



Housing and Community Development Department

Post Office Box 2842

St. Petersburg, Florida 33731-2842

Dear Home Owner:

The City of St. Petersburg offers **Housing Rehabilitation Loans** and **Barrier Free Loans and Grants** to qualified applicants who own and occupy a single-family residential home located within the city's municipal boundaries. A single lot containing more than one dwelling unit, such as a duplex, triplex, garage apartment or an auxiliary unit, is not eligible for assistance. The property must be clear of defects and encumbrances that affect its title.

To be eligible for a **Rehabilitation Loan** or a **Barrier Free Loan or Grant**, a household's total annual gross income, including all persons residing within the home cannot exceed 80% of the Area Median Income (AMI). Income requirements can be found at stpete.org/housing.

The **Rehabilitation Assistance Program** is a home improvement loan program that provides homeowners with financial assistance to correct existing or imminent code deficiencies necessary to improve the health and safety conditions in a home and protect the structure. Repair priorities include: roofing, electrical hazards, heating, plumbing and accessibility. Given the current COVID-19 pandemic, the City is concentrating on exterior repairs only.

The loan carries an interest rate of 0%. A portion of the loan is repaid over a term not to exceed 15 years with monthly payments based on a percent of the amount borrowed and household income.

Barrier Free Loans and Grants provide income eligible, physically, visually or hearing-impaired home owners or renters with financial assistance for installation of a ramp, grab bars, chair lifts, accessible counters, widened doorways, notification lights, buzzers and other supporting fixtures that render a home accessible for persons with disabilities.

Please mail the application and all supporting documentation to:

City of St. Petersburg

Housing and Community Development Department

One 4th St. N.

9th Floor – Municipal Services Building

St. Petersburg, FL, 33701



City of St. Petersburg
Housing and Community Services Department
One 4th St. N.
727-893-7247
stpete.org/housing



Once your application is received, it will be promptly reviewed to determine income eligibility and compliance with the city's underwriting standards as provided by its funding sources. Your application cannot be processed until all information is received.

Rehabilitation assistance is available only once per household and/or property. If you have received assistance from the city in prior years you may not be eligible for additional assistance. However, if in doubt, please contact Housing and Community Development at 727-893-7247.

As property owners, all persons listed on the deed must apply. If approved, all owners must sign a mortgage loan agreement which will be recorded in the Public Record of Pinellas County.

Assistance will be provided on a first-qualified, first-served basis while funds remain available. Loans shall be made available for housing rehabilitation to those who cannot monetarily meet the expense of the home improvements.

Properties that show signs of misuse or demolition of once functioning amenities, have been abandoned, are dilapidate are beyond financial feasibility for repair will not be eligible for assistance

A City representative will inspect the property to determine the **"Scope of Work"** to be completed. After the loan is approved you will select a contractor from those who have submitted a bid- proposal to perform the work. Construction will commence after the loan is closed and the three day right of recession period.

In addition to the application, please submit the documents listed on the attached "checklist." These documents must be received prior to processing your loan application. Should you have questions please call us at 727-893-7247.

Sincerely,
Housing and Community Development

Joshua A. Johnson

Joshua A. Johnson
Director



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