

winter park



community
redevelopment
agency

HOME RENOVATION PROGRAM GUIDELINES

The Community Redevelopment Agency (CRA) of the City of Winter Park has developed a forgivable zero-interest loan program to qualified homeowners to help improve neighborhoods, bring dwellings into compliance with applicable adopted housing standards, reduce future maintenance costs, preserve decent affordable owner-occupied housing, and to eliminate threatening health and safety-related property conditions of dwellings located in the CRA District.

This program is designed to provide a zero-interest ten (10) year forgivable loan to income-qualified homeowners of owner-occupied single-family homes whose property needs improvements. The homeowner will be required to maintain the property in a condition acceptable to the City. This program is intended to be for capital improvements and is not responsible for minor maintenance.

Should unique circumstances arise, the program also provides for emergency management support in the event of a State of Emergency declared by the Governor of Florida that is directly related to home impacts.

Program applications year-round as funds are available. Applicants must submit a complete application with all necessary attachments to be considered. Applications will be prioritized in the following categories:

- Health and Safety
- Code Violations
- New Applicants
- Emergency Management Provisions

ELIGIBILITY REQUIREMENTS

- ✓ The home must be located in the CRA district (see map)
- ✓ Must meet Orange County's Income guidelines for very-low and low income
- ✓ Home must be owner-occupied
- ✓ Property must be current on all taxes and liens
- ✓ Property must have homeowner's insurance
- ✓ Property must not have had prior rehab assistance under City of Winter Park rehabilitation programs within the last ten (10) years

INCOME LIMITS (adjusted by household size) Household must meet the Orange County Income Limit Guidelines for low income (80% AMI) or below. The income limits are as follows:

Orange County, Florida 2022 Income Limits

Area Median (Family) Income \$80,100

HOUSE- HOLD SIZE	INCOME CATEGORY			
	EXTREMELY LOW	VERY LOW	LOW	MODERATE
	(30% OF MEDIAN)	(50% OF MEDIAN)	(80% OF MEDIAN)	(120% OF MEDIAN)
1	\$17,400	\$29,050	\$46,450	\$69,720
2	\$19,900	\$33,200	\$53,050	\$79,680
3	\$23,030	\$37,350	\$59,700	\$89,640
4	\$27,750	\$41,450	\$66,300	\$99,480
5	\$32,470	\$44,800	\$71,650	\$107,520
6	\$37,190	\$48,100	\$76,950	\$115,440
7	\$41,910	\$51,400	\$82,250	\$123,360
8	\$46,630	\$54,750	\$87,550	\$131,400

Orange County Housing and Community Development Division
Effective: April 18, 2022

ELIGIBLE IMPROVEMENTS

The home renovation program assists homeowners in correcting health and safety hazards, code violations, and making other repairs to the interior of the home. Eligible improvements may include:

- Replacing windows, doors and screens
- Weather stripping
- Electrical repairs

- Foundation repairs
- Plumbing repairs
- Roof system repair
- Insulation
- Drywall repair/replacement
- Handicap accessibility improvements
- Installing smoke detectors
- Environmental– lead/mold correction
- Termite treatments (initial treatment only)
- Sewer and Septic – repair, replacement, and connection fees
- Tree trimming, removal, & replacement (only if deemed an immediate safety issue by City Inspectors)
- And any other health, safety and code violation improvements deemed necessary by the city

All repairs provided under this program will be completed by a contractor and will be covered by a one-year guarantee period, with the exception of a roof repair which has a three-year guarantee period. Applicants will be referred to Orange County if more work is needed other than what the Home Renovation Program can offer.

The city has the discretion to prioritize the improvements based on severity of health and safety property conditions as well as severity of Code Enforcement violations. The city reserves final right to approve or disapprove of qualifying repairs and replacements. Final inspections on all work will be performed and approved by city building inspectors.

PROCESS AND TIMEFRAME – An inspection of the dwelling unit will be performed by a City-supplied construction inspector to determine minimum rehabilitation requirements and prepare an itemized scope of the needed improvements.

Once scope is determined, the homeowner will be responsible for obtaining and submitting three written quotes from licensed contractors for each requested improvement to CRA in accordance with the City’s Procurement Policy. Homeowner is responsible for confirming all contractors are licensed and have proper liability insurance coverage. Once all necessary quotes are submitted and acknowledged by CRA, contracts will be signed between homeowner and contractor, and between CRA and contractor. Upon contract signing, the contractor will have seven (7) days to acquire permits and thirty-five (35) days to complete the contracted repairs and improvements. An extension will be given to the contractor only if the contractor experiences a manufacturer’s delay of materials ordered for the job. Regular inspections will be made by staff and a city inspector to coordinate and direct the work of the contractor. Homeowners are to make all reasonable effort to allow access to the property so work can be completed in a timely manner. It is the responsibility of the homeowner to move/relocate all furniture or other items interfering with completion of the job. The homeowner is also responsible for the cleaning and additional maintenance supplies once the project has been completed. The contractor will not move any furniture or provide maintenance supplies.

The loan agreement entered into by the homeowner in the contract will be forgiven after ten (10) years of continuous residence. If the homeowner chooses to sell the property within this period, the homeowner will incur a 10% prorated repayment penalty of the value of loan for each year remaining in the loan term. If the home ownership passes to another relative, that person must also meet the income limit guidelines or be subject to repayment.

COMMUNITY SERVICE - Community service of two (2) hours for every \$500.00 of grant money awarded will be required. **Homeowner, or representative, must complete ten (10) hours of community service prior to the start of home rehabilitation. The CRA will not commence any rehabilitation work if homeowner or representative has not completed the initial service hours.** Community service work must benefit the CRA district and may be served through churches, nonprofit organizations and the City of Winter Park Public Library. Initial service hours will be deducted from required total service hour amount.

PROGRAM REUSE - A property that has participated in a Winter Park home renovation program may not reapply for future assistance for a period of ten (10) years. Homeowners will be able to submit new applications after the ten (10) year term limitation. (See Emergency Management Provision for exceptions.)

PROGRAM FUNDS AVAILABILITY - Due to the uncertain nature of budget availability in any given year and the uncertainty of future grant awards, the CRA cannot guarantee that funding will be available in future years for home renovation. In no way will the CRA be required to offer funding for any home renovation work outside of officially established funds budgeted specifically for the program.

SUBMISSION OF APPLICATION DOES NOT GUARANTEE ACCEPTANCE/FUNDING

EMERGENCY MANAGEMENT PROVISION: In the event of a State of Emergency declared by the Governor of Florida, specifically relating to a natural disaster such as flooding, hurricane, or other similar hazard, certain provisions are amended to provide support under these unique circumstances. The amendments to the program only apply under these constraints as defined by these provisions and administered and approved by staff.

PROGRAM FEATURES:

- Waives the restriction on use based on prior participation in the CRA's Home Renovation Program. Prior use of the CRA's program will not affect an applicant's ability to apply for aid.
- Property owners must have already applied to FEMA through www.disasterassistance.gov, and exhausted all eligible support. Applicants will be required to submit their FEMA application numbers and may be asked to provide proof all correspondence and aid received.
- For homeowners that have eligible insurance, this program will support the policy deductibles that cover damages due to the emergency. This may encourage homeowners to get additional insurance coverage, such as flood insurance that may help them in future emergencies.
- This program will not provide funding for any repair or remediation that is covered by any insurance policy. Homeowner may be required to provide information regarding active insurance coverage, proof of payment received by any claim, or denial letters.

INCOME LIMITS: (adjusted by household size) Household must meet the Orange County Income Limit Guidelines for moderate income (120% AMI) or below.

ELIGIBLE IMPROVEMENTS:

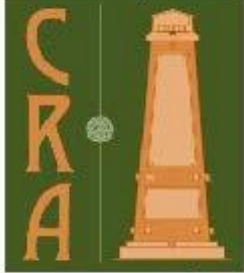
- ✓ Water remediation from any licensed and insured business.
- ✓ Home repairs covered under the Home Renovation Program directly related to damage received from the emergency event and not covered by either FEMA or insurance.
- ✓ Improvements external to the home such as landscaping, fencing, gates, drives, and all other items exterior to the home, are not eligible under this provision.
- ✓ This provision is not intended to replace damaged personal property but is intended to restore a home to safe and functional operation.

PROCESS AND TIMEFRAME: Program staff will review completed applications and notify the applicant through the email address provided for their approval or denial. All application documents should be included. Based on demand, staff will attempt to review applications within 48 hours of receipt.

COMMUNITY SERVICE: Community service hours may be deferred for Emergency Management until such time remediation is underway. It is the responsibility of the applicant to coordinate with staff on an appropriate work plan to satisfy requirements under the program.

PROGRAM FUND AVAILABILITY: Properties applying under the Emergency Management Provision are eligible for up to \$20,000 in improvements and remediation. The CRA cannot guarantee funding availability in any fiscal year. In no way will the CRA be required to offer funding for any home renovation work outside of officially established funds budgeted specifically for the program.

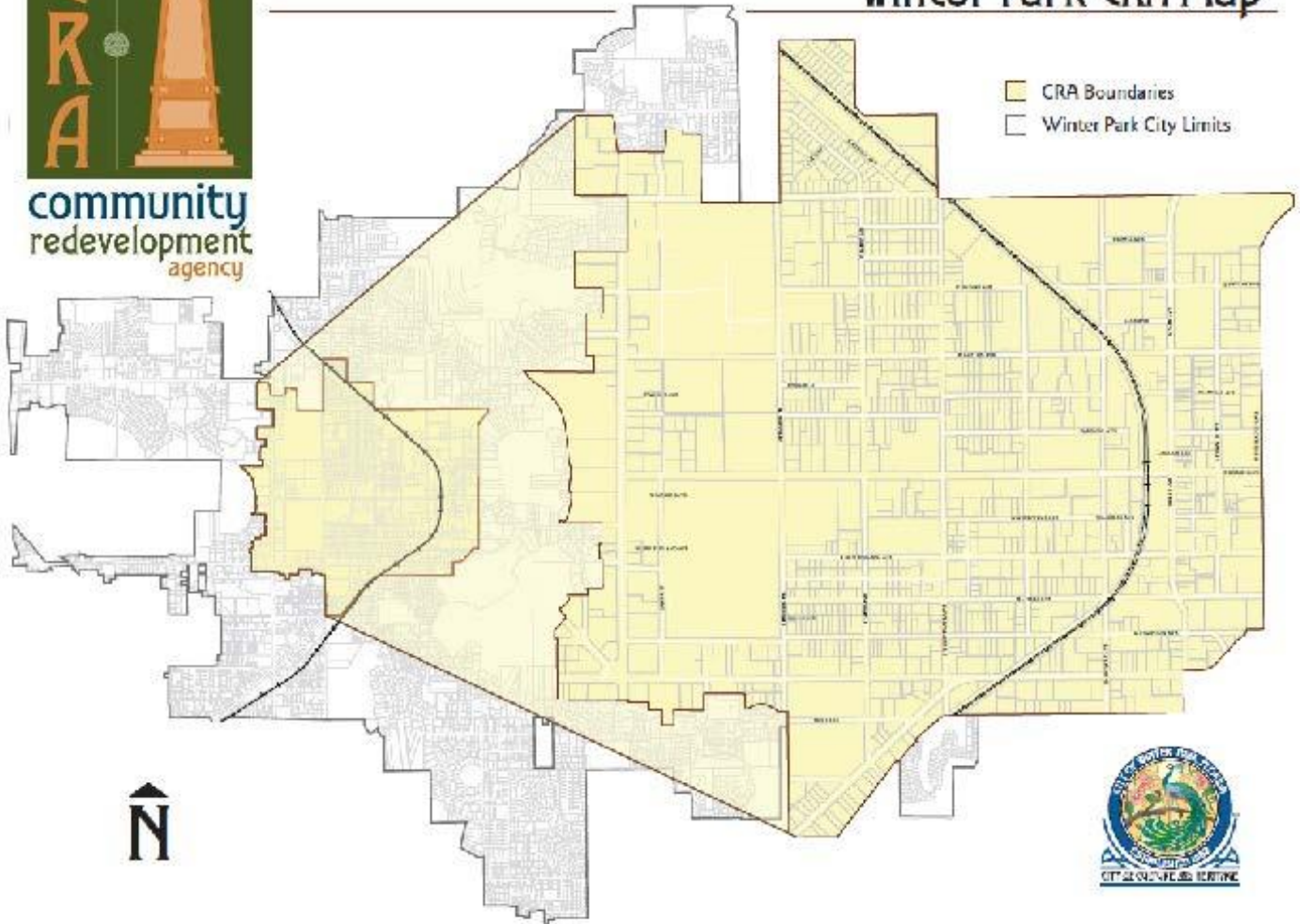
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Winter Park CRA Map

-  CRA Boundaries
-  Winter Park City Limits



CRA HOME RENOVATION PROGRAM PROCESS

- Step One** **Submit application documents.** Make sure all required supporting documents are completely filled, signed, and attached.
- Step Two:** **Complete 10 hours of community service hours, unless applying under the emergency management provision.** Please reach out to the CRA for a list of suitable nonprofit organizations
- Step Three:** Meet with CRA-supplied construction inspector for **initial home inspection.** The CRA will work with you to determine a suitable time to schedule the initial home inspection.
- Step Four:** **Collect three quotes** from contractors for all requested improvements. The scope rendered from the CRA-supplied construction inspector **will not** count as one of the required quotes. Residents are not required to use Ovation Construction to complete requested repairs.
- Step Five:** **Sign contract agreement.** Once the applicant submits all required quotes and completed community service hours, the CRA will send over the contract agreement via email.
- Step Six:** **Schedule repairs.** Once the contract is signed by all required parties, the applicant can work with selected contractors to begin work on home.
- Step Seven:** **Check permitting.** Once the work is complete, the city will verify that all improvements have been made to the home by verifying that the requested permits are closed. The resident will need to reach out to the city to disclose repair status.
- Step Eight:** **Complete Community Service Hours.** Prior to payment, the city will need to verify that all required community service hours have been met.
- Step Nine:** **Payment.** Upon approval of completed repairs, the CRA will issue a check to the applicant for the grant amount. It is the responsibility of the applicant to provide final payment to the contractor(s).

CRA HOME RENOVATION PROGRAM FREQUENTLY ASKED QUESTIONS (FAQs)

What is the CRA Home Renovation Program?

The CRA Home renovation program a forgivable zero-interest loan program to qualified homeowners to help improve neighborhoods, bring dwellings into compliance with applicable adopted housing standards, reduce future maintenance costs, preserve decent affordable owner-occupied housing, and to eliminate threatening health and safety-related property conditions of dwellings located in the CRA District.

Who is eligible for the program?

An applicant is eligible for the program if they meet the following requirements:

1. Applicant meets Orange County's Income guidelines for very-low and low-income residents.
2. The property is located within the City of Winter Park's CRA boundary (see map)
3. Home is **owner-occupied**
4. Property is **current on all taxes and liens**
5. Property has homeowner's insurance
6. Property has have had prior rehab assistance under City of Winter Park rehabilitation programs within the last ten (10) years

Special terms apply to the Emergency Management Provision section of the Program.

Who decides what work is needed?

The homeowner will provide a list of requested improvements upon applying for the program. From this point, a CRA supplied contractor will assess the property to develop a scope of work and estimated cost for the project. After the scope is delivered, it is up to the applicant to determine what repairs he/she will move forward with in the program.

What improvements can be made?

Please refer to the program guidelines for a list of eligible improvements.

Do I have to pay back the funds?

The loan agreement entered into by the homeowner in the contract will be forgiven after ten (10) years of continuous residence. If the homeowner chooses to sell the property within this period, the homeowner will incur a 10% prorated repayment penalty of the value of loan for each year remaining in the loan term. If the home ownership passes to another relative, that person must also meet the income limit guidelines or be subject to repayment.

How long does the process take?

The application process can take approximately 2-3 weeks to complete depending on how quickly it takes for the applicant to submit required documents and collect required quotes for repairs.

Depending on the extent of the repairs and improvements to be made, the average process will take about six months to complete from application to completion.

What happens if I sell my home?

If you sell your home, or rent, refinance, transfer title or if the home ceases to be your principal residence, the homeowner will incur a 10% prorated repayment penalty of the value of loan for each year remaining in the loan term.

What is the maximum loan amount that I can get?

The maximum assistance amount is \$30,000. \$20,000 under emergency management.

Why do I need to provide three quotes for each required repair?

Florida statute stipulates that contracted services of this nature must be accompanied by at least three (3) written quotes prior to CRA approval.

If I collected three quotes for one of my requested improvements, can I get started on that repair while I continue collecting quotes for my remaining improvements?

No. Work cannot begin until the CRA staff receives *all* required paperwork, approves the resident's application, and all necessary parties sign the required contract agreement. Once the contract agreement has been signed, the applicant cannot add on additional repairs and will have to wait a minimum of ten (10) years before requesting any additional improvements.