Living with roommates generally places restrictions on what you can individually choose to do in the home. The entity that owns and manages a shared living home may have decorating and yard use rules.

Subsidized Rental Housing: This housing option does not require you to have roommates, and provides the same level of independence to you as it does for anyone renting an apartment that is not subsidized. You may want to have one or more roommates to help make living expenses more affordable but who you choose to live with is your decision. However, the landlord will likely require your roommates to be included on the lease and each will have to pass the same background check that the landlord requires, as described under the Subsidized Housing Option in this *Housing Resource Guide*. Subsidized rental housing provides you with all the independence of any rental unit. For example, you are able to have company visit and you may come and go when you want.

You will need to sign a lease agreement that will contain certain rules about maintaining your apartment in a clean manner and being a good neighbor in terms of not creating loud noise. You will be a tenant under the law and receive the protections provided to tenants under Florida's

Landlord Tenant Act. These laws protect you in terms of what the landlord's duties are to you in terms of maintaining the building, returning your security deposit when you move, and how to lawfully evict you should you fail to live up to the terms of the lease agreement.

Monthly Rental Assistance: This housing option offers the same level of independence as subsidized rental housing. All the comments under subsidized rental housing apply to monthly rental assistance. Monthly rental assistance is typically provided in the form of a housing voucher from a public housing authority, commonly called Section 8. Not all landlords are willing to accept Section 8 housing choice voucher holders. But all subsidized housing, such as that listed on <http://www.floridahousingsearch.org/>, is required to accept tenants with monthly rental assistance/Section 8 housing choice vouchers. This monthly rental assistance is also "portable," meaning that you are permitted to use your housing voucher in communities other than the one in which you received it, and even in other states. In this way, the monthly rental assistance provides a level of independence (the ability to choose to live in any number of communities) even greater than the subsidized housing option, which only exists where the subsidized housing is located.



Owning a Home:

This housing option is placed at the top of the pyramid because it carries virtually no restrictions on your daily life. If you own a home you can live

alone or invite anyone you would like to share your house with you. There is no landlord from whom you need to get approval. You can eat whatever you want whenever you want to eat it. You can decorate your home in any way you would like and can generally use your home in any lawful manner. Of course, with these freedoms come all the responsibilities of homeownership discussed under the Homeownership section of this *Housing Resource Guide*.

Intentional Communities

The Florida Developmental Disabilities Council recognizes that the current housing options for adults with developmental disabilities



A local resident walks her dog.

who wish or need to live outside of their families' homes often do not adequately provide for safety, social connections, full belonging in the community, affordability, ability to move about their neighborhood freely, and life-long sustainability.

Intentional communities that are designed to meet the needs of individuals with developmental disabilities may be a good option for addressing these concerns, creating greater choice of living arrangements; bringing together community supports and services; enhancing choice and independence; and for maintaining full inclusion with the community. The success and sustainability of intentional communities requires strong partnerships between families and the broader community.



The community center offers group exercise classes.

There are a variety of options typically included in an intentional community. For example, the intentional community may have a campus with a community center for social gatherings, with many different types of living arrangements, from group homes, single-family homes, and apartments, all with or without supportive services provided, as desired and directed by the individual with a developmental disability.

The key to a modern intentional community is that the community setting is one that maximizes the residents' quality of life through enhancing opportunities for social and work engagement both within the intentional community and the community at large. For example, on-site workshops that provide help to individuals to gain employment in the community at large would be encouraged, in contrast to on-site day work that segregates the individual from the larger community, which would be discouraged. The intentional community should promote choice, independence, and the personal dignity of individuals with developmental disabilities who live there.

These communities can be privately funded or be a blending of public and private funding, including federal funds from the Medicaid Home and Community Based Waiver. As intentional communities are developed, it is important to remember that the Federal Center for Medicare and Medicaid Services is developing guidelines that will govern how Waiver funds are used to optimize participant independence and community integration, promote initiative and choice in daily living, and facilitate full access to community services.



Two friends enjoy the outdoors.



Intentional communities offer another choice of a least restrictive housing option.

Characteristics to look for include:

- A safe living environment that provides easy access to the broader community
- Partnerships with the business community and others that encourage integration with the broader community
- A choice of affordable housing options for persons with developmental disabilities and people without developmental disabilities to live in close proximity
- Assistance/coaching with individuals' person-centered plans
- Opportunities to live in the least restrictive and most consumer directed environment possible

If you are considering an Intentional Community, you may need to find out whether it is approved for the Medicaid Home and Community-Based Waiver, as the Federal Center is currently developing these guidelines.

Section 2: Financing for Each Housing Option

This section provides a description of several different ways housing can be made affordable to low- and moderate-income households. It starts by addressing how to finance each of the housing options featured in Section 1. A list of funding resources is provided for each option. The second half of this section includes a summary and details of each funding resource discussed.

Direct vs. Indirect Assistance

Some financial assistance can be provided directly to you to help with housing needs. In this situation, you apply directly to a nonprofit organization or local government office for direct assistance with things like helping pay for the down payment on a home, paying for the rehabilitation of a home, or paying rent on an apartment. With indirect assistance, by contrast, funds are provided to the developer or owner of a rental property in exchange for their commitment to rent some or all of their apartments at more affordable rents.

Each funding source included below is labeled DIRECT or INDIRECT so you will know about this important distinction.

- **Direct Assistance:** SHIP (State Housing Initiatives Partnership), CDBG (Community Development Block Grant) Rehabilitation, WAP (Weatherization Assistance Program), and Section 8 housing choice vouchers. To apply for these forms of direct assistance, find the contact information of your local program office in Section 4 of this *Housing Resource Guide*.
- **Indirect Assistance:** Federal Housing Tax Credits, HUD Section 811, and the Federal Home Loan Bank's Affordable Housing Program (AHP). You cannot apply directly for this type of assistance, but instead, you must locate the affordable housing that is produced with this type of financing.

Financing for Subsidized Rental Housing



Roque Cespedes at his desk in Park Place bedroom.

Subsidized rental housing is produced by Indirect Sources. In the first section of this *Housing Resource Guide*, Roque Cespedes' story shows the benefits of living in subsidized rental housing. The rent for Mr. Cespedes' apartment at Park Place is affordable, but he did not apply for the HOME Investment Partnership Program (HOME) and State Housing Initiatives Partnership (SHIP) program and other affordable housing program funds that make it so. Instead, some of the indirect sources listed here were provided to the developer of Park Place apartments where he lives. A nonprofit organization used these indirect sources to finance a substantial amount of what it cost to build the 34-unit rental property. In this way, these indirect resources served as a source of upfront subsidy that now allows the property owner to earn more in rents than is paid out in operating expenses and mortgage payments.

Please note that the funding sources identified here are addressed in detail in the second half of this finance section.

\$3.45 million Total Cost to Build Park Place Apartments

Sources of Financing

\$2.2 million Subsidy from HOME Investment Partnerships Program (HOME) requiring no repayment

\$ 800,000 State Housing Initiatives Partnership (SHIP) program interest only loan

\$ 300,000 Low interest loan financed with County Surtax funds

\$ 154,000 Amount borrowed from a lender (a monthly mortgage to be repaid)

Without the assistance provided by HOME Investment Partnerships Program (HOME), State Housing Initiatives Partnership (SHIP) program and County Surtax funds, the nonprofit developer would have instead financed the entire amount of what it cost to build Park Place by borrowing from a traditional lender. This would have significantly increased the monthly mortgage the owner would

have to pay back each month, so rents would in turn have to be much higher. The grants and loans from these affordable housing programs provide a subsidy that keeps rents lower and more affordable.

Sources of Financing for Subsidized Rental Housing

- State Apartment Incentive Loan (SAIL)
- HOME Investment Partnerships Program (HOME) – rental
- Low Income Housing Tax Credits (LIHTC)
- State Housing Initiatives Partnership (SHIP) program – rental
- Affordable Housing Program (AHP) – rental
- Community Development Block Grants (CDBG) – rental
- Rural Housing – rental
- HUD Section 811



A majority of the apartments at Park Place are occupied by one or more individuals with disabilities and residents enjoy a number of accessibility features.



How to Locate Subsidized Rental Housing

STEP ONE: Identify affordable rental options on the web

Visit **Florida Housing Search:**

<http://www.floridahousingsearch.org/> or call (877) 428-8844

This website lists available rental units sorted by county and city to allow people to locate housing that best fits their individual and family needs. The service can be accessed online 24 hours a day or you can call the toll free, bilingual call center during the week. You can easily search for housing using a wide variety of search criteria with special mapping features and receive apartment listings that provide a multitude of important information about each unit. Both apartment units and sometimes single-family homes are listed for rent. Click on a particular rental property to receive more information about appliances, accessibility, and the distances to shopping, groceries and public transportation.

Visit the **Shimberg Center for Housing Studies:** <http://www.shimberg.ufl.edu/> or call (352) 273-1192

The Shimberg Center for Housing Studies at the University of Florida has an extensive list of rental properties that have received some type of indirect subsidy. You can use this website to find apartment units and sometimes single-family homes for rent. Click the Florida Housing Data tab, select Housing Seekers, and then choose from a selection of data sets.

Visit the **U.S. Department of Housing and Urban Development:** <http://www.hud.gov/apps/section8/step2.cfm?state=FL%2CFlorida>

It is also possible to find apartments (but not single-family homes) for rent by visiting the U.S. Department of Housing and Urban Development website. A search can be made by city, county, zip code or apartment name to find properties that are either subsidized or accept Section 8 housing vouchers.



Funding from Section 811 financed these St. Petersburg apartments.

STEP TWO: Once you locate specific rental units that interest you, call the property manager to inquire if a rental unit is available. You might ask “Do you have available units affordable for a person with \$_____ monthly income?” or “Does the rent include electric, water, sewer?” If the rental property you contact does not have any vacant units, add your name to the waiting list for that property. Waiting time varies with these properties depending on the location and level of rent per unit.

STEP THREE: Visit the property to inspect a rental unit.

STEP FOUR: If you locate an available rental unit where you want to live, fill out an application and provide information about your income. Income information is confidential and required by the programs that make the rent affordable. The property manager may require a background and credit check and may charge you a preparation fee for the application.

Rental Units Reserved for Renters with Disabilities

Florida Housing Finance Corporation (FHFC) administers the Low Income Housing Tax Credit program, which is a source of indirect assistance the FHFC provided to developers of affordable rental housing. This state agency created the Florida Housing's Link to Permanent Housing Initiative—also known as Link—to enhance the ability of extremely low income households with special needs to access affordable rental housing funded through Florida Housing programs. The program was developed in conjunction with the Florida Supportive Housing Coalition, Department of Children and Families, Department of Elder Affairs, the Agency for Persons with Disabilities, Florida Department of Veterans Affairs and affordable housing providers.

Under the program, developers are required to set aside half of their designated Extremely Low Income (ELI) units to households with disabilities that are referred by a participating supportive services organization—called the referral agency—that serves the community in which the development is located. Each referral agency provides initial, intermittent or on-going supportive services from one or more community based service providers to obtain and retain stable, adequate and safe housing in their communities.

The developer is required to notify the referral agency of available Extremely Low Income units and to work with the referral agency to coordinate the first contact with the Special Needs Household and their supportive services provider to initiate the application process. Approximately 800 units will be available in 2013. To learn about availability and the LINK initiative, visit <http://www.floridahousing.org/SpecialNeeds/>.

Financing for Monthly Rental Assistance

This type of assistance helps you pay your monthly apartment rent. It is also known as a rental subsidy or housing assistance payment. It is made directly to the landlord. As a renter, you are free to choose any apartment within your community as long as it has a reasonable rent and meets a certain level of housing quality standard. The landlord or owner must also agree to accept renters who are participating in rental assistance programs. Here is an example of how Monthly Rental Assistance works:

After applying for rent assistance and spending some time on the waiting list, Juan is notified that a rental assistance voucher is available for him. He wants to rent an apartment that costs \$800 per month, and his income is \$1,500 per month.



Generally a person's rent should be about 30 percent of their monthly income. Using this rule, Juan should pay only \$450 per month for rent. ($\$1500 \times 30\% = \450). Juan's rental assistance voucher makes up the \$350 difference between the \$800 the landlord is charging and the amount Juan can pay (\$450) by paying a per month subsidy directly to his landlord.

Sometimes the rental assistance is tied directly to all or some of the units within a particular apartment complex. This type of assistance is called Project Based Rental Assistance. You can only get this rent assistance by living in a specific apartment. With this type of assistance, rent subsidy payments are made directly to the landlord or property owner.

To learn more about which apartment complexes offer Project Based Rental Assistance, contact the local public housing agency, the local HUD office or a local nonprofit organization.

How to Apply for Monthly Rental Assistance

Step One: When applying for a Section 8 Housing Choice voucher, contact your local public housing authority. To find your local public housing authority, go to <http://www.hud.gov/offices/pih/pha/contacts/states/fl.cfm> or call (800) 955-2232. If you are in a rural area and want to apply for Rural Development rental assistance, visit <http://www.rurdev.usda.gov/fl/> or call (800) 670-6553, Extension 1 to identify the Rural Development office nearest to you. Some agencies only accept applications at certain times, so make sure you know how to find out when the lists will be opening for new applicants. Some apartments that offer monthly rent assistance may also be listed on <http://www.floridahousingsearch.org/>.

Step Two: During the application process, request any reasonable accommodations that will benefit you. It is important to know that federal law can help ensure that you are not discriminated against based on your disability. One of the rights ensured under the Fair Housing Act is that of reasonable accommodations when applying for public housing or rental assistance vouchers.

All requests for reasonable accommodations should be made in writing. Here are suggestions for reasonable accommodations that can be requested in the housing application process:

1. Provide prior notice of application openings
2. Provide preferences on the waiting list for people with disabilities
3. Provide assistance with completing applications
4. Allow applications to be completed at another location where help can be provided and dropped off by advocate, service provider, family or friends
5. Provide assistance with the housing search
6. Approve higher rents for an owner who is making accessibility modifications

7. Allow people with disabilities additional time to gather necessary documents
8. Provide a voucher for a unit size to accommodate a personal care attendant or additional medical equipment
9. Allow vouchers to be used in special housing types; such as shared housing, congregate settings, group homes or single-room occupancy situations
10. Notify the landlord of any physical modifications you will need in your rental unit (more details are included in the Personal Assessment Tool in the final section of this *Housing Resource Guide*)

Step Three: Staff will collect information on household income, assets, and the number of people in the household. They will verify this information with other local agencies, your employer and bank. This information is used to determine program eligibility and the amount of the housing assistance payment you should receive to make your rent affordable.

Step Four: If it is determined that you are eligible, staff will put your name on a waiting list, unless they are able to assist you immediately. Keep in mind that there are usually far more applicants for rental subsidies than funding to assist them.

Once your name is reached on the waiting list, the public housing authority will contact you and issue you a Section 8 housing choice voucher. It is important to keep your contact information with the public housing authority current.

Step Five: Once you have a Section 8 housing choice voucher, you will have a limited time to locate a place to rent that meets your needs and passes the housing authority's quality standards.

Sources of Financing for Monthly Rental Assistance

- Section 8 Housing Choice Vouchers
- HOME Investment Partnerships Program

(HOME) - TBRA (Tenant Based Rental Assistance)

- Community Development Block Grants (CDBG) - TBRA (Tenant Based Rental Assistance)
- Project Based Rental Assistance - Section 8

Financing for Shared Living

If you chose the shared living housing option, you can sign an independent lease to rent a home and share it with roommates to enjoy a low monthly rental rate and a quality home in a desirable neighborhood. Support services are received according to your own support plan but are not provided by the landlord. For the developer of shared living units, there are a variety of ways to obtain financing for the purchase or rehabilitation of suitable homes. Typically a shared living unit is a detached single-family home in a neighborhood accessible to transit and services. Because this is a small scale type of rental housing, funding from the State Housing Initiatives Partnership (SHIP) program, or HOME Investment Partnerships Program (HOME) would be optimal. Because of the expected low level of anticipated rental

revenue, it is important that as little debt as possible be included in the financing. This will allow for the rents that you and your roommates pay to remain affordable and still cover maintenance and operating costs.

It is best to consider what support services you may need before moving into a shared living arrangement. Work with your family and your circle of supports, if support services are needed, to help you live in a shared living setting.

Example: 3 Bedrooms 2 Baths Home

Purchase of an existing single-family home	=	\$120,000
Rehabilitation	=	\$ 25,000
Total project Cost	=	\$145,000

Affordable Rents

Rent per Bedroom	=	\$ 300
Total monthly revenue	=	\$ 900
Total annual revenue	=	\$ 10,800

Rent Revenue Pays For:

Annual maintenance and management expenses	=	\$ 7,200
Annual reserves for operational support, home repair, and more	=	\$ 3,600



Examples of shared living in Sarasota County.

Without Subsidy, Rents More than Double

A house can become an affordable shared living home thanks to the funding in the above example. Even though the renters who live in a shared living home do not directly receive the money in the example, they enjoy affordable low rents that result from this subsidy. What if the owner of a shared living home was not able to receive upfront subsidy to help pay for its construction or purchase? The owner would instead have to borrow the money. In the example above, this would add a \$1,300 mortgage payment to monthly operating expenses. To cover these higher expenses, the rent for each bedroom would have to be increased from \$300 to \$733 a month. Understanding the value of programs available to developers of affordable housing is so important for consumers. Consumer advocates play a significant role in ensuring that housing subsidies for both the development of affordable housing and rent subsidy to tenants continue to be funded.

Finding Shared Living Housing

A majority of Florida's communities currently do not have shared living housing. There are several shared living homes in Sarasota County, the City of Jacksonville and some other areas of the state. Use the local government contact information in the County-by-County Resources (Section 4) to learn if there are shared living housing units in your area. Here are steps you can take to advocate for shared living if you learn that there are no units in your local area:

- **Document the Demand for Shared Living** - Ask funders in your local area to focus on the need for this type of housing. Refer to the advocacy information at the end of this section for guidance.
- **Find a Housing Nonprofit** - Use the information in the County-by-County Resources (Section 4) of this *Housing Resource Guide* to identify nonprofits in your area. Recruit their involvement in developing this housing option. As noted in the earlier section, simply splitting housing

costs with other roommates may not make housing affordable. It often takes an upfront investment of significant subsidy to solve the affordability problem.

Developing shared living housing requires an experienced nonprofit that uses government or foundation grants to purchase or construct a single-family home, which is then owned debt-free to reduce monthly housing costs.

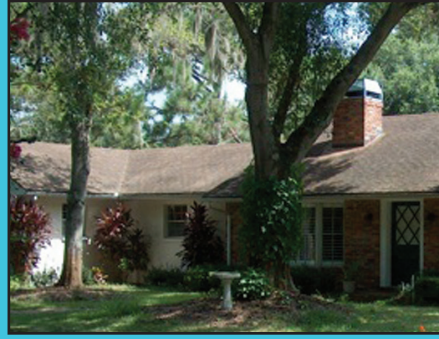
Sources of Financing for Shared Living

- HOME Investment Partnerships Program (HOME) – rental
- Low Income Housing Tax Credits (also called Housing Credit program)
- State Housing Initiatives Partnership (SHIP) program – rental
- Affordable Housing Program (AHP) – rental
- Community Development Block Grants (CDBG) – rental
- Rural Housing – rental
- HUD Section 811

Financing for Assisted Living Facilities

Most assisted living facilities are constructed with conventional financing, not with government or foundation subsidy, which





Examples of small sized assisted living facilities in Brandon, Panama City and Tampa, Florida.

means they are not often affordable for a low-income consumer. Furthermore, none of the housing funds listed in this *Housing Resource Guide* can pay for the on-site supports that are provided to assisted living facility residents. A Section 8 housing choice voucher or similar type of monthly rental assistance can help finance your stay at an assisted living facility. It is important to note that this cannot be used to pay for services. When a resident has a Section 8 housing choice voucher, his or her assisted living facility contract must separate housing costs and service costs. In such a case, a resident could apply for a Medicaid Waiver to pay for the support services. Some insurance policies may provide assisted living facility coverage. But if this coverage is not available, often the only alternative is private family contributions to pay for monthly room, board and services. In addition to the affordability issue, assisted living facilities are often not the best choice if you are looking for the least restrictive and most integrated living environment.

Sources of Financing for Assisted Living Facilities

- Section 8 voucher (pays for housing only, not services)
- Some insurance policies
- Private family contributions

Here are some websites that provide helpful information about group settings in Florida:

Department of Elder Affairs:

<http://elderaffairs.state.fl.us/faal/>

This website offers a clearinghouse of information for people interested in housing in group settings, as well as operators and developers who build this type of housing. It can provide you with valuable information about selecting a place. Topics addressed include services provided, staffing, physical environment, activities offered and more.

Florida Housing Search:

<http://www.floridahousingsearch.org>

On this website, searching for assisted living facilities is the second option prominently listed on the menu. Housing in group settings is listed for every county in Florida. You may explore the inventory of facilities, services, funding and unit information with an advanced search.

Florida Health Finder

<http://www.floridahealthfinder.gov/>

There are more than 2,900 assisted living facilities in Florida that are licensed and inspected by the Agency for Health Care Administration. This agency regularly files reports for these facilities, which are found at:

<http://www.floridahealthfinder.gov/reportsguides/assisted-living.aspx>

The website also offers a helpful question and answer section that can help you understand what services and fee structures are legally required from an assisted living facility.

Financing for Buying a Home



There are many steps that come before you receive the keys to your home.

To be successful with homeownership, you may need a relatively high amount of monthly income for the carrying costs of homeownership, including the monthly mortgage payments, taxes, insurance, and funds for home maintenance, repairs and other homeowner responsibilities. It can take several months to prepare for a home purchase and to confirm if this option is right for you.

There are many steps in the home buying process, including:

- Attending homeownership counseling classes if you are receiving down payment or closing cost assistance. Sometimes this process results in also receiving credit counseling if needed.
- Finding a home that is right for you, usually with the help of a real estate professional
- Choosing a lender
- Making a loan application and an application for purchase assistance so that monthly payments are affordable, if needed

- Making an offer on a home that you like and can afford
- Conducting inspections and energy audits of home prior to purchase
- Determining if the home needs accessibility modifications
- Setting a closing date to buy the home
- Purchasing the home and moving in

Throughout the process, you may get help from a housing counselor, real estate professional, lender, and a home inspector. Several sources of purchase assistance are outlined below, and the professional providing this assistance will give you detailed guidance on each step of the process.

The following examples illustrate how buying a home can be financed. Keep in mind that Florida is a large state and home sales prices vary significantly from one community to another. The first example is for a buyer with a moderate level of income. It demonstrates the most common way that people finance the purchase of a house.

The second example shows what can be involved for a person with a lower level of income. To finance the home purchase, a lower income buyer and his or her support network must pool together family contributions, donations, other sources and subsidies, along with purchase assistance from a homebuyer program. The funding sources for purchase assistance included in this finance section generally provide money to pay for closing costs and the down payment.



There are many options to finance buying a home.

Homebuyer Example # 1

Note: Often, a buyer saves up money for a down payment on the purchase of a home. The rest of the purchase price is financed by borrowing mortgage money, which is typically paid back over 30 years. In this example, the buyer has \$4,583 of monthly income and can afford the monthly payment.



Purchase Price of Home = \$ 120,000

Identified Sources to Pay for this House

First Mortgage (monthly payment \$913)	\$ 108,000
Down payment (money from the buyer's savings account)	\$ 12,000

Details about Monthly Payment

Principal and interest on first mortgage	\$ 613
Monthly real estate taxes usually included in mortgage payment. Taxes vary with value of home and city where you live.	\$ 141
Homeowners, flood, windstorm insurance usually included in mortgage payment. Rates vary with price of home and location.	\$ 159
TOTAL per month	\$ 913



Finding the perfect home usually includes a real estate professional's help.

Ongoing Monthly Cost

Saving for repairs = \$ 100

Because the monthly payment is less than 20 percent of the borrower's monthly income, the borrower should be easily able to afford the payment.

Saving for Repairs

In addition to paying the monthly mortgage, a homeowner needs to budget money for ongoing maintenance and repairs, which are inevitably needed as the home ages and structural items, such as plumbing and roofs need to be repaired or replaced.



Home owners are responsible for keeping their yard and home in good condition.



pay back each month through a mortgage payment.

The example is designed to feature several sources of money that can be pooled together to buy a house. The cost of housing varies greatly from one area of Florida to another and is also based on the needs of different buyers.

Monthly Payment Details

The homebuyer in this example is fortunate that he has a co-borrower for his first mortgage

loan. They have agreed that she will not contribute to his monthly mortgage payments, but as a co-borrower the lender also considers her income and credit rating when deciding how much to loan the borrower. Generally, monthly housing costs are considered affordable if they do not exceed 30 percent of a household's income. This is the case in this example, because the buyer plans to pay for the monthly mortgage payment with \$2,750 of monthly income from a job, a Social Security Disability Income check and rent from a roommate. This buyer has \$1,500 of income from a micro-enterprise food and snack delivery job. Social Security Disability Income provides \$800 and the rent provides \$450 monthly. In addition to paying the monthly mortgage, the buyer plans to save \$200 or more of monthly income to pay for home maintenance and future repairs. Having a roommate is very important to this buyer's plan to be a successful homeowner. It makes housing costs more affordable. The buyer made arrangements with his roommate before even purchasing the house. The roommate has agreed to provide the buyer with occasional supports (like transportation) in exchange for a lower than normal rent for the area.

Purchase Assistance

The buyer was on the waiting list six months before receiving purchase assistance from the State Housing Initiatives Partnership (SHIP)

Homebuyer Example # 2

Purchase Price = \$120,000

Identified Sources to Pay for this House

First Mortgage (monthly payment \$655)	\$ 80,000
State Housing Initiatives Partnership (SHIP) program Purchase Assistance	\$ 10,000
HOME Investment Partnerships Program (HOME) Purchase Assistance	\$ 10,000
Individual Development Account	\$ 4,500
Family contribution	\$ 15,000
Church contribution	\$ 500

Ongoing Monthly Cost

Saving for repairs = \$ 100

In this example, the buyer has \$2,750 of monthly income and a bit of savings. At this level of monthly income, this buyer would not be able to afford a larger monthly payment. That is why the upfront money from savings, family, church, State Housing Initiatives Partnership SHIP program and HOME Investment Partnerships Program (HOME) are very significant. They significantly reduce the amount of this home purchase that the buyer must

program and HOME Investment Partnerships Program (HOME) affordable housing programs. Just like with the price of a house, the amount of assistance available from these programs can vary greatly from one area of Florida to another.

More details about these programs are provided in the next sections of this *Housing Resource Guide*.

Buyer's Contributions

In addition to government purchase assistance, this buyer has his own savings from three years in an Individual Development Account (this subject is addressed in detail in the Personal Assessment Tool at the back). His family is also able to provide money to pay for the down payment that is often required when borrowing mortgage money. Even the members of his church congregation were able to help out when they heard of his plans for homeownership.

Saving for Repairs

Just like in the first homebuyer example, this buyer must plan to save money every month for repairs. There is no way to avoid it—things will break in the home and must be repaired. Every homebuyer must remember that the monthly costs of owning a home include saving for things like the plumbing, air conditioning or a roof which will need to be fixed or replaced at some time in the future.

Direct vs. Indirect Assistance for Home Purchase

For the rental housing options listed above, most of the available funding is Indirect Assistance. The opposite is the case when buying a home, because you can often directly apply for Direct Assistance from a local government office or nonprofit organization.

Indirect Assistance

Indirect assistance can make homeownership more affordable. Public subsidy provided upfront to a for-profit or nonprofit developer to pay for land or

construction materials allows the developer to sell a home at a lower cost to a buyer. Some sources of this type of subsidy are the Homeownership Pool (HOP) and the Rural Housing Site Loan. Details for these sources are list at the end of this section.

Direct Assistance

You can apply directly for direct assistance for home purchase:

- State Housing Initiatives Partnership (SHIP) program
- HOME Investment Partnerships Program (HOME)
- Community Development Block Grants (CDBG)
- Rural Development Guarantee Loans
- Rural Development Direct Loans
- Section 8 voucher (in some areas)

Note: Some housing authorities in Florida permit a Section 8 housing choice voucher holder to use it to pay for a monthly mortgage when buying a house. Details for this and all the other sources are listed at the end of this financing section and local contact information is included in the County-by-County Resources (Section 4).

Almost every community in the state has a program to help low-income households purchase a home. The programs typically make home purchase more manageable by providing funds to pay for the closing costs and down payment required by a lender when first purchasing a home. The homebuyer assistance programs are initially funded by state and federal programs that pass funds down to counties and larger cities to administer. In rural areas, you can also receive low interest mortgage loans from USDA Rural Development. Visit <http://www.rurdev.usda.gov/fi/> or call (800) 670-6553, Extension 1 to identify the Rural Development office nearest to you.

Funding You Bring to Your Housing Search

Support Network Financial Contributions

You may be part of a religious or service club that provides financial support to help its members obtain housing. These groups may also provide volunteer labor. This can be just as valuable as direct financial assistance. Examples for volunteer labor include help with your initial move, lawn care, minor repairs, transportation and companion services. More often, you may find that family members are the best source for helping you obtain housing.

Assistance from Family Financial Contributions

Family members and family friends may have resources to assist you in obtaining the housing you want. They can provide volunteer labor to help with moving, housecleaning, and regular maintenance and repairs if you are not able to perform these activities or pay for someone else to provide these services.

Family help with Renting: Family and friends may be able to financial help by providing the security deposit and the first month's rent, as well as by paying for moving expenses.

Family help with Buying a House: Generally, the homebuyer obtains a first mortgage through a lending institution such as a bank or credit union. However, to finance your home purchase, you and your support network may pool family contributions, donations and other sources and subsidies together with purchase assistance from a local homebuyer program. It is important to note that homeownership does not prevent you from qualifying for Social Security Income benefits because of possession of a large asset.

- A family member may serve as a co-signer on a mortgage loan when you purchase a home. While this may assist in obtaining a mortgage with more attractive terms, it is

also important to recognize that you must ultimately pay the monthly mortgage note now and for years into the future using your own monthly income.

- Some families may have the financial resources to provide gift money to be applied to the initial costs of home purchase. These costs include the deposit that must be given when you sign the sales contract on the home you want to buy. Also, at closing each buyer is required to pay for a home appraisal, taxes and the first year of homeowners insurance. You should have an estimated \$2,000 of your own funds when you begin searching for a home.
- A large family gift could provide even more assistance. This could possibly even finance the majority of the cost of purchasing a home, leaving the rest of the purchase to be financed by you through a small mortgage with a more affordable monthly mortgage payment. Working in concert with an affordable housing program that offers purchase assistance, a family's financial gift can provide the additional subsidy needed to help you purchase a home.
- Similarly, some families may have the resources to donate land on which housing can be built for you. Donated land will eliminate the cost of land from the costs of buying a house. It can be a significant aid. Working together with a purchase assistance program, perhaps your family's donated land can provide an adequate subsidy for you to achieve the goal of home ownership.

Individual Development Accounts

Contributing a small portion of your monthly income to an Individual Development Accounts (IDA) is a way to save funds for your housing plans. An Individual Development Account is a formal saving program that pays you money when you save money. It was first created in 1995 as

a tool for low income households. Money is set-aside in an Individual Development Account for a specific goal, such as saving up to move in to your own place, buying a house, starting a small business or saving for more education. Deposits must come from earned income, though often unemployment checks, disability payments, and Social Security are considered “earned income.”

Each Individual Development Account is managed by a nonprofit organization, local government or financial institution which provides matching funds to those who deposit money. They generally match between one and three dollars per month for every one dollar of your savings that you deposit.

A list of Florida organizations that offer Individual Development Account programs is included on the next page. If your local area does not have an existing Individual Development Account program, consider requesting that the local government or nonprofit organizations in your area start a program. Interested groups may review the Individual Development Account program parameters within the Florida State guidelines, Title XXXI Labor Section 445.051. a.

More resources and guidance is available from:

FDIC Community Affairs Program

Atlanta Regional Office
10 Tenth Street, N.E., Suite 800
Atlanta, GA 30309-3906
Phone: (800) 765-3342 (toll free)
Email: ATLCommunityAffairs@fdic.gov

Individual Development Account Programs in Florida

Urban League of Broward County

3521 W. Broward Blvd., Suite 201
Ft. Lauderdale, FL 33312 - (954) 625-2570

Catholic Charities Bureau, Inc.

134 East Church Street
Jacksonville, FL 32202 - (904) 354-4846

Catholic Charities of Northwest Florida

1000 W. Garden St.
Pensacola FL 32501 - (850) 435-3516

Catholic Charities Pinellas County Services

1213 16th Street North
St. Petersburg, FL 33705 - (727) 893-1314

Central Community Redevelopment Agency

302 Manatee Avenue East, Suite 301
Bradenton, FL 34208 - (941) 744-2362, ext. 105

Family Foundations of Northeast Florida, Inc.

1639 Atlantic Blvd., Jacksonville, FL 32207
Jacksonville FL 32099 - (904) 396-8115

Family Success Administration (Urban League of Broward County)

3521 W. Broward Blvd., Suite 201
Ft. Lauderdale, FL 33312 - (954) 625-2570

Miami Dade County - Housing Finance Authority

7300 N.W. 19th Street, Suite 501
Miami, FL 33126 - (305) 594-2518

Northeast Florida Community Action Agency, Inc.

P.O. Box 52025
Jacksonville, FL 32201 - (904) 398-7472

Osceola County Council on Aging, Inc.

700 Generation Point
Kissimmee, FL 34744 - (407) 846-8532, ext. 314

Partners for Self Employment, Inc.

3000 Biscayne Boulevard # 102
Miami, FL 33137 - (305) 438-1407, ext. 215

Pinellas Opportunity Council Inc.

3443 1st Avenue N.
St. Petersburg, FL 33713 - (727) 823-4101

United Way of Palm Beach County

2600 Quantum Boulevard
Boynton Beach, FL 33426 - (561) 375-6600

United Way Suncoast, Inc.

5201 West Kennedy Boulevard, Suite 600
Tampa, FL 33609 - (813) 274-0900

United Way of Volusia - Flagler Counties, Inc.

3747 W. International Speedway Boulevard
Daytona Beach, FL 32124 - (386) 253-0563

YWCA of Greater Miami, Inc.

351 NW 5th Street
Miami, FL 33128 - (305) 377-9922

Additional Resources for Affordable Housing

A majority of this section has focused on affordable housing programs funded by federal, state, and local governments. These are the primary resources for affordable housing. However, it takes the combined efforts and resources of many partners in a community to make housing affordable and accessible. For an individual's housing option to be successful, additional support is needed to provide a truly inclusive housing experience within the community. This circle of support is as essential to success as is the affordable housing assistance. Supportive living provides a circle of support to an individual with developmental disabilities. Housing developers and government can provide affordable units, but without a reliable circle of support, independent living may remain a challenge.

Foundations

Foundations can provide funding and support for affordable housing initiatives. On the whole, only a small portion of foundation funding is devoted to this activity. In its annual survey and assessment of the Climate of Foundation Funding, the Association of Fundraising Professionals reports that 13 percent of foundation funding is contributed to "Public Affairs/Social Benefit," the category that includes Housing and Community Improvement and Development, among other activities. Education and Health, on the other hand account for almost half of foundation grant dollars.

Most Florida-based foundations that support affordable housing are community foundations that do not make contributions across the entire state. For example, the Jessie Ball DuPont Community Building Fund, toll free phone number (800) 252-3452, is a large supporter of community improvement initiatives. It provided \$632,000 of assistance to 17 housing nonprofits in 2005, all within the Jacksonville area.

Another example is the Community Foundation

of the Palm Beaches, phone number (561) 659-6800, which offers some housing assistance in Palm Beach County. Community foundations tend to support affordable housing initiatives that leverage funding and support from multiple partners, including local governments and nonprofit organizations.

Community Contribution

Affordable housing initiatives can benefit from a variety of community resources, which are often donated to local housing nonprofits or charitable organizations. For example, local businesses may donate



Donated materials and volunteers are key affordable housing initiatives.

building materials, community benefactors donate land and citizens donate money and volunteer their time constructing homes. Homebuyers may also contribute "sweat equity" by helping to build their homes or by helping to repair their homes in community paint and repair programs. Typically, a local nonprofit housing agency will team up with the local business community and local government to sponsor a "fix up" day, which often includes retrofits to assist persons with disabilities, including installation of ramps and may provide in-house modifications to make an otherwise inaccessible home, accessible for a person using a wheelchair. Local nonprofits, utility companies, and local government may also provide free weatherization to a low-income homeowner, which can provide you with substantial savings on your electric bill. This is covered more fully in Section 4 of this *Housing Resource Guide*.

Summaries of Financing Sources That Offer Direct or Indirect Assistance

This section provides details about several funding sources, which can be particularly helpful to housing advocates, whether you are advocating for yourself or for someone else with a developmental disability. The programs are divided in this section between those that offer “direct” assistance to the housing consumer by providing funds to the consumer and those that provide “indirect” assistance to the housing consumer by providing funds to the developers of housing intended to serve the consumer. The first three programs offer both direct and indirect assistance. At the same time that you can directly apply to these three programs for assistance, the programs also offer financing to housing developers and renovation or repair contractors.

Following the first three DIRECT or INDIRECT financing sources, there is a list of programs that offer direct assistance. You apply directly to a nonprofit organization or local government office for assistance with things like helping pay for the down payment on a home, paying for the renovation, also called rehabilitation of a home, or paying rent on an apartment.



When looking for your place to live and funding assistance, keep in mind your transportation needs.



Some rental housing is made more affordable with indirect funding sources.

DIRECT or INDIRECT

HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME) – HOMEOWNERSHIP

This is a federal program providing affordable housing developers with property or land acquisition and construction subsidy, which lowers the purchase price of the home to eligible buyers or assists with down payment or closing costs.

Who Can Apply: Low and very low income households; Nonprofit and for profit affordable housing developers	Housing Type: Homeownership or lease purchase
Cycle: Varies	Primary Uses: Development subsidy Purchase assistance

Depending on the agency distributing the funds, HOME Investment Partnerships Program may be provided as down payment and closing cost assistance for homebuyers who apply directly. HOME Investment Partnerships Program funds can also be used for property acquisition, new construction, and rehabilitation of single-family housing that is attached or detached. The funds are provided as part of a developer or sub recipient agreement to acquire existing homes and rehabilitate them or to build new housing. Funds can be used for on-site infrastructure.

HOME Investment Partnerships Program funds are available from both the state and local governments that are entitlement communities, or HOME Investment Partnerships Program consortium members. Long-term affordability is achieved by the use of either a recapture mechanism or resale requirement that is a recorded deed restriction or covenant. The subsidy can be used as a low interest rate loan, a deferred payment forgivable loan or a grant.

Who Can Apply: For-profit and nonprofit affordable housing developers and low income homebuyers.

Program Contact:

See Section 4 County Listings for local contact. Also, this state agency has HOME funds:

Florida Housing Finance Corporation

227 North Bronough Street, Suite 5000

Tallahassee, FL 32301-1329

Phone: (850) 488-4197

Website: <http://www.floridahousing.org>

DIRECT or INDIRECT

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM – HOMEOWNERSHIP

The Florida Legislature created this housing program. It is a significant housing resource funded with Florida revenue rather than a federal source. It is especially important since it is allocated to every county in the state, along with large cities. Local governments have the flexibility to use it for a variety of housing assistance. State Housing Initiatives Partnership funds may be provided to developers or individuals to rehabilitate owner-occupied residences or for down payment and closing costs.

Who Can Apply: Individuals, for-profit, nonprofit, public agencies	Housing Type: Homeownership
Cycle: Local government control based on annual Legislative appropriation	Primary Uses: Repairs, rehabilitation, acquisition

Created in 1992 as part of the William E. Sadowski Affordable Housing Act, the State Housing Initiatives Partnership program's mission is threefold: (1) provide funding to eligible local governments for the implementation of programs that create and preserve affordable housing; (2) foster public-private partnerships to create and preserve affordable housing; and, (3) encourage local governments to implement regulatory reforms and promote the development of affordable housing in their communities by using funds as an incentive for private development. Funds are allocated to every county, as well as municipalities, which receive Community Development Block Grant entitlement funds.

Funds from this program may be used for emergency repairs, rehabilitation, gap financing, mortgage buy-downs, acquisition of owner-occupied property for affordable housing, and match for federal housing loans and grants. A minimum of 65 percent of a local government's total annual distribution of State Housing Initiatives Partnership program funds must be used for home ownership. A minimum of 75 percent of a local government's total annual distribution of funds must be used for construction-related activities, including rehabilitation, emergency repairs, or financing for a newly constructed or rehabilitated unit.

At least 30 percent of a local government's total annual distribution of these funds must be reserved for awards to very low-income persons (50 percent of the area medium income), and an additional 30 percent of funds must be awarded to low-income persons (80 percent of the area medium income). The remainder may serve any combination of very low, low- or moderate-income persons (120 percent of the area medium income).

Who Can Apply: Individuals, nonprofit organizations, and for-profit developers must apply to a local government for funding. Each local government receives an annual allocation, which is appropriated by the Florida Legislature. To participate, a local government must establish a Local Housing Assistance Program; submit and receive approval of a Local Housing Assistance Plan to the Florida Housing Finance Corporation; adopt and incorporate Local Housing Incentive Strategies; establish or amend local land development regulations, policies, and procedures in order to implement incentive strategies; submit an annual report of the housing program's accomplishments; and encourage public and private sector involvement in the form of a partnership to further program goals and reduce housing costs.

Each locally administered State Housing Initiatives Partnership program determines the process of awarding and distributing funds within its community and is required to establish selection criteria to identify eligible applicants and the application process in their local Housing Assistance Plan.

Program Contact:

See the Section 4 County Resources for the contact in your area.

This program is monitored by the following state agency:

Florida Housing Finance Corporation

227 North Bronough Street, Suite 5000

Tallahassee, FL 32301-1329

Phone: (850) 488-4197

Website: <http://www.floridahousing.org>

DIRECT or INDIRECT

U.S. DEPARTMENT OF AGRICULTURE (USDA) - RURAL HOUSING SERVICES – HOMEOWNERSHIP

The Rural Housing Service has various programs available to assist low income homebuyers, public agencies, for profit and nonprofit organization with the purchase and repair of homes in rural areas.

Who Can Apply: Individuals, for-profit, nonprofit, public agencies	Housing Type: Homeownership
Cycle: Open	Primary Uses: Acquisition, rehabilitation, new construction

The Florida State Office, located in Gainesville, administers USDA Rural Development programs for Florida through five area and 15 local offices. Detailed information and applications for financial assistance are available through area and local Rural Development offices.

502 Direct Loan Program: Provides home ownership loans to very low (50 percent or less of the area median income) and low (80 percent or less of the area median income) income rural residents to purchase, construct, repair, reconstruct, or relocate a dwelling and related facilities. Up to 100 percent of the value may be financed; however, leveraging with other subsidies and private lenders is encouraged. The maximum loan term is 33 years and 30 for manufactured homes. Terms may go to 38 years for those with incomes at less than 60 percent of the area median income. The maximum mortgage limits, by county, are determined by the Department of Housing and Urban Development (HUD). Funds are available on a first-come, first served basis and very-low and low-income persons make direct application to their local USDA Rural Development office.

504 Loan and Grant Program: Provides home improvement and repair loans (with a 1 percent interest rate) and grants to enable very low income (50 percent or less of the area median income) rural homeowners to remove health and safety hazards in their homes and/or make homes accessible for people with disabilities. Grants are also available for persons 62 years of age and older who are unable to repay a loan. The maximum loan amount is \$20,000 and the maximum grant a person who is elderly can receive is \$7,500. Funds are available on a first- come, first-served basis and very low- and low-income persons make direct application to their local Rural Development office.

Housing Preservation Grants: Provide qualified nonprofit organizations and public agencies with grant funds to administer programs that assist very low- and low-income rural home owners with the repairs and/or rehabilitation of their homes.

Guarantee Housing Program: Single Family Targets persons and families with moderate incomes (up to 115 percent of the area median) who are lacking the down payment necessary to purchase a new or existing home. Guaranteed Rural Housing Loans may be made up to 100 percent of the market value or acquisition costs, whichever is less, which eliminates the need for a down payment or mortgage insurance. The loan term is 30 years and the maximum loan may not exceed \$86,317. Loans are purchased by either Fannie Mae or Ginnie Mae as 100 percent loan-to-value with the guarantee. Lenders must apply to their local Rural Development offices to become approved to originate Guaranteed Rural Housing loans (and then eligible home buyers apply to approved lenders).

Self-Help Housing Loans: These loans are generally administered by nonprofits or municipalities working to assist groups of six to eight low-income families, helping each other to build homes. The loans are limited and competitive and nonprofits or municipalities must make application to their local office. Loans fund the provision of materials, site acquisition and skilled labor, until the home is completed. The families must agree to work together until all homes are finished. Generally, Self-Help Housing Loans are combined with 502 Direct Loans to further assist low-income home buyers with down payment assistance or a deep subsidy second mortgage loan.

Program Contact:

See the Section 4 County-by-County Resources for the contact in your area.

These programs are monitored by the following state office:

USDA Rural Housing Office

4440 NW 25th Place

Gainesville, FL 32606

Phone: (352)338-3436

Fax 352-338-3437

Website: <http://www.rurdev.usda.gov/fl/rhs.htm>

Summaries of Direct Assistance Financing Sources

The following pages offer details about several funding sources addressed in this section. As noted earlier, there is an important distinction between **direct assistance** and **indirect assistance**. The following programs offer **direct assistance**. You apply directly to a nonprofit organization or local government office for assistance with things like helping pay for the down payment on a home, paying for the rehabilitation of a home or paying rent on an apartment.

See the Appendix for **indirect assistance** programs where people in need of housing assistance do not apply directly for these funds.



DIRECT

FIRST TIME HOMEBUYER-SINGLE FAMILY MORTGAGE REVENUE BOND

The Florida Housing Finance Corporation administers a single family bond program that provides lower interest rate financing to participating lenders. Applicants may apply for home loans from these lenders and receive a lower interest rate plus down payment assistance. The program is available statewide.

Who Can Apply: Individuals who want to buy homes	Housing Type: Homeownership
Cycle: Open annual	Primary Uses: Gap financing, acquisition of new or existing single-family homes or condos

Florida Housing's First Time Homebuyer Program (FTHB) offers 30-year fixed interest rate mortgage loans to first time homebuyers through its network of participating lenders and lending institutions. Applicants who are not first time homebuyers may still be eligible for this program if the home being purchased is in a federally designated targeted area or the applicant is a qualified veteran. This program uses income and purchase price limits to determine eligibility.

A potential homebuyer must complete a six to eight hour face-to-face homebuyer education class, be able to qualify for a mortgage, and have a minimum 640 credit rating score. Borrowers must contribute a minimum of \$1,000 of their own funds into the transaction. The source of these funds cannot be gifts from family or friends. Income and purchase price limits apply—use the First Time Homebuyer Wizard at <http://www.floridahousing.org> and click the green First Time Homebuyer link for additional information. The Wizard will also provide contact information for participating lenders.

In conjunction with this program, Florida Housing offers two down payment and closing cost assistance programs in the form of second mortgage loans to help eligible homebuyers cover their down payment and closing costs:

- Florida Assist (up to \$7,500 available)
- Homeownership Assistance for Moderate Income (HAMI) Program (up to \$5,000 available)

Who Can Apply: First time homebuyers, qualified veterans, and persons purchasing a home in a federally designated target area

Program Contact:

Florida Housing Finance Corporation

227 North Bronough Street, Suite 5000
Tallahassee, FL 32301-1329

Phone: (850) 488-4197

Website: <http://www.floridahousing.org>

DIRECT

HOME-TENANT BASED RENTAL ASSISTANCE

This is a federal rental subsidy program providing payments to private landlords and property owners to reduce the housing expense of low and very low income tenants.

Who Can Apply: Very low income households and low income households	Housing Type: Rental
Cycle: Open	Primary Uses: Ongoing rent subsidies

The HOME Program allows cities and counties to create flexible programs that provide financial assistance to individual households so that they can afford to rent houses or apartments at the regular market rent rate. These rental subsidies are known as “tenant-based rental assistance.” Tenant-based rental assistance can be used for rental subsidy payments, security deposits and in some cases, utility deposits. The program may be administered by a local government department or agency, a Public Housing Authority or a nonprofit organization.

Tenant-based rental assistance is funded by HOME. It is similar to a Housing Choice Voucher which is funded by the HUD Section 8 program. Tenant-based rental assistance provides monthly rental subsidies to private landlords to help defray the cost of the rental unit for a low-income tenant. Local Governments must have written tenant selection policies and criteria consistent with the purpose of providing housing to very low and low-income families. Cities and counties may choose to make the tenant-based rental assistance available to the general population or to designate the assistance to a specific segment of applicants such as persons with disabilities, victims of domestic violence, youth aging out of foster care or homeless individuals and families.

Units are selected by the tenant and are generally eligible if the rent is considered to be reasonable. Also, just like with other HOME-funded rental activity, the Section 8 Housing Quality Standards (HQS) must be used in HOME-funded tenant-based rental assistance activities.

In addition to providing monthly rental assistance, tenant-based rental assistance may also assist a tenant with the payment of the required security deposit and in some cases, the payment of utility deposits.

Who Can Apply: In most cases, new applicants must be considered very low income (50% or less of Area Median Income); however, there may be instances where a low-income family (80% or less of Area Median Income) can receive assistance.

Program Contact:

Local Government Housing/Community Development Department. See the Section 4 County Resources for the contact information for your area.

HOUSING CHOICE VOUCHERS

This is a federal rental subsidy program providing payments to private landlords and property owners to reduce the housing expense of low and very low income tenants.

<p>Who Can Apply:</p> <p>Very low income households and low income households</p>	<p>Housing Type:</p> <p>Rental</p>
<p>Cycle:</p> <p>Varies with each public housing agency</p>	<p>Primary Uses:</p> <p>Ongoing rent subsidies</p>

Housing Choice Vouchers (sometimes referred to as Section 8 Vouchers) provide ongoing rental subsidies, known as Housing Assistance Payments, directly to private landlords on behalf of their low and very low income tenant. Funds for this program are appropriated by Congress directly to Public Housing Agencies, which administer the program and have the following areas of responsibility:

- Establishing Local Policies
- Determining family eligibility
- Maintaining the waiting list and selecting families for admission
- Calculating the family share of the rent and the amount of the Housing Assistance Payment (the rental subsidy).
- Assisting persons with disabilities in finding satisfactory housing
- Approving rental units, including assuring compliance with housing quality standards and determining the reasonableness of rent
- Making housing assistance payments to landlords
- Complying with Fair Housing and Equal Opportunity requirements

The Public Housing Authority also administers a voluntary program- The Family Self Sufficiency program- to promote the development of local strategies for coordinating the use of Housing Choice Vouchers with public and private resources to help eligible families achieve economic independence. The objective of the program is to create an individualized five-year plan to assist these families in obtaining employment that will allow them to become self-sufficient and not dependent on future rental assistance.

Who Can Apply: In most cases, new applicants must be considered very low income (50% or less of Area Median Income), however there may be instances where the public housing agency is able to assist a low income family (80% or less of Area Median Income).

Program Contact:

Contact Housing Authorities in the area you wish to live. Look on the web at <http://www.hud.gov/offices/pih/pha/contacts/states/fl.cfm> or see the Section 4 County Resources for the contact in your area.

DIRECT

WEATHERIZATION ASSISTANCE PROGRAM

Who Can Apply: Individuals, multifamily property owners	Housing Type: Homeowner or rental
Cycle: Open	Primary Uses: Grant for weatherization upgrades

The Weatherization Assistance Program provides grants to Community Action Agencies, local governments, Indian tribes, and nonprofit organizations to provide specific program services for low income families of Florida. Program services are offered statewide.

The mission of the program is to reduce the monthly energy burden on low-income households by improving the energy efficiency of the home. The Weatherization Assistance Program offers free services to homeowners and renters including weather stripping, caulking, window and door replacement, and minor repairs to walls, ceilings, and floors. Other actions may include installation of attic ventilation, solar reflective coating on the roofs of manufactured homes, solar screens, repairs or replacement of inefficient heating and cooling units, and the repair or replacement of water heaters.

Eligible Applicants/Application Process: To qualify for the Weatherization Program, the total household income may not be more than 200 percent of the national poverty level. Preference is given to applicants who are elderly or have a disability, families with children 12 and under, and households with repeated high utility bills.

Program Contact:

See the Section 4 County Resources for the contact in your area. Alternatively, use the following link for a directory of local community agencies that administer the program: <http://www.floridajobs.org/job-seekers-community-services/community-services/weatherization-assistance-program>

This program is monitored by the following state agency:

Florida Department of Economic Opportunity

Division of Housing and Community Development, Community Assistance Section

107 E. Madison Street MSC-400

Tallahassee, FL 32399-6508

Phone: (850) 717-8450

Section 3: Home Renovation - Another Approach to Affordable Housing

Each of the housing options addressed in Section 1 of this *Housing Resource Guide* presume that you want to move from where you are currently living. If you would prefer to stay in the home where you currently live but are finding that it does not meet your needs, either because the home is in disrepair or in need of modifications to accommodate your specific needs, you may be able to make home renovations that will enable you to stay where you are.

Sometimes home improvements, also called modifications, renovations, rehabilitation, or retrofits are all you need to enable you to stay in your home. Renovations can help you to stay in a home where you currently live independently by yourself or with your parents or siblings. For example, you may need a mechanical lift to assist caregivers who were able to lift you when you and your caregiver were both younger but are not able to do so now.

Home Renovation

In comparison with the housing options addressed in Section 1, it may be more cost effective to receive renovation assistance and make the house where you currently live more affordable, safe, accessible and livable. Some home improvements increase accessibility, like widening doorways, building ramps and updating the kitchen and bathrooms. Other home improvements, such as repairs to the electrical system, plumbing and roof, may be needed to fix up the home to ensure it is a safe and decent place for you to live.

Types of Home Renovation/Repair:

- Repair roof leak(s), plumbing, and electrical wiring
- Provide accessibility modifications like ramps, door widening and lifts
- Improve the health and safety of the occupant with repairs like replacing an air conditioner and installing grab bars

- Fix housing code violations
- Storm hardening

Utility costs for a homeowner can turn what began as an affordable home into an unaffordable home. Weatherizing a home keeps the heat inside in the winter and the air conditioning from leaking out in the summer. These savings will make homeownership for a low-income person sustainable.

Owner Occupancy Often Required

Practically every one of Florida's counties, as well as the large cities, offers a local government renovation or rehabilitation program. A significant number of Florida communities also offer funding to help you pay for accessibility modifications like grab bars, ramps and kitchen appliances. In addition, some areas offer rental housing barrier removal or accessibility enhancements to provide you with reasonable accommodation in a rental unit.

These programs generally offer assistance to people who own and occupy a home. However, some communities have money for rental unit renovation. A Rental Rehabilitation housing strategy usually offers money to update entire apartment complexes as part of a large-scale initiative involving the apartment owner. If you rent a home or apartment, your landlord must allow you to make modifications to your unit. In most cases you must not only pay for the accommodation but may also be required to pay for the costs of returning the unit to its original condition when you move out. It is important that you discuss your needs with your landlord before making any changes to a rental unit.

If you receive repair assistance, a local government will commonly place a lien on your property for the amount of the repairs. The lien typically stipulates that you must occupy the dwelling for a period of between five to 20 years, or pay back a portion of the repair assistance received. At the end of this period, the lien is satisfied and you do not have to pay back any money.



Cynthia Creamer and her daughter Grace sit in front of their screened porch.



Andrew Mendola benefitted from home modifications, which allow him to remain in his home with family support.

Rehabilitation Examples

Franklin County

Cynthia Creamer and her daughter Grace have benefitted greatly by applying for renovation assistance with the Franklin County State Housing Initiatives Partnership (SHIP) program office. Grace is 9 years old and has Down Syndrome. Several of the home improvements make it more accessible and livable for Grace. Their bathroom now has a large walk-in shower, an important feature that assists Cynthia with bathing Grace. The State Housing Initiatives Partnership (SHIP) program funds also paid to screen in the porch that became a helpful area for Grace to complete her daily exercises and to store her mobility assistance tools, benches and more.



Broward County

Nancy and Robert Mendola received accessibility modifications to their Coral Springs condo. This has been very helpful for their 13-year-old son Andrew, who uses a wheelchair. The modifications included the installation of a ceiling lift system (see insert photo), which has allowed Andrew to remain in his home with family support. The lift helps family members transition him from bed to shower. The lift equipment and its initial installation cost about \$21,000. This home modification was completed by a nonprofit with funding from the Broward County State Housing Initiatives Partnership (SHIP) program office's Barrier Removal strategy. The renovation also included widened doorways and a fully accessible bathroom with roll-in shower, grab bars and porcelain tile floor.



Amount of Assistance Available

Local rehabilitation programs are funded with sources like the State Housing Initiatives Partnership (SHIP) program, HOME Investment Partnerships Program (HOME), Community Development Block Grants (CDBG), as well as donations and grants secured by local nonprofit organizations.

The amount of available assistance varies greatly from one local program to another, with assistance amounts ranging from \$5,000 to \$40,000 or more. If you receive assistance, a local government will commonly not require you to repay the assistance through monthly payments. Instead, a lien is placed on the property for the amount of the renovation. The lien typically stipulates that you must occupy the dwelling for a period of between five to 20 years, or pay back a portion of the repair assistance received. At the end of this period, the lien is satisfied and the homeowner does not have to pay back any money. Note, however, that USDA Rural Development offers low interest repair loans that must be repaid monthly.

How to Apply

Step One: Apply locally with the contact information in the County-by-County Resources (Section 4). When speaking to someone at your local housing office, ask what funds they specifically have available for the type of repair assistance you want. You may find that they have a waiting list. In that case you should ask to have your name added to the waiting list and ask them to give you an idea of how long they expect the wait to be.

Step Two: Complete an application for assistance. This is usually done by visiting the housing office. Ask someone at the housing office what documents you need to bring before visiting the office. They will most likely tell you to bring copies of tax returns, your Social Security card, and proof of income, including pay stubs from your job. These documents help program staff determine if you are income eligible for assistance.



Contact the local housing department to learn more about what assistance is available for your specific renovations / repairs.

Step Three: Home renovation/repair is only available to people with low or moderate levels of income, so housing staff will determine if you are income eligible by counting several sources of your income. These sources include job income, assets like bank and retirement accounts, Social Security Income and other entitlement income sources. The income of all members of your household will be counted.

Step Four: Your house will be inspected to create a priority list of renovation items. If your home does not meet state housing code requirements, these repairs will be prioritized. The housing staff will locate a contractor to make the repairs and will oversee the contractor's work.

Funding sources for home renovation:

- Community Development Block Grants (CDBG)
- State Housing Initiatives Partnership (SHIP) program
- HOME Investment Partnerships Program (HOME)
- United States Department of Agriculture (USDA) Rural Development (offers both loans and grants)

- Weatherization Assistance Program (WAP) (offers assistance to reduce your energy bills with repairs like caulking, installing insulation, replacing water heaters and air conditioners)

Home Renovation Considerations

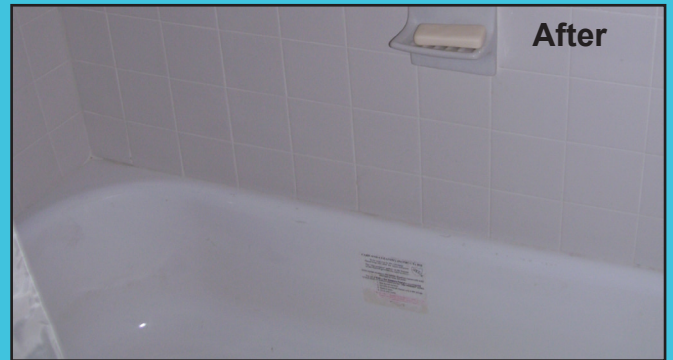
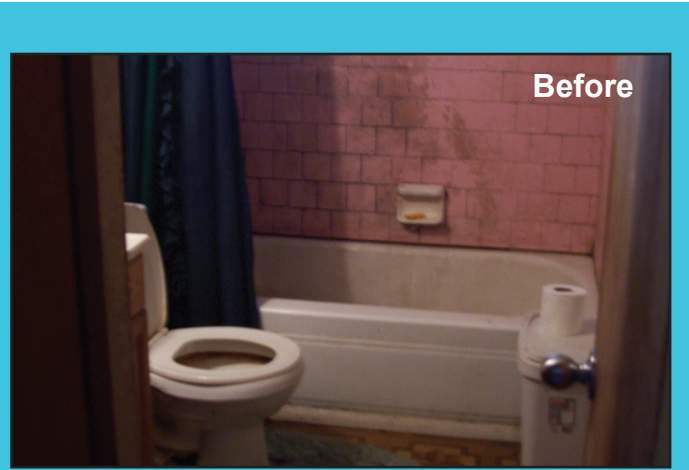
Compared with the housing options listed in Section 1 of this *Housing Resource Guide*, renovation may cost relatively little to make the house where you are living a more safe and suitable environment that meets your current needs. This may be a good option for you if you do not have adequate access to community-based services and you prefer to stay in the family home where you enjoy the support of family and friends. Services may be available from state or local agencies to assist parents who are elderly with supporting you in your home. And another consideration is that your parents can leave the family home to you in their will so you can continue to live there after their deaths. However, you must be living in the family home before the death of the parent to avoid loss of eligibility for certain government benefits.

Questions to Ask Yourself about Home Renovation

- Do I want to continue living with my parents or siblings or would I prefer to live independently from my family?

- Does my family provide me with an adequate daily support system?

- What accessibility improvements or renovations would make it easier for me to live where I am?



Before and after photos of repairs financed with State Housing Initiatives Partnership (SHIP) program and HOME Investment Partnerships Program (HOME).

Section 4:

Introduction to County-by-County Resources

This county-by-county section of this *Housing Resource Guide* provides a list of housing resources for persons with developmental disabilities. Each county is listed individually in alphabetical order. Users of this *Housing Resource Guide* should recognize that the organizations listed may have eligibility requirements, waiting lists or require you to have Medicaid Waivers and / or a referral. Within every county the housing options are organized into five categories:

- **Rental Housing** includes nonprofit organizations that offer low rent apartments and homes. It also includes public housing agencies that offer subsidized units and section 8 vouchers.
- Assisted living facilities and apartment complexes can be found by using the Florida Housing Search website <http://www.floridahousingsearch.org> to find available units.
- **Intermediate Care Facility** includes facilities that are State licensed clusters or homes that offer individual support to persons with developmental disabilities. Some of these facilities are paid through Medicaid Waivers, while others may require you to pay.
- **Purchase Assistance** includes providers of down payment assistance or primary financing opportunities from nonprofits or state/federal agencies. Also found in this category are agencies that offer Individual Development Accounts (IDA), which may assist you in saving for a down payment.
- **Home Repair** includes information on agencies that offer home repair, emergency repairs, ramps, disability modifications or weatherization.
- **Support Services** includes valuable information about agencies that offer assistance with housing options, providing the framework needed to be successful in the community and with your housing choice.

Information about regional offices of the Agency for Persons with Disabilities is included in Appendix A. When considering your housing needs, you must also consider the level of supports and services you will need to be successful in your living situation. The Agency for Persons with Disabilities (APD) is a resource that can assist you with applying for Medicaid Waiver services.

Below are two excellent websites to assist with your search for additional housing options or find updated information or services.

Website Resources

<http://www.floridahealthfinder.gov>—This website is provided by the Florida Agency for Health Care Administration. Use this site to find a licensed Intermediate Care Facility. You can search specifically for all the licensed Intermediate Care Facilities for the Developmentally Disabled within the state or by county. The site provides the contact information, location map, description of services provided, and licensure information and inspection reports.

<http://www.floridahousingsearch.org>—This website can be used to find rental housing. The Florida Housing Finance Corporation and the Department of Elder Affairs provide this housing locator service, which allows you to locate available housing that best fits your individual and family needs. The service can be accessed online 24-hours a day and is supported by a toll-free, bilingual call center at (877) 428-8844 from Monday to Friday 9:00 a.m. - 8:00 p.m. Eastern Standard Time. Individuals can search for housing using a wide variety of search criteria with special mapping features and receive apartment listings that provide a multitude of important information about each unit. In addition, the site connects you to other housing resources through website links and provides helpful tools for renters such as an affordability calculator, rental checklist, and renter rights and responsibilities information.

The housing locator website is Americans with Disabilities Act-compliant and meets web accessibility standards. This means easier navigation of online tools with assistive technology like screen-reader and speech-recognition software. You can search anonymously, which may help you to prevent experiencing Fair Housing violations. In addition, an entire section of the website is devoted to listings for Adult Living Facilities (ALFs) and Adult Family Care Homes (AFCHs). These types of rental housing options are designed to provide accessibility and support services.

The accessibility tab is a central search feature that provides a wealth of information about the accessibility features of the entrance areas, kitchens and bathrooms of listed units. When clicked, the tab reveals a 24-point checklist of accessibility features like no-step entry, ramped access and lever-style door handles. The site has almost 160,000 rental units registered and on an average day, between 5 to 9 percent of these units are listed as available to rent. The nearly 10,000 Florida property providers using the service report that at least 20% of tenants are finding their rentals using this free resource.

“It has been a long, long time since I have been helped by such an intelligent, insightful, and communicative person who thoroughly understood every aspect of the process. The Call center representative is the best contact I frankly ever remember having in 30+ years of working with folks in a variety of institutions and businesses.”

D. Linton, Jacksonville Property Manager regarding the <http://www.floridahousingsearch.org> Call Center



You can find rental housing by contacting the rental agencies listed in this section.



Beautiful homes for sale from Habitat for Humanity of Greater Orlando.



This home was made affordable with SHIP funds, one of the funding sources used by many agencies listed in this section.

Home Repair

Rebuilding Together North Central Florida, Inc.

4550 Southwest 41st Boulevard #2

Gainesville, FL 32608

Phone: (352) 692-4973

Website: <http://rebuildingtogetherncf.org/>

Services: Provides free home repairs to qualifying homeowners who are low-income, people who are elderly, people with disabilities or veterans. Homeowners and family members are asked to work alongside volunteers.

Home Repair and Purchase Assistance

Alachua County Housing Programs

10 Southwest 2nd Avenue, 1st Floor

Gainesville, FL 32601

Phone: (352) 264-7013

Website: <http://www.alachuacounty.us/>

Funding: State Housing Initiatives Partnership (SHIP), Community Development Block Grant (CDBG)

Services: Provides money for down payment and closing costs for income eligible households and repair services of owner-occupied housing.

City of Gainesville Housing and Community Development

306 Northeast 6th Avenue, Room 245

Gainesville, FL 32627-0490

Phone: (352) 334-5026

Email: COGHousing@cityofgainesville.org

Website: <http://www.cityofgainesville.org>

Funding: State Housing Initiatives Partnership (SHIP), Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME)

Services: Provides purchase assistance for first-time homebuyers, home repair, disaster repair; information and referral for renters.

Home Repair and Rental Housing

Central Florida Community Action Agency, Inc.

1405 Northwest 13th Street, Suite B

Gainesville, FL 32601

Phone: (352) 373-7667

Website: <http://www.cfcaa.org/>

Funding: Federal emergency assistance, Weatherization Assistance Program (WAP)

Services: Provides emergency assistance including rental assistance, energy payments, nutrition, transportation, temporary shelter, and more. Low Income Home Energy Assistance Program (LIHEAP) assists low-income households meet their home energy needs. Weatherization program is to reduce energy costs for low-income families, particularly for people who are elderly and people with disabilities.

Home Repair and Support Services

Center for Independent Living of North Central Florida

222 Southwest 36th Terrace

Gainesville, FL 32607

Phone: (352) 378-7474;

TTY: (352) 372-3443

Email: admin@cilncf.org

Website: <http://www.cilncf.org>

Services: Guides prospective homebuyers and renters through the independent living process; make homes more accessible with modifications and removing barriers; and provide resources, education, and counseling to persons with disabilities; information and referral; rehab/ramps; support services.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development

2441 Northeast 3rd Street, Suite 204
Ocala, FL 34470

Phone: (352) 732-7534

Email: flgrh.Ocala@fl.usda.gov

Website: http://www.usda.gov/wps/portal/usda/usdahome?navid=HOUSING_ASSISTA

Funding: Direct Single Family Mortgages-Section 502; Tenant Rental Assistance Subsidy Program-Section 521

Services: Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Purchase Assistance

Alachua County Habitat for Humanity

2317 Southwest 13th Street
Gainesville FL 32608

Phone: (352) 378-4663

Email: fdesk@alachuahabitat.org

Website: <http://www.alachuahabitat.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Purchase Assistance and Rental Housing

Neighborhood Housing & Development Corporation (NHDC)

633 Northwest 8th Avenue
Gainesville, FL 32601

Phone: (352) 380-9119

Website: <http://www.gnhdc.org/>

Services: Develops homes for resale and rental to low- and moderate-income households.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Rental Housing

Alachua County Housing Authority

703 Northeast 1st Street
Gainesville, FL 32601

Phone: (352) 372-2549

Website: <http://www.acha-fl.com>

Funding: U.S. Department of Housing and Urban Development (HUD) Section 8

Services: Provides rental subsidies and manages affordable public housing units for low-income families, seniors, and persons with disabilities throughout the Alachua County area.

Gainesville Housing Authority

1900 Southeast 4th Street
Gainesville, FL 32641

Phone: (352) 872-5502

Website: <http://www.gainesvillehousingauthority.org/>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides Section 8 housing choice vouchers and manages affordable public housing units for low-income families, seniors, and persons with disabilities in the city.

Support Services

The ARC of Alachua County

3303 Northwest 83rd Street
Gainesville, FL 32606

Phone: (352) 334-4060

Website: www.arcalachua.org

Services: Offers support for people with intellectual and developmental disabilities in Alachua County with supported living and community education advocacy.

Independent Living Resource Center of North East Florida

2709 Art Museum Drive
Jacksonville, FL 32207

Phone: (904) 399-8484

Website: <http://www.cilj.com>

Services: Provides services in multiple counties, including this one. Provides personalized services to people with disabilities. Currently the agency only provides information and referral for housing related needs.

Home Repair

Northeast Florida Community Action Agency, Inc.

4070 Boulevard Center Drive, Building 4500,
Suite 200

Jacksonville, FL 32207

Phone: (904) 398-7472

Website: <http://www.nfcaa.net/locations/duval-county.asp>

Funding: Federal weatherization

Services: Provides services in multiple counties, including this one. Provides emergency assistance including rental assistance, energy payments, nutrition, transportation, temporary shelter, and more. Weatherization program is to reduce energy costs for low-income families, particularly for people who are elderly and people with disabilities.

Home Repair and Purchase Assistance

Baker County Grants Department

360 East Shuey Avenue

Macclenny, FL 32063

Phone: (904) 259-9825

Website: <http://www.bakercountyfl.org/>

Funding: State Housing Initiatives Partnership (SHIP)

Services: Provides funding for purchase assistance and home repair for income eligible households.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development

971 West Duval Street, Suite 190

Lake City, FL 32055-3736

Email: flgrh.LakeCity@fl.usda.gov

Phone: (386) 719-5590

Website: <http://www.rurdev.usda.gov/FL-Contacts.html>

Funding: Direct Single Family Mortgages-Section 502; Tenant Rental Assistance Subsidy Program-Section 521

Services: Provides services in multiple counties,

including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Rental Housing

Macclenny Housing Authority and Baker County Housing Assistance Program

402 East Stansell Avenue

Macclenny, FL 32063

Phone: (904) 259-6881 or (904) 259-3287

Website: <http://www.machsats.com>

Funding: U.S. Department of Housing and Urban Development (HUD) Section 8 Housing Vouchers

Services: Rents conventional public housing from its own housing stock on three sites within the city limits. Baker County Housing Assistance Program offers the Section 8 housing choice vouchers, which allows the participant to lease from private landlords anywhere within Baker County.

Support Services

The ARC of Jacksonville

1050 North Davis Street

Jacksonville, FL 32209

Phone: (904) 355-0155

Website: <http://www.arcjacksonville.org>

Services: Offers support for people with disabilities. Provides services in multiple counties, including this one. Programs include supported living and community education advocacy.

The ARC of North Florida

511 Goldkist Boulevard

Live Oak, FL 32064

Phone: (386) 362-7143

Website: <http://www.arcnfl.com>

Services: Offers support for people with disabilities. Programs include supported living and community education advocacy.

**Independent Living Resource Center of
Northeast Florida**

2709 Art Museum Drive
Jacksonville, FL 32207

Phone: (904) 399-8484

Website: <http://www.cilj.com>

Services: Provides services in multiple counties, including this one. Provides career development services, medical equipment loan, advocacy and education.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Bay County Council on Aging, Inc.

1116 Frankford Avenue
Panama City, FL 32401

Phone: (850) 769-3468

Email: baycouncil@bellsouth.net

Website: <http://www.baycouncilonaging.org/>

Funding: Weatherization Assistance Program (WAP)

Services: Provides weatherization assistance. Repairs result in lowering energy bills and conserving energy resources. Eligibility is determined by income. Preference is given to seniors, persons with disabilities and families with children under 12 years old.

Home Repair and Support Services

Disability Resource Center of Panama City

625 Highway 231
Panama City, FL 32401

Phone: (850) 769-6890;

TTY: (850) 769-6890;

Sorenson Video Phone: (850) 387-1800

Website: <http://www.drcpc.org>

Services: Guides prospective homebuyers and renters through the independent living process; make homes more accessible with modifications and removing barriers; and provides resources, education, and counseling to persons with disabilities; information and referral; rehab/ramps; support services

Home Repair, Purchase Assistance and Rental Housing

Bay County Community Development Department and City of Panama Community Development Department

2629 West 10th Street
Panama City, FL 32401

Phone: (850) 872-7230

Website: <http://www.pcgov.org/residents/panama-city-community-redevelopment-agency-cra>

Funding: State Housing Initiatives Partnership (SHIP), Community Development Block Grant (CDBG), Hardest Hit

Services: Provides homebuyer counseling, down payment assistance, home repair including barrier-free modifications and ramps for low-income home owners. The Panama City and Bay County funds are administered through the City.

USDA Rural Development

2741 Pennsylvania Avenue, Suite 5
Marianna, FL 32448

Phone: (850) 526-2610

Email: flgrh.Marianna@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL-Contacts.html>

Funding: Direct Single Family Mortgages-Section 502; Tenant Rental Assistance Subsidy Program-Section 521

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Purchase Assistance

Habitat for Humanity of Bay County Florida

1515 East 11th Street
Panama City, FL 32402

Phone: (850) 784-9975

Website: <http://www.habitatbay.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Rental Housing

Panama City Public Housing Authority

804 East 15th Street

Panama City, FL 32405

Phone: (850) 769-2358

Email: panamacityhousing@hotmail.com

Website: <http://www.pcgov.org/residents/community-development/low-income-housing-in-bay-county>

Funding: U.S. Department of Housing and Urban Development (HUD) Section 8

Services: Provides rental subsidies and manages affordable public housing units for low-income families, seniors, and persons with disabilities within the City,

Springfield Public Housing Authority

3806 East 8th Street

Panama City, FL 32404

Phone: (850) 769-1596

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides rental subsidies and manages affordable public housing units for low-income families, seniors, and persons with disabilities.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Suwannee River Economic Council

1210 Andrews Circle
Starke, FL 32091

Phone: (904) 964-6696

Services: Provides low income first-time homebuyers with purchase assistance and with home repair assistance, which includes barrier-free modifications.

Home Repair and Purchase Assistance

Bradford County Community Development Department

925 North Temple Avenue, Suite E
Starke, FL 32091

Phone: (904) 966-6382

Website: <http://www.bradfordcountyfl.gov>

Funding: State Housing Initiatives Partnership (SHIP), Community Development Block Grant (CDBG), Hardest Hit

Services: Provides low income first-time homebuyers with purchase assistance and with home repair assistance, which includes barrier-free modifications.

Home Repair and Support Services

Center for Independent Living of North Central Florida

222 Southwest 36th Terrace
Gainesville, FL 32607

Phone: (352) 378-7474

Email: admin@cilncf.org

Website: <http://www.cilncf.org>

Services: Guides prospective homebuyers and renters through the independent living process; makes homes more accessible with modifications and removing barriers; and provides resources, education, and counseling to persons with disabilities; information and referral; rehab/ramps; support services.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development

971 West Duval Street, Suite 190
Lake City, FL 32055-3736

Phone: (386) 719-5590

Email: flgrh.LakeCity@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL-Contacts.html>

Funding: Direct Single Family Mortgages-Section 502; Tenant Rental Assistance Subsidy Program-Section 521

Services: Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Support Services

The ARC of Bradford County

1351 South Water Street
Starke, FL 32091

Phone: (904) 964-7699

Website: <http://www.arcbradford.org>

Services: Offers programs for individuals with disabilities, including adult day training, community employment and supported living services in Bradford and surrounding counties.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair and Purchase Assistance

City of Cocoa Community Development Department, Housing and Neighborhood Services Division

65 Stone Street
Cocoa, FL 32922

Phone: (321) 433-8529

Website: <http://www.cocoafl.org>

Funding: State Housing Initiatives Partnership (SHIP), Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME)

Services: Provides first time homebuyer purchase assistance; owner-occupied home repair; and home replacement.

City of Titusville Neighborhood Services Department

725 South DeLeon Avenue
Titusville, FL 32780

Phone: (321) 383-5779

Website: <http://www.titusville.com>

Funding: State Housing Initiatives Partnership (SHIP), Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME)

Services: Provides assistance to very low and low-income households for first-time homebuyers for down payment and closing costs and repairs for owner-occupied homes.

Home Repair and Support Services

Space Coast Center for Independent Living

571 Haverty Court, Suite W
Rockledge, FL 32955

Phone: (321) 633-6011

Email: info@spacecoastcil.org

Website: <http://spacecoastcil.org/>

Services: Provides support services and home modifications to remove barriers and improve accessibility. Services limited to cities of Cocoa and Melbourne.

Home Repair, Purchase Assistance and Rental Housing

Brevard County Housing and Human Services

2725 Judge Fran Jamison Way, Building-B,
Suite 106

Viera, FL 32940

Phone: (321) 633-2076

Website: <http://www.brevardcounty.us/HumanServices/Home>

Funding: State Housing Initiatives Partnership (SHIP), Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Weatherization Assistance Program (WAP)

Services: Provides first time homebuyers purchase assistance, rehabilitation, barrier-free modifications, reconstruction, disaster repair and impact fees. Also provides special needs rental, rent security/utility deposits, weatherization assistance.

City of Melbourne Housing and Community Development Department

695 East University Boulevard
Melbourne, FL 32901

Phone: (321) 674-5734

Website: <http://www.melbourneflorida.org>

Funding: State Housing Initiatives Partnership (SHIP), Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME)

Services: Provides first-time homebuyers purchase assistance and home repair assistance for low income eligible clients. Other housing programs include the Tenant Assistance Program that provides rental subsidy for people who are elderly and persons with disabilities, tenant-based rental assistance, and tenant Home Repair program.

City of Palm Bay Housing & Neighborhood Development Division

120 Malabar Road
Palm Bay, FL 32907

Phone: (321) 952-3429

Email: hands@pbfl.org

Website: <http://www.palmbayflorida.org/growth/hands/index.html>

Funding: State Housing Initiatives Partnership (SHIP), Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME)

Services: Provides purchase assistance, home repair and rental deposits for income eligible clients.

USDA Rural Development

2629 Waverly Barn Road, Suite 129
Davenport, FL 33897

Email: flgrh.Davenport@fl.usda.gov

Phone: (863) 420-4833

Website: <http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

Funding: Direct Single Family Mortgages-Section 502; Tenant Rental Assistance Subsidy Program - Section 521

Services: USDA Rural Development provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Home Repair, Purchase Assistance and Support Services

Homes for Independence, Inc.

800 North Fiske Boulevard, #501
Cocoa, FL 32922

Phone: (321) 632-4542

Website: <http://www.servicesource.org>

Services: Offers home renovations, accessibility accommodations, support services and home ownership programs.

Purchase Assistance

Habitat for Humanity of Brevard County

7815 Ellis Road
Melbourne, FL 32904

Phone: (321) 728-4009

Email: houses@brevardhabitat.com

Website: <http://www.brevardhabitat.com>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Rental Housing

Cocoa Housing Authority

828 Stone Street
Cocoa, FL 32922

Email: hacc@cfl.rr.com

Phone: (321) 636-8535

Website: <http://www.haccfl.com>

Funding: U.S. Department of Housing and Urban Development (HUD) Section 8

Services: Provides subsidized apartments and provides Section 8 housing choice vouchers.

Housing Authority of Brevard County

1401 Guava Avenue
Melbourne, FL 32905

Phone: (321) 775-1592

Website: <http://www.habc.us>

Funding: U.S. Department of Housing and Urban Development (HUD) Section 8

Services: Provides income eligible Melbourne residents assistance with public housing.

Titusville Housing Authority

524 South Hopkins Avenue
Titusville, FL 32796

Phone: (321) 267-4204

Funding: U.S. Department of Housing and Urban Development (HUD) Section 8

Services: Offers subsidized rental units and Section 8 housing choice vouchers for low-income families.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

City of Pembroke Pines

10100 Pines Boulevard
Pembroke Pines, FL 33024

Phone: (954) 431-7866

Website: <http://www.ppines.com>

Funding: State Housing Initiatives Partnership (SHIP)

Services: Provides repair of owner-occupied homes

Rebuilding Together Broward, Inc.

4824 Northeast 12th Avenue
Oakland Park, FL 33334

Phone: (954) 772-9945

Services: Provides free home repairs to qualifying homeowners who are low income, individuals who are elderly, people with disabilities or veterans. Homeowners and family members are asked to work alongside volunteers.

Home Repair and
Purchase Assistance**City of Deerfield Beach**

533 Dixie Highway, Suite 101
Deerfield Beach, FL 33441

Phone: (954) 480-6420

Website: <http://www.deerfield-beach.com>

Funding: State Housing Initiatives Partnership (SHIP), Community Development Block Grant (CDBG)

Services: Provides money for down payment and closing costs involved in the purchase of a residential home. Also provides home repair for owner-occupied homes.

City of Fort Lauderdale Housing and Community Development

700 Northwest 19th Avenue
Fort Lauderdale, FL 33311

Phone: (954) 828 4527

Website: http://www.fortlauderdale.gov/planning_zoning/housing.htm

Funding: State Housing Initiatives Partnership (SHIP), HOME Investment Partnerships Program (HOME), Community Development Block Grant (CDBG), Housing Opportunities for People with Aids (HOPWA)

Services: Provides money for down payment and closing costs involved in the purchase of a residential home. Also provides home repair for owner-occupied homes.

City of Lauderdale Office of Business and Neighborhood Enrichment

5581 West Oakland Park Boulevard,
Suite 230

Lauderhill, FL 33319

Phone: (954) 730-3033

Website: http://www.lauderhill-fl.gov/dept_ed.asp

Funding: State Housing Initiatives Partnership (SHIP), HOME Investment Partnerships Program (HOME), Community Development Block Grant (CDBG)

Services: Provides money for down payment and closing costs involved in the purchase of a residential home. Also provides home repair for owner-occupied homes.

City of Margate Economic Development Department

5790 Margate Boulevard
Margate, FL 33063

Phone: (954) 935-5331

Website: <http://www.margatefl.com>

Funding: State Housing Initiatives Partnership (SHIP)

Services: Provides money for down payment and closing costs involved in the purchase of a residential home. Also provides home repair for owner-occupied homes.

City of Plantation Planning and Zoning

400 Northwest 73rd Avenue
Plantation, FL 33317

Phone: (954) 797-2622

Website: <http://www.plantation.org/>

Funding: State Housing Initiatives Partnership (SHIP), Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME)

Services: Provides home repair and emergency repairs of owner-occupied homes and purchase assistance.

City of Pompano Beach S.H.I.P. Program

100 West Atlantic Boulevard

Pompano Beach, FL 33060

Phone: (954) 786-4656

Website: <http://www.mypompanobeach.org/>

Funding: State Housing Initiatives Partnership (SHIP), Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME)

Services: Provides money for down payment and closing costs involved in the purchase of a residential home. Also provides home repair for owner-occupied homes.

City of Sunrise Community Development

1601 Northwest 136th Avenue, Building A

Sunrise, FL 33323

Phone: (954) 578-4769

Website: <http://www.sunrisefl.gov>

Funding: Community Development Block Grant (CDBG), State Housing Initiatives Partnership (SHIP)

Services: Provides money for down payment and closing costs involved in the purchase of a residential home. Also provides home repair for owner-occupied homes.

City of Tamarac Housing

7525 Northwest 88th Avenue, Room 206

Tamarac, FL 33321

Phone: (954) 597-3539

Website: <http://www.tamarac.org>

Funding: HOME Investment Partnerships Program (HOME), Community Development Block Grant (CDBG), State Housing Initiatives Partnership (SHIP)

Services: Provides money for down payment and closing costs involved in the purchase of a residential home. Also provides home repair for owner-occupied homes.

Town of Davie Housing and Community Development

4700 Davie Road, Suite D

Davie, FL 33314

Phone: (954) 797-1173

Website: <http://www.davie-fl.gov>

Funding: State Housing Initiatives Partnership (SHIP), Community Development Block Grant (CDBG)

Services: Provides first-time homebuyer down payment and closing cost assistance, home repair including barrier-free modification programs to eligible low-income residents of the Town of Davie.

Home Repair and Support Services

Center for Independent Living of Broward

4800 North State Road 7, Building F, Suite 102

Fort Lauderdale, FL 33319

Phone: (954) 722-6400; **TTY:** (954) 735-0963;

Toll Free: (888) 722-6400

Email: cilb@cilbroward.org

Website: <http://www.cilbroward.org>

Services: Provides housing and rental assistance, finding a roommate, arrange for home health services, set up household and banking account, become eligible for transportation services and food stamps, and identifying community support. Home modification

Home Repair, Purchase Assistance and Rental Housing

Broward County Housing Finance and Community Development Division

110 Northeast 3rd Street, Suite 300

Fort Lauderdale, FL 33301

Phone: (954) 765-5340

Website: <http://www.broward.org>

Funding: State Housing Initiatives Partnership (SHIP), Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Housing Finance Authority funds

Services: Provides first-time homebuyer purchase assistance, home repair including barrier-free modifications and water-sewer connections for low income eligible residents of the County. Also have subsidized rental units.

City of Hollywood Community and Economic Development

2600 Hollywood Boulevard, Room 203

Hollywood, FL 33020

Phone: (954) 921-3271

Website: <http://www.hollywoodfl.org>

Funding: State Housing Initiatives Partnership (SHIP) Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME)

Services: Provides money for down payment and closing costs involved in the purchase of a residential home. Also provides home repair for owner-occupied homes.

Community Redevelopment Associates of Florida Inc, (CRA)

8569 Pines Boulevard, Suite 201
Pembroke Pines, FL 33024

Phone: (954) 431-7866

Email: info@crafla.org

Website: <http://www.crafla.com>

Funding: State Housing Initiatives Partnership (SHIP), Community Development Block Grant (CDBG)

Services: Administers first-time homebuyer programs, rental assistance program and home repair including barrier-free modifications for low income eligible applicants in client cities. These client cities include Coconut Creek, Cooper City, Coral Springs and Miramar.

USDA Rural Development

420 South State Road 7, Suite 166
Royal Palm Beach, FL 33414-4306

Phone: (561) 792-2727, ext. 5

Email: flgrh.Ftmyers@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL>

Funding: Direct Single Family Mortgages-Section 502; Tenant Rental Assistance Subsidy Program -Section 521

Services: Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair and remove health and safety hazards.

Purchase Assistance

City of Coconut Creek Development Services

4800 West Copans Road
Coconut Creek, FL 33063

Phone: (954) 973-6756

Website: <http://coconutcreek.net/sd/housing-resources>

Funding: HOME Investment Partnerships Program (HOME), Community Development Block Grant (CDBG), State Housing Initiatives Partnership (SHIP)

Services: Provides money for down payment and closing costs involved in the purchase of a residential home.

Habitat for Humanity of Broward, Inc.

3564 North Ocean Boulevard
Fort Lauderdale, FL 33308

Phone: (954) 396-3030

Website: <http://www.habitatbroward.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

South Florida Community Land Trust

330 Southwest 2nd Street #8
Fort Lauderdale, FL 33312

Phone: (954) 769-1731

Email: housing@southfloridactl.org

Services: Provides affordable homes available for purchase within the community land trust.

Purchase Assistance and Rental Housing

Broward Alliance for Neighborhood Development (BAND)

3625 West Broward Boulevard, Suite 110
Lauderhill, FL 33312

Phone: (954) 581-9899

Website: <http://www.bandflorida.org>

Funding: HOME Investment Partnerships Program (HOME)

Services: Provides affordable housing for low-to-moderate income households.

Broward Housing Solutions

305 Southeast 18th Avenue
Fort Lauderdale, FL 33316

Phone: (954) 764-2800

Website: <http://www.browardhousingolutions.org>

Services: Provides rental and ownership housing for persons with severe and persistent mental illness and aged out foster care youth.

Purchase Assistance and Support Services

Urban League of Broward County

11 Northwest 36th Avenue
Fort Lauderdale, FL 33311

Phone: (954) 584-0777

Email: info@ULBCFL.org

Website: <http://www.ulbroward.org/>

Services: Provides housing counseling financial literacy, Individual Development Accounts

Rental Housing

Broward County Housing Authority

4780 North State Road 7
Lauderdale Lakes, FL 33319

Phone: (954) 739-1114

Email: bcha@bchafl.org

Website: <http://www.bchafl.org>

Funding: U.S. Department of Housing and Urban Development (HUD) Section 8

Services: Provides Section 8 housing choice vouchers and manages affordable public housing units for low-income families, seniors and persons with disabilities.

Dania Beach Housing Authority

715 West Dania Beach Boulevard
Dania Beach, FL 33004

Phone: (954) 920-9662

Website: <http://www.ci.dania-beach.fl.us/index.aspx?NID=82>

Funding: U.S. Department of Housing and Urban Development (HUD) Section 8

Services: Provides Section 8 housing choice vouchers and manages affordable public housing units for low-income families, seniors, and persons with disabilities.

Deerfield Beach Housing Authority

533 South Dixie Highway Suite 201
Deerfield Beach, FL 33441

Phone: (954) 425-8449

Website: <http://www.dbhaonline.org>

Services: Provides Section 8 housing choice vouchers and manages affordable public housing units for low-income families, seniors and persons with disabilities.

Housing Authority of Pompano Beach

321 West Atlantic Boulevard
Pompano Beach, FL 33060

Phone: (954) 785-7200

Email: pompanoha@hapb.org

Website: <http://www.hapb.org>

Funding: U.S. Department of Housing and Urban Development (HUD) Section 8, USDA, Low Income Tax Credit

Services: Provides Section 8 housing choice vouchers and manages affordable public housing units for low-income families, seniors and persons with disabilities.

Support Services

ARC (Achievement and Rehabilitation Centers, Inc)

10240 Northwest 53rd Street
Sunrise, FL 33351

Phone: (954) 746-9400

Email: dhaas@arcbroward.com

Website: <http://www.arcbroward.com>

Services: Services include day training, mental health and employment programs for adults and seniors.

Broward County Community Action Agency

900 Northwest 31st Avenue, Suite 3100
Fort Lauderdale, FL 33311

Phone: (954) 357-5025

TTY: Toll Free: (800) 995-8711

Website: <http://www.broward.org/HUMANSERVICES/FAMILYSUCCESS/Pages/CommunityActionAgency.aspx>

Services: Offers utility bill assistance and self-sufficiency Case Management Program.

Broward County Minority Builders Coalition, Inc.

6625 Southwest 27 Avenue, #16
Fort Lauderdale, FL 33312

Phone: (954) 792-1121

Email: info@minoritybuilders.org

Website: <http://www.minoritybuilders.org/>

Services: Provides weatherization and rental housing.

Hollywood Housing Authority

7300 North Davie Road Extension

Hollywood, FL 33024

Phone: (954) 989-4691;

TDD: (954) 981-8264

Website: <http://www.hhafl.com>

Funding: U.S. Department of Housing and Urban Development (HUD) Section 8

Services: Provides affordable housing for eligible families, as well as people who are elderly and persons with disabilities. Administers Housing Choice Voucher program for subsidized private units throughout the City. Conducts a variety of programs for residents including Family Self-Sufficiency and Welfare to Work.

Housing Authority of the City of Fort Lauderdale

437 Southwest 4th Avenue

Fort Lauderdale, FL 33315

Phone: (954) 525-6444

Website: <http://www.hacfl.com>

Funding: U.S. Department of Housing and Urban Development (HUD) Section 8

Services: Offers affordable rental housing at several public housing sites and administers other programs, such as the Family Self-Sufficiency Program, the Housing Choice Voucher Homeownership Program, and self-sufficiency and economic opportunity for local residents.

United Cerebral Palsy of Broward County, Inc.

3117 Southwest 13th Court

Fort Lauderdale, FL 33312

Phone: (954) 584-7178

Email: ucpinfo@ucpsouthflorida.org

Website: <http://www.ucpsouthflorida.org>

Services: Provides adults with developmental and physical disabilities training in daily living and self-care skills.

Victory Living Programs, Inc.

1001 West Cypress Creek Road

Fort Lauderdale, FL 33309

Phone: (954) 616-1074

Email: bwigand@victoryliving.org

Website: <http://www.victoryliving.org>

Services: Offers the supported living program, employment services, comprehensive vocational rehab, adult day care training, social recreation and independent living programs.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair and Purchase Assistance

Calhoun County Board of County Commissioners

20859 Central Avenue, East, Room 309
Blountstown, FL 32324

Phone: (850) 674-2571

Email: wx.dclemons@yahoo.com

Funding: State Housing Initiatives Partnership (SHIP), Community Development Block Grant (CDBG), Weatherization Assistance Program (WAP)

Services: Provides funding for the down payment and closing costs for income eligible home-buyers, owner-occupied home repair and Weatherization Assistance Program.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development

2741 Pennsylvania Avenue, Suite 5
Marianna, FL 32448

Phone: (850) 526-2610

Email: flgrh.Marianna@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL-Contacts.html>

Funding: Direct Single Family Mortgages-Section 502; Tenant Rental Assistance Subsidy Program - Section 521

Services: Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Home Repair and Support Services

Disability Resource Center

625 Highway 231
Panama City, FL 32401

Phone: Voice and TTY: (850) 769-6890;

Sorenson Video Phone: (850) 387-1800

Website: <http://www.drcpc.org>

Services: Provides instruction and skill building for living independently, information and referral services.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Manatee Community Action Agency, Inc.
 302 Manatee Avenue, East Lobby
 2nd Floor (200)
 Bradenton, FL 34208
Phone: (941) 827-0188
Website: <http://www.manateecaa.org/>
Funding: Weatherization Assistance Program (WAP)
Services: Provides services in multiple counties, including this one. Provides energy efficiency services to low-income households.

Home Repair and Purchase Assistance

Charlotte County Human Services Department - Housing Services
 1050 Loveland Boulevard
 Port Charlotte, FL 33980
Phone: (941) 833-6504
Website: <http://www.charlottecountyfl.com/HumanServices/HousingServices/>
Funding: State Housing Initiatives Partnership (SHIP)
Services: Provides funding for down payment and closing costs for the purchase of a home and owner-occupied home repair for income qualified households.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development
 3434 Hancock Bridge Parkway, Suite 209A
 North Fort Myers, FL 33903-7005
Phone: (239) 997-7331
Email: flgrh.Ftmyers@fl.usda.gov
Website: <http://www.rurdev.usda.gov/fl>
Funding: Direct Single Family Mortgages-Section 502; Tenant Rental Assistance Subsidy Program - Section 521
Services: Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides

loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Purchase Assistance

Charlotte County Habitat for Humanity Program
 1750 Manzana Avenue
 Punta Gorda, FL 33950
Phone: (941) 639-3162
Email: mortgages@charlottecountyhfh.org
Website: <http://www.charlottecountyhfh.org>
Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Rental Housing

Charlotte County Homeless Coalition
 1476 Kenesaw Street
 Port Charlotte, FL 33948
Phone: (941) 627-4313
Email: beth.perkins@cchomelesscoalition.org
Website: <http://www.cchomelesscoalition.org>
Services: Provides transitional housing for families with a disability.

Punta Gorda Housing Authority
 340 Gulf Breeze Avenue
 Punta Gorda, FL 33950
Phone: (941) 639-4344
Email: pgha@puntagordaha.org
Website: <http://puntagordaha.org/>
Funding: U.S. Department of Housing and Urban Development (HUD)
Services: Provides section 8 housing choice vouchers and manages affordable public housing units for low-income families, seniors, and persons with disabilities.

The Arc of Charlotte County, Inc.

PO Box 495021

Port Charlotte, FL 33949-5021

Phone: (941) 627-8771

Website: <http://www.arcflorida.org>

Services: Offers support for people with disabilities. Programs include adult day training and community education advocacy.

Support Services

Center for Independent Living of Southwest Florida, Inc.

2321 Bruner Lane

Fort Myers, FL 33912

Phone: (239) 277-1447

Website: <http://www.cilfl.org>

Services: Offers advocacy, independent living skills, peer support and information and referral.

Community Haven for Adults and Children with Disabilities

4055 Tamiami Trail, Suite 34

Port Charlotte, FL 33952-9212

Phone: (941) 764-1198

Website: <http://communityhaven.org/>

Services: Offers community living supports for people with developmental disabilities.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Mid Florida Community Services, Inc.

1649 West Gulf to Lake Highway

Tree Tops Plaza

Lecanto, FL 34461

Phone: (352) 796-1425

Website: <http://www.mfcs.us.com/2012/>

Funding: Weatherization Assistance Program (WAP)

Services: Provides assistance from the Department of Energy Weatherization Assistance Program. Provides utility bill assistance.

Home Repair, Purchase Assistance and Rental Housing

Citrus County Department of Community Services

2804 West Marc Knighton Court #12

Lecanto, FL 34461

Phone: (352) 527-7520

Website: <http://www.bocc.citrus.fl.us>

Funding: State Housing Initiatives Partnership (SHIP), U.S. Department of Housing and Urban Development (HUD) Section 8

Services: Provides funding for down payment and closing costs for low-income households. Low Income Energy Assistance to people in need who meet low income requirements Section 8 housing choice vouchers.

USDA Rural Development - Ocala Area Office

2441 Northeast 3rd Street, Suite 204

Ocala, FL 34470

Phone: (352) 732-7534

Email: flgrh.Ocala@fl.usda.gov

Website: http://www.usda.gov/wps/portal/usda/usdahome?navid=HOUSING_ASSISTA

Funding: U.S. Department of Agriculture

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Purchase Assistance and Rental Housing

Florida Low Income Housing Associates, Inc.

701 White Boulevard

Inverness, FL 34453

Phone: (352) 726-1113

Website: <http://www.fliha.org>

Services: Provides affordable rental units and new homes for purchase.

Support Services

The ARC Nature Coast

5283 Neff Lake Road

Brooksville, FL 34601

Phone: (352) 544-2322

Website: <http://www.thearc-naturecoast.org>

Services: Offers community living supports and community education advocacy for people with intellectual and developmental disabilities.

Center for Independent Living of North Central Florida

222 SW 36th Terrace

Gainesville, FL 32607

Phone: Voice (352) 378-7474;

TTY: (352) 372-3443;

Toll Free: (800) 265-5724

Email: admin@cilncf.org

Website: <http://www.cilncf.org>

Services: Provides services in multiple counties, including this one. Guides prospective homebuyers and renters through the independent living process; make homes more accessible with modifications, ramps and removing barriers.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

St. Johns Housing Partnership, Inc.

406 McIntosh Avenue
Orange Park, FL 32073

Phone: (904) 824-0902

Email: info@sjhp.org

Website: <http://www.sjhp.org/>

Funding: Weatherization Assistance Program (WAP)

Services: Provides services in multiple counties, including this one. Provides assistance from the Department of Energy Weatherization Assistance Program.

Home Repair and Purchase Assistance

Clay County Housing Department

2471 State Road 16 West
Green Cove Springs, FL 32043

Phone: (904) 278-4786

Website: <http://www.claycountygov.com/Departments/SHIP/SHIP.htm>

Funding: State Housing Initiatives Partnership (SHIP)

Services: Provides first time homebuyer with down payment and closing cost assistance and home repair programs for eligible very low and low-income persons in the county.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Lake City Area Office

971 West Duval Street, Suite 190
Lake City, FL 32055-3736

Phone: (386) 719-5590

Email: flgrh.LakeCity@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL-Contacts.html>

Funding: U.S. Department of Agriculture

Services: Provides services in multiple counties, including this one. Provides funding to purchase or repair single-family homes and offer apartments for low-income persons or people who are elderly.

Home Repair and Support Services

Independent Living Resource Center of North East Florida

2709 Art Museum Drive
Jacksonville, FL 32207

Phone: (904) 231-0383

Email: cilj@fdn.com

Website: <http://ramp.iel.org/ilrc>

Services: Provides services in multiple counties, including this one. Provides services to persons with disabilities and guides prospective homebuyers and renters through the independent living process. Also provides resources, education, counseling, home modifications and ramps.

Purchase Assistance

Clay County Habitat for Humanity

PO Box 240
Orange Park, FL 32067

Phone: (904) 282-7590

Email: businesscchh@bellsouth.net

Website: <http://www.clayhabitat.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Rental Housing

Green Cove Springs Public Housing Agency

321 Walnut Street
Green Cove Springs, FL 32043

Phone: (904) 529-2218

Email: gcssection8@greencovesprings.com

Website: <http://www.greencovesprings.com>

Funding: U.S. Department of Housing and Urban Development (HUD), Section 8

Services: Provides affordable rental housing.

Support Services

The ARC of Bradford County

1351 South Water Street
Starke, FL 32091

Phone: (904) 964-7699

Website: <http://www.arcbradford.org>

Services: Provides services in multiple counties, including this one. Offers programs for individuals with disabilities, including adult day training, community employment and supported living services for persons with disabilities living in Bradford and surrounding counties.

The ARC of Jacksonville

1050 North Davis Street
Jacksonville, FL 32209

Phone: (904) 355-0155

Website: <http://www.arcjacksonville.org>

Services: Provides services in multiple counties, including this one. Provides supported living services to individuals residing in their own homes and communities of their own choosing.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Centro-Campesino Farmworker Center, Inc.

35801 Southwest 186th Avenue

Florida City, FL 33034

Phone: (305) 245-7738, ext. 236

Website: <http://www.centrocampesino.org/joomla/>

Services: Provides services in multiple counties, including this one. Provides repairs and weatherizes rural single-family housing for families and individuals of low income, including farmworkers, people who are elderly, and people with disabilities.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - North Fort Myers Area Office

3434 Hancock Bridge Parkway, Suite 209A

North Fort Myers, FL 33903-7005

Phone: (239) 997-7331

Email: flgrh.Ftmyers@fl.usda.gov

Website: <http://www.rurdev.usda.gov/fl>

Services: Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/ or to remove health and safety hazards.

Home Repair and Support Services

Center for Independent Living of Southwest Florida, Inc.

2321 Bruner Lane

Fort Myers, FL 33912

Phone: (239) 277-1447

Website: <http://www.cilfl.org>

Services: Provides support and services to persons with developmental disabilities including accessibility adaptations, in-home support services, support coordination, supported employment services, supported living and coaching.

Purchase Assistance

Collier County Housing, Human and Veteran Services Office

3339 E. Tamiami Trail, Building H, Room 211

Naples, FL 34112

Phone: (239) 252-2338

Website: <http://www.colliergov.net/housing>

Funding: State Housing Initiatives Partnership (SHIP)

Services: Provides funding for the down payment and closing costs for low-income individuals who qualify.

Habitat for Humanity of Collier County, Inc.

11145 Tamiami Trail East

Naples, FL 34113

Phone: (239) 775-0036

Website: <http://www.habitatcollier.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Rental Housing

Collier County Housing Authority

1800 Farm Worker Way

Immokalee, FL 34142

Phone: (239) 657-3649

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides Tenant Based Rental Assistance that provides rental subsidy and utility assistance to homeless, families with individuals who are elderly or people with disabilities. Offers subsidized rental units and Section 8 housing choice vouchers.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair and Purchase Assistance

Suwannee River Economic Council, Inc.

PO Box 70

Live Oak, FL 32060

Phone: (386) 362-4115

Funding: State Housing Initiatives Partnership (SHIP) and Weatherization Assistance Program (WAP)

Services: Provides services in multiple counties, including this one. Provides funding for the down payment and closing costs and administers the weatherization program for the county.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Lake City Area Office

971 West Duval Street, Suite 190

Lake City, FL 32055

Phone: (386) 719-5590

Email: flgrh.LakeCity@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL-Contacts.html>

Funding: U.S. Department of Agriculture

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Purchase Assistance

Habitat for Humanity of Lake City/Columbia County, Inc.

PO Box 487

Lake City, FL 32056

Phone: (386) 755-0014

Email: info@hfhlakecity.org

Website: <http://www.hfhlakecity.org>

Services: Provides donated materials and

volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Rental Housing

Columbia County Housing Authority

498 Southwest Juniper Way

Lake City, FL 32025

Phone: (386) 752-4227

Email: columbiaha@bellsouth.net

Services: Provides subsidized public housing.

Support Services

The ARC of North Florida

511 Goldkist Boulevard

Live Oak, FL 32064

Phone: (386) 362-7143

Website: <http://www.arcnfl.com>

Services: Provides services in multiple counties, including this one. Offers community living supports for people with developmental disabilities.

Center for Independent Living of North Central Florida

222 Southwest 36th Terrace

Gainesville, FL 32607

Phone: (352) 378-7474

Email: admin@cilncf.org

Website: <http://www.cilncf.org>

Services: Provides services in multiple counties, including this one. Provides advocacy, information and referral, independent living skills and peer support to people with disabilities.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

HOME Repair

Centro-Campesino Farmworker Center, Inc.

35801 Southwest 186th Avenue
Florida City, FL 33034

Phone: (305) 245-7738, ext. 236

Website: <http://www.centrocampesino.org/joomla/>

Services: Provides services in multiple counties, including this one. Repairs and weatherizes rural single-family housing for families and individuals of low income, including farmworkers, people who are elderly, and people with disabilities.

Home Repair and Purchase Assistance

DeSoto County Social Services Department

201 East Oak Street, Suite 202
Arcadia FL 34266

Phone: (863) 993-4858

Website: <http://www.desotobocc.com>

Funding: State Housing Initiatives Partnership (SHIP), HOME, Community Development Block Grant (CDBG)

Services: Provides purchase assistance, home repair, emergency repairs and utility bill payments.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - North Fort Myers Area Office

3434 Hancock Bridge Parkway, Suite 209A
North Fort Myers, FL 33903-7005

Phone: (239) 997-7331

Email: flgrh.Ftmyers@fl.usda.gov

Website: <http://www.rurdev.usda.gov/fl>

Funding: U.S. Department of Agriculture

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair

program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Purchase Assistance

Arcadia-DeSoto County Habitat for Humanity, Inc.

10 South DeSoto
Arcadia, FL 34266

Phone: (863) 494-4118

Email: frontdhabitat@embarqmail.com

Website: <http://desotohabitat.com>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Purchase Assistance and Support Services

Goodwill Industries - Manasota, Inc.

7501 15th Street East
Sarasota, FL 34243

Phone: (941) 955-4483

Email: contactus@gimi.org

Website: <http://www.goodwillindustries.org>

Services: Provides services in multiple counties, including this one. Provides down payment assistance for people who qualify plus the ability to purchase a Goodwill-built home. Offers community living supports for people with developmental disabilities.

Rental Housing

Arcadia Housing Authority

7 Booker T. Washington Road
Arcadia, FL 34266

Phone: (863) 494-4343

Email: arcadiahousing@embarqmail.com

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides government subsidized affordable housing based on income.

Support Services

ARC/DeSoto, Inc.

PO Box 1001

Arcadia, FL 34265

Phone: (863) 494-2328

Email: arcdesoto@embarqmail.com

Website: <http://www.arcdesoto.org/>

Services: Provides advocacy, respite, skills training, supported living and personal care assistance.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Suwannee River Economic Council, Inc.

PO Box 70

Live Oak, FL 32060

Phone: (386) 362-4115

Funding: Weatherization Assistance Program (WAP)

Services: Provides services in multiple counties, including this one. Provides medical, food, utility, home weatherization, and elderly services.

Home Repair and Purchase Assistance

Dixie County SHIP Office

PO Box 2600

Cross City, FL 32628

Phone: (352) 498-1205

Website: <http://www.dixieclerk.com/>

Funding: State Housing Initiatives Partnership (SHIP)

Services: Provides State Housing Initiatives Partnership (SHIP) funding for down payment and closing costs and home repairs.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Ocala Area Office

2441 Northeast 3rd Street, Suite 204

Ocala, FL 34470

Phone: (352) 732-7534

Email: flgrh.Ocala@fl.usda.gov

Website: http://www.usda.gov/wps/portal/usda/usdahome?navid=HOUSING_ASSISTA

Funding: USDA

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Support Services

Center for Independent Living of North Central Florida

222 Southwest 36th Terrace

Gainesville, FL 32607

Phone: (352) 378-7474

Email: admin@cilncf.org

Website: <http://www.cilncf.org>

Services: Provides employment services, an equipment loan program, sign language interpreting and more.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair and Purchase Assistance

Catholic Charities Bureau, Inc.
 134 East Church Street
 Jacksonville, FL 32202
Phone: (904) 230-7447
Website: <http://www.ccbjax.org/>
Funding: Individual Development Account (IDA)
Services: Provides management of Individual Development Accounts, which provide matching funds to depositors, generally matching one to three dollars for every one dollar deposited. The Neighbor to Neighbor program provides financial assistance for people who are elderly, people with disabilities and poor residents at risk of having their utilities shut off.

City of Jacksonville Housing and Neighborhoods Department, Housing Services Division
 214 North Hogan Street, 8th floor
 Jacksonville, FL 32202
Phone: (904) 255-8216
Website: <http://www.coj.net>
Funding: State Housing Initiatives Partnership (SHIP), HOME Investment Partnerships Program (HOME), and Community Development Block Grant (CDBG)
Services: Provides down payment assistance, home repair, septic tank emergency assistance and conversion to city sewage from septic tanks.

Northeast Florida Community Action Agency, Inc.
 4070 Boulevard Center Drive
 Building 4500, Suite 200
 Jacksonville, FL 32207
Phone: (904) 551-0070
Email: contact@nfcaa.org
Website: <http://www.nfcaa.net/>
Funding: Individual Development Account (IDA), State Housing Initiatives Partnership (SHIP), Weatherization Assistance Program (WAP) and Community Development Block Grant (CDBG)
Services: Provides home repair, weatherization, homebuyer counseling and an Individual Development Account Program..

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Lake City Area Office
 971 West Duval Street, Suite 190
 Lake City, FL 32055-3736
Phone: (386) 719-5590
Email: flgrh.LakeCity@fl.usda.gov
Website: <http://www.rurdev.usda.gov/FL-Contacts.html>
Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Purchase Assistance

Habitat for Humanity of Jacksonville, Inc.
 2404 Hubbard Street
 Jacksonville, FL 32206
Phone: (904) 798-4529;
Toll Free: (877) 237-1295
Website: <http://www.habijax.org>
Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Rental Housing

Ability Housing of Northeast Florida, Inc.
 76 South Laura Street, Suite 303
 Jacksonville, FL 32202
Phone: (904) 356-9650
Email: info@abilityhousing.org
Website: <http://www.abilityhousing.org>
Services: Serves persons with disabilities. All Ability Housing residents are very low to low income, earning 80 percent or less of the Area Median Income.

Jacksonville Housing Authority

1300 Broad Street

Jacksonville, FL 32202

Phone: (904) 630-3810

Website: <http://www.jaxha.org>

Services: Provides safe and affordable rental housing and Section 8 housing choice vouchers.

Support Services

The ARC of Jacksonville

1050 North Davis Street

Jacksonville, FL 32209

Phone: (904) 355-0155

Website: <http://www.arcjacksonville.org>

Services: Offers community living supports for people with developmental disabilities.

Empowerment Programs, Inc.

4069 Atlantic Boulevard

Jacksonville, FL 32207

Phone: (904) 881-9744

Services: Provides services to people with disabilities.

**Independent Living Resource Center of
Northeast Florida, Inc.**

2709 Art Museum Drive

Jacksonville, FL 32207

Phone: (904) 399-8484

Email: info@cilj.com

Website: <http://www.cilj.com>

Services: Assists people with disabilities with skill development in areas such as money management, goal setting, accessing community transportation, utilization of equipment, and employment readiness.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Community Action Program Committee, Inc.
 1380 North Palafox Street
 Pensacola, FL 32501
Phone: (850) 438-4021
Website: <http://www.capc-pensacola.org/>
Funding: Weatherization Assistance Program (WAP)
Services: Provides assistance from the Department of Energy Weatherization Assistance Program and Low Income Home Energy Assistance Program to assist with energy bills.

Home Repair, Purchase Assistance and Rental Housing

City of Pensacola Housing Department
 420 West Chase Street
 Pensacola, FL 32502
Phone: (850) 858-0350
Website: <http://www.ci.pensacola.fl.us>
Funding: State Housing Initiatives Partnership (SHIP), Section 8 and Community Development Block Grant (CDBG)
Services: Provides home repair program for eligible single-family homeowners; First Time Homebuyers Program; Section 8 housing choice vouchers (rental assistance); and the Community Development Block Grant (CDBG) Program.

USDA Rural Development - Crestview Area Office
 932 North Ferdon Boulevard, Suite B
 Crestview, FL 32536
Phone: (850) 682-2416
Email: flgrh.Crestview@fl.usda.gov
Website: <http://www.rurdev.usda.gov/FL-Contacts.html>
Funding: U.S. Department of Agriculture
Services: Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Purchase Assistance

Pensacola Habitat for Humanity
 300 West Leonard Street
 Pensacola, FL 32501
Phone: (850) 434-5456
Email: info@pensacolahabitat.org
Website: <http://www.pensacolahabitat.org>
Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Rental Housing

Pensacola AHC
 1920 West Garden Street
 Pensacola, FL 32501
Phone: (850) 438-8561
Funding: U.S. Department of Housing and Urban Development (HUD)
Services: Provides affordable apartments for low-income families, people who are elderly and persons with disabilities.

Support Services

ARC Gateway
 3932 North 10th Avenue
 Pensacola, FL 32503
Phone: (850) 438-2180
Email: residential@arc-gateway.org
Website: <http://www.arc-gateway.org>
Services: Offers various programs that promote independence, job training and support with living in the community.

Center for Independent Living of Northwest Florida, Inc.

3600 North Pace Boulevard
Pensacola, FL 32505

Phone: Voice and TDD: (850) 595-5566;

Toll Free: (877) 245-2457;

Fax: (850) 595-5560

Email: cil-drc@cil-drc.org

Website: <http://www.cil-drc.org>

Services: Provides an array of independent living services. Goal is to secure for all people with disabilities the opportunity to choose and realize their goals of where and how they live, learn, work and play.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Northeast Florida Community Action Agency

4750 East Moody Boulevard
 Bunnell, FL 32110
Phone: (386) 313-2506
Email: contact@nfcaa.org
Website: <http://www.nfcaa.net/>
Funding: Weatherization Assistance Program (WAP)
Services: Provides assistance from the Department of Energy Weatherization Assistance Program.

Home Repair and Purchase Assistance

Flagler County, State Housing Initiatives Partnerships (SHIP)

1769 East Moody Boulevard, Suite 307
 Bunnell, FL 32110
Phone: (386) 313-4037
Website: <http://www.flaglercounty.org>
Funding: State Housing Initiatives Partnership (SHIP)
Services: Provides purchase assistance, home repair and emergency repairs of owner-occupied housing.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Ocala Area Office

2441 Northeast 3rd Street, Suite 204
 Ocala, FL 34470
Phone: (352) 732-7534
Email: flgrh.Ocala@fl.usda.gov
Website: http://www.usda.gov/wps/portal/usda/usdahome?navid=HOUSING_ASSISTA
Funding: U.S. Department of Agriculture
Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair

program provides loans and grants to repair, improve, or modernize dwellings and or to remove health and safety hazards.

Home Repair and Support Services

Disability Solutions for Independent Living, Inc

119 South Palmetto Avenue, Suite 180
 Daytona Beach, FL 32114
Phone: (386) 255-1812
Email: info@dsil.org
Website: <http://www.dsil.org/>
Services: Provides services in multiple counties, including this one. Promotes the independence of people with disabilities through empowerment and the support of Independent Living Services and offers home modifications for disabilities.

Purchase Assistance

Flagler County Habitat for Humanity, Inc.

2 West Moody Boulevard
 Bunnell, FL 32110
Phone: (386) 586-6180
Email: office@flaglerhabitat.com
Website: <http://www.flaglerhabitat.com>
Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Rental Housing

Flagler County Housing Authority

414 Bacher Street
 Bunnell FL, 32110
Phone: (386) 437 3221
Email: fcha@bellsouth.net
Website: <http://www.flaglercountyhousingauthority.org>
Funding: U.S. Department of Housing and Urban Development (HUD)
Services: Provides affordable subsidized rental units and also Section 8 housing choice vouchers.

Support Services

Flagler County ARC, Inc.

PO Box 354412

Palm Coast, FL 32164

Phone: (386) 206-3474

Website: <http://www.arcflagler.org>

Services: Provides assistance with recreation, socialization, and advocacy.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Capital Area Community Action Agency, Inc. - Apalachicola

192 14th Street, Suite 113

Apalachicola, FL 32320

Phone: (850) 653-8057

Website: <http://www.cacaainc.org/>

Funding: Weatherization Assistance Program (WAP)

Services: Provides assistance from the Department of Energy Weatherization Assistance Program.

Capital Area Community Action Agency, Inc. - Carrabelle

203 North 5th Street

Carrabelle, FL 32322

Phone: (850) 697-5337

Website: <http://www.cacaainc.org/>

Funding: Weatherization Assistance Program (WAP)

Services: Provides services in multiple counties, including this one. Provides assistance from the Department of Energy Weatherization Assistance Program.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Marianna Area Office

2741 Pennsylvania Avenue, Suite 5

Marianna, FL 32448

Phone: (850) 526-2610

Email: flgrh.Marianna@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL-Contacts.html>

Funding: U.S. Department of Agriculture

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Purchase Assistance

Franklin County SHIP Program

78 11th Street, Suite 1

Apalachicola, FL 32329

Phone: (850) 653-8199

Email: franklincountyship@yahoo.com

Website: <http://www.franklincountyflorida.com/>

Funding: State Housing Initiatives Partnership (SHIP)

Services: Provides purchase assistance.

Habitat for Humanity of Franklin County

192 14th Street

Apalachicola, FL 32320

Phone: (850) 653-3113

Website: <http://www.habitatfranklin.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Rental Housing

Florida Management Associates, Inc.

PO Box 2260

Tallahassee, FL 32316

Phone: (850) 893-7650

Email: info@flamgt.com

Website: <http://www.flamgt.com/>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides housing in multiple counties, including this one. Provides federally subsidized one- and two-bedroom apartments for people 62 years or older, or for people certified as people with disabilities. Must meet income eligibility, rent is based on 30% of household income.

Goodwill Industries of Big Bend, Inc.

300 Mabry Street

Tallahassee, FL 32304

Phone: (850) 576-7145

Website: <http://www.goodwillbigbend.com>

Services: Provides services in multiple counties, including this one. Provides barrier-free subsidized apartments for people with disabilities.

The City of Apalachicola Housing Authority

141 15th Street

Apalachicola, FL 32320

Phone: (850) 653-9304

Email: apalachicolahousing@mchsi.com

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Manages two affordable public housing apartment buildings.

Support Services

Disability Resource Center of Panama City FL

625 Highway 231

Panama City, FL 32401

Phone: TTY: (850) 769-6890;

Sorenson Video Phone: (850) 387-1800.

Website: <http://www.drcpc.org>

Services: Provides instruction and skill building for living independently, information and referral services.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Capital Area Community Action Agency, Inc.

104 North Adams Street
Quincy, FL 32351

Phone: (850) 875-4250

Website: <http://www.cacaainc.org/>

Funding: Weatherization Assistance Program (WAP)

Services: Provides assistance from the Department of Energy Weatherization Assistance Program.

Home Repair and Purchase Assistance

Gadsden County Planning and Community Development

9-B East Jefferson Street
Quincy, FL 32353

Phone: (850) 875-7287

Website: <http://www.gadsdengov.net>

Funding: State Housing Initiatives Partnership (SHIP)

Services: Provides owner-occupied home repair and homebuyer assistance for income qualified households.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Marianna Area Office

2741 Pennsylvania Avenue, Suite 5
Marianna, FL 32448

Phone: (850) 526-2610

Email: flgrh.Marianna@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL-Contacts.html>

Funding: U.S. Department of Agriculture

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair,

improve, or modernize dwellings and/or to remove health and safety hazards.

Rental Housing

Florida Management Associates, Inc.

PO Box 610
Monticello, FL 32345

Phone: (850) 893-7650

Email: info@flamgt.com

Website: <http://www.flamgt.com>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides housing in multiple counties, including this one. Owns and operates federally subsidized one- and two-bedroom apartments for tenants who are elderly or people with disabilities.

Support Services

Ability 1st, Center for Independent Living of North Florida

1823 Buford Court
Tallahassee, FL 32308

Phone: (850) 575-9621;

TDD: (954) 735-1598

Website: <http://www.ability1st.info>

Services: Provides services in multiple counties, including this one. Provides services to people with disabilities including resource referrals, education and counseling.

Goodwill Industries of Big Bend, Inc.

300 Mabry Street
Tallahassee, FL 32301

Phone: (850) 576-7145

Email: myoumas@goodwillbigbend.com

Website: <http://www.goodwillbigbend.com>

Services: Offers community living supports for people with developmental disabilities.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Suwannee River Economic Council, Inc.
PO Box 70
Live Oak, FL 32060
Phone: (386) 362-4115
Funding: Weatherization Assistance Program (WAP)
Services: Provides home repair in multiple counties, including this one.

Home Repair and Purchase Assistance

Gilchrist County SHIP
214 East Wade Street
Trenton, FL 32693
Phone: (352) 463-4021
Email: ship@gilchrist.fl.us
Website: <http://www.gilchrist.fl.us>
Funding: State Housing Initiatives Partnership (SHIP)
Services: Provides purchase assistance and home repair for income eligible households.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Ocala Area Office
2441 Northeast 3rd Street, Suite 204
Ocala, FL 34470
Phone: (352) 732-7534
Email: flgrh.Ocala@fl.usda.gov
Website: http://www.usda.gov/wps/portal/usda/usdahome?navid=HOUSING_ASSISTA
Funding: U.S. Department of Agriculture
Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Home Repair and Support Services

Center for Independent Living of North Central Florida
222 Southwest 36th Terrace
Gainesville, FL 32607
Phone: (352) 378-7474
Email: admin@cilncf.org
Website: <http://www.cilncf.org>
Services: Provides services in multiple counties, including this one. Provides wheelchair ramps, employment services, an equipment loan program, sign language interpreting and more.

Rental Housing

Levy-Gilchrist-Suwannee Housing Authority
611 South Pine Street
Bronson, FL 32621
Phone: (352) 486-5420
Email: levyctyhsg@bellsouth.net
Website: <http://www.tricountyha.com>
Funding: U.S. Department of Housing and Urban Development (HUD)
Services: Provides public housing and Section 8 housing choice vouchers.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Centro-Campesino Farmworker Center, Inc.
 35801 Southwest 186th Avenue
 Florida City, FL 33034
Phone: (305) 245-7738
Website: <http://www.centrocampesino.org>
Funding: Weatherization Assistance Program (WAP)
Services: Provides services in multiple counties, including this one. Provides home repair and weatherizes rural single-family housing for families and individuals of low income, including farmworkers, people who are elderly, and people with disabilities.

Home Repair and Purchase Assistance

Glades County Community Services Department
 500 Avenue J
 Moore Haven, FL 33471
Phone: (863) 946-6004
Email: BOCC@MyGlades.com
Website: <http://www.myglades.com>
Funding: State Housing Initiatives Partnership (SHIP)
Services: Provides funding for purchase assistance and home repair of owner-occupied homes.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Royal Palm Beach Area Office
 420 South State Road 7, Suite 166
 Royal Palm Beach, FL 33414-4306
Phone: (561) 792-2727
Email: flgrh.Ftmyers@fl.usda.gov
Website: <http://www.rurdev.usda.gov/FL>
Funding: U.S. Department of Agriculture
Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities.

The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Support Services

Center for Independent Living of Southwest Florida, Inc.
 2321 Bruner Lane
 Fort Myers, FL 33912
Phone: (239) 277-1447
Website: <http://www.cilfl.org>
Services: Provides services in multiple counties, including this one. Maintains information on availability of accessible housing in their area; transportation; employment opportunities; and rosters of personal care attendants.

The ARC of the Glades
 4205 North 16th Street
 Belle Glade, FL 33430
Phone: (561) 996-9583
Email: arcglades@yahoo.com
Website: <http://www.arcglades.org>
Services: Provides services in multiple counties, including this one. Provides assistance to people with development disabilities to make the transition to living on their own with agency-provided and/or natural supports.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Capital Area Community Action Agency, Inc.

522B First Street
Port Saint Joe, FL 32456

Phone: (850) 229-1717

Website: <http://www.cacaainc.org/>

Funding: Weatherization Assistance Program (WAP)

Services: Provides home repair in multiple counties, including this one.

Home Repair and Purchase Assistance

Gulf County Administration

1000 Cecil G. Costin, Sr. Boulevard,
Room 301

Port Saint Joe, FL 32456

Phone: (850) 229-5335

Website: <http://www.gulfcounty-fl.gov>

Funding: State Housing Initiatives Partnership (SHIP)

Services: Provides purchase assistance and home repair of owner-occupied homes.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Marianna Area Office

2741 Pennsylvania Avenue, Suite 5
Marianna, FL 32448

Phone: (850) 526-2610

Email: flgrh.Marianna@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL-Contacts.html>

Funding: U.S. Department of Agriculture

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Support Services

Disability Resource Center of Panama City

625 Highway 231
Panama City, FL 32401

Phone: (850) 769-6890

Website: <http://www.drcpc.org>

Services: Provides services in multiple counties, including this one. Services include independent living skills instruction, information and referral and peer support.

Gulf County ARC

309 Williams Avenue
Port Saint Joe, FL 32457

Phone: (850) 229-6327

Website: <http://www.hometown.com/gulfarc/>

Services: Provides assistance to people with development disabilities to make the transition to living on their own with agency-provided and/or natural supports.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Suwannee River Economic Council, Inc.

PO Box 70

Live Oak, FL 32060

Phone: (386) 362-4115

Services: Provides services in multiple counties, including this one. Provides assistance from the Department of Energy Weatherization Assistance Program for repairs to lower utility bills.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Lake City Area Office

971 West Duval Street, Suite 190

Lake City, FL 32055-3736

Phone: (386) 719-5590

Email: flgrh.LakeCity@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL-Contacts.html>

Funding: U.S. Department of Agriculture

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Home Repair and Support Services

Center for Independent Living of North Central Florida

222 Southwest 36th Terrace

Gainesville, FL 32607

Phone: (352) 378-7474

Email: admin@cilncf.org

Website: <http://www.cilncf.org>

Services: Provides services in multiple counties, including this one. Provides wheelchair ramps, employment services, an equipment loan program, sign language interpreting and more.

Purchase Assistance

Hamilton County SHIP Program - North Florida Professional Services

204 Northeast 1st Street

Jasper, FL 32052

Phone: (386) 792-0507

Email: hamiltonlu@windstream.net

Website: <http://www.hamiltoncountyflorida.com>

Funding: State Housing Initiatives Partnership (SHIP)

Services: Provides assistance from the purchase assistance and home repair of owner-occupied homes.

Support Services

The ARC of North Florida

511 Goldkist Boulevard

Live Oak, FL 32064

Phone: (386) 362-7143

Website: <http://www.arcnfl.com>

Services: Provides services in multiple counties, including this one. Offers community living supports for people with developmental disabilities.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Centro-Campesino Farmworker Center, Inc.
35801 Southwest 186th Avenue
Florida City, FL 33034

Phone: (305) 245-7738, ext. 236

Website: <http://www.centrocampesino.org/joomla/>

Funding: Weatherization Assistance Program (WAP)

Services: Provides services in multiple counties, including this one. Repairs and weatherizes rural single-family housing for families and individuals of low income, including farmworkers, people who are elderly, and people with disabilities.

Hardee County Community Development and General Services

412 West Orange Street, Room 201
Wauchula, FL 33873

Phone: (863) 773-6349

Website: <http://www.hardeecounty.net>

Funding: State Housing Initiatives Partnership (SHIP)

Services: Provides assistance for home repair of owner-occupied homes.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Fort Myers Area Office

3434 Hancock Bridge Parkway, Suite 209A
North Fort Myers, FL 33903-7005

Phone: (239) 997-7331

Email: flgrh.Ftmyers@fl.usda.gov

Website: <http://www.rurdev.usda.gov/fl>

Funding: U.S. Department of Agriculture

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Purchase Assistance

Hardee County Habitat for Humanity, Inc.
502 East Main Street

Bowling Green, FL 33834

Phone: (863) 375-2160

Email: hardeehabitat@hotmail.com

Website: <http://www.habitat.org/cd/kit/homepage.aspx?page=hardeeco>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Support Services

Ridge Area ARC

120 West College Drive
Avon Park, FL 33825

Phone: (863) 452-1295

Website: <http://www.ridgearearc.org/>

Services: Provides services in multiple counties, including this one. Offers community living supports for people with developmental disabilities.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Centro-Campesino Farmworker Center, Inc.
 35801 Southwest 186th Avenue
 Florida City, FL 33034
Phone: (305) 245-7738
Website: <http://www.centrocampesino.org>
Funding: Weatherization Assistance Program (WAP)
Services: Provides services in multiple counties, including this one. Provides home repair and weatherizes rural single-family housing for families and individuals of low income, including farmworkers, people who are elderly, and people with disabilities.

Home Repair and Purchase Assistance

Hendry County SHIP Department
 133 North Bridge Street
 Labelle, FL 33975
Phone: (863) 675-5297
Website: <http://hendryfla.net/Ship/Ship.html>
Funding: State Housing Initiatives Partnership (SHIP)
Services: Provides purchase assistance and home repair of owner-occupied homes for income qualified households.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Royal Palm Beach Area Office
 420 South State Road 7, Suite 166
 Royal Palm Beach, FL 33414-4306
Phone: (561) 792-2727
Email: flgrh.Ftmyers@fl.usda.gov
Website: <http://www.rurdev.usda.gov/FL>
Funding: U.S. Department of Agriculture
Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair,

improve, or modernize dwellings and/or to remove health and safety hazards.

Purchase Assistance

Habitat for Humanity of Lee and Hendry Counties, Inc.
 1288 North Tamiami Trail
 North Fort Myers, FL 33903
Phone: (239) 652-0434
Email: administration@habitat4humanity.org
Website: <http://www.habitat4humanity.org>
Services: Provides services in multiple counties, including this one. Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Rental Housing

Hendry County Public Housing Agency
 133 North Bridge Street
 Labelle, FL 33975
Phone: (863) 675-5239; (863) 675-5356
Website: <http://hendryfla.net>
Funding: U.S. Department of Housing and Urban Development (HUD)
Services: Provides Section 8 housing choice vouchers.

Support Services

Center for Independent Living of Southwest Florida, Inc.
 2321 Bruner Lane
 Fort Myers, FL 33912
Phone: (239) 277-1447
Website: <http://www.cilfl.org>
Services: Provides services in multiple counties, including this one. Provides core services such as advocacy, independent living skills, peer support and information and referral.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Mid Florida Community Services, Inc.

820 Kennedy Boulevard
Brooksville, FL 34601

Phone: (352) 796-1425

Website: <http://www.mfcs.us.com/2012/>

Services: Provides assistance from the Department of Energy Weatherization Assistance Program and Low-Income Home Energy Assistance Program which provides assistance with energy costs.

Home Repair, Purchase Assistance and Rental Housing

Hernando County Housing Authority

1661 Blaise Drive
Brooksville, FL 34601

Phone: (352) 754-4160

Website: <http://www.hernandocounty.us/housing/>

Funding: State Housing Initiatives Partnership (SHIP), U.S. Department of Housing and Urban Development (HUD)

Services: Provides safe and affordable housing and Section 8 housing choice vouchers. Also provides home repairs.

USDA Rural Development - Davenport Rural Development Area Office

2629 Waverly Barn Road, Suite 129
Davenport, FL 33897-8614

Phone: (863) 420-4833

Email: flgrh.Davenport@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL>

Funding: U.S. Department of Agriculture

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Home Repair and Support Services

Center for Independent Living of North Central Florida

222 SW 36th Terrace
Gainesville, FL 32607

Phone: (352) 378-7474;

TTY: (352) 372-3443;

Toll Free: (800) 265-5724

Email: admin@cilncf.org

Website: <http://www.cilncf.org>

Services: Provides services in multiple counties, including this one. Provides wheelchair ramps, employment services, an equipment loan program, sign language interpreting and more.

Purchase Assistance

Hernando County Habitat for Humanity

19450 Cortez Boulevard
Brooksville, FL 34601

Phone: (352) 754-1159

Email: mail@habitathernando.org

Website: <http://www.habitathernando.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Purchase Assistance and Rental Housing

Homes in Partnership, Inc.

235 East 5th Street
Apopka, FL 32703

Phone: (352) 383-7300

Email: homesinfo@homesip.org

Website: <http://www.homesip.org>

Services: Provides services in multiple counties, including this one. Provides affordable housing, both rental and home ownership.

Rental Housing

Brooksville Public Housing Authority

800 Continental Drive

Brooksville, FL 34601

Phone: (352) 796-6547

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides safe and affordable rental units.

Support Services

The ARC Nature Coast

5283 Neff Lake Road

Brooksville, FL 34601

Phone: (352) 544-2322

Email: info@thearc-naturecoast.org

Website: <http://www.thearc-naturecoast.org>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Offers community living supports for people with developmental disabilities.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Centro-Campesino Farmworker Center, Inc.

35801 Southwest 186th Avenue

Florida City, FL 33034

Phone: (305) 245-7738, ext. 236

Website: <http://www.centrocampesino.org/joomla/>

Funding: Weatherization Assistance Program (WAP)

Services: Provides services in multiple counties, including this one. Provides home repair and weatherizes rural single-family housing for low income families and individuals including farmworkers, people who are elderly, and people with disabilities.

Home Repair and Purchase Assistance

Highlands County SHIP Program

7205 South George Boulevard

Sebring, FL 33875

Phone: (863) 402-6648

Website: <http://www.hcbcc.org>

Funding: State Housing Initiatives Partnership (SHIP), Community Development Block Grant (CDBG)

Services: Provides purchase assistance and home repair.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Royal Palm Beach Area Office

420 South State Road 7, Suite 166

Royal Palm Beach, FL 33414-4306

Phone: (561) 792-2727, ext. 5

Email: flgrh.Ftmyers@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL>

Funding: U.S. Department of Agriculture

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities.

The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and or to remove health and safety hazards.

Purchase Assistance

Highlands County Habit for Humanity

159 South Commerce Avenue

Sebring, FL 33870

Phone: (863) 402-2901

Website: <http://www.habitathighlands.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Rental Housing

Avon Park Housing Authority

21 Tulane Drive

Avon Park, FL 33825

Phone: (863) 452-4432

Email: avonparkha@embarqmail.com

Website: <http://www.avonparkha.org/>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Offers subsidized public housing rental units and single-family homes, Section 8 housing choice vouchers.

Support Services

The ARC Ridge Area

120 West College Drive

Avon Park, FL 33825

Phone: (863) 452-1295

Website: <http://www.ridgeareaarc.org>

Services: Provides assistance with supported living and community education advocacy.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Tampa-Hillsborough Action Plan, Inc.

5508 North 50th Street, Suite 1-A
Tampa, FL 33610

Phone: (813) 626-4926 or (866) 378-8228

Email: thap@gmail.com

Funding: Weatherization Assistance Program (WAP)

Services: U.S. Department of Energy Weatherization program reduces the monthly energy burden on low-income households by improving the energy efficiency of the home.

Rebuilding Together Tampa Bay, Inc.

2918 West Kennedy Boulevard
Tampa, FL 33609

Phone: (813) 878-9000

Email: info@rttb.org

Website: <http://www.rttb.org/>

Services: Provides free home repairs to qualifying homeowners who are low-income, individuals who are elderly, people with disabilities or veterans. Homeowners and family members are asked to work alongside volunteers.

Home Repair and Purchase Assistance

City of Tampa Housing and Community Development Office

306 East Jackson Street, 3rd Floor North
Tampa, Florida 33602

Phone: (813) 274-7954

Website: http://www.tampagov.net/dept_housing_and_community_development/

Funding: State Housing Initiatives Partnership (SHIP), HOME Investment Partnerships Program (HOME) Community Development Block Grant (CDBG)

Services: Administers a variety of housing programs that assist eligible low- and moderate-income residents purchase or rehabilitate existing housing units located within the City of Tampa limits.

Clearwater Neighborhood Housing Services, Inc.

608 North Garden Avenue
Clearwater, FL 33755

Phone: (727) 442-4155

Website: <http://www.cnhs.biz>

Services: Provides home repair, down payment assistance and homebuyer education to Hillsborough, Pasco and Pinellas counties.

Hillsborough County Affordable Housing Services

1208 Tech Blvd., Room 300
Tampa, FL 33602

Phone: (813) 274-6600

Website: <http://www.hillsboroughcounty.org>

Funding: State Housing Initiatives Partnership (SHIP), HOME Investment Partnerships Program (HOME), Community Development Block Grant (CDBG)

Services: Provides funding for down payment and closing costs and home repair.

Home Repair, Purchase Assistance and Rental Housing

USDA - Rural Development - Davenport Rural Development Area Office

2629 Waverly Barn Road, Suite 129
Davenport, FL 33897-8614

Phone: (863) 420-4833

Email: flgrh.Davenport@fl.usda.gov

Website: <http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?NavKey=home@1>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and / or to remove health and safety hazards.

Purchase Assistance

Florida Home Partnership, Inc.

201 14th Avenue Southeast, Suite H
Ruskin, FL 33570

Phone: (813) 672-7860

Email: executivedirector@flhome.org

Website: <http://www.flhome.org>

Services: Provides affordable homes for sale with its USDA Mutual Self-Help and HUD Housing Programs. All homes have low down-payment and mortgage rates based on individual circumstances.

Habitat for Humanity of Hillsborough County Florida, Inc.

3736 East Hillsborough Avenue
Tampa, FL 33610

Email: info@habitat-hillsborough.com

Phone: (813) 239-2242

Website: <http://www.habitat-hillsborough.org/>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Rental Housing

Plant City Public Housing Authority

1306 Larrick Lane
Plant City, FL 33563

Phone: (813) 752-0569

Website: <http://www.HUD.gov>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides affordable public housing rental units and Section 8 housing choice vouchers.

Tampa Housing Authority

1529 West Main Street
Tampa, FL 33607

Phone: (813) 253-0551

Website: <http://www.thafl.com>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides affordable public housing. Rental units and Section 8 housing choice vouchers.

Support Services

Hillsborough Achievement and Resource Center - HARC

2714 West Kirby Street
Tampa, FL 33614

Phone: (813) 931-9100

Services: Offers community living supports for people with developmental disabilities.

National Multiple Sclerosis Society (Mid-Florida Chapter)

4919 Memorial Highway, Suite 103
Tampa, FL 33634

Phone: (813) 889-8303;

Toll Free: (800) 344-4867

Website: <http://www.nationalmssociety.org/chapters/flc/about-this-chapter/index.aspx>

Services: Provides resources, education and connect you with supportive networks.

Self Reliance, Inc. Center for Independent Living

8901 North Armenia Avenue
Tampa, FL 33604

Phone: (813) 375-3965, ext. 100

Website: <http://www.self-reliance.org>

Services: Provides core services such as advocacy, independent living skills, peer support and information and referral.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair and Purchase Assistance

Tri-County Community Council, Inc.

302 North Oklahoma Street
Bonifay, FL 32425

Phone: Toll Free: (800) 395-2696

Email: t.communitycouncil@mchsi.com

Website: <http://www.tricountycommunitycouncil.com/home.html>

Funding: Weatherization Assistance Program (WAP), State Housing Initiatives Partnership (SHIP)

Services: Provides purchase assistance and home repair.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Crestview Area Office

932 North Ferdon Boulevard, Suite B
Crestview, FL 32536

Phone: (850) 682-2416

Email: flgrh.Crestview@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL-Contacts.html>

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Rental Housing

Holmes County Housing Authority

107 East Montana Avenue, Unit A
Bonifay, FL 32425

Phone: (850) 547-1111

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides safe and affordable rental housing and Section 8 housing choice vouchers.

Support Services

Disability Resource Center, Inc.

625 Highway 231
Panama City, FL 32401

Phone: (850) 769-6890

Website: <http://www.drcpc.org>

Services: Provides services in multiple counties, including this one. Provides independent living skills instruction, information and referral and peer support.

The ARC of Washington-Holmes Counties, Inc.

1335 South Boulevard
Chipley, FL 32428

Phone: (850) 638-7517

Services: Provides programs and services for people with developmental disabilities.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair and Purchase Assistance

Indian River County, Community Development Department

1801 27th Street

Vero Beach, FL 32960

Phone: (772) 226-1250

Website: <http://www.ircgov.com>

Funding: State Housing Initiatives Partnership (SHIP)

Services: Provides homeowner purchase assistance and home repair of owner-occupied homes.

Home Repair, Purchase Assistance and Rental Housing

Indiantown Non-Profit Housing, Inc.

15518 Southwest Osceola Street

Indiantown, FL 34956

Phone: (772) 597-3667

Email: inphi@onearrow.net

Website: <http://www.inphi.org/>

Funding: Weatherization Assistance Program (WAP)

Services: Provides services in multiple counties, including this one. Provides weatherization assistance, home repair, rental units and offers rental and utility assistance.

USDA Rural Development - Royal Palm Beach Area Office

420 South State Road 7, Suite 166

Royal Palm Beach, FL 33414

Phone: (561) 792-2727, ext. 5

Email: flgrh.Ftmyers@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Purchase Assistance

Indian River County Habitat for Humanity

4568 North U.S. Highway 1

Vero Beach, FL 32967

Phone: (772) 562-9860

Email: irchfh@irchabitat.org

Website: <http://www.irchabitat.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Rental Housing

Indian River County Public Housing Authority

1028 20th Place, Suite C

Vero Beach, FL 32960

Phone: (772) 770-5014

Website: <http://www.ircgov.com>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides Section 8 housing choice vouchers.

Support Services

Abilities Resource Center (ARC) of Indian River County

1375 16th Avenue

Vero Beach, FL 32960

Phone: (772) 562-6854

Website: <http://www.arcir.org>

Services: Offers support for people with disabilities.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Tri-County Community Council, Inc.
 302 North Oklahoma Street
 Bonifay, FL 32425
Phone: (850) 547-3689;
Toll Free: (800) 395-2696
Email: bonifayservices@tricitycommunitycouncil.com
Website: <http://www.tricitycommunitycouncil.com/>
Funding: Weatherization Assistance Program (WAP)
Services: Provides services in multiple counties, including this one. Provides assistance from the Department of Energy Weatherization Assistance Program makes energy repairs to reduce utility costs. Provides utility bill assistance.

Home Repair and Purchase Assistance

Jackson County Grants Department
 4487 Lafayette Street
 Marianna, FL 32448
Phone: (850) 482-9083
Website: <http://www.jacksoncountyfl.net/>
Funding: State Housing Initiatives Partnership (SHIP)
Services: Provides funding for down payment and closing costs and make home repairs.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Marianna Area Office
 2741 Pennsylvania Avenue, Suite 5
 Marianna, FL 32448
Phone: (850) 526-2610
Email: flgrh.Marianna@fl.usda.gov
Website: <http://www.rurdev.usda.gov/FL-Contacts.html>
Funding: U.S. Department of Agriculture (USDA)
Services: Provides mortgage and rental

assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Purchase Assistance

Jackson County Habitat for Humanity
 4441 Jackson Street
 Marianna, FL 32448
Phone: (850) 482-2187
Email: jchfh@embarqmail.com
Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Rental Housing

Marianna Public Housing Authority
 2912 Albert Street
 Marianna, FL 32448-7709
Phone: (850) 482-3512
Email: mariannahousing@embarqmail.com
Funding: U.S. Department of Housing and Urban Development (HUD)
Services: Provides public housing affordable rental units and Section 8 housing choice vouchers.

Northwest Florida Regional - Public Housing Authority
 5302 Brown Street
 Graceville, FL 32440-0218
Phone: (850) 263-5303
Email: nwauthority@bellsouth.net
Funding: U.S. Department of Housing and Urban Development (HUD)
Services: Provides public Housing affordable rental units and Section 8 housing choice vouchers.

Support Services

Disability Resource Center, Inc.

625 Highway 231

Panama City, FL 32401

Phone: (850) 769-6890

Website: <http://www.drcpc.org>

Services: Provides services in multiple counties, including this one. Services include independent living skills instruction, information and referral and peer support.

Jackson County ARC, Inc.

2944 Pennsylvania Avenue, Suite A

Marianna, FL 32448

Phone: (850) 526-7333

Email: jcarc@embarqmail.com

Website: <http://www.jacksoncountyarcs.net>

Services: Provides core services such as advocacy, independent living skills, peer support and information and referral.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Capital Area Community Action Agency, Inc.
 950 Mamie Scott Drive
 Monticello FL 32344
Phone: (850) 997-8231
Website: <http://www.cacaainc.org/>
Funding: Weatherization Assistance Program (WAP)
Services: Provides assistance from the Department of Energy Weatherization Assistance Program.

Home Repair and Purchase Assistance

Jefferson County SHIP Program
 445 West Palmer Mill Road
 Monticello, FL 32344
Phone: (850) 342-0175
Website: <http://www.meridiancommunitysolutions.com/projects/>
Funding: State Housing Initiatives Partnership (SHIP)
Services: Provides funding for the down payment and closing costs for the purchase of a home and offer home repairs to owner-occupied homes.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Marianna Area Office
 2741 Pennsylvania Avenue, Suite 5
 Marianna, FL 32448
Phone: (850) 526-2610
Email: flgrh.Marianna@fl.usda.gov
Website: <http://www.rurdev.usda.gov/FL-Contacts.html>
Funding: U.S. Department of Agriculture (USDA)
Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities.

The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Home Repair and Support Services

Ability 1st, Center for Independent Living
 1823 Buford Court
 Tallahassee, FL 32308
Phone: (850) 575-9621;
TDD: (954) 735-1598
Website: <http://ability1st.info/index.php>
Services: Provides services in multiple counties, including this one. Provides construction of wheelchair ramps and support services.

Rental Housing

Jefferson County Grants Administration - Public Housing Agency
 445 West Palmer Mill Road
 Monticello, FL 32344
Phone: (850) 877-1908
Funding: U.S. Department of Housing and Urban Development (HUD)
Services: Provides safe and affordable rental housing and Section 8 housing choice vouchers.

Florida Management Associates, Inc.
 PO Box 2260
 Monticello, FL 32316
Phone: (850) 893-7650
Email: info@flamgt.com
Website: <http://flamgt.com/>
Services: Manages federally subsidized one and two bedrooms apartments for people 62 years or older, or for people certified as people with disabilities. Must meet income eligibility, rent is based off households annual income (30%).

Goodwill Industries of Big Bend, Inc.

300 Mabry Street
Tallahassee, FL 32304

Phone: (850) 576-7145

Website: <http://www.goodwillbigbend.com>

Services: Provides housing in multiple counties, including this one. Provides barrier-free subsidized rental apartments. To be eligible you or your spouse must be a person with disabilities to the point where it interferes with daily living and have a low income.

Support Services

The Arc Big Bend, Inc.

122 SW Commerce Drive
Madison, FL 32341

Phone: (850) 973-4614

Website: <http://www.arc-pds.org>

Services: Provides services in multiple counties, including this one. Provides core services such as advocacy, independent living skills, peer support and information and referral.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Suwannee River Economic Council, Inc.

PO Box 70
Live Oak, FL 32064

Phone: (386) 362-4115

Services: Provides services in multiple counties, including this one. Provides repairs to lower utility bills.

Home Repair and Purchase Assistance

Lafayette County SHIP Program

PO Box 70
Live Oak, FL 32064

Phone: (386) 362-4115

Funding: State Housing Initiatives Partnership (SHIP)

Services: Provides funding for down payment and closing costs to purchase a home and make home repairs to owner-occupied homes.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Lake City Area Office

971 West Duval Street, Suite 190
Lake City, FL 32055-3736

Phone: (386) 719-5590

Email: flgrh.LakeCity@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL-Contacts.html>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Home Repair and Support Services

Center for Independent Living of North Central Florida

222 Southwest 36th Terrace
Gainesville, FL 32607

Phone: (352) 378-7474

Email: admin@cilncf.org

Website: <http://www.cilncf.org>

Services: Provides services in multiple counties, including this one. Provides wheel chair ramps, advocacy, information and referral, independent living skills and peer support to people with disabilities.

Support Services

ARC Madison-Jefferson

122 Southwest Commerce Drive
Madison, FL 32341-0912

Phone: (850) 973-4614

Website: <http://www.arc-pds.org/>

Services: Provides services in multiple counties, including this one. Provides core services such as advocacy, independent living skills, peer support and information and referral.

The ARC of North Florida, Inc.

511 Goldkist Boulevard
Live Oak, FL 32064

Phone: (386) 362-7143

Website: <http://www.arcnfl.com>

Services: Provides services in multiple counties, including this one. Provides support services including supported living and community education advocacy.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair and Purchase Assistance

Lake County Economic Development & Community Services Department

1300 South Duncan Drive
Tavares, FL 32778

Phone: (352) 742-6519

Website: <http://www.lakecountyfl.gov>

Funding: State Housing Initiatives Partnership (SHIP), HOME Investment Partnerships Program (HOME), Community Development Block Grant (CDBG)

Services: Provides funding for the down payment and closing costs and home repairs.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Ocala Area Office

2441 Northeast 3rd Street, Suite 204-1
Ocala, FL 34470

Phone: (352) 732-7534

Email: flgrh.Ocala@fl.usda.gov

Website: <http://www.rurdev.usda.gov/Home.html>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Home Repair and Support Services

Center for Independent Living of North Central Florida

3445 Northeast 24th Street
Ocala, FL 34470

Phone: (352) 368-3788;

TTY: (352) 368-2969

Email: admin@cilncf.org

Website: <http://cilncf.org>

Services: Provides services in multiple counties, including this one. Provides wheel chair ramps, advocacy, information and referral, independent living skills and peer support to people with disabilities.

Lake Community Action Agency, Inc.

501 North Bay Street
Eustis, FL 32726

Phone: (352) 357-3497; (352) 357-5550

Website: <http://www.lakecaa.org/>

Funding: Weatherization Assistance Program (WAP)

Services: Provides rent, mortgage, utility assistance and counseling to those experiencing financial difficulties. Also provides energy repairs from the Department of Energy Weatherization Assistance Program and Home Energy Assistance to assist paying for home energy heating and cooling costs.

Purchase Assistance

Habitat for Humanity - Lake-Sumter FL, Inc.

710 South Bay Street
Eustis, FL 32726

Phone: (352) 483-0434

Website: <http://www.habitat-lakesumterfl.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low income households. Buyer assistance includes a low-interest mortgage and sometimes down payment assistance.

Rental Housing

Eustis Housing Authority

1000 Wall Street, #60
Eustis, FL 32726

Phone: (352) 357-4851

Email: eustishousing@comcast.net

Website: <http://www.eustishousingauthority.com/>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides affordable public housing apartments and USDA rental apartments.

Homes in Partnership, Inc.

1175 Lucerne Drive

Mt. Dora, FL 32757

Phone: (352) 383-7300

Email: homesinfo@homesip.org

Website: <http://www.homesip.org>

Services: Provides affordable housing, both rental and home ownership. Eligibility: must have held a job for 6 months plus, household income of \$20,000-25,000, no past late payments.

Lake County Public Housing Agency

1300 South Duncan Drive

Tavares, FL 32778

Phone: (352) 742-6540

Website: http://www.lakecountyfl.gov/departments/community_services/housing_services/rental_assistance.aspx

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Section 8 housing choice vouchers, wait list at this time.

Support Services

Sunrise ARC, Inc.

35201 Radio Road

Leesburg, FL 34788

Phone: (352) 787-3079

Email: information@sunrisearc.org

Website: <http://www.sunrisearc.org>

Services: Offers community living supports for people with developmental disabilities.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair and Purchase Assistance

City of Cape Coral Planning and Growth Management Division

PO Box 150027

Cape Coral, FL 33915-0027

Phone: (239) 573-3182

Website: <http://www.capecoral.net/Government/ProjectandBuildingInformation/PlanningandGrowthManagementDivision/CDBGSHIPNSPPPrograms/tabid/555/language/en-US/Default.aspx>

Funding: State Housing Initiatives Partnership (SHIP), Community Development Block Grant (CDBG)

Services: Provides assistance with down payment and closing costs to purchase a home, assist with home repairs and emergency repairs.

City of Fort Myers Housing and Real Estate

1825 Hendry Street, Suite 101

Fort Myers, FL 33901

Phone: (239) 321-7970

Email: hre@cityftmyers.com

Website: <http://www.cityftmyers.com/Government/Departments/CommunityDevelopment/Divisions/HousingRealEstate/tabid/256/DMXModule/1894/Default.aspx?EntryId=4317>

Funding: State Housing Initiatives Partnership (SHIP), Community Development Block Grant (CDBG)

Services: Provides assistance with down payment and closing costs to purchase a home, assist with home repairs and emergency repairs.

Lee County Department of Human Services

2440 Thompson Street

Fort Myers, FL 33901

Phone: (239) 533-7900

Website: <http://dhs.leegov.com/Pages/default.aspx>

Funding: State Housing Initiatives Partnership

(SHIP), HOME Investment Partnerships Program (HOME), Weatherization Assistance Program (WAP) and Community Development Block Grant (CDBG)

Services: Offers housing repair, emergency home improvement repairs, repair of renter-occupied housing, and home buyer down payment assistance.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Fort Myers Service Center

3434 Hancock Bridge Parkway

Fort Myers, FL 33903-7094

Phone: (239) 997-7331

Website: <http://www.rurdev.usda.gov/FLHome.html>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Purchase Assistance

Habitat for Humanity - Lee and Hendry Counties, Inc.

1288 North Tamiami Trail

North Fort Myers, FL 33903

Phone: (239) 652-0434

Email: familyservices@habitat4humanity.org

Website: <http://habitat4humanity.org/>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Rental Housing

Housing Authority of the City of Fort Myers

4224 Renaissance Preserve Way

Fort Myers, FL 33916

Phone: (239) 344-3220

Website: <http://www.hacfm.org/web/>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides safe and affordable subsidized apartments and Section 8 housing choice vouchers.

Lee County Housing Authority

14170 Warner Circle Northwest

North Fort Myers, FL 33903

Phone: (239) 997-6688

Website: <http://leecountyha.org/>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides safe and affordable subsidized apartments and Section 8 housing choice vouchers.

Support Services

Center for Independent Living of Southwest Florida, Inc.

2321 Bruner Lane

Fort Myers, FL 33912

Phone: (239) 277-1447

Website: <http://cilfl.org/>

Services: Provides core services such as advocacy, independent living skills, peer support and information and referral.

LARC of Lee County, Inc.

2570 Hanson Street

Fort Myers, FL 33901

Phone: (239) 334-6285, ext. 200

Email: info@larcleecounty.org

Website: <http://www.larcleecounty.org/>

Services: Offers adult day care activities and vocational transition programs; community inclusion programs; community education advocacy and prevention.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Capital Area Community Action Agency

309 Office Plaza Drive

Tallahassee FL 32301

Phone: (850) 222-2043

Website: <http://www.cacaainc.org/>

Services: Provides assistance from the Weatherization Program to make energy efficient repairs for homeowners.

Home Repair and Purchase Assistance

Leon County Office of Human Services and Community Partnership

918 Railroad Avenue

Tallahassee, FL 32310

Phone: (850) 606-1900

Website: <http://www.leoncountyfl.gov>

Funding: State Housing Initiatives Partnership (SHIP)

Services: Provides down payment and closing cost assistance, home repair of owner-occupied residences in the unincorporated areas of the county.

Home Repair, Purchase Assistance and Rental Housing

City of Tallahassee Economic and Community Development

435 North Macomb Street

Tallahassee, FL 32301

Phone: (850) 891-6500

Website: <http://www.talgov.com>

Funding: HOME Investment Partnerships Program (HOME) State Housing Initiatives Partnership (SHIP), Community Development Block Grant (CDBG)

Services: Provides zero interest loans for down payment and closing costs for the purchase of a home, home repair, emergency repair and rental home repair and rental special needs.

USDA Rural Development - Marianna Area Office

2741 Pennsylvania Avenue, Suite 5

Marianna, FL 32448

Phone: (850) 526-2610

Email: flgrh.Marianna@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL-Contacts.html>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides home repair assistance.

Home Repair and Support Services

Ability 1st, Center for Independent Living of North Florida

1823 Buford Court

Tallahassee, FL 32301

Phone: (850) 575-9621;

TDD: (850) 576-5245

Website: <http://www.ability1st.info>

Services: Provides construction of wheelchair ramps and support services.

Purchase Assistance

Big Bend Habitat for Humanity

2921 Roberts Avenue

Tallahassee, FL 32310

Phone: (850) 574-2288

Website: <http://www.bigbendhabitat.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Rental Housing

Florida Management Associates

PO Box 2260

Tallahassee, FL 32316

Phone: (850) 893-7650

Email: info@flamgt.com

Website: <http://www.flamgt.com>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Owns and operates federally subsidized one and two bedrooms apartments for individuals who are elderly or people with disabilities.

Goodwill Industries of Big Bend

300 Mabry Street

Tallahassee, FL 32304

Phone: (850) 576-7145, ext. 109

Email: opmanager@goodwillbigbend.com

Website: <http://www.goodwillbigbend.com>

Services: Provides barrier-free subsidized rental apartments for low-income households that include one or more people with disabilities.

Tallahassee Housing Authority

2940 Grady Road

Tallahassee, FL 32312

Phone: (850) 385-6126

Website: <http://www.tallha.org>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides subsidized public rental housing, section 8 housing choice vouchers and family self-sufficiency education.

Support Services

Sunrise Community

1830 Buford Court

Tallahassee, FL 32308

Phone: (850) 922-5630

Email: tallahassee@sunrisegroup.org

Website: <http://www.sunrisegroup.org>

Tallahassee Developmental Center

455 Appleyard Drive

Tallahassee, FL 32304

Phone: (850) 575-0619

Email: admin@pensacolacare.org

Website: <http://www.pensacolacare.org>

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair and Purchase Assistance

Levy County SHIP Office

612 East Hathaway Avenue
Bronson, FL 32621

Phone: (352) 486-5268

Email: levydevship@bellsouth.net

Website: <http://www.levycounty.org>

Funding: State Housing Initiatives Partnership (SHIP), Community Development Block Grant (CDBG)

Services: Provides funding for down payment and closing costs and home repair

Home Repair and Rental Housing

Central Florida Community Action Agency

2320 Northeast 2nd Street
Ocala, FL 34470

Phone: (352) 732-3008

Website: <http://www.cfcaa.org/>

Funding: Weatherization Assistance Program (WAP)

Services: Provides services in multiple counties, including this one. Provides emergency rental assistance, energy payments, nutrition, transportation, temporary shelter. Weatherization repairs.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Ocala Area Office

2441 Northeast 3rd Street, Suite 204
Ocala, FL 34470

Phone: (352) 732-7534

Email: flgrh.Ocala@fl.usda.gov

Website: <http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents

including persons with disabilities. Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Home Repair and Support Services

Center for Independent Living of North Central Florida

222 Southwest 36th Terrace
Gainesville, FL 32607

Phone: (352) 378-7474;

TTY: (352) 372 3443

Email: admin@cilncf.org

Website: <http://www.cilncf.org>

Services: Provides services in multiple counties, including this one. Provides wheelchair ramps, employment services, an equipment loan program, sign language interpreting and more.

Rental Housing

Levy, Gilchrist, Suwannee Counties Housing Authority

611 South Pine Street
Bronson, FL 32621

Phone: (352) 486-5422

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides Section 8 housing choice vouchers, public housing rental apartments.

Support Services

Levy County ARC

PO Box 86
Otter Creek, FL 32683

Phone: (352) 486-4293

Email: info@autismnow.org

Website: <http://www.autismnow.org/local/levy-county-arc/>

Services: Provides advocacy and support for people with disabilities including adult day training and community education advocacy.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair and Purchase Assistance

Liberty County Grants Department

PO Box 399

Bristol, FL 32321

Phone: (850) 643-2692

Funding: State Housing Initiatives Partnership (SHIP), Weatherization Assistance Program (WAP)

Services: Provides down payment and closing cost assistance, home repair assistance.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Marianna Area Office

2741 Pennsylvania Avenue, Suite 5

Marianna, FL 32448

Phone: (850) 526-2610

Email: flgrh.Marianna@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL-Contacts.html>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides home repair assistance.

Home Repair and Support Services

Disability Resource Center

625 Highway 231

Panama City, FL 32401

Phone: (850) 769-6890

Email: outreach@drcpc.org

Website: <http://www.drcpc.org>

Services: Provides services in multiple counties, including this one. Provides resources, education, and counseling to people with disabilities and make homes more accessible.

Rental Housing

Florida Management Associates

PO Box 2260

Tallahassee, FL 32316

Phone: (850) 893-7650

Email: info@flamgt.com

Website: <http://www.flamgt.com>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides housing in multiple counties, including this one. Owns and operates federally subsidized one- and two-bedroom apartments for individuals who are elderly and people with disabilities.

Goodwill Industries of Big Bend, Inc.

300 Mabry Street

Tallahassee, FL 32304

Phone: (850) 576-7145

Website: <http://www.goodwillbigbend.com>

Services: Provides barrier-free subsidized rental apartments for low-income households that include one or more people with disabilities.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Suwannee River Economic Council, Inc.

PO Box 70

Live Oak, FL 32064

Phone: (386) 362-4115

Funding: Weatherization Assistance Program (WAP)

Services: Provides services in multiple counties, including this one. Provides assistance from the Department of Energy Weatherization Assistance Program.

Home Repair and Purchase Assistance

Madison County SHIP Program

PO Box 70

Live Oak, FL 32064

Phone: (850) 973-6709

Funding: State Housing Initiatives Partnership (SHIP)

Services: Provides funding for the down payment and closing costs and housing repair.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Lake City Area Office

971 West Duval Street, Suite 190

Lake City, FL 32055-3736

Phone: (386) 719-5590

Email: flgrh.LakeCity@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL-Contacts.html>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Home Repair and Support Services

Ability 1st, Center for Independent Living of North Florida

1823 Buford Court

Tallahassee, FL 32308

Phone: (850) 575-9621;

TDD: (850) 576-5245

Website: <http://www.ability1st.info>

Services: Provides services in multiple counties, including this one. Provides resources, education, and counseling to people with disabilities. Aid in making homes more accessible.

Rental Housing

Florida Management Associates, Inc.

PO Box 2260

Tallahassee, FL 32316

Phone: (850) 893-7650

Email: info@flamgt.com

Website: <http://flamgt.com/>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides housing in multiple counties, including this one. Manages multifamily and government subsidized housing communities.

Support Services

The Arc Big Bend, Inc.

122 Southwest Commerce Drive

Madison, FL 32340

Phone: (850) 973-4614

Website: <http://www.arc-pds.org/>

Services: Provides core services such as advocacy, independent living skills, peer support and information and referral.

Goodwill Industries - Big Bend, Inc.

300 Mabry Street

Tallahassee, FL 32304

Phone: (850) 576-7145

Website: <http://www.goodwillbigbend.com>

Services: Provides services in multiple counties, including this one. Offers community living supports for people with developmental disabilities.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair and Purchase Assistance

Manatee County Neighborhood Services Department

1112 Manatee Avenue West
Bradenton, FL 34205

Phone: (941) 749-3029

Website: <http://www.mymanatee.org/home.html>

Funding: State Housing Initiatives Partnership (SHIP), HOME Investment Partnerships Program (HOME), Community Development Block Grant (CDBG)

Services: Provides funding for down payment and closing costs with the purchase of a new home and home improvements and repairs, homeless assistance and energy improvements.

Home Repair, Purchase Assistance and Rental Housing

City of Bradenton Planning and Community Development

101 Old Main Street West
Bradenton, FL 34205-7865

Phone: (941) 932-9493

Website: <http://www.cityofbradenton.com>

Funding: State Housing Initiatives Partnership (SHIP), Community Development Block Grant (CDBG), U.S. Department of Housing and Urban Development (HUD)

Services: Offers money for down payment and closing costs for the purchase of a home and provides home repairs. Also administer the Section 8 housing choice vouchers.

USDA Rural Development - North Fort Myers Area Office

3434 Hancock Bridge Parkway, Suite 209-A
North Fort Myers, FL 33903-7005

Phone: (239) 997-7331

Email: flgrh.Ftmyers@fl.usda.gov

Website: <http://www.rurdev.usda.gov/fl>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides services in multiple counties, including this one. Provides

mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health.

Home Repair and Support Services

Manatee Community Action Agency, Inc.

302 Manatee Avenue East, Suite 322
Bradenton, FL 34208-1934

Phone: (941) 827-2887

Website: <http://www.manateecaa.org>

Funding: U.S. Department of Housing and Urban Development (HUD) and Weatherization Assistance Program (WAP)

Services: Provides Low Income Home Energy Assistance Program, Family Self Sufficiency Program, Head Start, housing counseling, Micro Enterprise Development, weatherization assistance.

Suncoast Center for Independent Living

3281 17th Street
Sarasota, FL 34235

Phone: (941) 351-9545

Email: info@scil4u.org

Website: <http://www.scil4u.org>

Services: Provides services in multiple counties, including this one. Guides prospective homebuyers and renters in the independent living process and provides ramps. Assist with disability application, the appeals process. Discrimination and information on Medicaid benefits and housing.

Purchase Assistance

Manatee County Habitat for Humanity

4105 Cortez Road West
Bradenton, FL 34210

Phone: (941) 748-9100

Website: <http://www.manateehabitat.org/site>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Rental Housing

Bradenton Housing Authority

2002 9th Avenue East

Bradenton, FL 34208

Phone: (941) 748-5568

Website: <http://www.bradentonhousing.org>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides affordable rental housing and Section 8 housing choice vouchers to low-income residents.

Manatee County Housing Authority

5631 11th Street East

Bradenton, FL 34203

Phone: (941) 756-3974

Website: <http://manateehousing.com>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides affordable rental housing and Section 8 housing choice vouchers to low-income residents.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair and Purchase Assistance

City of Ocala Neighborhood Services

201 Southeast 3rd Street, 2nd Floor

Ocala, FL 34471

Phone: (352) 629-8231

Email: commprog@ocalafl.org

Website: <http://www.ocalafl.org/default.aspx>

Funding: State Housing Initiatives Partnership (SHIP) and Community Development Block Grant (CDBG)

Services: Provides down payment and closing cost, home repair and homeless prevention.

Habitat for Humanity of Marion County, Inc.

PO Box 5578

Ocala, FL 34478-5578

Phone: (352) 351-4663

Website: <http://www.habitatocala.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Marion County Community Services

2710 East Silver Springs Boulevard

Ocala, FL 34470

Phone: (352) 671-8770

Website: http://www.marioncountyfl.org/CommunityServices/community_default.aspx

Funding: State Housing Initiatives Partnership (SHIP), HOME Investment Partnerships Program (HOME), Community Development Block Grant (CDBG)

Services: Provides down payment and closing costs to income eligible households who do not own a home and home repair to owner-occupied homes. Also have homes for sale to income eligible households.

Home Repair and Rental Housing

Central Florida Community Action Agency, Inc.

2320 Northeast 2nd Street

Ocala, FL 34470

Phone: (352) 732-3008

Website: <http://www.cfcaa.org/>

Funding: Weatherization Assistance Program (WAP)

Services: Provides emergency assistance including rental assistance, energy payments, transportation, and temporary shelter. Provides utility bill assistance. Weatherization program reduces energy costs for low-income families, particularly for individuals who are elderly and people with disabilities.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Ocala Area Office

2441 Northeast 3rd Street, Suite 204-1

Ocala, FL 34470

Phone: (352) 732-7534

Email: flgrh.Ocala@fl.usda.gov

Website: <http://www.rurdev.usda.gov/Home.html>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Home Repair and Support Services

Center for Independent Living of North Central Florida

3445 Northeast 24th Street
Ocala, FL 34470

Phone: (352) 368-3788;

TTY: (352) 368-2969

Email: admin@cilncf.org

Website: <http://cilncf.org>

Services: Provides employment services, disability awareness training, wheelchair ramps, and more.

Purchase Assistance and Rental Housing

Florida Low Income Housing Associates, Inc.

701 White Boulevard
Inverness, FL 34453

Phone: (352) 726-1113;

Toll Free: (888) 563-1110

Website: <http://www.fliha.org/>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides services in multiple counties, including this one. Provides affordable housing opportunities for homeownership and rental to very low and low income families.

Neighborhood Housing & Development Corporation (NHDC)

633 Northwest 8th Avenue
Gainesville, FL 32601

Phone: (352) 380-9119

Website: www.gnhdc.org

Services: Provides services in multiple counties, including this one. Develops homes for resale and rental to low- and moderate-income households.

Rental Housing

Ocala Housing Authority

1629 Northwest 4th Street
Ocala, FL 34475

Phone: (352) 369-2636

Website: <http://www.ocalahousing.org>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides affordable rental housing and Section 8 housing choice vouchers to low-income residents.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair and Purchase Assistance

Martin County Intergovernmental and Community Relations

2401 Southeast Monterey Road
Stuart, FL 34996

Phone: (772) 288-5400

Website: <http://www.martin.fl.us>

Funding: State Housing Initiatives Partnership (SHIP)

Services: Provides funding for down payment and closing costs for the purchase of a home and also offers owner-occupied home repairs.

Home Repair, Purchase Assistance and Rental Housing

Indiantown Non-Profit Housing, Inc.

15516 Southwest Osceola Street
Indiantown, FL 34956

Phone: (772) 597-3667

Email: inphi@onearrow.net

Website: <http://www.inphi.org/>

Funding: Weatherization Assistance Program (WAP)

Services: Offers assistance from the Department of Energy Weatherization Assistance Program to increase energy efficiency. Provides utility bill assistance. Also offers owner-occupied home repairs and affordable rental units.

USDA Rural Development - Royal Palm Beach Area Office

420 South State Road 7, Suite 166
Royal Palm Beach, FL 33414-4306

Phone: (561) 792-2727, ext. 5

Email: flgrh.Ftmyers@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair,

improve, or modernize dwellings and/or to remove health and safety hazards.

Purchase Assistance

Habitat for Humanity of Martin County

2555 Southeast Bonita Street
Stuart, FL 34997

Phone: (772) 223-9940

Email: info@habitatmartin.org

Website: <http://www.habitatmartin.org/>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Rental Housing

Stuart Public Housing Authority

611 Church Street
Stuart, FL 34994

Phone: (772) 287-0496

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides public housing low rent apartments and Section 8 housing choice vouchers

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Rebuilding Together Miami-Dade, Inc.

1533 Sunset Drive, Suite 150

Miami, FL 33143

Phone: (305) 665-1146

Website: <http://www.rebuildingtogethermiami.org/>

Services: Provides free home repairs to qualifying homeowners who are low-income, including individuals who are elderly and people with disabilities or veterans. Homeowners or family members are asked to work alongside volunteers.

Home Repair and Purchase Assistance

City of Hialeah, Grants and Human Services Department

501 Palm Avenue, 1st Floor

Hialeah, FL 33010

Phone: (305) 883-8040

Website: <http://www.hialeahfl.gov>

Funding: State Housing Initiatives Partnership (SHIP), HOME Investment Partnerships Program (HOME), Community Development Block Grant (CDBG)

Services: Provides down payment and closing cost assistance for the purchase of a home and home repair of owner-occupied homes.

City of Miami Gardens Department of Community Development

1515 Northwest 167th Street, Building 5, Suite 200

Miami Gardens, FL 33169

Phone: (305) 622-8000, ext. 2740

Website: <http://www.miamigardens-fl.gov>

Funding: State Housing Initiatives Partnership (SHIP)

Services: Provides down payment and closing cost assistance for the purchase of a home and home repair of owner-occupied homes.

Home Repair, Purchase Assistance and Rental Housing

City of Miami Beach Office of Real Estate, Housing and Community Development

515 17th Street

Miami Beach, FL 33139

Phone: (305) 673-7000

Website: <http://www.miamibeachfl.gov/housingcommdev>

Funding: State Housing Initiatives Partnership (SHIP), HOME Investment Partnerships Program (HOME), Community Development Block Grant (CDBG)

Services: Provides down payment and closing cost assistance for the purchase of a home and home repair of owner-occupied homes. Also have affordable rental units.

City of Miami Community Development Department

444 Southwest 2nd Avenue, 2nd Floor

Miami, FL 33130

Phone: (305) 416-2080

Website: <http://www.miamigov.com/communitydevelopment>

Funding: State Housing Initiatives Partnership (SHIP), HOME Investment Partnerships Program (HOME), Community Development Block Grant (CDBG), U.S. Department of Housing and Urban Development (HUD)

Services: Provides down payment and closing cost assistance for the purchase of a home and home repair of owner-occupied homes. Also provides Section 8 housing choice vouchers and affordable public housing.

City of North Miami Community Planning and Development Department

12400 Northeast 8th Avenue

North Miami, FL 33161

Phone: (305) 893-6511

Website: <http://www.northmiamifl.gov>

Funding: State Housing Initiatives Partnership (SHIP), HOME Investment Partnerships Program (HOME), Community Development Block Grant (CDBG)

Services: Provides down payment and closing cost assistance for the purchase of a

home and home repair of owner-occupied homes. Also have rent assistance and affordable units for rent.

USDA - Rural Development - Fort Myers Area Office

1450 North Krome Avenue
Florida City, FL 33034

Phone: (561) 792-2727, ext. 5

Email: flgrh.Ftmyers@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Home Repair, Purchase Assistance, Rental Housing and Support Services

Miami Dade Community Development Department

701 Northwest 1st Court, 16th Floor
Miami, FL 33316

Phone: (786) 469-4100

Email: mdpha@miamidade.gov

Website: <http://www.miamidade.gov/housing>

Funding: State Housing Initiatives Partnership (SHIP), HOME Investment Partnerships Program (HOME), Community Development Block Grant (CDBG)

Services: Provides down payment and closing cost assistance for the purchase of a home and home repair of owner occupied homes. Also offers rental repair and Shelter Plus Care designed to provide housing and supportive services on a long-term basis for persons who are homeless with disabilities

Home Repair, Rental Housing and Support Services

Miami Dade County Community Action and Human Services

2525 Northwest 62nd Street, 4th Floor
Miami, FL 33147

Phone: (305) 514-6000 and (786) 469-4600

Website: <http://www.miamidade.gov/socialservices>

Funding: Weatherization Assistance Program (WAP)

Services: Provides home repair, homeless assistance, rental assistance, weatherization, utility payments and job training.

Purchase Assistance

Habitat for Humanity of Greater Miami

3800 Northwest 22nd Avenue
Miami, FL 33142

Phone: (305) 634-3628;

TTY: Toll Free: (800) 955-8771

Website: <http://www.miamihabitat.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Partners for Self Employment, Inc.

3000 Biscayne Boulevard, Suite 102
Miami, FL 33137

Phone: (305) 438-1407, ext. 204

Website: <http://partnersforselfemployment.org>

Services: Offers an individual development account matching funds program which can be used to save for a down payment for a home.

Rental Housing

Carrfour Supportive Housing

1398 Southwest 1st Street, 12th Floor
Miami, FL 33315

Phone: (305) 371-8300

Website: <http://www.carrfour.org>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides affordable rental housing and support services for individuals and families who are homeless and non-homeless. Also have Section 8 housing choice vouchers.

Hialeah Housing Authority

75 East 6th Street

Hialeah, FL 33010

Phone: (305) 888-9744

Email: jponce@hialeahhousing.org

Website: <http://www.hialeahhousing.org>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides Section 8 housing choice vouchers rental assistance and affordable rental housing.

Homestead Housing Authority

29355 South Federal Highway

Homestead, FL 33030

Phone: (305) 247-0639

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides Section 8 housing choice vouchers.

Miami Beach Housing Authority

200 Alton Road

Miami Beach, FL 33139

Phone: (305) 532-6401

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides Section 8 housing choice vouchers rental assistance and affordable rental housing.

Miami Dade Housing Authority

701 Northwest 1st Court, 16th Floor

Miami, FL 33116

Phone: (786) 469-4106

Email: fortner@miamidade.gov

Website: <http://www.miamidade.gov>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides Section 8 housing choice vouchers rental assistance and affordable rental housing. Also have an assisted living facility.

Support Services

ARC of South Florida

5555 Biscayne Boulevard

Miami, FL 33137

Phone: (305) 759-8500

Email: arcsofla@aol.com

Website: <http://www.arcsofla.org>

Services: Offers supported employment and living programs, and the Learning Enhancement Acquisition Program.

Center for Independent Living of South Florida, Inc.

1601 Northeast 164th Street

North Miami Beach, FL 33162

Phone: (305) 354-4454;

TDD: (305) 354-4425

Email: info@soflacil.org

Website: <http://www.soflacil.org>

Services: Provides core services such as advocacy, independent living skills, peer support and information and referral.

Center for Independent Living of South Florida, Inc.

6660 Biscayne Boulevard

Miami, FL 33138

Phone: (305) 751-8025;

TDD: (305) 751-8891

Email: info@soflacil.org

Website: <http://www.soflacil.org>

Services: Provides core services such as advocacy, independent living skills, peer support and information and referral.

Spinal Cord Living-Assistance Development, Inc. (SCLAD)

240 East First Avenue, Suite 122

Hialeah, FL 33010

Phone: (305) 887-8838

Email: mail@sclad.org

Website: <http://www.sclad.org/>

Services: Keeps information regarding the availability of accessible housing locally.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair and Rental Housing

Monroe County Social Services Department

1100 Simonton Street, Suite 1-190

Key West, FL 33040

Phone: (305) 292-4408;

TTY: (305) 292-4412

Website: <http://www.monroecounty-fl.gov/index.aspx?NID=146>

Funding: U.S. Department of Housing and Urban Development (HUD), Weatherization Assistance Program (WAP)

Services: Provides financial, medical, case management and other related services for people with disabilities, individuals who are elderly and families who reside in Monroe County. Includes Department of Energy Weatherization Assistance Program and Rental Assistance. Provides utility bill assistance. Also administers the public housing authority offering affordable public rental housing and Section 8 housing choice vouchers.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Royal Palm Beach Area Office

420 South State Road 7, Suite 166

Royal Palm Beach, FL 33414-4306

Phone: (561) 792-2727, ext. 5

Email: flgrh.Ftmyers@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Purchase Assistance

Habitat for Humanity of the Middle Keys

PO Box 500067

Marathon, FL 33050

Phone: (305) 743-9828

Email: execdirector@habitatmiddlekeys.org

Website: <http://www.habitatforhumanityofthemiddlekeys.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Habitat for Humanity of the Upper Keys

PO Box 2157

Key Largo, FL 33037

Phone: (305) 453-0050

Email: execdirector@habitatupperkeys.org

Website: <http://www.habitatupperkeys.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Key West and Lower Florida Keys Habitat For Humanity

30320 Overseas Highway

Big Pine Key, FL 33043

Phone: (305) 872-4456

Email: buildit@habitatlowerkeys.org

Website: <http://www.habitatlowerkeys.org/>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Rental Housing

Monroe County Housing Authority of Key West

1400 Kennedy Drive

Key West, FL 33040

Phone: (305) 296-5621

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides Section 8 housing choice vouchers rental assistance and affordable rental housing.

Home Repair

Northeast Florida Community Action Agency, Inc.

1303 Jasmine Street, Suite 100
Fernandina Beach, FL 32034

Phone: (904) 261-0801

Email: contact@nfcaa.org

Website: <http://www.nfcaa.net/>

Funding: Weatherization Assistance Program (WAP)

Services: Provides assistance from the Department of Energy Weatherization Assistance Program and provides energy repairs to reduce utility bills.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Lake City Area Office

971 W Duval Street, Suite 190
Lake City, FL 32055-3736

Phone: (386) 719-5590

Email: flgrh.LakeCity@fl.usda.gov

Website: <http://www.rurdev.usda.gov/fl/>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Home Repair and Support Services

Independent Living Resource Center of North East Florida, Inc.

2709 Art Museum Drive
Jacksonville, FL 32207

Phone: (904) 399-8484

Email: info@cilj.com

Website: <http://www.cilj.com>

Services: Provides services in multiple counties, including this one. Assists consumers who have

disabilities with skill development in areas such as money management, goal setting, accessing community transportation, utilization of equipment and employment readiness.

Purchase Assistance

Nassau County Board of County Commissioners

96135 Nassau Place, Suite 2
Yulee, FL 32097

Phone: (904) 491-7390

Website: <http://www.nassaucountyfl.com/index.aspx?NID=179>

Funding: State Housing Initiatives Partnership (SHIP)

Services: Offers down payment assistance to first-time homebuyers.

Rental Housing

Fernandina Beach Housing Authority

1300 Hickory Street
Fernandina Beach, FL 32034

Phone: (904) 261-5051

Website: <http://www.fbfl.us/index.aspx?NID=495>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides Section 8 housing choice vouchers rental assistance and affordable rental housing.

Nassau Habitat for Humanity

516 South 10th Street, Suite 203
Fernandina Beach, FL 32034

Phone: (904) 277-0600

Website: <http://www.habitatflorida.org/>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Community Action Program Committee, Inc.
1380 North Palafox Street
Pensacola, FL 32501

Phone: (850) 438-4021

Website: <http://www.capc-pensacola.org/>

Funding: Weatherization Assistance Program (WAP)

Services: Provides services in multiple counties, including this one. Provides assistance from the Department of Energy Weatherization Assistance Program makes homes more energy efficient to reduce utility bills.

Home Repair, Purchase Assistance and Rental Housing

Okaloosa Housing Partners

204 Cloverdale Boulevard
Fort Walton Beach, FL 32547

Phone: (850) 863-1969

Email: okaloosacdc@embarqmail.com

Website: <http://www.okaloosahousingpartners.org/>

Funding: State Housing Initiatives Partnership (SHIP)

Services: Provides down payment and closing cost assistance or rehab of a residential home. Also provides affordable rental units.

USDA Rural Development - Crestview Area Office

932 North Ferdon Boulevard, Suite B
Crestview, FL 32536

Phone: (850) 682-2416

Email: flgrh.Crestview@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL-Contacts.html>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Purchase Assistance

Habitat for Humanity in Okaloosa County

99 Eglin Parkway, Suite 11
Fort Walton Beach, FL 32548

Phone: (850) 315-0025

Email: info@habitatfwb.org

Website: <http://www.habitatfwb.org/>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Rental Housing

Crestview Housing Authority Florida

371 West Hickory Avenue
Crestview FL 32536

Phone: (850) 682-2413

Website: <http://www.chafl.com/>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides affordable rental housing and Section 8 housing choice vouchers.

Fort Walton Beach Housing Authority

27 Robinwood Drive South West
Fort Walton Beach FL 32548

Phone: (850) 243-3224

Email: fwbha@fwbha.org

Website: http://fwbha.com/Public_Housing.html

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides affordable rental housing and Section 8 housing choice vouchers.

Niceville Housing Authority

500 Boyd Circle
Niceville FL 32578

Phone: (850) 678-7816

Email: reception@nicevillehousing.org

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides affordable rental public housing.

Support Services

Center for Independent Living of North West Florida

3600 North Pace Boulevard
Pensacola, FL 32305

Phone: (850) 595-5566

Email: cil-drc@cil-drc.org

Website: <http://www.cil-drc.org>

Services: Provides services in multiple counties, including this one. Provides core services such as advocacy, independent living skills, peer support and information and referral.

Horizons of Okaloosa County, Inc.

123 Truxton Avenue
Fort Walton Beach, FL 32547

Phone: (850) 863-1530

Website: <http://www.horizonsfwb.com/>

Services: Offers supported living coaching; flexible in-home-support; and behavior analysis service. Provides services to children and adults with disabilities.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair and Purchase Assistance

Indiantown Non-Profit Housing, Inc.

15516 South West Osceola Street
Indiantown, FL 34956

Phone: (772) 597-3667;

Toll Free: (877) 212-0309

Email: info@inphi.org

Website: <http://www.inphi.org/>

Funding: HOME Investment Partnerships Program (HOME), Weatherization Assistance Program (WAP)

Services: Provides services in multiple counties, including this one. Offers financing and grants for homeowner repairs and purchase assistance. Also administers the Department of Energy Weatherization Assistance Program which weatherizes homes to reduce energy costs.

Home Repair, Purchase Assistance and Support Services

Okeechobee County Housing/Grant Coordinator

304 Northwest 2nd Street, Room 106
Okeechobee, FL 34972

Phone: (863) 763-6441, ext. 5

Website: <http://www.co.okeechobee.fl.us/ship>

Funding: State Housing Initiatives Partnership (SHIP)

Services: Provides down payment and closing cost assistance and owner-occupied home repairs.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Royal Palm Beach Area Office

420 South State Road 7, Suite 166
Royal Palm Beach, FL 33414-4306

Phone: (561) 792-2727, ext. 5

Email: flgrh.Ftmyers@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Purchase Assistance

Habitat for Humanity of Okeechobee County, Inc.

1600 South West 2nd Avenue, #B
Okeechobee, FL 34974

Phone: (863) 357-1371

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Rebuilding Together Orlando, Inc.

P.O. Box 2779

Apopka, FL 32704

Phone: (321) 385-7823

Email: info@rebuildingtogetherbroward.org

Website: <http://www.rtorlando.org/>

Services: Provides free home repairs to qualifying homeowners who are low income, individuals who are elderly and people with disabilities or veterans. Homeowners or family members are asked to work alongside volunteers.

Home Repair and Purchase Assistance

City of Orlando Housing & Community Development

One City Commons, 400 South Orange Ave,
7th Floor

Orlando, FL 32802-4990

Phone: (407) 246-3413

Website: <http://www.cityoforlando.net/>

Funding: State Housing Initiatives Partnership (SHIP), HOME Investment Partnerships Program (HOME), Community Development Block Grant (CDBG)

Services: Offers assistance with down payment and closing costs, home repair and emergency shelter.

Habitat for Humanity of Winter Park/ Maitland

PO Box 1196

Winter Park, FL 32790

Phone: (407) 645-4408

Website: <http://www.habitatwpm.org/>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Orange County Housing and Community Development

525 East South Street

Orlando, FL 32801

Phone: (407) 836-5150

Email: housing@ocfl.net

Website: <http://www.orangecountyfl.net>

Funding: State Housing Initiatives Partnership (SHIP), HOME Investment Partnerships Program (HOME), Community Development Block Grant (CDBG)

Services: Offers assistance with down payment and closing costs, home repair and emergency shelter.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Davenport Rural Development Area Office

2629 Waverly Barn Road, Suite 129

Davenport, FL 33897-8614

Phone: (863) 420-4833

Email: flgrh.Davenport@fl.usda.gov

Website: <http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Home Repair and Support Services

National Multiple Sclerosis Society (Mid-Florida Chapter)

2701 Mainland Center Parkway, Suite 100

Maitland, FL 32751

Phone: (407) 478-8880

Email: info@flc.org

Website: <http://www.nationalmssociety.org/chapters/FLC/index.aspx>

Services: Provides services in multiple counties, including this one. Offers financial assistance for home modification, equipment, exercise, transportation, health and wellness to people with multiple sclerosis.

Purchase Assistance

Habitat for Humanity of Greater Orlando Area

1925 Traylor Boulevard
Orlando, FL 32804

Phone: (407) 648-4567

Email: information@habitat-orlando.org

Website: <http://www.habitat-orlando.org/>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

HANDS of Central Florida, Inc.

1707 Orlando Central Parkway, Suite 350
Orlando, FL 32809

Phone: (407) 447-5686

Email: info@cflhands.org

Website: <http://www.cflhands.org/index.php>

Services: Provides certified housing counseling during the home buying phase. Also offer affordable homes for sale.

West Orange Habitat for Humanity

PO Box 38
Oakland, FL 34787

Phone: (407) 905-0406

Website: <http://www.westorangehabitat.org/>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Purchase Assistance and Rental Housing

Homes in Partnership, Inc.

235 East 5th Street
Apopka, FL 32703

Phone: (407) 886-2451

Email: homesinfo@homesip.org

Website: <http://www.homesip.org/>

Services: Provides affordable self-help housing for home ownership and affordable rental apartments.

Rental Housing

Grand Avenue Economic Community Development Corp.

4049 South Orange Blossom Trail
Orlando, FL 32839

Phone: (407) 294-0123

Website: <http://www.grandave.org/>

Services: Provides permanent housing to people who are homeless with developmental, mental, or physical disabilities or senior citizens and veterans who are homeless.

Orlando Housing Authority

390 North Bumby Avenue
Orlando, FL 32803

Phone: (407) 895-3300; **TDD:** (407) 894-9891

Website: <http://www.orl-oha.org/>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides public housing low rent apartments and Section 8 housing choice vouchers.

Winter Park Public Housing Authority

718 Margaret Square
Winter Park, FL 32789

Phone: (407) 645-2869

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides public housing low rent apartments.

Support Services

Center For Independent Living in Central Florida, Inc.

720 North Denning Drive
Winter Park, FL 32789

Phone: (407) 623-1070

Email: info@cilorlando.org

Website: <http://www.cilorlando.org/>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides employment services, disability awareness training, wheelchair ramps and more.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair and Purchase Assistance

Osceola County Council on Aging, Inc.

700 Generation Point

Kissimmee, FL 34744

Phone: (407) 846-8532 and (407) 483-1499

Email: info@osceolagenerations.org

Website: <http://www.osceolagenerations.org/>

Funding: Weatherization Assistance Program (WAP)

Services: Offers the Department of Energy Weatherization Assistance Program which provides repairs to lower energy costs. Also have an Individual Development Accounts Program, which is a savings tool combining economic incentives and education in order to save assets for a specific goal. Individual Development Accounts provide matching funds to depositors for purchase assistance.

Home Repair, Purchase Assistance and Rental Housing

Osceola County Housing Department

330 North Beaumont Avenue

Kissimmee, FL 34741

Phone: (407) 742-8418

Website: http://www.osceola.org/housing/131-4611-0/contact_information.cfm

Funding: State Housing Initiatives Partnership (SHIP), Community Development Block Grant (CDBG), U.S. Department of Housing and Urban Development (HUD)

Services: Provides funding for down payment and closing costs, owner-occupied home repairs and Section 8 housing choice vouchers.

USDA Rural Development - Davenport Rural Development Area Office

2629 Waverly Barn Road, Suite 129

Davenport, FL 33897-8614

Phone: (863) 420-4833

Email: flgrh.Davenport@fl.usda.gov

Website: <http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Home Repair and Support Services

National Multiple Sclerosis Society (Mid-Florida Chapter)

2701 Mainland Center Parkway, Suite 100

Maitland FL 32751

Phone: (407) 478-8880

Email: info@flc.org

Website: <http://www.nationalmssociety.org/flc/home/>

Services: Provides services in multiple counties, including this one. Offers financial assistance for home modification, equipment, exercise, transportation, health and wellness to people with multiple sclerosis.

Purchase Assistance

City of Kissimmee Development Services Department

101 North Church Street

Kissimmee, FL 34741

Phone: (407) 518-2156

Website: <http://www.kissimmee.org>

Funding: State Housing Initiatives Partnership (SHIP)

Services: Assists with financing the down payment and closing costs for the purchase of a home.

Habitat for Humanity of Osceola County, Inc.

2340 North Orange Blossom Trail

Kissimmee FL 34741

Phone: (407) 343-1910

Email: info@habitatosceola.org

Website: <http://www.habitatosceola.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Rental Housing

Osceola County Housing Authority

330 North Beaumont Avenue

Kissimmee, FL 34741

Phone: (407) 742-8400

Website: <http://www.osceola.org/>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides Section 8 housing choice vouchers.

Grand Avenue Economic Community Development Corporation

4049 South Orange Blossom Trail

Orlando, FL 32839

Phone: (407) 447-3060 and (407) 521-6335

Website: <http://www.grandave.org>

Services: Provides services in multiple counties, including this one. Provides permanent housing to people who are homeless with developmental, mental, or physical disabilities or senior citizens and veterans who are homeless.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Rebuilding Together Palm Beaches, Inc.

c/o Solid Waste Authority of Palm Beach County

7501 North Jog Road
West Palm Beach, FL 33412

Phone: (561) 358-2163 and
(561) 697-2700, ext. 4701

Website: <http://www.rebuildingtogether-pb.org/>

Services: Provides free home repairs to qualifying homeowners who are low-income, individuals who are elderly, people with disabilities or veterans. Homeowners and family members are asked to work alongside volunteers.

City of Boynton Beach Community Improvement Division

100 East Boynton Beach Boulevard
Boynton Beach, FL 33435

Phone: (561) 742-6066

Website: <http://www.boynton-beach.org/>

Funding: State Housing Initiatives Partnership (SHIP), Community Development Block Grant (CDBG)

Services: Assists with repairs and modifications to owner-occupied homes within the city.

Home Repair and Purchase Assistance

City of Delray Beach Neighborhood Services

100 Northwest 1st Street
Delray Beach, FL 33444

Phone: (561) 243-7280

Email: CDBG@MyDelrayBeach.com

Website: <http://www.mydelraybeach.com>

Funding: State Housing Initiatives Partnership (SHIP), Community Development Block Grant (CDBG)

Services: Provides financing for down payment and closing costs for the purchase of select homes within the city limits and repairs to owner-occupied homes.

City of West Palm Beach, Department of Housing and Community Development

401 Clematis Street, 3rd Floor
West Palm Beach, FL 33401

Phone: (561) 822-1250

Website: <http://wpb.org/>

Funding: State Housing Initiatives Partnership (SHIP), HOME Investment Partnerships Program (HOME), Community Development Block Grant (CDBG)

Services: Provides financing for down payment and closing costs for the purchase of homes within the city limits and repairs to owner-occupied homes.

Home Repair, Purchase Assistance and Rental Housing

Palm Beach County Housing and Community Development

100 Australian Avenue, Suite 500
West Palm Beach, FL 33406

Phone: (561) 233-3627

Website: http://www.pbcgov.com/hcd/programs/state_house.htm

Funding: State Housing Initiatives Partnership (SHIP), HOME Investment Partnerships Program (HOME), Community Development Block Grant (CDBG)

Services: Provides financing for down payment and closing costs for the purchase of a home, home repairs and rental security and utility deposits.

USDA Rural Development - Royal Palm Beach Area Office

420 South State Road 7, Suite 166
Royal Palm Beach, FL 33414-4306

Phone: (561) 792-2727, ext. 5

Email: flgrh.Ftmyers@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Home Repair, Purchase Assistance, Rental Housing and Support Services

Palm Beach County, Division of Human Services

80810 Datura Street

West Palm Beach, FL 33401

Phone: (561) 355-4775 and (561) 355-4794

Website: <http://www.pbcgov.com/commserv/nHuman.htm>

Funding: Community Development Block Grant (CDBG)

Services: Provides financial assistance for rent, mortgage and utilities to families in crisis. Also provides emergency short-term financial sponsorship of physician prescribed placement into an assisted living facility.

Home Repair and Rental Housing

Indiantown Non-Profit Housing, Inc.

15516 South West Osceola Street

Indiantown, FL 34956

Phone: (772) 597-3667;

Toll Free: (877) 212-0309

Email: info@inphi.org

Website: <http://www.inphi.org/>

Funding: HOME Investment Partnerships Program (HOME), Weatherization Assistance Program (WAP)

Services: Provides services in multiple counties, including this one. Offers financing and grants for homeowner repairs and purchase assistance. Also administers the Department of Energy Weatherization Assistance Program which weatherizes homes to reduce energy costs.

Home Repair and Support Services

The Salvation Army Boca Raton Corps

300 Southwest 2nd Avenue

Boca Raton, FL 33432

Phone: (561) 391-1344

Website: <http://www.salvationarmywestpalm.org>

Services: Offers emergency financial assistance to people in need with utility, mortgage and rent payments.

Purchase Assistance

City of Boca Raton Community Improvement

201 West Palmetto Park Road

Boca Raton, FL 33432

Phone: (561) 393-7758;

TTY: (561) 367-7043

Website: <http://www.ci.boca-raton.fl.us/dev/commimprov.shtm>

Funding: State Housing Initiatives Partnership (SHIP), Community Development Block Grant (CDBG)

Services: Provides financing for down payment and closing costs for the purchase of a home within the city limits.

Habitat for Humanity of Palm Beach County, Inc.

6758 North Military Trail, Suite 301

West Palm Beach, FL 33407

Phone: (561) 253-2080

Email: info@habitatpbc.org

Website: <http://www.habitatpbc.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Habitat for Humanity of South Palm Beach County, Inc.

181 Southeast 5th Avenue

Delray Beach, FL 33483

Phone: (561) 819-6070

Website: <http://www.hfhboca.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Purchase Assistance and Rental Housing

Housing Partnership Inc.

2001 West Blue Heron Boulevard
Riviera Beach, FL 33404

Phone: (561) 841-3500;

Main: Toll Free: (800) 955-8770

TTY: Toll Free: (800) 955-8771

Website: <http://www.gocpg.org>

Funding: State Housing Initiatives Partnership (SHIP), U.S. Department of Housing and Urban Development (HUD)

Services: Offers affordable housing and community living for low- to moderate-income families, as well as for people with special needs providing down payment and closing cost, homebuyer counseling, supportive housing services, section 8 housing choice vouchers and community services.

Rental Housing

Boca Raton Housing Authority

2333-A West Glades Road
Boca Raton, FL 33431

Phone: (561) 206-6200

Website: <http://www.bocahousing.org/Home/tabid/2397/Default.aspx>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides public housing low rent apartments and Section 8 housing choice vouchers.

Delray Beach Housing Authority

701 Southeast 6th Avenue, Suite 201
Delray Beach, FL 33483

Phone: (561) 272-6767

Website: <http://www.dbha.org>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Offers Section 8 housing choice vouchers.

Pahokee Housing Authority

465 Friend Terrace
Pahokee, FL 33476-1618

Phone: (561) 924-5565

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides public housing low rent apartments and Section 8 housing choice vouchers.

Palm Beach County Housing Authority

3432 45th Street
West Palm Beach, FL 33407

Phone: (561) 684-2160

Website: <http://www.pbchafli.org>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides public housing low rent apartments and Section 8 housing choice vouchers.

Riviera Beach Housing Authority

2014 West 17th Court
Riviera Beach, FL 33404-5002

Phone: (561) 845-7450

Website: <http://www.rivierabeachha.com>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides public housing, low-rent apartments for low-income families, people who are elderly and persons with disabilities.

West Palm Beach Housing Authority

1715 Division Avenue
West Palm Beach, FL 33407

Phone: (561) 655-8530

Email: info@wpbha.org

Website: <http://www.wpbha.org>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides public housing low rent apartments and Section 8 housing choice vouchers

Support Services

Coalition for Independent Living Options, Inc.

6800 Forest Hill Boulevard
West Palm Beach, FL 33413

Phone: (561) 966-4288

Email: cilo@cilo.org

Website: <http://www.cilo.org>

Services: Offers resources, referrals, independent living skills education, and counseling to people with disabilities.

Jerome Golden Center for Behavioral Health, Inc.

1041 45th Street

West Palm Beach, Florida 33407

Phone: (561) 383-5753

Website: <http://www.jeromegoldcenter.org/>

Services: Offers community living supports for people with mental health disabilities.

The Arc of Palm Beach County

1201 Australian Avenue

Riviera Beach, FL 33404-6635

Phone: (561) 842-3213

Website: <http://www.arcpbc.org>

Services: Provides quality services and innovative programs for children and adults with development disabilities.

Urban League of Palm Beach County, Inc.

1700 North Australian Avenue

West Palm Beach, FL 33407

Phone: (561) 833-1461

Website: <http://www.ulpbc.org>

Services: Provides diversified case management to youth and adults with developmental disabilities and supported living, employment and respite care services. Also provides housing counseling for foreclosure prevention and purchasing a home.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Mid Florida Community Services, Inc

14446 7th Street

Dade City, FL 33523

Phone: (352) 796-1425

Website: <http://www.mfcs.us.com/2012/>

Funding: Weatherization Assistance Program (WAP)

Services: Offers energy repairs to reduce energy costs. Provides utility bill assistance.

Home Repair and Purchase Assistance

Clearwater Neighborhood Housing Services, Inc.

608 North Garden Avenue

Clearwater, FL 33755

Phone: (727) 442-4155

Website: <http://www.cnhs.biz>

Services: Provides services in multiple counties, including this one. Offers homebuyer counseling, down payment and closing cost assistance and home repair assistance up to \$14,000.

Home Repair, Purchase Assistance and Rental Housing

Pasco County Community Development Division

5640 Main Street, Suite 200

New Port Richey, FL 34652

Phone: (727) 834-3445

Website: <http://www.pascocountyfl.net>

Funding: State Housing Initiatives Partnership (SHIP), HOME Investment Partnerships Program (HOME), and Community Development Block Grant (CDBG)

Services: Assists homebuyers with down payment and closing costs, homeowner home repair, homeless prevention and foreclosure prevention.

USDA - Rural Development - Davenport Rural Development Area Office

2629 Waverly Barn Road, Suite 129

Davenport, FL 33897-8614

Phone: (863) 420-4833

Email: flgrh.Davenport@fl.usda.gov

Website: <http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?NavKey=home@1>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Purchase Assistance

Habitat for Humanity of East and Central Pasco County

15017 US HWY 301

Dade City, FL 33523

Phone: (352) 567-1444

Website: <http://www.habitatpasco.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

West Pasco Habitat for Humanity

4131 Madison Street

New Port Richey, FL 34652

Phone: (727) 859-9038

Website: <http://wphabitat.com/>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Rental Housing

Pasco County Housing Authority

14517 7th Street
Dade City, FL 33523-3102

Phone: (352) 567-0848

Website: <http://www.pascocountyhousing.org>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides public housing low-rent apartments for low-income families, the people who are elderly and persons with disabilities and Section 8 housing choice vouchers.

The Deaf Service Bureau of West Central Florida, Inc.

11441 Osceola Drive
New Port Richey, FL 34654

Phone: Voice or **TTY:** (727) 861-7074;

VP: (727) 233-4441

Website: <http://www.deafservicebureau.org>

Services: Provides new and repaired homes to people with disabilities who also have a low household income.

Support Services

The Center for Independence, Inc. (ARC)

13910 Fivay Road
Hudson, FL, 34667

Phone: (727) 861-5600

Services: Offers community living supports for people with developmental disabilities.

Disability Achievement Center

12552 Belcher Road South
Largo, FL 33773

Phone: (727) 539-7550;

Toll Free: (866) 539-7550

Website: <http://www.disabilityachievementcenter.org>

Services: Provides services in multiple counties, including this one. Provides core services such as advocacy, independent living skills, peer support and information and referral.

Gulf Coast Jewish Family and Community Services

14041 Icot Boulevard
Clearwater, FL 33760

Phone: (727) 479-1800

Website: <http://www.gcjfs.org>

Services: Provides services in multiple counties, including this one. Provides in-home supportive services subsidies for people with disabilities.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Pinellas County Urban League, Inc.

300 31st Street North
St. Petersburg, FL 33713

Phone: (727) 327-2081, ext. 115

Website: <http://www.pcul.org/>

Funding: Weatherization Assistance Program (WAP)

Services: Provides repairs to lower energy costs and Low Income Housing Energy Assistance Program assists with energy payments.

Home Repair and Purchase Assistance

Clearwater Neighborhood Housing Services, Inc.

608 North Garden Avenue
Clearwater, FL 33755

Phone: (727) 442-4155

Website: <http://www.cnhs.biz>

Services: Offers homebuyer counseling, down payment and closing cost assistance and home repair assistance up to \$14,000.

City of Clearwater Economic Development & Housing Department

112 South Osceola Avenue, 1st Floor
Clearwater, FL 33756

Phone: (727) 562-4036

Website: http://www.myclearwater.com/gov/depts/econ_devel/housing.asp

Funding: State Housing Initiatives Partnership (SHIP), HOME Investment Partnerships Program (HOME)

Services: Provides the down payment and closing costs needed to purchase a residential home and repair of an owner-occupied home.

Pinellas County Community Development Department

600 Cleveland Street, Suite 800
Clearwater, FL 33755-4159

Phone: (727) 464-8210

Website: <http://www.co.pinellas.fl.us>

Funding: State Housing Initiatives Partnership

(SHIP), HOME Investment Partnerships Program (HOME), Community Development Block Grant (CDBG)

Services: Provides the down payment and closing costs needed to purchase a residential home and repair of an owner-occupied home.

Home Repair, Purchase Assistance and Rental Housing

City of Largo Community Development Department

201 Highland Avenue
Largo, FL 33779-0296

Phone: (727) 586-7490

Email: housing@largo.com

Website: <http://www.largo.com>

Funding: State Housing Initiatives Partnership (SHIP), HOME Investment Partnerships Program (HOME), Community Development Block Grant (CDBG)

Services: Offers rental and owner-occupied unit repairs, first-time home buyer education classes, down payment and closing cost assistance for the purchase of a home.

City of St. Petersburg Housing and Community Development Department

One 4th Street North
St. Petersburg, FL 33701

Phone: (727) 893-7247

Email: housing@stpete.org

Website: <http://www.stpete.org/housing>

Funding: State Housing Initiatives Partnership (SHIP), HOME Investment Partnerships Program (HOME), Community Development Block Grant (CDBG)

Services: Offers home repair loans and barrier free grants, down payment and closing cost loans, select homes for purchase with two percent down and townhomes and apartments for rent.

USDA - Rural Development - Davenport Rural Development Area Office

2629 Waverly Barn Road, Suite 129

Davenport, FL 33897-8614

Phone: (863) 420-4833

Email: flgrh.Davenport@fl.usda.gov

Website: <http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?NavKey=home@1>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Home Repair, Purchase Assistance and Support Services

Homes for Independence, Inc.

2735 Whitney Road

Clearwater, FL 33760

Phone: (727) 600-8932;

Toll Free: (800) 257-5709, ext. 8932

Website: <http://www.servicesource.org>

Services: Provides services in multiple counties, including this one. Provides home renovations, accessibility accommodations, support services and home ownership programs.

Purchase Assistance

Neighborhood Home Solutions

1600 Dr. M L King Jr Street South

St. Petersburg, FL 33701

Phone: (727) 821-6897

Website: <http://nhsfl.org/>

Services: Offers homebuyer counseling and foreclosure prevention.

Pinellas County Habitat for Humanity

13355 49th Street North

Clearwater, FL, 33762

Phone: (727) 536-4755

Email: ceo@habitatpinellas.org

Website: <http://www.habitatpinellas.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer

assistance includes a low interest mortgage and sometimes down payment assistance.

Rental Housing

Boley Centers, Inc.

445 31st Street, North

St. Petersburg, FL 33713

Phone: (727) 821-4819

Website: <http://www.boleycenters.org>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Operates subsidized affordable rental units, with 10 percent set-aside for individuals with mental illnesses. Provides Section 8 housing choice vouchers for people with disabilities.

Clearwater Housing Authority

908 Cleveland Street

Clearwater, FL 33755

Phone: (727) 461-5777

Email: contact@clearwaterhousingauth.org

Website: <http://www.clearwaterhousingauth.org>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides low rent public housing apartments and Section 8 housing choice vouchers.

Pinellas Association for Retarded Children

3190 Tyrone Boulevard North

St. Petersburg, FL 33710

Phone: (727) 345-9111

Email: info@parc-fl.org

Website: <http://www.parc-fl.org>

Services: Maintains four residences for people with developmental disabilities in St. Petersburg. The residents served range in age and abilities.

Pinellas County Housing Authority

11479 Ulmerton Road

Largo, FL 33778

Phone: (727) 443-7684

Website: <http://www.pin-cha.org>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides low rent public housing apartments and Section 8 housing choice vouchers.

St. Petersburg Housing Authority

2001 Gandy Boulevard North

St. Petersburg, FL 33702

Phone: (727) 323-3171;

TDD: Toll Free: (800) 955-8770;

TTY: Toll Free: (800) 955-8771

Website: <http://www.stpeteha.org>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides low rent public housing apartments, below rent apartments and Section 8 housing choice vouchers.

Tarpon Spring Housing Authority

500 South Walton Avenue

Tarpon Springs, FL 34689-4714

Phone: (727) 937-4411

Website: <http://www.tarponspringshousing.com>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Operates affordable public housing apartments.

Upper Pinellas Association for Retarded Citizens (UPARC)

1501 North Belcher Road, Suite 249

Clearwater, FL 33765

Phone: (727) 799-3330

Email: info@uparc.com

Website: <http://www.uparc.com>

Services: Offers quality services and innovative programs for children and adults with development disabilities.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Support Services

Disability Achievement Center

12552 Belcher Road South

Largo, FL 33773

Phone: (727) 539-7550;

Toll Free: (866) 539-7550

Website: <http://www.disabilityachievementcenter.org>

Services: Provides core services such as advocacy, independent living skills, peer support and information and referral.

Gulf Coast Jewish Family and Community Services

14041 Icot Boulevard

Clearwater, FL 33760

Phone: (727) 479-1800

Website: <http://www.gcjfs.org>

Services: Provides in-home supportive services subsidies for people with disabilities.

Home Repair

Tampa-Hillsborough Action Plan, Inc.

1045 US Highway 17 South

Bartow, FL 33830

Phone: (863) 519-4444 and (863) 519-3399

Email: thap@gmail.com

Website: <http://thapweatherization.homestead.com/>

Funding: Weatherization Assistance Program (WAP)

Services: Reduces the monthly energy burden on low-income households by improving the energy efficiency of the home.

Home Repair and Purchase Assistance

City of Lakeland Community Development Department

1104 Martin L. King Jr. Avenue

Lakeland, FL 33801

Phone: (863) 834-3360

Email: housing@lakelandgov.net

Website: <http://www.lakelandgov.net>

Funding: State Housing Initiatives Partnership (SHIP), HOME Investment Partnerships Program (HOME), Community Development Block Grant (CDBG)

Services: Provides down payment and closing cost assistance, homes available for sale with low down payment, and homeowner repairs.

City of Winter Haven Community and Economic Development

451 Third Street, Northwest

Winter Haven, FL 33881

Phone: (863) 298-5353

Website: <http://www.mywinterhaven.com>

Funding: State Housing Initiatives Partnership (SHIP)

Services: Provides down payment and closing cost assistance and homeowner repairs.

Home Repair, Purchase Assistance and Rental Housing

Polk County Housing and Neighborhood Development

1290 Golfview Avenue

Bartow, FL 33830

Phone: (863) 534-5244

Website: http://www.polk-county.net/subpage.aspx?menu_id=30&id=9480

Funding: State Housing Initiatives Partnership (SHIP), HOME Investment Partnerships Program (HOME), Community Development Block Grant (CDBG)

Services: Offers affordable homes for sale at reduced purchase prices with down payment assistance. Also provides owner-occupied home repairs.

USDA - Rural Development - Davenport Rural Development Area Office

2629 Waverly Barn Road, Suite 129

Davenport, FL 33897-8614

Phone: (863) 420-4833

Email: flgrh.Davenport@fl.usda.gov

Website: <http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?NavKey=home@1>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Home Repair, Purchase Assistance and Support Services

Homes for Independence, Inc.

2735 Whitney Road
Clearwater, FL 33760

Phone: (727) 600-8932;

Toll Free: (800) 257-5709, ext. 8932

Website: <http://www.servicesource.org>

Services: Provides services in multiple counties, including this one. Provides home renovations, accessibility accommodations, support services and home ownership programs.

Purchase Assistance

Habitat for Humanity of East Polk County

3550 Recker Highway
Winter Haven, FL 33880

Phone: (863) 292-2256

Website: <http://www.habitateastpolk.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Lakeland Habitat for Humanity

1317 George Jenkins Boulevard
Lakeland, FL 33815

Phone: (863) 682-3812

Email: info@habitatoflakeland.org

Website: <http://www.lakelandhabitat.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Rental Housing

Polk County Health & Social Services

2135 Marshall Edwards Drive
Bartow, FL 33830

Phone: (863) 533-1111

Website: http://www.polk-county.net/subpage.aspx?menu_id=252&id=8576

Services: Provides short-term financial assistance for rent, mortgage or utilities.

Bartow Housing Authority

1060 South Woodlawn Avenue
Bartow, FL 33830

Phone: (863) 533-6311

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides affordable public housing apartments and Section 8 housing choice vouchers.

Haines City Housing Authority

502 East Hinson Avenue
Haines City, FL 33845

Phone: (863) 421-3680

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides Section 8 housing choice vouchers.

Lake Wales Housing Authority

10 West Sessoms Avenue
Lake Wales, FL 33853

Phone: (863) 676-7414

Website: <http://www.lakewaleshousing.org>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides affordable public housing apartments and Section 8 housing choice vouchers.

Mulberry Housing Authority

200 Northwest 3rd Avenue
Mulberry, FL 33860

Phone: (813) 752-0569

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides affordable public housing apartments and Section 8 housing choice vouchers.

Polk County Housing Authority

1290 Golfview Avenue, Suite 167
Bartow, FL 33831

Phone: (863) 534-5383; (863) 534-5240

Website: http://www.polk-county.net/subpage.aspx?menu_id=30&id=4118

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides Section 8 housing choice vouchers.

The Housing Authority of the City of Lakeland

430 Hartsell Avenue

Lakeland, FL 33815

Phone: (863) 687-2911

Website: <http://www.lakelandhousing.org>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides affordable public housing apartments and Section 8 housing choice vouchers.

Winter Haven Housing Authority

2670 Avenue C Southwest

Winter Haven, FL 33880

Phone: (863) 294-7369

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides affordable public housing apartments and Section 8 housing choice vouchers.

Support Services

The ARC Ridge Area

120 West College Drive

Avon Park, FL 33825

Phone: (863) 452-1295

Website: <http://www.ridgearearc.org>

Services: Provides services in multiple counties, including this one. Provides core services such as advocacy, independent living skills, peer support and information and referral.

Center for Independent Living

500 South Florida Avenue, Suite 330

Lakeland, FL 33801

Phone: (863) 413-2722 or

(407) 623-1070, ext. 135

Website: <http://www.cilorlando.org/>

Services: Provides core services such as homebuyer counseling, advocacy, independent living skills, peer support and information and referral.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Northeast Florida Community Action Agency, Inc.

4070 Boulevard Center Drive, Building 4500, Suite 200

Jacksonville, FL 32207

Phone: (386) 530-2154

Website: <http://www.nfcaa.net/locations/duval-county.asp>

Funding: Weatherization Assistance Program (WAP)

Services: Provides services in multiple counties, including this one. Provides repairs to lower utility bills.

Home Repair and Purchase Assistance

Northeast Florida Regional Council

6850 Belifort Oak Place
Jacksonville, FL 32216

Phone: (904) 279-0885, ext. 104

Website: <http://www.nefrc.org/Housing.htm>

Funding: State Housing Initiatives Partnership (SHIP)

Services: Provides services in multiple counties, including this one. Administers the State Housing Initiatives Partnership (SHIP) program for Putnam County. Offers down payment assistance and owner-occupied home repairs.

Home Repair and Support Services

Center for Independent Living of North Central Florida

222 Southwest 36th Terrace
Gainesville, FL 32607

Phone: (352) 378-7474

Email: admin@cilncf.org

Website: <http://www.cilncf.org>

Services: Provides services in multiple counties, including this one. Provides wheelchair ramps, employment services, an equipment loan program, sign language interpreting and more.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Ocala Area Office

2441 Northeast 3rd Street, Suite 204-1
Ocala, FL 34470

Phone: (352) 732-7534

Email: flgrh.Ocala@fl.usda.gov

Website: <http://www.rurdev.usda.gov/Home.html>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Purchase Assistance

Putnam Habitat for Humanity

1605 Westover Drive
Palatka, FL 32177

Phone: (386) 324-5862

Email: putnamhh@bellsouth.net

Website: <http://www.putnamhabitat.org/>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Rental Housing

Palatka Housing Authority

400 North 15th Street
Palatka, FL 32177

Phone: (386) 329-0132

Website: <http://www.palatka.org>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides affordable public housing apartments and Section 8 housing choice vouchers.

Support Services

The ARC of Putnam County

1209 Westover Drive

Palatka, FL 32177

Phone: (386) 325-2249

Email: frontdesk.arc@gmail.com

Website: <http://www.arcofputnamcounty.org/>

Services: Offers support services for people with disabilities such as Community Education and Advocacy.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Community Action Program Committee, Inc.

31 East Lee Street
Pensacola, FL 32501

Phone: (850) 438-4021;

Toll Free: (866) 384-4502

Website: <http://www.capc-pensacola.org/>

Funding: Weatherization Assistance Program (WAP)

Services: Provides services in multiple counties, including this one. Provides homeowner weatherization assistance and Low Income Home Energy Assistance Program which assists with utility payments.

Home Repair, Purchase Assistance
and Rental Housing**Santa Rosa County Planning and Zoning Department**

6051 Old Bagdad Highway, Suite 201
Milton, FL 32583

Phone: (850) 981-7076

Website: <http://www.santarosa.fl.gov/>

Funding: State Housing Initiatives Partnership (SHIP), HOME Investment Partnerships Program (HOME)

Services: Provides down payment and closing cost assistance, home repairs and rental housing.

USDA Rural Development - Crestview Area Office

932 North Ferdon Boulevard, Suite B
Crestview, FL 32536

Phone: (850) 682-2416

Email: flgrh.Crestview@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL-Contacts.html>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities, the Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Rental Housing

Milton Housing Authority

5668 Byrom Street
Milton, FL 32570

Phone: (850) 623-8216

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides rental properties and Section 8 housing choice vouchers.

Support Services

The ARC Santa Rosa, Inc.

6225 Dixie Road
Milton, FL 32570

Phone: (850) 623-9320

Website: <http://www.thearcsantarosa.org>

Services: Provides services such as advocacy, independent living skills, peer support and information and referral.

Center for Independent Living of Northwest Florida, Inc.

3600 North Pace Boulevard
Pensacola, FL 32505

Phone: (850) 595-5566;

Toll Free: (877) 245-2457

Email: cil-drc@cil-drc.org

Website: <http://www.cil-drc.org>

Services: Provides services in multiple counties, including this one. Provides core services such as advocacy, independent living skills, peer support and information and referral.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Manatee Community Action Agency, Inc.

302 Manatee Avenue East, Suite 200
Bradenton, FL 34208-1934

Phone: (941) 827-0188

Website: <http://www.manateecaa.org>

Funding: Weatherization Assistance Program (WAP)

Services: Provides services in multiple counties, including this one. Provides energy efficiency repairs to lower energy bills.

Sarasota Office of Housing & Community Development

111 South Orange Avenue
Sarasota, FL 34236

Phone: (941) 951-3640

Website: <http://www.ohcd.sarasotagov.com>

Funding: State Housing Initiatives Partnership (SHIP)

Services: Offers home repair and home barrier removal for people with disabilities.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development -Sub Office of Royal Palm Beach

3434 Hancock Bridge Parkway, Suite 209A
North Fort Myers, FL 33903-7005

Phone: (239) 997-7331

Email: flgrh.Ftmyers@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FLHome.html>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Home Repair and Support Services

Suncoast Center for Independent Living, Inc.

3281 17th Street

Sarasota, FL 34235

Phone: (941) 365-2200

Email: info@scil4u.org

Website: <http://www.scil4u.org>

Services: Provides wheelchair ramps, independent living skills training, medical equipment loans, computer loans and other services.

Purchase Assistance

Lee County Housing Finance Authority

2449 First Street

Fort Myers, Florida 33901

Phone: (239) 334-1922

Website: <http://www.leehfa.org/programs.htm>

Services: Offers financing and down payment assistance to purchase a select home.

Habitat for Humanity of South Sarasota County, Inc.

280 Alligator Drive

Venice, FL 34293

Phone: (941) 493-6606

Email: info@habitatsouthsarasota.org

Website: <http://www.habitatsouthsarasota.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Habitat for Humanity Sarasota, Inc.

1757 Northeast Avenue

Sarasota, FL 34234

Phone: (941) 365-0700

Website: <http://www.sarasotahabitat.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Purchase Assistance and Support Services

Community Housing Trust of Sarasota, Inc.

3380 Magic Oak Lane

Sarasota, FL 34232

Phone: (941) 379-5252

Website: <http://www.chtsarasota.com/>

Services: Offers affordable homes in a community land trust. They assist with the purchase in exchange for a shared increase in value if the home is sold by the owner. They also offer homebuyer assessments, help obtaining a mortgage and credit help.

Goodwill Industries Manasota, Inc.

7501 15th Street East

Sarasota, FL 34243

Phone: (941) 355-2721

Email: contactus@gimi.org

Website: <http://www.goodwillindustries.org>

Services: Provides down payment assistance for those who qualify plus the ability to purchase a Goodwill-built home. Beneva Oaks Apartments offers affordable, barrier-free living for people with physical disabilities or low incomes.

Rental Housing

Sarasota Housing Authority

40 South Pineapple Avenue

Sarasota, FL 34236

Phone: (941) 361-6210

Website: <http://www.sarasotahousing.org>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides affordable rental apartments and single-family homes. Provides Section 8 housing choice vouchers.

Venice Housing Authority

312 East Venice Avenue

Venice, FL 34285

Phone: (941) 488-3526

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides affordable subsidized rental housing.

Support Services

Community Haven for Adults and Children with Disabilities, Inc.

4405 Desoto Road

Sarasota, FL 34235

Phone: (941) 355-8808

Website: <http://www.communityhaven.com/>

Services: Provides guidance and training in everyday life skills.

Manasota ARC

3659 Cortez Road West

Bradenton, FL 34210

Phone: (941) 752-2976

Email: info@manasotaarc.org

Website: <http://manasotaarc.dev.bayshoresolutions.com/default.aspx>

Services: Offers community living supports for people with developmental disabilities.

United Cerebral Palsy of Sarasota-Manatee, Inc.

2203 30th Avenue West

Bradenton, FL 34205

Phone: (941) 201-1466

Website: <http://www.ucpsarasota.org>

Services: Provides the training and support necessary for individuals with developmental disabilities to reach their maximum potential of independence.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Meals on Wheels Etc.

2801 South Financial Court
Sanford, FL 32773

Phone: (407) 333-8877

Website: <http://www.mealsetc.org/>

Funding: Weatherization Assistance Program (WAP)

Services: Provides home delivered meals, neighborhood dining, transportation, chores and home repairs along with Department of Energy Weatherization Assistance Program provides repairs to lower utility bills.

Home Repair, Purchase Assistance and Rental Housing

Seminole County Community Services

534 West Lake Mary Boulevard
Sanford, FL 32773

Phone: (407) 665-2380

Website: <http://www.seminolecountyfl.gov>

Funding: State Housing Initiatives Partnership (SHIP), HOME Investment Partnerships Program (HOME), Community Development Block Grant (CDBG)

Services: Offers programs such as tenant based rental assistance, down payment and closing costs and homeowner repairs.

USDA Rural Development - Ocala Area Office

2441 Northeast 3rd Street, Suite 204
Ocala, FL 34470

Phone: (352) 732-7534

Email: flgrh.Ocala@fl.usda.gov

Website: <http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Home Repair and Support Services

National Multiple Sclerosis Society

2701 Maitland Center Parkway, Suite 100
Maitland, FL 32751

Phone: Toll Free: (800) 344-4867

Website: <http://www.nationalmssociety.org/chapters/FLC/index.aspx>

Services: Offers financial assistance to people with multiple sclerosis for home modification and equipment.

Purchase Assistance

Habitat for Humanity of Seminole County and Greater Apopka FL, Inc.

1100 Americana Boulevard
Sanford, FL 32773

Phone: (407) 696-5855

Email: home@habitatseminoleapopka.org

Website: <http://www.habitatseminoleapopka.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Rental Housing

Grand Avenue Economic Community Development Corp.

3200 West Colonial Drive
Orlando, FL 32808

Phone: (407) 521-6335

Website: <http://www.grandave.org>

Services: Provides services in multiple counties, including this one. Provides permanent housing to people who are homeless with developmental, mental, or physical disabilities or senior citizens and veterans who are homeless.

Sanford Housing Authority

94 Castle Brewer Court

Sanford, FL 32771

Phone: (407) 323-3150

Website: <http://www.sanfordha.org>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides public housing affordable rental units and Section 8 housing choice vouchers.

Seminole County Housing Authority

662 Academy Place

Oviedo, FL 32765

Phone: (407) 365-3621

Email: schainfo@cfl.rr.com

Website: <http://www.seminolecountyhousingauthority.org>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides public housing affordable rental units and Section 8 housing choice vouchers.

Support Services

Quest, Inc.

500 East Colonial Drive

Orlando, FL 32853

Phone: (407) 218-4300;

Toll Free: (888) 807-8378

Email: contact@questinc.org

Website: <http://www.questinc.org>

Services: Provides services in multiple counties, including this one. Provides on-going physical, behavioral, speech and occupational therapy.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair, Purchase Assistance and Rental Housing

St. Johns Housing Partnership, Inc.

525 West King Street

St. Augustine, 32085

Phone: (904) 824-0902

Email: info@sjhp.org

Website: <http://www.sjhp.org/>

Funding: State Housing Initiatives Partnership (SHIP), U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Weatherization Assistance Program (WAP)

Services: Provides housing services including first-time homebuyer counseling, home repair, barrier-free modifications, home energy weatherization, foreclosure prevention, purchase and rehab of homes and rental.

USDA Rural Development - Lake City Area Office

971 West Duval Street, Suite 190

Lake City, FL 32055-3736

Phone: (386) 719-5590

Email: flgrh.LakeCity@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL-Contacts.html>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Purchase Assistance

Habitat for Humanity of St. Augustine/St. John's County

7 Hopkins Street

St. Augustine, FL 32084

Phone: (904) 826-3252

Website: <http://www.habitatstjohns.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Support Services

Independent Living Resource Center of Northeast Florida, Inc.

2709 Art Museum Drive

Jacksonville, FL 32207

Phone: TTY: (904) 399-8484;

Toll Free: (888) 427-4313

Email: info@cilj.com

Website: <http://www.cilj.com>

Services: Provides services in multiple counties, including this one. Provides career development services, medical equipment loan, advocacy and education.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair and Purchase Assistance

City of Fort Pierce Department of Urban Redevelopment

100 North US 1

Fort Pierce, FL 34950

Phone: (772) 460-2200, ext. 277

Website: <http://www.cityoffortpierce.com>

Funding: State Housing Initiatives Partnership (SHIP), Community Development Block Grant (CDBG)

Services: Provides down payment and closing costs assistance and owner-occupied home repair assistance.

St. Lucie County Housing & Community Services Department

437 North 7th Street

Fort Pierce, FL 34950

Phone: (772) 462-1777

Email: comm_info@stlucieco.org

Website: <http://www.stlucieco.gov>

Funding: State Housing Initiatives Partnership (SHIP), HOME Investment Partnerships Program (HOME), Weatherization Assistance Program (WAP), Community Development Block Grant (CDBG)

Services: Provides down payment and closing costs assistance, home repair assistance.

Home Repair, Purchase Assistance and Rental Housing

USDA - Rural Development - Royal Palm Beach Area Office

420 South State Road 7, Suite 166

Royal Palm Beach, Florida 33414

Phone: (561)792-2727, ext. 5

Email: flgrh.Ftmyers@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities, the Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Home Repair and Rental Housing

Indiantown Non-Profit Housing, Inc.

15516 South West Osceola Street

Indiantown, FL 34956

Phone: (772) 597-3667;

Toll Free: (877) 212-0309

Email: info@inphi.org

Website: <http://www.inphi.org/>

Funding: HOME Investment Partnerships Program (HOME), Weatherization Assistance Program (WAP)

Services: Provides services in multiple counties, including this one. Offers financing and grants for homeowner repairs and purchase assistance. Also administers the Department of Energy Weatherization Assistance Program which weatherizes homes to reduce energy costs.

Purchase Assistance

St. Lucie Habitat for Humanity, Inc.

702 South 6th Street

Fort Pierce, FL 34950

Phone: (772) 464-1117

Website: <http://www.stluciehabitat.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Rental Housing

Housing Authority of the City of Ft. Pierce

511 Orange Avenue

Fort Pierce, FL 34950

Phone: (772) 461-7281

Email: fpha@aol.com

Website: <http://hacfp.org>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides rental properties and section 8 housing choice vouchers.

Support Services

The ARC of St. Lucie County

PO Box 1016

Fort Pierce, FL 34954

Phone: (772) 486-7879

Email: info@arcofstlucie.org

Website: <http://www.arcofstlucie.org>

Services: Provides core services such as advocacy, independent living skills, peer support and information and referral.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Ocala Area Office
 2441 Northeast 3rd Street, Suite 204
 Ocala, FL 34470
Phone: (352) 732-7534
Email: flgrh.Ocala@fl.usda.gov
Website: <http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>
Funding: U.S. Department of Agriculture (USDA)
Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Home Repair and Support Services

Center for Independent Living of North Central Florida
 222 Southwest 36th Terrace
 Gainesville, FL 32607
Phone: (352) 378-7474
Email: admin@cilncf.org
Website: <http://www.cilncf.org>
Services: Provides services in multiple counties, including this one. Provides wheelchair ramps, employment services, an equipment loan program, sign language interpreting and more.

Mid Florida Community Services, Inc.
 820 Kennedy Boulevard
 Brooksville, FL 34601
Phone: (352) 796-1425
Email: info@mfcs.us.com
Website: <http://www.mfcs.us.com/2012/>
Services: Provides financial assistance with utility bills, transpiration services, and Community Services Block Grant.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Rental Housing

Homes in Partnership, Inc.
 235 East 5th Street
 Apopka, FL 32703
Phone: (407) 886-2451
Email: homesinfo@homesip.org
Website: <http://www.homesip.org>
Services: Provides services in multiple counties, including this one. Provides affordable housing, both rental and home ownership.

Rental Housing and Purchase Assistance

Sumter County Housing Services
 237 East Anderson Avenue
 Bushnell, FL 33513
Phone: (352) 569-1515
Website: <http://sumtercountyfl.gov>
Funding: State Housing Initiatives Partnership (SHIP)
Services: Provides down payment and closing cost assistance to low-income homebuyers. Provides home repair and barrier-free modifications.

Support Services

Sumter County ARC, Inc.
 213 West McCollum Avenue
 Bushnell, FL 33513-5916
Phone: (352) 793-5156
Website: <http://scarcinc.com/>
Services: Assists people with disabilities with living as independently as possible through adult training and supported living services.

The ARC Nature Coast
 5283 Neff Lake Road
 Brooksville, FL 34601
Phone: (352) 544-2322
Email: info@thearc-naturecoast.org
Website: <http://www.thearc-naturecoast.org>
Services: Offers in-home support, supported living coaches and other support services for people with disabilities.

Home Repair and Purchase Assistance

Suwannee River Economic Council, Inc

1171 Nobles Ferry Road
Live Oak, FL 32064-8463

Phone: (386) 362-4115

Funding: State Housing Initiatives Partnership (SHIP), Weatherization Assistance Program (WAP), Community Development Block Grant (CDBG)

Services: Provides down payment and closing cost assistance, owner-occupied rehab and Department of Energy Weatherization Assistance Program.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Lake City Area Office

971 W Duval Street, Suite 190
Lake City, FL 32055-3736

Phone: (386) 719-5590

Email: flgrh.LakeCity@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL-Contacts.html>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Home Repair and Support Services

Center for Independent Living of North Central Florida

222 Southwest 36th Terrace
Gainesville, FL 32607

Phone: (352) 378-7474

Email: admin@cilncf.org

Website: <http://www.cilncf.org>

Services: Provides services in multiple counties, including this one. Provides

wheelchair ramps, employment services, an equipment loan program, sign language interpreting and more.

Rental Housing

Live Oak Public Housing Authority

406 Webb Drive Northeast
Live Oak, FL 32060

Phone: (386) 362-2123

Email: loph@windstream.net

Website: <http://liveoakhousingauthority.org/>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides affordable rental housing apartments.

Suwannee County Public Housing Authority

611 South Pine Street
Bronson, FL 32621

Phone: (352) 486-5420

Email: levyctyhsg@bellsouth.net

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides affordable public housing apartments.

Support Services

The Arc Big Bend

122 Southwest Commerce Drive
Madison, FL 32341-0912

Phone: (850) 973-4614

Website: <http://www.arc-pds.org/>

Services: Provides services in multiple counties, including this one. Provides core services such as advocacy, independent living skills, peer support and information and referral.

The ARC of North Florida, Inc.

511 Goldkist Boulevard
Live Oak, FL 32064

Phone: (386) 362-7143

Website: <http://www.arcnfl.com>

Services: Provides support services, supported living and community education advocacy.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Suwannee River Economic Council, Inc.

1171 Nobles Ferry Road
Live Oak, FL 32064-8463

Phone: (386) 362-4115

Funding: Weatherization Assistance Program (WAP)

Services: Provides services in multiple counties, including this one. Provides home repairs to make homes more energy efficient and reduce utility bills.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Lake City Area Office

971 W Duval Street, Suite 190
Lake City, FL 32055-3736

Phone: (386) 719-5590

Email: flgrh.LakeCity@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL-Contacts.html>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Home Repair and Support Services

Ability 1st, Center for Independent Living

1823 Buford Court
Tallahassee, FL 32308-4465

Phone: (850) 575-9621;

TDD: (954) 735-1598

Website: <http://ability1st.info/index.php>

Services: Provides services in multiple counties, including this one. Provides construction of wheelchair ramps and support services.

Purchase Assistance

Taylor County SHIP Program

201 East Green Street
Perry, FL 32347

Phone: (850) 838-3553

Email: grants.coordinator@taylorcountygov.com

Website: <http://www.taylorcountygov.com>

Funding: State Housing Initiatives Partnership (SHIP)

Services: Provides financing for down payment and closing costs to purchase a home.

Rental Housing

Goodwill Industries of Big Bend, Inc.

300 Mabry Street
Tallahassee, FL 32304

Phone: (850) 576-7145

Website: www.goodwillbigbend.com

Services: Provides services in multiple counties, including this one. Provides barrier-free subsidized rental housing (apartments). To be eligible you or your spouse must be a person with disabilities to the point where it interferes with daily living and have a low income.

Florida Management Associates, Inc.

PO Box 2260
Tallahassee, FL 32316

Phone: (850) 893-7650

Email: info@flamgt.com

Website: <http://www.flamgt.com/>

Services: Provides housing in multiple counties, including this one. Owns and operates federally subsidized one- and two-bedroom apartments for people 62 years or older, or for people certified as individuals who are elderly and people with disabilities. Must meet income eligibility, rent is based off households annual income (30%).

Support Services

The Arc Big Bend

122 Southwest Commerce Drive
Madison, FL 32341-0912

Phone: (850) 973-4614

Website: <http://www.arc-pds.org/>

Services: Provides services in multiple counties, including this one. Provides core services such as advocacy, independent living skills, peer support and information and referral.

Taylor Advocacy and Resource Center (TARC)

1112 West Main Street
Perry, FL 32347

Phone: (850) 584-7145

Email: taylorarc@gtcom.net

Services: Provides developmental training and support services for adults with developmental disabilities.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair, Purchase Assistance and Rental Housing

Suwannee River Economic Council, Inc.

1171 Nobles Ferry Road

Live Oak, FL 32064-8463

Phone: (386) 362-4115

Funding: State Housing Initiatives Partnership (SHIP), Weatherization Assistance Program (WAP)

Services: Provides services in multiple counties, including this one. Provides purchase assistance, home repair and homeowner weatherization.

USDA Rural Development - Lake City Area Office

971 W Duval Street, Suite 190

Lake City, FL 32055-3736

Phone: (386) 719-5590

Email: flgrh.LakeCity@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL-Contacts.html>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Home Repair and Support Services

Center for Independent Living of North Central Florida

222 Southwest 36th Terrace

Gainesville, FL 32607

Phone: (352) 378-7474

Email: admin@cilncf.org

Website: <http://www.cilncf.org>

Services: Provides services in multiple counties, including this one. Provides leasing assistance to persons who are chronically homeless with disabilities, construction of wheelchair ramps and support services.

Rental Housing

Union County Public Housing Authority

715 West Main Street

Lake Butler, FL 32054

Phone: (386) 496-2047

Website: <http://www.unioncountyhousing.com/>

Services: Manages affordable Public Housing apartments for low-income families, seniors, and persons with disabilities in the Lake Butler area.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Mid Florida Community Services, Inc.

820 Kennedy Boulevard
Brooksville, FL 34605

Phone: (352) 796-1425

Email: info@mfcs.us.com

Website: <http://www.mfcs.us.com>

Funding: Weatherization Assistance Program (WAP) and Community Development Block Grant (CDBG)

Services: Provides services in multiple counties, including this one. Provides case management and limited assistance with energy, housing, medications and certain expenses related to obtaining/maintaining employment, training or education.

Home Repair and Purchase Assistance

City of Daytona Beach Community Development Department

301 South Ridgewood Avenue, Room 240
Daytona Beach, FL 32114

Phone: (386) 671-8246

Website: <http://www.codb.us>

Funding: HOME Investment Partnerships Program (HOME), State Housing Initiatives Partnership (SHIP) and Community Development Block Grant (CDBG)

Services: Provides down payment and closing cost assistance to income eligible first-time homebuyers. Provides home repair and barrier-free modification for income eligible homeowners.

City of Deltona - Housing & Community Development Department

2345 Providence Boulevard
Deltona, FL 32725

Phone: (386) 878-8616

Website: <http://www.deltonafl.gov>

Funding: State Housing Initiatives Partnership (SHIP), Community Development Block Grant (CDBG)

Services: Provides funding for down payment and closing costs for eligible first-time homebuyers. Also provides home repairs

including barrier-free modifications and emergency repairs.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Ocala Area Office

2441 Northeast 3rd Street, Suite 204
Ocala, FL 34470

Phone: (352) 732-7534

Email: flgrh.Ocala@fl.usda.gov

Website: <http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Volusia County Community Assistance Division - Housing Programs

110 West Rich Avenue
Deland, FL 32720-4213

Phone: (386) 736-5955 for West Volusia; (386) 254-4648, ext. 12958 for Daytona Beach; (386) 423-3375, ext. 12958 for New Smyrna Beach

Email: communityassistance@co.volusia.fl.us

Website: <http://www.volusia.org/services/community-services/community-assistance/>

Funding: State Housing Initiatives Partnership (SHIP), HOME Investment Partnerships Program (HOME), Community Development Block Grant (CDBG)

Services: Provides down payment and closing cost assistance to homebuyers, home repair and barrier-free modification for homeowners and rental housing activities.

Home Repair and Support Services

disAbility Solutions for Independent Living

119 South Palmetto Avenue, Suite 180

Daytona Beach, FL 32114

Phone: (386) 255-1812

Email: info@dsil.org

Website: <http://www.dsil.org>

Services: Provides home modifications and a variety of services to empower persons with disabilities.

Purchase Assistance

Halifax Habitat for Humanity

1030 West International Speedway Boulevard,
2nd Floor

Daytona Beach, FL 32114

Phone: (386) 257-9950

Website: <http://www.halifaxhabitat.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Southeast Volusia Habitat for Humanity

722 South Dixie Fairway

New Smyrna Beach, FL 32168

Phone: (386) 428-5010

Website: <http://www.southeast-volusia-habitat.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Southwest Volusia Habitat for Humanity

PO Box 740166

Orange City, FL 32774

Phone: (386) 774-1553

Email: volunteer@swwvhabitat.org

Website: <http://www.new.swwvhabitat.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

West Volusia Habitat for Humanity

604 South Spring Garden Avenue

Deland, FL 32720

Phone: (386) 734-7268

Email: wvh3173@att.net

Website: <http://www.wvhfh.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Rental Housing

Volusia County Housing Authority

123 West Indiana Avenue, Room 302

Deland, FL 32720-4611

Phone: (386) 943-7039; (386) 736-5955 for West Volusia; (386) 254-4648 for Daytona Beach; (386) 423-3375 for New Smyrna Beach

Website: <http://www.volusia.org/services/community-services/community-assistance/housing-choice-voucher-program-section-8/>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides Section 8 housing choice vouchers.

Deland Housing Authority

1450 South Woodland Boulevard, Suite 200A

Deland, FL 32720

Phone: (386) 736-1696

Website: <http://www.delandhousing.com>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides Section 8 housing choice vouchers.

Housing Authority of Daytona Beach

211 North Ridgewood Avenue, Suite 200

Daytona Beach, FL 32114

Phone: (386) 253-5653

Website: <http://www.dbhafh.org>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides Section 8 housing choice vouchers and manages affordable Public Housing apartments for low-income families, seniors, and persons with disabilities in Daytona Beach.

New Smyrna Beach Housing Authority

1101 South Dixie Freeway
New Smyrna Beach, FL 32168

Phone: (386) 428-8171

Website: <http://www.newsmyrnahousing.com>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides Section 8 housing choice vouchers and manages affordable Public Housing apartments for low-income families, seniors, and persons with disabilities in New Smyrna Beach.

Ormond Beach Housing Authority

100 New Britain Avenue
Ormond Beach, FL 32174

Phone: (386) 677-2069

Website: <http://www.obha.org>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides Section 8 housing vouchers and manages affordable Public Housing units for low-income families, seniors, and persons with disabilities in Ormond Beach.

Volusia County Housing Authority

110 West Rich Avenue
Deland, FL 32720-4213

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Administers Section 8 housing choice vouchers program for income eligible clients.

Support Services**The ARC of Volusia**

100 Jimmy Huger Circle,
Daytona Beach, FL 32117

Phone: (386) 274- 4736

Website: <http://www.arcvolusia.org>

Services: Serves individuals who live independently in the community in their own apartments or homes with our supported independent living coaches.

Conklin Center for the Blind

405 White Street
Daytona Beach FL 32114

Email: info@conklincenter.org

Phone: (386) 258-3441

Website: <http://www.conklincenter.org>

Services: Provides services to children and adults who are blind and have one or more additional disabilities.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Capital Area Community Action Agency, Inc.

15 Crescent Way

Crawfordville, FL 32327

Phone: (850) 926-3122

Website: <http://www.cacaainc.org/>

Funding: Weatherization Assistance Program (WAP)

Services: Makes repairs to ensure energy efficient and safe housing for low-income individuals and families, particularly individuals who are elderly, people with disabilities and families with children. This program serves Leon, Gadsden, Franklin, Jefferson and Gulf counties.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Marianna Area Office

2741 Pennsylvania Avenue, Suite 5

Marianna, FL 32448

Phone: (850) 526-2610

Email: flgrh.Marianna@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL-Contacts.html>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Wakulla County Housing Services Division

11 Bream Fountain Road

Crawfordville FL 32327

Phone: (850) 877-1908

Website: http://www.mywakulla.com/Departments/planning_and_community_development/housingservices.asp

Funding: State Housing Initiatives Partnership (SHIP), U.S. Department of Housing and Urban Development (HUD)

Services: Provides down payment and closing cost assistance for first time homebuyers, home repair and barrier-free modification services, and also has Section 8 housing choice vouchers.

Home Repair and Support Services

Ability 1st, Center for Independent Living

1823 Buford Court

Tallahassee, FL 32308-4465

Phone: (850) 575-9621;

TDD: (954) 735-1598

Website: <http://ability1st.info/index.php>

Services: Provides services in multiple counties, including this one. Provides construction of wheelchair ramps and support services.

Purchase Assistance

Wakulla County Habitat for Humanity

PO Box 1596

Crawfordville, FL 32326

Phone: (850) 926-4544

Email: wakullahabitat@hotmail.com

Website: <http://www.habitat.org/cd/kit/homepage.aspx?page=wakulla>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Rental Housing

Florida Management Associates

PO Box 2260

Tallahassee, FL 32308-4465

Phone: (850) 893-7650

Email: info@flamgt.com

Website: <http://www.flamgt.com/>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides housing in multiple counties, including this one. Owns and operates federally subsidized one- and two-bedroom apartments for people 62 years or older, or for individuals certified as people with disabilities.

Goodwill Industries of Big Bend, Inc.

300 Mabry Street

Tallahassee, FL 32304

Phone: (850) 576-7145

Website: <http://www.goodwillbigbend.com>

Services: Provides housing in multiple counties, including this one. Provides barrier-free subsidized rental housing in various locations.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair

Tri-County Community Council, Inc.

302 North Oklahoma Street
Bonifay, FL 32425

Phone: (850) 547-3680

Email: wap@tricountycommunitycouncil.com

Website: <http://www.tricountycommunitycouncil.com>

Funding: U.S. Department of Agriculture (USDA) and Weatherization Assistance Program (WAP)

Services: Provides home repair including barrier-free modifications and weatherization programs. U.S. Department of Agriculture repair grant program.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Crestview Area Office

932 North Ferdon Boulevard, Suite B
Crestview, FL 32536

Phone: (850) 682-2416

Email: flgrh.Crestview@fl.usda.gov

Website: <http://www.rurdev.usda.gov/FL-Contacts.html>

Funding: U.S. Department of Agriculture (USDA)

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Purchase Assistance

Habitat for Humanity of Walton County FL, Inc.

PO Box 506

Freeport, FL 32439

Phone: (850) 835-0067

Website: <http://www.waltoncountyhabitat.org>

Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer

assistance includes a low interest mortgage and sometimes down payment assistance.

Walton County Support Services Department

76 North 6th Street

DeFuniak Springs FL 32433

Phone: (850) 892-8157 and (850) 892-8185

Website: <http://www.co.walton.fl.us>

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides affordable rental housing to low-income households and Section 8 housing choice vouchers.

Rental Housing

DeFuniak Springs Housing Authority

120 Oerting Drive

DeFuniak Springs, FL 32435

Phone: (850) 892-2823

Email: director@dfsha.org

Funding: U.S. Department of Housing and Urban Development (HUD)

Services: Provides affordable rental housing to low-income households.

Support Services

Center for Independent Living of North West Florida

3600 North Pace Boulevard

Pensacola, FL 32505

Phone: (850) 595-5566

Email: cil-drc@cil-drc.org

Website: <http://cil-drc.org>

Services: Provides services in multiple counties, including this one. Provides core services such as advocacy, independent living skills, peer support and information and referral.

The ARC of Walton County

1408A North 9th Street

DeFuniak Springs, FL 32433

Phone: (850) 892-5013

Services: Advocates for and offers support to people with disabilities.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Home Repair, Purchase Assistance and Rental Housing

USDA Rural Development - Marianna Area Office

2741 Pennsylvania Avenue, Suite 5
 Marianna, FL 32448
Phone: (850) 526-2610
Email: flgrh.Marianna@fl.usda.gov
Website: <http://www.rurdev.usda.gov/FL-Contacts.html>
Funding: U.S. Department of Agriculture (USDA)

Services: Provides services in multiple counties, including this one. Provides mortgage and rental assistance for rural residents including persons with disabilities. The Very Low-Income Housing Repair program provides loans and grants to repair, improve, or modernize dwellings and/or to remove health and safety hazards.

Home Repair and Rental Housing

Tri-County Community Council, Inc.

302 North Oklahoma Street
 Bonifay FL 32425
Phone: (850) 547-3689;
Toll Free: (800) 395-2696
Email: t.communitycouncil@mchsi.com
Website: <http://www.tricountycommunitycouncil.com>

Funding: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Weatherization Assistance Program (WAP)

Services: Provides services in multiple counties, including this one. Administers Washington County Public Housing. Has 155 units of affordable rental housing and Section 8 housing choice vouchers for the people who are economically disadvantaged, individuals who are elderly and people with disabilities. Also provides home repair, barrier-free modifications and weatherization programs.

Purchase Assistance

Washington County Grants Department

1331 South Boulevard
 Chipley FL 32428
Phone: (850) 638-6058
Website: <http://www.washingtonfl.com/grants/grants.htm>
Funding: State Housing Initiatives Partnership (SHIP)
Services: Provides down payment and closing costs assistance for the purchase of first home.

Rental Housing

Chipley Public Housing Agency

1370 Old Bonifay Road
 Chipley FL 32428
Phone: (850) 638-0134
Email: h_chiple@bellsouth.net
Funding: U.S. Department of Housing and Urban Development (HUD)
Services: Provides subsidized public housing rental units.

Washington County Habitat for Humanity

808 Main Street
 Chipley FL 32428
Phone: (850) 258-2546
Email: wchfh@wfeca.net
Website: <http://www.habitat.org/cd/kit/homepage.aspx?page=wchfh>
Services: Provides donated materials and volunteer labor to build single-family homes that are sold to low-income households. Buyer assistance includes a low interest mortgage and sometimes down payment assistance.

Support Services

ARC of Washington-Holmes County

1335 South Boulevard
 Chipley FL 32428
Phone: (850) 638-7517
Services: Provides programs and services for people with developmental disabilities such as community education, and advocacy.

Disability Resource Center

625 Highway 231

Panama City, FL 32401.

Phone: (850) 769-6890;

Sorenson Video Phone: (850) 387-1800

Website: <http://www.drcpc.org>

Services: Provides services in multiple counties, including this one. Provides independent living skills training, peer support, advocacy, Florida Telecommunications Relay and Social Security services to persons with disabilities.

NOTE: Agency for Persons with Disabilities regional office information is on page 201.

Section 5: Personal Assessment Guide

This Personal Assessment Guide is a tool for you to develop a housing plan that is best for you. The questions throughout the Personal Assessment Guide will assist you in developing your housing plan and choosing your best housing option.

Overview of the Personal Assessment Guide

The Personal Assessment Guide has four parts to help you make your housing decisions.

- Part A provides questions about what type of independent living in the community is right for you. This may be an important first step if you currently live with your family or have limited experience with independent living.
- Part B asks important questions about the money you have access to through yourself or people you know. Knowing about your personal finances is important before you apply for any type of housing assistance.
- Part C provides details and considerations about the housing options described in this Personal Assessment Guide. The questions can help you decide what independent living arrangements are best for you.
- Part D covers practical questions to help you decide the next steps in your housing plan.



Develop the housing plan that is best for you.

YOUR HOUSING PLAN

Things to Do:

1. Read Part A of the Personal Assessment Guide and answer: Are you ready for independent living?

_____ Yes _____ No

2. Read Part B about personal finances and answer:

The total money that you, your family and your friends could invest and contribute is \$_____.

3. Read Part C and answer:

The Housing Option that is best for you is

_____.

4. Read Part D and write down the next steps of your housing search.

_____.

PART A: Community Living

The Philosophy of Community Living

This *Housing Resource Guide* is rooted in the belief that individuals with developmental disabilities are housing consumers with the same right to self-determination and housing choice as all other housing consumers. The ARC of the United States has established a housing position paper that upholds this important philosophy of community living:

- People with intellectual and/or developmental disabilities (I/DD), like all Americans, have a right to live in their own homes, in the community. Adults should control where and with whom they live, including having opportunities to rent or buy their own homes, and must have the freedom to choose their daily routines and activities.
- People must have freedom, authority, and support to exercise control over their housing, including choice of where and with whom they live, privacy within their homes, access to flexible supports and services when and where they choose, choice in their daily routines and activities, freedom to come and go as they please, and housing that reflects their personal preferences and styles. Providers should honor individual choices and preferences.
- Housing for people with intellectual and/or developmental disabilities must be coordinated with home and community-based support systems, including transportation services, and should ensure access to other typical public resources.²

² The ARC of the United States (2012), Housing position statement.

What Support Do You Need for Independent Living?

Review the independent living activities listed below as you think of what supports you need. No matter how many activities you can perform independently, you can still have success with any of the housing options addressed in this *Housing Resource Guide*. Success is achieved by building a support network to help you with your needs.

Check Yes or No as you consider which of the following independent living activities you could do in your new home:

Shower and brush your teeth without being reminded Yes No

Get dressed Yes No

Take your medicine on time without being reminded Yes No

Cook or bake your meals Yes No

Make a well-balanced meal Yes No

Wash, dry and fold your clothes Yes No

Sweep your floors and dust your furniture Yes No

Clean your bathroom(s) Yes No

Clean your room Yes No

Mow the lawn Yes No

Rake your leaves Yes No

Change your light bulbs Yes No

- Buy your groceries Yes No
- Pay your bills Yes No
- Keep your own checkbook and not overdraw your account Yes No
- Refill your medicines on time without being reminded Yes No
- Use your medical equipment by yourself Yes No
- Get yourself to places by bus, taxi or friends Yes No
- Drive a car by yourself Yes No
- Use an alarm clock, your timer Yes No
- Get yourself places on time Yes No
- Use a schedule or calendar by yourself Yes No
- Make plans with friends and family Yes No
- Make your medical appointments Yes No
- Solve your problems Yes No
- Ask for help when needed Yes No
- Cross busy streets, stay safe on paths or near roads by yourself Yes No
- Avoid stranger danger Yes No
- Walk and move around without help Yes No

Examining Your Answers to Consider the Right Housing Option for You

The ability to independently perform the activities listed above varies from one person to the next. A person who wants assistance with a majority of these activities may need visits from support staff several times a day, or may be best aided by in-home assistance. On the other hand, a person who can complete most of these activities independently may want less frequent help, with visits from support staff once or a few times a week.

No matter the level of support you need, you can still have success with any of the housing options addressed in this *Housing Resource Guide* if you build a support network to meet your needs. Consider the following support-related details for the various housing options.

Assisted Living Facilities or Shared Living: Some people with disabilities will benefit from a housing option that offers in-home supports. People who provide housing are usually different from people who provide support services, but housing in group settings may often be the exception. This type of housing often offers in-home staff to provide daily support. The same is sometimes true for the shared living housing option.

Buying a Home: If you have monthly income from a job and other sources this option may be right for you. Being a successful homeowner requires enough income to pay the monthly mortgage, regular house bills and home maintenance and repairs. A person who is best aided by in-home assistance can also purchase a home. This will involve purchasing an affordable home with an additional bedroom for the support provider.

Renting: Because your landlord is responsible for maintenance and repairs, you and your support network do not have to handle these responsibilities. Also, the monthly expenses associated with renting may often be more affordable than owning a home.

You may want to consider whether to live with a roommate. Roommates can make your living arrangement more affordable and sometimes can provide you with a portion of the regular supports you need.

Many people with disabilities who rent receive services from staff who visit daily, weekly or several times a week. A person who has a live-in attendant can also rent. This will involve obtaining housing assistance to afford a rental with an additional bedroom for the live-in attendant.

The Importance of a Support Network

An important part of living a life of self-determination is choosing the place where you want to live. But an equally important part is getting the support you need to stay in the home of your choice and to be active in the community. Without supports you can count on, you may not be able to living independently in your home. You need a circle of support.

Family: Your family and friends play a significant part in your circle of support. Even once affordable housing has been attained; it is your circle of support that helps makes independent living a success. Family members and friends have many resources that contribute to long-term housing affordability:

- They can assist with routine maintenance and upkeep of the lawn.
- They can complete house repairs, which may contribute to a smaller repair budget by avoiding the need to hire a contractor.
- They can help you travel to the places you regularly go.

Support Coordinator: If you have a Medicaid Waiver, you have the opportunity to choose an independent support coordinator who helps you develop an annual support plan to identify and coordinate your services. The coordinator can help you choose a variety of supports to help manage daily life and your support coaches will



Without supports you can count on, you may not be able to live independently in your home. You need a 'circle of support.'

help with your daily needs. Even if you do not have a Medicaid Waiver, you may have case managers or guardians who can help with some of this support.

Some In-Home Support: Although people who provide housing are usually different from people who provide support, there are exceptions. Assisted living facilities often have in-home staff to provide daily support.

Many individuals with disabilities who live independently have some source of financial assistance to pay for service providers who offer regular in-home support. Which of these services do you think you will need to live on your own?

- Basic cooking classes
- Basic housekeeping classes
- Someone to help with communicating with the bank, doctors, etc.
- Someone to help with cooking and cleaning
- Employment training
- Someone to help with banking and bill paying
- Home health aides

- Someone to help make meals
- Emergency response buttons and cords
- Transportation

List 5 People who provide your important supports

1. _____
2. _____
3. _____
4. _____
5. _____



Housing Items that are Necessary versus Housing Items that are Desirable

Not all housing options will have everything you would like to have. The following questions are designed to help you get a better understanding of what you really need to live on your own versus what you want to make it more comfortable.

Of these items, which do you need and which do you want. Check if you need it or if you want it.

- Living alone in your home ___Need ___Want
- Having a first floor unit ___Need ___Want
- Close to public transportation ___Need ___Want
- Being less than 30 minutes away from the regular places you go to (like the grocery store, work, school, family, shopping, and doctor's office). ___Need ___Want
- Getting help to live on your own ___Need ___Want
- Central air conditioning in your home ___Need ___Want
- An extra bedroom in your home ___Need ___Want
- Large closets in your home ___Need ___Want
- Garage attached to your home ___Need ___Want
- Paved driveway to your home ___Need ___Want
- A washer and dryer hookup in your home ___Need ___Want
- Two or more bathrooms in your home ___Need ___Want
- A big yard with your home ___Need ___Want

Entrance ramps and wide entrances to your home ___Need ___Want

Accessible kitchens and bathrooms in your home ___Need ___Want

A large kitchen in your home ___Need ___Want

An alarm/security system in your home ___Need ___Want

No carpeting in your home ___Need ___Want

Ability to have a pet in your home ___Need ___Want

Note: Some landlords have policies that will keep you from having certain types of pets or from having a pet at all. Assistance animals—also called service animals—are not considered pets and will be allowed.

What are your top three choices for where you want to live? A different City? A certain neighborhood?

1. _____
2. _____
3. _____

Are there certain types of housing you prefer?

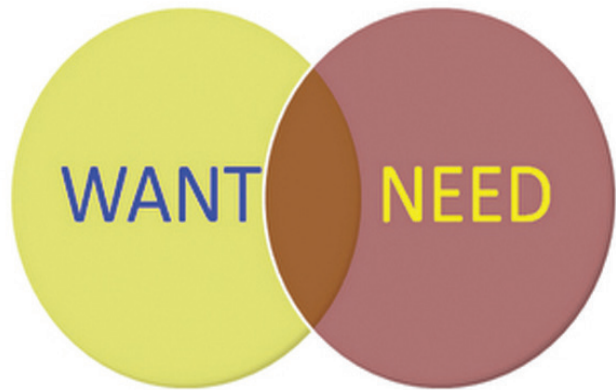
- ___ A house
- ___ An apartment with an upstairs and downstairs
- ___ A building that may have 2 – 4 apartments

___ A low-rise apartment

___ A high-rise apartment

Do you want to rent or own your home?

Rent _____ Own _____



Examining Your Answers

Needs: Understanding which of the items above represent your housing needs is very helpful for your housing search. In the later stage of your search, you may visit and consider living in a variety of places. Compare each place you visit to your list of housing needs to determine if the place is suitable. If a place does not meet your bottom line requirements, you must continue your housing search.

You may commonly see some of the items above as essential needs, not just preferences or wants:

Supports: Most probably agree that independent living assistance is a basic need for a support network, as discussed previously. Without it, independent living might be unsuccessful.

Accessibility: A key housing consideration for many people with disabilities, although the type of accessibility need may vary. For many, the following items may be basic housing needs:

- Entrance ramps and wide entrances

- A unit on an accessible route from street to front door
- A first floor unit
- Accessible kitchens and bathrooms
- No carpeting
- An extra bedroom: For some, this may be needed for a support person to provide in-home supports.

Location: The location of housing can be considered a basic need. In many cases, this results from having a reliable, affordable and strong support network available in a certain city or a specific neighborhood. You are encouraged to search as broadly as possible to find a home that meets your needs, but the need to live in a certain location limits how broad the search can be. Consider how far away you are willing to live from your important support people. If you do not have other transportation options, this decision often means that close to public transportation is another basic need.

Wants: Examine your list of wants and you may see a trend. Many items offer larger housing, more amenities, or greater freedom than one can expect from basic housing. Consider if some of the following are fundamental needs for you, or if they are instead additional features that you might want:

- Large closets
- Central air conditioning
- A washer and dryer in the unit
- A big yard
- Two or more bathrooms
- A large kitchen
- Having a pet

Having these features and options in your home may cost more. Finding a place that is affordable is an important part of your housing search. This is why it is important to distinguish what you essentially need from what you want.

You may also want to live alone. Most often this is not a basic need, but is a preferred living arrangement. This option often requires you to pay more in housing costs each month.

Consider the Housing Option that is Right for You

Assisted Living Facilities: Group homes offer in-home supports that can often address all your support needs. These facilities come with rules and schedules you must follow, so they may not be suited for some of the want items you identified in the above list. On the other hand, it is likely that living in group settings will fulfill any support and accessibility need items you identified.

Renting: Rental properties must comply with accessible building requirements, which may fulfill some accessibility need items you identified. Having a pet is an option for some rentals but not every landlord allows pets. It usually requires you to provide money for a pet deposit to cover costs if your pet damages the rental. It also generally costs more to rent a place with an extra bedroom, a second bathroom, a washer and dryer and other preferred features.

Buying a Home: A big yard is one of the items listed above, and buying a home may be your best chance of getting a yard. In general, homeownership allows you to do what you want with your home and lawn. It can be a good option if accessibility needs top your housing search list and you can pay to have accessibility features installed in your home.

Keys to Success



What are the three most important keys that unlock the door to appropriate housing for people with disabilities? According to a recent policy paper by Metro Fair Housing Services³ in Georgia, the Top 3 keys to success are:

- 1. Housing that is Affordable:** Finding housing that is affordable is the most important thing you can do to achieve success with independent living. This *Housing Resource Guide* is full of resources that can help make housing more affordable.
- 2. Housing that is Accessible:** The place you call home must be built to accommodate for mobility or other specific needs.
- 3. Housing that is Integrated:** Integration is about how close your home is to other housing. It is about the accessibility of the community surrounding your home, including sidewalks, mailboxes, transportation, common areas, shopping, recreation, worship and employment. Most importantly, real integration means having support services that you require to successfully live in the community.

³*Shut Out, Priced Out and Segregated: The Need for Fair Housing for People with Disabilities* (August 2011), A Public Policy Report: Briefing, Metro Fair Housing Services, Inc. Report available online at <http://metrofairhousing.com/shutout.htm>



An aerial view of an integrated Orlando neighborhood development.

PART B: What Financing Do You Bring to Your Housing Search?

Before applying for any type of housing assistance, first think about the money you have of your own or through people you know. Write details about any of the following financial resources that you bring to your housing search. These resources are explained in detail in the middle of the Finance Section.

Employment income: \$ _____

Monthly money from odd jobs: \$ _____

Supplemental Security Income (SSI) monthly benefit: \$ _____

Social Security Disability Income (SSDI) monthly benefit: \$ _____

Other disability-related monthly assistance: \$ _____

Other income source _____ : \$ _____



Employment income is a financial resource you may bring to your housing search.

Check all of the following that apply:

- Donation from my church
- Donation from a community service club
- Free labor from a church or club
- Free labor from friends or family
- Family will pay for security deposit and moving costs
- Donated land
- Family assistance to buy a home
- Savings from income or an Individual Development Account



Stay Within Your Budget

You have a fixed amount of money to pay for housing. This is your housing budget, and the money comes from your personal finances and financial support like the sources listed in this *Housing Resource Guide*. As your housing search develops, you will get a clearer picture of how much is in your monthly housing budget.

The chart of housing features and options below may help inform your housing search. These are features you may see whenever you are looking at housing, regardless of whether you want to rent or buy a place. The chart includes:

- Column A has features associated with basic adequate housing;
- Column B includes options that may be considered extra and often cost more; and

- Column C shows premium options that may be even more preferable and may cost the most.

It is not possible to show the exact cost for each feature because prices vary from place to place across Florida. However, when you start to visit various places where you may want to live, you might discover that your housing budget is not big enough to get everything in Column B or Column C.

You may find that some of the features and options you need for your accessibility requirements are listed in columns B or C. Features like accessible bathrooms, large bedroom, support services, transportation and more may be listed as extra or premium on this chart, but they represent fundamental housing needs for some people. This chart displays that such housing features may cost more, or may be less frequently available, requiring some effort to locate.

Feature	A	B	C
Size of Rooms	Small	Large bedroom <input type="radio"/> <input type="radio"/>	Extra bedroom <input type="radio"/> <input type="radio"/> <input type="radio"/>
Bathrooms	1 bathroom with no accessibility	1 accessible bathroom <input type="radio"/> <input type="radio"/>	2 accessible bathrooms <input type="radio"/> <input type="radio"/> <input type="radio"/>
Transportation	No access to public transportation	Access to public transportation <input type="radio"/> <input type="radio"/>	30 minute walk to regular places you go <input type="radio"/> <input type="radio"/> <input type="radio"/>
Indoor Temperature	Only Ceiling Fans provided	Most rooms have wall air conditioners <input type="radio"/> <input type="radio"/>	Central air conditioning <input type="radio"/> <input type="radio"/> <input type="radio"/>

Living Arrangement	Living with 2 Roommates and less privacy <input type="radio"/> <input type="radio"/>	One roommate <input type="radio"/> <input type="radio"/>	Living alone <input type="radio"/> <input type="radio"/> <input type="radio"/>
Accessibility Features	No accessibility features <input type="radio"/> <input type="radio"/>	Entrance ramps and wide doorways <input type="radio"/> <input type="radio"/>	Accessible ramps, doorways, kitchen and bedrooms <input type="radio"/> <input type="radio"/> <input type="radio"/>
Storage	Minimum Storage <input type="radio"/> <input type="radio"/>	Average storage <input type="radio"/> <input type="radio"/>	Good storage <input type="radio"/> <input type="radio"/> <input type="radio"/>
Quality of Interior	Floors, walls, cabinets and lighting are lowest quality <input type="radio"/> <input type="radio"/>	Average quality <input type="radio"/> <input type="radio"/>	Good quality <input type="radio"/> <input type="radio"/> <input type="radio"/>
Location	1 hour away from the city of your preference <input type="radio"/> <input type="radio"/>	15 minutes away from city of preference <input type="radio"/> <input type="radio"/>	The city of your preference <input type="radio"/> <input type="radio"/> <input type="radio"/>
Washing Clothes	Laundromat is down the street 2 blocks <input type="radio"/> <input type="radio"/>	Washers and dryers shared by all residents <input type="radio"/> <input type="radio"/>	Washer and dryer in your home <input type="radio"/> <input type="radio"/> <input type="radio"/>
Options	Garage <input type="radio"/> <input type="radio"/>	Big yard <input type="radio"/> <input type="radio"/>	Large kitchen <input type="radio"/> <input type="radio"/> <input type="radio"/>
	A paved driveway <input type="radio"/>	Having a pet <input type="radio"/> <input type="radio"/>	Security system <input type="radio"/> <input type="radio"/> <input type="radio"/>



PART C: What is The Best Housing Option for You?



Making a decision about which housing option is best for you requires thinking of many details. The questions and exercises listed here should

be answered by you. Think about your wants, needs, finances and circumstances as you write in your answers.

This part addresses each of the housing options introduced at the beginning of this *Housing Resource Guide*. The questions should provide you more insight about each type of living arrangements and which ones could be right for you.

Subsidized Rental Units

Search for Subsidized Rental Units

Below, write down places where you would like to rent. Here are some ways to search:

- If you have access to the internet, search for the right rental place for you on <http://www.floridahousingsearch.org>. Detailed search instructions for this website are included in the introduction to Section 4.
- As an alternative, you can call (877) 428-8844 toll free to receive help from the staff at <http://www.floridahousingsearch.org>.
- Also look at the rental housing providers listed in the Section 4 County-by-County Resources.

Name of Rental	Address	Monthly Rent	Office Phone Number

Monthly Rent Assistance



Questions to Ask Yourself about Renting

- Do you want to live alone or with roommates?

- How many bedrooms do you need?

- What kind of bathroom do you need? Some bathrooms are large. Many are smaller bathrooms that might be just as functional. Accessibility is a big consideration here.

- What options do you have for traveling to the regular places you need and want to go to, and how long will it take?

- Are you thinking of moving to another part of the state or country in the future?

- What do you know about the safety of the neighborhood where you are thinking of renting?



Brian Hartle and his mother Judy participated in a focus group to review this Housing Resource Guide. Brian is living independently for the first time. With help from supportive living staff, he was able to locate an affordable apartment in a month. Brian lives in a subsidized rental apartment, so even though his monthly income is less than \$1,000 he pays an affordable rent equal to less than 20 percent of his income.

Shared Living



Evaluate Level of Independence and Community Inclusion

When touring a shared living setting, consider if the following positive characteristics are present. These characteristics are found in optimal community-based settings.

This list of characteristics was developed by the Federal Center for Medicare and Medicaid Services to govern how waiver funds are used to optimize community integration.

Does this setting help its residents gain full access to the greater community around it? Yes No

Are there opportunities to seek employment in the community? Yes No

Can residents engage in community life and receive services in the community in the same manner as individuals without disabilities? Yes No

Would you select this setting from among all available housing alternatives? Yes No

Does this setting protect its residents' personal rights of privacy, dignity, respect, and freedom from coercion and restraint? Yes No

Does this setting offer residents the independence to making life choices about their daily activities, their physical environment, and with whom to interact? Yes No

Do residents rent their rooms under a legally enforceable agreement? Yes No

Do residents have privacy in their sleeping and living units? Yes No

Do the rooms have lockable entrances, with appropriate staff having keys to doors? Yes No

Do residents share units only at their own choice? Yes No

Do resident have the freedom to furnish and decorate their units? Yes No

Are residents able to have visitors of their choosing at any time? Yes No

Do residents have the freedom to control their activities and have access to food at any time? Yes No

Is this setting physically accessible to you? Yes No

Thinking About Roommates: Look at this Roommate Questionnaire. Complete the questionnaire to help you get a better idea of what kind of roommate you will be, and things that you want in a roommate.

Questions to Ask Potential Roommates

(Also be prepared to share your own answers to these same questions)

What are your interests? What are things you like to do?

- Hobbies
- Participatory sports
- Spectator sports
- Social activities
- Cultural activities
- Travel
- Work or school
- Arts & crafts
- Fishing
- Visiting neighbors
- Relaxation activities
- Community outings
- Cooking
- Movies / concerts
- Recreation parks
- Shopping
- Other: _____

What is your schedule?

How often are you away from home during a regular day and evening? _____

Do you have a job that is paid? ___ Yes ___ No

Do you go to classes or a training program? ___ Yes ___ No

Do you have a sleep pattern that is different than many people? ___ Yes ___ No

What kind of transportation do you use most often?

Circle an answer to indicate how you like your home to be:

Neat or Messy

Noisy or Quiet

Your Way or Not Picky

Busy or Relaxed and Slow

I'm a 'Morning Person' or I'm a 'Late Night Person'

Questions about Responsibilities

Check all of the following chores you are willing to do at this new home with or without help.

- Use the dishwasher
- Wash pots and pans
- Wash and set the table
- Clear the kitchen table
- Put leftover food away
- Clean the kitchen floor
- Cook / bake for self
- Cook / bake for others
- Vacuum the home
- Dust the furniture
- Do your laundry
- Clean your bedroom
- Put your things away in common areas
- Clean the bathroom
- Take out the trash and recycling
- Mow the lawn
- Water and weed outdoors
- Plant flowers, a garden
- Rake leaves
- Sweep outside

- Clean windows
- Other _____
- Other _____
- Other _____

Questions about Indoor Air

Do you have allergies? ___ Yes ___ No

Do you need certain foods, air filters or no pets? ___ Yes ___ No

Do you have a pet that may live in this home? ___ Yes ___ No

Do you smoke in the home? ___ Yes ___ No

Is smoking a concern? ___ Yes ___ No

Questions about Visitors

How often will you have your family and friends visiting?

If you have a supports coordinator and caregivers, how often will your support staff visit each week?

Is there anything else we should talk about to decide if we would be compatible roommates?

Assisted Living Facilities

Questions to Ask Yourself about Assisted Living Facilities

Will you have the assistance that you need with this housing option? Check all of the following assistance that you need:

- Daily meal preparation
- Weekly housekeeping
- Making bed daily
- Washing linens and personal laundry
- Transportation to medical appointments
- Transportation to shopping
- Help with medications
- Bathing assistance
- Help with dressing / grooming
- Help with incontinence
- Help with eating

Could you successfully live in a place without in-home assistance but instead with daily or regular visits from support providers?

_____ Yes _____ No

Assisted living facilities have rules that all residents must follow. What is your own experience of living with a list of rules and any type of schedule?

As with Shared Living, assisted living facilities involve having roommates. Do you have experience with having roommates? If not, do you think you would be a good roommate? In what ways are you easy to live with?

As with shared living, assisted living facilities involve having roommates. Do you have experience with having roommates? If not, do you think you would be a good roommate? In what ways are you easy to live with?

Assisted living facilities provide in-house supports. Will it be hard to give up the regular support of people who help you now?

_____ Yes _____ No



A small assisted living facility in Tampa.



When touring an assisted living facility, use the below questionnaire. During the tour, consider if the facility has the following positive characteristics found in optimal community-based settings. This list of characteristics was developed by the Federal Center for Medicare and Medicaid Services to govern how waiver funds are used to optimize community integration.

Can residents engage in community life and receive services in the community in the same manner as individuals without disabilities? Yes No

Would you select this facility from among all available housing alternatives? Yes No

Does the facility protect its residents' personal rights of privacy, dignity, respect, and freedom from coercion and restraint? Yes No

Does the facility offer residents the independence to making life choices about daily activities, their physical environment, and with whom to interact? Yes No

Do residents rent their rooms under a legally enforceable agreement? Yes No

Do residents have privacy in their sleeping and living units? Yes No

Do the rooms have lockable entrances, with appropriate staff having keys to doors? Yes No

Do residents share units only at their own choice? Yes No

Do residents have the freedom to furnish and decorate their units? Yes No

Are residents able to have visitors of their choosing at any time? Yes No

Do residents have the freedom to control their activities and have access to food at any time? Yes No

Is this facility physically accessible to you? Yes No

Also Ask Yourself:

- Does the place feel homey?
 Yes No
- Is the common area comfortable?
 Yes No
- Are the activities planned outside the facility fun and affordable?
 Yes No
- Did you meet people who you would enjoy getting to know later?
 Yes No
- Does the facility feel safe and secure?
 Yes No
- Do you feel comfortable in the neighborhood?
 Yes No
- Are the staff people pleasant?
 Yes No
- Did there appear to be enough staff?
 Yes No
- Did today's meal look and taste good (if available)?
 Yes No
- Is your room a good size with enough storage space?
 Yes No

Assessing a Group Setting Housing Option: Questions to Ask the Provider

- Is a private room available now? Yes No
- Can I choose my room? Yes No
- Do rooms have private bathrooms with a shower or tub? Yes No
- Do bathrooms have grab bars in showers and raised toilets Yes No
- Is a roll-in shower available? Yes No
- Is there a kitchen or small refrigerator in the room? Yes No
- Can I stay here if I need to use a walker or wheelchair (now or in the future)? Yes No

Are there specific staff or will you help arrange services for an extra cost?

- | | | |
|--|------|--------------|
| Registered nurse? | Have | Will Arrange |
| Activities director? | Have | Will Arrange |
| Social worker or someone who finds services? | Have | Will Arrange |
| Beautician / Barber? | Have | Will Arrange |
| Home health? | Have | Will Arrange |

Food (ask for a menu)

Do you offer choices at each meal? ___ YES ___ NO

Do you eat at a set time? ___ YES ___ NO

May I sit where I want? ___ YES ___ NO

May I eat in my own room? ___ YES ___ NO

May visitors eat here? ___ YES ___ NO

What is the monthly base rate for a room (ask for an admission packet):**How much help with personal care (such as bathing, dressing or getting in and out of a chair) can you provide?**

Supervision only (I do it myself) ___ YES ___ NO

Assistance (you help me to do it myself) ___ YES ___ NO

Hands-on help (you do it for me) ___ YES ___ NO

Does monthly rate include the following or is there an extra cost?

Three meals and snacks every day? ___ Yes ___ Yes Extra Cost ___ No

Weekly housekeeping? ___ Yes ___ Yes Extra Cost ___ No

Making bed daily? ___ Yes ___ Yes Extra Cost ___ No

Washing linens (sheets & towels)? ___ Yes ___ Yes Extra Cost ___ No

Personal laundry? ___ Yes ___ Yes Extra Cost ___ No

Parking space for my own car? ___ Yes ___ Yes Extra Cost ___ No

Transportation to medical appointments? ___ Yes ___ Yes Extra Cost ___ No

Transportation to shopping? ___ Yes ___ Yes Extra Cost ___ No

Telephone jack available for my telephone service? ___ Yes ___ Yes Extra Cost ___ No

Cable TV hookup? ___ Yes ___ Yes Extra Cost ___ No

Help with medications? ___ Yes ___ Yes Extra Cost ___ No

Does monthly rate include the following or is there an extra cost? (continued)

Help with shower? ___ Yes ___ Yes Extra Cost ___ No

Help with dressing/grooming? ___ Yes ___ Yes Extra Cost ___ No

Help with incontinence? ___ Yes ___ Yes Extra Cost ___ No

Help with eating? ___ Yes ___ Yes Extra Cost ___ No

Do you accept Medicaid or other government assistance to cover room, board, and personal care? ___ Yes ___ Yes Extra Cost ___ No

Rules (ask for a copy of the house rules)

May I decide when to wake up and go to sleep? ___ Yes ___ No

Are pets allowed at the facility? ___ Yes ___ No

May I have visitors at any time? ___ Yes ___ No



Ask the providers questions to ensure you find the best housing option for you.

Under which of these circumstances would I have to move out of this facility?

- Incontinence
- Dementia
- Need for injections
- Needing more help than I do now
- Need for someone to give me my medications

What types of activities are offered out of the building?

Do people from the community offer activities here?

_____ Yes _____ No

May I have a tour of the facility and see the room I would be renting?

_____ Yes _____ No

Activities (ask for activity calendar)

How often is exercise offered?

May I talk to a resident privately?

_____ Yes _____ No

Buying a Home



Questions to Ask Yourself about Buying a Home

Do you have enough money for a down payment? Section 2 offers details and examples of costs associated with buying a house, including the down payment. Buyers must typically pay a down payment, which is a percentage of the

home price. The percentage may vary from 3.5% to 5% or more. This might be a \$7,000 down payment on a \$200,000 home, for example. This *Housing Resource Guide* identifies many purchase assistance programs that offer money for down payment, but how much of your own savings do you have for a down payment?

Which of the following home maintenance responsibilities do you plan to do yourself?

- Emptying trash containers
- Cleaning carpet
- Yard work, including raking leaves and clearing yard debris
- Arranging for contractors to address plumbing, electrical or other problems
- Changing lights, smoke alarm batteries and maintaining water filters
- Scheduling pest control visits
- Resetting electric circuit breakers

- Maintaining home appliances
- Managing home security systems

What options do you have for free or low-cost assistance with the above tasks?

Do you plan on staying in a home you buy for at least 5 to 7 years? This is the approximate time that it takes to make buying a financially positive option.

_____ Yes _____ No

Are your monthly finances stable enough to pay your mortgage each month?

_____ Yes _____ No

In addition to applying for purchase assistance, what other resources are available to you? Can you get purchase assistance donations from family, church or community organizations? Do you have savings in an independent development account?

What do you know about the condition of the house you want to buy and the neighborhood it is in? This is one of the big questions to ask when house shopping and it may be good to use the below home inspection checklist in Part D.

PART D: Next Steps

Who are some people you already know who may want to live with you some day as a roommate?

Your best possible roommate might possibly be someone you already know. You may know someone without a disability who would make a good roommate and who might be one of the people who provides you supports. Or you have a friend who also has a disability and is interested in living independently in the community in your home.

Review a Roommate Matching List provided by your local Agency for Persons with Disabilities office. Write down potential roommates that you find through the Agency for Person with Disabilities office.

How many bedrooms do you need?

_____ Bedrooms

In general, most people want as many bedrooms as they can afford. Remember that housing costs increase with each additional bedroom you need. Think about the fewest number of bedrooms you absolutely need in to find the most affordable place to live.

Do you have a job now or do you plan to work when you move to your new place? OR Do you take education classes or volunteer?

Working, schooling and volunteering are three common activities that determine the regular places people go to daily. Knowing the answer to these questions makes a big difference in knowing which city or neighborhood you want to live.

What community involvement and friendship opportunities do you want?

Think about opportunities to share your interests with other people in the community. Joining community groups and associations is a great way to make new friendships. You could be active in local park activities, get involved at a church of your choice, or volunteer at a hospital. Being a part of the community is an important part of having success with community living.

Do you have any of the following barriers to housing?

Finding a place that is 1) accessible and 2) affordable are sometimes the two biggest hurdles to overcome. This *Housing Resource Guide* helps you find solutions to these two barriers. Additional barriers to housing are listed below. The introductory information about each barrier is accompanied by tangible solutions to help you overcome the barrier.



Finding an accessible and affordable place to live are the two biggest barriers to overcome.

Place a check next to any of the following additional reasons why you have difficulty getting housing.

Discrimination

Federal law does not allow housing providers to discriminate against a person who has a disability. If you think you have experienced discrimination, you may be able to get free or low-cost legal assistance. Several legal services offices across the state provide legal help to low-income persons who cannot afford a lawyer. A directory of these offices is available by calling (850) 385-7900 or visiting: <http://www.floridalegal.org/programs.htm>.

Your Reputation

- No Rental History
- Landlord References
- Credit History
- Eviction from Housing

Landlords and other housing providers want to get to know you. They ask themselves:

- Will this potential renter pay on time each month?
- Will this potential renter keep the place clean and in good condition?

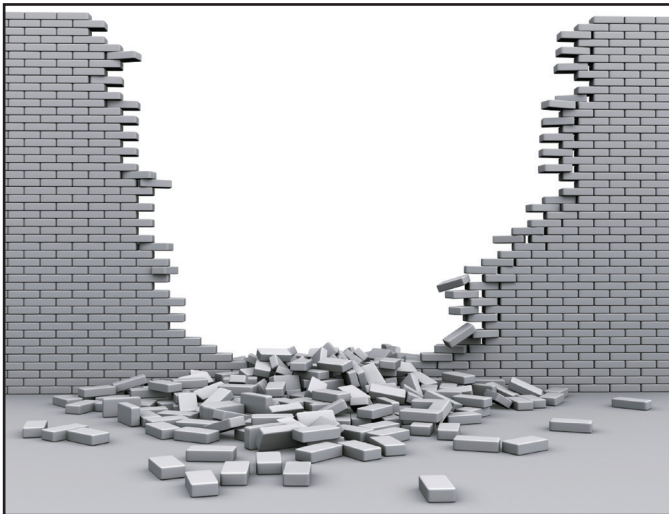
To get the answers to those questions, landlords and other housing providers will:

- Asking for a reference from your past landlord to make sure you were not asked to leave a place where you used to live because of lack of payment or something that would indicate you were not a good tenant. If you only lived with your family they may or may not be an acceptable reference for the landlord.
- Checking your credit report, which reports on the payments you made to others, typically this is a credit card payment history. You may have no credit history if you have never made payments in your own name. A poor credit history may show that money was past due to a landlord, a utility company, or some other creditor.

A lack of references and good credit history can delay your housing plans. But it should not be an end to your pursuit of the housing option you choose. If you do not have a credit history or have never before rented, you may be able to ask a family member to co-sign on your rental lease, since this may often convince a landlord to rent to you.



Contact the Florida Housing Coalition at (850) 878-4219 or info@flhousing.org to help you identify a credit counselor near you to assist. Even people with no credit history can work to build an alternative credit history. This means showing a housing provider that you have a record of at least 12 months paying for things that often do not show up on a credit report. The record should show that you have made payments in your name for things like rent, utility bills, cell phone bills, car insurance and other bills. If the people you have made payments to will write letters about your good payment history, housing providers can use this as proof that you pay your bills.



Past Problems

- Criminal record
- Abusing drugs or alcohol
- Currently have bad landlord

These are problems that can significantly delay your housing plans. People with a criminal record are not permitted to live in some types of public rental housing. Because this is a problem that affects many, some communities offer housing for individuals with records, but this is not common. If you have a criminal record and have difficulty finding housing, you cannot claim any legal protection against discrimination.

The opposite is true for people who have recovered from alcohol or substance abuse. This is a type of disability protected from discrimination under the Americans with Disabilities Act (ADA); however it does not protect people currently abusing drugs or alcohol. You may be able to get help if legal assistance is needed.

You may currently have a bad landlord who is threatening you with big expenses if you move to another place. You may be able to get legal assistance to protect your rights as a tenant through the local legal services office.

Several legal services offices across the state provide civil legal assistance to low-income persons who cannot afford a lawyer. A directory of these offices is available by calling (850) 385-7900 or visiting: <http://www.floridalegal.org/programs.htm>.

Home Inspection

What should you check when inspecting a place where you want to live?

When searching for a place to live, you may see so many homes that you cannot remember them. If possible, take a digital camera to help remember what you have seen. Fill out this inspection checklist for each place you visit for comparison later.

Things to inspect in a place where I want to live

Date	
Address	
Monthly housing cost	\$
# of Bedrooms	
# of Bathrooms	

Housing Features

Some of these questions are specific considerations for people who use wheelchairs.

- Adequate lighting throughout the place
- A portable fire extinguisher is located in kitchen
- One working window in each room.
- Good air circulation throughout the place

If utilities are turned on, do the following tests:

- Flush toilet to confirm working condition
- Hot and cold water run out of all faucets
- Bathroom has one window that opens or exhaust ventilation
- Stove and is functioning properly
- Refrigerator is functioning properly
- Check if the freezer is on the bottom of the refrigerator to be accessible for wheelchair use
- Ceiling fans are functioning properly

Outdoor Area

- There is a yard or outdoor space
- Enough outdoor space for a shed
- Large outdoor area
- Small outdoor area
- Grass or landscaping is in good condition

List other Amenities and 'Extras'

- Driveway



- Dishwasher
- Microwave
- Ceiling fans
- Central air conditioning
- Wall unit air conditioning
- Recreational areas, swimming pool
- Residential programs
- Community or social space
- Covered parking outside the unit

Are there any features of the place that:

- Are broken If so, list here: _____

- Need repainting
- Are cracked
- Seem old or nearly broken

Neighborhood Evaluation

- Access to public transportation
- Within paratransit service area (Some cities offer this type of flexible passenger transportation that does not follow fixed routes and offers passengers accessibility assistance.)
- Nearby Grocery Stores

Accessibility

Entry and Doors

- Accessible parking close to unit
- There is a covered parking area
- No-step entry or ramped entry
- Doorways are wide enough to be accessible for wheelchair use



- Lever style door handles
- Accessible elevators or unit on the first floor
- Thermostat, light switches and outlets you can reach

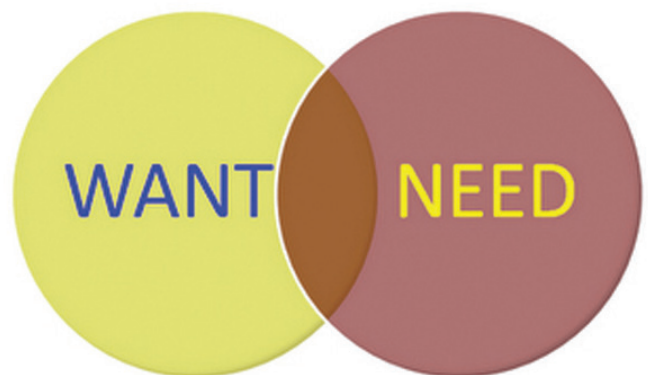
K i t c h e n Features

- Low Counter(s)

- Knee space under kitchen counter is enough to be accessible for wheelchair use
- Non-digital kitchen appliances and front controls on stove / cook-top
- Drawers and cabinets that are easy to open

Bathroom Features

- Roll-in shower
- Bathrooms are large enough to be accessible for wheelchair use
- Knee space under vanities is enough to be accessible for wheelchair use
- Grab bars or reinforced walls where a grab bar can be added



Utility Bill Questions

Expensive utility bills should be avoided, so check for ceiling insulation, efficient appliances, air conditioning in good repair and the history of utility bills.

Safety

- One working fire alarm in an appropriate central location



When looking at housing, make sure it meets your accessibility needs.

- Carbon monoxide detector provided
- No danger of tripping in stairways, halls or walkways
- Alternate ways to escape are available in case of fire
- Elevator in safe, operating condition (if applicable)
- Ask the police department to pull a neighborhood report of the number of thefts and intersection accidents

Neighborhood

Are there any health hazards like:

- Dangerous steps
- Poor drainage
- Sewage hazards
- Air pollution
- Excessive trash

- Rodent infestation
- Fire Hazards
- Disturbing noises

24-Hour Review

Evaluate the neighborhood:

- In the early morning:* Are there loud noises disrupting the neighborhood?
- During the day:* Are there many people around or are neighbors away from home?

At Night

This might provide an opportunity to learn more from neighbors who are away from home during the day.

- Are people loitering on the street?
- Are there loud noises when people are trying to sleep?

Also inspect when it rains:

- Is there a puddle in your yard?
- Is there poor drainage?



Check out the neighborhood to make sure there are no health hazards or poor drainage after a rain.

Appendix A: Regional Offices of the Agency for Persons with Disabilities (APD)

When considering your housing needs, you must also consider the level of supports and services you will need to be successful in your living situation. The Agency for Persons with Disabilities (APD) is a resource that can assist you with applying for Medicaid Waiver services.

Northwest Region - Bay, Calhoun, Escambia, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Leon, Liberty, Okaloosa, Santa Rosa, Wakulla, Walton, and Washington counties

2639 North Monroe Street, Suite B-100
Tallahassee, FL 32399-2949
Phone: (850) 487-1992
Fax: (850) 488-3763

Northeast Region - Alachua, Baker, Bradford, Clay, Columbia, Dixie, Duval, Flagler, Gilchrist, Hamilton, Lafayette, Levy, Madison, Nassau, Putnam, St. Johns, Suwannee, Taylor, Union, and Volusia counties

3631 Hodges Boulevard
Jacksonville, FL 32224
Phone: (904) 992-2440
Fax: (904) 992-2442

Central Region - Brevard, Citrus, Hardee, Hernando, Highlands, Indian River, Lake, Marion, Martin, Okeechobee, Orange, Osceola, Polk, Seminole, St. Lucie, and Sumter counties

400 West Robinson Street, Suite S430
Orlando, FL 32801
Phone: (407) 245-0440
Fax: (407) 245-0578

Suncoast Region - Charlotte, Collier, DeSoto, Glades, Hendry, Hillsborough, Lee, Manatee, Pasco, Pinellas, and Sarasota counties

1313 North Tampa Street, Suite 515
Tampa, FL 33602
Phone: (813) 233-4300
Fax: (813) 233-4302

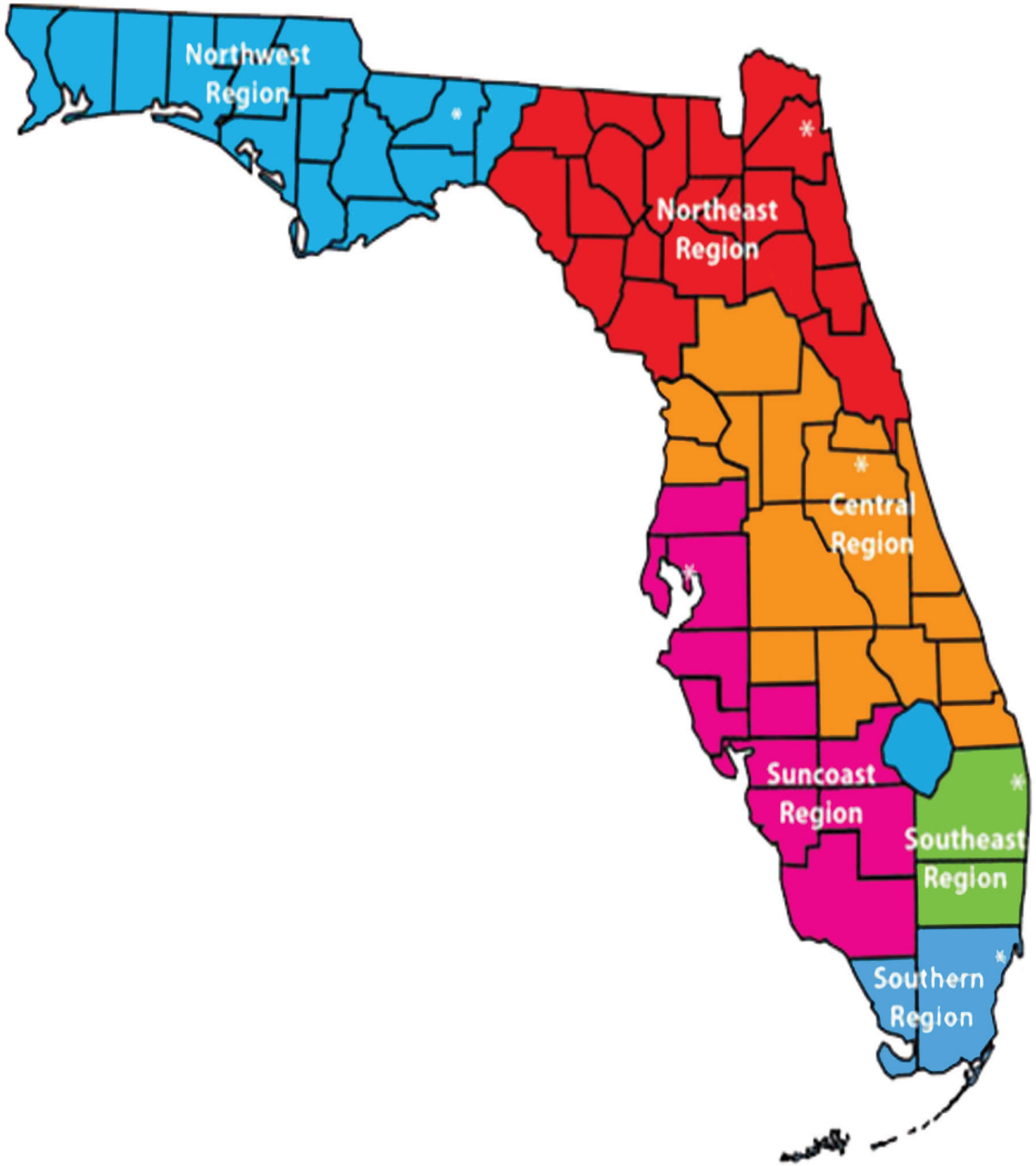
Southeast Region - Broward and Palm Beach counties

111 South Sapodilla Avenue, Suite 204
West Palm Beach, FL 33401
Phone: (561) 837-5564
Fax: (561) 837-5598

Southern Region - Dade and Monroe counties

401 NW 2nd Avenue
Suite South 811
Miami, FL 33128
Phone: (305) 349-1478
Fax: (305) 377-5028

Agency for Persons with Disabilities Regional Offices Map



Appendix B: Summaries of Indirect Assistance Financing Sources

This appendix offers details about several funding sources addressed in the financing chapter, Section 2. This level of detail may not be of interest to every reader. Self-advocates and other housing advocates may be interested in the following program details to inform their lobbying and advocacy efforts.

As noted earlier, there is an important distinction between **direct assistance** and **indirect assistance**. The following programs offer **indirect assistance** where people in need of housing assistance do not apply directly for these funds.

Details about **direct assistance** programs—as well as programs that offer direct or indirect assistance—are included in the financing chapter, Section 2.



Gulf County rehabilitated this house with State Housing Initiatives Partnership funds.



Affordable housing programs and providers benefit from indirect assistance that provide funds to the developers of housing intended to serve the consumer.

INDIRECT

COMMUNITY CONTRIBUTION TAX CREDIT (CCTC)

This program is a state tax incentive that allows businesses a tax credit on Florida corporate income tax, insurance premium tax, or sales tax refund for donations made to local community development projects. Businesses and Affordable housing projects are not required to be located in an enterprise zone to be eligible for the credit.

Who Can Apply: Corporations that make donations to community development and affordable housing nonprofits or government agencies	Application Cycle: Year round
Housing Type: Rental and homeownership	Primary Uses: Acquisition, construction, rehabilitation

The Community Contribution Tax Credit Program allows businesses that donate cash, property or goods to an approved community based organization or government agency to take a credit against Florida corporate income tax, insurance premium tax or sales tax refund. Approved sponsors of a project may construct, improve, or substantially rehabilitate housing, commercial, industrial or public facilities or promote entrepreneurial or job development opportunities for low income persons with income at or below 80 percent of the area median income.

For each dollar donated, business may receive \$0.555 and the donation may also be deducted from Federal taxable income. The annual amount of the credit granted is limited to \$200,000 per firm and \$14,000,000 for the state. Unused credits may be carried forward for up to five years. Prior to making a donation, approval must be obtained by the Division of Strategic Business Development, which is part of the State's Department of Economic Opportunity.

The most successful beneficiary for this program in the past decade has been local affiliates of Habitat for Humanity. Habitat affiliates seek approval under the program as community-based organizations and solicit and receive donations from qualified corporations who then make use of the tax credit. Each donor can give up to \$200,000 per year. The funds raised from the donations are used to purchase materials and supplies for the construction of affordable homes.

Program Contact:

Office of Tourism, Trade and Economic Development

The Capitol; Suite 2001

Tallahassee, Florida 32399-0001

Phone: (850) 717-8578

Fax: (850) 487-3014

Website: <http://www.floridajobs.org/business-growth-and-partnerships/for-businesses-and-entrepreneurs/business-resources>

INDIRECT

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

These federal funds may be provided as development subsidy, rental assistance or for repairs to rental housing in exchange for a requirement to serve low income clientele or clients living in a low income area.

Who Can Apply: State, cities and counties that do not receive a direct allocation; Affordable housing developers and owners	Application Cycle: Local government control based on annual legislative appropriation
Housing Type: Rental	Primary Uses: GAP financing, new construction, emergency repairs, rehabilitation, acquisition

Community Development Block Grant funding is accessed either at the state level (for small cities and counties), through the Florida Department of Economic Opportunity or, for larger cities and counties, through a locally designed process. Funds can be used for a wide range of programs, both housing and non-housing related.

Who Can Apply: Small cities and counties can apply once a year. Housing developers and owners can locally ask their respective city or county how these program funds are being used. There is a wide variation among cities and counties as to how they use these funds.

Program Contact: See the Section 4 County Resources for the contact in your area. Alternatively, use the following link for a directory of cities and counties that administer the program:

<http://portal.hud.gov/hudportal/HUD?src=/states/florida/community/cdbg>

Small cities and counties can contact the state office at:

Department of Economic Opportunity
107 East Madison Street, Caldwell Building
Tallahassee, Florida 32399-4120
Phone: (850) 717-8417
Website: <http://www.floridajobs.org>

INDIRECT

FEDERAL HOME LOAN BANK AFFORDABLE HOUSING PROGRAM (AHP)

The Affordable Housing Competitive Program is a flexible source of funding designed to help member financial institutions and their community partners develop affordable owner-occupied and rental housing for very low- to moderate-income households.

Who Can Apply: Nonprofits and for-profits through Federal Home Loan Bank members	Application Cycle: Annual, competitive
Housing Type: Rental or homeownership	Primary Uses: New construction, rehabilitation, acquisition

The Affordable Housing Program provides direct subsidies (grants) and below interest rate loans to Federal Home Loan Bank members (financial institutions) engaged in lending to local governments and for- and nonprofit corporations for the creation of affordable housing. Generally, these program funds are leveraged with other sources of funds for construction, rehabilitation, or development of housing that may be either rental or ownership. Housing providers request member banks in their community to sponsor their application in the once per year competitive cycle. The bank actually makes the application and the funds are passed through to the nonprofit to contribute to the development of the project. The funds are usually in a grant form so the end cost of the housing can be affordable to low or moderate income households.

Units that are subsidized by this program must serve households earning 80 percent or less of the area median income. Subsidies under the program must be used to finance the purchase, construction, and/or rehabilitation of the owner occupied and rental housing. Rental projects are required to insure that 20 percent of the total units are for very low income families.

Eligible Applicants/Application Process: Member Banks hold at least one competitive application cycle annually. Project sponsors must register through the Federal Home Loan Bank website in order to obtain a user ID and password (required to access the AHP application). Once the sponsor completes an application, it must be approved and submitted for review through a Federal Home Loan Bank member financial institution. Applications are ranked by score, in descending order, and funds are awarded until the available subsidies are exhausted.

Program Contact:

Federal Home Loan Bank of Atlanta

1475 Peachtree Street, N.E.

Atlanta, GA 30309

Phone: (404) 888-8173

Website: <http://www.fhlbatl.com>

For other Federal Home Loan Banks: <http://www.fhlnbanks.com>

INDIRECT

FLORIDA COMMUNITY LOAN FUND

The Florida Community Loan Fund (Loan Fund), an independent, privately supported financial intermediary, provides capital and technical assistance to qualifying organizations with insufficient access to capital from conventional lending sources throughout the state of Florida. The Loan Fund seeks low-interest loans and equity capital contributions from socially concerned institutions and individuals. Contributions are then used to make below market interest rate loans to eligible nonprofits to support economic development, affordable housing and social services in urban and rural, low-income communities.

Who Can Apply: Nonprofit sponsors, mission focused for-profits	Application Cycle: Open
Housing Type: Rental, homeownership, supportive housing	Primary Uses: GAP financing, new construction, rehabilitation, acquisition

The Loan Fund provides various types of financing to meet the needs of non-profit organizations and mission-based for-profit organizations that develop affordable housing, supportive housing, community facilities, and economic development projects. This financing can include loans for new construction, preservation, rehab, acquisition, lines of credit, and/or longer term permanent financing.

Loans from \$20,000 to \$400,000, with variable terms and interest rates are made for the following: (1) low-income (persons at 80 percent or less of the area median income) housing development or improvement; (2) job creation (one job created or retained per \$10,000 borrowed) for low-income individuals; and, (3) social service loans, as long as the loan will positively impact the economic stability of a community.

Who Can Apply/Application Process: Nonprofit, 501(c)(3) organizations that have a strong community base and serve low income communities within the state of Florida may either complete a pre-application by mail or online. If all criteria are met (management capacity, financial capacity and development impact, support and feasibility) and the Loan Fund's Board of Directors approves the request, a loan agreement is executed between the borrower and the Loan Fund. The Loan Fund provides flexibility in its loan products in an effort to meet borrower needs.

Program Contact:

Florida Community Loan Fund

3107 Edgewater Drive, Suite 2

Orlando FL 32804

Phone: (407) 246-0846

Fax: (407) 246-0856

Website: <http://www.fclf.org>

INDIRECT

HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)

A federal program providing affordable rental housing developers with property or land acquisition and construction subsidy in exchange for lower, more affordable rents.

Who Can Apply: Nonprofit and for-profit housing developers	Application Cycle: Varies
Housing Type: Rental	Primary Uses: Rental development subsidy

The HOME Investment Partnerships Program funds can be used for property acquisition, new construction, and rehabilitation construction of non-luxury rental housing with suitable amenities. The funds are provided in exchange for a long term (at least 15 years) commitment to assist persons or households at 60% or less of area median income. Owners of HOME Investment Partnerships Program assisted rental property must rent the units at rates set by the U.S. Department of Housing and Urban Development (HUD) and adjusted annually.

The HOME Investment Partnerships Program can also be used to fund an initial operating reserve for up to 18 months.

Funding may be provided by local governments (entitlement communities or participating jurisdictions, Home Consortium members and/or the State of Florida. Depending on the agency distributing the funds, HOME Investment Partnerships Program may be provided as a low interest rate loan, a deferred payment forgivable loan or a grant.

Who Can Apply: For-profit and nonprofit affordable housing developers.

Program Contact: See the Section 4 County Resources for the contact in your area.

Funds are also available by applying to the following state agency:

State HOME- Florida Housing Finance Corporation

227 North Bronough Street, Suite 5000

Tallahassee, FL 32301-1329

Phone: (850) 488-4197

Website: <http://www.floridahousing.org>

INDIRECT

HOUSING AND URBAN DEVELOPMENT SECTION 202 – HOUSING FOR ELDERLY PERSONS

HUD Section 202 is a multifamily development subsidy with project-based rental assistance for housing with supportive services for very low-income people who are elderly households.

Who Can Apply: Nonprofit housing developers	Application Cycle: Notice of Funding Availability (NOFA) at grants.gov
Housing Type: Rental, rental subsidies	Primary Uses: Acquisition, construction, rehabilitation, project-based rental assistance

The Section 202 program helps expand the supply of affordable housing with supportive services for people who are elderly. It provides people who are very low-income elderly (62 or older) with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc.

Section 202 provides capital advances to private nonprofit sponsors to finance the construction, rehabilitation or acquisition of supportive housing for people who are very low-income elderly households, including the people who are frail elderly and provides rent subsidies for the projects to help make them affordable. The capital advance does not have to be repaid as long as the project serves persons who are very low-income elderly for 40 years.

Project rental assistance funds are provided to cover the difference between the approved operating cost for the project and each tenant's contribution towards rent. Project rental assistance contracts are approved initially for 3 years and are renewable based on the availability of funds.

Program Contact:

U.S. Dept. of Housing & Urban Development Jacksonville Office

Charles E. Bennett Federal Building
400 W. Bay Street, Suite 1015
Jacksonville, FL 32202
Phone: (904) 232-2627
Fax: (904) 232-3759

Miami Office

Brickell Plaza Federal Building
909 SE First Avenue, Room 500
Miami, FL 33131-3028
Phone: (305) 536-5678
TTY: (305) 536-4743
Fax: (305) 536-5765

Orlando Office

3751 Maguire Blvd., Suite 270
Orlando, FL 32803
Phone: (407) 648-6441
Fax: (407) 648-6310

Tampa Office

Timberlake Federal Building
500 E. Zack Street, Suite 402
Tampa, FL 33602-2945
Phone: (813) 228-2026
TTY: Dial 711 to use Florida Relay
Fax: (813) 228-2431

INDIRECT

HOUSING AND URBAN DEVELOPMENT SECTION 811-SUPPORTIVE HOUSING FOR PERSONS WITH DISABILITIES

This is a federal source of multifamily development subsidy and project-based rental assistance for housing combined with supportive services for very low income adults with disabilities.

Who Can Apply: Nonprofit housing developers; state and local housing agencies	Application Cycle: Notice of Funding Availability (NOFA) at grants.gov
Housing Type: Rental	Primary Uses: Acquisition, construction, rehabilitation, project-based rental assistance

The Section 811 program allows persons with disabilities to live as independently as possible in the community by subsidizing rental housing and provides access to appropriate supportive services.

Section 811 provides assistance in two ways: 1) by providing interest free capital investments and operating subsidies to nonprofit developers of affordable housing for persons with disabilities and 2) providing project rental assistance to state housing agencies.

Capital Advances are available to nonprofit sponsors to help finance the development of independent rental housing, condominium units and small group homes with the availability of supportive services. The Capital Advance can finance the acquisition, construction or rehabilitation of supportive housing. The advance does not have to be repaid as long as the housing remains available for very low income persons with disabilities for at least 40 years.

The U.S. Department of Housing and Urban Development also provides Project Based Rental Assistance for properties developed using 811 funds. This covers the difference between the approved operating costs and the amount a resident pays in rent (usually 30 percent of their income). The initial term of the project rental assistance is three years and can be renewed if funds are available.

Each project must have a Supportive Services Plan reviewed and approved by an appropriate state or local agency. Services may vary depending on the target population and may include case management, training in independent living skills and assistance in obtaining employment. Residents can elect to participate in any of the offered services, but they are not a condition of residency.

A demonstration program for Project Based Rental Assistance is also available through the 811 program. Under this program, state housing agencies entering into partnerships with the state health and human services and Medicaid agencies can apply for rental assistance for new or existing affordable housing developments funded by Low Income Housing Tax Credits, HOME or other sources of funds.

Program Contact:

U.S. Department of Housing and Urban Development

Jacksonville Office

Charles E. Bennett Federal Building

400 W. Bay Street, Suite 1015

Jacksonville, FL 32202

Phone: (904) 232-2627

Fax: (904) 232-3759

Miami Office

Brickell Plaza Federal Building

909 SE First Avenue, Room 500

Miami, FL 33131-3028

Phone: (305) 536-5678

TTY: (305) 536-4743

Fax: (305) 536-5765

Orlando Office

3751 Maguire Blvd., Suite 270

Orlando, FL 32803

Phone: (407) 648-6441

Fax: (407) 648-6310

Tampa Office

Timberlake Federal Building

500 E. Zack Street, Suite 402

Tampa, FL 33602-2945

Phone: (813) 228-2026

TTY: Dial 711 to use Florida Relay

Fax: (813) 228-2431

INDIRECT

LOW INCOME HOUSING TAX CREDITS (LIHTC)

Low Income Housing Tax Credits are provided to affordable rental housing developers as an equity investment in a rental development in exchange for a commitment to provide affordable rents.

Who Can Apply: Nonprofit, for-profit	Application Cycle: Annual competitive
Housing Type: Rental	Primary Uses: Acquisition, new construction

The Low Income Housing Tax Credit Program is governed by the U.S. Department of the Treasury, and Florida's allocation is administered by the Florida Housing Finance Corporation. Under this program, successful applicants are provided with a dollar-for-dollar reduction in federal tax liability in exchange for the development or rehabilitation of units to be occupied by very low- and low income households. Developers who cannot use the tax reduction may sell credits in exchange for equity to the development. The amount of credits available is approximately equal to 9 percent of the cost of building each very low-income unit, including a reasonable developer fee but excluding land cost. For certain federally assisted projects such as Multifamily Mortgage Revenue Bonds and Rural Housing Development this translates into 4 percent of building costs. Syndication of the credits to investors can raise equity to pay for 40 percent or more of a project's costs.

Eligible Activities/Beneficiaries: The program targets new construction or acquisition and substantial rehabilitation of housing for families at or below 60 percent of area median income. Rent, including utilities, for all tax credit assisted-units may not exceed 30 percent of the applicable income limitation for the surrounding area.

Set-Aside Requirements: Florida requires a higher standard than the minimum federal requirements for this program. In order to be competitive in Florida Housing Finance Corporation's application process for Low-Income Housing Tax Credits, developers must commit to set aside at least 70 percent of the development's units at 60 percent of the area median income or less. Set aside units must remain affordable for a minimum period of 15 years; but in practice, all tax credit units are set aside for 50 years to be competitive in scoring.

Eligible Applicants/Application Process: For-profit and nonprofit organizations and public agencies may apply for tax credits on a competitive basis through a cycle that includes the Multifamily Mortgage Revenue Bonds program and the State Apartment Incentive Loan program.

Application cycles are held annually and are reviewed, scored and ranked according to such items as funding, ability to proceed, leveraging and experience of development team.

Program Contact:

Multifamily Development Programs, Florida Housing Finance Corporation

227 North Bronough Street, Suite 5000

Tallahassee, FL 32301-1329

Phone: (850) 488-4197

Website: <http://www.floridahousing.org>

INDIRECT

MULTIFAMILY MORTGAGE REVENUE BOND PROGRAM

The Multifamily Bond Program utilizes funds generated from the sale of both taxable and tax-exempt bonds to make below-market interest rate loans to non-profit and for-profit developers of rental housing so lower rents can be charged.

Who Can Apply: Nonprofit, for-profit developers	Application Cycle: Year round with preference in limited cycle
Housing Type: Rental	Primary Uses: GAP financing, acquisition, rehabilitation, new construction

The Multifamily Mortgage Revenue Bond program uses both taxable and tax-exempt bonds to provide below market-rate loans to non-profit and for-profit developers who set aside a certain percentage of their apartment units for low income families. These bonds are sold through either a competitive or negotiated method of sale or private placement. The program requires that at least 20 percent of the units be set aside for households earning at or below 50 percent of the area median income. The developer may also opt to set aside 40 percent of the units for households earning at or below 60 percent of the area median income.

Application cycles are held annually and are reviewed, scored and ranked according to such items as funding, ability to proceed, leveraging and experience of development team.

Who Can Apply: For-profit and nonprofit organizations and public agencies may apply on a competitive basis

Program Contact:

Multifamily Development Programs, Florida Housing Finance Corporation

227 North Bronough Street, Suite 5000

Tallahassee, FL 32301-1329

Phone: (850) 488-4197

Website: <http://www.floridahousing.org>

INDIRECT

PROJECT BASED RENTAL ASSISTANCE – SECTION 8

This is a federal rental subsidy program that is paid directly to owners of specific rental housing developments resulting in more affordable rent for the tenants. In this way it is different than Housing Choice Vouchers, for which you directly apply and which are used to help pay the rent in any place where you choose to rent.

Who Can Apply: Nonprofit, for-profit developers	Application Cycle: Variable
Housing Type: Rental	Primary Uses: Rent subsidies

Project Based Rental Assistance, also known as Housing Assistance Payments or Section 8, provides rental subsidies for eligible tenant households residing newly constructed, rehabilitated and existing rental apartments. The subsidy paid directly to the property owner, for the benefit of low income tenants, thus making the monthly rent more affordable.

In some cases, the maximum term of assistance provided by the U.S. Department of Housing and Urban Development (HUD) is 20 years. For any other programs, the subsidy is made available to the project owner in five-year increments, subject to renewal at the owner's option at the end of each five-year incremental term for a further five years or until the end of the maximum term of assistance.

Housing assistance payment contracts specify the number of units in a particular property for which Section 8 assistance will be provided. Under these contracts, HUD provides Section 8 rental subsidies to the project owners in an amount equal to the difference between the approved rent (the "Contract Rent") for a particular assisted unit and the required rental contribution from eligible tenant families. The Housing Act prescribes as the requisite tenant rental contribution an amount equal to the greatest of (i) 30 percent of the tenants' family monthly adjusted income, (ii) 10 percent of the tenants' family monthly gross income, and (iii) if the tenant family receives welfare assistance from a public agency and a portion of such assistance is adjusted in accordance with the family's actual housing costs, the monthly portion of the welfare assistance so adjusted. For Section 8 assisted units for which the cost of utilities is not included in rent, the tenant rental contribution includes the amount of the estimated average monthly cost of utilities for the unit (the "Utility Allowance").

Program Contact: See the Section 4 County Resources for the public housing authority contact in your area.

INDIRECT

STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM

This state source of funding may be provided as development subsidy for rental housing in exchange for a requirement to offer lower, more affordable rents.

Who Can Apply: For-profit, nonprofit, and public agencies	Application Cycle: Local government control based on annual legislative appropriation
Housing Type: Rental	Primary Uses: GAP financing, new construction, repairs, rehabilitation, acquisition

Created in 1992 as part of the William E. Sadowski Affordable Housing Act, the State Housing Initiatives Partnership program's mission is threefold: (1) provide funding to eligible local governments for the implementation of programs that create and preserve affordable housing; (2) foster public-private partnerships to create and preserve affordable housing; and, (3) encourage local governments to implement regulatory reforms and promote the development of affordable housing in their communities by using funds as an incentive for private development. Funds are allocated to every county as well as municipalities, which receive Community Development Block Grant entitlement funds.

The State Housing Initiatives Partnership program rental funds may be used for emergency repairs, new construction, rehabilitation, construction and gap financing, mortgage buy-downs, acquisition of property for affordable housing, special needs housing, and match for federal housing loans and grants. A minimum of 65 percent of a local government's total annual distribution must be used for home ownership. A minimum of 75 percent of a local government's total annual distribution of funds must be used for construction-related activities, including rehabilitation, new construction, emergency repairs, or financing for a newly constructed or rehabilitated unit. Rental units subsidized with this program must be rented at affordable rates as determined annually by the Florida Housing Finance Corporation.

At least 30 percent of a local government's total annual distribution of these funds must be reserved for awards to very low-income persons (50 percent of the area medium income), and an additional 30 percent of funds must be awarded to low-income persons (80 percent of the area medium income). The remainder may serve any combination of very low, low- or moderate-income persons (120 percent of the area medium income).

Who Can Apply: Nonprofit organizations and for-profit developers must apply to a local government for funding. Each local government receives an annual allocation, which is appropriated by the Florida Legislature. To participate, a local government must establish a Local Housing Assistance Program; submit and receive approval of a Local Housing Assistance Plan to the Florida Housing Finance Corporation; adopt and incorporate Local Housing Incentive Strategies; establish or amend local land development regulations, policies, and procedures in order to implement incentive strategies; submit an annual report of the housing program's accomplishments; and encourage public and private sector involvement in the form of a partnership to further program goals and reduce housing costs.

Each locally administered State Housing Initiatives Partnership program determines the process of awarding and distributing funds within its community and is required to establish selection criteria to identify eligible applicants and the application process in their local Housing Assistance Plan.

Program Contact: See the Section 4 County Resources for the contact in your area.

This program is monitored by the following state agency:

Florida Housing Finance Corporation

227 North Bronough Street, Suite 5000

Tallahassee, FL 32301-1329

Phone: (850) 488-4197

Website: <http://www.floridahousing.org>

INDIRECT

U.S. DEPARTMENT OF AGRICULTURE (USDA) – RURAL HOUSING SERVICES

Rural Housing below interest rate loans provide financing for multifamily properties in rural areas in exchange for ensuring the units are affordable to low and very low income families. Project Based Rental Assistance may also be provided.

Who Can Apply: For-profit, nonprofit, and public agencies	Application Cycle: November Notice of Funding Availability (NOFA)
Housing Type: Rental	Primary Uses: Acquisition, rehabilitation, new construction, Project Based Rental Assistance

USDA Multifamily Housing Programs offer Rural Rental Housing Loans to provide rental housing for very low, low and moderate income families, people who are elderly and persons with disabilities. These Section 515 loans are offered on a competitive basis under the NOFA (Notice of Funding Availability) process, which usually opens in November of each year. In exchange for a low interest loan with limited profit potential, the owner must agree to rent the units to low and very low income households, people who are elderly, or persons with disabilities. The loans are primarily used as a direct mortgage but the funds may also be used to buy and improve land and to provide water and waste disposal systems.

This office also works with private lenders to construct rural multifamily units through the Rural Housing Loan Guarantees program (Section 538). Persons served must be very low, low-, or moderate-income households, people who are elderly, people with disabilities with income not in excess of 115% of the area median income. The terms of the loans guaranteed may be up to 40 years, and the loans must be fully amortized. Rates of the loans guaranteed must be fixed, as negotiated between lender and borrower.

Rural Housing Preservation Grants provide funds to sponsoring organizations for the repair or rehabilitation of rural multifamily housing occupied by low- and very low-income persons.

The Preservation Grant fund application cycle is held annually (generally late fall/early spring) and qualified nonprofit organizations and public agencies are eligible to apply.

Who Can Apply: For-profit and nonprofit corporations, limited equity cooperative, Native American tribes, and public agencies are eligible to apply.

Program Contact: See the Section 4 County Resources for the contact in your area.

Appendix C: Advocacy for Financing

What can citizens and organizations do to make sure individuals with disabilities have access to financing for safe, decent and affordable housing? There are many opportunities to impact the availability of funding in your community. Here are a few tips on getting informed and having a say that could make a big difference in creating more housing opportunities.

Advocacy for State and Federal Funding Appropriations

Each year the Florida Legislature decides how much money it will fund (technically referred to as appropriate, as in making an appropriation) for Florida's affordable housing programs. Without advocates for affordable housing, the legislature may not fund Florida's housing programs at all. Florida has a dedicated revenue source for its state and local housing trust funds from the William E. Sadowski Affordable Housing Act. This is the source of funds for the State Housing Initiatives Partnership (SHIP) program and the State Apartment Incentive Loan program (SAIL). These are critical funding sources for creating affordable housing for extremely low income to moderate income households in Florida.

As an advocate, you can contact your local legislative representatives to express your support for appropriating the full amount of

money that is in the state and local housing trust funds. A website that will help you with this is <http://sadowskicoalition.com/>. Personal visits in the home district have the most impact on legislators. Meeting the people who benefit from the houses and understanding the challenges they face in finding and being able to afford safe, decent and accessible housing can make a lasting impression on lawmakers that can result in ongoing support for these programs.

At the federal level, the Community Development Block Grants (CDBG) and HOME Investment Partnerships Program (HOME) are considered annually as part of HUD's budget. You can contact your members of Congress and once again, emphasize local situations where federally-funded renovations resulted in improvements that benefited people with disabilities. A website that will help you with this is <http://nlihc.org/>.

Advocacy for Funding from the Florida Housing Finance Corporation

The Florida Housing Finance Corporation (FHFC) can be thought of as the affordable housing bank for Florida. It is technically a "public corporation" but operates like a state agency in Florida making all its decisions open to the public. It also regularly asks for public input on how to use its housing funds. The Florida Housing Finance Corporation administers the largest amount of housing funds in the state, including the federal tax credit program, so providing input about the needs of persons with developmental disabilities to the Florida Housing Finance Corporation is clearly an important avenue for advocates.

Priorities for special needs housing change from time to time, sometimes housing for people who are elderly is encouraged, sometimes housing for veterans, people who are homeless, and so on. To keep up with the Florida Housing Finance Corporation process for public input on how it distributes housing funds advocates can sign up for the Florida Housing Finance Corporation



web board at <http://www.floridahousing.org/webboard/> The Florida Housing Finance Corporation will then notify you by email whenever there is an opportunity for public input in regard to the many programs it administers.

Advocacy for Funding in The Local Housing Plans

One of the most important types of advocacy involves participating in the planning process for housing programs. Becoming informed and providing input into the decision-making process puts you at the table when decisions are made about how housing resources will be used in your community. Planning for the program policies of the various funding sources takes place on several levels. Planning in the local community can be done in person or in writing. Local housing plans are typically written and adopted in one-, three- and five-year horizons. It is possible to be involved at all levels but it is important to know how and when to review proposed housing plans and comment on the public record.

The Local Consolidated Plan

The Consolidated Plan is required for all cities and counties that receive federal housing grants like Home Investment Partnerships Program (HOME), Community Development Block Grants (CDBG) and Emergency Solutions Grants (ESG). The Consolidated Plan, also known as the ConPlan, is a five-year plan that is implemented with annual Action Plans. You can read your city or county's ConPlan online at this website: <http://www.hud.gov/offices/cpd/about/conplan/local/fl/>.

Federal law requires that the public be given



the opportunity to participate in the process of writing and adopting the ConPlan. There are public hearings for all aspects of the drafting and adoption of the plan that are advertised in the local media and on local government websites. It is often possible to be included on a mailing list to be notified in advance of any upcoming hearings. The draft documents can usually be downloaded from the Internet or viewed at public libraries or other designated locations. Contact the city or county that administers these funds to get the schedule for plan adoption so that you know when the plan is available for public review and comment.

The Consolidated Plan contains a housing needs assessment that identifies what particular housing needs are most critical to the community at that particular time. The one-year Action Plan in the Consolidated Plan assigns dollars to the strategies that will address the needs identified. If an activity is not identified in the Consolidate Plan and based on an identified need, federal funds cannot be expended on it. For example, if supportive housing for people with disabilities is not included in the Consolidated Plan as a need, the local government will not be using any of the federal housing money it receives for supportive housing for people with disabilities. It is up to disability advocates to make sure the needs assessment identifies the needs of people with disabilities and that there is a commitment to provide housing for people with disabilities stated in the Consolidated Plan and annual Action Plans that are used to implement the Consolidated Plan.



Fair Housing Advocacy: The Analysis of Impediments to Fair Housing

One of the responsibilities of federal grantees during the Consolidated Planning process is the update of *The Analysis of Impediments to Fair Housing* (sometimes called the AI). The report is required to identify any barriers that prevent people from obtaining the housing they choose. It is important for people with disabilities or their advocates to report any obstacles in the community for persons with disabilities to obtain housing: This would include comments on experiences with discrimination, accessibility needs, equal access to housing, or reasonable accommodations. A copy of your city or county's report is available by contacting the local housing or community development department.



Contact the local housing or community development department to obtain a copy of your city or county's "The Analysis of Impediments to Fair Housing" report.



Local Housing Assistance Plan

In Florida, each community that receives State Housing Initiatives Partnership (SHIP) program funds must prepare and update its Local Housing Assistance Plan (LHAP). The Local Housing Assistance Plan must be reviewed and revised through a public input process every three years. It is possible to request advance notification of this planning process so input can be provided on the funding strategies and goals included in this plan. Many plans do not specifically include money reserved specifically for housing for persons with disabilities, which does not mean these projects cannot be funded but some communities have specific strategies that ensure that a portion of the funds are reserved for making accessibility modifications or developing supportive housing.

Community Foundations

As noted earlier, foundations sometimes provide funding and support for affordable housing initiatives. Even in cases where a community foundation does not offer housing assistance, it can be a good place for you to advocate for increased housing assistance for people with disabilities.

Section 5: Glossary of Housing Terms

AFFORDABLE HOUSING: Safe and decent housing that costs approximately 30 percent of monthly household income.

AREA MEDIAN INCOME (AMI): The number that is used in each of Florida's cities and counties to decide who is eligible for both federally and locally funded housing assistance programs. It is the amount of income in a specific location that shows the midpoint in the income distribution for people living in that area.

BLOCK GRANTS: Money provided by the federal government to state or local governments. Some housing assistance programs—like the Community Development Block Grant—are funded by federal block grants. The amounts of the funding grants are determined by a formula and usually consider the population and housing need of a specific city or county.

CONSOLIDATED PLAN: The Consolidated Plan, or ConPlan, is created by state and local governments. It combines all of the planning, application, and performance requirements for housing assistance programs funded by the federal government, like Community Development Block Grants (CDBG), Emergency Shelter Grants (ESG), Housing Opportunities for People with AIDS (HOPWA), and HOME Investment Partnerships Program (HOME).

CREDIT UNION: A nonprofit organization that is usually formed by employees of a company, labor union, or religious group and operated as a cooperative. Credit unions may offer a full range of financial services, including offering mortgages to home buyers. They generally charge lower rates on loans than commercial banks and pay higher rates on deposits.

DIRECT ASSISTANCE: Programs where you apply directly to a nonprofit organization or local government office for help paying for the down payment on a home, paying for the rehabilitation of a home, or paying rent on an apartment.

Direct assistance programs include the State Housing Initiatives Partnership program (SHIP), the Community Development Block Grant rehabilitation program, the Weatherization Assistance Program (WAP), and Section 8 housing choice vouchers. To apply for these forms of direct assistance, find the contact information of your local program office in Section 4 of this *Housing Resource Guide*. Application guidance and details about direct assistance programs are included in the financing chapter (Section 2). Also see INDIRECT ASSISTANCE.

DOWN PAYMENT: The part of the purchase price that is paid in cash by the homebuyer when a house is first purchased. Read more details about buying a house in the financing chapter (Section 2) of this *Housing Resource Guide*.

EXTREMELY LOW INCOME: Describes a person or household that has an income that is below 30 percent of the area median income for a specific city or county.

FAIR MARKET RENTS (FMR): A term used by the U.S. Department of Housing and Urban Development (HUD) as an estimate of the actual market rent for a modest apartment in a certain area. This rent estimate includes utility costs except for telephones. Every year, HUD develops and publishes fair market rents for every apartment type in Florida's cities and counties.

FANNIE MAE (FEDERAL NATIONAL MORTGAGE ASSOCIATION): A federally-chartered enterprise owned by private stockholders that purchases residential mortgages and converts them into securities for sale to investors; by purchasing mortgages, Fannie Mae supplies funds that lenders may loan to potential homebuyers. Also known as a Government Sponsored Enterprise (GSE). Similar to FREDDIE MAC.

FEDERAL HOUSING FINANCE AGENCY (FHFA): A federal housing agency that was created in 2008 to take over the functions of the Office of

Federal Housing Enterprise Oversight (OFHEO) and the Federal Housing Finance Board (FHFB). It oversees and regulates Freddie Mac and Fannie Mae, as well as the Federal Home Loan Banks.

FORECLOSURE: A legal process in which mortgaged property is sold to pay the loan of the defaulting borrower. If a borrower fails to make the required payments on the mortgage, the lender brings a court action to take possession of the property in order to get its loan repaid. That legal action in Florida is a judicial foreclosure.

FREDDIE MAC (FEDERAL HOME LOAN MORTGAGE CORPORATION): A federally chartered corporation that purchases residential mortgages, securitizes them, and sells them to investors; this provides lenders with funds to make more loans for new homebuyers. Also known as a Government Sponsored Enterprise (GSE). Similar to FANNIE MAE.

HOME REPAIR: Building improvements or modifications that make a house more accessible for an individual with disabilities. Examples of home repair include widening doorways, building ramps, repairing a home's electrical system, or fixing the roof. Home repair is a common type of housing assistance that is readily available throughout Florida and is described in details in Sections 1 and 2.

HOUSING CHOICE VOUCHERS: Also known as Section 8 vouchers, this is a rental assistance program funded by the U.S. Department of Housing and Urban Development (HUD). Vouchers mostly help families with extremely low incomes to rent housing in the private market. With this voucher program the federal government pays a portion of the family's rent each month while the family pays an amount of rent that generally equals 30 percent of monthly household income.

HOUSING COSTS: The costs of living in housing. Housing costs for renters include rent, utilities, property insurance, and sometimes a utility fee for electricity, water and trash. For homeowners, monthly housing costs include monthly mortgage payments, utility costs, real estate taxes, and property insurance. Housing costs sometimes include a homeowner association fee.

INDIRECT ASSISTANCE: Financial assistance that is not provided directly to renters or home buyers. Instead, indirect assistance programs provide funds to housing developers or owners of rental property in exchange for their commitment to rent or sell some of their housing to low-income households at a cost that is affordable. Also see DIRECT ASSISTANCE

INDIVIDUAL DEVELOPMENT ACCOUNT (IDA): A formal savings program that pays you money when you save money. An IDA is like a bank account. Money is set-aside for a specific goal, such as saving up to move in to your own place, buying a house, starting a small business or saving for more education. You earn matching funds—generally between one and three dollars per month—for every dollar you save in an IDA. The matching funds come from the organization that manages the account, usually a nonprofit organization, local government or financial institution. A list of Florida organizations that offer IDA programs is included in the financing chapter (Section 2).

LEVERAGING: Describes the combination of several sources of housing assistance to provide a low-income applicant with the most possible financial assistance. Leveraging is illustrated by the home buyer example in the financing chapter (Section 2). The low-income buyer in the example gets financial assistance from two housing programs—the State Housing Initiative Partnership program and the HOME Investment Partnership Funds program—as well as family and church contributions and matching funds from an Individual Development Account (IDA).

LOW INCOME: Describes a person or household that has an income that is below 80 percent of the area median income for a specific city or county.

MONTHLY RENTAL ASSISTANCE: Housing where the monthly costs for a renter are subsidized or paid in part by federal or other housing assistance programs.

MORTGAGE: The money that a homebuyer borrows from a bank, a credit union or some other lender, which is officially registered with a mortgage lien on the home that has been

purchased. This lien remains associated with the house until the borrower has finished paying back the money to the lender.

MULTIFAMILY: A building with five or more residential units.

PROJECT-BASED VOUCHERS or RENTAL ASSISTANCE: This type of rental housing assistance is different than HOUSING CHOICE VOUCHERS, which are provided to low income households who choose where they want to live and rent. By contrast, project-based vouchers are not given to individuals but are instead assigned to be used only for a specific apartment complex. In other words, vouchers can be based/assigned for a specific housing project, thus the name 'project-based voucher.' Public housing agencies (PHAs) across Florida receive funding from the U.S. Department of Housing and Urban Development (HUD) for all the types of voucher programs. They can project-base up to 20 percent of all their rental vouchers.

RENTAL SUBSIDY: Describes an assortment of financial assistance that makes rental housing affordable to low-income renters. Section 1 describes several types of rental subsidy. Subsidized rental housing (Housing Option 1) is made affordable with financial assistance that pays for construction or repair of rental units. Monthly rental assistance (Housing Option 2) is the subsidy that pays for some of the rent each month. Shared Living housing (Housing Option 3) is made affordable with subsidy/financial assistance to buy or build a single-family home.

RURAL DEVELOPMENT (RD): A housing agency that is part of the U.S. Department of Agriculture. It has grant and loan programs that offer housing assistance in rural areas. Visit <http://www.rurdev.usda.gov/fl/> or call (800) 670-6553, Extension 1 to identify the Rural Development office nearest to you.

SECTION 202: A program created by the U.S. Department of Housing and Urban Development (HUD) to provide loans or grants to nonprofits to build or repair housing for individuals who are elderly and have a disability.

SECTION 8: This program is run by the Multifamily Housing office of the U.S. Department of Housing

and Urban Development (HUD). Section 8 offers a public housing agency (PHA) project-based financial assistance to build or repair a specific apartment complex. This assistance makes the rent affordable to low-income renters, who generally pay monthly rent that equal 30 percent of their income to live in a Section 8 rental unit. Section 1 includes information about Section 8 rentals, which are one type of housing that is called subsidized rental housing (Housing Option 1).

SECTION 8 VOUCHERS: Also known as HOUSING CHOICE VOUCHERS. This is a rental assistance program funded by the U.S. Department of Housing and Urban Development (HUD). Vouchers mostly help families with extremely low incomes to rent housing in the private market. With this voucher program the federal government pays a portion of the family's rent each month while the family pays an amount of rent that generally equals 30 percent of monthly household income.

SEVERE HOUSING PROBLEMS: Homelessness, displacement, housing cost burden above 50 percent of income, and housing that is in poor condition with serious physical problems. In many cases, the income of individuals with developmental disabilities is an amount low enough that the money they pay to rent or own their home equals more than 50 percent of their income. In this way, the housing assistance needs of individuals with developmental disabilities is considered a severe housing problem.

SINGLE-FAMILY PROPERTY: A single-family property is a residential property with fewer than five units.

VERY LOW INCOME (VLI): Describes a person or household that has an income that is below 50 percent of the area median income for a specific city or county.

VOUCHER: Rental financial assistance funded by the federal government that pays for a portion of the monthly rent on an apartment or house in the private market. Vouchers are called tenant-based assistance instead of project-based assistance because they are generally not connected to a particular rental unit but are instead provided directly to the renter/tenant. See SECTION 8 VOUCHERS for additional details.

