AFFORDABLE HOUSING FUNDING SOURCES
PREPARED BY: FLORIDA HOUSING COALITION, INC.

March 5, 2013
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.

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<thead>
<tr>
<th>Applicants:</th>
<th>Application Cycle:</th>
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<tbody>
<tr>
<td>Corporations that make donations to Community Development and Affordable Housing nonprofits or government agencies</td>
<td>Year round</td>
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</tbody>
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<table>
<thead>
<tr>
<th>Housing Type:</th>
<th>Primary Use:</th>
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<tbody>
<tr>
<td>Rental and Homeownership</td>
<td>Acquisition, Construction, Rehabilitation</td>
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The Community Contribution Tax Credit Program (CCTCP) 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 (at or below 80% of area median income) persons.

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 (DEO).

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:
Burt Von Hoff, Executive Office of the Governor
Office of Tourism, Trade and Economic Development
The Capitol; Suite 2001, Tallahassee, Florida 32399-0001
Phone: (850)717-8578 Fax: (850)487-3014
E-mail: burt.vonhoff@myflorida.com
Website: www.floridajobs.org/business-growth-and-partnerships/for-businesses-and-entrepreneurs/business-resources
COMMUNITY DEVELOPMENT BLOCK GRANT- CDBG- Rental

CDBG 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.

<table>
<thead>
<tr>
<th>Applicants:</th>
<th>Cycle:</th>
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<tbody>
<tr>
<td>State CDBG- Cities &amp; Counties in non-entitlement jurisdictions</td>
<td>Local Government Control Based on Annual Legislative Appropriation</td>
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<tr>
<td>Local CDBG- Affordable Housing Developers, Owners, Individuals</td>
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<table>
<thead>
<tr>
<th>Housing Type:</th>
<th>Primary Uses:</th>
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<tbody>
<tr>
<td>Rental</td>
<td>GAP Financing, New Construction, Emergency Repairs, Rehabilitation, Acquisition</td>
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</tbody>
</table>

CDGB funding is accessed either at the State level (for small cities and counties), through the Florida Department of Economic Opportunity or, for Federal entitlement communities (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.

**Eligible Applicants:** For Small Cities State CDBG- Non Entitlement cities and counties through annual competitive process. For Entitlement Communities- Housing developers and owners, individuals need to contact their respective city our county to ask how the CDBG entitlement funds are being used in their community. There is a wide variation among cities and counties as to how they use these funds.

**Program Contact:** For Local Entitlement Communities- US HUD, Local Government Housing and Community Development Departments. The contact information for the cities and counties that received CDBG funds directly from HUD are listed at the following website.


For the communities that are not direct entitlement, contact the Florida Small Cities Program that is operated by the State of Florida at http://www.floridajobs.org/community-planning-and-development/assistance-for-governments-and-organizations/florida-small-cities-community-development-block-grant-program.

**Robert Doherty, Program Director, Florida Department of Economic Opportunity**
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Tallahassee, Florida 32399-4120
Phone: (850) 717-8417
Email: roger.doherty@deo.myflorida.com
Website: www.floridajobs.org
The AHP 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 families and individuals.

| Applicants: Nonprofits and for-profits through FHLBank members | Housing Type: Rental or Ownership |
| Cycle: Annual, Competitive | Primary Uses: New Construction, Rehabilitation, Acquisition |

The Affordable Housing Program (AHP) 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, AHP 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.

AHP subsidized units must serve households earning 80% or less of the area median income. Subsidies under AHP 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 (50% or less of AMI) families.

**Eligible Applicants/Application Process:** Member Banks hold at least one competitive application cycle annually. Project sponsors must register through the FHLBank 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 FHLBank member financial institution. Applications are ranked by score, in descending order, and funds are awarded until the available subsidies are exhausted.

**Program Contact:**
Sharon Cook, Federal Home Loan Bank of Atlanta
1475 Peachtree Street, N.E.
Atlanta, GA 30309
Phone: (404) 888-8173
Email: scook@fhlbatl.com
Website: [www.fhlbatl.com](http://www.fhlbatl.com); For other FHL banks- [www.fhlbanks.com](http://www.fhlbanks.com)
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.

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<tr>
<th>Applicants:</th>
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<tbody>
<tr>
<td>Individuals</td>
<td>Homeownership</td>
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<tr>
<th>Cycle:</th>
<th>Primary Uses:</th>
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<tbody>
<tr>
<td>Open Annual</td>
<td>Gap Financing, Acquisition of new or existing single family homes or condos</td>
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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. Additionally a potential homebuyer must complete a 6-8 hour face to face homebuyer education class, be able to qualify for a mortgage, and have a minimum 640 FICO score. Borrowers must contribute a minimum of $1000 of their own funds into the transaction (no gifts).

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. The Wizard will also provide contact information for participating lenders.

In conjunction with the FTHB 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)
- HAMI Program (up to $5,000 available)

**Eligible Applicants:** First Time Homebuyers, qualified veterans, persons purchasing a home in a federally designated target area

**Program Contact:**
**Charles White, Administrator, Florida Housing Finance Corporation**
227 North Bronough Street, Suite 5000
Tallahassee, FL 32301-1329
Phone: (850) 488-4197
Email: chip.white@floridahousing.org
Website: [www.floridahousing.org](http://www.floridahousing.org)
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.

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<th>Applicants:</th>
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<tr>
<td>Non-profit sponsors, mission focused for-profits</td>
<td>Rental, Home Ownership, Supportive Housing</td>
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<tr>
<th>Cycle:</th>
<th>PrimaryUses:</th>
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<tr>
<td>Open</td>
<td>GAP Financing, New Construction, Rehabilitation, Acquisition</td>
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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.

**Eligible Applicants/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:**
Ignacio Esteban, Executive Director, Florida Community Loan Fund
3107 Edgewater Drive, Suite 2
Orlando FL 32804
Phone: (407)246-0846 Fax: (407)246-0856
E-mail: Ignacio@fclf.org
Website: www.fclf.org
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.

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<th>Applicants:</th>
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<tr>
<td>Low and Very Income Households; Nonprofit and for profit affordable housing developers</td>
<td>Homeownership or Lease Purchase</td>
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<table>
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<tr>
<th>Cycle:</th>
<th>Primary Uses:</th>
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<tbody>
<tr>
<td>Varies</td>
<td>Development Subsidy Purchase Assistance</td>
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</tbody>
</table>

HOME funds can 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 subrecipient agreement to acquire existing homes and rehabilitate them or to build new housing. Funds can be used for on-site infrastructure. Depending on the agency distributing the funds, HOME may also be provided as down payment and closing cost assistance. 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.

Eligible Applicants: For-profit and nonprofit affordable housing developers and low income homebuyers.

Program Contact:
Local Entitlement or Participating Jurisdictions- See County Listing

State HOME- David Westcott, Director of Homeownership Programs, Florida Housing Finance Corporation
227 North Bronough Street, Suite 5000
Tallahassee, FL 32301-1329
Phone: (850) 488-4197
Email: david.westcott@floridahousing.org
Website: [www.floridahousing.org](http://www.floridahousing.org)
Federal program providing affordable rental housing developers with property or land acquisition and construction subsidy in exchange for lower, more affordable rents.

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<th>Applicants:</th>
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<tr>
<td>Nonprofit and for-profit housing developers</td>
<td>Rental</td>
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<tr>
<th>Cycle:</th>
<th>Primary Uses:</th>
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<tbody>
<tr>
<td>Varies</td>
<td>Rental Development Subsidy</td>
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</table>

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 US 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.

**Eligible Applicants:** For-profit and nonprofit affordable housing developers.

**Program Contact:**

Local HOME- Local Government Housing/Community Development Department or US HUD

**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)
HOME-TENANT BASED RENTAL ASSISTANCE

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

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<th>Applicants:</th>
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<tbody>
<tr>
<td>Very Low Income Households and Low Income Households</td>
<td>Rental</td>
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<tr>
<th>Cycle:</th>
<th>Primary Uses:</th>
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<tbody>
<tr>
<td>Open</td>
<td>Ongoing Rent Subsidies</td>
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Tenant Based Rental Assistance (TBRA) 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 non-profit organization.

TBRA is similar to a Housing Choice Voucher (formerly known as a Section 8 Certificate) in that it provides monthly rental subsidies to private landlords to help defray the cost of the rental unit for a Low Income tenant. Local Governments may choose to make the TBRA available to the general population or to designate the assistance to specific segment 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 they meet certain housing quality standards and the rent is considered to be reasonable.

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

**Eligible Applicants:** 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
HOUSING CHOICE VOUCHERS

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

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<tr>
<th>Cycle:</th>
<th>Primary Uses:</th>
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</thead>
<tbody>
<tr>
<td>Varies with each Public Housing Agency</td>
<td>Ongoing Rent Subsidies</td>
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</tbody>
</table>

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 (PHAs). The PHA administers the program and has 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.

Eligible Applicants: 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 PHA 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.
http://www.hud.gov/offices/pih/pha/contacts/states/fl.cfm
HUD Section 202 is a multi-family development subsidy with project based rental assistance for housing combined with supportive services for very low income elderly households.

<table>
<thead>
<tr>
<th>Who Can Apply?</th>
<th>Application Cycle:</th>
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<tbody>
<tr>
<td>For Capital Advance- Nonprofit Housing Developers</td>
<td>Notice of Funding Availability (NOFA) at grants.gov</td>
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<table>
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<tr>
<th>Housing Type:</th>
<th>Primary Use:</th>
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</thead>
<tbody>
<tr>
<td>Rental, Rental Subsidies</td>
<td>Acquisition, Construction, Rehabilitation, Project Based Rental Assistance</td>
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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 HUD-approved operating cost for the project and the tenants' contribution towards rent. Project rental assistance contracts are approved initially for 3 years and are renewable based on the availability of funds.

**Program Contact:**

**U.S. Dept. of Housing & Urban Development**

**Jacksonville Office**
Charles E. Bennett Federal Building
400 W. Bay Street, Suite 1015
Jacksonville, FL 32202
Phone: (904) 232-2627
Fax: (904) 232-3759

**Miami Office**
Brickell Plaza Federal Building
909 SE First Avenue, Room 500
Miami, FL 33131-3028
Phone: (305) 536-5678 TTY: (305) 536-4743
Fax: (305) 536-5765

**Orlando Office**
3751 Maguire Blvd., Suite 270
Orlando, FL 32803
Phone: (407) 648-6441
Fax: (407) 648-6310

**Tampa Office**
Timberlake Federal Building
500 E. Zack Street, Suite 402
Tampa, FL 33602-2945
Phone: (813) 228-2026 TTY: Dial 711 to use Florida Relay
Fax: (813) 228-2431
Multifamily development subsidy and project based rental assistance for housing combined with supportive services for very low income adults with disabilities.

**Who Can Apply?**

| For Capital Advance - Nonprofit Housing Developers | Application Cycle: |
| For Project Based Rental Assistance - State and Local Housing Agencies |
| Notice of Funding Availability (NOFA) at grants.gov |

**Housing Type:** Rental  
**Primary Use:** 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 2 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 HUD approved operating costs and the amount a resident pays in rent (usually 30% 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 (PBRA) 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 PRBA 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
Email: Customer Service

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
Email: Customer Service

Orlando Office
3751 Maguire Blvd., Suite 270
Orlando, FL 32803
Phone: (407) 648-6441 Fax: (407) 648-6310
Email: Customer Service

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
Email: Customer Service
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.

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<tr>
<th>Applicants:</th>
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<tr>
<td>Nonprofit, For-profit</td>
<td>Rental</td>
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<tr>
<th>Cycle:</th>
<th>Primary Uses:</th>
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<tbody>
<tr>
<td>Annual Competitive</td>
<td>New Construction, Rehabilitation</td>
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</table>

The Low Income Housing Tax Credit (LIHTC) Program is governed by the U.S. Department of the Treasury, and Florida’s allocation is administered by the Florida Housing Finance Corporation. Under the LIHTC 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. On a project basis, 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 LIHTC Program targets the 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 (1) 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 AMI or less, and depending on location, developers may have to additionally commit to set aside at least 15 percent (included in the previously stated 70 percent figure) of the development’s units at 30 percent AMI or less. Moreover, developers are induced to provide additional units at 40 percent AMI or less by allowing them to request more tax credits. 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 MMRBs and SAIL.
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:
Kevin Tatreau, Director of Multifamily Development Programs, Florida Housing Finance Corporation
227 North Bronough Street, Suite 5000
Tallahassee, FL 32301-1329
Phone: (850) 488-4197
Email: kevin.tatreau@floridahousing.org
Website: www.floridahousing.org

(1) The minimum federal requirements for the LIHTC Program is for developers to set-aside either 20 percent of a development’s units at 50 percent AMI or less, or 40 percent of the development’s units at 60 percent AMI or less.
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.

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<tr>
<td>For-Profit and Non-Profit Developers</td>
<td>Rental</td>
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<tr>
<th>Cycle:</th>
<th>Primary Uses:</th>
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<tr>
<td>Year Round with Preference in Limited Cycle</td>
<td>GAP Financing, Acquisition, Rehabilitation, New Construction</td>
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The Multifamily Mortgage Revenue Bond program (MMRB) 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 (AMI). The developer may also opt to set aside 40 percent of the units for households earning at or below 60 percent of the AMI.

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.

**Eligible Applicants:** For-profit and nonprofit organizations and public agencies may apply for MRB’s on a competitive basis

**Program Contact:**
*Kevin Tatreau, Director of Multifamily Development Programs, Florida Housing Finance Corporation*

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Tallahassee, FL 32301-1329
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Email: kevin.tatreau@floridahousing.org
Website: [www.floridahousing.org](http://www.floridahousing.org)
NEIGHBORHOOD STABILIZATION PROGRAM (NSP): Homeownership

NSP is available for the acquisition and rehabilitation of abandoned or foreclosed homes. Funding is obtained from local governments as well as the State of Florida. The funding allows for accessibility modifications and in many cases a development subsidy remains in the property making the homes affordable to very low income households. Under the federal rules that govern the program, no less than 25% of total allocations must be set aside for serving beneficiaries whose incomes are at or below 50% of the area median income as adjusted by family size.

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<thead>
<tr>
<th>Applicants:</th>
<th>Application Cycle:</th>
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<tbody>
<tr>
<td>Housing Providers- for or non profit</td>
<td>Variable</td>
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<thead>
<tr>
<th>Housing Type:</th>
<th>Primary Use:</th>
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<tbody>
<tr>
<td>Rental of single family or multifamily units</td>
<td>Rental of single family or multifamily units</td>
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NSP funds can be used for the acquisition and rehabilitation of foreclosed properties. There have been three phases of this economic stimulus program including NSP1, NSP2 and NSP3. There are tight deadlines for the obligation and expenditure of these funds as their primary purpose is to arrest the deterioration of neighborhoods brought on by the foreclosure crisis.

Properties must be located in a designated target area and the funding uses must conform to the strategies outlined in the Action Plan adopted by each participating community. Individuals may apply for these homes as well as work through non-profit organizations that are acquiring and rehabilitating the homes. Eligible expenses include acquisition, rehabilitation, down payment and closing costs, and principal reduction. A portion of the funds are provided by HUD to the Florida Department of Economic Opportunity (formerly Department of Community Affairs) In some cases the funds can be used for demolition of substandard housing and the redevelopment of new housing.

NSP funds are available from both the state and local governments that are entitlement communities or participating jurisdictions. Depending on the agency distributing the funds, NSP may be provided as a developer subsidy. 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.

Eligible Applicants – Individuals, for profit and nonprofit affordable housing developers. Eligible beneficiaries must have incomes at or below 120% of area median as adjusted by family size.
Program Contact:

Local Entitlement or Participating Jurisdictions- see County Listing or visit the HUD NSP website

https://hudnsphelp.info/index.cfm?do=granteeSearch&prmsearchinfo=1&granteetype=&keyword=&stateID=FL%5EFlorida&granteetypeall=&granteename=&x=31&y=12

State NSP- Florida
Bob Dennis
Community Program Manager
107 E. Madison Street MSC-400
Tallahassee, FL 32399-6508
850-717-8405
Bob.Dennis2deo.myflorida.com

Website: http://www.floridajobs.org/community-planning-and-development/assistance-for-governments-and-organizations/neighborhood-stabilization-program
DIRECT / INDIRECT

NEIGHBORHOOD STABILIZATION PROGRAM (NSP): Rental

NSP is available for the acquisition and rehabilitation of rental housing that has been abandoned or foreclosed. Funding is available from local governments as well as the State of Florida. The funds have been a good source for small nonprofits and supportive housing providers to access small scale rental properties and scattered site single family units that can be rented to people with disabilities or in supportive programs. The funding allows for accessibility modification and in many cases the entire project can be completed with program funds thus avoiding ongoing debt service which impacts the operating potential of small scale rental projects. Under the federal rules that govern the program, no less than 25% of total allocations must be set aside for serving beneficiaries whose incomes are at or below 50% of the area median income as adjusted by family size.

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<th>Applicants:</th>
<th>Cycle:</th>
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<tr>
<td>Housing Providers- for or non profit</td>
<td>Variable</td>
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<tr>
<th>Housing Type:</th>
<th>Primary Uses:</th>
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<tbody>
<tr>
<td>Rental of single family or multifamily units</td>
<td>Development Subsidy</td>
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</table>

NSP funds can be used for the acquisition and rehabilitation of foreclosed properties. There have been three phases of this economic stimulus program including NSP1, NSP2 and NSP3. There are tight deadlines for the obligation and expenditure of these funds as their primary purpose is to arrest the deterioration of neighborhoods brought on by the foreclosure crisis.

Properties must be located in a designated target area and the funding uses must conform to the strategies outlined in the Action Plan adopted by each participating community. Rental units that are funded by NSP can be rented directly from housing providers and developers. Housing providers that wish to purchase homes for use as affordable rental housing may contact their local NSP grantee for information on applying. A portion of the funds are provided by HUD to the Florida Department of Community Affairs (now within the Department of Economic Opportunity) In some cases the funds can be used for demolition of substandard housing and the redevelopment of new housing. Group homes and transitional housing are permitted but only under certain circumstances within each program.

NSP funds are available from both the state and local governments that are entitlement communities or participating jurisdictions. Depending on the agency distributing the funds, NSP may be provided as a developer subsidy. 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.
Eligible Applicants – For profit and nonprofit affordable housing developers. Eligible beneficiaries must have incomes at or below 120% of area median as adjusted by family size.

Program Contact:

Local Entitlement or Participating Jurisdictions- see County Listing or visit the HUD NSP website

https://hudnsphelp.info/index.cfm?do=granteeSearch&prmsearchinfo=1&granteetype=&keyword=&stateID=FL%5EFlorida&granteetypeall=&granteename=&x=31&y=12

State NSP- Florida
Bob Dennis
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107 E. Madison Street MSC-400
Tallahassee, FL 32399-6508
850-717-8405
Bob.Dennis2deo.myflorida.com

Website: http://www.floridajobs.org/community-planning-and-development/assistance-for-governments-and-organizations/neighborhood-stabilization-program
Federal rental subsidy program paid directly to owners of specific rental housing developments resulting in more affordable rent for the tenants.

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<thead>
<tr>
<th>Applicants:</th>
<th>Housing Type:</th>
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<tbody>
<tr>
<td>Very Low Income Households and Low Income Households</td>
<td>Rental</td>
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<tr>
<th>Cycle:</th>
<th>Primary Uses:</th>
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<tbody>
<tr>
<td>Variable</td>
<td>Rent Subsidies</td>
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</table>

Project Based Rental Assistance, also known as Housing Assistance Payments (HAP) 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 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.

HAP Contracts specify the number of units in a particular property for which Section 8 assistance will be provided. Under the HAP Contracts, HUD provides Section 8 rental subsidies to the project owners in an amount equal to the difference between the HUD approved rent (the "Contract Rent") for a particular assisted unit and the HUD 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% of the tenants' family monthly adjusted income, (ii) 10% 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 HUD’s estimate of the average monthly cost of utilities for the unit (the "Utility Allowance").

**Eligible Applicants:** 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 PHA is able to assist a Low Income Family (80% or less of Area Median Income).

**Program Contact:**
Local HUD offices, Local Public Housing Agencies, Local Public Housing Finance Authorities, Non Profit Housing Organizations
SHIP funds may be provided to developers or individuals to rehabilitate owner occupied residences or for down payment and closing costs.

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<th><strong>Applicants:</strong></th>
<th><strong>Housing Type:</strong></th>
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<tbody>
<tr>
<td>For-Profit, Nonprofit, Public Agencies, Individuals</td>
<td>Ownership</td>
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<th><strong>Cycle:</strong></th>
<th><strong>Primary Uses:</strong></th>
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<tr>
<td>Local Government Control Based on Annual Legislative Appropriation</td>
<td>GAP Financing, Repairs, Rehabilitation, Acquisition</td>
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Created in 1992 as part of the William E. Sadowski Affordable Housing Act, the State Housing Initiatives Partnership (SHIP) 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 Florida county, as well as municipalities, which receive CDBG entitlement funds.

SHIP homeownership funds 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 SHIP funds must be used for home ownership. A minimum of 75 percent of a local government’s total annual distribution of SHIP funds must be used for construction-related activities, including rehabilitation, emergency repairs, or financing for a newly constructed or rehabilitated unit. Ownership units subsidized with SHIP must be sold to income eligible households at maximum price determined by the local government.

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

**Eligible Applicants:** 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:**
**Rob Dearduff, Administrator, Florida Housing Finance Corporation**
227 North Bronough Street, Suite 5000
Tallahassee, FL 32301-1329
Phone: (850) 488-4197
Email: rob.dearduff@floridahousing.org
Website: [www.floridahousing.org](http://www.floridahousing.org)
SHIP funds may be provided as development subsidy for rental housing in exchange for a requirement to offer lower, more affordable rents.

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<td>For-profit, Nonprofit, Public Agencies, Individuals</td>
<td>Rental</td>
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<tr>
<th>Cycle:</th>
<th>Primary Uses:</th>
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<tbody>
<tr>
<td>Local Government Control Based on Annual Legislative Appropriation</td>
<td>GAP Financing, New Construction, Repairs, Rehabilitation, Acquisition</td>
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Created in 1992 as part of the William E. Sadowski Affordable Housing Act, the State Housing Initiatives Partnership (SHIP) 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 Florida county, as well as municipalities, which receive CDBG entitlement funds.

SHIP 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 of SHIP funds must be used for home ownership. A minimum of 75 percent of a local government’s total annual distribution of SHIP 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 SHIP 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 SHIP funds must be reserved for awards to very low-income persons (50 percent AMI), and an additional 30 percent of funds must be awarded to low-income persons (80 percent AMI). The remainder may serve any combination of very low, low- or moderate-income persons (120 percent AMI).

**Eligible Applicants:** 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:**
**Rob Dearduff, Administrator, Florida Housing Finance Corporation**
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Website: [www.floridahousing.org](http://www.floridahousing.org)
US DEPARTMENT OF AGRICULTURE (USDA)-
RURAL HOUSING SERVICES- OWNERSHIP

The USDA 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.

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<tr>
<th>Applicants:</th>
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<tbody>
<tr>
<td>For-profit, Nonprofit, Public Agencies, Individuals</td>
<td>Homeownership</td>
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<tr>
<th>Cycle:</th>
<th>Primary Uses:</th>
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<tr>
<td>Open</td>
<td>Acquisition, Rehabilitation, New Construction</td>
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</table>

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% or less area median) and low (80% or less area median) 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 (such as SHIP and HOME) 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% of area median. 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 (50% or less 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 USDA Rural Development office.

**Housing Preservation Grants:** Provide qualified non-profit 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 both a down payment or mortgage insurance. The loan term is 30 years and the maximum loan may not exceed $86,317 (unless the eligible property is located in a "high-cost area" as determined by HUD). 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 office to become approved to originate RHS Guaranteed Rural Housing loans (and then eligible home buyers apply to approved lenders).

**Self-Help Housing 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 RHS 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:**
Daryl Cooper, Director, USDA Rural Housing Office
4440 NW 25th Place
Gainesville, FL 32606
Phone: (352)338-3436 Fax 352-338-3437
Email: daryl.cooper@fl.usda.gov
Website: [www.rurdev.usda.gov/fl/rhs.htm](http://www.rurdev.usda.gov/fl/rhs.htm)
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.

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<td>For-Profit, Nonprofit, Public Agencies, Individuals</td>
<td>Rental</td>
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<tr>
<th>Cycle:</th>
<th>Primary Uses:</th>
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<tr>
<td>November NOFA</td>
<td>Acquisition, Rehabilitation, New Construction Project Based Rental Assistance</td>
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</table>

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.

The USDA 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 79 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 (HPG) provides grants to sponsoring organizations for the repair or rehabilitation of rural multifamily housing occupied by low and very low income persons.

Preservation Grant funds is held annually (generally late fall/early spring) and qualified nonprofit organizations and public agencies are eligible to apply.

In addition, project based rental assistance mat available to eligible families living in housing financed with Rural Rental Housing (Section 515) loans. Owners of RD financed housing execute a five-year contract to commit rental payments on behalf of the tenants in a designated number or percentage of units in the project. The contract may be renewed as many times as funds are available.

**Eligible Applicants:** For Rental Housing Loans- Individuals, partnerships, for profit and
nonprofit corporations, limited equity cooperative, Native American tribes, and public agencies are eligible to apply.

**For Rental Assistance:** Tenants who receive rental assistance must be very low (below 50% of area median income or low income (between 50% and 80% of area median income), elderly or have disability if such a tenant is unable to afford the apartment rent, within 30% of their adjusted gross income.

**Program Contact:**
Richard Machek, State Director, USDA Rural Development
4440 NW 25th Place
Gainesville, FL 32606
Phone: (352)338-3402
Email: daryl.cooper@fl.usda.gov
Website: [www.rurdev.usda.gov/fl/rhs.htm](http://www.rurdev.usda.gov/fl/rhs.htm)

Contact the local USDA Rural Development office for more information on upcoming cycles and application information.
The Weatherization Assistance Program (WAP) provides grants to Community Action Agencies, local governments, Indian tribes, and non-profit 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. WAP offers free weatherization services to homeowners and renters including upgrades of air infiltration with weather stripping, caulking, thresholds, minor repairs to walls, ceilings, and floors, and window and door replacement. Other actions may include installation of attic ventilation, solar reflective coating to manufactured homes, solar screens, repairs or replacement of inefficient heating and cooling units, and the repair or replacement of water heaters. Client households must meet 125% of the United States Department of Health and Human Services’ low income poverty guidelines. Preference is given to owner occupied, elderly, disabled, and families with children 12 and under.

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 owner-occupied homes, elderly, or physically disabled residents, families with children under 12 and households with a high energy burden (repeated high utility bills).

Program Contact:
Norm Gempel, 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
Email: norm.gempel@dca.state.fl.us
To apply for the program, the following link is a directory of local community agencies that administer the program in their area.
Website: www.floridajobs.org/job-seekers-community-services/community-services/weatherization-assistance-program