

**CITY OF OWENSBORO / COMMUNITY DEVELOPMENT DEPARTMENT
*PROCEDURES AND GUIDELINES FOR THE
 TRIPLETT TWIST NEIGHBORHOOD
 REDEVELOPMENT PLAN AREA***



Triplett Twist Existing Homeowner Rehab Program

Program Summary:

The City of Owensboro Triplett Twist Existing Homeowner Exterior Repair Program allows existing homeowners to address exterior repairs to their homes. Eligible homes shall be located within the Triplett Twist Neighborhood Redevelopment Plan area (approved May 2015) and the homeowner shall occupy the home as their principle residence and have title to the property as recorded in the Daviess County Courthouse. No Contract Bond for Deed will be allowed. The City will provide an income-based matching grant with the City amount not to exceed \$15,000. The City of Owensboro will cover, to the most reasonable extent possible, the cost of any unforeseen items that need to be addressed after construction has begun. The following chart indicates the responsible amount for each party based the Homeowner's percentage of income:

HOMEOWNER % OF LOCAL MEDIAN INCOME	PAYMENT SCHEDULE
0-30%	City pays 90% / Homeowner pays 10%
31-50%	City pays 80% / Homeowner pays 20%
51-80%	City pays 70% / Homeowner pays 30%
Over 80%	City pays 50% / Homeowner pays 50%

After construction is complete, a lien is secured on the property in the best available position for five years. During the five-year period, if the homeowner is no longer the principle resident of the home, a pro-rated portion of the grant is to be repaid to the City of Owensboro. After the five-year affordability period, the lien is considered satisfied and thus released.

Eligibility Requirements for Homeowner:

Subject property shall be located in the Triplett Twist Neighborhood Redevelopment Plan Area:

- Homeowner shall maintain the home as their principle residence.
- Income to be determined by the City of Owensboro Community Development Department staff.
- Homeowner shall be the owner of the property as recorded at the Daviess County Courthouse. **No Contract Bond for Deed will be allowed.**
- Have current homeowner insurance coverage.

Application:

Applicants shall submit the following:

- Completed Application
- Proof of current homeowner insurance coverage
 - A Copy of the property deed to be rehabilitated. **No Contract Bond for Deed will be allowed.**
 - ❖ Projects shall be located within the Triplett Twist Neighborhood Redevelopment Plan area and the following shall apply:
 - ❖ The existing zoning is Residential

Homeowner Information:

The Homeowner shall provide the following:

- Completed income information forms (provided by Community Development Staff)
- Proof of all household income (SSI, SS, pensions, salary, etc.)
- Copies of most recent bank statements

CD Staff shall:

- Inspect the home for exterior repairs.
- Complete cost estimate of repairs.

Eligible Rehab Items:

- All exterior items shall be considered for rehabilitation. These items shall include, but are not limited to, the following: roofing (including shingles & sheathing), gutters, siding (incl. shutters) & trim, windows and landscaping.
- If any eligible home was constructed prior to 1978, the exterior of the home shall be tested for Lead Based Paint. This procedure shall be funded by the City of Owensboro at no additional cost to the homeowner. If lead based paint is found, a certified Lead Based Paint contractor will be secured to remediate any areas above acceptable test levels. The contractor shall follow the specifications as set forth in the property's Risk Assessment.
- No homeowner will be allowed to perform work on their home for this project. Any additional repairs to be completed during the project that are not on the original repair list, as compiled by the City of Owensboro, shall be the responsibility of the homeowner.

Bidding Process:

Projects shall be bid out by the City of Owensboro. One bonded, insured and reputable contractor shall be selected by the City to complete each project. The City reserves the right to bid out multiple addresses as one project.

Contract Award:

After the contractor is selected, a pre-construction conference shall be scheduled with Community Development Staff, the contractor and the homeowner. Each line item in the specification, change order procedures and payment procedures shall be discussed. In addition, all necessary paperwork shall be signed including, but not limited to, the following:

- Contract between Homeowner and Contractor

- Grant Agreement between Homeowner and the City of Owensboro (document to be recorded)
- Request for payment forms
- 1-Year Limited Warranty (begins upon final payment)

The Notice to Proceed shall be issued following the Pre-construction Conference.

Time of Completion:

Project shall be completed within 60 days of "NOTICE TO PROCEED". Circumstances beyond the Contractor's control will be considered.

Grant Amount:

The City shall provide an income-based matching grant with the maximum project cost not to exceed \$15,000.

Homeowner/Contractor Payment Procedures:

- Homeowner's project funds shall be given to the city **prior** to construction. These funds will be placed in a special City account and be drawn on for payment upon contractor request and CD approval. ***Under no circumstances should the homeowner pay the contractor directly for any work performed on the project.***
- **Homeowner's portion of project costs shall be expended prior to the City's grant portion. (No exceptions)**
- The Contractor shall solicit payment from the city only for work completed. Community Development staff shall inspect project prior to the payment to ensure the amount does not exceed amount of work completed.
- Once homeowner's portion is expended, the contractor shall notify Community Development staff within a reasonable amount of time, when additional payments are required. After inspection by the CD staff, payment requests shall be submitted to the Finance Department for processing.
- The Contractor will be notified of when to pick up payment at the CD office.
- **Final payment will be held until all repairs are completed according to specifications.**

Contractor/Homeowner Change Orders:

- A detailed listing of specification changes shall be submitted to Community Development staff for approval. A Change Order Form shall be signed by the homeowner, contractor and Community Development staff.
- Change orders shall be approved only for **code items** determined to need repairs after rehabilitation begins. **Upgrades and non-code items shall be the sole responsibility of the homeowner.**
- Upgrades or non-code items shall not be exchanged for code items needing repairs/replacement.

In-house Change Orders:

- After the Change Order submittal and approval, Change Orders that alter project amount shall be submitted to the Purchasing Department.
- Copies of all Change Orders shall be placed in file.

Inspections:

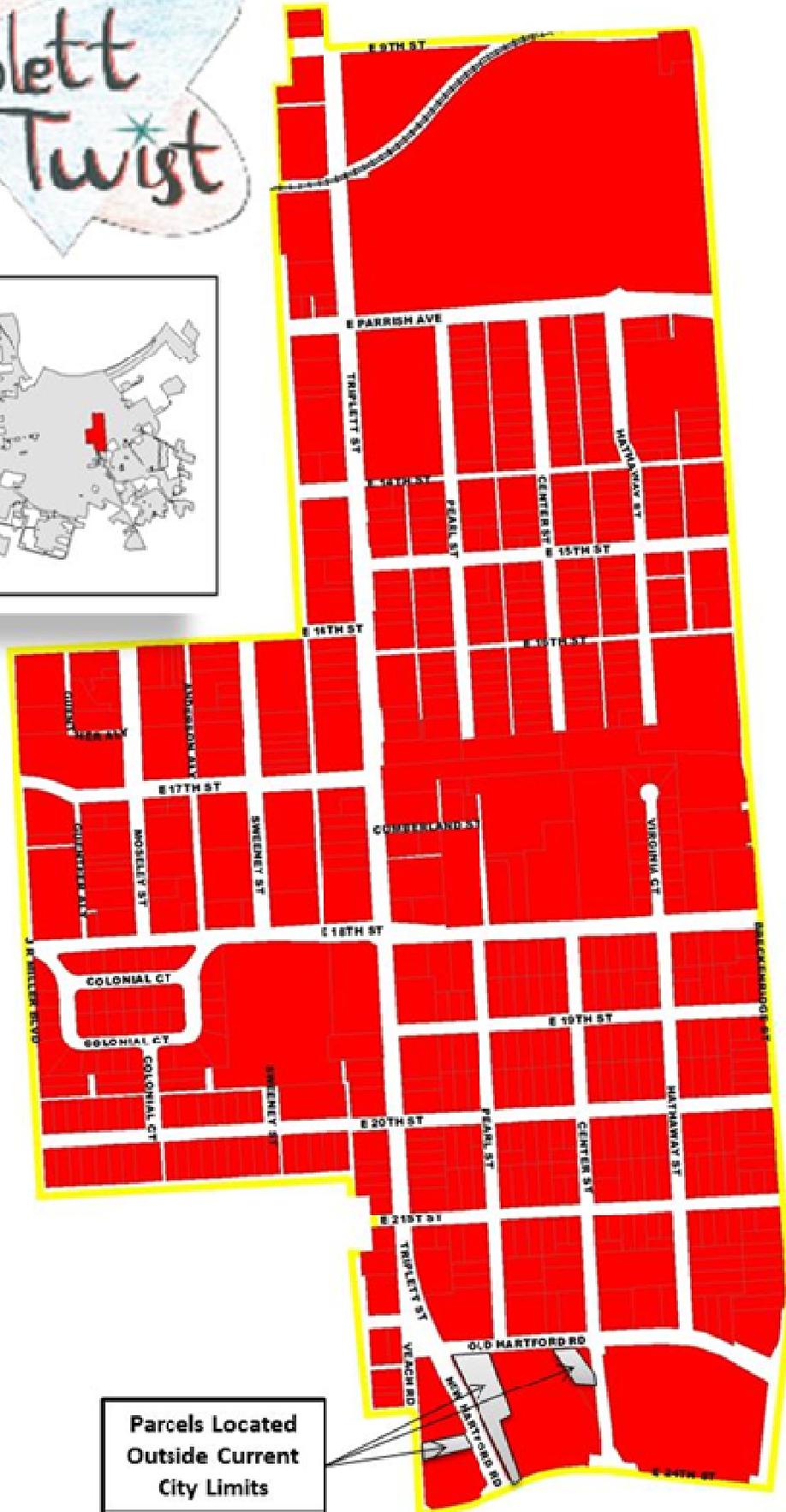
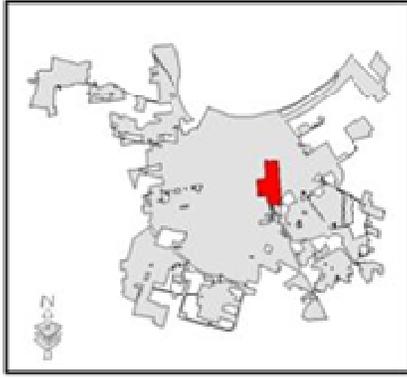
EXISTING HOMEOWNER REHAB PROGRAM APPLICATION

APPLICANT			ADDITIONAL APPLICANT		
NAME	<input type="checkbox"/> Married <input type="checkbox"/> Not Married <input type="checkbox"/> Live -In Companion		NAME	<input type="checkbox"/> Married <input type="checkbox"/> Not Married <input type="checkbox"/> Live -In Companion	
AGE	SOCIAL SECURITY #		A G E	SOCIAL SECURITY #	
ADDRESS	HOW LONG?	PHONE # (H) (W) (C)	ADDRESS	HOW LONG?	PHONE # (H) (W) (C)
CHILDREN LIVING WITH YOU					
NAME & SOCIAL SECURITY #		Age	NAME & SOCIAL SECURITY #		Age
NAME AND ADDRESS OF EMPLOYER		HOW LONG?	NAME AND ADDRESS OF EMPLOYER		HOW LONG?
		PHONE #			PHONE #
OCCUPATION		SALARY <input type="checkbox"/> Month <input type="checkbox"/> Year	OCCUPATION		SALARY <input type="checkbox"/> Month <input type="checkbox"/> Year
OTHER INCOME SOURCE		AMOUNT \$	OTHER INCOME SOURCE		AMOUNT\$
BANK ACCOUNTS WITH:			Applicant(s) certifies the above statements are true and authorizes you to obtain any information from any source, which may be required relative to this application.		
Savings <input type="checkbox"/>					
Checking <input type="checkbox"/>					
MORTGAGE HOLDER					
VALUE \$	PAYMENT \$	BALANCE OWED \$			
SIGNATURE OF THE APPLICANT			SIGNATURE OF THE ADDITIONAL APPLICANT		
DATE			DATE		



RETURN APPLICATION TO:
CITY OF OWENSBORO
101 E. 4th Street
OWENSBORO, KY. 42303
ATTN: ABBY SHELTON
(270) 687-8658
sheltonam@owensboro.org

Triplett Twist



**Parcels Located
Outside Current
City Limits**





HOUSING REHAB PROGRAMS



2016 INCOME LIMITS

Owensboro Median Income \$59,400 for Family of 4 Persons	1 PERSON Household	2 PERSON Household	3 PERSON Household	4 PERSON Household	5 PERSON Household	6 PERSON Household	7 PERSON Household	8 PERSON Household
30% Median (Extremely Low Income)	\$12,500	\$16,020	\$20,160	\$24,300	\$28,440	\$32,580	\$36,730	\$39,250
50% Median (Very Low Income)	\$20,800	\$23,800	\$26,750	\$29,700	\$32,100	\$34,500	\$36,850	\$39,250
80% Median (Max Home Owner Income)	<u>\$33,250</u>	<u>\$38,000</u>	<u>\$42,750</u>	<u>\$47,500</u>	<u>\$51,300</u>	<u>\$55,100</u>	<u>\$58,900</u>	<u>\$62,700</u>