

**CITY OF CLEARWATER
ECONOMIC DEVELOPMENT AND HOUSING DEPARTMENT
HOUSING REHABILITATION PROGRAM**

QUESTIONS & ANSWERS

Q. What is the City's of Clearwater's Housing Rehabilitation Program?

A. The City's Housing Rehabilitation Program is designed to primarily correct Minimum Housing Code deficiencies homes.

Q. Who is Eligible?

A. Households who are very-low (50% AMI) to moderate income (120% AMI and below) are eligible for assistance. The current Area Median Income (AMI) for a family-four in the Clearwater Area is 51,200 (100% AMI)

Q. What can I have fixed?

A. Property owners can have those items that are noted by an inspector that do not meet the City's Minimum Housing Code.

Q. Do I have to pay back the funds?

A. All fund will have to be paid back. If your household is determined to be very-low or low income, the funds will be in the form of a deferred payment with no interest and/or payments as long as you reside in the home as your principal/homestead residence and do not sell, rent, refinance or transfer title. If you are determined to be moderate income, the funds will be the form of a payment type loan.

Q. Can I improve other things beside Code problems?

A. Depending on the amount of equity in your home and other debt, a property owner may make other "general property improvements" in addition to the Minimum Housing Code renovations. To take this tract property owner will be made aware that the will be increasing the overall debt on their home. The maximum combined loan-to-value is 110%.

Q. How do I apply?

A. Interest persons can apply contacting the Housing Division of the Economic Development and Housing Department at 727.562.4030 or by contacting Clearwater Neighborhood Housing Services at 727.442.4155.

Q. How long does the process take?

A. Depending on the extend of the repairs and improvements to be made, the average process will take between two to six months to complete from application to completion.

Q. Can I have handicap modifications done to my home?

A. Yes. The City can assist with doing the necessary modifications to your home to make it handicap accessible.

Q. What happens once I am determined to be eligible?

A. The City will send a Housing Inspector to inspect your home to identify Minimum Housing Code violations. The Inspector will send the report to the Housing Division once completed.

Q. What does the City do with the Housing Inspection Report?

A. The City provides the report to our Construction Consultant who prepares a work write-up of the necessary repairs (code violations) to be made and any general property improvements.

Q. What if I don't have enough equity in my home?

A. The City's program will provide funds in the form of a loan up to a maximum of 110% loan-to-value. If the costs of repairs exceeds 110% LTV, the scope of the rehab will have to be reduced, so long as it still address the minimum housing code violations. In some cases the rehabilitation will not be able to proceed because it is economically not feasible.

Q. What if the cost to rehabilitate my home is really expensive?

A. As mentioned above the City will only loan up to 110% loan to value. Additionally, if the cost to repair the home exceeds 50% of the home's value the City cannot proceed with the rehabilitation.

Q. Will I have an opportunity to review the work write-up?

A. Yes. Once the Construction Consultant prepares the work write-up the City will provide you a copy to review. Once you have reviewed the work write-up there will be no further changes and it is considered **FINAL**. The only changes that may occur to the work write-up are those items that the Construction Consultant determines are warranted.

Q. What if something needs to be added, changed or deleted during construction?

A. The Contractor is required to issue a Change Order that will have to be approved by you, the Construction Consultant and City prior to any changes being done.

Q. *Are mobile homes eligible?*

A. No. The City does not assist with the repairs of mobile homes.

Q. *What happens if I sell my home?*

A. If you sell your home or rent, refinance, transfer title or if the home ceases to be your principal/homestead residence the City loan will become due and payable.