Riviera Beach Neighborhood RECLAIM Program

Program Overview

The Riviera Beach Community Redevelopment Agency (CRA) Neighborhood RECLAIM Program provides up to $100,000 in rehabilitation assistance to eligible homeowners for approved improvements to owner-occupied, single-family homes located within the Riviera Beach CRA District.

The program primarily focuses on exterior improvements, including painting, fencing, roofing, windows and doors, driveways, landscaping, irrigation, and other eligible repairs. Limited interior improvements may also be considered when necessary to address qualifying health, safety, or emergency conditions.

Priority is given to repairs that address health and safety concerns and code violations. All improvements are subject to CRA approval, program guidelines, and available funding.

Maximum Assistance	**Up to $100,000 per eligible property.**
Income Eligibility	Household income at or below 80% of Area Median Income (AMI), based on household size.
Eligible Property	Owner-occupied single-family home used as the homeowner's primary residence within the CRA District; homestead exemption required.
Financial Standing	Proof of ownership required; property taxes and applicable mortgage payments must be current. Active foreclosure may affect eligibility.
Eligible Work	Primarily exterior rehabilitation. Limited interior repairs may be considered for qualifying health, safety, or emergency needs. Historic restoration is not eligible.
Priorities	Health, safety, and code-related repairs receive priority; emergency interior repairs receive special consideration.
Selection	CRA reviews eligibility, property conditions, and available funding. Applying does not guarantee assistance.

Program Scope: RECLAIM is a rehabilitation program, not a restoration program. The home should not be expected to appear new after completion. Funding may not cover all improvements a homeowner requests.

Property Assessment and Project Process

Home Inspection	CRA staff perform a home inspection to assess conditions and determine eligible rehabilitation needs.

Scope and Estimates	The CRA establishes the proposed scope of work and obtains up to three (3) contractor estimates, as appropriate and subject to contractor availability.
Homeowner Contribution	If the total cost of approved rehabilitation works necessary to complete the project exceeds the maximum $100,000 assistance, the homeowner is responsible for the additional funds needed to complete the project.
Work Authorization	The CRA must approve the scope and authorize work before construction begins. Work undertaken without prior approval may not qualify.

Application Documentation: Applicants must provide all required documentation to verify eligibility. Additional information may be requested during the review process.

Project Completion: All rehabilitation work must be completed in accordance with the approved scope of work and applicable permitting requirements. Final inspections and CRA approval may be required before project closeout.

Construction Agreement: The rehabilitation contract shall be executed directly between the homeowner and the selected contractor. The CRA will coordinate the rehabilitation process and provide oversight in accordance with program guidelines.

Materials and Finishes: All rehabilitation work shall utilize standard-grade materials and finishes that meet applicable building codes and approved specifications. Upgraded, premium, or custom materials and finishes are not included unless specifically approved by the CRA.

Assistance, Forgiveness, and Repayment

Loan Terms: RECLAIM assistance is a fifteen (15) year, zero percent (0%) interest deferred, forgivable loan secured by a lien against the rehabilitated property.

Forgiveness: The original principal is forgiven over fifteen (15) years at approximately 6.67% annually, subject to compliance. The final installment is adjusted for rounding so the loan is fully forgiven at the end of year 15. Executed loan documents govern.

Restrictive Covenant – 15 Years: The assisted single-family home must remain the homeowner's primary residence throughout the fifteen-year period. In the event of the homeowner's passing, an eligible heir or legal successor may be permitted to retain the property and assume the remaining obligations, subject to CRA approval and executed documents. Inheritance does not automatically release the lien.

Compliance: To ensure continued compliance with the primary residence requirement, homeowners will be required to complete an annual Owner-Occupancy Certification throughout the fifteen-year restriction period. The CRA may request reasonable supporting documentation, including a valid government-issued identification card, utility bill, proof of homestead exemption, or other acceptable evidence confirming that the assisted property remains the homeowner's primary residence.

Repayment: Selling or transferring the property, or no longer using it as the homeowner's primary residence, may require repayment of the unforgiven balance. Refinancing, hardship, subordination, and permitted transfers are governed by CRA policy and executed documents.

Sample Forgivable Loan Schedule — $100,000 Assistance

Time Since Loan Closing	Outstanding Loan Balance
At closing	$100,000.00
At completion of year 1	$93,333.33
At completion of year 2	$86,666.67
At completion of year 3	$80,000.00
At completion of year 4	$73,333.33
At completion of year 5	$66,666.67
At completion of year 6	$60,000.00
At completion of year 7	$53,333.33
At completion of year 8	$46,666.67
At completion of year 9	$40,000.00
At completion of year 10	$33,333.33
At completion of year 11	$26,666.67
At completion of year 12	$20,000.00
At completion of year 13	$13,333.33
At completion of year 14	$6,666.67
At completion of year 15	$0.00

Illustrative schedule only.