



# COMMUNITY REDEVELOPMENT AGENCY (CRA) CITY OF HOMESTEAD RESIDENTIAL GRANT PROGRAMS

## *Emergency Home Repair Grant*

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## **TERMS AND CONDITIONS**

### **INTRODUCTION**

The City of Homestead Community Redevelopment Agency (CRA) Emergency Home Repair Grant and the Residential Façade Improvement Grant Programs were developed to provide Low and Moderate Income, single-family residents with the financial assistance needed to make necessary improvements to their homes to increase their livability and life span. Grant funding is available on a “first come, first qualified, first served” basis and reimbursed as work is completed. ***This program is only for residents within the CRA boundaries.***

### **I. EMERGENCY HOME REPAIR GRANT**

The goals of the program are to improve the quality of life for homeowners and residents, bring properties up to current building code, improve and upgrade the appearance of the area, and facilitate and encourage redevelopment activity in the Community Redevelopment Area. This Program will assist the residents with necessary repairs and property improvements to make their homes safe, secure and sanitary. The focus of the Emergency Home Repair Grant is to provide funding for emergency repairs. This grant will provide up to \$10,000 per residence and are limited to one per residence for the life of the program. Emergency Home Repair Grants require no matching funds and do not need to be paid back.

#### ***Eligible Repairs include:***

- Electrical and plumbing repairs
- Structural repairs – especially roofs, porches, windows, doors and foundations
- Repairs to meet City code (must be verified by City Building Official)
- Pest control work (inspection must reveal infestation)
- Repairs or replacement of water heaters
- Removal of asbestos or other potentially hazardous materials
- Connection to City Sewer Lines

#### ***Ineligible Repairs include:***

- Additions
- Flooring, such as tile, hard wood, etc.
- New windows or doors
- New Cabinetry
- Landscape
- Repairs otherwise covered by home owners insurance
- Any luxury item – spa, hot tub, interior decorating, etc.

The CRA must require an inspection by the City's Building Official or other CRA contracted specialist to confirm that the proposed improvements or repairs are emergency in nature and necessary and that other potentially dangerous violations do not exist. The Goal of the Program is to ensure the safety and well being of the occupants and therefore, the CRA, in partnership with the City, will address and fund issues affecting life and safety in order of priority.

## ELIGIBILITY REQUIREMENTS

Qualification of applicants is determined by program staff according to the following guidelines.

### **General Eligibility Requirements (requirements for both grants):**

- Applicants must reside within the Homestead CRA boundaries.
- If the applicant is not the property owner, the application **must** include an approval from the owner of the property.
- Only **one** property under the same owner will qualify for the grant.
- All applications are to be submitted by registered mail, common carrier or hand delivered to the City of Homestead Community Redevelopment Agency staff or designee and a receipt provided by the City of Homestead Community Redevelopment Agency staff or designee, located at:

790 N. Homestead Blvd.	or	212 NW 1 <sup>ST</sup> Avenue
Homestead, FL 33030		Homestead, FL 33030
(305) 224-4480		(305) 224-4480

- Applicant shall obtain, read, and understand all aspects of the Grant Program and execute the Grant Agreement.
- All work must be performed by a licensed contractor who must obtain all necessary building permits from the City of Homestead Building Department. Applicants **must** meet with the City Planning Department to ensure all repair or improvements comply with City code and design guidelines. Cost of permitting cannot be part of the grant funding.
- Applicants must have gross annual incomes at or below the applicable income limits established by the FY 2011 Miami-Dade Housing Department (Page 3).
- The subject property taxes must be current.
- Standard property insurance must be maintained on the property. The property owner shall maintain the required insurance coverage during the entire term of the forgivable loan lien (two years from completion).
- Mortgage payments on the property must be current.
- Grantees of either program are subject to a two year registered lien on their property after completion of work and payment is made from the CRA. If the amount of the project is not significant, the CRA will use its discretion to determine whether or not a lien is placed on a property. If a grantee sells their property within the two year lien period they will be required to payback funds disbursed on a prorated basis.
- All projects and improvements must comply with design guidelines as adopted by the Homestead CRA and the City of Homestead.
- The minimum requested amount for either grant is \$500. Projects must commence after applying and receiving an award. Any repairs or improvements underway will not be funded.

- The property shall not have an outstanding City of Homestead or any other lien against it. In the event that the property has an outstanding lien against it, the grant will not be awarded until the lien is satisfied. However, CRA funds may be used to correct code violations on owner occupied properties solely at the discretion of the CRA. Grant funds cannot be used to pay fines for code violations.
- Applicants will need to be approved by the CRA Staff and/or Grant Committee prior to beginning their projects in order to be funded.
- It is not the intent of the Community Redevelopment Agency to engage in any rehabilitation activity that requires vacating property.
- The Grant Program shall be available to anyone meeting the eligibility requirements, and no one shall be denied the benefits of said program because of race, color, national origin, or sex.

**Grant Eligibility Requirements (Income Eligibility)**

To become eligible for the Emergency Home Repair Grant, the applicant must reside in a household which does not exceed 80% of the area median income as reflected in the chart below:

<b>Income Limits for Fiscal Year 2011* (Effective 5/31/2011)</b>			
<b>Family Size</b>	<b>Extremely Low (30% of Median)</b>	<b>Very Low (50% of Median)</b>	<b>Low (80% of Median)</b>
1	\$14,500	\$24,150	\$38,650
2	\$16,600	\$27,600	\$44,200
3	\$18,650	\$31,050	\$49,700
4	\$20,700	\$34,500	\$55,200
5	\$22,400	\$37,300	\$59,650
6	\$24,050	\$40,050	\$64,050
7	\$25,700	\$42,800	\$68,450
8	\$27,350	\$45,550	\$72,900
*Miami-Dade Public Housing Department			

## **CRA VERIFICATION PROCEDURES**

CRA staff will verify the following information through homeowner certification and/or a third-party source. Verification or certification of income and assets will be required to determine eligibility in both programs. The following original documents will be required for all applicants:

- Drivers License or valid picture identification
- Last two years' income tax return (1040 form with W2's for all household members)
- Any person over 18 years of age who is not income earning shall execute a notarized no- income statement
- One of the following:
  - ✓ Last 3 paycheck stubs (if working)
  - ✓ Proof of child support or Alimony (if applicable)
  - ✓ Proof of retirement or other income (if applicable)
- Declaration of Property Insurance (liability, flood and windstorm)
- Proof of current mortgage payments
- Copy of code violation notices, if applicable
- Color photos of existing site or Project area

## **PROGRAM PROCEDURES**

All applications will be reviewed by CRA Staff to determine completeness and income eligibility.

1. Applicants must complete the application and return it to the City of Homestead CRA along with all the necessary documents.
2. Applications will be reviewed by CRA Staff and/or Grant Committee. Applicants will be notified within 30 days regarding their eligibility to participate in the program. A minimum of two (3) quotes for all work from licensed contractors must be submitted. The quotes will be reviewed for reasonableness and consistency. The CRA reserves the right and may require an inspection by the City Building Official to confirm that the proposed improvements or repairs are emergency in nature and necessary and that other potentially dangerous violations do not exist.
3. Once the application has been approved a "Notification of Award of Grant" will be sent to the applicant. The CRA will make all efforts to qualify local vendors for this purpose.
4. Staff will contact at least three (3) of the contractors approved by the City and will request quotes for the work to be done.
5. Once the quotes are approved by the CRA, staff will notify the contractor and work may commence. All contractors must have a valid contractor's license and proper insured, and must obtain all necessary building permits.
6. When the approved work is completed, the applicant must contact CRA Staff and confirm that all work is completed and satisfactory and submit all invoices and copies of final building inspections (when required) to the CRA office.

7. Upon receipt of the required paperwork, the CRA Staff will perform a “verification inspection” to ascertain if all work has been completed. All repairs or improvements must be completed within six months after the “Notification of Award of Grant” is received.
8. ***After the inspection the funds will be paid directly to contractors. Checks will not be released until all necessary paperwork is turned in. The CRA will only pay for the work that was approved.***

### **WARRANTIES FOR REPAIRS AND IMPROVEMENTS**

It is the responsibility of the applicant(s) to obtain any and all warranties for repairs and improvements from their respected general contractor either during or after work has commenced. It is suggested that applicant(s) obtain at least a minimum one year warranty on any and all materials, a one-year warranty on roofing repairs, and a two-year warranty on the removal of all existing roofing and the replacement of a new roof. The applicant/property owner is responsible to notify the contractor of any warranty claims.

### **APPLICANT/PROPERTY OWNER OBLIGATION FOR THE RESIDENTIAL FAÇADE IMPROVEMENT GRANT**

It is the goal of the both Programs to ensure that all work is completed in the highest quality and in a professional workmanlike manner and to ensure resident satisfaction to the highest extent possible, while ensuring effective and efficient administration and use of staff time. It is the applicants’ responsibility to ensure all paperwork to the CRA is prepared and completed in a timely manner. If an applicant has difficulty with any requirements of the application, CRA staff will guide them through the process.

- A. Upon completion of the proposed construction work and execution of the proper paperwork, the CRA reserves the right to place a lien against the property for the full value of the CRA’s contribution to the project, as stated in the contract, executed by all parties. The lien will be in force for two years after the work is completed. The lien will also require that the property improvements are maintained\* for two years after completion.
- B. The amount of the loan shall be forgiven over the two-year period. Should the property change ownership through sale during that period of time, the applicant will reimburse the CRA, the complete amount of the loan at zero percent interest. During the term of the forgivable loan, the property owner agrees to notify the CRA, in writing, within ten calendar days of a change in the ownership or foreclosure of the property.
- C. Should the property change ownership through inheritance, the heirs will be responsible for clearing the lien by retaining ownership through the remainder of the two-year period or by making reimbursement to the CRA of the loan at zero percent interest.
- D. If the property is sold, transferred or assigned, other than through inheritance referenced in Item C above, the amount of the forgivable loan due and payable to the City of Homestead Community Redevelopment Agency Residential Improvement Grant Program must be satisfied by the original owner.

## **MAINTENANCE**

The applicant agrees to operate and maintain the project and property in accordance with commonly-accepted industry standards for the life of the project. The applicant shall keep and maintain the residence interior and exterior in good and safe condition and shall make repairs in a timely fashion. The applicant/property owner shall use all reasonable efforts to prevent damage or disrepair to the project.



**COMMUNITY REDEVELOPMENT AGENCY (CRA)  
CITY OF HOMESTEAD  
RESIDENTIAL GRANT PROGRAMS**

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**GRANT APPLICATION**

**Emergency Home Repair**

Date: \_\_\_\_\_

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**APPLICANT INFORMATION**

Name/s of Applicant/s: \_\_\_\_\_

Location of Property: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Cell Phone Number: \_\_\_\_\_

E-mail: \_\_\_\_\_

Total Household Income (must be verified) \$\_\_\_\_\_

How many members in your household? \_\_\_\_\_

Please list their names, ages and relationship to applicant:

Name: \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_

Name: \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_

Name: \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_

Name: \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_

Name: \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_

**PROPERTY INFORMATION**

Property Folio Number: \_\_\_\_\_

Is the Property Homesteaded? Yes \_\_\_ No \_\_\_

Are there code violations on the property? Yes \_\_\_ No \_\_\_

Explain: \_\_\_\_\_

**Description of the Work to be done:**

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**CERTIFICATION AND WAIVER OF PRIVACY:**

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The applicant(s) certify that all information presented in this application, and all of the information furnished in support of the application, is given for the purpose of obtaining a grant under the City of Homestead Community Redevelopment Agency Residential Grant Programs and it is true and complete to the best of the applicant(s) knowledge and belief. The applicant(s) further certifies that he/she is aware of the fact that he/she can be penalized by fine and/or imprisonment for making false statements or presenting false information.

I hereby waive my rights under the privacy and confidentiality provision act, and give my consent to the City of Homestead Community Redevelopment Agency Residential Grant Programs, its agents and contractors to examine any confidential information given herein. I further grant permission, and authorize any bank, employer or other public or private agency to disclose information deemed necessary to complete this application.

***Applicant:***

***Applicant:***

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Print Name

Date: \_\_\_\_\_

Date: \_\_\_\_\_

**CERTIFICATION BY APPLICANT AND OWNER**

I have completed the enclosed application and attached the items requested above. I have informed the owner of the project prior to obtaining his/her signature on this application. I have been adequately informed of the requirements of this grant (including eligible and ineligible activities) and the process for review of my application.

I understand that the grant money will only apply for approved work that is completed in accordance with the information I have provided in this grant application. Additional work that may be done on site but that is not described in this application will not be reimbursed.

I certified that I have not applied for this grant before.

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Owners Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
(Owners signature must be notarized)

Owners Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
(Owners signature must be notarized)

FLORIDA  
MAIMI DADE COUNTY

I, \_\_\_\_\_, a Notary Public for said County and State, do hereby certify that \_\_\_\_\_ personally appeared before me this day and acknowledge the due execution of the foregoing instrument.

Witness my hand and official seal, this \_\_\_\_\_ day of \_\_\_\_\_, 2011.

\_\_\_\_\_  
Notary Public

My Commission Expires: \_\_\_\_\_