



EXHIBIT 'A'

**CITY OF NORTH MIAMI 2014 SINGLE FAMILY
BEAUTIFICATION PROGRAM**

June 2014





INTRODUCTION

This program guideline outlines specific features, policies and procedures for implementing the City of North Miami's 2014 Single Family Beautification Program (SFBP).

PURPOSE

The program provides façade grants up to Ten Thousand Dollars (\$10,000.00) towards exterior home repair services to low and moderate income owners of single family homes. Priority is given to elderly or disabled residents.

In assisting eligible homeowners to make the necessary repairs, the Program seeks to achieve the following overall goals:

- Preserve and/or upgrade the existing housing stock;
- Reduce presence of lead in older homes;
- Provide and increase the supply of decent, safe and sanitary housing, and eliminate the appearance of slum and blight;
- Maintain or increase property values, and stabilize or increase the tax base;
- Provide opportunities for the local construction industry; and
- Act as a catalyst for other homeowners to make property improvements.

IMPLEMENTATION RESPONSIBILITY & APPROVAL AUTHORITY

The City of North Miami 2014 Single Family Beautification Program (SFBP) is a repair and rehabilitation grant established for the beautification and improvement of single family homes and will be administered by the City of North Miami's Community Planning and Development Department (CP&D). Program oversight shall be held by the Department's Planning Manager. The day to day program implementation will reside with the Housing Manager, who reports directly to the Department Planning Manager. However final approval authority for the SFBP grants awarded under this program will be delegated to the Department Planning Manager.

FUNDING SOURCE

Funding for the 2014 Single Family Beautification Program (SFBP) is being provided through the City of North Miami's General Fund.

I. PROGRAM FEATURES –SINGLE FAMILY BEAUTIFICATION PROGRAM

A. **INTENT:** The intent of this program is to improve the exterior façade of deteriorated single family homes by providing the following types of repair or replacement services:

- **Exterior painting of single family structure**

- Replacement of exterior doors
- Repaving of driveway
- Replacement of older windows with hurricane impact windows
- Replacement of deteriorated fascia soffits and gutters

B. **ELIGIBLE HOMEOWNERS:** The program is open to owner-occupied homeowners residing in the City of North Miami who meet the following criteria:

- (i) Applicant must own and occupy the single family unit
- (ii) Annual household income must be at or below 80% area median income as follows:

2014 HUD INCOME LIMIT CHART

Household Size	%	1	2	3	4	5	6	7	8	9	10
Miami-Dade Median: \$54,400	80%	\$38,100	\$43,550	\$49,000	\$54,400	\$58,800	\$63,150	\$67,500	\$71,850	\$76,160	\$80,512

- (iii) Priority will be given to households that include the elderly and/or the disabled property owners. Funds are available on a first come, first served basis.
- (iv) Home must not have violations or liens; unless violations can be resolved by program assistance.

C. **Terms of Assistance:** Financial assistance through the Single Family Beautification Program shall be structured as a grant to the property owner.

D. **Eligible Property:** In order to be considered to receive assistance the homeowner and the property must meet the following conditions:

- Property must be substandard and in poor condition
- Property must be located within the City of North Miami.
- Property must be Single Family and entirely used for residential purposes with the unit occupied by the applicant. Property must be zoned residential use.
- Property must not be bank owned.
- Applicant’s property tax obligation must be current at the time of application to the program.
- Repairs must be at least one of the following types:
 - a) Exterior paint of single family structure
 - b) Replacement of exterior doors
 - c) Repaving of driveway

- d) Replacement of older windows with hurricane impact windows,
- e) Replacement of fascia and/or soffits and gutters

F. **Eligible Program Costs:** The following expenses shall be regarded as eligible costs under this program:

- Labor, materials, and other costs associated with the beautification of the property.
- Program advertising

G. **Technical Assistance:** – Technical assistance will be provided to homeowners in the form of services including inspections, work write-ups, specification preparation, bid solicitation, construction payment reviews and processing, and any other staff assistance needed to implement the SFBP.

H. **Conflict Of Interest:**

All applicants that receive general funds from the City’s Single Family Home Beautification Program must comply with the conflict of interest provisions set forth in the City of North Miami Code Of Ordinances Article XI Conflict of Interest and Code of Ethics. The conflict of interest provisions apply to the award of any contracts or agreements and the selection of contractors to provide the labor under the program. The purpose of the regulations is to ensure that the policies and procedures adopted for the activity will ensure fair treatment of all parties. It will also ensure that no employees, agent, consultant, or official will have no undue influence regarding the award of contracts or benefits under the SFBP.

Staff will ensure the effective administration of the program through the following Conflict of Interest process:

- Applicant and contractor will indicate on the application their relationship with the City, any employees of the City, board members or Councilmember;
- If indicated, staff will process an internal Conflict of Interest determination with the City Attorney’s Office; Staff will simultaneously post the applicant’s/contractor’s name and request on channel 77, the City’s designated newspaper and the City’s website
- The City Attorney’s office will process the determination consistent with Article XI Conflict of Interest and Code of Ethics Provision of the City’s Code of Ordinances.

II APPLICATION AND APPROVAL PROCESS – SINGLE FAMILY BEAUTIFICATION PROGRAM:

- **Preliminary Application Review:** Upon submittal of an application to the Housing Division. Applicants shall be processed on a “first come, first

served” basis upon submission of a complete application packet and all required supporting documentation. An interview shall be conducted with each applicant wishing to participate in the program. The interview shall take place at CP&D’s office located 12400 NE 8th Ave, North Miami, FL 33161.

- During the interview CP&D shall advise the applicant of the program’s guidelines and the steps involved in the “**single family beautification program**”. Based upon the information provided, income eligibility will be determined and if it is determined that applicant meets the applicable income threshold, an appointment for initial inspection of the property will be made.
- **Self-Certification of Income:** Applicants will complete a self-certification affidavit of annual income. The affidavit must be notarized.
- **Income Review:** The total income of all members of the household will be reviewed to establish whether the applicant’s annual household income, by household size, is at or below the applicable established income limit. If the total household income exceeds the applicable established income limits, the application will be rejected and assistance denied.
- **Verification of Age:** Where at least one of the property owner applicants is 62 years of age or older, a verification of their age shall be documented through furnishing an original birth certificate, driver’s license, or Florida identification card.
- **Initial Inspection:** An initial inspection will be conducted by the Department’s Housing Inspector, along with the owner of the property, to assess the condition of the house to determine if requested repair or replacement is necessary and feasible.
- **Determination of Necessity and Feasibility:** The initial inspection report shall be used to determine the necessity and feasibility of rehabilitation. If the following is determined, the report shall note that rehabilitation is not approved and be recommended for denial of assistance:
 - no deficiencies are found
 - the deficiencies are of a minor nature such that the cost of correction is \$1,000 or less. The applicant shall be advised that the program is not intended to assist in correcting minor deficiencies that arise which can be addressed through routine maintenance.
 - If the cost of rehabilitation exceed the program guidelines
 - If the cost of rehabilitation does not exceed the program guidelines but the cost of repairs exceeds 50% of the value

of the structure to be rehabilitated, the property would not qualify for assistance.

- **Work Write-Up Preparation:** The Housing Inspector prepares a detailed work write up and construction specifications to address deficiencies identified.. The Inspector also prepares a preliminary cost estimate to determine if the application is financially feasible. Upon completion of the work write-up, the Housing Inspector shall discuss the specifications with the Housing Coordinator and the applicant. The applicant will then be asked to sign the work write up indicating that they have reviewed the inspector's report and understand the scope of the work to be performed on the property. The applicant will also be advised that no changes will be made to specifications unless subsequently required by the City's housing or building code. In addition, the applicant shall be advised that no agreements or change orders should be made between the applicant and the selected contractor. By signing the work write-up, the applicant also authorizes CP&D staff to obtain bids for the work to be done.
- **Application Approval Process:** Along with income eligibility information and construction cost estimates and having determined that the application is feasible; the Housing Coordinator underwrites the project and submits a recommendation for approval to Housing Manager who subsequently submits to the CP & D Manager for final approval. A closing is then scheduled at which applicable agreement and any other applicable documents are executed. If no approval is recommended, a letter is sent to the applicant informing him or her of the City's decision and stating the reasons for the denial.
- **Contractor Selection:** After the application has been approved, purchasing staff will select a contractor from the list of pre-qualified, licensed general contractors who responded to the City's Request for Qualification (RFQ) or Information for Bid (IFB) and are on the City's approved General Contractor's List. Only licensed general contractors who responded to the City's formal RFP for price quotes and have been approved and pre-qualified by the City are allowed to participate in the program. All Contractors will be required to complete a contractor application to include proof of general contractor license, occupational license, proof of workers compensation and liability insurance.
- **Agreements:** Upon approval of the City Attorney's Office, CP&D staff shall prepare the pertinent documents for execution and shall coordinate the date for signing with other parties. Prior to final execution, CP&D must receive any updated information from the general contractor such as licensing, insurance, etc. as applicable. The signing shall be conducted by CP&D's Housing Staff who shall review all documents with the owner

prior to execution. All owners of record, regardless of their location, must execute the agreement. Staff shall ensure that the documents are executed and recorded.

- **Construction:** Repairs will begin after a Notice to Proceed has been issued by the appropriate Housing staff. During the renovation phase, progress inspections will be conducted by the City's Housing Inspector with reports made to the Housing Manager.
- **Payments:** Payments to Contractors will be recommended for approval by the Housing Inspector and the Owner. Said payments will be reviewed by the Housing Manager and CP & D Manager before submission for payment through the City's Purchase Order process.

Files: Relevant Housing staff creates a file containing the completed and signed application, with documentation, for each property owner seeking assistance.

III APPLICATION FORM – SINGLE FAMILY BEAUTIFICATION PROGRAM

Information Required:

- Name of applicant, co-applicant(s), and any other household members residing at the property (whether related to the property owner or not) and relationship to property owner(s)
- Address of property and applicant's telephone number.
- Social security numbers, dates of birth of applicant(s) and ages of other household members.
- Employment information on all household members except for full-time student dependents and minors (if applicant is unemployed, date unemployment began and type of work done before).
- All other income for the household including but not limited to wages, salaries, pensions, social security, disability, unemployment, self-employment, rental income, interest dividends, and income derived from assets.
- Assets including but not limited to bank accounts, stocks, bonds, equity in real estate, and owned cars, boats, mobile homes, etc...
- Monthly housing expenses including mortgage payments of principal and interest where debt was incurred for housing purposes only (first, second, or other mortgage), real estate taxes, special assessments, fire and extended coverage insurance (hazard insurance).

IV APPLICATION PACKETS– SINGLE FAMILY BEAUTIFICATION PROGRAM

Application Packet: The following is a list of the minimum information required at the time of application:

- Completed Single Family Home Beautification Program Application requesting basic information for eligibility purposes and program requirements
- Social Security and /or Pension Award Letter(s)
- Picture ID of property owner(s)
- Property taxes verification
- Current three (3) consecutive pay stubs or
- Last two years (consecutive) of Federal Tax Returns, all schedules, W-2's and 1099's
- Birth Certificate (if applicable)
- Custody or Adoption agreement (if applicable).
- Alimony, Child support payment records (if applicable)
- Warranty Deed
- Documentation of other income (AFDC check stub, Award of retirement benefits, etc.).
- Declaration page of current year Home Owners Insurance policy.
- Other information as required.

V. MISCELLANEOUS:

Program Monitoring and Compliance: Projects receiving assistance through the Single Family Beautification Program (SFBP) shall be monitored by Housing staff to ensure compliance with applicable regulations and recordkeeping requirements.

Applicant Information: Information submitted by the applicant or gathered by Housing staff is reviewed for consistency. If the information appearing on various documents is consistent, the application is in compliance. If the information is not consistent, then the application is not in compliance and the applicant will be required to correct inconsistencies or provide explanations or clarifications. Failure to provide consistency or clarification shall result in the possible rejection of the application and denial of assistance.

Insurance Coverage Review: Housing staff will review insurance records for the property to determine that sufficient hazard insurance coverage exists that is at least equal to the total loans outstanding on the property. The insurance records shall be endorsed to include the City of North Miami as a loss payee and a mortgagee. The property will be considered in compliance if the required insurance coverage and policy endorsements are included. If insurance coverage is not in compliance, the applicant may achieve compliance by obtaining the required coverage. If the homeowner is unable to obtain insurance coverage, the City may assist the homeowner in obtaining adequate insurance for a period up to one (1) year.

Termination of Funding: Termination of funding may be undertaken by CP&D during the rehabilitation process if:

- The applicant refuses of initial inspection.

- The applicant refuses or fails to allow the rehabilitation work to commence within thirty (30) days from contract award.
- The applicant refuses or fails to allow reasonable access to complete the rehabilitation after commencement.
- The applicant refuses to authorize payments to contractors associated with the project deemed payable by CP&D staff.

Notice shall be given to the applicant of such termination and/or acceleration, as appropriate, with follow-up action by the City Attorney's office where necessary. Individuals with questions about the program guidelines shall contact the Community Planning and Development Dept. at (305) 893-6511 or by logging on to www.northmiamifl.gov.