

# LIMITED REPAIR PROGRAM

**RESPONSIBLE AGENCY:** The City of Jacksonville's Neighborhoods Department  
Housing and Community Development Division  
214 N. Hogan Street, 7th Floor  
Jacksonville FL 32202  
(904) 255-8200



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

**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 area 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 area 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 (80% of Median)
1	\$41,200
2	\$47,050
3	\$52,950
4	\$58,800
5	\$63,550
6	\$68,250
7	\$72,950
8	\$77,650

\* The maximum gross income limits are effective as of June 2019 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 & Remediation
- Plumbing
- Heating
- Water Heaters
- Windows
- Drainfields

**FUNDING LIMITATIONS:** The maximum assistance amount available for each home is \$55,000. 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 balance will decrease on a pro-rated basis annually for the mortgage 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 principal balance 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.

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**CONTRACTOR SELECTION:** The City maintains an approved list of licensed general, residential and building contractors who are in good standing with the Department of Professional Regulations and the Department of Consumer Affairs. Contractors not on this 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 bidding on any projects.

**BID PROPOSAL:** Bids for the repair of these homes are awarded on a competitive basis. Bids will be solicited via email from contractors on the approved list of contractors. Contractors will be given an opportunity to walk through your home at a time and date to be determined in order to view the necessary repairs prior to submitting his/her bid proposal. The bid proposal must be in a form approved by the City. The ND-HCDD's staff will review the contractor's proposals in a fair and impartial manner to obtain the lowest responsive-responsible bid according to the lowest Guaranteed Maximum Price (GMP) and Section 3 priority ranking. If the contractor's proposal is within ten percent of the housing inspector's written estimate, the contractor will be awarded the job. If the estimate is not within ten percent, and cannot be negotiated accordingly, the second ranked organization will be contacted.

**CONSTRUCTION PROCEDURES:** A pre-construction conference including the contractor, applicant, the ND-HCDD Housing Inspector and/or Program Manager will be conducted at the ND-HCDD's current place of business 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. 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 ND-HCDD to determine if it is proceeding in accordance with 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 ND-HCDD 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 ND-HCDD. 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 shall apply.