



# Housing in Florida

## A Resource Guide for Individuals with Developmental Disabilities





# Introduction to the Council



The mission of the Florida Developmental Disabilities Council, Inc. (FDDC) is to advocate and promote meaningful participation in all aspects of life for Floridians with developmental disabilities. The Council is composed of 29 members who are appointed by the Governor. Members represent individuals with developmental disabilities, their family members, state agency staff and other interested individuals. The Council is a nonprofit organization that receives its funding from the Department of Health and Human Services, Administration

on Developmental Disabilities.

The Council recognizes the need for available information about affordable housing assistance in Florida. The Council formed a partnership with the Florida Housing Coalition to create this *Residential Housing Options Resource Guide*, which includes an overview of housing options for individuals with developmental disabilities, as well as detailed information about governmental, nonprofit and private resources that pay for housing assistance and services.

The Council and the Coalition thank everyone who provided expertise, technical assistance and review in producing this *Guide*. Special appreciation is extended to the Advisory Committee for their advice and support:

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# Introduction

In Florida and nationwide there is a movement to create supported housing in community-based settings to allow people with disabilities to live as independently as possible. There is growing recognition that many people with disabilities can live fuller, more independent lives in integrated community settings. Independent living addresses the right to participate in society, sharing in the opportunities available to all citizens. Affordable housing and community-based services are the keys to independence for people with disabilities.

The primary barrier for many people with disabilities to independent living is the ability to afford housing costs in the community. The goal of this *Guide* is to identify and explain the housing resources available in each of Florida's communities. The *Guide* provides a comprehensive overview of federal, state, nonprofit and private funding sources. Each source offers a subsidy or aid to help eligible applicants afford housing.

This *Guide* is organized into four sections:

- **Section 1** introduces several housing options that may be feasible and attractive to individuals with disabilities. Case studies of real people who benefited from each living arrangement are included and the subject of how to finance each housing option is briefly addressed.
- **Section 2** offers more detailed guidance about how to finance each housing option from Section 1. A variety of housing resources are categorized and explained with information about support services.
- **Section 3** is a county-by- county directory of how to apply for housing or how to contact housing service providers
- **Section 4** is a Personal Assessment Tool, which offers guidance to help individuals with developmental disabilities and their families identify the most appropriate housing options for their specific situations.
- A **glossary** and an **appendix** are included in the back of the *Guide*.

This *Guide* explains how eligible individuals can benefit from and access each housing resource.

# Housing Options for Individuals with Developmental Disabilities

Many individuals with developmental disabilities are investigating options for affordable and supported housing in community-based settings. As this *Guide* will illustrate there are many options to consider. Each living arrangement explored offers a different experience, so choosing the right place to call “Home Sweet Home” comes with many decisions. Consider, for example:

- Some housing options offer living alone, while others include roommates.
- Some bring homeownership responsibilities of maintenance and repair, which is not a consideration for rental.
- Some housing options offer living in urban areas, while other housing options are in a suburban or a more rural setting.



*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. Many individuals with disabilities and their families know their own financial resources do not stretch far enough to fully cover community living costs. This is a common story as pointed out in a 2008 *Disability Status Report* from Cornell University that concludes 25 percent of working-age people with disabilities live in poverty compared to 9 percent of people without disabilities.<sup>1</sup> Even for people with incomes above the poverty level, housing is increasingly unaffordable. For this reason, each housing option listed is accompanied by a list of potential sources to augment or add to your own personal finances.

The housing options are categorized as homeownership or rental with benefits and limitations for each. Each of the housing options is illustrated with one or more case studies which demonstrate the various living arrangements available.

<sup>1</sup> 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.



# Subsidized Rentals



Some individuals may benefit from a variety of assistance that helps a person afford to rent a house or apartment. There are several benefits to renting. First, affordable rental units offer long-term affordable housing. Many subsidized rental units in Florida are required to charge low, affordable rents for the first 50 years after they are built. This does not mean the rent will never increase. Instead, the subsidy programs used to construct these rental units require rents charged must continue to be affordable.

Another benefit of rental housing is that a renter is not responsible for repairs like a homeowner who must regularly maintain a home and pay for repairs. A renter though does not own the unit and cannot build up equity in his or her unit.

There are several ways to make rental housing affordable to people with very low incomes. First, a subsidized rental is one where lower than average rent is charged as a condition of the government assistance received when it was originally constructed or purchased. By contrast, the second housing option provides monthly rental assistance for a house or an apartment with a fair market rent. In addition, there are examples of living with roommates and assisted living facilities.

## Subsidized Rental Units

An individual with disabilities who chooses to rent will be interested in a place that is affordable, safe, accessible and in decent shape. Fortunately, a majority of Florida's communities contain apartments with subsidized units that are available for a below average rent payment.

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.

## Funding for Subsidized Rental Units

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). Fortunately, identifying subsidized rentals near you is easy with the website [www.floridahousingsearch.org](http://www.floridahousingsearch.org). Section 2 includes instructions for using this web resource.

**NOTE:** There is a great demand for subsidized rental units because many low- and very low-income renters are seeking an affordable place to live. In some communities, there are long waiting lists for these resources.





*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

**R**oque 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 below market 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 needs because he lives with his mom, Marisol

Sanchez, and his brother Moises.

The Park Place apartments were built and are managed by the nonprofit organization Spinal Cord Living-Assistance Development, Inc. (SCLAD). 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.

In addition to providing quality housing for its residents, this nonprofit supports its residents with disabilities by offering services that promote independence. Residents can use the Resource Center and work with SCLAD staff to find jobs and engage in other activities that increase their independence.

You may learn more about Park Place by viewing a documentary called “The First 25 Years.” It is viewable at: <http://www.youtube.com/watch?v=HuZy5Fnouk> or by calling (305) 887-8838.

# Monthly Assistance



## Funding for Monthly Rent Assistance

**H**OME, the Home Investment Partnerships Program, may be used for Tenant Based Rent Assistance, which offers monthly rent assistance. The HUD Section 8 program provides this subsidy, and one may apply directly to a local public housing authority. A directory of public housing authorities is included in Section 3. It should be noted that there is a great demand for Section 8 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 voucher, this assistance pays the owner of a multi-family housing complex the difference between the tenant's contribution (30 percent of adjusted income) and the monthly rental rate. The Rural Rental Assistance is available only at apartments constructed with Section 515 funds from Rural Development.

## Monthly Rent Assistance

**M**onthly rental assistance can be used almost anywhere you want to rent. This is different from subsidized rental units, which are government funded and offer lower than average rent. Across Florida, more than 100 local public housing authorities offer one of the most common types of monthly rent assistance: the Section 8 voucher. This federal resource provides money each month to help an individual pay rent. Each 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 behalf of the participating family. The family then pays the remainder of the rent. This is generally an amount equal to about 30 percent of the renter's income. The Section 8 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.

The **In-Home Subsidy Assistance** program offers monthly help to pay rent or to pay for an 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 applicants must show that they first applied for HUD or other local housing assistance.



*These Central Florida townhomes are made affordable to some residents with monthly rent assistance.*



*Anthony Acosta lives in Hialeah, FL.*



*Richard Miller rents an affordable place in Starke, FL.*

## Rent Assistance Case Studies

### Miami-Dade County

**A**nthony Acosta has a Section 8 voucher from the Miami-Dade Housing Authority. He lives 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). Anthony lives alone in his apartment. 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 (SSI). The Section 8 voucher makes Park Place affordable for Anthony. He pays \$129 and the Miami-Dade Housing Authority pays the remainder of the rent.

### Bradford County

**R**ichard Miller lives by himself in an apartment at the Heritage Villas of Palm Coast 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 monthly Supplemental Security Income and part-time job income.

Richard enjoys living at Heritage Villas, where he likes his space, 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 another resident at Heritage Villas (who may or may not have a disability).

Contact Heritage Villas at (904) 964-6216.

# Shared Living



takes an upfront investment of significant subsidy to solve the affordability problem. A nonprofit may receive government or foundation grants to purchase or construct a single-family home. The home is then 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. It does not denote any type of license or certification that is required for such homes where roommates with disabilities reside. However, some of the residences that might be categorized under this housing option may be licensed assisted living facilities or long-term residential units.

The roommates who reside in these homes benefit from regular supports and services. In some cases, there are community-based services provided by coaches or service providers who visit residents every few days or weekly. Other rental homes for residents with disabilities who require more regular and involved supports 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 also provides residents monthly rental assistance to cover the difference between the HUD-approved operating cost per unit and 30 percent of a resident's adjusted income.

**R**oommates share the cost of housing and can make a living arrangement 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.

Month to month residents pay to live in such a residence with Supplemental Security Income, job income or another source of monthly income. Yet many residents with this living arrangement have very low incomes. You should know that splitting housing costs with other roommates with disabilities still may not make housing affordable. It often

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

# Funding for Shared Living

The homes featured in the following examples were constructed with State Housing Initiatives Partnership (SHIP) program and Home Investment Partnerships Program (HOME) funds. This greatly reduces monthly housing costs, so residents can afford their 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.

## Shared Living Case Study Lee County



Mark lives at Crestwood home in Lehigh Acres in Lee County. He and his four roommates have developmental disabilities and have been roommates for decades. Prior to moving to the

Crestwood 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. At the Crestwood home Mark, and each of his roommates, has his or her own bedroom and phone, along with a real 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.

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

Contact Crestwood Home at (239) 839-4997.





*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

**R**obert Miller lives in Jacksonville in a single-family home owned by Ability Housing of Northeast Florida. He and his roommate live in a three-bedroom house in Jacksonville's Mandarin neighborhood. The third bedroom is for care givers 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 by Ability Housing to be fully accessible with wide doorways and a roll in shower. One of Robert's favorite features of the house is the screened in 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 the nonprofit Ability Housing. Its mission is to provide quality, affordable community-inclusive housing for individuals with disabilities and individuals and families experiencing or at risk of homelessness.

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

Ability Housing is not a service provider. Rather, it partners with a multitude of service organizations to ensure each resident receives the supports necessary 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.



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 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



settings for individuals who need housing and supportive services, but who do not need 24-hour nursing supervision.

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.

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 don't 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, however, 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 Facility / Adult Family Care Home

**A**ssisted 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 more restrictive, institutional

## Locating an Assisted Living Facility or Adult Family Care Home

**W**hether you want to locate an ALF or AFCH, the process is the same. All of these facilities are listed on the website [floridahousingsearch.org](http://floridahousingsearch.org), a user-friendly website that is easy to search.



ALFs or AFCHs 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. Often the affordable housing resources listed in this manual are 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 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 for directly by the resident with a third party provider.



## Assisted Living Facility Example

Mary's on Bayshore is an assisted living facility located in Sarasota County, in a residential neighborhood. It is licensed for six assisted living residences and all are private pay. While there are no residents with disabilities, this facility is an appropriate residence for an individual with developmental disabilities. Because it focuses on assistance for older individuals, a resident should be 45 years or older. Mary Ann Hodge is the assisted

living facility administrator and a registered nurse. She notes that the small, home-like nature of her facility is reflective of how all assisted living facilities were in past years when the license designation first started.

Staff at Florida's Agency for Healthcare Administration monitors the state's assisted living facilities. Their reports show that Mary's on Bayshore has been deficiency free for four years running. A resident at this assisted living facility has ample opportunity for neighborhood and community involvement while support is available for each resident's daily needs.

# Home Repair



Some may benefit from receiving improvements to the home where they currently live. You may be living in a single-family home with parents and possibly siblings who offer regular support. The benefits of this close support system are clear, but sometimes home improvements are required to continue to make this a viable housing option. For example, a family may require a mechanical lift to assist caregivers with lifting an individual with disabilities as he or she grows. At the same time, the caregiver is growing older and may start to experience back pains.

In comparison with other types of housing assistance, it may be more cost effective to provide repair assistance and make the house

more affordable, safe, accessible and livable. Some home improvements increase accessibility, like widening doorways, building ramps and updating kitchen and bathrooms. Other home improvements—such as repairs to the electrical system, plumbing and roof—may be needed simply to fix up a home to ensure it is a safe and decent place to live.

Almost every local county government and large city government in Florida has a general housing repair program. A significant number of Florida communities also offer funding to pay for accessibility modifications like grab bars, ramps and kitchen appliances. Finally, some areas have private funding for barrier removal or accessibility enhancements to provide reasonable accommodation in a rental unit.

## Financing Home Repair Owner Occupancy Often Required

Practically every one of Florida's counties, as well as the large cities, offers a local government rehabilitation program. These programs are funded with sources like 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.

These programs only offer assistance to people who own and occupy a home. There are some communities that have money for rental unit repairs and a Rental Rehabilitation housing strategy usually offers money to repair entire apartment complexes as part of a large-scale initiative involving the apartment owner.

If you receive repair assistance, a local government will commonly place a lien on the 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 the homeowner does 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

**C**ynthia Creamer and her daughter Grace have benefitted greatly by applying for home repair assistance with the Franklin County SHIP office. Grace is 9 years old and has Down Syndrome. Several of the items repaired in their home 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. SHIP funds also paid to screen in the porch that become a helpful area for Grace to complete her daily exercises and to store her mobility assistance tools, benches and more.



### Broward County

**N**ancy and Robert Mendola received repair and 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 Housing and Assistive Technology (HAT), a nonprofit organization that evaluates the accessibility needs of households with a member who is elderly or has a disability. The HAT also included widened doorways and a fully accessible bathroom with roll-in shower, grab bars and porcelain tile floor. The nonprofit's expertise on accessibility matters was complemented with funding from the Broward County SHIP office's Barrier Removal strategy.

# Buying A Home



Some people may benefit from assistance to purchase a home, and almost every community has a program to help low-income homebuyers. To be successful with homeownership, a buyer often must have a relatively high amount of monthly income, possibly from employment. The buyer should also have a long-term support network that can help with home maintenance, repairs and other homeowner responsibilities.

There are several types of homeownership options:

- You can buy a single-family home that is made of wood, concrete or brick and built to the Florida Building Code. It is built on land that you also buy.
- You can purchase a manufactured home, also called a mobile home. Newer homes are built to a sturdy federal standard and Florida law requires them to be firmly secured to the ground. You can either place it on land that

you own or you can lease land, possibly in a mobile home park.

- You can buy a condominium, or condo, which may be defined as an apartment that you own as opposed to rent. It often provides access to common facilities like hallways, elevators and exterior areas jointly owned with other condo owners.

## 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 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 might be obtained from a local bank, Rural Development or a local Habitat for Humanity affiliate to name a few options. Besides paying back the mortgage each month, you should also plan to regularly save money to pay when something breaks and must be fixed.

Purchase assistance generally provides money to pay for closing costs / down payment and is often funded from sources like SHIP and HOME.

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.



Anthony Martin unpacks groceries in his kitchen.



Dolly Castillo and her three daughters in front of their home.

## Home Buyer Case Studies

### Bradford County



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 the Orlando chapter of Habitat for Humanity. Dolly's two eldest daughters have developmental disabilities. Yuli, 32 years old, is a person who uses a wheelchair. Adriana, who is 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.

Habitat for Humanity 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 ways. First, the nonprofit used some building materials that were donated by local businesses and they recruited 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 Habitat buyer to contribute 300 hours of Sweat Equity work. Habitat 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 Habitat staff and the city. She was fortunate enough to receive help from different resources to assist her family needs, and she pays it forward. 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 represents how each option offers a different level of independence. Though it is not listed, living in an institution is considered the most restrictive living option.

**Repair of your family's home:** For some, the home repair may be the most restrictive living arrangement. You live with your family of origin and perhaps rely on them for the majority of your support needs. The experience of living with family is different for each person. For some, it may serve as a base that supports a great amount of independence each day. But for others, living with family comes with a high level of rules and restrictions and little opportunity for independence.

**Assisted Living Facility:** Assisted living facilities vary greatly in size and supports they offer. Assisted living facilities have written rules and restrictions that may dictate 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.

**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 share living home may have decorating and yard use rules.

**Subsidized Rental Housing:** This housing option does not require you to have roommates so it may be less restrictive. Many people who live in rental housing choose to have one or more roommates to help make living expenses more affordable. In this case, you will have more choice and control about who you choose to live with. In rental housing, you are able to have company visit and to come and go when you want. If you have a roommate, you need to be respectful regarding your visitors and schedule, but you do not have to follow detailed, institutional day-to-day rules.

**Monthly Rental Assistance:** This housing option offers about the same range of independence as subsidized rental housing. In some Florida communities, there may be more rental units where you can chose to use your monthly rental assistance than there is subsidized rental housing. Also, your source of monthly rental assistance may enable you to move to another neighborhood or city and still have affordable housing. This option restricts personalizing your home. Renters have to check with their landlords about cosmetic alterations. Some landlords do not permit changes, and this may mean no hanging pictures on the walls because of holes or keeping the existing wall paint color. Also, some landlords restrict renters from owning pets.

**Owning a Home:** This living option requires a high level of independence. Many homeowners with a disability have employment income to help pay their monthly mortgage. Homeowners are also responsible for fixing and maintaining their house and yard. With this responsibility comes freedom to make the major decisions about your home, like planting a garden or remodeling by removing a wall to expand a room. Also, homeowners build up equity in their homes. As they pay off more and more of their home mortgages, they own more and more equity in their house. This leads to more financial independence.

# More Details about Each Housing Option

## Housing Option #1: Subsidized Rental Units

**Upfront Deposit and Rent:** Whether you are renting a subsidized unit or receiving monthly rental assistance (option 2 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. It is a protection for the landlord, and it will be used in the event that you do not pay your rent upon moving out or you damage the rental unit. A landlord may less commonly require upfront payment of last month's rent as well.

**References and Credit History:** At the same time that you are searching for the right place to rent, landlords are looking for decent renters. You will be required to provide references that the landlord will use to learn about you. 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, which might indicate that you will or will not provide rent payments on time.

**Option 1 PLUS Option 2 = More Affordable:** Even if you find a good subsidized rental house to live in (Option 1), you should still apply for a Section 8 housing voucher from your local public housing authority (part of Option 2 below). If the application period is open, apply and get on the waiting list. Sometimes one must wait for years on the waiting list. Once you get a voucher, you may be able to use it where you currently rent to help make your rent even more affordable. It can also expand the places in your area where you can afford to rent.

## Housing Option #2: Monthly Rent Assistance

**Upfront Deposit and Rent:** If you have a Section 8 voucher or another source of monthly rent assistance, your landlord often will not require you to pay the first or last month's rent upfront.

**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 voucher, the costs of reasonable modifications are your responsibility, not the landlord's.

Failure to provide a reasonable accommodations or reasonable modifications may be seen as discrimination. The law does not require you to request an accommodation in a particular way or using a special form. You just 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/legal-encyclopedia/disabled-renters-housing-rights-30121.html>

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

Also available by writing to:  
Tennessee Fair Housing Council  
107 Music City Circle, Suite 318  
Nashville, TN 37214

## Rental Housing Pros and Cons

### Pros:

- **Less financial responsibility:** As a renter, you do not have to pay for home maintenance and repairs, which are things a homeowner must.
- **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 arranges for additional maintenance.
- **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 envision yourself moving in the future to another part of the 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 and can afford to rent your home. In some cases, affordable housing is owned by nonprofit organizations which have long-term commitments to keep housing affordable to residents.
- **Freedom:** You are able to have company visit and to come and go when you want. If you have a roommate, you need to be respectful regarding your visitors and schedule, but you do not have to follow detailed, institutional day-to-day rules.

### 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:** There is no long-term financial commitment when renting a place, but at the same time there is also no benefit of appreciating value in a home. You will never get your money back when renting. When you own a home in a stable home market, on the other hand, the sale of the home can result in breaking even and sometimes even making a profit.
- **Landlord Woes:** Your housing needs may not be addressed if you have a bad landlord. The downside to renting is that your health, safety and welfare somewhat rests in the attentiveness of your landlord. You may require a repair in your home that never gets fixed, or gets fixed too late. Remember, renters have legal rights. If you think your



landlord is taking advantage of you, these laws may provide some resolution.

- **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

- Do I want to live alone or with roommates?
- How many bedrooms do I need?
- Do I have access to community-based services to help with independent living in a rental because this type of rental housing does not come with in-house supports?
- 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 top 5 regular places I need and want to go? If I rent a place, what options do I have for traveling to these places?

## Housing Option #3: Shared Living

The landlord in the shared living model is often a nonprofit organization and often does not provide any supports other than the actual housing. Each resident has their own supported living coach who follows their support plan. The benefit of this is that the rent is very affordable and the homes are located in good neighborhoods with access to transit and other services.

Roommates in the shared living model share the lease and split the costs of rent and utilities. As a household, the roommates must share the

housekeeping and other duties that come with living independently. Because there is one lease, everyone signs on together. If roommates move out and others move in, the newcomers just sign on to the lease. There is another option where the landlord rents a bedroom to each individual. Each tenant has an individual lease and is referred to the program usually by a support coach.

## 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, they experience a significant amount of stress.

The process starts 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 located on page XX.

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
- Learn if a potential roommate seems to have the ability to compromise

## Pros and Cons of Shared Living

### Pros:

- You can socialize and hang out with others.
- Roommates can make things more affordable by sharing housing costs like rent, utilities and maybe food costs.

- 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 an outdoor pet.

### Cons:

- Sometimes you may have to share a bedroom.
- You have to share the common areas of the home with roommates.
- You will have less privacy than if you lived alone.
- You have to follow specific rules agreed upon by roommates.
- 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?
- Do I think I would be a good roommate? In what ways am I easy to live with?
- I like my home to be (pick one):
  - Neat or messy
  - Noisy or quiet
  - My Way or Not Picky
  - Busy or Relaxed and Slow
- 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?

## Housing Option #4: Assisted Living Facilities

### Pros and Cons of Assisted Living Facilities

#### Pros:

- 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 & other parts of the home.
- Not much privacy and a lack of some independence.
- Have to follow some rules.
- Assisted living facilities are 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 a good roommate? In what ways am I 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 me now?
- Do I and 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 Florida's Agency for Health Care Administration. These reports and Agency actions that resulted in sanctions may be viewed on Florida Health Finder at [www.floridahealthfinder.gov](http://www.floridahealthfinder.gov) or by calling the Agency's consumer hotline at (888) 419-3456. Consumers at assisted living facilities are encouraged to file complaints concerning violations of state law using this toll free number.

## Housing Option #5: Home Repair

### Pros and Cons of Home Repair

#### Pros:

- Compared with the other housing options, it may cost relatively little to provide repair assistance and make the house where a person is dwelling more safe, accessible and livable.
- If you discover that you do not have adequate access to community-based services, this is a good housing option. You can rely on support from family and friends.
- Services may be available from state or local agencies to assist elderly parents with supporting you.
- Parents can will the family home they own to you as a family member 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.

#### Cons:

- Possible loss of independence and privacy
- Repair programs often only offer assistance to those who own and occupy a home.
- Questions to Ask Yourself about Home Repair Assistance

- How well do I get along with and live with my family?
- Do I have an adequate daily support system with my family?
- If living in my family home, what accessibility improvements would make it better to live there?
- Repair programs often only offer assistance to people who own and occupy a home. Does my family own the home?

## Housing Option #6: Buying a Home

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.

### Pros and Cons of Buying a Home

#### Pros:

- So long as you can afford it, homeownership offers long-term stable housing.
- Homeowners build up home equity. As they pay off more and more of their home mortgages, they own more and more equity in their house. If you get a fixed rate mortgage and make the payments for the full term of the loan, you'll pay it off. That's not possible when you are renting.
- You are your own landlord, so you make the major decisions about your home. For example, you can plant a garden or remodel by removing a wall to expand a room.

## Cons:

- Homeownership can be expensive. Some people cannot afford homeownership, even with large amounts of upfront subsidies that reduce monthly housing costs. In order to be successful, a person 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 do not outright break, your home requires regular maintenance. This is the homeowner's responsibility, so this is another important aspect of being your own landlord. The homeowner must clean or arrange for the regular cleaning of the home.
- Here are details of other homeowner responsibilities outside and around the home:
  - 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

## Questions to Ask Yourself about Buying a Home

- Homeowners can make major decisions about living in their homes. How would I paint and decorate my home? How would I use and landscape my yard?
- 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?

# 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 at the beginning of this guide. A list of funding sources is provided for each option. The second half of this section includes a summary and details of each funding source discussed.

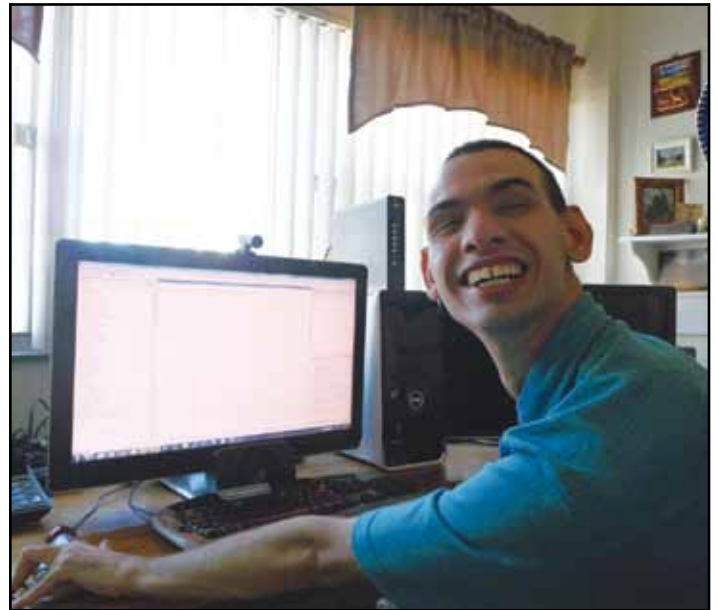
## Direct vs. Indirect Assistance

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. In a situation 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 lower, 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 3 of this 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 Housing Option 1: 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 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 called Spinal Cord Living-Assistance Development, Inc. (SCLAD) used these indirect sources to finance a substantial amount of what it cost to build this 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, Spinal Cord Living-Assistance Development, Inc. 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



## How to Locate Subsidized Rental Housing

**STEP ONE:** Identify affordable rental options on the web

Visit Florida Housing Search:

**Website:** [www.floridahousingsearch.org](http://www.floridahousingsearch.org) or call 1 (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: [www.shimberg.ufl.edu](http://www.shimberg.ufl.edu) or call 1 (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: [www.hud.gov/apps/section8/step2.cfm?state=FL%2CFlorida](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 housing vouchers.

**STEP TWO:** Once you locate specific rental



*Funding from Section 811 financed these St. Petersburg apartments.*

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 ELI 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 Housing Option 2: 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 like you 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 \$1500 per month. Generally a person's rent should be about 30% 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 that gets project based rental assistance. 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 1-800-670-6553 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 [www.floridahousingsearch.org](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 granted 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 *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 to you a housing voucher. It is important to keep your contact information with the public housing authority current.

**Step Five:** Once you have a voucher, you will have a limited time to locate a place to rent that both 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 Housing

## Option 3: 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, Neighborhood Stabilization Program (NSP) or HOME Investment Partnership (HOME) programs 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 operations costs.

You should consider support services 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 shared living situation.

### 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	=	\$ 7200
Annual reserves for operational support, home repair, and more	=	\$ 3,600

### Without Subsidy, Rents More than Double

What if a shared living developer was not able to receive upfront subsidy for this share housing unit? The developer would instead have to borrow the money for purchase and repair. 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.



Examples of shared living in Sarasota County.

## 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 3) to learn if there are such 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 3) of this *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 often 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
- 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 Housing Option 4: Assisted Living Facilities (ALF)

The financing resources included in this *Guide* are often not used for the construction or repair of assisted living facilities. Most assisted living facilities are constructed with conventional financing, not with government or foundation subsidy. Furthermore, none of the housing funds listed in this *Guide* can pay for the on-site supports that are provided to assisted living facility residents. A Section 8 voucher or similar type of monthly rental assistance can help finance your stay at an assisted living facility. It is important to note; however, that this cannot be used to pay for services. When a resident has a Section 8 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. If this is not available; however, often the only alternative is private family contributions to pay for monthly room, board and services.

## Sources of Financing for Assisted Living Facilities

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





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

Here are some websites that provide helpful information about assisted living facilities in Florida:

**Department of Elder Affairs:**  
**[elderaffairs.state.fl.us/faal/](http://elderaffairs.state.fl.us/faal/)**

This website offers a clearinghouse of information for people interested in assisted living facilities, as well as assisted living facility operators and developers. It can provide you with valuable information about selecting an assisted living facility. Topics addressed include services provided, staffing, physical environment of the assisted living facility, activities offered and more.

**Florida Housing Search:**  
**[floridahousingsearch.org](http://floridahousingsearch.org)**

On this website, searching for assisted living facilities is the second option prominently listed on the menu. Facilities are 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**  
**[Floridahealthfinder.gov](http://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/reports-guides/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 Housing

## Option 5: Home Repair

If you live in a home that you or your family owns, you may choose to have home improvements and accessibility changes built into your home. The terms “rehabilitation” and “home repair” are often used to describe improvements like 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.

In most instances, assistance is available if the home is owned by the family, but in some instances repairs may be available for rental housing with the owner’s approval. If you rent a home or apartment, your landlord must allow you to make modifications to your unit such as installation of grab bars, ramps or install other accessibility features. 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.

Types of home repair:

- Repair roof leaks, plumbing problems, 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

### Amount of Assistance Available

This varies greatly from one local program to another, with assistance amounts ranging from \$5,000 to \$40,000 or more. If you receive repair 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 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 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 3). When speaking to someone at your local housing office, ask what funds they specifically have available for the type of repair assistance you want. Ask “Do you have a waiting list for this type of assistance? How long is the wait?”

**Step Two:** Complete an application for assistance. This is usually done by visiting the housing office. Bring all the documents that must be attached to your application, including tax returns, Social Security cards, and proof of income including pay stubs from your job. These documents help program staff determine if you are income eligible for assistance. Ask someone at the housing office what documents you need to bring before visiting the office.

**Step Three:** Home 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 repair 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.

## Before



## After



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

Funding sources for home repair: A summary of each is included in the second half of this section.

- 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)

# Financing for Housing

## Option 6: Buying a Home



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

To be successful with homeownership, a person often must have a relatively high amount of monthly income, possibly from employment. The person should also have a long-term support network that can help with home maintenance, repairs and other homeowner responsibilities. It can take several months to prepare for home purchase and to confirm if this option is right for you.

There are many steps in the purchase process that you should consider, including:

- Attending homeownership counseling classes
- Receiving credit counseling if necessary
- Identifying sources of financing
- Qualifying for a first mortgage and purchase assistance so that monthly payments are affordable

- 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, realtor, 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.



## Homebuyer Example # 1

**Note:** Often, a buyer saves up money for a down payment on a mortgage. The rest of the purchase 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
<b>TOTAL per month</b>	<b>\$ 913</b>

### Ongoing Monthly Cost

Saving for repairs = \$ 100

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

### Saving for Repairs

Besides paying the monthly mortgage, a responsible homeowner must save money for repairs when things break.







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.

### Details about Monthly Payment

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 check and rent from a roommate. This buyer has \$1500 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

### Homebuyer Example # 2

Purchase Price = \$120,000

#### Identified Sources to Pay for this House

First Mortgage (monthly payment \$655)	\$ 80,000
State Housing Initiative Partnership (SHIP) 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, SHIP and HOME are very significant. They significantly reduce the amount of this home purchase that the buyer must pay back each month through a mortgage payment.

State Housing Initiatives Partnership (SHIP) 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 *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 remember 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 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 listed 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 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 3).

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 1-800-670-6553 extension 1 to identify the Rural Development office nearest to you.

# Funding You Bring to Your Housing Search

**B**efore applying for anything, first think about the money you have of your own or through people you know.

## Support Contributions      Network      Financial

You may be part of a church or service club that would consider donating money to help you get started with your housing plans. Examples of service clubs found in many communities are Rotary Club, Junior League, Kiwanis Club, Shriners Club, Optimists Club, the Order of the Freemasons and the Sertoma Club.

Sometimes these groups can provide volunteer labor instead of financial contributions. These can be just as valuable, however, it saves you the expense of paying someone to assist you. Examples for volunteer labor include help with your initial move, lawn care, minor repairs, transportation and companion services.

## Family Financial Contributions

Family members and family friends may have resources they can contribute. They can provide free volunteer labor to help with moving, housecleaning, and regular maintenance and repairs. This saves you the expense of paying someone to do these things if you cannot complete them yourself.

**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 IDA 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 IDA 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 IDA 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**

Pensacola FL 32501 - (850) 429-7296 ext. 21

### **Catholic Charities, Diocese of St. Petersburg, Inc.**

1213 16th Street North  
St. Petersburg, FL 33705 - (727) 893-1313 ext. 207

### **Central Community Redevelopment Agency**

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

### **Family Foundations of Northeast Florida, Inc.**

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 NW 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) 327-8690

**United Way of Palm Beach County**  
2600 Quantum Boulevard  
Boynton Beach, FL 33426 - (561) 375-6600

**United Way of Tampa Bay, Inc.**  
5201 West Kennedy Boulevard, Suite 600  
Tampa, FL 33609 - (727) 327-8690 ext. 16

**United Way of Volusia - Flagler Counties, Inc.**  
3747 W. International Speedway Boulevard  
Daytona Beach, FL 32124 - (386) 366-9053

**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 sources of funding are valuable. 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, the goal of independent living may remain unattainable.

### Foundations

Foundations also provide funding and support for affordable housing initiatives. On the whole, only a small portion of foundation funding is devoted to this activity, however. In its annual survey and assessment of the Climate of Foundation Funding, the Association of Fundraising Professionals reports that 13% 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, 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 also benefit from a variety of community resources, which are often donated to local housing nonprofits or charitable organizations. Habitat for Humanity is one such nonprofit organization that has demonstrated the success of the community contribution model. Local businesses donate building materials, community benefactors donate land and citizens donate money and volunteer their time constructing homes. The homebuyers also contribute "sweat equity" by helping to build their homes.

Another nonprofit in Martin County called Mothers and Infants Striving for Success garnered community contributions for the construction of a homeless shelter. Two community banks provided attractive lines of credit for construction. Citizens provided financial contributions at a fundraiser event. Representatives from an accounting company, a law firm, and a construction company served as board members of the nonprofit and provided their professional services as volunteers.

# Advocacy for Financing

**W**hat 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 Funding Appropriations

Each year the Florida Legislature considers in its budget the appropriation of funds for the Sadowski Affordable Housing Trust Fund. This is the source of funds for the State Housing Initiatives Partnership (SHIP) program as well as the State Apartment Incentive Loan program (SAIL). These are critical funding sources for creating affordable housing for low and 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 revenue that has accumulated in the trust fund.

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 policymakers that can result in ongoing support during the legislative session for these programs.



In addition, at the federal level, the Community Development Block Grants (CDBG) and HOME Investment Partnerships Program (HOME) programs are considered annually as part of HUD's budget. You can contact your members of Congress and once again, emphasize local situations where federal funded renovations resulted in improvements that benefited people with disabilities.

## Planning Process

One of the most important types of advocacy involves participating in the planning process by both becoming informed and by providing input into the decision making process. 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. Housing plans are 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 Consolidated Plan

The Consolidated Plan is required for all cities and counties that receive federal housing grants like HOME, Community Development Block Grants (CDBG) and others. 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 plan 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 find out the upcoming schedule of review, comment and adoption.

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 assigns dollars to the strategies that will address the needs identified. If an activity is not identified in the 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 plan as a need, then the grantee may be required to expend funds on other activities that are defined in the plan. 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 providing this housing built into the Consolidated Plan and annual Action Plans.

### 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*. The report contains many facts documenting any barriers that prevent people from obtaining the housing they choose. It is important for people with disabilities and advocates to provide comments on their discrimination experiences or accessibility needs with getting 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.



### Local Housing Assistance Plan

In Florida, each community that receives SHIP funds must prepare and update its Local Housing Assistance Plan (LHAP). The LHAP 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.



# Summaries of Financing Sources That Offer Direct or Indirect Assistance

The following pages offer details about several funding sources addressed in this section. 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; however, to inform their lobbying and advocacy efforts.

As noted earlier, there is an important distinction between direct assistance and indirect assistance. The first programs featured here offer several types of assistance, both direct and indirect in nature. Three programs are categorized as 'DIRECT or INDIRECT.' At the same time that you can directly apply to these three programs for assistance, the programs also offer financing to housing developers and repair contractors—examples of indirect assistance.

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 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 INVESTMENTS PARTNERSHIP 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.

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

Depending on the agency distributing the funds, HOME may be provided as down payment and closing cost assistance for homebuyers who apply directly. HOME 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 funds are available from both the state and local governments that are entitlement communities, or HOME 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 3 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: [www.floridahousing.org](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. SHIP funds may be provided to developers or individuals to rehabilitate owner occupied residences or for down payment and closing costs.

<b>Who Can Apply:</b>  Individuals, for-profit, nonprofit, public agencies	<b>Housing Type:</b>  Homeownership
<b>Cycle:</b>  Local government control based on annual Legislative appropriation	<b>Primary Uses:</b>  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 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 SHIP 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 3 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: [www.floridahousing.org](http://www.floridahousing.org)

## DIRECT or INDIRECT

### US 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.

<b>Who Can Apply:</b> Individuals, for-profit, nonprofit, public agencies	<b>Housing Type:</b> Homeownership
<b>Cycle:</b> Open	<b>Primary Uses:</b> 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 an elderly person 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 3 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: [www.rurdev.usda.gov/fl/rhs.htm](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.

**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.

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

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 [www.floridahousing.org](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: [www.floridahousing.org](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.

<b>Who Can Apply:</b> Very low income households and low income households	<b>Housing Type:</b> Rental
<b>Cycle:</b> Open	<b>Primary Uses:</b> 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 3 County Resources for the contact information for your area.

## DIRECT

### 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.

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

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 PHA 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 3 County Resources for the contact in your area.



## DIRECT

### WEATHERIZATION ASSISTANCE PROGRAM

<b>Who Can Apply:</b> Individuals, multifamily property owners	<b>Housing Type:</b> Homeowner or rental
<b>Cycle:</b> Open	<b>Primary Uses:</b> 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 3 County Resources for the contact in your area. Alternatively, use the following link for a directory of local community agencies that administer the program:

Website: [www.floridajobs.org/job-seekers-community-services/community-services/weatherization-assistance-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:

## Introduction to County-by-County Resources

This county-by-county section of the *guide* provides a list of housing resources for persons with developmental disabilities. Each county is listed individually in alphabetical order. Users of this *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 web site [www.floridahousingsearch.org](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.

[www.floridahousingsearch.org](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 am - 8:00 pm 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 (ADA)-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 [floridahousingsearch.org](http://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:** [rebuildingtogetherncf.org/](http://rebuildingtogetherncf.org/)

**Services:** Provides free home repairs to qualifying homeowners who are low-income, 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](mailto:COGHousing@cityofgainesville.org)

**Website:** [www.cityofgainesville.org](http://www.cityofgainesville.org)

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

**Services:** Provides purchase assistance for first-time homebuyers, Home Repair, Disaster Repair and 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 the 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](mailto:admin@cilncf.org)

**Website:** [www.cilncf.org](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 & Referral; Rehab/Ramps; Support Services; Nursing home transition

## 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](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.

## Intermediate Care Facility

ICFs are designed to teach and reinforce skills to individuals with disabilities for vocational functionality. They also help individuals gain skills to foster independence and self-determination in daily living. Some individuals that reside in these facilities receive Medicaid Waiver funding and some are private pay.

### Florida Mentor

7731 West Newberry Road, Suite 1A  
Gainesville, FL 32606

**Phone:** (352) 332-8600

**Website:** <http://thementornetwork.com/>

### ResCare Residential Services - Salem Villages

1110-B Northwest 8th Avenue  
Gainesville, FL 32601

**Phone:** (352) 378-2040

**Website:** <http://www.rescare.com>

### Salem Villages MRDD, Inc., 19th Street Group Home

529 Northwest 19th Street  
Gainesville, FL 32603

**Phone:** (352) 374-9100

**Website:** <http://www.rescare.com>

## Purchase Assistance

### Alachua County Habitat for Humanity

2317 Southwest 13th Street  
Gainesville FL 32608

**Phone:** (352) 378-4663

**Email:** [fdesk@alachuahabitat.org](mailto: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.

## Rental Housing

### Alachua County Housing Authority

703 Northeast 1st Street  
Gainesville, FL 32601

**Phone:** (352) 372-2549

**Website:** [www.acha-fl.com](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.

## Rental Housing and Support Services

### **The ARC of Alachua County**

3303 Northwest 83rd Street

Gainesville, FL 32606

**Phone:** (352) 334-4060

**Website:** [www.arcalachua.org](http://www.arcalachua.org)

**Services:** Offers support for people with intellectual and developmental disabilities in Alachua County with the following programs: Community Residential; Group Homes; Transitional Living; Supported Living; Community Education Advocacy.

## Support Services

### **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.

**NOTE:** Agency for Persons with Disabilities regional office information is on page XX

## 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 the 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](mailto: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.machsat.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.

## Rental Housing and 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 Community Residential Programs; Supported Living; Group Homes; Community Education Advocacy.

## Rental Housing and Support Services

### **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 those with disabilities. Programs included: Community Residential Programs; Supported Living; Group Homes; Community Education Advocacy

## Support Services

### **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 X



## 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 of age.

## 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 & Referral; Rehab/Ramps; Support Services; Nursing home transition

## 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/community-development>

**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.

## Intermediate Care Facility

ICFs are designed to teach and reinforce skills to individuals with disabilities for vocational functionality. They also help individuals gain skills to foster independence and self-determination in daily living. Some individuals that reside in these facilities receive Medicaid Waiver funding and some are private pay.

### Bayshore Cluster

2059 Lisenby Avenue  
Panama City, FL 32405

**Phone:** (850) 785-4691

**Email:** info@sunrisegroup.org

**Website:** <http://www.sunrisegroup.org/>

### Panama City Developmental Center

1407 Lincoln Drive  
Panama City, FL 32401

**Phone:** (850) 769-7636

**Email:** admin@pensacolacare.org

**Website:** <http://www.pensacolacare.org/>

## Intermediate Care Facility

ICFs are designed to teach and reinforce skills to individuals with disabilities for vocational functionality. They also help individuals gain skills to foster independence and self-determination in daily living. Some individuals that reside in these facilities receive Medicaid Waiver funding and some are private pay.

### **Bayshore Cluster**

2059 Lisenby Avenue  
Panama City, FL 32405  
**Phone:** (850) 785-4691

### **Panama City Developmental Center**

1407 Lincoln Drive  
Panama City 32401  
**Phone:** (850) 769-7636

### **Residential CRF, Bayview, Seaview & Gulfview**

281 Forest Park Circle  
Panama City, FL 32405  
**Phone:** (850) 785-0605

## 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](mailto: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 XX

## 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](mailto: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 & Referral; Rehab/Ramps; Support Services; Nursing home transition.

**NOTE:** Agency for Persons with Disabilities regional office information is on page X

## 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](mailto: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.

## Intermediate Care Facility

ICFs are designed to teach and reinforce skills to individuals with disabilities for vocational functionality. They also help individuals gain skills to foster independence and self-determination in daily living. Some individuals that reside in these facilities receive Medicaid Waiver funding and some are private pay.

### Salem Villages

2233 Northwest 41st Street, Suite 300  
Gainesville, FL 32606

**Phone:** (904) 964-1468; (904) 964-8082

**Website:** <http://www.rescare.com>

## Rental Housing and 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, residential services, community employment and supported living services in Bradford and surrounding counties.

## 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

**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,

**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](mailto: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://ww3.brevardcounty.us/  
Human\\_Services/](http://ww3.brevardcounty.us/Human_Services/)

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

**Services:** Provides first-time homebuyers purchase assistance and home repair assistance for low income eligible clients. Other housing programs include Tenant Assistance Program provides rental subsidy for the 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](mailto:hands@pbfl.org)

**Website:** [http://www.palmbayflorida.org/  
growth/hands/index.html](http://www.palmbayflorida.org/growth/hands/index.html)

**Funding:** State Housing Initiatives Partnership

(SHIP), Community Development Block Grant (CDBG), 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.

## **Intermediate Care Facility**

ICFs are designed to teach and reinforce skills to individuals with disabilities for vocational functionality. They also help individuals gain skills to foster independence and self-determination in daily living. Some individuals that reside in these facilities receive Medicaid Waiver funding and some are private pay.

### **Washington Square**

1401 US Highway 1  
Titusville, FL 32796

**Phone:** (321) 268-2252

**Website:** <http://www.cfccommunities.com/washington-square.php>

## **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 X.

## Home Repair

### City of Pembroke Pines

10100 Pines Boulevard  
Pembroke Pines, FL 33024  
**Phone:** (954) 431-7866

**Website:** [www.ppines.com](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, elderly individuals, 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](http://www.fortlauderdale.gov/planning_zoning/housing.htm)

**Funding:** State Housing Initiatives Partnership (SHIP), 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](http://www.lauderhill-fl.gov/dept_ed.asp)

**Funding:** State Housing Initiatives Partnership (SHIP), 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

**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

**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, 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](mailto: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, 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

**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, 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.

**Intermediate Care Facility**

ICFs are designed to teach and reinforce skills to individuals with disabilities for vocational functionality. They also help individuals gain skills to foster independence and self-determination in daily living. Some individuals that reside in these facilities receive Medicaid Waiver funding and some are private pay.

**Ann Storck Center, Inc.**

1790 Southwest 43rd Way  
Fort Lauderdale, FL 33317

**Phone:** (954) 584-8000

**Email:** Info@AnnStorckCenter.org

**Website:** <http://www.annstorckcenter.org/>

**BARC Housing, Inc.**

2750 Southwest 75th Avenue  
Davie, FL 33314

**Phone:** (954) 474-5277

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

**Sunrise Group, Inc.**

5450 Stirling Road  
Davie, FL 33314

**Phone:** (954) 744-1124

**Email:** browardPB@sunrisegroup.org

**Website:** <http://www.sunrisegroup.org/>

**Woodhouse, Inc.**

1001 Northeast 3rd Avenue  
Pompano Beach, FL 33060

**Phone:** (954) 786-0344

**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, 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@southfloridaclt.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

**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.browardhousingsolutions.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](mailto: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](mailto:bcha@bchafl.org)

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

**Funding:** U.S. Department of Housing and Urban Development (HUD) section 8 vouchers

**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](mailto: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.

## Rental Housing and Support Services

### **ARC (Achievement and Rehabilitation Centers, Inc)**

10240 Northwest 53rd Street  
Sunrise, FL 33351

**Phone:** (954) 746-9400

**Email:** [dhaas@arcbroward.com](mailto:dhaas@arcbroward.com)

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

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

**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 elderly and handicapped/disabled persons. 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:** ucpsinfo@ucpsouthflorida.org

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

**Services:** Provides residential care for adults with developmental and physical disabilities that includes 24-hour staff care and 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 (SL) program, employment services, Comprehensive vocational rehab, adult day care training, social recreation and independent living programs.

**Support Services**

**Broward County Community Action Agency**

900 Northwest 31st Avenue, Suite 3100

Fort Lauderdale, FL 33311

**Phone:** (954) 357-5025 TTY: (800) 995-8711

**Website:** <http://www.broward.org/Family/Pages/CommunityActionAgency.aspx>

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

**NOTE:** Agency for Persons with Disabilities regional office information is on page XX

## 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 & 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 X

**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](mailto: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](mailto: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](mailto: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](mailto: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 including programs for: community residential homes; group homes; and community education advocacy.

## Rental Housing and Support Services

### **Community Haven for Adults and Children with Disabilities**

4055 Tamiami Trail, Suite 34  
Port Charlotte, FL 33952-9212

**Phone:** (941) 764-1198

**Website:** <http://www.communityhaven.com>

**Services:** Offers support for people with disabilities. Programs include Community Residential Programs; Supported Living; Group Homes; Community Education Advocacy.

## Support Services

### **Center for Independent Living of Southwest Florida, Inc.**

2321 Bruner Lane  
Fort Myers, FL 33912

**Phone:** (239) 277-1447

**Email:** <http://cilfl.org/contact/>

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

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

**NOTE:** Agency for Persons with Disabilities regional office information is on page X

## 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/2011/>

**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), 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](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.

## Intermediate Care Facility

ICFs are designed to teach and reinforce skills to individuals with disabilities for vocational functionality. They also help individuals gain skills to foster independence and self-determination in daily living. Some individuals that reside in these facilities receive Medicaid Waiver funding and some are private pay.

### New Horizons Village

1275 North Rainbow Loop

Lecanto, FL 32661

**Phone:** (352) 746-3262

**Website:** <http://www.newhorizonsvillage.us/>

## 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.

## Rental Housing and 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 support for people with disabilities including programs for: community residential homes; group homes; and community education advocacy.

## Support Services

### **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](mailto: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 X

## Home Repair

### St. Johns Housing Partnership, Inc.

406 McIntosh Avenue  
Orange Park, FL 32073

**Phone:** (904) 824-0902

**Email:** [info@sjhp.org](mailto: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](mailto: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 the 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](mailto: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](mailto: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](mailto: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.



## Rental Housing and Support Services

### **The ARC of Bradford County**

1351 South Water Street

Starke, FL 32091

**Phone:** (904) 964-7699

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

**Services:** Programs assistance from Community Residential Programs; Group Homes; Transitional Living; Supported Living; Community Education Advocacy.

## Support Services

### **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 X

**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, the 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  
**Website:** <http://www.cchafll.org>  
**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 elderly individuals 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 X

## 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.

## Intermediate Care Facility

ICFs are designed to teach and reinforce skills to individuals with disabilities for vocational functionality. They also help individuals gain skills to foster independence and self-determination in daily living. Some individuals that reside in these facilities receive Medicaid Waiver funding and some are private pay.

### **Res-Care Inc - Lake City Cluster**

673 Northwest Cluster Drive

Lake City, FL 32055

**Phone:** (386) 755-6104

**Website:** <http://www.rescare.com/index.php>

### **Salem Villages, Spring Street Group Home**

930 Southwest Spring Lane

Lake City, FL 32055

**Phone:** (386) 755-4637

**Website:** <http://www.rescare.com>

## 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](mailto: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](mailto:columbiaha@bellsouth.net)

**Services:** Provides subsidized public housing.

## Rental Housing and 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. Operates two group homes in Suwannee County and a third home in Baker County.

## 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](mailto:admin@cilncf.org)

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

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

**NOTE:** Agency for Persons with Disabilities regional office information is on page X

## 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, the 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](mailto: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](mailto: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, Rental Housing and Support Services

### **Goodwill Industries- Manasota, Inc.**

7501 15th Street East

Sarasota, FL 34243

**Phone:** (941) 955-4483

**Email:** [contactus@gimi.org](mailto:contactus@gimi.org)

**Website:** <http://www.googwillindustries.org>

**Services:** Provides services in multiple counties, including this one. 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

### **Arcadia Housing Authority**

7 Booker T. Washington Road

Arcadia, FL 34266

**Phone:** (863) 494-4343

**Email:** [arcadiahousing@embarqmail.com](mailto:arcadiahousing@embarqmail.com)

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

**Services:** Provides government subsidized affordable housing based on income.

## Rental Housing and Support Services

**ARC/Desoto, Inc.**

PO Box 1001

Arcadia, FL 34265

**Phone:** (863) 494-2328

**Email:** [arcdesoto@embarqmail.com](mailto:arcdesoto@embarqmail.com)

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

**Services:** Operates two group homes in Arcadia. They also provide advocacy, in-home support, respite, skills training, supported living and personal care assistance.

**NOTE:** Agency for Persons with Disabilities regional office information is on page X

## 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](mailto:flgrh.Ocala@fl.usda.gov)

**Website:** [http://www.usda.gov/wps/portal/usda/usdahome?navid=HOUSING\\_ASSISTA](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](mailto: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 X

## 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 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, 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](mailto: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](mailto: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.

## Intermediate Care Facility

ICFs are designed to teach and reinforce skills to individuals with disabilities for vocational functionality. They also help individuals gain skills to foster independence and self-determination in daily living. Some individuals that reside in these facilities receive Medicaid Waiver funding and some are private pay.

### **Florida Mentor - Baycenter**

8230 Baycenter Road  
Jacksonville, FL 32256

**Phone:** (904) 739-8015

**Website:** <http://thementornetwork.com/>

### **Florida Mentor - Kinkaid Cluster**

5808 Kinkaid Road  
Jacksonville, FL 32224

**Phone:** (904) 777-0460

**Website:** <http://thementornetwork.com/>

### **Florida Mentor - Point West Cluster**

4550 Ricker Road  
Jacksonville, FL 32231

**Phone:** (904) 778-0935

**Website:** <http://thementornetwork.com/>



### **Florida Mentor - Hodges Cluster**

3615 Hodges Boulevard

Jacksonville, FL 32224

**Phone:** (904) 223-4173

**Website:** <http://thementornetwork.com/>

### **Salem Villages - Claudia Drive, High Desert and Tunis Street Group Homes**

140 Claudia Drive

Jacksonville, FL 32218

**Phone:** (904) 751-9442

**Website:** <http://www.rescare.com>

## **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.habitajax.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](mailto: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% 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.

## **Rental Housing and Support Services**

### **The ARC of Jacksonville**

1050 North Davis Street

Jacksonville, FL 32209

**Phone:** (904) 355-0155

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

**Services:** Offers services for in-home care for persons with developmental disabilities.

## **Support Services**

### **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](mailto: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 X

**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](mailto: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.

**Intermediate Care Facility**

ICFs are designed to teach and reinforce skills to individuals with disabilities for vocational functionality. They also help individuals gain skills to foster independence and self-determination in daily living. Some individuals that reside in these facilities receive Medicaid Waiver funding and some are private pay.

**New Horizons - Northview Community**  
 10050 Hillview Drive  
 Pensacola, FL 32514  
**Phone:** (850) 474-0666

**Northwest Florida Crippled Children's Association**  
 10050 Hillview Road  
 Pensacola, FL 32514  
**Phone:** (850) 474-0866

**Pensacola Cluster Facility**  
 9460 University Parkway  
 Pensacola, FL 32514  
**Phone:** (850) 478-2078  
**Website:** <http://thementornetwork.com/>

**Pensacola Developmental Center**  
 1 Villa Drive  
 Pensacola, FL 32506-5548  
**Phone:** (850) 453-2323  
**Email:** [admin@pensacolacare.org](mailto:admin@pensacolacare.org)  
**Website:** <http://www.pensacolacare.org/>

**Purchase Assistance**

**Pensacola Habitat for Humanity**  
 300 West Leonard Street  
 Pensacola, FL 32501  
**Phone:** (850) 434-5456  
**Email:** [info@pensacolahabitat.org](mailto: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, the elderly and persons with disabilities.

## Rental Housing and Support Services

### **ARC Gateway**

3932 North 10th Avenue  
Pensacola, FL 32503

**Phone:** (850) 438-2180

**Email:** [residential@arc-gateway.org](mailto:residential@arc-gateway.org)

**Website:** <http://www.arc-gateway.org>

**Services:** Offers various programs that promote independence, job training and residential support.

## Support Services

### **Center for Independent Living of Northwest Florida, Inc.**

3600 North Pace Boulevard  
Pensacola, FL 32505

**Phone:** Voice/TDD: (850) 595-5566; Toll Free: (877) 245-2457; Fax: (850) 595-5560

**Email:** [cil-drc@cil-drc.org](mailto: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 X

**Home Repair**

**Northeast Florida Community Action Agency**

4750 East Moody Boulevard  
Bunnell, FL 32110

**Phone:** (386) 313-2506

**Email:** [contact@nfcaa.org](mailto: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](mailto:flgrh.Ocala@fl.usda.gov)

**Website:** [http://www.usda.gov/wps/portal/usda/usdahome?navid=HOUSING\\_ASSISTA](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](mailto: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](mailto: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](mailto: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 X

## 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](mailto: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](mailto:franklincountyship@yahoo.com)

**Website:** <http://www.franklincountyFL.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](mailto: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 services in multiple counties, including this one. Provides services including independent living skills instruction, information and referral, peer support and nursing home transition.

**NOTE:** Agency for Persons with Disabilities regional office information is on page X

## 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](mailto: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](mailto: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 bedrooms apartments for tenants who are elderly or people with disabilities.

## Rental Housing and 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 leasing assistance to chronically homeless persons with disabilities, resource referrals, education, counseling and nursing home transition.

### Goodwill Industries of Big Bend, Inc.

300 Mabry Street

Tallahassee, FL 32301

**Phone:** (850) 576-7145

**Email:** [myoumas@goodwillbigbend.com](mailto:myoumas@goodwillbigbend.com)

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

**Services:** Provides barrier free subsidized rental apartments to income eligible households. Head or co-head of household be a person with disabilities to the extent that the ability to live independently is impeded.

**NOTE:** Agency for Persons with Disabilities regional office information is on page X



## 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](mailto: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](mailto:flgrh.Ocala@fl.usda.gov)

**Website:** [http://www.usda.gov/wps/portal/usda/usdahome?navid=HOUSING\\_ASSISTA](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](mailto: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](mailto: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 X

**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, the 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**

**Agency for Persons with Disabilities Office (Area 8)**  
 2295 Victoria Avenue  
 Fort Myers, FL 33906  
**Phone:** (239) 338-1370; Toll Free (866) 273-2273  
**Email:** apd\_info@apd.state.fl.us  
**Website:** <http://www.apdcares.org/>  
**Services:** Provides services in multiple counties, including this one. Supports persons with developmental disabilities in living, learning and working in their communities.

**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://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 X

## 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.gulfcountry-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](mailto: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.drpc.org>

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

### **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 X

## 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.

## Rental Housing and 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. Operates two group homes located in Live Oak and Macclenny. Also provides support services.

**NOTE:** Agency for Persons with Disabilities regional office information is on page X

## 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, the 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](mailto: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](mailto: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.

## Rental Housing and Support Services

### **Ridge Area ARC**

120 West College Drive  
Avon Park, FL 33825

**Phone:** (863) 452-1295

**Website:** <http://www.ridgeareaaarc.org/>

**Services:** Provides services in multiple counties, including this one. Operates group homes and provides programs and services for people with developmental disabilities.

**NOTE:** Agency for Persons with Disabilities regional office information is on page X

**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, the 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](mailto: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](mailto:administration@habitat4humanity.org)  
**Website:** [www.habitat4humanity.org](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:** [www.cilfl.org](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 X

## Home Repair

### Mid Florida Community Services, Inc.

820 Kennedy Boulevard  
Brooksville, FL 34601

**Phone:** (352) 796-1425

**Website:** <http://www.mfcs.us.com/2011/>

**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](mailto: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](mailto: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 Blvd  
Brooksville, FL 34601

**Phone:** (352) 754-1159

**Email:** [mail@habitathernando.org](mailto:mail@habitathernando.org)

**Website:** [www.habitathernando.org](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](mailto:homesinfo@homesip.org)

**Website:** [www.homesip.org](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.

## Rental Housing and Support Services

### **The ARC Nature Coast**

5283 Neff Lake Road

Brooksville, FL 34601

**Phone:** (352) 544-2322

**Email:** [info@thearc-naturecoast.org](mailto:info@thearc-naturecoast.org)

**Website:** [www.thearc-naturecoast.org](http://www.thearc-naturecoast.org)

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

**Services:** Operates small group homes and provides support services.

**NOTE:** Agency for Persons with Disabilities regional office information is on page X



## 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, the 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:** [www.hcbcc.org](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](mailto: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.

## Intermediate Care Facility

ICFs are designed to teach and reinforce skills to individuals with disabilities for vocational functionality. They also help individuals gain skills to foster independence and self-determination in daily living. Some individuals that reside in these facilities receive Medicaid Waiver funding and some are private pay.

### **Avon Park Cluster**

55 East College Drive  
Avon Park, FL 33825

**Phone:** (863) 452-5141

**Website:** <http://thementornetwork.com/>

## Purchase Assistance

### **Highlands County Habit for Humanity**

159 South Commerce Avenue  
Sebring, FL 33870

**Phone:** (863) 402-2901

**Website:** [www.habitathighlands.org](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](mailto: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.

## Rental Housing and Support Services

### **The ARC Ridge Area**

120 West College Drive

Avon Park, FL 33825

**Phone:** (863) 452-1295

**Website:** [www.ridgeareaarc.org](http://www.ridgeareaarc.org)

**Services:** Provides assistance with community residential programs; group homes; semi-independent living; community education advocacy.

**NOTE:** Agency for Persons with Disabilities regional office information is on page X

## Home Repair

### **Tampa-Hillsborough Action Plan, Inc.**

5508 North 50th Street, Suite 1-A  
Tampa, FL 33610

**Phone:** (813) 626-4926; (866) 378-8228

**Email:** thap@gmail.com

**Website:** <http://thapweatherization.homestead.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, elderly individuals, 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/](http://www.tampagov.net/dept_housing_and_community_development/)

**Funding:** State Housing Initiatives Partnership (SHIP), 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:** [www.cnhs.biz](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:** [www.hillsboroughcounty.org](http://www.hillsboroughcounty.org)

**Funding:** State Housing Initiatives Partnership (SHIP), 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.

## Intermediate Care Facility

ICFs are designed to teach and reinforce skills to individuals with disabilities for vocational functionality. They also help individuals gain skills to foster independence and self-determination in daily living. Some individuals that reside in these facilities receive Medicaid Waiver funding and some are private pay.

### Hillsborough County Developmental Center

14219 Bruce B Downs Boulevard

Tampa, FL 33613

**Phone:** (813) 971-3490

**Email:** [admin@pensacolacare.org](mailto:admin@pensacolacare.org)

**Website:** <http://www.pensacolacare.org/>

### Life Concepts, Inc., Skipper Road Cluster

2611 East Bearss Avenue

Tampa, FL 33613

**Phone:** (407) 218-4370

### Life Concepts, Inc., Williams Road Cluster

1923 Sarah Louise Drive

Brandon, FL 33510

**Phone:** (813) 623-1908

## Purchase Assistance

### Florida Home Partnership, Inc.

201 14th Avenue Southeast, Suite H

Ruskin, FL 33570

**Phone:** (813) 672-7860

**Email:** [executivedirector@flhome.org](mailto:executivedirector@flhome.org)

**Website:** [www.flhome.org](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](mailto:info@habitat-hillsborough.com)

**Phone:** (813) 239-2242

**Website:** <http://www.habitathillsborough.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

### Hillsborough Achievement and Resource Center - HARC

2714 West Kirby Street

Tampa, FL 33614

**Phone:** (813) 931-9100

**Website:** <http://www.harctampa.com/>

**Services:** Offers group homes located within the community to serve adults with developmental disabilities.

### Plant City Public Housing Authority

1306 Larrick Lane

Plant City

**Phone:** (813) 752-0569

**Website:** [www.HUD.gov](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:** [www.thafl.com](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

### **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:** [www.self-reliance.org](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 X

## Home Repair and Purchase Assistance

### **Tri-County Community Council, Inc.**

302 North Oklahoma Street

Bonifay, FL 32425

**Phone:** (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, peer support and nursing home transition.

### **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 X

## 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](mailto: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](mailto: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](mailto: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.

## Rental Housing and 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:** Operates four group homes and offers support for people with disabilities.

**NOTE:** Agency for Persons with Disabilities regional office information is on page X

**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:** [www.jacksoncountyfl.com](http://www.jacksoncountyfl.com)  
**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.



## Rental Housing and Support Services

### **Jackson County ARC, Inc.**

2944 Pennsylvania Avenue, Suite A  
Marianna, FL 32448

**Phone:** (850) 526-7333

**Email:** [jcarc@embarqmail.com](mailto:jcarc@embarqmail.com)

**Website:** [www.jacksoncountyarcs.net](http://www.jacksoncountyarcs.net)

**Services:** Provides group homes and core services such as advocacy, independent living skills, peer support and information and referral.

## 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, peer support and nursing home transition.

**NOTE:** Agency for Persons with Disabilities regional office information is on page X

## 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:** [www.meridserv.com](http://www.meridserv.com)

**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](mailto: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, Rental Housing 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 leasing assistance to chronically homeless persons with disabilities, 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](mailto:info@flamgt.com)

**Website:** <http://flamgt.net/index.htm>

**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:** [www.goodwillbigbend.com](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 X

## 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:** [www.cilncf.org](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.

## Rental Housing and Support Services

**The ARC of North Florida, Inc.**

511 Goldkist Boulevard

Live Oak, FL 32064

**Phone:** (386) 362-7143

**Website:** [www.arcnfl.com](http://www.arcnfl.com)

**Services:** Provides services in multiple counties, including this one. Operates three group homes and provides support services including community residential, supported living and community education advocacy.

## 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.

**NOTE:** Agency for Persons with Disabilities regional office information is on page X

## Home Repair and Purchase Assistance

### Lake County Economic Development & Community Services Department

1300 South Duncan Drive  
Tavares, FL 32778

**Phone:** (352) 742-6519

**Website:** [www.lakecountyfl.gov](http://www.lakecountyfl.gov)

**Funding:** State Housing Initiatives Partnership (SHIP), 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](mailto: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](mailto:admin@cilncf.org)

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

**Services:** Provides services in multiple counties, including this one. Provides wheel

chair ramps, advocacy, information & 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:** [www.habitat-lakesumterfl.org](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](mailto: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](mailto:homesinfo@homesip.org)

**Website:** [www.homesip.org](http://www.homesip.org)

**Services:** Provides affordable housing, both rental and home ownership. Eligibility: must have held a job for 6 months+, household income of \$20-25k, 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](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.

## Rental Housing and Support Services

**Sunrise ARC, Inc.**

35201 Radio Road

Leesburg, FL 34788

**Phone:** (352) 787-3079

**Email:** [information@sunrisearc.org](mailto:information@sunrisearc.org)

**Website:** [www.sunrisearc.org](http://www.sunrisearc.org)

**Services:** Offers homes in central Florida that accommodate six to 12 people, providing independent, self-sufficient living experience. Also provides support services.

**NOTE:** Agency for Persons with Disabilities regional office information is on page X

## 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](mailto: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, 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.

## Intermediate Care Facility

ICFs are designed to teach and reinforce skills to individuals with disabilities for vocational functionality. They also help individuals gain skills to foster independence and self-determination in daily living. Some individuals that reside in these facilities receive Medicaid Waiver funding and some are private pay.

### Loveland Center, Inc.

157 South Havana Road

Venice, FL 34292

**Phone:** (941) 493-0016

**Email:** [Info@lovelandcenter.com](mailto:Info@lovelandcenter.com)

**Website:** <http://www.lovelandcenter.com/>

### Salem Villages, Suffridge Drive Group Home

27566 Suffridge Drive

Bonita Springs, FL 34135

**Phone:** (239) 495-5546

**Sandy Park Development Center**

2975 Garden Street  
 North Fort Myers, FL 33917  
**Phone:** (239) 995-5833

**Sunrise 26th Terrace Group Home**

1219 Southeast 26th Terrace  
 Cape Coral, FL 33904  
**Phone:** (239) 772-1366  
**Email:** [ftmyers@sunrisegroup.org](mailto:ftmyers@sunrisegroup.org)  
**Website:** <http://www.sunrisegroup.org/>

**Sunrise Cape Coral Cluster**

2821 Pine Island Road SW  
 Cape Coral, FL 33991-1706  
**Phone:** (239) 283-1333  
**Email:** [ftmyers@sunrisegroup.org](mailto:ftmyers@sunrisegroup.org)  
**Website:** <http://www.sunrisegroup.org/>

### 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](mailto: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](mailto:info@larcleecounty.org)  
**Website:** <http://www.larcleecounty.org/>  
**Services:** Offers adult day care activities and vocational transition programs; community residential programs; community inclusion programs; community education advocacy and prevention.

**NOTE:** Agency for Persons with Disabilities regional office information is on page X



## 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, 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](mailto: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.

### 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 leasing assistance to chronically homeless persons with disabilities, 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](mailto: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 elderly individuals 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](mailto: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](mailto: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](mailto:admin@pensacolacare.org)

**Website:** <http://www.pensacolacare.org>

**NOTE:** Agency for Persons with Disabilities regional office information is on page X

## Home Repair and Purchase Assistance

### Levy County SHIP Office

612 East Hathaway Avenue  
Bronson, FL 32621

**Phone:** (352) 486-5268

**Email:** [levydevship@bellsouth.net](mailto: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](mailto: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](mailto: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, Gilchrest, 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.

## Rental Housing and Support Services

### Levy County ARC

PO Box 86  
Otter Creek, FL 32683

**Phone:** (352) 486-4293

**Email:** [info@autismnow.org](mailto:info@autismnow.org)

**Website:** <http://www.autismnow.org/local/levy-county-arc/>

**Services:** Provides advocacy and support for people with disabilities including community residential assistance; group homes and community education advocacy.

**NOTE:** Agency for Persons with Disabilities regional office information is on page X

## 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 bedrooms apartments for elderly individuals 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 X

## 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](mailto:info@flamgt.com)

**Website:** <http://www.flamgt.com/contact.htm>

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

**Services:** Provides housing in multiple counties, including this one. Manages multi-family and government subsidized housing communities.

## Rental Housing and Support Services

### **Goodwill Industries - 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 apartment complexes in which people with disabilities can live independently.

**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.

**NOTE:** Agency for Persons with Disabilities regional office information is on page X

## 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, 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](mailto:flgrh.Ftmyers@fl.usda.gov)

**Website:** [www.rurdev.usda.gov/fl](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](mailto: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.

### **United Cerebral Palsy of Sarasota-Manatee**

2203 30th Avenue West

Sarasota, FL 34205

**Phone:** (941) 957-3599

**Email:** [ucpsmi@gte.net](mailto:ucpsmi@gte.net)

**Website:** <http://www.ucpsarasota.org/index.htm>

**Services:** Provides group homes for young adults with developmental disabilities.

**NOTE:** Agency for Persons with Disabilities regional office information is on page X



## 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](mailto: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](http://www.marioncountyfl.org/CommunityServices/community_default.aspx)

**Funding:** State Housing Initiatives Partnership (SHIP), 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 elderly individuals 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](mailto: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](mailto:admin@cilncf.org)

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

**Services:** Provides assistance from the nursing home transition program, employment services, disability awareness training, Wheelchair ramps, and more.

## Intermediate Care Facility

ICFs are designed to teach and reinforce skills to individuals with disabilities for vocational functionality. They also help individuals gain skills to foster independence and self-determination in daily living. Some individuals that reside in these facilities receive Medicaid Waiver funding and some are private pay.

### ResCare Inc. - Salem Villages - Second Street Group Home

3841 Southeast 2nd Street  
Ocala, FL 34471

**Phone:** (352) 694-4775; Toll Free: (866) 737-2273

**Website:** <http://www.rescare.com>

### ResCare, Inc. - Ocala Cluster

3205 Southeast 17 Street  
Ocala, FL 34471

**Phone:** (352) 694-1114; Toll Free: (866) 737-2273

**Website:** <http://www.rescare.com>

### ResCare, Inc. - Salem Villages - 107th Street Group Home

5321 Southeast 107th Place  
Bellevue, FL 34420

**Phone:** (352) 347-0919; Toll Free: (866) 737-2273

**Website:** <http://www.rescare.com>

## 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:** [www.flaha.org/](http://www.flaha.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](http://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 X

## 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](mailto:inphi@onearrow.net)

**Website:** <http://www.inphihousing.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](mailto: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.

## Intermediate Care Facility

ICFs are designed to teach and reinforce skills to individuals with disabilities for vocational functionality. They also help individuals gain skills to foster independence and self-determination in daily living. Some individuals that reside in these facilities receive Medicaid Waiver funding and some are private pay.

### Florida Mentor - Sandpiper Cluster

1000 Southeast 14th Street  
Stuart, FL 34996

**Phone:** (772) 286-3900

**Website:** <http://thementornetwork.com/>

## Purchase Assistance

### Habitat for Humanity of Martin County

2555 Southeast Bonita Street  
Stuart, FL 34997

**Phone:** (772) 223-9940

**Email:** [info@habitatmartin.org](mailto: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 X

## 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 elderly individuals 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, 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, 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, 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, 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, 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 homeless persons 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; (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, job training

### **Intermediate Care Facility**

ICFs are designed to teach and reinforce skills to individuals with disabilities for vocational functionality. They also help individuals gain skills to foster independence and self-determination in daily living. Some individuals that reside in these facilities receive Medicaid Waiver funding and some are private pay.

#### **MACtown, Inc.**

151 Northeast 62nd Street  
Miami, FL 33138

**Phone:** (305) 758-4485

**Website:** <http://mactown.org/>

#### **Miami Cerebral Palsy Residential Services**

2200 Northwest 107th Avenue  
Miami, FL 33172

**Phone:** (305) 599-0899

**Email:** mcphr@ucpsouthflorida.org

**Website:** <http://mcprs.org/>

#### **Sunrise Community, Inc.**

9040 Sunset Drive  
Miami, FL 33173

**Phone:** (305)-596-9040

**Email:** info@sunrisegroup.org

**Website:** <http://www.sunrisegroup.org/>

### **Purchase Assistance**

#### **Habitat for Humanity of Greater Miami**

3800 Northwest 22nd Avenue  
Miami, FL 33142

**Phone:** (305) 634-3628; TTY: (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 homeless and non-homeless individuals and families. 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](mailto: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](mailto: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.

## Rental Housing and Support Services

**ARC of South Florida**

5555 Biscayne Boulevard  
Miami, FL 33137

**Phone:** (305) 759-8500

**Email:** [arcsofla@aol.com](mailto:arcsofla@aol.com)

**Website:** <http://www.arcsofla.org>

**Services:** Offers group homes, supported employment and living programs, learning enhancement acquisition program

**Spinal Cord Living-Assistance Development, Inc. (SCLAD)**

240 East First Avenue - Suite 122  
Hialeah, FL 33010

**Phone:** (305) 887-8838

**Email:** [mail@sclad.org](mailto:mail@sclad.org)

**Website:** <http://www.sclad.org/>

**Services:** Operates a 34-unit rental complex and keeps information regarding the availability of accessible housing locally.

## Support Services

### **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](mailto: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](mailto:info@soflacil.org)

**Website:** <http://www.soflacil.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 X

## 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, elderly individuals 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](mailto: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 X

## Purchase Assistance

### Habitat for Humanity of the Middle Keys

PO Box 500067

Marathon, FL 33050

**Phone:** (305) 743-9828

**Email:** [execdirector@habitatmiddlekeys.org](mailto:execdirector@habitatmiddlekeys.org)

**Website:** [www.habitatforhumanityofthemiddlekeys.org](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](mailto:execdirector@habitatupperkeys.org)

**Website:** [www.habitatupperkeys.org](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](mailto: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](mailto:contact@nfcaa.org)

**Website:** <http://www.nfcaa.net/>

**Funding:** Weatherization Assistance Program (WAP)

**Services:** Provides assistance from the Department of Energy Weatherization Assistance Program 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](mailto:flgrh.LakeCity@fl.usda.gov)

**Website:** [http://www.rurdev.usda.gov/fl/ao\\_list.htm](http://www.rurdev.usda.gov/fl/ao_list.htm)

**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](mailto:info@cilj.com)

**Website:** [www.cilj.com](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.

## Intermediate Care Facility

ICFs are designed to teach and reinforce skills to individuals with disabilities for vocational functionality. They also help individuals gain skills to foster independence and self-determination in daily living. Some individuals that reside in these facilities receive Medicaid Waiver funding and some are private pay.

**Care Centers of Nassau**

95146 Hendricks Road  
Fernandina Beach, FL 32034

**Phone:** (904) 261-5518

## 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 X

## 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](mailto: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](mailto: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.

## Intermediate Care Facility

ICFs are designed to teach and reinforce skills to individuals with disabilities for vocational functionality. They also help individuals gain skills to foster independence and self-determination in daily living. Some individuals that reside in these facilities receive Medicaid Waiver funding and some are private pay.

### Fort Walton Beach Developmental Center

1045 Mar Walt Drive  
Fort Walton Beach, FL 32547

**Phone:** (850) 862-0108

**Email:** [admin@pensacolacare.org](mailto:admin@pensacolacare.org)

**Website:** <http://www.pensacolacare.org/>

## 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](mailto: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](mailto:fwbha@fwbha.org)

**Website:** [http://fwbha.com/Public\\_Housing.html](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](mailto:reception@nicevillehousing.org)

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

**Services:** Provides affordable rental public housing.

### Rental Housing and Support Services

**Horizons of Okaloosa County, Inc.**

123 Truxton Avenue

Fort Walton Beach, FL 32547

**Phone:** (850) 863-1530

**Website:** <http://www.horizonsfwb.com/>

**Services:** Offers behavior focus group homes and non-behavior group homes; supported living coaching; flexible in-home-support; and behavior analysis service. Provides services to children and adults with disabilities.

### 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](mailto: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 X

## 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](mailto:info@inphi.org)

**Website:** <http://www.inphi.org/>

**Funding:** 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](mailto: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 X

## Home Repair

### Rebuilding Together Orlando, Inc.

P.O. Box 2779

Apopka, FL 32704

**Phone:** (321) 385-7823

**Email:** [info@rebuildingtogetherbroward.org](mailto:info@rebuildingtogetherbroward.org)

**Website:** <http://www.rtorlando.org/>

**Services:** Provides free home repairs to qualifying homeowners who are low income, elderly individuals 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, 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](mailto:housing@ocfl.net)

**Website:** <http://www.orangecountyfl.net>

**Funding:** State Housing Initiatives Partnership (SHIP), 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](mailto: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](mailto: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 & wellness to people with multiple sclerosis.

## Intermediate Care Facility

ICFs are designed to teach and reinforce skills to individuals with disabilities for vocational functionality. They also help individuals gain skills to foster independence and self-determination in daily living. Some individuals that reside in these facilities receive Medicaid Waiver funding and some are private pay.

### Lake View Court

920 West Kennedy Boulevard

Orlando, FL 32810

**Phone:** (407) 660-8600

**Website:** <http://www.cfccommunities.com/>

### Quest, Inc. - Laurel Hill Cluster

2011 Laurel Cluster Court

Orlando, FL 32818

**Phone:** (407) 298-8121

**Email:** [contact@questinc.org](mailto:contact@questinc.org)

**Website:** <http://www.questinc.org/>

### Quest, Inc., Life Concepts Group Home I

27 West 1st Street

Apopka, FL 32703

**Phone:** (407) 218-4300

**Email:** [contact@questinc.org](mailto:contact@questinc.org)

**Website:** <http://www.questinc.org/>

### Russell Home for Atypical Children

510 Holden Avenue

Orlando, FL 32839

**Phone:** (407) 855-8063; Service/Intake: (407) 855-8112

**Email:** [info@russellhome.org](mailto:info@russellhome.org)

**Website:** <http://www.russellhome.org/>

### Salem Villages - Coletta Drive Group Home

1604 Coletta Drive

Orlando, FL 32807

**Phone:** (407) 275-3090

**Website:** <http://www.rescare.com/index.php>

## Purchase Assistance

### Habitat for Humanity of Greater Orlando Area

1925 Traylor Boulevard

Orlando, FL 32804

**Phone:** (407) 648-4567

**Email:** [information@habitat-orlando.org](mailto:information@habitat-orlando.org)

**Website:** [www.habitat-orlando.org](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](mailto: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.westorangehabitatforhumanity.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](mailto:homesinfo@homesip.org)

**Website:** <http://www.homesip.org/>

**Services:** Provides affordable self-help housing for home ownership and affordable rental apartments.

## Rental Housing

**NOTE:** Agency for Persons with Disabilities regional office information is on page X

### **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:** 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](mailto:info@cilorlando.org)

**Website:** <http://www.cilorlando.org/>

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

**Services:** Provides assistance from a nursing home transition program, employment services, disability awareness training, wheelchair ramps and more.



## Home Repair and Purchase Assistance

### Osceola County Council on Aging, Inc.

700 Generation Point  
Kissimmee, FL 34744

**Phone:** (407) 846-8532; (407) 483-1499

**Email:** [info@osceolagenerations.org](mailto: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](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](mailto: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](mailto:info@flc.org)

**Website:** [www.nationalmssociety.org/flc/home/](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 & 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:** [www.kissimmee.org](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@habitasceola.org](mailto:info@habitasceola.org)

**Website:** [www.habitasceola.org](http://www.habitasceola.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 or (407) 521-6335

**Website:** [www.grandave.org](http://www.grandave.org)

**Services:** Provides services in multiple counties, including this one. Provides permanent housing to the 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 X

## 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; (561) 697-2700 ext. 4701

**Website:** <http://www.rebuildingtogether-pb.org/>

**Services:** Provides free home repairs to qualifying homeowners who are low-income, elderly individuals, 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](mailto:CDBG@MyDelrayBeach.com)

**Website:** [www.mydelraybeach.com](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:** [www.wpb.org](http://www.wpb.org)

**Funding:** State Housing Initiatives Partnership (SHIP), 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:** [www.pbcgov.com/hcd/programs/state\\_house.htm](http://www.pbcgov.com/hcd/programs/state_house.htm)

**Funding:** State Housing Initiatives Partnership (SHIP), HOME and 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](mailto: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; (561) 355-4794

**Website:** [www.pbcgov.com/commserv/nHuman.htm](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](mailto:info@inphi.org)

**Website:** <http://www.inphi.org/>

**Funding:** 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, Rental Housing and Support Services

### **The Salvation Army Boca Raton Corps**

300 Southwest 2nd Avenue

Boca Raton, FL 33432

Phone: (561) 391-1344

**Website:** [www.salvationarmywestpalm.org](http://www.salvationarmywestpalm.org)

**Services:** Offers emergency financial assistance to people in need with utility, mortgage and rent payments.

## Intermediate Care Facility

ICFs are designed to teach and reinforce skills to individuals with disabilities for vocational functionality. They also help individuals gain skills to foster independence and self-determination in daily living. Some individuals that reside in these facilities receive Medicaid Waiver funding and some are private pay.

### **Florida Mentor**

1285 Flamingo Drive

Lantana, FL 33462

Phone: (561) 533-0555

**Website:** <http://thementornetwork.com/>

## 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](mailto:info@habitatpbc.org)

**Website:** [www.habitatpbc.org](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:** [www.hfhboca.org](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: (800) 955-8770  
TTY: (800) 955-8771

**Website:** [www.gocpq.org](http://www.gocpq.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/>

**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:** [www.dbha.org](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:** [www.pbchaf.org](http://www.pbchaf.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:** [www.rivierabeachha.com](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, elderly and persons with disabilities.

### Sunrise Opportunities, Inc.

5450 Stirling Road  
Davie, FL 33314

**Phone:** (954) 744-1124

**Email:** [browardPB@sunrisegroup.org](mailto:browardPB@sunrisegroup.org)

**Website:** <http://www.sunrisegroup.org/>

**Services:** Provides public housing residential habilitation support in an individual's home to apartments, small group homes, Sunrise allows individuals choice, a living environment to match their needs, and a way of enjoying a fully integrated and rich community life.

**United Cerebral Palsy of Palm Beach and Mid-coast Counties**

3595 2nd Avenue North  
Lake Worth FL 33461

**Phone:** (561) 357-7779

**Email:** info@ucpsouthflorida.org

**Website:** [www.ucpsouthflorida.org](http://www.ucpsouthflorida.org)

**Services:** Provides group residential homes to people with developmental disabilities

**West Palm Beach Housing Authority**

1715 Division Avenue  
West Palm Beach, FL 33407

**Phone:** (561) 655-8530

**Email:** info@wpbha.org

**Website:** [www.wpbha.org](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

**Rental Housing and Support Services**

**Jerome Golden Center for Behavioral Health, Inc.**

1041 45th Street  
West Palm Beach, Florida 33407

**Phone:** (561) 383-5753

**Website:** <http://www.jeromegoldencenter.org/>

**Services:** Provides safe and affordable housing for people who need some assistance with activities for daily living or people with mental health disabilities.

**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:** [www.cilo.org](http://www.cilo.org)

**Services:** Offers resources, referrals, independent living skills education, and counseling to people with disabilities.

**The Arc of Palm Beach County**

1201 Australian Avenue  
Riviera Beach, FL 33404-6635

**Phone:** (561) 842-3213

**Website:** [www.arcpbc.org](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:** [www.ulpbc.org](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 X

## Home Repair

### Mid Florida Community Services, Inc

14446 7th Street

Dade City, FL 33523

**Phone:** (352) 796-1425

**Website:** <http://www.mfcs.us.com/2011/>

**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:** [www.cnhs.biz](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:** [www.pascocountyfl.net](http://www.pascocountyfl.net)

**Funding:** State Housing Initiatives Partnership (SHIP), 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](mailto: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:** [www.habitatpasco.org](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:** [www.pascocountyhousing.org](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 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:** V/TTY: (727) 861-7074; VP: (727) 233-4441

**Website:** [www.deafservicebureau.org](http://www.deafservicebureau.org)

**Services:** Provides new and repaired homes to people with disabilities who also have a low household income.

## Rental Housing and Support Services

### **The Center for Independence, Inc. (ARC)**

13910 Fivay Road  
Hudson, FL, 34667

**Phone:** (727) 861-5600

**Website:** [www.arcpasco.org](http://www.arcpasco.org)

**Services:** Offers community living options to best meet the needs of individuals who request this support including group homes and supported living.

## Support Services

### **Disability Achievement Center**

12552 Belcher Road South  
Largo, FL 33773

**Phone:** (727) 539-7550; Toll Free: (866) 539-7550

**Website:** [www.disabilityachievementcenter.org](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:** [www.gcjfs.org](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 X



## 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:** [www.cnhs.biz](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](http://www.myclearwater.com/gov/depts/econ_devel/housing.asp)

**Funding:** State Housing Initiatives Partnership (SHIP) and 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:** [www.co.pinellas.fl.us](http://www.co.pinellas.fl.us)

**Funding:** State Housing Initiatives Partnership (SHIP), 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](mailto:housing@largo.com)

**Website:** [www.largo.com](http://www.largo.com)

**Funding:** State Housing Initiatives Partnership (SHIP), HOME and 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) 586-7489

**Email:** [housing@stpete.org](mailto:housing@stpete.org)

**Website:** [www.stpete.org/housing](http://www.stpete.org/housing)

**Funding:** State Housing Initiatives Partnership (SHIP), 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 2% 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](mailto: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, Rental Housing 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 affordable and accessible housing, both rental and homeowner. Also offers home renovations, accessibility accommodations, support services and home ownership programs.

### Intermediate Care Facility

ICFs are designed to teach and reinforce skills to individuals with disabilities for vocational functionality. They also help individuals gain skills to foster independence and self-determination in daily living. Some individuals that reside in these facilities receive Medicaid Waiver funding and some are private pay.

#### Bayview Community Home

3438 State Route 580  
Safety Harbor, FL 34695

**Phone:** (727) 725-0447

**Website:** <http://www.rescare.com>

#### Res-Care Florida, Inc.

2281 Twin Lake Drive  
Dunedin, FL 34698

**Phone:** (727) 789-8242

**Website:** <http://www.rescare.com>

#### Sunrise Community, Inc. - St. Petersburg Cluster

1101 102nd Avenue North

St. Petersburg, FL 33716

**Phone:** (727) 576-0492

**Website:** <http://www.sunrisegroup.org/>

### Purchase Assistance

#### Neighborhood Home Solutions

1600 Dr. M L King Jr Street South  
St. Petersburg, FL 33701

**Phone:** (727) 821-6897

**Website:** [www.stpetenhs.org](http://www.stpetenhs.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](mailto:ceo@habitatpinellas.org)

**Website:** [www.habitatpinellas.org](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

#### St. Petersburg Housing Authority

2001 Gandy Boulevard North  
St. Petersburg, FL 33702

**Phone:** (727) 323-3171; TDD: (800) 955-8770;  
TTY: (800) 955-8771

**Website:** [www.stpeteha.org](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.

#### Boley Centers, Inc.

445 31st Street, North  
St. Petersburg, FL 33713

**Phone:** (727) 821-4819

**Website:** [www.boleycenters.org](http://www.boleycenters.org)

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

**Services:** Operates subsidized affordable rental units, with 10% 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](mailto:contact@clearwaterhousingauth.org)

**Website:** [www.clearwaterhousingauth.org](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](mailto: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:** [www.pin-cha.org](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.

### **Tarpon Spring Housing Authority**

500 South Walton Avenue  
Tarpon Springs, FL 34689-4714

**Phone:** (727) 937-4411

**Website:** [www.tarponspringshousing.com](http://www.tarponspringshousing.com)

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

**Services:** Operates affordable public housing apartments

## Support Services

### **Disability Achievement Center**

12552 Belcher Road South  
Largo, FL 33773

**Phone:** (727) 539-7550; Toll Free: (866) 539-7550

**Website:** [www.disabilityachievementcenter.org](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:** [www.gcjfs.org](http://www.gcjfs.org)

**Services:** Provides in-home supportive services subsidies for people with disabilities.

**NOTE:** Agency for Persons with Disabilities regional office information is on page X

## Home Repair

### Tampa-Hillsborough Action Plan, Inc.

1045 US Highway 17 South  
Bartow, FL 33830

**Phone:** (863) 519-4444; (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:** [www.lakelandgov.net](http://www.lakelandgov.net)

**Funding:** State Housing Initiatives Partnership (SHIP), 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:** [www.mywinterhaven.com](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](http://www.polk-county.net/subpage.aspx?menu_id=30&id=9480)

**Funding:** State Housing Initiatives Partnership (SHIP), 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, Rental Housing 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

affordable and accessible housing, both rental and homeowner. Also offers home renovations, accessibility accommodations, support services and home ownership programs.

## Intermediate Care Facility

ICFs are designed to teach and reinforce skills to individuals with disabilities for vocational functionality. They also help individuals gain skills to foster independence and self-determination in daily living. Some individuals that reside in these facilities receive Medicaid Waiver funding and some are private pay.

### **Sunrise Community of Polk County, Inc.**

5115 Wallace Court

Lakeland, FL 33813

**Phone:** (863) 644-6800

**Email:** [polk@sunrisegroup.org](mailto:polk@sunrisegroup.org)

**Website:** <http://www.sunrisegroup.org>

## Purchase Assistance

### **Habitat for Humanity of East Polk County**

3550 Recker Highway

Winter Haven, FL 33880

**Phone:** (863) 292-2256

**Website:** [www.habitaeastpolk.org](http://www.habitaeastpolk.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](mailto:info@habitatoflakeland.org)

**Website:** [www.lakelandhabitat.org](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](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:** [www.lakewaleshousing.org](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](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:** [www.lakelandhousing.org](http://www.lakelandhousing.org)

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

### **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.

## **Rental Housing and Support Services**

### **The ARC Ridge Area**

120 West College Drive

Avon Park, FL 33825

**Phone:** (863) 452-1295

**Website:** [www.ridgeareaaarc.org](http://www.ridgeareaaarc.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.

## **Support Services**

### **Center for Independent Living**

500 South Florida Avenue, Suite 330

Lakeland, FL 33801

**Phone:** (863) 413-2722; (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 X

## 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 Belfort 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](mailto: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](mailto: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](mailto: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:** [www.palatkaha.org](http://www.palatkaha.org)

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

**Services:** Provides affordable public housing apartments and Section 8 housing choice vouchers.

## Rental Housing and Support Services

### **The ARC of Putnam County**

1209 Westover Drive

Palatka, FL 32177

**Phone:** (386) 325-2249

**Email:** [frontdesk.arc@gmail.com](mailto:frontdesk.arc@gmail.com)

**Website:** <http://www.arcofputnamcounty.org/>

**Services:** Offers seven different group homes within the area along with support services for people with disabilities such as, community residential programs and community education and advocacy.

**NOTE:** Agency for Persons with Disabilities regional office information is on page X



## 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://santarosa.fl.gov>

**Funding:** State Housing Initiatives Partnership (SHIP) and 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](mailto: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

## Rental Housing and 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.

## Support Services

### 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](mailto: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 X

## 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](mailto: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](mailto:info@scil4u.org)

**Website:** <http://www.scil4u.org>

**Services:** Provides wheelchair ramps, independent living skills training, medical equipment loans, computer loans and other services.

## Intermediate Care Facility

ICFs are designed to teach and reinforce skills to individuals with disabilities for vocational functionality. They also help individuals gain skills to foster independence and self-determination in daily living. Some individuals that reside in these facilities receive Medicaid Waiver funding and some are private pay.

### Renaissance Manor

509 Berry Street

Punta Gorda, FL 33950

**Phone:** (941) 916-9621

**Website:** <http://www.renaissancemanor.org>

### Sunrise Group Home 13

1950 Country Meadows Circle

Sarasota, FL 34236

**Phone:** (941) 371-4266

**Email:** [sarasota@sunrisegroup.org](mailto:sarasota@sunrisegroup.org)

**Website:** <http://www.sunrisegroup.org>

## 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](mailto: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.mycht.org/>

**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.

**Purchase Assistance, Rental Housing and  
Support Services**

**Goodwill Industries Manasota, Inc.**

7501 15th Street East  
Sarasota, FL 34243

**Phone:** (941) 355-2721

**Email:** [contactus@gimi.org](mailto: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.

**Rental Housing  
and 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 group homes to those with developmental disabilities. 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](mailto:info@manasotaarc.org)

**Website:** <http://manasotaarc.dev.bayshoresolutions.com/default.aspx>

**Services:** Provides services in multiple counties, including this one. Offers apartments, congregate homes and behavior-focus homes designed to meet the needs of individuals throughout their life span. Also offer support services.

**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 group homes, assistance, training and the support necessary to reach their maximum potential of independence.

**NOTE:** Agency for Persons with Disabilities regional office information is on page X

## 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, 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](mailto: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:** (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.

## Intermediate Care Facility

ICFs are designed to teach and reinforce skills to individuals with disabilities for vocational functionality. They also help individuals gain skills to foster independence and self-determination in daily living. Some individuals that reside in these facilities receive Medicaid Waiver funding and some are private pay.

### Fern Park Developmental Center - Progressive Healthcare Providers

230 Fern Park Boulevard  
Fern Park, FL 32730

**Phone:** (407) 331-7231

### Howell Branch Court - Central Florida Communities, Inc.

3664 Howell Branch Court  
Winter Park, FL 32792

**Phone:** (407) 671-1115

**Website:** <http://www.cfccommunities.com/howell-branch-court.php>

### Russell Home for Atypical Children

510 Holden Avenue  
Orlando, FL 32839

**Phone:** (407) 855-8063 or Service/Intake (407) 855-8112

**Email:** [info@russellhome.org](mailto:info@russellhome.org)

**Website:** <http://www.russellhome.org>

**Services:** Residential care for atypical children and adults with developmental disabilities.

**Salem Villages - Plaza Oval Group Home**

247 Plaza Oval Drive  
Casselberry, FL 32707

**Phone:** (407) 339-1442

**Website:** <http://www.rescare.com>

### 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](mailto: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 homeless senior citizens and veterans.

**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](mailto: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

### Rental Housing and Support Services

**Quest, Inc.**

500 East Colonial Drive  
Orlando, FL 32853

**Phone:** (407) 218-4300; Toll Free: (888) 807-8378

**Email:** [contact@questinc.org](mailto: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 in a residential setting.

**NOTE:** Agency for Persons with Disabilities regional office information is on page X

## 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.

## Intermediate Care Facility

ICFs are designed to teach and reinforce skills to individuals with disabilities for vocational functionality. They also help individuals gain skills to foster independence and self-determination in daily living. Some individuals that reside in these facilities receive Medicaid Waiver funding and some are private pay.

### St. Augustine Center Living

5155 US 1 South

St. Augustine, FL 32086

**Phone:** (904) 797-5027

**Email:** SACL01@bellsouth.net

**Website:** <http://staugcenterforliving.com/>

## 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 X

## 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](mailto:comm_info@stlucieco.org)

**Website:** <http://www.stlucieco.gov>

**Funding:** State Housing Initiatives Partnership (SHIP), 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](mailto: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](mailto:info@inphi.org)

**Website:** <http://www.inphi.org/>

**Funding:** 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.

## Intermediate Care Facility

ICFs are designed to teach and reinforce skills to individuals with disabilities for vocational functionality. They also help individuals gain skills to foster independence and self-determination in daily living. Some individuals that reside in these facilities receive Medicaid Waiver funding and some are private pay.

### Florida Mentor, Sandpiper Cluster

1000 East 14th Street

Stuart, FL 34996

**Phone:** (772) 286-3900

**Website:** <http://thementornetwork.com/>

## 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](mailto: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

## Rental Housing and Support Services

### **The ARC of St. Lucie County**

PO Box 1016

Fort Pierce, FL 34954

**Phone:** (772) 486-7879

**Email:** [info@arcofstlucie.org](mailto:info@arcofstlucie.org)

**Website:** <http://www.arcofstlucie.org>

**Services:** Provides group homes and 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 X

## 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/2011/>

**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 X

## 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.

## Rental Housing and Support Services

### Sumter County ARC, Inc.

213 West McCollum Avenue

Bushnell, FL 33513-5916

**Phone:** (352) 793-5156

**Website:** <http://scarcinc.com/index.htm>

**Services:** Assists people with disabilities with living as independently as possible through adult training, residential and supported living services. Also operates group homes.

### 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 small group homes, in home support and supported living coach 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:** lophawindstream.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.

## Rental Housing and Support Services

### **The ARC of North Florida, Inc.**

511 Goldkist Boulevard  
Live Oak, FL 32064

**Phone:** (386) 362-7143

**Website:** [www.arcnfl.com](http://www.arcnfl.com)

**Services:** Operates three group homes and provides support services including community residential, supported living and Community Education Advocacy.

### **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.

**NOTE:** Agency for Persons with Disabilities regional office information is on page X

## 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](mailto: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, Rental Housing 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 leasing assistance to chronically homeless persons with disabilities, 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](mailto: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](http://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](mailto:info@flamgt.com)

**Website:** [www.flamgt.com/](http://www.flamgt.com/)

**Services:** Provides housing in multiple counties, including this one. Owns and operates federally subsidized one and two bedrooms apartments for people 62 years or older, or for people certified as elderly individuals and people with disabilities. Must meet income eligibility, rent is based off households annual income (30%).

## Rental Housing and 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.

## Support Services

### **Taylor Advocacy and Resource Center (TARC)**

1112 West Main Street  
Perry, FL 32347

**Phone:** (850) 584-7145

**Email:** [taylorarc@gtcom.net](mailto: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 X

## 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 chronically homeless persons 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 X

## Home Repair

### Mid Florida Community Services, Inc.

820 Kennedy Boulevard  
Brooksville, FL 34605

**Phone:** (352) 796-1425

**Email:** [info@mfcs.us.com](mailto: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, 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:** [www.deltonafl.gov](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](mailto: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](mailto:communityassistance@co.volusia.fl.us)

**Website:** [http://www.volusia.org/community\\_assistance/default.htm](http://www.volusia.org/community_assistance/default.htm)

**Funding:** State Housing Initiatives Partnership (SHIP), 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.

## Intermediate Care Facility

ICFs are designed to teach and reinforce skills to individuals with disabilities for vocational functionality. They also help individuals gain skills to foster independence and self-determination in daily living. Some individuals that reside in these facilities receive Medicaid Waiver funding and some are private pay.

### Florida Mentor - Eagles Watch Cluster

1725 5th Street

Daytona Beach, FL 32117

**Phone:** (386) 274-4172

**Website:** <http://thementornetwork.com/>

### Salem Villages - Frederick Avenue Group Home

325 North Frederick Avenue

Daytona Beach, FL 32114

**Phone:** (386) 248-0051

**Website:** [www.rescare.com](http://www.rescare.com)

## Purchase Assistance

### Halifax Habitat for Humanity

1030 West International Speedway Boulevard,  
2nd Floor

Daytona Beach, FL 32114

**Phone:** (386) 257-9950

**Website:** [www.halifaxhabitat.org](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:** [www.southeast-volusia-habitat.org](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:** [www.new.swwvhabitat.org](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:** [www.wvhfh.org](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/community\\_assistance/section8/default.htm](http://www.volusia.org/community_assistance/section8/default.htm)

**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:** [www.delandhousing.com](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:** [www.dbhafll.org](http://www.dbhafll.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:** [www.newsmyrnahousing.com](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:** [www.obha.org](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.

## Rental Housing and Support Services

**Conklin Center for the Blind**

405 White Street  
 Daytona Beach FL 32114

**Email:** [info@conklincenter.org](mailto:info@conklincenter.org)

**Phone:** (386) 258-3441

**Website:** <http://www.conklincenter.org>

**Services:** For children and adults who are blind and have one or more additional disabilities. Residential living and supported living units.

## Support Services

**The ARC of Volusia**

100 Jimmy Huger Circle,  
 Daytona Beach, FL 32117

**Phone:** (386) 274- 4736

**Website:** [www.arcvolusia.org](http://www.arcvolusia.org)

**Services:** We serve individuals who live independently in the community in their own apartments or homes with our Supported Independent Living Coaches.

**NOTE:** Agency for Persons with Disabilities regional office information is on page X

## Home Repair

### Capital Area Community Action Agency, Inc.

15 Crescent Way

Crawfordville, FL 32327

**Phone:** (850) 926-3122

**Website:** [www.cacaainc.org/](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 elderly individuals, 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](mailto: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](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, Rental Housing 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 leasing assistance to chronically homeless persons with disabilities, 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](mailto: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](mailto: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:** [www.goodwillbigbend.com](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 X

## Home Repair

### Tri-County Community Council, Inc.

302 North Oklahoma Street

Bonifay, FL 32425

**Phone:** (850) 547-3680

**Email:** [wap@tricountycommunitycouncil.com](mailto:wap@tricountycommunitycouncil.com)

**Website:** [www.tricountycommunitycouncil.com](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](mailto: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) 835-00067

**Website:** [www.waltoncountyhabitat.org](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; (850) 892-8185

**Website:** [www.co.walton.fl.us](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](mailto: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 Blvd.

Pensacola, FL 32505

**Phone:** (850) 595-5566

**Email:** [cil-drc@cil-drc.org](mailto: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 X

## 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 economically disadvantaged, elderly individuals 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.

## Rental Housing and 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 residential programs; group homes; community education, and advocacy.

## Support Services

### **Disability Resource Center**

625 Highway 231

Panama City, FL 32401.

**Phone:** (850) 769-6890 Sorenson Video Phone:  
(850) 387-1800

**Website:** [www.drcpc.org](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 X

# Section 4: Personal Assessment Tool

This *Guide* answers questions about how to make housing more affordable and accessible.

- Section 1 includes several Housing Options, which are independent living arrangements that you can think about for yourself. You'll learn more details and considerations below.
- Section 2 contains housing assistance programs that can help you finance the Housing Option you choose for yourself.
- Section 3 provides the phone numbers for the agencies in your area that may be able to help with your housing plans.

This *Guide* provides many answers, but the most important answers must come from YOU. Your housing plan is about what living arrangement is best for YOU. The questions, checklists and games included below are incomplete until YOU supply the answers that are right for your circumstances.

## Overview of the Personal Assessment Tool

There are four parts included below to help as you make housing decisions.

- Part A starts at the beginning with questions about whether independent living in the community is right for your circumstances. This may be an important first step for some readers who currently live with their families or have limited experience with independent living.
- Part B asks important questions about the money you have access to through yourself or the 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 you have read about. The questions included here can help you decide what independent living arrangements are best for you.
- Part D covers practical questions to help you decide the next steps of your housing plan. This includes a housing inspection checklist you can use when examining housing where you might want to live.



# PART A: Are You Ready for Community Living?

The many different housing options introduced in Section 1 mostly share some key characteristics:

- Support services help you maintain a home and participate in the community.
- Your personal choice and control are maximized.
- The people who supply your housing are very often separate from those who offer you supports. In this way, if you choose to relocate in the area, your support people may continue to work with you.

Living Facilities (ALFs), for example, are good places to live for individuals who have a good degree of independence but who can use onsite assistance from staff.

What is your current level of independence?

Do you have a job?     YES     NO

Do you have income every month?     YES     NO

Can you travel by yourself?     YES     NO

Have you lived independently in the past?     YES     NO

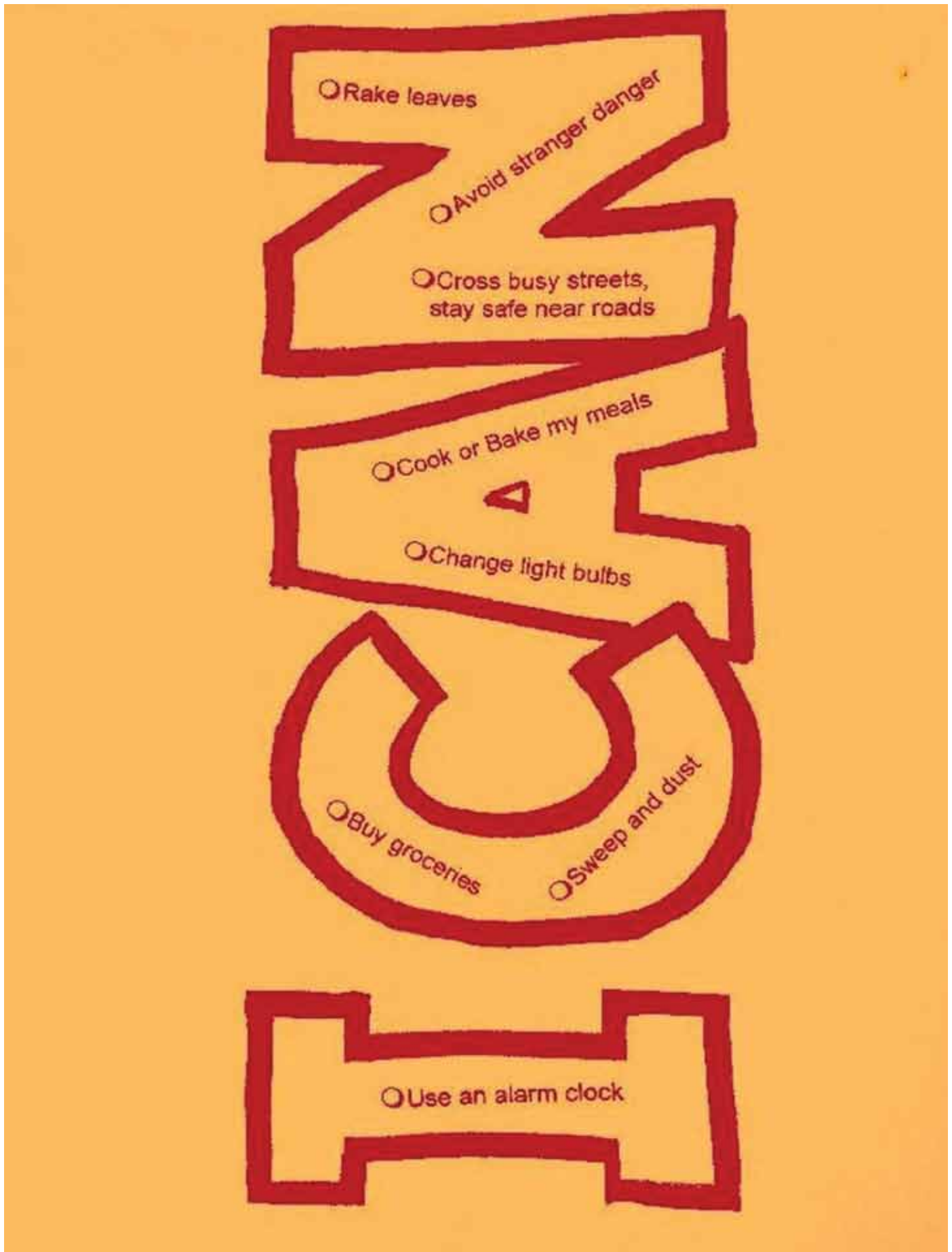
## Levels of Independence



This pyramid shows that each housing option offers you a different level of independence. Some options require a high level of independence. For example, many homeowners with a disability must be independent enough to have employment income which helps pay the monthly mortgage. On the other hand, some community living options offer more intensive support for those who need help with more activities of daily living. Assisted



I CAN EXERCISE: Check all the items you can do.



Rake leaves

Avoid stranger danger

Cross busy streets,  
stay safe near roads

Cook or Bake my meals

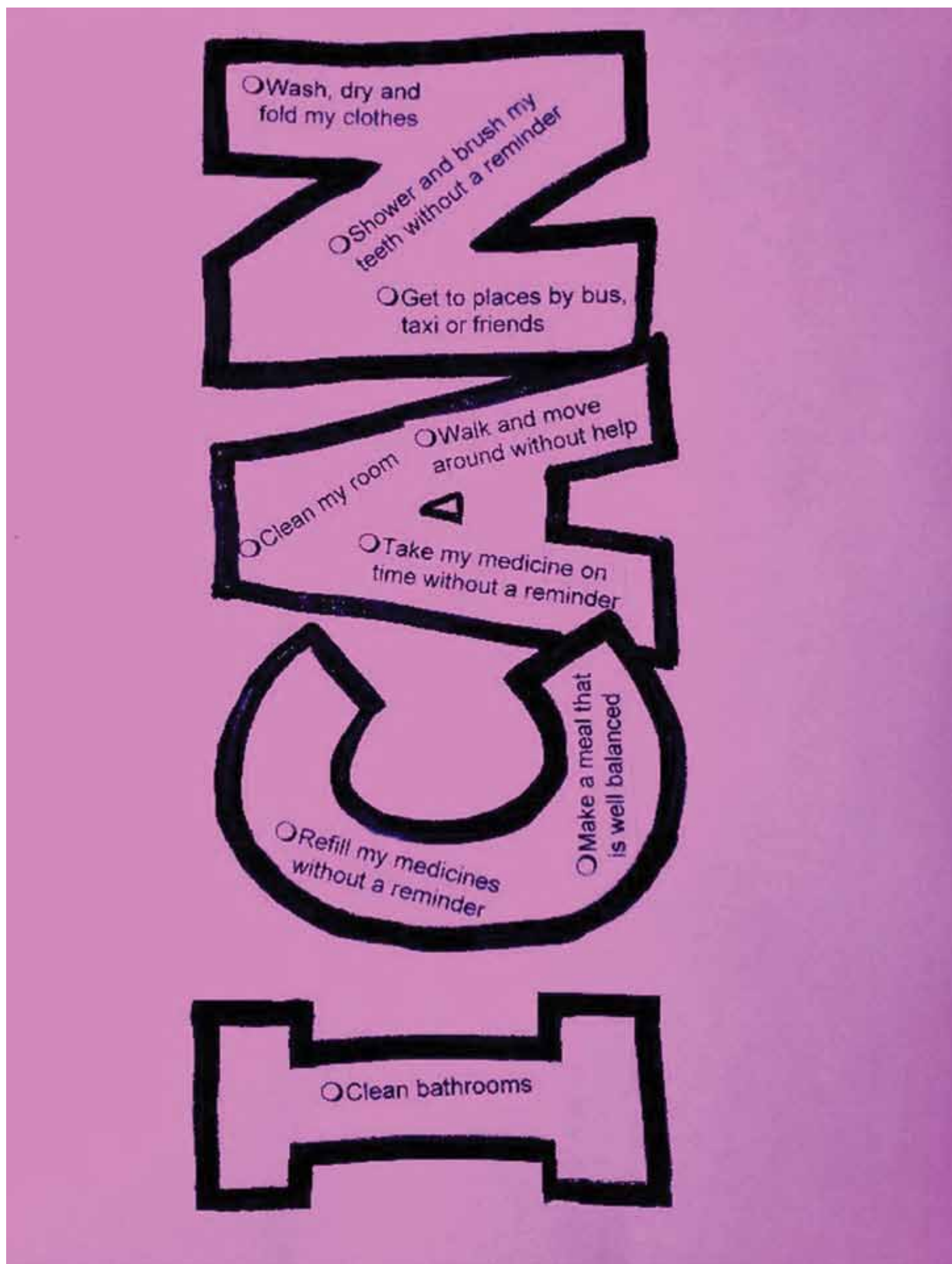
Change light bulbs

Buy groceries

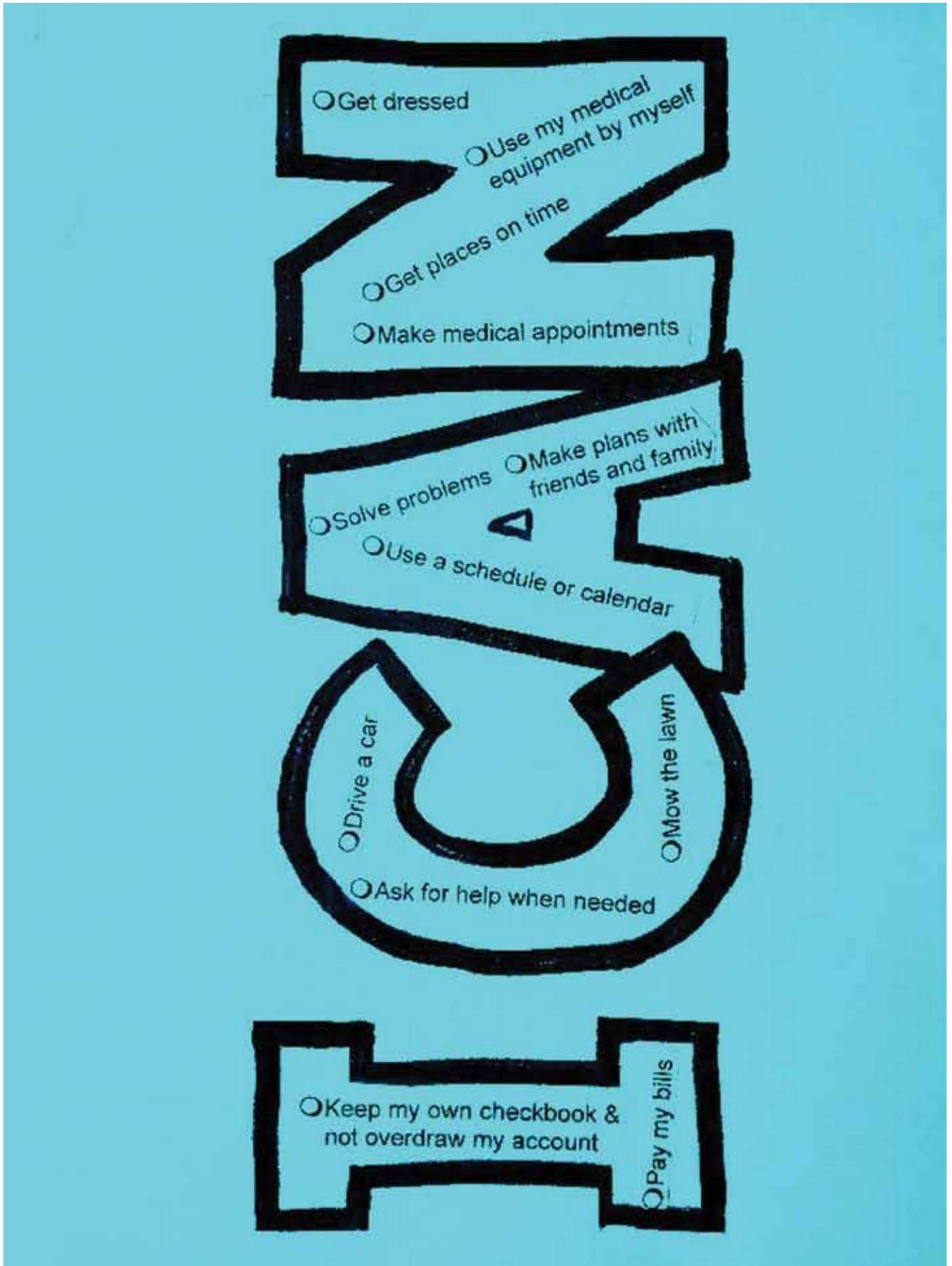
Sweep and dust

Use an alarm clock

I CAN EXERCISE: Check all the items you can do.



I CAN EXERCISE: Check all the items you can do.



## The Importance of a Support Network



*Without supports you can count on, you may not reach your goal of independent living. 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 inclusive community living a success. Family members and family 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:** You may also have the opportunity to choose an independent support coordinator who helps you develop an annual support plan to identify and coordinate the services you need. The coordinator can help you choose an variety of supports to help manage daily life.

## Some In-Home Supports

Although those who provide housing are usually different from those who provide supports, there are exceptions. Assisted living facilities often have in-home staff to provide daily support. The same is sometimes true for the shared living

housing option. That happens when Section 811 funding is provided, for example.

Many individuals with disabilities who live independently have some source of financial assistance like a Medicaid waiver to pay for service providers who offer regular support. Community -based services may be available to help you with support staff who do not live with you but instead visit daily or several times a week.

Which of these services do you think you will need to live on your own?

- Basic Cooking Classes
- Basic housekeeping classes
- Help with Communicating with the bank, doctors etc.
- Someone to help with cooking and cleaning
- Make my apartment accessible for me.
- Employment training
- Help with banking and bill paying
- Health Care
- Home Health Aides
- Meals
- Emergency response buttons and cords
- Social and Leisure Activities
- Transportation

List 5 People who provide your important supports

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_



## Do You NEED It or Do You WANT It?

Not all housing options will have everything you would like to have. Answer the following questions to get a better understanding of what you really NEED to live on your own and what you WANT to make it more comfortable.

Of these items, which do you NEED and which do you WANT?

Living alone  Need  Want

Having a first floor unit  Need  Want

Having a unit on an accessible route from street to front door  Need  Want

Close to public transportation  Need  Want

Being less than 30 minutes away from the regular places I go to (like the grocery store, work, school, family, shopping, doctor's office).  Need  Want

Getting help to live on my own  Need  Want

Central air conditioning  Need  Want

An extra bedroom  Need  Want

Large closets  Need  Want

Garage  Need  Want

Paved driveway  Need  Want

A washer and dryer in the unit  Need  Want

Two or more bathrooms  Need  Want

A big yard  Need  Want

Entrance ramps and wide entrances  Need  Want

Accessible kitchens and bathrooms  Need  Want

A large kitchen  Need  Want

An alarm/security system  Need  Want

No carpeting  Need  Want

Having a pet  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
- Low-rise apartment
- High-rise apartment

Do you want to rent or own your home?

Rent \_\_\_\_\_ Own \_\_\_\_\_

### “Keys to Success” Game

The words below describe things that can help make your experience of living on your own



successful. All of these things are good, but 3 of

them are very important. Circle the 3 you think are most important. Look for the answers on the next page!

Housing  
in Good



Condition

- Housing that is Affordable
- Support staff lives nearby
- Two or more Bathrooms
- Great Public Transportation
- Flowers in the Yard
- Friendly Neighbors
- Integrated Housing
- Live near family & friends
- Big Bedrooms
- Central Air Conditioning
- Extra Parking
- Housing that is Accessible
- Rooms painted your favorite color

**ANSWERS LOCATED ON THE NEXT PAGE**

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 Services in Georgia, the Top 3 KEYS to Success are:

- **Housing that is Affordable:** Finding housing that is affordable is the most important thing you can do to achieve success with independent living. This *Guide* is full of resources that can help make housing more affordable
- **Housing that is Accessible:** The place you call home must be built to accommodate for mobility or other specific needs.



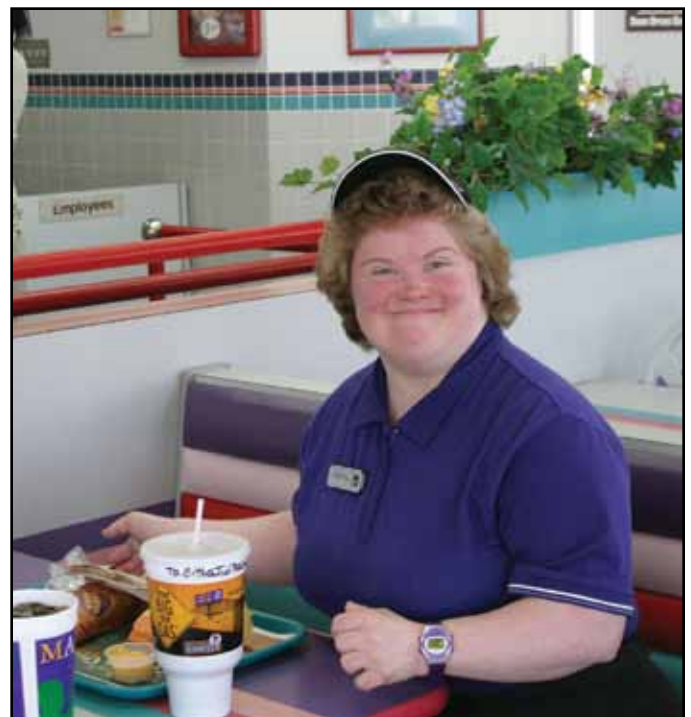
- **Housing that is Integrated:** Integration is about how close your place is to other, nondisabled housing. It is about the accessibility of the community all around your home, including sidewalks, mailboxes, transportation, common areas, shopping, recreation, worship and employment. Most importantly, real integration means having support services that you require to live successfully in the community.

**Footnote:** *Shut Out, Priced Out and Segregated: The Need for Fair Housing*

for People with Disabilities A Public Policy Report, Metro Fair Housing Services, Inc. August 2011. Report available online at <http://metrofairhousing.com/shutout.htm>

## PART B: What Financing Do You Bring to Your Housing Search?

**B**efore applying for anything, first think about the money you have of your own or through people you know. Check all 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.



Supplemental Security Income (SSI) monthly benefit: \$ \_\_\_\_\_

Social Security Disability monthly benefit: \$ \_\_\_\_\_

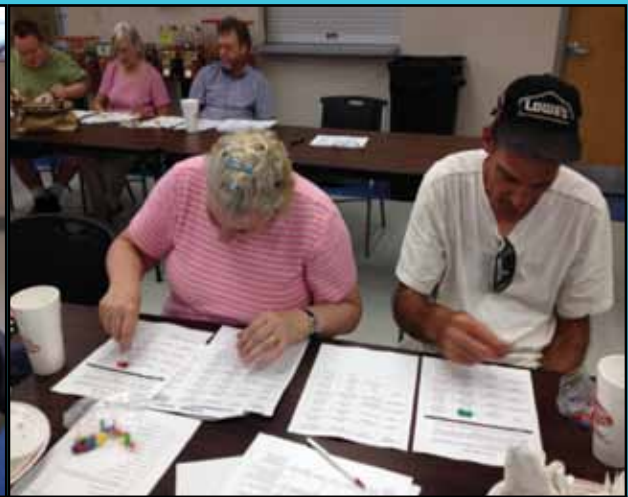
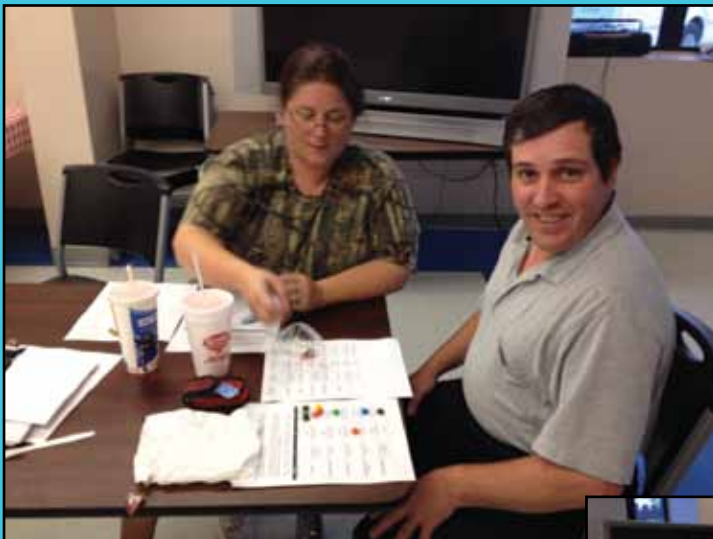
Other disability-related monthly assistance: \$ \_\_\_\_\_

Employment income: \$ \_\_\_\_\_

Monthly money from odd jobs: \$ \_\_\_\_\_

Other income source \_\_\_\_\_: \$ \_\_\_\_\_

- 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



*Two focus groups of people with disabilities and their family members helped in the development of this housing Guide.*

*Participants enjoyed playing the 'Stay on Budget' game with M&Ms!*



## “Stay Within Budget” Game

Each person who is seeking housing has a certain amount of money to pay for housing. The money comes from your personal finances along with financial support like the sources listed in this housing *Guide*.

For this game, consider that you have a 25-coin budget. To play, gather together 25 coins, or you can use dried beans, pieces of candy or small scraps of paper. Place your coins in the circles below to show your choices. Some of the options you choose indicate basic housing needs, which other choices show your preferences.

**Hint:** You won’t have enough coins to get everything in Column B or Column C. If you do not choose a Column B or C option, you will automatically get the Column A option.

Feature	A	B	C
<b>Size of Rooms</b>	Small	Large bedroom  <input type="radio"/> <input type="radio"/>	Extra bedroom  <input type="radio"/> <input type="radio"/> <input type="radio"/>
<b>Location</b>	1 hour away from the city of your preference	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"/>
<b>Indoor Temperature</b>	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"/>
<b>Transportation</b>	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"/>
<b>Community Living Support</b>	On your own with no supports	Limited supports available  <input type="radio"/> <input type="radio"/>	Full support for living independently  <input type="radio"/> <input type="radio"/> <input type="radio"/>
<b>Living Arrangement</b>	Living with 2 Roommates and less privacy	One roommate  <input type="radio"/> <input type="radio"/>	Living alone  <input type="radio"/> <input type="radio"/> <input type="radio"/>

Feature	A	B	C
<b>Accessibility Features</b>	No accessibility features	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"/>
<b>Bathrooms</b>	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"/>
<b>Storage</b>	Minimum Storage	Average storage  <input type="radio"/> <input type="radio"/>	Good storage  <input type="radio"/> <input type="radio"/> <input type="radio"/>
<b>Quality of Interior</b>	Floors, walls, cabinets and lighting are lowest quality	Average quality  <input type="radio"/> <input type="radio"/>	Good quality  <input type="radio"/> <input type="radio"/> <input type="radio"/>
<b>Washing Clothes</b>	Laundromat is down the street 2 blocks	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"/>
<b>Options</b>	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: Questions About Each Housing Option

## Housing Option #1: Subsidized Rental Units



## Search for Subsidized Rental Units

**B**elow, 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 [www.floridahousingsearch.org](http://www.floridahousingsearch.org). Detailed search instructions for this website are included in the introduction to Section 3.
- As an alternative, you can call 1 (877) 428-8844 toll free to receive help from the staff at [www.floridahousingsearch.org](http://www.floridahousingsearch.org).
- Also look at the rental housing providers listed in the Section 3 County by County Resources.

Name of Rental	Address	Monthly Rent	Office Phone Number

## Housing Option #2: Monthly Rent Assistance



### Questions to Ask Yourself about Renting

- Do I want to live alone or with roommates?

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- How many bedrooms do I need?

---

- What kind of bathroom do I need? Some bathrooms are large. Many are smaller bathrooms that might be just as functional. Accessibility is a big consideration here.

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- What options do I have for traveling to the regular places I need and want to go to, and how long will it take?

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- Am I thinking of moving to another part of the state or country in the future?

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- What do I know about the safety of the neighborhood where I am thinking of renting?

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*Brian Hartle and his mother Judy participated in a focus group to review this Guide. Brian is recently living independently for the first time ever. 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 \$1000 he pays an affordable rent equal to less than 20% of his income.*

### Housing Option #3: Shared Living

**T**hinking About Roommates: Look at this Roommate Questionnaire. Fill this out yourself 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 or unpaid? \_\_\_ 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 of the time?

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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 & 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 involved are your parents? What decisions do they make or help you make?

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How often will you have your family and friends visiting?

---

If your roommate has friends with children coming inside the home, would this be a concern for you?

YES

NO

Who are your Supports Coordinator and caregivers? How important is it for you to keep the same people?

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## Other Roommate Questions

Do you want friendship from a roommate, or just a person to share a house with?

---

Do you agree to split all bills 50/50 and will you pay on time?

YES

NO



# ROOMIES!

What special occasions and holidays do you observe or celebrate?

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---

What is your religion and place of worship?

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My religion is: \_\_\_\_\_

Are there any concerns? Do you have ethnic or cultural preferences?

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What other things do you want to tell me about your interests, personality, preferences and needs?

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## Housing Option #4: Assisted Living Facilities

### Questions to Ask Yourself about Assisted Living Facilities

Do I need the level of in-home assistance available at an ALF?

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Could I successfully live in a place without in-home assistance and instead with daily or regular visits from support providers?

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Assisted living facilities have lots of rules that all residents must follow. What is my own experience of living with a list of rules and any type of schedule?

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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?

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Assisted living facilities provide in-house supports. Will it be hard to give up the regular support of those who help you now?

---

Compared with the other housing options, there are fewer places to apply for financial assistance for living in assisted living facilities. Do you and your family have the ability to pay the monthly assisted living facility housing cost?



*Examples of small sized ALFs in Brandon, Panama City and Tampa.*



When touring an assisted living facility, use the following questionnaire. During the tour, ask yourself:

- Does the place feel homey?
- Is the common area comfortable?
- Are the activities planned outside the facility fun and affordable?
- Did you meet people who you would enjoy getting to know later?
- Does the facility feel safe and secure?
- Do you feel comfortable in the neighborhood?
- Are the staff people pleasant?
- Did there appear to be enough staff?
- Did today's meal look & taste good (if available)?
- Is your room a good size with enough storage space?



## Assessing Assisted Living Facilities: Questions to Ask

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

### Do you have these special 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

Help with shower?      \_\_\_ YES      \_\_\_ YES Extra Cost      \_\_\_ NO

**Does monthly rate include the following or is there an extra cost? (continued)**

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

Under which of these circumstances would I have to move out of this facility?

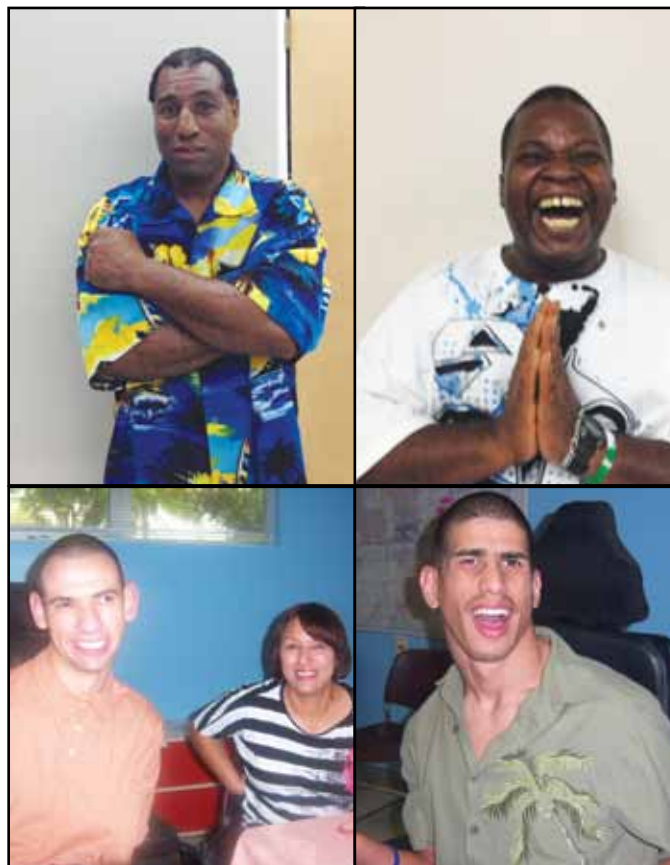
- Incontinence
- Dementia
- Need for injections
- Needing more help than I do now
- Need for someone to give me my medications

**Activities (ask for activity calendar)**

- How often is exercise offered?
- 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?**

**May I talk to a resident privately?**



*Anthony Martin (top left), Richard Miller (top right), Roque Cespedes (bottom left) and Anthony Acosta (bottom right) are all featured in the beginning of this Housing Guide. Each of them (along with Roque's mother) participated in focus groups that helped develop this Housing Guide.*

## Housing Option #5: Home Repair

### Questions to Ask Yourself about Home Repair Assistance

How well do you get along with and live with your family?

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Do you have an adequate daily support system with your family?

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If you are living in your family home, what accessibility improvements would make it even better to live there?

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Repair programs often only offer assistance to those who own and occupy a home. Does your family own the home?

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*Before and after photos of bathroom repairs financed with SHIP.*

## Housing Option #6: Buying a Home

### Questions to Ask Yourself about Buying a Home

Do I have enough money for a down payment?

---

What home maintenance responsibilities can I do myself? What options do I have for free or low cost assistance with home maintenance?

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Do I plan on staying in a home I buy for at least 5 to 7 years? This is the approximate time that it takes to make buying a financially positive option.

---

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

---

In addition to applying for purchase assistance, what other resources are available to me? Can I get purchase assistance donations from family? From my church or community organizations? By saving in an Independent Development Account?

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What do I know about the condition of the house I want to buy and the neighborhood it is in? This is one of the big questions to ask when house shopping, so use the home inspection checklist in Part D on next page.

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# PART D: Next Steps

Consider the following topics as you continue with your housing search.

## Roommates

Your best possible roommate might possibly be someone you already know. Some possible roommates might have a disability and also be interested in living independently in the community. You may also know someone without a disability who would make a good roommate and who might be one of the people who provide you supports.

**Who are some people I already know who may want to live with me some day as a roommate?**

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Review a Roommate Matching List provided by your local Agency for Persons with Disabilities office. List potential roommates that you find this way.

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## Bedrooms Needed

In general, most people want as many bedrooms as they can get. But remember that housing costs increase with each additional bedroom you need. Think about the fewest number of bedrooms you absolutely need in order to find the most affordable place to live.

**How many bedrooms do I need?**

\_\_\_\_\_ Bedrooms

## Daily Activities

Working, schooling and volunteering are three common activities that determine the places people go to every day or regularly. Knowing the answers to these questions make a big difference in knowing which city or neighborhood you want to live in.

**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?**

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## Community Involvement

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.

**What community involvement and friendship opportunities do I want?**

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## Barriers to Housing

Finding a place that is 1) accessible and 2) something you can afford are sometimes the two biggest hurdles to overcome. This *Guide* helps with these two barriers, but think if you have difficulty getting housing.



*Finding an accessible and affordable place to live are the two biggest barriers to overcome.*

### **Do you have any of the following barriers to housing?**

#### **Your Reputation**

- No rental history
- Landlord references
- Credit history
- Eviction from housing

#### **Housing Discrimination**

- Renting
- Buying

#### **Past Problems**

- Criminal record
- Abusing drugs or alcohol

## **Solutions To These Barriers**

If you need a solution to any of the barriers on the previous page, get help from a family member, friend or support person. Together you can read the following details.

### **Your Reputation**

Landlords and other housing providers want to get to know you. They ask themselves:

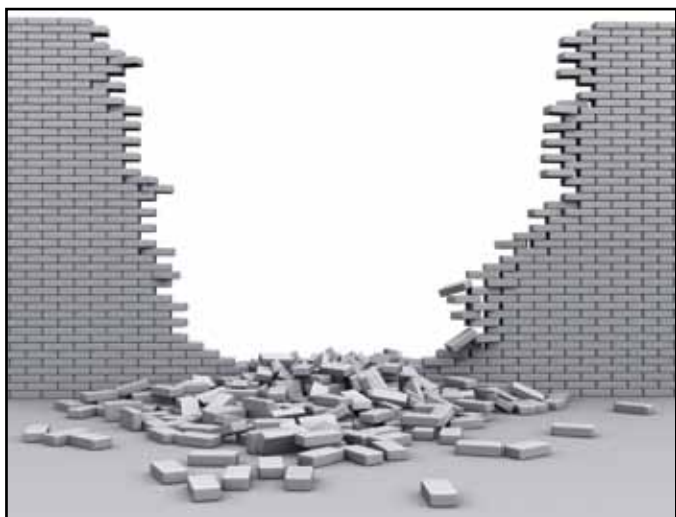
- “Will they pay on time each month?”
- “Will they keep the place clean and in good condition?”
- “Will they be good and fair to deal with?”

Housing providers want to learn about how you have behaved in the past. This is your reputation. They learn about you by:

- Asking for a reference about places where you have lived before. However, some people have only lived with their own families before, so they cannot provide references.
- Checking your credit report, which reports on the payments you have made to people you owe money to. However, some people have no credit history OR their history shows that money was past due to a landlord, a utility company, or some other creditor.
- Making sure you were not asked to leave a place where you used to live, due to lack of payment or other trouble.



These are all problems that can delay your housing plans. The solution is to build up a good reputation. If you have bad credit, work to pay off debts that you have. Contact the Florida Housing Coalition at (850) 878-4219 or [info@flhousing.org](mailto:info@flhousing.org) to help you identify a credit counselor near you to assist. Even people with no credit history can work to build up 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 they can trust you to pay your housing costs.



## Discrimination

Federal law does not allow housing providers to discriminate if a person 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 this web link: <http://www.floridalegal.org/programs.htm>

## Past Problems

These are problems that can significantly delay your housing plans. Those with a criminal record are not permitted to live in some types of rental public housing. Since this is a problem that affects many, some communities offer housing for those 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 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 those still currently abusing drugs or alcohol. You may be able to get help if legal assistance is needed. 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 this web link: <http://www.floridalegal.org/programs.htm>

## Home Inspection



**What should I check when inspecting a place where I 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 looked at. Fill out this inspection checklist for each place you visit.

Things to inspect in a place where I want to live

Date	
Address	
Monthly housing cost	\$
# of Bedrooms	
# of Bathrooms	

**Housing Features**

- 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 opening window or exhaust ventilation
- Stove and Refrigerator are functioning properly
- Is the refrigerator freezer on the bottom?
- 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 A.C.
- Recreational areas, swimming pool
- Residential programs
- Community or social space



Are there any features of the place that:

- Are broken
- Need repainting
- Are cracked
- Seem old or nearly broken

### Neighborhood Evaluation

- Access to public transportation
- Within paratransit route
- 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 - 32" or wider
- Lever style door handles
- Accessible elevators or unit on first floor
- Thermostat, light switches and outlets you can reach

#### Kitchen Features

- Low Counter[s]
- Minimum 27" knee space under kitchen counter
- Non-digital kitchen appliances and front controls on Stove/cook-top
- Drawers and cabinets that are easy to open

### Bathroom Features

- Roll-in shower
- 'T' turn or 60" turning circle in bathrooms
- Minimum 27" knee space under vanities
- Grab bars or reinforced walls where a grab bar can be added

### Safety

- One working fire alarm in an appropriate central location
- 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?

# Appendix A: Regional Offices of the Agency for Persons with Disabilities (APD)

**W**hen 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

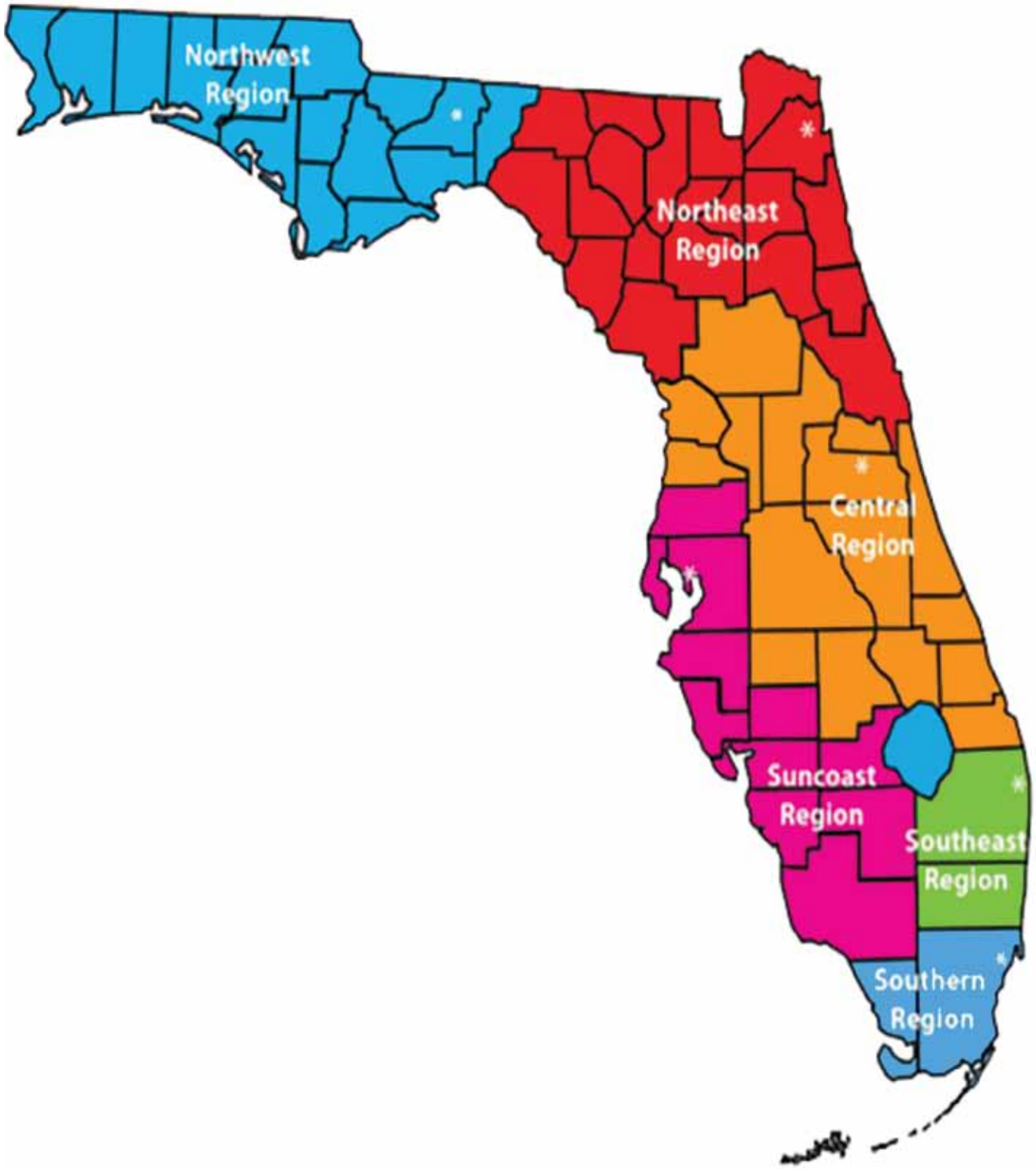
**Southeast Region** - Broward and Palm Beach Counties

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

**T**his 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; however, 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*** programs where those 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.

## 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.

<b>Who Can Apply:</b> Corporations that make donations to community development and affordable housing nonprofits or government agencies	<b>Application Cycle:</b> Year round
<b>Housing Type:</b> Rental and homeownership	<b>Primary Uses:</b> 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 5 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: [www.floridajobs.org/business-growth-and-partnerships/for-businesses-and-entrepreneurs/business-resources](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.

<b>Who Can Apply:</b>  State, cities and counties that do not receive a direct allocation; Affordable housing developers and owners	<b>Application Cycle:</b>  Local government control based on annual legislative appropriation
<b>Housing Type:</b>  Rental	<b>Primary Uses:</b>  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 3 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: [www.floridajobs.org](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.

<b>Who Can Apply:</b> Nonprofits and for-profits through Federal Home Loan Bank members	<b>Application Cycle:</b> Annual, competitive
<b>Housing Type:</b> Rental or homeownership	<b>Primary Uses:</b> 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: [www.fhlbatl.com](http://www.fhlbatl.com)

For other Federal Home Loan Banks: [www.fhlnbanks.com](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.

<b>Who Can Apply:</b> Nonprofit sponsors, mission focused for-profits	<b>Application Cycle:</b> Open
<b>Housing Type:</b> Rental, homeownership, supportive housing	<b>Primary Uses:</b> 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: [www.fclf.org](http://www.fclf.org)

## INDIRECT

### HOME INVESTMENTS PARTNERSHIP 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.

<b>Who Can Apply:</b> Nonprofit and for-profit housing developers	<b>Application Cycle:</b> Varies
<b>Housing Type:</b> Rental	<b>Primary Uses:</b> Rental development subsidy

HOME 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 assisted rental property must rent the units at rates set by the U.S. Department of Housing and Urban Development (HUD) and adjusted annually.

HOME 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 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 3 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: [www.floridahousing.org](http://www.floridahousing.org)

## INDIRECT

### HOUSING AND URBAN DEVELOPMENT SECTION 202 – HOUSING FOR ELDERLY PERSONS

HUD Section 202 is a multi-family development subsidy with project-based rental assistance for housing with supportive services for very low income elderly households.

<b>Who Can Apply:</b> Nonprofit housing developers	<b>Application Cycle:</b> Notice of Funding Availability (NOFA) at <a href="http://grants.gov">grants.gov</a>
<b>Housing Type:</b> Rental, rental subsidies	<b>Primary Uses:</b> Acquisition, construction, rehabilitation, project-based rental assistance

The Section 202 program helps expand the supply of affordable housing with supportive services for the elderly. It provides 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 very low income elderly households, including the 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 very low income elderly persons 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 Orlando Office

Jacksonville Office  
Charles E. Bennett Federal Building  
400 W. Bay Street, Suite 1015  
Jacksonville, FL 32202  
Phone: (904) 232-2627  
Fax: (904) 232-3759

3751 Maguire Blvd., Suite 270  
Orlando, FL 32803  
Phone: (407) 648-6441  
Fax: (407) 648-6310

##### 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

##### 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.

<b>Who Can Apply:</b> Nonprofit housing developers; state and local housing agencies	<b>Application Cycle:</b> Notice of Funding Availability (NOFA) at <a href="https://www.grants.gov">grants.gov</a>
<b>Housing Type:</b> Rental	<b>Primary Uses:</b> 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.

HUD 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 3 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.

<b>Who Can Apply:</b> Nonprofit, for-profit	<b>Application Cycle:</b> Annual competitive
<b>Housing Type:</b> Rental	<b>Primary Uses:</b> 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: [www.floridahousing.org](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.

<b>Who Can Apply:</b> Nonprofit, for-profit developers	<b>Application Cycle:</b> Year round with preference in limited cycle
<b>Housing Type:</b> Rental	<b>Primary Uses:</b> 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: [www.floridahousing.org](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.

<b>Who Can Apply:</b> Nonprofit, for-profit developers	<b>Application Cycle:</b> Variable
<b>Housing Type:</b> Rental	<b>Primary Uses:</b> 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 3 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.

<b>Who Can Apply:</b> For-profit, nonprofit, and public agencies	<b>Application Cycle:</b> Local government control based on annual legislative appropriation
<b>Housing Type:</b> Rental	<b>Primary Uses:</b> 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 3 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: [www.floridahousing.org](http://www.floridahousing.org)

## INDIRECT

### US 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.

<b>Who Can Apply:</b> For-profit, nonprofit, and public agencies	<b>Application Cycle:</b> November NOFA
<b>Housing Type:</b> Rental	<b>Primary Uses:</b> 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, the 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, the 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, elderly, handicapped, or disabled persons 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 3 County Resources for the contact in your area.