

# LIMITED REPAIR PROGRAM



**RESPONSIBLE AGENCY:** The City of Jacksonville's Housing and Community Development Division, Housing Services (HCDD-HS), 214 N. Hogan Street, 3<sup>rd</sup> Floor, Jacksonville FL 32202, Phone: (904) 255-8200

**FUNDING SOURCES:** Community Development Block Grant Funds (CDBG), State Housing Initiatives Partnership Program Funds (SHIP) (All funding is based on availability)

**ELIGIBLE GEOGRAPHIC AREA:** Jacksonville/Duval County

**ELIGIBLE APPLICANTS:** Applicant must be the owner and occupant of the property to be rehabilitated. Applicant must be current on their mortgage, property taxes and provide proof of homeowner's insurance. However, for applicants whose total household income is below 50% of the median income, the insurance requirement may be waived.

**INCOME:** Applicants must have a gross annual household income of at or below eighty percent (80%) of the median income for Jacksonville, adjusted for household size, as published by U. S. HUD. **This includes all income for all household members.**

| Family Size | * Maximum Gross Income<br>(80% of Median) |
|-------------|---|
| 1           | \$35,500                                  |
| 2           | \$40,550                                  |
| 3           | \$45,600                                  |
| 4           | \$50,650                                  |
| 5           | \$54,750                                  |
| 6           | \$58,800                                  |
| 7           | \$62,850                                  |
| 8           | \$66,900                                  |

\* The maximum gross income limits are effective as of March, 2015 and are adjusted annually.

**ELIGIBLE PROPERTIES:** Owner-occupied, single-family (one to four units) homes.

**ELIGIBLE ACTIVITIES:** Eligible rehabilitation activities include, but are not limited to, the following:

- Roofing
- Structural
- Kitchens
- Doors
- Septic Tanks
- Electrical
- Flooring-Walls-Ceilings
- Baths
- Exterior Paint (Required)
- Lead-Based Paint Testing & Abatement
- Plumbing
- Heating
- Water Heaters
- Windows
- Drainfields

**FUNDING LIMITATIONS:** The maximum assistance amount available for each home is \$25,000. Maximum assistance may increase or decrease based on funds availability and the accompanying regulatory requirements. When the needed repairs to rid the home of unsafe or unsanitary conditions and preserve the structure exceed the maximum assistance amount the structure may be deemed ineligible with no assistance provided.

**MORTGAGE STRUCTURE:** The City's financial assistance will be provided in the form of a deferred payment loan, at 0% interest, for a term of up to 15 years. No monthly payments will be due and the loan shall be forgiven at the end of the term as long as the property remains the applicant's primary residence.

**ASSUMABILITY:** In the event the borrower either transfers title to the property or moves from the premises prior to the expiration of the term of the loan, the entire principal amount of the loan shall immediately become due and payable. In the event of death of the borrower prior to the expiration of the loan period, the loan shall continue in force as long as a member of the immediate family lives in the housing unit, meets the income level requirements and maintains the home as their primary place of residence.

**CONTRACTOR SELECTION:** The City maintains a list of licensed general, residential and building contractors from which the applicant may select a contractor. However, the applicant may select the contractor of their choice. Please be advised that only licensed general, residential, or building contractors in good standing with the Department of Professional Regulations and the Department of Consumer Affairs will be eligible for participation under the LRP program. Contractors not on the list but willing to submit a proposal will be required to complete and submit a contractor's application and be approved by the City prior to being awarded a contract.

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**BID PROPOSAL:** The applicant is encouraged to obtain at least two (2) bids. The bid proposal must be in a form approved by the City. The HCDD-HS rehab staff will review the contractor's proposals for cost reasonableness, feasibility, and adherence to the City's property rehabilitation standards and specifications and for compliance with the Secretary of Interior's Historic Preservation Guidelines, if applicable. Proposals not meeting these criteria will be rejected.

At the request of the homeowner, a contractor may be selected by the Housing Services staff, provided the owner signed the "Request for Bidding Assistance" form which is attached to the application. Contractors will then be selected by the assigned HCDD-HS staff person, on a rotating basis. If the contractor's proposal is within ten percent of the housing inspector's written estimate, the contractor is awarded the job. If the estimate is not within ten percent and cannot be negotiated accordingly, another contractor will be contacted to obtain another bid proposal.

**CONSTRUCTION PROCEDURES:** A pre-construction conference including the contractor, applicant, the HCDD-HS Housing Inspector and/or Program Manager will be conducted at the home prior to the start of rehabilitation. Each party will receive a copy of the contract and scope-of-work listing all the repairs to be done. A walk-through of the home will be conducted to ensure that all parties are in agreement with the repairs to be done. The applicant will have the option to select the following items: color and type of shingles, interior and/or exterior paint colors, floor coverings, cabinets, countertops and fixtures.

**WORK-IN-PROGRESS:** The contractor will furnish all labor, materials, equipment, permits, licenses and services for the proper completion of the project in accordance with the bid proposal and specifications. He/she must guarantee that materials supplied will be as specified in the specifications and all work performed will be completed in a timely, workmanlike manner according to standard trade practices. The contractor will post at the job site all permits required to renovate the project.

**INSPECTIONS:** All work performed by the contractor is subject to inspections by the Building Inspection Division and the HCDD-HS to determine if it is proceeding in accordance the terms of the contract and in compliance with code and standard trade practices. Each Inspector has the authority to reject work that does not conform to the Contract, local municipal codes, or adopted program or rehabilitation standards. All work not in compliance with said standards shall be corrected at the contractor's expense. The HCDD-HS Inspector will perform all draw inspections and the final inspection.

**CHANGE ORDERS:** Change orders shall be initiated by the contractor, and signed by the applicant, and approved by the HCDD-HS. Except in an emergency endangering life or property, there will be no material changes or alterations in the description of work or price without a prior written order signed by an authorized representative of the City.

**WARRANTY:** The Contractor shall provide a full one-year warranty to the Owner, for the workmanship and materials on all contract items other than roofing. A five-year warranty will be provided on the labor for all roofs installed. In addition, all applicable manufacturers' warranties will apply.