

## HOUSING DEPARTMENT

The City of Clearwater Housing Department focuses on improving low and moderate income neighborhoods and households by increasing homeownership levels, maintaining existing community housing resources, improving neighborhood infrastructure, and providing financial incentives for the construction of new affordable housing.

### Responsibilities include:

- Down Payment and Closing Cost Assistance
- Home Improvements/Rehabilitation
- Foreclosure Prevention
- Homebuyer Education
- Neighborhood Preservation
- Housing Advocacy
- Workforce Housing



For more information, visit [www.myclearwater.com/housing](http://www.myclearwater.com/housing)

City of Clearwater Economic Development  
and Housing Department

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Clearwater, FL 33756

(727) 562-4026 or 562-4036

A Guide to  
**First Time Home Buying**  
and **Home Improvements**



City of Clearwater  
**Economic Development**  
and **Housing Department**

## BUYING YOUR HOME

Down payment and closing cost assistance may be available to those who purchase a home within the city limits of Clearwater, meet income eligibility requirements and program guidelines. Assistance is in the form of a deferred payment loan with no interest. No payment is required as long as the buyer lives in the home as their primary residence and does not sell or transfer ownership of the property. The amount of the loan depends on income level, location of the home and whether the home is new or existing. Additional down payment assistance may be available for purchase in certain target areas. The maximum sale price for existing and new homes is \$180,000.

## IMPROVING YOUR HOME

Those who already own a home within the city limits of Clearwater may be eligible for rehabilitation loans and assistance with needed repairs. Your rehabilitation plans must address all city code related repairs that may be necessary. Assistance is in the form of a deferred payment loan or a low interest loan. This means that you are able to delay repayment of the loan as long as the home is your primary residence.

### Some repairs that may be funded are:

- New Roofing
- Plumbing
- Structural
- Windows
- Heating and Air Conditioning
- Electrical
- Hurricane Hardening
- Energy Efficient Appliances
- Handicap Modifications or Accessibility Issues

### INCOME ELIGIBILITY

THE INCOME ELIGIBILITY TABLE TO THE RIGHT PROVIDES YOU WITH THE LIMITS ACCORDING TO HOUSEHOLD SIZE. TO DETERMINE IF YOU ARE INCOME ELIGIBLE FOR A PARTICULAR PROGRAM, YOU MUST CONTACT THE CITY'S HOUSING DEPARTMENT.

Source: HUD. Effective Date 05/2010

