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CITY of LARGO

LARGO, FLORIDA EST. 1905

Community Development Department
Housing Division

(727) 586-7489
FAX (727) 587-6765

OWNER-OCCUPIED
HOUSING REHABILITATION PROGRAM
Target Area & City-wide

If your home needs repair, this program may be able to assist. Largo's Homeowner Rehabilitation Program provides low-interest mortgages for income-eligible homeowners to rehabilitate their homes. Contact the City of Largo to determine the maximum amount you can spend on rehabilitation. Largo will determine the approximate cost of improvements, help you select a contractor, and supervise the work in progress.

Mortgage Loan Uses

- To correct code violations; including new roofs, plumbing, electrical, structural, windows, heating and air conditioning.
- To provide energy conservation improvements.
- To make handicap modifications. (First $5,000 of barrier removal/accessibility modification costs is a grant. Any amount exceeding the maximum grant amount or not classified as barrier removal/accessibility modifications will be included in mortgage loan.)

Mortgage Loan Terms

- 0% - 2% interest rate (based on income), maximum 20 year mortgage loan. Deferred payment mortgage loans also available.
- Total debt on property may not exceed 95% of after rehab value.

Eligibility

- Gross family income must not exceed the limits outlined below.
- Owner-occupants of property located within the City Limits of Largo (must have Homestead Exemption).
- Must have sufficient equity available (for mortgage).

To Participate

- Complete Application and return to Largo City Hall, 201 Highland Avenue, Largo, FL 33770 ATTN: Tom Moore. Our Housing Construction Specialist will call you within 2 weeks to schedule an initial inspection of your home.
- Call (727) 586-7489, ext: 7314, for additional information, or email tmoore@largo.com.

Gross annual income	**FAMILY SIZE (number of persons)**							
	1	**2**	**3**	**4**	**5**	**6**	**7**	**8**
Target Area 80% of Median Income	$31,600	$36,100	$40,600	$45,100	$48,750	$52,350	$55,950	$59,550