



# **CURB APPEAL**

## **RESIDENTIAL IMPROVEMENT PROGRAM**

### **GUIDELINES**

#### **HISTORY**

In 2007, the CRA Board of Commissioners discussed the relevancy and sufficiency of existing CRA grant programs. The Board expressed the desire to apply a limited version of the Site Development Assistance Program to single-family residential structures within the CRA District. Upon reviewing the program guidelines, staff recommended the creation of a separate grant program designed specifically to address the needs of property owners in the Northwest and Southwest Neighborhoods within the CRA District.

#### **PURPOSE**

The elimination of slum and blight within the Community Redevelopment Area is a priority for the CRA. The Curb Appeal Residential Improvement Program is designed to assist in this goal by providing grants to the owners of single family residential properties for minor exterior property improvements that can improve the aesthetics of a residential dwelling and increase property value.

#### **PROGRAM**

Grant funding is provided by the Delray Beach Community Redevelopment Agency to assist homeowners with the cost of minor structural and cosmetic property improvements. The program will be administered by the City of Delray Beach Community Improvement Department. Only exterior improvements will be considered. Recommendations for grant awards will be made by Community Improvement staff with the CRA Board of Commissioners giving the final approval.

The program is available to eligible structures in the Northwest and Southwest Neighborhoods within the CRA District, encompassing Sub-Areas #3, #4 and #8.

#### **FUNDING LIMITS & ELIGIBILITY REQUIREMENTS**

The maximum dollar amount per award is \$15,000. Only one grant may be awarded per applicant within any fiscal year (October 1 through September 30). No property may receive more than the maximum allowed grant award, as set forth within these guidelines, within a five-year period.

Funding for the Curb Appeal Residential Improvement Program is allocated annually as needed. Assistance from this program may, at the sole discretion of the CRA, be combined with assistance from other programs.

**Full Grant –** A full grant is defined as covering all costs incurred for eligible improvements as approved by the CRA Board, in an amount not to exceed \$15,000 per residential parcel.

Matching Grant – A matching grant is defined as covering 50% of the costs of eligible improvements as approved by the CRA Board, in an amount not to exceed \$15,000 per residential parcel. The property owner will be responsible for paying the difference between the grant award and the total costs of improvements.

Eligibility requirements for a Full Grant are as follows:

1. Single family residential structures located within the NW and SW neighborhoods of the CRA district are eligible.
2. The structure must be owner-occupied, and a copy of the mortgage deed must be submitted with the grant application. Owner-occupants must reside in the dwelling for a minimum of one (1) year prior to applying for assistance.
3. Property owners must provide proper documentation to prove that property taxes and mortgage are in good standing.
4. Gross annual household income may be no higher than 100% of the area median income, as defined and published by the federal government. Written verification of income shall be required to document the applicant's eligibility.

Eligibility requirements for a Matching Grant are as follows:

1. Single family and duplex residential structures located within the NW and SW neighborhoods of the CRA district are eligible.
2. If occupied by a tenant, a valid annual lease must be in place and submitted with the grant application.
3. If owner-occupied, the gross annual household income must exceed 100% of the area median income, as defined and published by the federal government.
4. Property owners must provide proof of ownership and proper documentation to prove that property taxes and mortgage are in good standing.

Single-family residential structures located outside of CRA Sub-Areas #3, #4 and #8, multi-family residential properties consisting of three or more units, and non-residential properties shall be deemed automatically ineligible for funding under the Curb Appeal Residential Improvement Program. Single-family and duplex structures with mortgages and/or property taxes not in good standing shall also be deemed automatically ineligible.

### **GRANT TERMS & CONDITIONS**

All funds provided by the CRA under the Curb Appeal Residential Improvement Program, full grants and matching grants, will be administered and monitored by the City of Delray Beach Community Improvement Department staff.

Eligible Improvements – The Curb Appeal Program is designed to provide assistance to single family residential units for exterior improvements. Eligible improvements consist of:

- Exterior painting
- Replacement of missing or rotten siding associated with exterior painting
- Pressure cleaning related to exterior painting
- Landscaping and irrigation for areas visible from the street
- Permanent driveway repairs
- Mailbox replacement
- Replacement of house numbers
- Roof repair or replacement

Applicants requesting funding for roof repair or replacement must provide proof of homeowner's insurance. If the requested roof improvements are required in order to qualify for insurance coverage, a Curb Appeal grant may be approved to fund the required improvements, provided that the property owner provides proof that a policy has been purchased and will activate upon completion of roof repair or replacement project.

The Curb Appeal Residential Improvement Program benefits are contingent on funding availability, approval of the Grant Application by the CRA Board of Commissioners, and the approval and execution of the Grant Agreement by the City of Delray Beach and the property owner, and are not to be construed as an entitlement or right of a property owner or applicant. Properties in the CRA areas are not eligible for CRA funded programs when such funding conflicts with the goals expressed in the Community Redevelopment Plan. The CRA reserves the right to deny any Curb Appeal Residential Improvement Program application if in its sole and absolute discretion it determines that the project will not further the goals and objectives established for the improvement of the CRA District.

## **PROCEDURES FOR IMPLEMENTATION**

1. *Inspection and Work Specifications* – After an applicant is determined to be eligible for the Curb Appeal Program, City staff persons will inspect the dwelling and the surrounding property to determine the work needed based upon the eligible improvements as listed above. Staff will then proceed with a detailed work write-up, which will outline the nature of the improvements needed.
2. *Review of Work Write-Up with Homeowner* – Following the preparation of the work write-up, staff will confer with the homeowner regarding the nature of the proposed work and determine what tasks can be completed by the homeowner, by volunteers, or a contractor. The homeowner must approve the final work write-up. Any issues relating to work which are not resolved in conference may be referred to the Director of Community Improvement.
3. *Approval of Funding Request* – Once the work write-up has been finalized and cost estimates have been secured for the proposed improvements, City staff will present the work write-up and funding request to the CRA Board of Commissioners for approval. CRA board approval must be granted before any work can begin. A contingency of up to 10% of the estimated repair costs may be included in the grant, provided that the total does not exceed the maximum grant amount.

4. *Contracted Work* – Subsequent to the CRA Board’s approval of funding, City staff will select a contractor in accordance with the City’s Purchasing Policies and Procedures. Participating contractors shall be certified and licensed according to the area of needed repair. Minority contractors shall be encouraged and solicited for participation in this program.
5. *Contracts* – Contracts shall be between the Homeowner and the contractor with the City serving as agent for the owner. Periodic inspections shall be made by the City’s Community Development Rehab Specialist and must be in compliance with the Building specifications and the City’s Building Code.
6. *Change Orders* – Changes in work that may become necessary during a repair job will be negotiated by the City Rehab Staff person(s) and approved in accordance with City purchasing policies, with final approval granted by the CRA. The CRA Executive Director may approve change orders up to the approved amount of the grant, including the contingency. If the changes exceed the grant amount, additional funding must be approved by the CRA Board. Owners shall be consulted concerning proposed change orders. The contractor shall make no changes in the work nor seek payment for changed or additional work without prior issuance of a written change order.
7. *Payments* – All contract payments shall be made by the City directly to the contractor. Following the completion of the work, the Contractor will be paid in accordance with the terms specified. Upon completion of the work, an inspection will be performed by the City’s Rehab Specialist and the City’s Building Department to ensure that all work completed complies with the contract and building code. Upon receipt of final payment, the contractor shall provide the applicable releases of liens and warranty documents for each invoice submitted. Following the receipt of the required documents and final approval of work, the Neighborhood Housing Specialist will authorize payment. Homeowners receiving matching grants will be required to pay 50% of the cost of improvements, including any approved contingency, due to the City upon execution of the service contract. Homeowner payments will be placed in individual escrow accounts and then released to the contractor upon final payment. Any unused funds and interest accrued after final payment is made will be returned to the homeowner.