



# QUICK GUIDE TO FORT MYERS CRA OWNER-OCCUPIED HOME PRESERVATION PROGRAM

## Purpose of Program

Habitat for Humanity of Lee and Hendry Counties and Fort Myers Community Redevelopment Agency have partnered to offer home preservation activities to eligible households.

## Benefits

Homeowners with outstanding code violations may qualify to have projects/repairs completed by Habitat for Humanity.

## General Eligibility

- All property owners must be included as applicant or co-applicant.
- Household must meet income guidelines. These limits are based on the income and assets of **all** residents in the household regardless of relationship and adjusted on an annual basis.

Lee County, Florida	
<b>Income Guidelines Chart (2020)*</b>	
Your annual income may not exceed	
Household Size	Low 80% AMI
1	\$38,600
2	\$44,100
3	\$49,600
4	\$55,100
5	\$59,550
6	\$63,950

\*Changes annually

- All adult household members must pass criminal background check.
- Property must have at least one open code violation or have been referred by the Fort Myers CRA.

## Additional Mortgage Eligibility

- Home value may not exceed \$283,348 (LEIPA value)
- Mortgage payments must be current
- No reverse mortgages
- Homeowner must NOT have any unpaid property tax lien, IRS lien or judgment of any kind

## Application Process

- Homeowner will submit the application with necessary back up documentation to Habitat for Humanity of Lee and Hendry Counties.
- The application packet can be hand delivered (M-F 9am-5pm) or mailed to:  
Habitat for Humanity  
Attn: Home Preservation Program  
1288 N. Tamiami Trail  
N. Fort Myers, FL 33903
- Incomplete applications will not be processed
- All eligible applications will be presented to the Project Selection Committee

## Funding

Qualified homeowners will receive a grant in the form of a forgivable lien. Homeowner will not be required to make any payments unless they relocate, refinance or sell their home before the mortgage is forgiven (5 years after project completion).

## Eligible Repairs

See Eligible Projects List attached

## Maximum Assistance

Maximum assistance is \$25,000.

## Application and Program Information

To request an application, please call (239) 652-1665 or email [homepreservation@habitat4humanity.org](mailto:homepreservation@habitat4humanity.org)

Submission of an eligible application does not ensure you will be awarded funding. Funding is limited and is awarded based on greatest need.

Background check fee of \$50 for all selected projects.

PLEASE BE ADVISED THAT THIS DOCUMENT **DOES NOT INCLUDE ALL REQUIREMENTS** FOR THIS PROGRAM AND IT IS SUBJECT TO CHANGE AT ANYTIME AT THE DIRECTION OF PROGRAM ADMINISTRATORS.