

Major Rehabilitation Loan Flow Chart
**(Alterations/repairs as defined in the FL Building Code Chapter 3, Section 304,
and Section 305, Levels 1, 2 and 3, copy attached)**
Local Housing Assistance Program (LHAP)

Applicant submits a completed LHAP application to the county.
(application must include a list of repair work to be done)



If applicant is eligible, the county will schedule inspection with the LHAP Inspector.



The LHAP Inspector will inspect the house and make a determination if the house is structurally sound and if it can be rehabilitated. If so, the LHAP inspector, prepares the work write-up specifications and cost estimates after the house inspection.



The county sends the eligibility letter and referral list of contractors to the applicant with date and time of walk-thru (staff will also e-mail date and time of walk-thru to all contractors on the county contractor referral list with e-mail address on file).



Applicant must contact sufficient number of contractors to be able to receive at least two comparable bids and inform them of the date and time of walk-thru (applicant does not have to use only the contractors on the referral list)



SHIP inspector conducts scheduled walk-thru with contractors and applicant, and provides bid package including bid numbers, and the date and time when the bids are to be received by the county. (Contractor must request in writing any questions/concerns within 7 days of scheduled walk thru date).



Contractor sends bid in sealed envelope with the applicant name and bid number noted on the outside of the envelope.



Two county staff will publicly open the bids. SHIP Inspector reviews the contractors' proposals.



If the proposals are acceptable (contractor must be currently licensed and insured and the bid cannot exceed 110% of the county SHIP inspector's estimate), the Applicant will select and sign bid(s).



The county's LRC reviews and approves the loan.



The county prepares mortgage documents and closes the loan.



The county will send a 'Notice to Proceed' to the Contractor(s) and a copy to Applicant(s).



Contractor must pull permit within 10 days (or notifies SHIP office) and complete the job per the proposal within 45 days of issuance of the building permit.



Inspector from appropriate jurisdiction's building department must inspect completed work.



Inspection finalized (county inspector approves the job and owner satisfaction letter obtained).



Contractor sends bill and fully executed "Contractor's Final Affidavit" to the county.



The county pays the bill.

Minor Rehabilitation Loan Flow Chart

(Alterations/repairs as defined in the FL Building Code, Chapter 3, Section 302, and 303, Level 1, copy attached, or rehabilitation work in conjunction with a Down Payment/Closing Cost Loan)

Local Housing Assistance Program (LHAP)

Applicant submits a completed LHAP application to the county.
(This must include a list of repair work that needs to be done)



If applicant is eligible, the county will send an eligibility letter and a referral list of contractors to the applicant



The applicant within 6 weeks will obtain two itemized/detailed proposals from two licensed contractors to undertake the needed rehabilitation work



The LHAP inspector reviews the contractors' proposals



If the proposals are acceptable, the applicant will sign the selected bid(s)



The county's LRC reviews and approves the loan or loan/grant



The county prepares mortgage documents and closes the loan or loan/grant



The county will send a 'Notice to Proceed' to the contractor(s) and a copy to applicant(s) and LHAP inspector



Contractor pulls permits and completes the job per the proposal



Inspector from appropriate jurisdictions building department inspect completed work



Inspection finalized (county Inspector approves the job and owner satisfaction letter obtained)



Contractor sends bill and fully executed "Contractor's Final Affidavit" to the county



The county pays the bill