

LAKE WORTH CRA OWNER OCCUPIED RESIDENTIAL HOME REPAIR AND BEAUTIFICATION LOAN PROGRAMS:

Residential Home Repair & Beautification Loan

TERMS AND CONDITIONS

INTRODUCTION

The Lake Worth Community Redevelopment Agency (CRA) Home Repair Grant and Beautification Loan program was developed to provide homeowners with the financial assistance needed to make necessary improvements to their single-family homes to increase the homes livability and life span. Interest free loans will be given for the following improvements; roof, fence and front façade repairs. Grant funding is available on a "first come, first qualified, first served" basis and reimbursed as work is completed.

HOME REPAIR AND BEATIFICATION LOAN

The goal of the Home Repair and Beautification Loan is to improve the quality of life for homeowners and residents in Lake Worth by assisting them with necessary repairs and property improvements to make homes safe, secure and appealing, thus increasing their value.

The Home Repair and Beautification Grant is for single-family owner occupied households only. Loans are interest free and limited to \$5,000 per dwelling during the 2-3 year period. Matching funds are not required.

Eligible Repairs may include:

- Structural repairs – especially roofs, porches, windows, doors and foundations
- Removal of chain link fences
- Removal of old or decaying fences and replacement with new fences that meet current code
- Painting when part of an overall structural repair project

The CRA reserves the right and may require an inspection by the City Building Official or other CRA - contracted specialist to confirm that the proposed improvements or repairs are necessary and that other potentially dangerous violations do not exist.

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 Lake Worth CRA boundaries.
- All work must be performed by a licensed contractor who must obtain all necessary building permits from the City of Lake Worth Building Department. Applicants *must* meet with the City Planning Department to ensure all repair or improvements comply with City code and design guidelines.
- Applicants must prove that it is a homesteaded property and be the owner and occupant of the structure.
- 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 loan Mortgage payments on the property must be current.
- Grantees of the program are subject to a two- three year lien on their property during the payback period until final payment is made to 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.
- All projects and improvements must comply with design guidelines as adopted by the Lake Worth CRA and the City of Lake Worth.
- The minimum requested amount for the loan is \$500. Projects must commence after applying and receiving an award. Any repairs or improvements underway will not be funded.
- Applicants will need to be approved by the CRA Board or Staff prior to beginning their projects in order to be funded.

PROGRAM PROCEDURES

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

1. Applicants must complete the application and return it to the City of Lake Worth CRA along with all any other requested documents.
2. Applicants will be reviewed by CRA Staff. Applicants will be notified within 30 days regarding their eligibility to participate in the program. A minimum of two (2) bids for all work from licensed contractors must be submitted. The bids will be reviewed for reasonableness and consistency. The CRA reserves the right and may require an inspection by the City Building Official to confirm there are no code violations on the property that should be addressed prior to commencing work.
3. Once the application has been reviewed and if approved, either by Staff or by the CRA Board, a "Notification of Award of Loan" will be sent to the applicant.
4. The applicant then must notify the contractor and work may commence. All contractors must have a valid contractor's license and must obtain all necessary building permits.
5. When the approved work is complete, the applicant must contact CRA Staff and confirm, in writing, that all work is complete and satisfactory and submit all receipts and copies of final building inspections (if required) to the CRA office. Checks will not be released until all necessary paperwork is turned in.
6. Upon receipt of the required work, the CRA will perform a "verification inspection" to ascertain if all work has been completed. All repairs or improvements must be completed within four months after the "Notification of Award of Loan" is received.

WARRANTIES FOR REPAIRS AND IMPROVEMENTS

It is the responsibility of the property owner(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 property owners 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 property owner is responsible to notify the contractor of any warranty claims.

APPLICANT/PROPERTY OWNER OBLIGATION

It is the goal of the Residential Rehabilitation and Beautification Program 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 or the CRA, CRA staff will guide them through the process.

- A. Once a loan award is given and execution of the proper paper work is completed, 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 the duration of the loan.
- B. Should the property change ownership through sale during that period of time, the applicant will reimburse the CRA, from the sale's proceeds for that prorated portion of the loan that has not yet been paid, at zero percent interest. During the term of the 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 loan period or by making reimbursement to the CRA of the prorated portion, at zero percent interest, over the remainder of the two-three year period.
- D. If the property is sold, transferred or assigned, other than through inheritance referenced in C above, the amount of the remaining balance of the loan due must be paid to the CRA.

UGLY YARD COMPETITION FLORIDA FRIENDLY LANDSCAPING PROGRAM

PROGRAM OUTLINE

Brief Program Description

The purpose of the *Ugly Yard Competition* is to provide an opportunity for property owners to help create landscapes with low-maintenance plants and environmentally sustainable management practices that ultimately will save time, money, and energy.

Landscapes can be designed to reduce the amount of resources needed to maintain them. By selecting the appropriate plants and efficient irrigation systems, a balance can be achieved to fit your aesthetic needs as well as reduce resource use.

Before the program begins, the CRA will hire a licensed landscape architect or architects, familiar with the Florida Friendly Landscaping Program to create 4-5 landscape designs, specific to typical Lake Worth lot sizes and climate. Once an application has been approved, the homeowner will be allowed to pick a landscape design of their liking for installation. All work will be overseen by the landscape architect. We will require that all chosen households prepare their lawn for the new installation, providing their own sweat equity.

The CRA may also create a list of pre-qualified, licensed contractors that applicants may choose from for the execution of the design.

Program Goals / Outcomes

Benefits of this program include:

- cost savings through lower water bills
- reduction in the labor needed to maintain your landscape
- improving property values
- educating the community to think green
- neighborhood beautification
- cooling urban areas
- conserving energy
- neighborhood building and enhancement

Eligible Projects

Owner occupied homes in Royal Poinciana and Tropical Ridge Neighborhoods. See map for the boundaries. Working with the Homeowners Associations, the CRA hopes to have multiple properties on one block apply. These related applications will receive priority in an effort to create local impact, thus improving neighborhood aesthetics.

Program Dates / Schedule

Effective January 2017

Funding Specifics

- The Lake Worth CRA will be responsible for up to 100% of the awarded total project cost.
- Awarded applicants are required to remove and prepare their homes front lawn prior to the new installation.

- The Lake Worth CRA will be responsible for approved costs for goods and services completed by third party vendors. Sweat equity of applicants, family and household members are not eligible for reimbursement.
- Submitting an application does not guarantee funding
- The CRA will accept applications on a rolling basis until grant funds are fully expended. All funds must be expended by September 30, 2017.
- Partial funding for incomplete projects will not be permitted.

Application Instructions

- Fill out an application
- Attach photos of the project area
- Sign and certify

Design Elements for Landscapes:

Designing a resource-efficient landscape requires the incorporation of a few design elements.

- **Zoning**--grouping plants in the landscape according to their water requirements. For example, water-loving plants should be grouped separately from drought-tolerant plants. This allows for the proper amount of water to be distributed to the plants as they need it.
- **Use of drought-tolerant plants**--these plants require less water and are adapted to drought conditions and soils with low water-holding capacities.
- **Drought-tolerant turf**--Ask your local nurseries which grass varieties have excellent drought tolerance and will grow well in your yard's soil type. Centipede grass is appropriate for most of the Southeast. In Florida, bahia grass, bermuda grass, and zoysia grass all have excellent drought tolerance and may be suitable for your area as well. During dry periods, allow the turf to go dormant. When the rain comes, these grasses will turn green again.
- **Mulch, mulch, mulch**--because mulch reduces evaporation, it is used extensively in xeriscaping to replace areas that require extensive watering. Mulch can also be used to create paths or walkways throughout your landscape.

Resources

The Florida Yards & Neighborhoods Handbook - 2015

The FYN Handbook is a homeowner's best resource for learning about the nine FFL principles and how to apply them in the home landscape.

http://fyn.ifas.ufl.edu/materials/FYN_Handbook_2015_web.pdf

Gardening Solutions

Gardening Solutions brings Florida homeowners and gardeners the best information about Florida-Friendly plants, sustainable landscape practices, and ways to beautify your yard and garden.

Gardening Solutions is a program of the University of Florida's Institute of Food and Agricultural Sciences. <http://gardeningsolutions.ifas.ufl.edu/>

Water Rebates ideas for rebates can be found throughout the Country

<http://www.waterrebates.com/> (Lake Worth has an error message)

WPB "One" Water Program

<http://wpb.org/sustainability/water-sip/> (free rain barrel workshops)

Smart Irrigations Applications

<http://smartirrigationapps.org/>

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LAKE WORTH CRA UGLY LAWN COMPETITION/ FL FRIENDLY LANDSCAPING

TERMS AND CONDITIONS

INTRODUCTION

The Ugly Yard Competition/ *FL Friendly Landscaping* Competition is to provide an opportunity for property owners to select landscapes with low-maintenance plants needing environmentally sustainable management practices that ultimately will save time, money, and energy. Florida-friendly landscaping also requires little fertilizer and pest control measures, calls for minimal pruning, and provides many attractive planting options. Grant funding is available on a "first come, first qualified, first served" basis and reimbursed as work is completed.

The Ugly Yard Competition/ FL Friendly Landscaping grant is for owner-occupied households within the CRA district only. This grant will provide up to \$1000 in funding for the creation of low maintenance, high quality yards and the implementation of elements that make water conservation a priority. Grant may include, but is not limited to, items such as: rain barrels, aesthetically-pleasing perimeter fencing (not privacy fences or chain link) ground cover, tree installation and significant landscape improvements. This program will not reimburse for luxury items.

ELIGIBILITY REQUIREMENTS

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

- Applicants for this competition must reside within the Lake Worth CRA boundaries.
- Applicants must prove that it is a homesteaded property and be the owner and occupant of the structure.
- The subject property taxes must be current.
- Standard property insurance must be maintained on the property.
- Mortgage payments on the property must be current.
- Grantees may be subject to a two year lien on their property after completion of work and payment is made by 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 Lake Worth CRA and the City of Lake Worth
- Only future projects will be funded. Therefore, projects already completed prior to applying or in the process of will not be funded. Applicants will need to be approved by the CRA Board prior to beginning their projects in order to be funded.

PROGRAM PROCEDURES

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

1. Applicants must complete the application and return it to the City of Lake Worth CRA along with all any other requested documents.

2. Applicants will be reviewed by CRA Staff. Applicants will be notified within 30 days regarding their eligibility to participate in the program. Applicants will then choose a design of their liking. A minimum of two (2) bids for all work from licensed contractors must be submitted for work valuing over \$500. The bids will be reviewed for reasonableness and consistency. The CRA reserves the right and may require an inspection by the City Building Official to confirm there are no code violations on the property that should be addressed prior to commencing work.
3. Once approval from the CRA has been granted, the applicant must notify the contractor and work may commence. All contractors must have a valid contractor's license and must obtain all necessary building permits.
4. When the approved work is complete, the applicant must contact CRA Staff and confirm, in writing, that all work is complete and satisfactory and submit all receipts and copies of final building inspections (if required) to the CRA office. Checks will not be released until all necessary paperwork is turned in.
5. Upon receipt of the required work, the CRA will perform a "verification inspection" to ascertain if all work has been completed. All improvements must be completed within four months after the "Notification of Award of Loan" is received.

SELECTION OF CONTRACTORS

Selection of a general contractor for all Residential Rehabilitation Programs is the responsibility of the property owner; however, all reimbursed work must be completed by a licensed and insured contractor. OR the CRA could create a list of pre-qualified, licensed contractors, giving preference to local businesses.

TIME FOR COMPLETION

Final payment will not be paid to the contractors until all work is completed and signed off by the property owner, contractor and approved by the CRA staff. ***All required permits must be obtained by the owner or contractor prior to final payout.***

APPLICANT/PROPERTY OWNER OBLIGATION

It is the goal of this program 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 or the CRA, CRA staff will guide them through the process.