

The City of Coconut Creek's Minor Home Repair Program is designed to assist owner-occupied residential properties. The primary purpose of the Program is to provide repairs necessary to provide safe and decent housing, eliminate any instances of substandard housing, and to preserve the City's affordable housing stock. The Program provides up to \$30,000 in assistance to low and moderate income property owners who live in existing eligible homes. The Program does not reimburse for rehabilitation that was done prior to receiving approval for assistance. Applicants are assisted on a first-come, first-qualified, first-served basis within income groups. **Priority is given to special needs households, very low income households, and low income households.**

Special needs persons are defined in Section 420.0004, Florida Statutes, as:

- an adult person requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition;
- a young adult formerly in foster care who is eligible for services under Section [409.1451\(5\)](#), Florida Statutes;
- a survivor of domestic violence, as defined in Section [741.28](#), Florida Statutes;
- or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security Income (SSI) program or from veterans' disability benefits.

Very low income households are defined as 50% or lower of the area median income (AMI). Low income households are defined as 51% - 80% of the AMI. See income guidelines below.

Program Benefits

- Comprehensive home inspection and cost estimates
- Interest-free, deferred loan. No monthly payments. No repayment of loan if program requirements are met
- Use of pre-screened, licensed, and insured general contractors selected through a competitive bidding process
- Assistance with repairs and home improvements without a financial burden to homeowner

Program Requirements

- Income limitations apply – see income guidelines below
- Property must be your primary residence
- Must be current on mortgage, property taxes, and HOA dues, if applicable
- Must maintain hazard and flood insurance on the property
- Applicants are required to sign recapture documents in the form of a second mortgage and promissory note. The City's Mortgage is forgiven after 10 years*
- Limitations on maximum assessed home value apply

* The City will place a second mortgage on the property for the assistance it has provided. The term is zero interest for 10 years. After 10 years, the loan is forgiven. Should you sell or lease your property during this period, the monetary amount of assistance you received will be due to the City. There are no monthly payments on the second mortgage.

MINOR HOME REPAIR PROGRAM

Eligible Properties (property must be located within the City of Coconut Creek)

- Single-Family Homes
- Townhomes
- Condominiums
- Villas
- Eligible Manufactured Homes (ownership of land and unit)

Income Guidelines

Effective March 28, 2016, the Median Family Income for Ft. Lauderdale HMFA (Broward County) is \$60,900. Accordingly, the maximum allowable income based on household size, may not exceed:

Household Size	Group 1 – Very Low Income 31% to 50% AMI and Lower	Group 2 – Low Income 51% to 80% AMI	Group 3 – Moderate Income 81% to 120% AMI
1	\$25,400	\$40,600	\$60,960
2	\$29,000	\$46,400	\$69,600
3	\$32,650	\$52,200	\$78,360
4	\$36,250	\$58,000	\$87,000
5	\$39,150	\$62,650	\$93,960
6	\$42,050	\$67,300	\$100,920
7	\$44,950	\$71,950	\$107,880
8	\$47,850	\$76,600	\$114,840

Established by Federal Guidelines – Subject to Change. AMI – Area Median Income

HOW TO READ THIS CHART: Your household income cannot exceed the income identified in the last column of the above table. The Program counts total household income regardless of whose name is listed on the deed. Gross income is used to determine eligibility. We also evaluate assets and income earned from assets. Sources of income include W2 wages, 1099 income, self-employment income, social security, SSI, pensions, child support, reoccurring deposits, etc. All sources must be disclosed on your application. All sources will be verified by third-party. The program does not look at what you made the previous year. We take the current household income and project it forward 12 months to determine your program eligibility. The maximum program award is \$30,000 for all income groups. **Funding is limited for each income category listed above - funding may not be available for all income categories listed.**

Priority Repairs the Program Will Cover

Priority 1: Correct Municipal and/or Florida Building Code Violations

- Correction of building code violations, affecting the primary structure

Priority 2: Abate Any Health and Safety Problems in Your Home

- Removal of lead-based paint/asbestos hazards
- Removal of home barriers to the disabled and elderly
- Removal of termites
- The elimination of specific conditions detrimental to public health and safety, which have been identified by Program Home Inspectors

Priority 3: Provide Safe Electrical and Mechanical Systems

- Repair/replace water heaters
- Repair/replace electrical work
- Repair/replace heating and air-conditioning

Priority 4: Weatherization – Stop Weather Penetration to Make Home More Energy Efficient

- Cost effective energy conservation measures, including solar heating, cooling and water systems
- Installation of Energy Star Rated Fixtures

Priority 5: Improve the General Conditions of Your Home and Its Structure

- Repair/replace roofing, gutters, and fascia
- Install new insulation
- Install shutters
- Repair/replace plumbing
- Sewer connections, septic tank, and drain field
- Install smoke/carbon monoxide alarms
- Repair/replace windows and doors
- Repair/replace stucco
- Exterior painting
- Install new deadbolt locks
- Repair/replace kitchen and bath flooring only if part of rehabilitation work
- Replace carpet only if there is evidence of deterioration
- Repair/replace bath fixtures – Non-cosmetic
- Repair/replace kitchen or bath cabinets and countertops only if there is evidence of deterioration

Documentation Required To Determine Eligibility. We must be able to verify property ownership & value, income, and assets. See application for complete list of required documentation.

- Completed application form with signatures and date
- Property ownership documents

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- Property taxes
- Current mortgage statement
- Proof of hazard and flood insurance
- Federal income tax returns and W-2's, last two years
- Proof of dependents claimed
- Proof of Citizenship or Legal Alien Status Documents
- Three (3) most recent pay stubs for all household members over 18
- Six (6) most recent bank statements for all household members
- Assets - 401(K), Retirement/pension, IRA, CD = s, Annuities, etc.
- Life insurance policy with cash value and type
- Self-employment income statement with schedule C, E, or F
- Social Security, Supplemental Security Income (SSI), and Disability benefits
- Proof of unearned income
- Child support/Alimony
- Contributions and Gifts