

# OFFICE OF HOUSING AND COMMUNITY DEVELOPMENT

## GET ENERGY SMART RETROFIT LOAN PROGRAM GUIDELINES

### **I. Program Description**

The Get Energy Smart Retrofit Program provides loans to owner occupants that will lower their monthly energy consumption and therefore decrease their monthly energy costs. The applicant must use loan funds to improve the energy efficiency of their home.

### **II. Eligible Applicants**

To be eligible to receive funding, the applicant must meet the following:

1. The total household income of all residents that reside in the home must be less than 140% of median income for Sarasota County.
2. The applicant must own and resident must reside in the home.
3. The applicant must be a citizen of the United States of America or a permanent resident alien.

### **III. Program Requirements**

All program funds must be used to assist eligible applicants increase energy efficiency in their homes. All funds must be used in compliance with the guidelines and stipulations of the U.S. Federal American Recovery and Reinvestment Act (“ARRA”).

### **IV. Use of Program Funds**

Funds may be used for the following eligible uses:

1. Eligible uses include lighting retrofits, ENERGY STAR appliances, insulation, duct repair and sealing, high efficiency air conditioners and heat pumps, solar attic fans, and solar water heaters or other items that are recommended in a home energy audit.
2. The costs incurred by the Office to determine the eligibility of the property and the applicant.
3. The costs incurred by the Office to record a lien on the home.

### **V. Eligible Properties**

All homes repaired using Get Energy Smart Retrofit Loan Program funds must meet the following requirements:

1. The home must be located in Unincorporated Sarasota County or the City of North Port.
2. The home must be a single-family residence or condominium.
3. The home cannot be a mobile home.
4. The applicant must own the home. Eligible forms of ownership may be:
  - a. Fee simple title
  - b. A 99-year leasehold interest.
  - c. Ownership or membership in a cooperative or mutual housing project that constitutes home ownership under State law.
  - d. A life estate.
5. The home must not have a restriction or encumbrance that would impair the good and marketable nature of title to the ownership interest.
  - a. All existing mortgages must be current.
  - b. The property taxes on the property must be current.
  - c. The property must be free of all judgments including IRS liens.
  - d. Any bankruptcies must be fully discharged.

## **VI. Maximum Award**

The maximum amount of Get Energy Smart Retrofit Loan Program funds that may be provided to any one property is \$5,000. The amount of equity remaining in the property will not affect the maximum amount of assistance that can be provided under this program.

## **VII. Terms and Conditions**

The assistance will be in the form of a 0% deferred loan. If the home is sold, transferred, or no longer owner-occupied, the balance of funds will be recaptured. Funds recaptured from either repayment or through rebates will be replaced into the revolving loan fund for future use.

## **VIII. Application Process**

Applications will be accepted when funds are available and following public advertising on a first come, first served basis until all funds are expended. Once the application is approved, the client will be required to obtain an energy audit from an energy auditor listed as a Participating Contractor on the program website. A rebate will cover the cost of the energy audit up to \$500 and will be expedited for clients who are unable to cover the upfront cost of the audit.

## **IX. Contractor Selection and Payment**

The work performed under the specific Get Energy Smart Retrofit Loan Program must be performed by a Participating Contractor from a list provided on the program website. The selected contractor must meet the following requirements:

1. The general contractor and all subcontractors must be properly licensed to work in the jurisdiction where the work is being done.
2. Homeowners will be required to obtain three informal estimates/bids from Participating Contractors to ensure that costs are reasonable. Homeowner will provide a copy of the estimates/bids to OHCD.
3. The applicant and the Director of Housing and Community Development or designee must approve all partial draws and final payments.

**X. Rebate Administration**

All rebates that are eligible under the Get Smart Energy Retrofit Loan Program will be processed by the Rebates Administrator selected by Sarasota County. Notification of the rebates that the client is eligible for will be sent to OHCD and will be used to pay off the Get Smart Energy Loan.

**XI. Evaluation and Underwriting**

The Director of the Office of Housing & Community Development is authorized to approve eligible applicants in conformance with these regulations and consistent with the policy guidelines for the program.

**XII. Administration of the Program**

The Director of the Office of Housing and Community Development will administer the Get Energy Smart Retrofit Loan Program consistent with these policies. In the event an affected party believes that the Office of Housing and Community Development is not interpreting these policies correctly, the affected party must request a meeting with the Director to discuss and seek resolution of the conflict.

If, following a meeting with the Director, the issue remains unresolved; the affected party will have the ability to appeal the Director's decision to the City / County Management Staff. The written appeal must be filed with the Director within 15 days of the meeting with the Director. The affected party must, in writing, describe the issue and the reason they believe the interpretation is not accurate. The City / County Management Staff will consider the request, within 45 days, and make a final decision. The decision of the City/County Management Staff is final and may not be further appealed.

**XIII. Conflicts with State and Federal Law**

In the event these policies are found to conflict with State or Federal law or the rules of the U.S. Federal American Recovery and Reinvestment Act, now or in the future, the State or Federal law or rules U.S. Federal American Recovery and Reinvestment Act will take precedence. The Director of the Office of Housing and Community Development is authorized to amend these policies to the extent necessary to make these policies consistent with state or federal law or the rules of the U.S. Federal American Recovery

and Reinvestment Act. Within five working days of making any changes to these policies, the Director must notify the City / County Management Staff with a description of the changes made to these policies and the reason for any changes.