City of New Port Richey, Florida

HOME IMPROVEMENT REIMBURSEMENT GRANT HANDBOOK

Contact:
Erica Lindquist, Housing Rehabilitation Grant Specialist Development Department
lindquiste@cityofnewportrichey.org
Phone: 727-853-1050
5919 Main Street, New Port Richey, FL 34652
City of New Port Richey, Florida

HOME IMPROVEMENT REIMBURSEMENT GRANT HANDBOOK

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Links

Check eligibility and appraised value:  http://search.pascopa.com/

Contractors registered in Pasco County:  https://secure.pascocountyfl.net/bccpapa/Opal/Contractors.aspx


New Port Richey City Limits Map:  http://fl-newportrichey.civicplus.com/DocumentCenter/Home/View/14
Welcome!
Are you a homeowner dreaming of improvements for your home or lot? The City of New Port Richey is here to help with a Home Improvement Reimbursement Grant (HIRG) Program! Home Improvement Reimbursement Grants can be used to repair and improve a home's exterior. Repairs may be coupled with beautification elements, such as landscaping, which enhance a home's "curb appeal" and have a positive impact on the attractiveness and marketability of homes and neighborhoods.

I. Program Overview and Purpose
The Home Improvement Reimbursement Grant (HIRG) Program subsidizes improvements to the exterior of homes in the City of New Port Richey. (See list of eligible improvements on Page 3.) The program promotes "street friendly" housing by encouraging homeowners to include porches, windows, and doors oriented to the street and parking to the side or rear of the home. The HIRG program promotes a sense of community by encouraging residents to spend time in their yard and on their front porch.

This handbook was designed to help homeowners decide what type of improvement(s) would be best for their property. Please review the handbook and website links to determine your eligibility for a grant. If you need help getting started, we can point you in the right direction! Contact the Housing Rehabilitation Grant Specialist at 727-853-1050 or LindquistE@cityofnewportrichey.org between the hours of 8:00am and 5:00pm Eastern Standard Time, Monday through Friday.

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[1] New Port Richey 2020 Comprehensive Plan, LIV 1.1.1.i
II. Eligibility Requirements

A. Most Home Improvement Reimbursement Grants
In order to be eligible for most grants, households must meet requirements 1 through 8 below.

*Requirements differ for homes with no paved driveway, see details below.*

1. Jurisdiction
The property must be located within the New Port Richey City Limits.

Please Note: The home's mailing address is *not* a reliable indicator of jurisdiction! Addresses may say "New Port Richey" when the property is actually located in unincorporated Pasco County.

To determine your jurisdiction:
- Visit the Pasco County Property Appraiser website at [http://search.pascopa.com/](http://search.pascopa.com/)
- Click "Record Search."
- Type in your address and click "Submit."
- Click on the parcel number to view details.
- Jurisdiction is shown on the left side of the screen.

If you need assistance, contact HIRG staff us at 727-853-1050 for assistance.

2. Assessed Value Limit
The assessed value of your home can be no more than $100,000 according to the Pasco County Property Appraiser. Only the BUILDING assessed value must be under $100,000. The value of the land and extra features are not considered.

To determine your property’s Assessed Value, follow the steps above. The Assessed Value is shown on the same screen as the Jurisdiction. If you are unable to determine your property’s assessed value, contact HIRG staff us at 727-853-1050 for assistance.

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Eligible Improvements

- Driveways
- Roofs
- Fascia & Soffit work
- Gutters
- Facade Work
- Windows
- Lawn Irrigation
- Paint (exterior)
- Exterior Doors (front of house only)
- Shutters & Awnings (front of house only)
- Porch (front of house only)
- Fence (front yard only)
- Landscaping (front yard only)
- Outdoor Lighting (front of house only)
3. Household Income Limit

For CDBG funded grant projects, total household income must not exceed 120% of Pasco County Area Median Income (AMI), as established annually by the U.S. Department of Housing and Urban Development.

<table>
<thead>
<tr>
<th>Persons in Household</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>120% Area Median Income</td>
<td>$49,750</td>
<td>$56,850</td>
<td>$64,000</td>
<td>$71,050</td>
<td>$76,750</td>
<td>$82,450</td>
<td>$88,150</td>
</tr>
</tbody>
</table>

4. Paid in Full
You must be up to date on property tax payments and utility payments and have no outstanding debts, liens, or violations. The City will complete a records search to verify applicants are in good standing.

5. Two Year Waiting Period for New Construction
Newly constructed properties are eligible for a grant beginning two years after the issuance of their original building permit.

6. Owner Occupied
In order to qualify for most Home Improvement Reimbursement Grants, properties must be eligible for the Homestead tax exemption, as determined by the Pasco County Property Appraiser. In most cases, you must own and occupy the home for approximately one year to be eligible for the Homestead tax exemption.

7. Property Type
Only single family homes and duplexes qualify for most Home Improvement Reimbursement Grants. Mobile homes with no paved driveway may be eligible for a driveway grant.

8. Insurance
The property must be covered by homeowner's insurance (and flood insurance if required by the Federal Government) before a reimbursement check will be issued. Homeowners insurance policies should cover at least replacement value of the home and its contents.

***Please note: you may qualify for a driveway, landscaping, or irrigation grant without homeowners insurance.***

If you are unable to obtain insurance until grant-related repairs are made, you can still apply and be approved for a grant. In this case, the process works like this:
- Apply for grant;
- Receive grant approval;
- Apply for and obtain permit(s);
- Sign Grant Agreement;
- Complete repairs and improvements and pay your contractors and vendors;
- Pass inspections;
- Submit receipts, proof of payment, and proof of insurance to the City;
- City reimburses you for the approved grant amount.

B. New Driveway Grants

If your home currently has no paved driveway, you may be eligible for a driveway grant regardless of property value. Rental housing and mobile homes may also qualify for a driveway grant if they have no existing paved driveway. Owners of mobile homes must also own their lot to be eligible for a grant. Landlords must have owned the rental property for a minimum of one year to be eligible.
**HIRG Eligibility Requirements**

<table>
<thead>
<tr>
<th>Criteria</th>
<th>HIRG Grants</th>
<th>Driveway Grants</th>
</tr>
</thead>
<tbody>
<tr>
<td>NPR City Limits</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Assessed value limit $100,000</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Household income limit</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>No property tax arrears</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Utility bills paid</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>No liens</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Two year waiting period for new construction</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Owner-occupied (homestead)</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Single family home or Duplex</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Insured</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Mobile homes may be eligible for driveway grants.</td>
</tr>
</tbody>
</table>

**III. Funding**

Projects must be approved for grant funding BEFORE WORK BEGINS! No grant funds will be awarded for unapproved work or projects started prior to grant approval.

**A. Maximum Grant Amount**

The maximum grant amount is $10,000. You may submit more than one application, as long as your total reimbursement request does not exceed $10,000. However, grantees should note the following:

- Applications are accepted on a rolling basis and reviewed/approved in the order received.
- A limited amount of funding is available each fiscal year (October 1 through September 30).
- Funds will be dispersed on a first-come, first-served basis each fiscal year until all available funding has been allocated.
- It is best to submit your application(s) early in the fiscal year.
B. Two Year Rule
Once a grantee has received their $10,000 maximum, they will be eligible to apply for a new grant two years from the date of their last reimbursement check (providing the program is still operating and funds are available). Only homeowners that maintain the subsidized improvements will be eligible for additional grants.

C. Matching Funds
Home Improvement Reimbursement Grants cover 50% of the cost of materials and/or labor completed by a licensed contractor. For work completed by property owners, grants can cover 50% of the cost of materials only (labor costs for work completed by property owners will not be reimbursed).

D. Payments
Grantees must pay the upfront costs of repairs and improvements. All payments to vendors and contractors must be made by personal check, credit card, or debit card only.

Once the project is complete and has passed final inspections, the grantee must submit a Request for Reimbursement form, along with all supporting documentation including receipts and proof of payment (copies of cancelled checks, credit or debit card statements). The reimbursement approval process takes approximately one month. The City will mail a check to the homeowner.

Examples of Homeowner Costs & Eligible Reimbursements

Example 1: A homeowner spends $1,750 on new windows; the City will reimburse 50% of the cost, or $875.

Example 2: A homeowner spends a total of $10,000 on irrigation, landscaping, and exterior house painting; the City will reimburse 50% of the total cost, or $5,000.

IV. Program Administration

A. HIRG Applications
1. Homeowners may download an application from the City's website at http://fl-newportrichey.civicplus.com/index.aspx?NID=452 or pickup an application at the Development Department office at City Hall, 5919 Main Street.

Contact the Housing Rehabilitation Grant Specialist at 727-853-1050 or LindquistE@cityofnewportrichey.org to request an application by mail or email.

2. Complete applications must include the following:
   - Proof of ownership;
   - Proof of household income (most recent Federal income tax forms and three most recent pay stubs for each working member of the household age 18 or older);
   - Description of the proposed improvement(s);
   - Detailed scope of work and site plan;
   - "Before" photos of the area to be improved ("after" photos will also be required);
- Minimum of two bids for any work to be done by a contractor;
- Estimated materials cost list for work to be completed by the homeowner;
- Federal W-9 tax form; and
- Property survey (required for a driveway, porch, or fence).

3. Applications are accepted in person at the Development Department Monday through Friday from 8:30am to 4:30pm. Homeowners must complete and sign the grant application (no relatives, friends, or contractors). Applications must be complete in order for the City to accept them.

Before you submit your application, HIRG staff can review to verify it is complete. Contact us at 727-853-1050 to schedule a time to meet.

4. Grant applications are accepted on a rolling basis and reviewed in the order received. A limited amount of funding is available each fiscal year, from October 1 through September 30. It is best to apply for a grant early in the fiscal year.

<table>
<thead>
<tr>
<th>Permits Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Driveways</td>
</tr>
<tr>
<td>Exterior Doors</td>
</tr>
<tr>
<td>Windows</td>
</tr>
<tr>
<td>Facade Work</td>
</tr>
<tr>
<td>Fascia &amp; Soffits</td>
</tr>
<tr>
<td>Fence</td>
</tr>
<tr>
<td>Front Porch</td>
</tr>
<tr>
<td>Lawn Irrigation</td>
</tr>
<tr>
<td>Roof Repair</td>
</tr>
<tr>
<td>Tree Removal</td>
</tr>
<tr>
<td>Storm Shutters</td>
</tr>
</tbody>
</table>

B. Permits
Per State law, building permits may be issued only to:
- the owner occupant of a property who will continue to own and occupy the property for at least 12 months after the work is completed
- a licensed contractor specializing in the requested improvement.

Owners of rental properties may NOT pull permits for properties at which they do not reside.

It is the homeowner's responsibility to ensure that any necessary permits are in place and any permit fees are paid before work begins. It may take up to 30 days to receive a permit. It's best to apply for permits immediately after a Conditional Approval Letter is issued, so that work can be completed within the allowed timeframe.


C. Hire a Contractor or DIY?
1. Contractors
In order to work on HIRG funded projects, contractors must be licensed by the State of Florida and registered with Pasco County. Contractors must also be experienced in the specific improvement(s).

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2 Florida State Statute 489.103.
The City of New Port Richey does not recommend contractors, but HIRG staff keep a list of contractors who have recently completed projects in the City. Contact the Housing Rehabilitation Grant Specialist at 727-853-1050 or LindquistE@cityofnewportrichey.org to request a list.

Pasco County's contractor database: https://secure.pascocountyfl.net/bccpapa/Opal/Contractors.aspx

2. Homeowners
Work not requiring a license or permit may be completed by the property owner if desired. In these cases, the property owner assumes all responsibility for the project (e.g. obtaining the proper permits and scheduling inspections). There will be no reimbursement for labor completed by the property owner or for major tool purchases. The reimbursement would be for materials only.

D. HIRG Application Review Process
Complete applications will be reviewed to determine if your property and your household qualify.

The property must be within New Port Richey's City Limits. Data from the Pasco County Property Appraiser will be used to determine the jurisdiction and assessed value and to verify the property is considered your Homestead.

To find this information, visit http://search.pascopa.com/

Data from the Pasco County Tax Collector will be used to determine whether you have delinquent property tax bills. You can check this at https://pasco.county-taxes.com/public

E. HIRG Approval Process
Applicants approved for a grant will receive an approval letter from the Development Department approximately one week after submitting a complete application.

For projects requiring permits, a Conditional Approval Letter will be sent to the Grantee. At that point, the grantee or their contractor can apply for the necessary permits. Grantees must notify HIRG staff at 727-853-1050 when their permit has been picked up.

Each Grantee will receive a Final Approval Letter and a Grant Agreement, which must be signed by both the Grantee and the City. Each grantee will also be given a yard sign, which they must display on their property until the project is completed. Homeowners must begin work within 60 days from the date of the Grant Agreement. Work must be completed within six months or before the City’s fiscal year deadline, whichever comes first.

Once work has been completed, projects requiring permits must pass a final inspection by a City building inspector. Grantees must notify HIRG staff at 727-853-1050 when the final inspection is passed.

All projects must undergo an inspection by the Home Improvement Reimbursement Grant staff to verify the improvements are consistent with the approved work plan. If work is found to be incomplete and/or in violation of the building code, or if the final project differs significantly from the approved work plan, the homeowner will have 30 days to cure the problem (at their own expense), or risk losing their reimbursement.

F. HIRG Reimbursement Process
If/when the work passes all inspections, homeowners must submit "after" photos of the improvements and a Request for Reimbursement form with receipts and proof of payment (copies / printouts of cancelled checks or itemized credit or debit card statements). A signed Federal W-9 form must also be submitted.
Once a complete reimbursement request is received, a requisition is submitted by the Development Department to the City's Finance Department. The Finance Department reviews the request. If all necessary documentation has been submitted, a reimbursement check will be issued and mailed to the homeowner in approximately 30-60 days.

The City Finance Department will issue a Federal 1099 tax form to each Grantee at the end of the year before the IRS deadline. The money will be recorded as a grant.

V. Monitoring
   A. Grantee Obligations
      1. Ownership- Grantees must continue to own the property for a minimum of two years after the reimbursement check is issued.
      2. Maintenance- All grant funded improvements, including landscaping, must be maintained for at least two years after the reimbursement check is issued. Grantees are responsible for maintenance of their improved property.

Homeowners who occupy their property and maintain the subsidized improvements will be eligible to apply for another Home Improvement Reimbursement Grant two fiscal years from the date of their reimbursement. Once a grantee has received their $10,000 maximum, they will be eligible to apply for a new grant two years from the date of their last reimbursement check (providing the program is still operating and funds are available).

   B. City Records Retention
      1. The City will monitor each property after grant funds are released. Changes in ownership will be tracked through UCCs and deeds recorded by the County Clerk.
      2. The City will maintain files for approved grant projects for a minimum of five years and files for denied projects for one year.
VI. Frequently Asked Questions

Q: Where can I get an application for a grant?

To request an application mailed to your home, contact Erica Lindquist at 727-853-1050. To receive an application by email, send a request to lindquiste@cityofnewportrichey.org. You may also pick up an application at the Development Department office inside City Hall at 5919 Main Street between 8:00am and 5:00pm Monday through Friday.

Q: How much money is available for repairs?
A: The maximum grant amount is $10,000 per home.

Q: My home needs several improvements. Do I have to apply for everything at once?
A: No. You may submit more than one grant application. Your total reimbursement request may not exceed $10,000.

Q: I've already started work on my home - is it too late to apply for a Housing Grant?
A: YES, it is too late. In order to receive a grant, work must not commence until final written approval is issued by the Development Department.

Q: How low must my income be in order to qualify?
A: Total household income must be at or below 120% of the Area Median Income (see the table on page 5 of this Handbook).

Q: My rental property, which is located in the City of New Port Richey, needs repairs. Is this property eligible for a Home Improvement Reimbursement Grant?
A: Most Home Improvement Reimbursement Grants are designed for residents who have owned and occupied their home for at least one year. However, rental properties with no existing driveway may be eligible for new driveway grants. See HIRG Eligibility Requirements, pages 4-6.

Q: What activities qualify for assistance?
A: Eligible improvements include the following: driveways; exterior doors; facade work (cleaning, repair, or replacement of stucco, siding, or masonry); fascia and soffit work; fences; front porches; gutters; landscaping; lawn irrigation; outdoor lighting; power washing and painting; roofing; shutters and awnings; and windows. (See Eligible Improvements on page 4.)