



## LEGACY FUND HOME REHABILITATION PROGRAM GUIDELINES (PILOT)

The Community Redevelopment Agency (CRA) of the City of Winter Garden has developed a forgivable zero-interest loan program to qualified homeowners to help improve neighborhoods, bring dwellings into compliance with applicable adopted housing standards, reduce future maintenance costs, preserve decent affordable owner-occupied housing, and to eliminate threatening health and safety-related property conditions of dwellings located in the CRA District.

This program is designed to provide a grant in the form of a zero-interest ten (10) year forgivable loan to income-qualified homeowners of owner-occupied single-family homes whose property needs improvements. There are no monthly or periodic repayments required except when the conditions for the grant are not met by the homeowner during the ten (10) year term. During this ten (10) year term, the homeowner will also be required to maintain the property in a condition acceptable to the City of Winter Garden's Code of Ordinances, Chapter 18, Article II, Division IV, Section 18-151, and shall be the responsibility of City Code Enforcement to monitor periodically for compliance. This program is intended to be for capital improvements and is not responsible for minor maintenance.

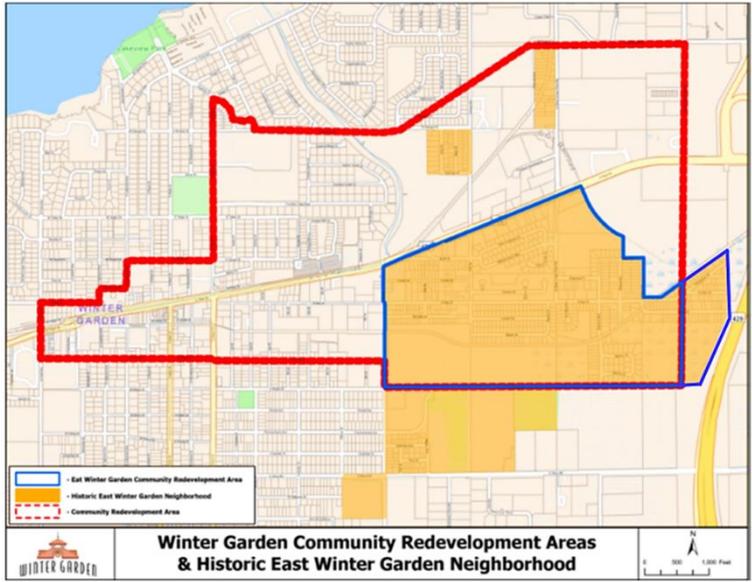
The goal of the program is to complete 15-20 home renovations within the CRA district per fiscal year. The maximum grant amount for each approved homeowner is \$50,000 less any administrative cost. With this goal, the CRA aspires to improve the quality of life of eligible homeowners. Applications will be accepted on a first come first serve basis as funds are available. Applicants must submit a complete application with all necessary attachments to be considered. Applications will be prioritized based on criticality of need in the following categories:

- Health and Safety
- Code Violations
- New Applicants

### ELIGIBILITY REQUIREMENTS

- ✓ The home must be located in the CRA district and/or within the targeted area of the Historic East Winter Garden Neighborhood (restrictions apply - see map below)
- ✓ Must meet Orange County's most current income guidelines for very-low and low income (see table)
- ✓ Home must be owner-occupied with homestead exemption
- ✓ Single-Family detached dwellings only - *duplexes, apartments, mobile homes, accessory structures do not qualify for this program.*
- ✓ Property must be current on all taxes and liens
- ✓ Property must have homeowner's insurance (may be waived at the discretion of City staff)
- ✓ Property must have been built in 1979 or earlier

**CRA Boundary**



**Red** boundary denotes the City of Winter Garden CRA district

**Blue** boundary in yellow shade denotes the **targeted area** of the Historic East Winter Garden Neighborhood for Legacy Home Rehabilitation Funding

**Yellow** denotes the overall Historic East Winter Garden Neighborhood area

**Funding Restrictions Note:** The CRA will only provide home rehabilitation grant funding to approved homes in the yellow-shaded blue bordered area of the Historic East Winter Garden Neighborhood that are also located within the CRA boundary outlined in red. However, approved homes located outside of this red outlined CRA boundary but within the yellow-shaded blue bordered area of the Historic East Winter Garden Neighborhood area, specifically, Christopher St, Saba St, Trumbo St and E Bay St, will also receive home rehabilitation grant funding from the City's General Fund.

**INCOME LIMITS** (adjusted by household size): Household must meet the most current Orange County, Florida Income Limit Guidelines for low income (80% of Area Median Family Income) or below. The income guideline limits are as follows:

 <b>Orange County, Florida</b> <b>CDBG-DR: 2025 Income Limits</b>				
Area Median (Family) Income \$98,100				
HOUSE-HOLD SIZE	INCOME CATEGORY			
	EXTREMELY LOW (30% OF MEDIAN)	VERY LOW (50% OF MEDIAN)	LOW (80% OF MEDIAN)	MODERATE (120% OF MEDIAN)
1	\$22,150	\$36,900	\$59,050	\$88,560
2	\$25,300	\$42,150	\$67,450	\$101,200
3	\$28,450	\$47,450	\$75,900	\$113,850
4	\$31,600	\$52,700	\$84,300	\$126,500
5	\$34,150	\$56,950	\$91,050	\$136,600
6	\$36,700	\$61,150	\$97,800	\$146,700
7	\$39,200	\$65,350	\$104,550	\$156,850
8	\$41,750	\$69,550	\$111,300	\$166,950

Orange County Housing and Community Development Division  
Effective: June 1, 2025

## ELIGIBLE IMPROVEMENTS

The home rehabilitation program assists homeowners in correcting health and safety hazards, code violations, and making other repairs to the interior or exterior of the home. Eligible improvements may include:

- Replacing windows, doors and screens
- Weather stripping
- Electrical repairs
- Foundation repairs
- Plumbing repairs
- Replumbing of home & service line replacement
- Mechanical HVAC repair or replacement
- Roof system repair
- Insulation
- Drywall repair/replacement
- Exterior/Interior painting
- Handicap accessibility/improvements
- Environmental– asbestos/lead/mold correction
- Sewer and Septic – repair, replacement, and connection fees (If City sewer is available, connection is required)
- Tree trimming, removal, & replacement (only if deemed an immediate safety issue by City Inspectors)
- And any other health, safety and building code violation improvements deemed necessary by the City

All repairs provided under this program will be completed by the **program's designated third-party contractor** and will be covered by a one-year guarantee period, with the exception of a roof repair which has a three-year guarantee period. Applicants will be referred to Orange County if more work is needed other than what the Legacy Home Rehabilitation Program can offer. ***Applicants whose home has been deemed uninhabitable and/or does not meet the minimum requirements for the Legacy Home Rehabilitation program are encouraged to pursue housing options using the CRA Down Payment Assistance Program.***

City staff (on behalf of the CRA) has the discretion to prioritize the improvements based on severity of health and safety property conditions. Grant funding for home rehabilitation work cannot be used to satisfy outstanding code enforcement fines. City staff reserves final right to approve or disapprove of qualifying repairs and replacements. Inspections on all work will be performed and approved by city building inspectors.

**PROCESS AND TIMEFRAME** – After qualification/eligibility screenings, submitted applications will be evaluated for either approval or denial. The City of Winter Garden staff (on behalf of the CRA) reserves the right to preside and rule over all application decisions based on the established program requirements. All application decisions by City staff will be final. Homeowners with approved applications will then sign a right-of-entry agreement to have inspections conducted on their home which will be performed by a third-party (licensed) contractor/inspector to determine minimum rehabilitation requirements and prepare an itemized scope of work including related budget for needed improvements. Approved homeowner will then complete all other additional requirements established by this program and sign the Legacy Home Rehabilitation Grant Agreement, which is a grant in the form of a 10-year forgivable zero-interest loan with no monthly repayments except if the conditions of the grant are not met during the 10-year term.

Once scope of work and budget are determined including the completion of all requirements, the CRA will then review and approve the start of the rehabilitation work and grant funds (as budgeted) will be release directly to the city's third-party (licensed)

contractor based on an agreed-upon disbursement schedule. No funds will be paid to the homeowner or approved applicant for rehabilitation work. When the repair work is completed, final inspections will be performed by city staff. After the repair project has been completed, and during the ten (10) year term of the grant, the homeowner is responsible for care, upkeep and maintenance of all improvements made to the home and shall be periodically monitored by City Code Enforcement for compliance. Should rehabilitation work require the homeowner to temporarily vacate the home, the homeowner must arrange for alternative living accommodations, at homeowner's cost, until the home is habitable.

#### Construction Extension

An extension for the construction/repair period will be given to the city's third-party contractor only if the contractor experiences a supplier's delay of materials ordered for the job or if project work was significantly interrupted by an act of God event (ex. Hurricane). Regular and coordinated inspections will be performed by city staff throughout the home repair construction period to help direct the work efforts of the city's third-party contractor. Homeowners are to make all reasonable effort to allow access to the property so work can be completed in a timely manner. It is the responsibility of the homeowner to move/relocate all furniture or other items interfering with completion of the job. The homeowner is also responsible for the cleaning and additional maintenance supplies once the project has been completed. The third-party contractor will not move any furniture nor provide maintenance supplies.

#### Grant for the Repairs

The grant agreement entered into by the homeowner in the contract will be a zero-interest grant/loan forgiven after ten (10) years of continuous residency with all grant conditions met. If the homeowner chooses to sell the property within this period, the homeowner will incur a 10% prorated repayment penalty of the total grant/loan value multiplied by each year remaining in the grant term. If the home ownership passes to another relative and if that person chooses to sell the property within this period, the homeowner will incur a 10% prorated repayment penalty of the total grant/loan value multiplied by each year remaining in the grant term.

**HOMEOWNER CLASSES** – To be eligible to receive a grant for this program, the **Homeowner, or representative, must complete (1) a financial literacy training course and (2) a basic home maintenance training course prior to the start of the home rehabilitation. City of Winter Garden staff (on behalf of the CRA) will not authorize commencement of any rehabilitation work if homeowner or representative has not completed the required homeowner classes.**

**PROGRAM REUSE** - A property that has participated in a prior CRA or City of Winter Garden home rehabilitation program may not reapply for future grant assistance.

**PROGRAM FUNDS AVAILABILITY** - Due to the uncertain nature of budget availability in any given year and the uncertainty of future grant awards, the CRA cannot guarantee that funding will be available in future years for home renovation. In no way will the CRA be required to offer funding for any home renovation work outside of officially established funds budgeted specifically for the program.

## City of Winter Garden Community Redevelopment Agency (CRA) Leadership

### CRA Board Members:

John Rees, Mayor and District 5  
Lisa Bennett, District 1  
Iliana R. Jones, District 2  
Chloe Johnson, District 3  
Colin Sharman, District 4  
Charlie Mae Wilder, Orange County

### CRA Advisory Board Members:

Nick Asma  
Derek Blakeslee  
Larry Cappleman  
Sharee Hodge  
Jamie Holley  
Carmen Horne  
Tim Keating  
Torrence Rhodes  
Don Wingate

### Staff Support:

Jon C. Williams, City Manager  
Marc Hutchinson, Economic Development Director  
Steve Pash, Assist. City Manager Public Services  
Laura Zielonka, Director of Finance  
Kelly, Carson, Planning Director

### Contact:

300 W. Plant Street  
Winter Garden, FL 34787  
Phone: (407)656-4111

### City Third-Party Contractor

Rebuilding Together Central Florida  
<https://www.rtcfl.org/>

### Community Partner

One Winter Garden  
<https://www.onewintergarden.com/>

**SUBMISSION OF APPLICATION DOES NOT GUARANTEE ACCEPTANCE/FUNDING**

## CRA LEGACY HOME REHABILITATION PROGRAM PROCESS

- Step One:** **Submit online application and required documents.** Make sure all required supporting documents are completely filled out, signed, and attached.
- Step Two:** **Complete and sign right of entry agreement** to permit reasonable home access by the CRA's third-party contractor to conduct inspections and repair evaluations.
- Step Three:** **Meet with the CRA's third-party contractor/inspector for initial home inspection.** This third-party contractor/inspector will work with you to determine a suitable time to schedule the initial home inspection. Inspection will involve multi-media documentation to help assess repair needs not limited to photography and video.
- Step Four:** **Application reviewed by City staff (on behalf of the CRA) for final approval or denial.** Denial applicants will receive proper notice and the reason for denial. Approved applicants are conditionally approved subject to the completion of remaining the requirements identified in **Step Five** below.
- Step Five:** **Complete the required homeowner classes** for financial literacy and home maintenance training. Homeowner will need to coordinate with the CRA's third-party contractor to schedule available training sessions. These must be completed before the commencement of rehabilitation work.
- Step Six:** **Sign grant contract agreement.** Once the applicant receives approval and applicant completes the required homeowner classes (identified in **Step Five**), the City staff (on behalf of the CRA) will coordinate to send over the grant agreement via email for signature and execution. The grant will be in the form of a forgivable zero-interest ten (10) year loan.
- Step Seven:** **Schedule repairs.** Once the grant agreement is signed by all required parties, the homeowner/applicant can coordinate and work with the CRA's third-party contractor to schedule and begin rehabilitation work on home.
- Step Eight:** **Check permitting.** Once the work is complete, City staff will verify that all improvements have been made to the home (per construction scope of work) by verifying that the requested permits are closed. The homeowner will need to reach out to the city to disclose repair status.
- Step Nine:** **Payment.** Upon the applicant certifying the approval of completed repairs, City staff (on behalf of the CRA) will issue a check to the CRA's third-party contractor for the approved grant amount. Funds will not be disbursed directly to the homeowner at any time. *Partial payments may be made according to an agreed upon schedule between City staff and the CRA's third-party contractor.*

## **PROGRAM MEASURES OF SUCCESS**

- Before and after photography/video documentation of all home rehabilitation work by the CRA's third-party contractor
- Annual/Progress reporting:
  - # of applications submitted
  - # or % of homes pre-inspected for repair assessment
  - # or % of applicants recommended to pursue alternate housing assistance
  - # or % of applications conditional approved
  - # or % of approved applicants completing all requirements (prior to start of work)
  - Rehab project work started and underway
  - Rehab project work completed
  - % of rehab project work completed on-time (within 4 months or 120 days)
  - Average cycle time of rehab project work (repair work start to repair work completion)
  - # of city staff inspections conducted per home
- Homeowner rehab work satisfaction survey (7-14 days after work completion)

## **CRA LEGACY HOME REHABILITATION PROGRAM FREQUENTLY ASKED QUESTIONS (FAQs)**

### **What is the CRA Legacy Home Rehabilitation Program?**

The CRA Legacy Home rehabilitation program is a grant funded by the City of Winter Garden CRA. This grant, in the form of forgivable zero-interest loan, is provided to qualified homeowners to help improve neighborhoods, bring homes into compliance with applicable adopted housing standards, reduce future maintenance costs, preserve decent affordable owner-occupied housing, and to eliminate threatening health and safety-related property conditions. These eligible homes must be located within both the CRA boundary/district and/or the Historic East Winter Garden Neighborhood. For homes outside of the CRA district/boundary but within the targeted area of the Historic East Winter Garden Neighborhood area (as depicted in the CRA map), additional funding is available from the City's General Fund for approved homes specifically located on Christopher St, Saba St, Trumbo St and E Bay St.

### **Who is eligible for the program?**

An applicant is eligible for the program if they meet the following requirements:

1. Applicant meets Orange County's most current income guidelines for very-low and low-income residents
2. The property is located within the City of Winter Garden's CRA boundary and/or within the targeted area of the Historic East Winter Garden Neighborhood (see CRA map).
3. Home is **owner-occupied**
4. Property is a **single-family detached dwelling**
5. Property is **current on all taxes and liens**
6. Property has homeowner's insurance (may be waived at the discretion of City staff)
7. Property must have been built in 1979 or earlier

### **Who decides what work is needed?**

The homeowner will provide a list of requested improvements upon applying for the program. From this point, the CRA's third-party contractor will inspect/assess the property to develop a scope of work and estimated cost for the project. After the scope of work is delivered, it is up to the applicant to determine what repairs he/she will move forward with in the program.

### **What improvements can be made?**

Please refer to the program guidelines for a list of eligible improvements.

### **Do I have to pay back the funds?**

No. The grant agreement entered into by the homeowner in the contract will be forgiven after ten (10) years of continuous residency with all grant conditions met. However, if the homeowner fails to meet the requirements of the grant to include choosing to sell the property within this ten (10) year grant period, the homeowner will incur a 10% prorated repayment penalty of the total grant/loan value for each year remaining in the ten (10) year term. If the home ownership passes to another relative and if that person chooses to sell the property within this period, the homeowner will incur a 10% prorated repayment penalty of the value of grant/loan for each year remaining in the loan term.

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

If you sell your home, or rent, refinance, transfer title or if the home ceases to be your principal residence during the ten (10) year term of the grant/loan, the homeowner will incur a 10% prorated repayment penalty of the total grant/loan value for each year remaining in the loan term. *Example, if homeowner receives a **\$50,000** grant with a ten (10) year term but decides to sell the property five (5) years later, this homeowner will need to pay back **\$25,000** ( $\$5,000$  (10% annual prorated rate)  $\times$  5 (the remaining years on the grant term)).* Homeowner is free to sell, rent, refinance or transfer title without penalty once the ten (10) year grant/loan restricted period has been satisfied.

**What is the maximum grant amount that I can get?**

The maximum grant assistance amount towards a home is \$50,000 (less administrative cost).