



City of Pompano Beach
CDBG Senior Roof Replacement Program
Policies & Procedures



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City of Pompano Beach

CDBG Senior Roof Replacement Program

SECTION 1: INTRODUCTION

The purpose of this document is to establish policies, guidelines, and procedures, which will govern the CDBG Senior Roof Replacement Program funded by Community Development Block Grant Program (CDBG) of the U.S. Department of Housing and Urban Development (HUD).

The program will serve very low and low- income seniors 62 years of age or older or disabled homeowners to replace the existing roof.

SECTION 2: STATUTES AND REGULATIONS

The following Regulations govern the program and are the source of the policies in this document.

CDBG Program: (Community Development Block Grant), Federal Statute: Title 1 – The Housing and Community Development Act of 1974. 42 U.S.C. – 5301 – Regulations: 24 CFR 570

SECTION 3: ELIGIBLE HOMEOWNERS

The program is available citywide and is open to very low (50% of area median income), and low (80% of area median income) income homeowners who are 62 years of age or older or disabled homeowners. Participants must reside in the City of Pompano Beach, own and occupy the home as their principal residence. The total gross annual household income shall not exceed 80% of the current area median income, based on family size, as determined on an annual basis, by the U.S. Department of Housing and Urban Development.

Definition of Income: To be eligible to receive funding under this section of the program, the total household income of all residents residing in the home must be less than 80% of the median income for the City of Pompano Beach as determined by the Department of Housing and Urban Development (HUD), adjusted by family size.

Household Size: Household size is defined as the number of persons physically residing in the home. Household means all the persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

Eligibility for Assistance (Citizenship/Legal Status)

Individuals must be U.S. citizens or non-citizens with eligible permanent immigration status in order to qualify for assistance under this program. All members of the family applying for

assistance must declare their status as one of the following:

1. A U.S. citizen; or
2. An eligible non-citizen (as verified through the SAVE system/Department of Homeland Security)

SECTION 4: ELIGIBLE AND INELIGIBLE ACTIVITIES

The CDBG Senior Roof Replacement Program shall fund activities necessary to correct roofing deficiencies that threaten the structural integrity, safety, and habitability of the home.

Eligible activities include:

- (i) Complete roof replacement, including removal and disposal of existing roofing materials
- (ii) Repair or replacement of damaged roof decking, trusses, or structural components directly related to the roof
- (iii) Installation of underlayment, flashing, ventilation, and waterproofing systems
- (iv) Replacement of soffits and fascia where necessary for proper roof installation
- (v) Permit fees, inspections, and required code compliance upgrades directly related to the roofing project
- (vi) Temporary protective measures necessary to prevent further damage prior to construction

All work must be necessary, reasonable, and directly related to the roof replacement.

Ineligible Activities

The following activities are not eligible under this program:

- (a) General home repairs not directly related to the roof
- (b) Cosmetic improvements (e.g., painting, decorative features)
- (c) Additions or expansions to the structure
- (d) Luxury or non-standard materials beyond program specifications
- (e) Work initiated or completed prior to environmental clearance and formal program approval
- (f) Maintenance or repairs that do not constitute full roof replacement (unless deemed necessary as part of replacement scope)
- (g) Any activity that does not meet CDBG eligibility requirements under 24 CFR Part 570

SECTION 5: ELIGIBLE PROPERTIES

- (a) The property must be single family home located in the City of Pompano Beach.
- (b) The property must be in need of roof replacement based on an inspection.
- (c) The property must have 100% homestead
- (d) The owner must live in the property
- (e) The taxes and mortgage payments must be current
- (f) The property must have homeowners' insurance
- (g) The property must be a single-family unit.

SECTION 5: PROGRAM DESCRIPTION

- The program is outlined as eligible under the Consolidated Plan and program regulations.
- Applicants will receive assistance on a first come, first eligible basis.
- Source of Funding: CDBG.
- Maximum Assistance: \$30,000.
- One time grant.

SECTION 6: PROCUREMENT & CONTRACTOR SELECTION:

All procurement activities shall comply with **2 CFR Part 200 (Uniform Administrative Requirements)** and applicable local procurement policies.

Contractor Procurement

(i) Contractors shall be selected through one of the following methods:

- Competitive sealed bids
- Pre-qualified contractor pool established by the City
- Other approved procurement methods consistent with federal regulations

(ii) All procurement actions shall ensure:

- Full and open competition
- Cost reasonableness
- Documentation of selection process

Contractor Requirements

All contractors must:

- Hold appropriate State of Florida and local licenses
- Maintain required insurance coverage (general liability, workers compensation, etc.)
- Be in good standing and not debarred or suspended (verified through **SAM.gov**)
- Demonstrate experience in residential roofing
- Neighborly Contractor file must have all required documents current and uploaded in the system.

Contract Award

- (i) Contracts shall be awarded to the lowest responsive and responsible bidder, or most qualified contractor under an approved procurement method. Can only have three (3) projects at a time.
- (ii) A written owner/contractor agreement must be executed prior to the start of work

SECTION 7: CONSTRUCTION MANAGEMENT:

Scope of Work Development

- (1) A detailed scope of work shall be prepared by the Construction Manager based on inspection findings
- (2) Cost estimates must be prepared and reviewed for reasonableness

Inspections

The following inspections are required:

1. **Initial Inspection** – To determine eligibility and scope
2. **Progress Inspections** (if necessary) – To ensure work is proceeding according to the contract
3. **Final Inspection** – To verify completion and compliance with local codes and program standards

Permits and Compliance

- All work must be properly permitted through the City
- Contractors are responsible for obtaining permits and scheduling inspections

Project Completion

- Final payment shall not be issued until:
 - All work is completed satisfactorily
 - Final inspection is approved
 - Required documentation is received in Neighborly.

SECTION 8: APPLICATION PROCESS:

Applications will be accepted through the Neighborly Software portal.

When the application is submitted the applicant will sign a participation agreement. As soon as the applicant is determined income eligible the housing specialist will issue a Conditional award letter. Once the participation agreement is fully executed the Construction Manager is notified to schedule the roof inspection of the property.

Once the inspection is uploaded, the Construction Manager will send get the estimates for t project

Ineligible or withdrawn Applicants: All applicants that are deemed ineligible or withdraw from the program will receive a written letter sent by the Housing Specialist and uploaded in Neighborly notifying the applicant as to why the application has been closed and the effective date. The letter will be uploaded into Neighborly by the program specialist before mailing.

Applicants who cannot Apply through the Neighborly Portal

If an applicant is on the waiting list does not have access to the internet and cannot apply through the Neighborly portal they must contact OHUI by phone at 954-786-4659 and request further staff assistance. OHUI Staff will then:

- Schedule an appointment for the applicant to come in and use laptop to create an application. If an applicant is unable to travel staff will mail a paper application to the applicant.

- Make an appointment with the applicant to conduct intake of the application no later than 15 days after the application is mailed.
- Obtain written approval from the applicant to upload application and documents into Neighborly.
- Upload the application and all documents into the Neighborly portal.
- Determine client eligibility.
- If ineligible, send ineligibility letter.
- If eligible, move to next steps.

Application Review Process

The Program Specialist is responsible to review all documents uploaded into Neighborly in accordance with the program checklist in addition to any additional documents required to determine eligibility. Applicants that are missing documents will be given 10 calendar days to upload or submit missing documents. If the documents are not submitted within the 10 days, a letter or email will be sent to the applicant stating that the file is closed due to non-responsiveness.

After the Intake Application has been completed, staff will determine if the applicant qualifies as an eligible household. The entire Intake Application must be evaluated, and all information provided by the household must be verified, including, but not limited to:

- Income;
- Assets and liabilities;
- Employment;
- Home ownership;
- Other sources of assistance received by the applicant.
- Applicant must have insurance.
- Applicant must be current on mortgage payments and taxes.

Annual Income

Upon receipt of the application, an OHUI representative will compare the applicant's total annual household income to applicable income limits. If the applicant appears to meet income guidelines, OHUI will proceed with the income certification process.

To annualize full-time employment, multiply the type of wage by the following periodic amounts:

- Hourly wages by 2,080 hours;
- Weekly wages by 52;
- Bi-weekly (every two weeks) amounts by 26;
- Semimonthly (every half month) amounts by 24; or
- Monthly amounts by 12

To annualize income from anything other than full-time employment, multiply:

- Hourly wages times the number of hours the household expects to work annually; or

- Average weekly wages times the number of weeks the household expects to work; or
- Other periodic amounts (monthly, biweekly, etc.) by the number of periods a household member expects to work.

Annual wages should always reflect the entire 12-month period regardless of the pay schedule. A determination of verified annual income must include the income of all members of the household.

Assets

Assets are items of value, other than necessary personal items, and are considered along with verified income in determining the eligibility of a household. Total household assets and asset income are considered, including those of minors. When computing the value of assets, use the cash value of assets, which is the amount the applicant(s) would receive if the assets were converted to cash. In determining asset income for owner-occupied households, the City will follow the HUD rules.

There is a limit on assets for participation in the Housing Programs; however, while applicants may have assets, even if they elect not to access the assets principal or interest, the potential annual income that can be earned from assets is taken into consideration when calculating annual income. Asset income is also annualized based on what is anticipated to be received during the 12 months following eligibility or re-certification. To be eligible for participation in the Housing Programs, applicants' assets cannot exceed the following limits:

- \$50,000 in combined household liquid assets that the household members have access to.
- Applicants cannot own a second home/property.

Disabled Applicants

1. Persons receiving benefits under the Social Security Disability Insurance (SSDI) program or veterans' disability benefits or a letter from a doctor that states that the individual is disabled based on the HUD definition below:

- (i) Used a wheelchair or had used another special aid for six months or longer.**
- (ii) Are unable to perform one or more functional activities or need assistance with activities of daily living (ADL) or instrumental activities of daily living (IADL).**
- (iii) Are prevented from working at a job or doing housework.**
- (iv) Have a selected condition, such as autism, cerebral palsy, Alzheimer's disease, senility, or dementia, or mental retardation.**
- (v) Are under 65 years of age and covered by Medicare or receive SSI.**

SECTION 9: CONFLICT OF INTEREST:

The program shall comply with **24 CFR § 570.611 (CDBG Conflict of Interest Regulations)**.

General Policy

No employee, officer, elected official, or agent of the City who exercises decision-making authority or influence over the program shall:

- Obtain a financial interest or benefit from a CDBG-assisted activity; or
- Have an interest in any contract or agreement associated with the program

Disclosure Requirements

- All staff and contractors must disclose any real or perceived conflicts of interest
- Disclosures must be documented and maintained in program files

Resolution Process

- Identified conflicts shall be reviewed by program management and the City Attorney's Office
- If necessary, a formal exception request must be submitted to HUD prior to proceeding

SECTION 10: RECORD KEEPING:

OHUI shall maintain complete and accurate records in compliance with **24 CFR § 570.506**.

Required File Documentation

Each project file must include, at a minimum:

1. Application and intake documents
2. Income verification and eligibility determination
3. Proof of ownership and occupancy
4. Procurement and contractor selection records
5. Executed construction contracts
6. Inspection reports (initial, progress, final)
7. Payment records and invoices
8. Closeout documentation

Record Retention

- All records must be retained for a minimum of five (5) years after program closeout, or longer if required by HUD or State regulations.

Confidentiality

- All applicant information shall be maintained in a secure manner
- Access to files shall be limited to authorized personnel

Monitoring and Audit

- Files must be maintained in a manner that allows for efficient review by:
 - HUD
 - Internal and external auditors