

**RESIDENTIAL EXTERIOR
IMPROVEMENT GRANT
PROGRAM
&
APPLICATION FORM**

City of Clearwater Community Redevelopment Agency
North Greenwood Community Redevelopment Area

TABLE OF CONTENTS

SECTION 1 – PROGRAM GOAL 1

SECTION 2 – PURPOSE AND INTENT 1

SECTION 3 – AVAILABLE ASSISTANCE AND PROGRAM ELIGIBILITY 2

SECTION 4 – ELIGIBLE RESIDENTIAL IMPROVEMENTS 4

SECTION 5 – PROGRAM REQUIREMENTS AND APPLICATION PROCESS 5

SECTION 6 – DISBURSEMENT POLICY AND PROCEDURE 6

SECTION 7 – GRANT EXPIRATION..... 7

SECTION 8 – COMPLIANCE WITH THE CITY OF CLEARWATER ETHICS CODE..... 7

SECTION 9 – APPLICATION 8

SECTION 10 – ELIGIBLE CRA AREA MAP 11

RESIDENTIAL EXTERIOR IMPROVEMENT GRANT PROGRAM

The Program provides a matching grant of up to **\$20,000**.

SECTION 1 – PROGRAM GOAL

The City of Clearwater (City) Community Redevelopment Agency (CRA) Residential Exterior Improvement Grant Program (Program) is designed to increase access to redevelopment funding for residential improvements to homesteaded single-family homes in the North Greenwood Community Redevelopment Area (NGCRA). The purpose of the Program is to rehabilitate single family homes, improve property conditions, aesthetics, reduce housing cost burden, and aid in the elimination of slum and blight. The focus of this Program is directed to the exterior improvement of residential properties to enhance neighborhood aesthetics and pride.

SECTION 2 – PURPOSE AND INTENT

The purpose of the Program is to support the implementation of the adopted Community Redevelopment Area Plan (Plan) for the North Greenwood Community Redevelopment Area in accordance with the Florida Community Redevelopment Act of 1969. Sections 163.330, et seq., Florida Statutes, by:

- 1) Carrying out plans for a program of voluntary or compulsory repair and rehabilitation of buildings or other improvements in accordance with the community redevelopment plan (Sections 163.370(2)(c)(5), Florida Statutes).
- 2) Reducing the percent of households that are housing cost burdened (Plan Section 3.2, Goals and Objectives, Goal 4 Housing Affordability, Objectives, page 94).
- 3) Prioritizing keeping existing residents in their homes through funding for addressing property maintenance and building code issues and reducing visual blight (Plan Section 3.3, Redevelopment Policies, Housing, page 95).
- 4) Developing grant programs to improve the exterior and interior of blighted properties (Plan Section 4.5, Plan Implementation, Table 15, Goal 1 Policy Implementation: Public Safety, page 134).
- 5) Developing programs to encourage neighborhood pride in yard and home appearance (Plan Section 4.5, Plan Implementation, Table 15, Goal 1 Policy Implementation: Public Safety, page 136).
- 6) Providing emergency assistance funds for low-income residents for life safety home repairs and renovations to accommodate physical disabilities (Plan Section 4.5, Plan Implementation, Table 15, Goal 4 Policy Implementation: Housing Affordability, page 140).
- 7) Creating a grant program to reduce blight through the repair and preservation of historic homes (Plan Section 4.5, Plan Implementation, Table 15, Goal 4 Policy Implementation: Housing Affordability, page 142).
- 8) Creating value for the citizens of Clearwater and improving the North Greenwood CRA by (themes stressed throughout the Plan):
 - a) Promoting a resident and neighborhood friendly atmosphere;

- b) Promoting economic development and neighborhood revitalization;
- c) Incentivizing property owners to enhance and sustain the values of their property;
- d) Creating a more inviting and visually appealing atmosphere; and
- e) Instilling a greater sense of place and civic identity.

It is not the intent of the CRA to engage in any rehabilitation activity that requires vacating property or displacing any residents from property. Moreover, this Program does not assist in temporary relocation cost or the development of new construction projects. Rather, it is to rehabilitate existing single-family structures.

SECTION 3 – AVAILABLE ASSISTANCE AND PROGRAM ELIGIBILITY

The Program provides a matching grant, as specified below, of up to **\$20,000** to assist applicants with exterior home repairs. Program assistance is based on a sliding scale and adjusted for family size and income limits, which are subject to change from time to time.

Applicants with Household incomes that exceed 120% Area Median Income do not qualify for this Program. Applicant will match the grant amount by the percentages listed below (must provide proof of matching funds prior to project work commencing):

| Area Median Income (AMI) % | Applicant Contribution/Match |
|----------------------------|------------------------------|
| 0 – 30% | 5%* |
| 31% – 50% | 10%* |
| 51% – 80% | 15%** |
| 81% – 120% | 20%** |
| 121% – plus | Not eligible for grant. |

*Match may be waived at the rate of one hour of community service per \$150 of approved grant amount.

Up to 50% of Applicant’s match may be waived at the rate of one hour of community service per \$150 of approved grant amount. *(Community Service must be performed by Applicant, or anyone over 18 years of age legally residing in the home, within the NGCRA boundary and through a tax-exempt not-for-profit organization recognized by the CRA or City of Clearwater. Community service must be performed without pay or compensation from the not-for-profit organization, and service must be performed in full hour increments rounding up to the nearest whole hour. Scope of community service must be pre-approved, by the CRA Director, prior to commencement. In addition, said community service must be performed prior to release of grant funds.)***

The CRA Director may waive, or reduce, on a case-by-case basis, the community service provision for certain individuals with disabilities, including age related disabilities, or other verifiable hardships, that prevent the Applicant, and anyone over 18 years of age legally residing in the home, from performing community service. In the event the waiver is granted, then the Applicant Contribution/Match will be set to zero percent.

The grant is a reimbursement grant, unless otherwise approved by the CRA Director to pay an approved licensed contractor directly, no more than one payment within a 30-day period. **The CRA Director may require in all grant applications that licensed contractors be paid directly, eliminating the need for homeowners to pay contractors, and then requesting reimbursement from the CRA.**

The chart below is data provided by the Florida Housing Finance Corporation (FHFC) which is based upon figures provided by the United States Department of Housing and Urban Development (HUD) and are subject to change. Updated charts by FHFC will supersede any income limit chart provided within this document. When updates are made available by FHFC, the chart below will be updated.

| FEDERAL HUD AND STATE INCOME LIMITS 2024 as of 4/15/2024 | | | | | | | | |
|--|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| HOUSEHOLD SIZE | 1 Person | 2 Persons | 3 Persons | 4 Persons | 5 Persons | 6 Persons | 7 Persons | 8 Persons |
| ABOVE MODERATE (140%) | 93,660 | 106,960 | 120,400 | 133,700 | 144,480 | 155,120 | 165,900 | 176,540 |
| MODERATE INCOME (120%) | 80,280 | 91,680 | 103,200 | 114,600 | 123,840 | 132,960 | 142,200 | 151,320 |
| LOW INCOME (80%) | 53,500 | 61,150 | 68,800 | 76,400 | 82,550 | 88,650 | 94,750 | 100,850 |
| VERY LOW (50%) | 33,450 | 38,200 | 43,000 | 47,750 | 51,600 | 55,400 | 59,250 | 63,050 |
| EXTREMELY LOW (30%) | 20,100 | 22,950 | 25,820 | 31,200 | 36,580 | 41,960 | 47,340 | 52,720 |

Any applicant requesting grant funding from this program will have their income verified by City staff and must supply the items listed below, and, if requested, any other income or employment documents that are not listed below:

- If applicable, self-employed year to date profit and loss statements.
- All pages of last two year's tax returns, with all schedules and W-2s/1099(s).
- Most recent and consecutive last two months of bank statements (with bank name and account number) (ALL PAGES, even if blank) for all household members with accounts.
- If combined with a Home Rehabilitation Loan from the Economic Development and Housing Department, additional information may be required.

Applicants that do not wish to have their income verified will automatically be disqualified from Program participation.

Eligibility Criteria

To be eligible for the Program, the project/property must meet all the following qualifications:

- Applicant must be the owner of the subject property. *
- The subject property must be a single-family home.
- Property must be located within the North Greenwood Community Redevelopment Area.
- The single-family home must be the primary residence and legal homestead of the Applicant. In addition, the following may qualify for the Program.
 - Owners of property that have applied to Pinellas County for homestead exemption consideration may be eligible for this Program.
 - Applicants that reside at the property, control said property other than through outright ownership, and are authorized to approve the repairs and other work that are the subject of this program, may provide alternative documents to substantiate that they have such control and authority regarding the property. This documentation may include probate court documents, wills, heirship affidavit, letters of administration, or other legal documentation. After review of the documents, the residing applicant(s) may qualify for the Program, provided the applicant(s) wishing to apply for the Program reside at the property as their primary residence. If such control or authority is disputed by another party or

parties, the application may be denied until such time as the Applicant resolves such disputes.

- Must demonstrate property taxes are current or a satisfactory payment plan is approved by the CRA Director.
- Must be current on mortgage payments (if applicable).
- Must be in good standing with the city (no outstanding code enforcement or building code violations). **This requirement may be waived by the CRA Director if the work proposed under this application will remediate the code violations.**
- If combined with a Home Rehabilitation Loan from the Economic Development and Housing Department, other requirements may vary.

*The owner of the Property (Owner) shall be the Applicant. Owner means a holder of any legal or equitable estate in the premises, whether alone or jointly with others and whether in possession or not shall include all individuals, associations, partnerships, corporations, limited liability companies and others who have interest in a structure and any who are in possession or control thereof as agent of the owner, as executor, administrator, trustee, or guardian of the estate of the owner. No Owner shall receive more than \$25,000 in total CRA grant value across all CRA grant programs within a 12-month rolling year. For the purposes of this application, the total CRA grant value that an Owner has received over such period shall be the combined value, in the 12 month period immediately preceding the submission of an application for this program, of: (1) the amount of CRA grant funds that the applicant has received; (2) the amount of CRA grant funds that any holder of legal title in the subject property other than the applicant has received; and (3) if a business entity holds legal title in the subject property, the total amount of CRA grant funds received by any directors, members, partners, shareholders, any others with an ownership interest in such entity, and any others able to exert managerial control over or direct the affairs of said entity.

Previous Participation – Each property may not receive a grant any more than every thirty-six months.

The following are ineligible for Program assistance:

- **Work or improvements that are completed prior to an application being approved.**
- Any unpermitted work or improvements performed on the property that required a permit and inspections.
- Any work or improvements on the property that fail required inspections.
- Multi-family properties.
- Properties that do not qualify for homestead exemption.
- New construction or improvements on vacant land.

Project Implementation

Projects are to be coordinated, managed, and implemented by the Applicant with close interaction with Community Redevelopment Agency Department staff and the appropriate City departments. Applicant is responsible for obtaining/arranging any permits required by the city.

SECTION 4 – ELIGIBLE RESIDENTIAL IMPROVEMENTS

One or more of the following improvements *may be eligible* for Program assistance:

- 1) Exterior repairs (walls, foundation, piers, siding, etc.);
- 2) Exterior painting;
- 3) Exterior windows and doors;
- 4) Roof repairs or replacement, including fascia board, soffits, and gutters;
- 5) Window or door awnings and shutters (including hurricane shutters; replacement or repair);
- 6) Exterior weatherization improvements;
- 7) The installation, repair, or renovation of porches;
- 8) The installation of decorative lighting;
- 9) Decorative fencing;
- 10) Driveway, pedestrian walkways/pathways, and sidewalk improvements;
- 11) American with Disabilities Act (ADA) accessibility improvements;
- 12) The installation of landscaping and irrigation systems, not to exceed thirty percent (20%) of the total grant amount;
- 13) Tree trimming or removal (requires city approval, and city may require a licensed arborist to confirm tree removal is necessary);
- 14) Heating, ventilation, and air conditioning (HVAC) systems;
- 15) Certain interior repairs:
 - a. Interior deterioration/damage directly resulting from an exterior defect or damage, may qualify for grant funding to repair said deterioration/damage. Such interior repairs may include, but are not limited to, load bearing walls, drywall, insulation, and wood repair. However, grant funds must first be used for improvements or repairs to fully remedy the external defect or damage that resulted in such interior deterioration/damage prior to any use of grant funds on interior repairs.
 - b. Interior deterioration/damage that is verified by the city as a life safety issue to home inhabitants.
 - c. ADA accessibility improvements.
- 16) Home fumigation (including tenting if necessary) for termites; and
- 17) *Other improvements may be submitted for consideration but must demonstrate that the improvement meets the intent of this grant program.*

The following improvements are not eligible for Program assistance:

- 1) **Repairs to unsafe or substandard structures that cannot be made safe for habitation with Program funds.**
- 2) Room additions, garage conversions, repairs to structures separate from the living units (detached garage, shed, etc.), furnishings, and pools.
- 3) Repairs covered by insurance.
- 4) Non-permanent improvements.
- 5) Enclosing a front porch.
- 6) Installation of window or door security bars.
- 7) General interior home improvements and repairs.

SECTION 5 – PROGRAM REQUIREMENTS AND APPLICATION PROCESS

Program Requirements

- All statements and representations made in the application must be correct in all material respects when made.

- **Color digital photographs of the existing structure exterior, showing all sides of the building, must be provided with application.**
- An estimated detailed budget must be provided on the attached project budget form (Attachment A).
- Work required to be performed by licensed contractors. Applicant must provide, as attachments, **three quotes** from contractors and copies of their licenses. Quotes to include complete description of materials to be used).
 - *If work is performed by non-licensed workers, then only materials purchased will be eligible for grant funds, unless the work performed was required to be performed by a licensed individual per City codes.*
- Portions of the project costs not funded by the requested grant must be provided by Owner funding. Owner funding may consist of bank loans, lines of credit, a Home Rehabilitation Loan from the city's Economic Development and Housing Department, and owned assets (Owner Equity), etc.
- Owner must demonstrate their source of the Owner Funding and their ability to meet the financial obligations of the Program prior to Program approval.
- Proceeds from other City-managed financial assistance programs may be used as Owner Equity to satisfy the Owner Funding requirements of this Program and may be used to assist with funding of remaining portion of larger improvement project. Grant funds cannot be used as Owner Equity to satisfy the Owner Funding requirements of other City-managed financial assistance programs.

Grant Application Process

- Submittal of an application does not guarantee a grant award.
- Grant preference will be given to Applicants at or below 80% AMI, applicants 65 years of age and above, and the disabled.
- Completed applications that meet all the Program requirements will be reviewed by the CRA Director.
- The CRA Director will approve or deny applications based on the criteria set forth in this document.
- Incomplete applications will not be considered submitted until all required documentation has been submitted to Community Redevelopment Agency Department staff.
- All construction/design contracts will be between the Applicant and the contractor/design professional.

SECTION 6 – DISBURSEMENT POLICY AND PROCEDURE

Grant funds will, unless otherwise approved by the CRA Director to allow initial project deposits or other necessary draws, up to fifty percent of the grant amount, to be paid directly to a City/CRA approved licensed contractor, be disbursed upon a **“Finding of Project Completion”** by CRA Director. A “Finding of Project Completion” will be granted when the following criteria are met:

- 1) Applicant must demonstrate their ability to meet the financial match/obligations of the Program and any required community service has been completed by qualifying applicants.
- 2) Requests for disbursement of project costs will be viewed as a single, completed package, unless prior disbursement of funds arrangements have been made to pay

licensed contractors directly (**no more than one payment within a 30-day period**). Costs not included in the approved application budget will not be considered for disbursement.

- 3) Required documentation for disbursement of project costs must include:
 - a. Copies of cancelled checks, certified checks or money orders of project costs, or credit card statements of project cost;
 - b. Detailed invoices and paid receipts signed, dated, and marked "paid in full;"
 - c. Name, address, telephone number of design professional(s), general contractor, etc.; and
 - d. Photos of the project (before and after photos).
- 4) The Applicant must have obtained all necessary/required permits (e.g. zoning and building), passed all required inspections, and prior to final disbursement of funds received (if relevant) notice, in the form of a Certificate of Occupancy or Certificate of Completion for the project demonstrating the legal occupancy of the project area. **Any work performed without a permit that required a permit will not be eligible for grant funding.**
- 5) The CRA disburses funds to grant recipients within 30 days of fully completed reimbursement request.

SECTION 7 – GRANT EXPIRATION

Applicants must receive a "Finding of Project Completion" within 180 calendar days from the date of application approval. After the said 180 days, the grant will expire. An extension for the grant funds may be granted by the CRA Director for a good cause. It is the responsibility of the Applicant to request, in writing, from the CRA Director an extension of the grant approval before the expiration date.

SECTION 8 – COMPLIANCE WITH THE CITY OF CLEARWATER ETHICS CODE

The applicant will comply with all applicable City rules and regulations including the City's Ethics Codes. Moreover, each applicant to the Program acknowledges and understands that the City's Ethics Code prohibit City employees from receiving any benefit, direct or indirect, from any contract or obligation entered with the City.

SECTION 9 – APPLICATION

| | |
|--------------------------------------|-----------------|
| 1) Applicant (Property Owner) | |
| Full Legal Name(s): | |
| | |
| Mailing Address: | |
| City/State/Zip: | |
| Phone Number: | E-mail Address: |

| |
|----------------------------------|
| 2) Subject Property |
| Address commonly known as: |
| |
| Parcel Identification Number(s): |
| |

| |
|--|
| 3) Project description, scope of work to be performed, sketch plans and specifications detailing the scope of work (provide attachment(s) if needed). (Applicant understands that depending on the project, certain city departments may require additional documentation, plans, etc. to properly review and approve the proposed project described in this application.) |
| |

| | |
|--|--------------------|
| 4) Financial and Other Disclosures | |
| Annual Household Income: | \$ |
| <i>(Income examples (not limited to the following): employment or self-employment income, Social Security, Pension, Disability, etc.)</i> | |
| Household Size: | # |
| Is the subject property current with property tax payments, mortgage payments (if applicable), fees, and in compliance with City codes and regulations? (must provide copies of property tax payment and mortgage payment statements) | |
| Yes ___ No ___ | |
| If no, please explain: | |
| | |
| Have you received a loan or grant assistance from a city-managed financial assistance program for a project at the subject property? | |
| Yes ___ No ___ | |
| If yes, please specify the program(s), dates received, and the loan/grant amount(s) below or provide attachment(s). | |
| Program Name: | |
| Date Received: | Amount Received \$ |
| Program Name: | |
| Date Received: | Amount Received \$ |
| 5) Amount of Grant Requested under this program: | |
| \$ | |
| Are you requesting direct payment of approved grant funds to an authorized contractor? | |
| Yes ___ No ___ | |
| If yes, please specify the contractor's name: | |
| | |
| Note: This option must be approved by the CRA Director. | |

Attachment A - Project Budget Form

(Attach contractor/vendor estimates/quotes for consistency verification of items listed below. Contactor/vendor estimates/quotes improvement item descriptions and cost will supersede if improvement item descriptions and cost are listed different below. If more project budget form lines are need, Applicant may duplicate budget template below on separate sheet. If new Project Budget Form is created, write "See Attached" in Line No. 1 below.)

| For Applicant Use | | | For staff use only | |
|---|--|----------------------------|---|--------------------------------|
| Line Item No. | Improvement(s) Item Description (Including construction materials, labor, permitting, other fees, etc.) | Improvement(s) Cost Amount | Line Item Eligible for Grant Consideration Yes/No | Cost Amount Eligible for Grant |
| 1 | | \$ | | \$ |
| 2 | | \$ | | \$ |
| 3 | | \$ | | \$ |
| 4 | | \$ | | \$ |
| 5 | | \$ | | \$ |
| 6 | | \$ | | \$ |
| 7 | | \$ | | \$ |
| 8 | | \$ | | \$ |
| 9 | | \$ | | \$ |
| 10 | | \$ | | \$ |
| 11 | | \$ | | \$ |
| 12 | | \$ | | \$ |
| 13 | | \$ | | \$ |
| 14 | | \$ | | \$ |
| 15 | | \$ | | \$ |
| 16 | | \$ | | \$ |
| 17 | | \$ | | \$ |
| Total Improvement(s) Cost Amount | | \$ | Total Cost Amount Eligible for Grant Consideration | \$ |

| Line No. | For Staff Use Only | |
|----------|--|-----------|
| 1 | Total Cost Amount Eligible for Grant Consideration (from "Attachment A" above and/or from attached contractor estimates/quotes). | \$ |
| 2 | Amount of Grant Requested under this program (Section 9, question 5 of Application). | \$ |
| 3 | Enter the amount with the lower monetary value from either Line No. 1 or Line No. 2. | \$ |
| 4 | Enter required Applicant Contribution/Match (either 5%, 10%, 15%, or 20% contribution/match, see Section 3 of Grant Program). | \$ |
| 5 | Subtract Line No. 4 from Line No. 3 and enter amount. | \$ |
| 6 | Enter value of eligible community service hours for contribution/match waiver, if applicable. (See Section 3 of Grant Program for value of service hours). Number of service hours approved by CRA Director: _____. | \$ |
| 7 | Add Line No. 6 to amount in Line No. 5 and enter amount. | \$ |
| 8 | Enter amount from Line No. 7. This is eligible grant award amount to enter in approval letter: | \$ |

PLEASE NOTE:

For multiple signers: This Application may be executed in one or more counterparts, each of which when executed and delivered, shall be an original, but all such counterparts shall constitute one and the same instrument.

I ACKNOWLEDGE THAT I HAVE RECEIVED AND UNDERSTAND THE GRANT GUIDELINES HEREIN ABOVE STATED. IN ADDITION, BY EXECUTING THIS APPLICATION, I ACKNOWLEDGE THAT I AM LAWFULLY AUTHORIZED TO EXECUTE THIS APPLICATION AND THAT ALL INFORMATION AND STATEMENTS CONTAINED HEREIN AND ON ANY ATTACHEMENTS ARE TRUE, CORRECT, AND COMPLETE.

Applicant Signature

Printed Name

Date

STATE OF _____ COUNTY OF _____

The foregoing instrument was acknowledged before me this ____ day of _____, 20____, by _____ who [] is personally known to me or [] has produced identification.

Type of identification produced: _____.

My commission expires:
(Notary Seal)

Notary Public Signature

Notary Public Print Name



Mail or hand deliver completed application form to:
Community Redevelopment Agency
City of Clearwater / 600 Cleveland Street, Suite 600 / Clearwater, FL 33755
For question call the Community Redevelopment Department at 727-562-4038.


SECTION 10 – ELIGIBLE CRA AREA MAP

NORTH GREENWOOD COMMUNITY REDEVELOPMENT AREA




Prepared by:
 Department of Public Works - Engineering
 Geographic Technology Division
 160 S. Myrtle Ave, Clearwater, FL 33756
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 www.MyClearwater.com

| | | | | |
|---|-------------------------------------|---|--|---------------------|
|  | <p>North Greenwood CRA Boundary</p> |  | <p>Area not in Clearwater Jurisdiction</p> | |
| <p>Map Gen By: KF</p> | <p>Reviewed By: ES</p> | <p>Aerial Flown 2023</p> | <p>Date: 10/20/2023</p> | <p>Page: 1 of 1</p> |



Scale: N.T.S.

Document Path: C:\Users\kavin\MyCity of Clearwater\Engineering Geographic Technology - Documents\GIS\CRA\Greenwood and Downtown CRA\Greenwood and Downtown CRA.aprx