

II. FISCAL IMPACT ANALYSIS

A. Five Year Summary of Fiscal Impact:

Fiscal Years	2012	2013	2014	2015	2016
Capital Expenditures					
Operating Costs					
External Revenues					
Program Income					
In-Kind Match (County)					
NET FISCAL IMPACT					

# ADDITIONAL FTE POSITIONS (Cumulative)					

Is Item Included In Current Budget? Yes No

Budget Account No.:

Fund _____ Dept _____ Unit _____ Object _____ Program Code/Period _____

B. Recommended Sources of Funds/Summary of Fiscal Impact:

No fiscal impact

C. Departmental Fiscal Review: *Shairette Major* for 3/14/12
Shairette Major, Fiscal Manager I

III. REVIEW COMMENTS

A. OFMB Fiscal and/or Contract Development and Control Comments:

[Signature]
OFMB
3/16
JB
5/15/12

[Signature] 3/22/12
Contract Development and Control
3-21-12 B. [Signature]

B. Legal Sufficiency:

[Signature] 3/27/12
Senior Assistant County Attorney

C. Other Department Review:

Department Director

**Palm Beach County Local Housing Assistance Plan
Amended Strategies: FY 2007-2010**

Name of the Strategy: FORECLOSURE PREVENTION

1. **Summary of the Strategy:** Funding will be provided to income eligible single family owner occupied households who are facing foreclosure, to preserve and maintain homeownership within the targeted income groups. The goal of this strategy is to avoid foreclosure by paying the maximum award amount to assist with delinquent mortgage payments (PITI), including late fees, attorney fees, homeowners' association payments, special assessments, other foreclosure associated costs, and property taxes and homeowners insurance.

Funding for property taxes and homeowners insurance will be provided only if they are currently escrowed or will become escrowed as a result of receiving assistance.

2. **Fiscal Years Covered:** 2007-2008; 2008-2009; 2009-2010.
3. **Income Categories to be served:** Very Low, Low, and Moderate Income
4. **Maximum Award:** \$10,000 for very low, low, and moderate income families. The amount awarded is what is needed to reinstate loans and maintain affordable homeownership.
5. **Terms, Recapture and Default:** ~~Zero interest deferred payment loans secured by a mortgage and note will be for a term of thirty (30) years.~~ Funding in the amount of \$10,000 or less will be in the form of a deferred payment zero percent (0%) interest loan secured by a Mortgage and Promissory Note for a period of five (5) years, without amortization. No payment is required as long as the home remains the primary residence of the applicant. If the home is sold, title is transferred (voluntarily or involuntarily), or the home ceases to be the primary residence of the applicant during the term of the mortgage, the entire amount of the loan shall become immediately due and payable.

A subordination of this deferred payment mortgage will only be approved under the guidelines of the Subordination Policy established by Palm Beach County's SHIP Program.

6. **Recipient Selection Criteria:**
 - Income eligible applicants will be selected on a first-come, first qualified, first served basis subject to funding availability.

Reduction of the Affordability and Encumbrance Period
April 3, 2012 Amendments to LHAP

- Applicants must be very low or low income homeowners and the property must be owner occupied.
 - Applicants must verify the ability to avoid default by showing that the 1st mortgage lender is willing to stop foreclosure upon assistance being provided.
 - The homeowner must demonstrate their ability to make future mortgage payments after assistance is received.
 - The application process will include a review of the funding request and the cause of the delinquency. Applicant must prove that the delinquency is due to considerable loss of income, unexpected medical expenses, or unanticipated home repairs or costs associated with increases escrows.
 - Participants can apply only once.
 - Fair Market Value of the property may not exceed the established maximum sales price.
7. **Sponsor Selection Criteria:** N/A
8. **Additional Information:** SHIP funds may be leveraged with other private funding and local funding.

Name of the Strategy: UTILITY CONNECTION/IMPACT FEE PAYMENT

1. **Summary of the Strategy:** Direct financial assistance will be provided to income eligible single family homeowners, for the payment of impact fees and/or sewer and water connection system fees charged by local governments for new municipal improvements.
2. **Fiscal Years Covered:** 2007-2008; 2008-2009; 2009-2010.
3. **Income Categories to be served:** Very Low and Low Income
4. **Maximum Award:** \$10,000 for very low and low income families.
5. **Terms, Recapture and Default:** ~~Zero interest deferred payment loans secured by a mortgage and note will be for a term of thirty (30) years. All assistance provided is due upon sale, title transfer or conveyance. Funding in the amount of \$10,000 or less will be in the form of a deferred payment zero percent (0%) interest loan secured by a Mortgage and Promissory Note for a period of five (5) years, without amortization.~~ No payment is required as long as the home remains the primary residence of the

applicant. If the home is sold, title is transferred (voluntarily or involuntarily) or conveyed to an eligible or ineligible buyer, or the home ceases to be the primary residence of the applicant during the term of the mortgage, recapture and default provisions will be similar to the Purchase Assistance Program provisions for income eligible heirs, and ineligible persons.

In the event of death of the owner, recapture and default provisions will be similar to the Purchase Assistance Program provisions for income eligible heirs, and ineligible persons.

6. **Recipient Selection Criteria:** Income eligible applicants will be assisted on a first-come, first qualified, first served basis subject to funding availability. The housing unit must be located within the urban service area of the County and the applicant must own and occupy the property as their primary residence. Applicants must be very low or low income to participate.
7. **Sponsor Selection Criteria:** N/A
8. **Additional Information:** Other state, federal, private and local funds may be leveraged with SHIP funds.

Name of the Strategy: OWNER-OCCUPIED HOUSING REHABILITATION

1. **Summary of the Strategy:** This strategy provides funding to extremely-low, very-low, low, and moderate income homeowners to repair or rehabilitate eligible single-family owner-occupied units (structures of one to four dwelling units) for the purpose of upgrading substandard property conditions and correcting building and housing code violations. Eligible homes requiring rehabilitation will be renovated to meet the County's applicable building code standards. If the maximum SHIP award combined with other public or private dollars is not sufficient to bring a home up to County's building code standards, the home will not be eligible for assistance under this Strategy. However, the homeowner will be referred for Federal (CDBG) or other replacement assistance.

The ~~Housing and Community Development Compliance~~ **Economic Sustainability** Inspector will determine which items are required to be completed. Code violations, structural damage, and health hazards must be completed first, and if funds are remaining, the applicant may be able to select the items to be rehabilitated with the remaining funds.

- **Emergency Repairs:** Conditions that must be considered as an emergency include: Structural components that show signs of

imminent collapse, damage caused by fire, broken water pipes, heating and water heating system failure, inoperative air conditioning system, water leaks in walls or foundation, sewer/sanitation failure, roof leaks causing electrical hazards, ceiling collapse or structural damage, inoperable exterior doors and or windows, preventing emergency egress, inoperable toilet or hot water heater, exposed bare wires or other imminent fire hazard, electrical failures, lead based paint, gas leaks and any other repairs threatening the life, health and safety of the resident, which has been identified as being in violation of applicable building/housing codes.

- **Roof Repairs and/or Replacement:** Complete repair or replacement of deteriorated roofing systems to eliminate substandard or unsafe roofing conditions
 - **General Home Repairs:** Window replacement, door replacement, re-wiring, re-plumbing, kitchen and bathroom remodeling to reverse deterioration, A/C and heating system replacement, interior and exterior painting, floor covering replacement to replace deteriorated existing floor covering, insulation, repair cracked or hazardous driveways, termite treatment and repairs, room additions to alleviate overcrowded living conditions, and hurricane shutters installation (eligible item when included in overall repair project, and only if required by code or ordinance). This strategy may also allow for addressing unforeseen conditions of deterioration or other conditions discovered during a substantial rehabilitation project.
 - Housing modifications and architectural barrier removal to improve accessibility for owner occupants who are elderly (*62 years or older*) and/or medically or physically disabled, or have family members who are medically or physically disabled. Barrier removal and home modification for owner occupied housing includes:
 - Modification to widen doorways and hallways; installation of accessible doors and hardware; kitchen, bathroom and bedroom modification to accommodate mobility; grab bars; entry ramps; railings; walkways; landings, non-slip floor surfaces; delayed closing mechanisms on egress and garage doors; accessible appliances; installation of accessible cabinets, shelves, drawers, sinks, toilets, roll in showers; removal of architectural barriers
2. **Fiscal Years Covered:** 2007-2008; 2008-2009; 2009-2010
 3. **Income Categories to be served:** Extremely low, very low, low, and moderate income households.

4. **Maximum award:** \$75,000 for very low income families, \$60,000 for low income families, and \$45,000 for moderate income families. The amount of subsidy will be the maximum amount needed to make the necessary repairs to bring the house up to applicable building code requirements.
5. **Terms, Recapture and Default:** Emergency and general home repair assistance up to \$15,000 will be in the form of a deferred payment, zero percent (0%) interest loan secured by a mortgage and note for a period of five (5) years, without amortization. Assistance in the amount of more than \$15,000 up to \$40,000 will have a ten (10) year affordability requirement with an amortization component reducing the principal amount owed by ten percent (10%) annually. Assistance exceeding \$40,000 will have a 15 year affordability requirement with an amortization component reducing the principal amount owed by ten percent (10%) annually. ~~provided as an unsecured grant with no lien, recapture or deferred payment provision. Assistance exceeding \$15,000 up to the maximum award will be will be in the form of a deferred payment zero percent (0%) interest loan secured by a mortgage and note for a period of 30 years. No payments will be due as long as the home remains the primary residence of the applicant. If the home is sold, title is transferred or conveyed (voluntarily or involuntarily), or the home ceases to be the primary residence of the applicant during the term of the loan, the entire amount of assistance provided, less amortized amounts, will be due and payable.~~

Barrier removal and other modification related repair funding for owner occupied households in the amount of \$5,000 or less will be provided as an unsecured grant with no recapture or deferred payment provision. Assistance in the amount of \$5,001 up to \$10,000 will be a deferred payment zero interest loan for a term of five (5) years secured by a Promissory Note and mortgage. Assistance exceeding \$10,000 up to the maximum award will be in the form of a deferred payment zero interest loans for a term of ten (10) years secured by a Note and Mortgage.

No payment is required as long as the home remains the primary residence of the applicant. If the home is sold, title is transferred or conveyed (voluntarily or involuntarily), or the home ceases to be the primary residence of the applicant during the term of the mortgage, the entire amount of the loan shall become immediately due and payable. If the property is sold, title is transferred or conveyed to an income eligible buyer during the term of the mortgage, repayment may be waived if the new buyer accepts and agrees to the term and conditions of the mortgage, including but not limited to, the primary residence requirement. The purchaser's eligibility will be determined by the County and must be requested by the owner prior to the sale of the property. Any applicable affordability restrictions will be transferred to the new owner.

In the event of death of the owner, recapture and default, provisions will be similar to the Purchase Assistance Program provisions for income eligible heirs, and ineligible persons.

6. **Recipient Selection Criteria:**

The County will advertise the availability of funds. Eligible owner occupied applicants will be considered on an ongoing basis subject to funding. Applicants will be awarded assistance on a first come, first qualified, first served basis until all available funds are allocated.

Property owners seeking assistance in this program must meet the program requirements outlined in Palm Beach County's Department of ~~Housing and Community Development's~~ Economic Sustainability policies for the Property Rehabilitation Program for Single-Family Structures and the Emergency Rehabilitation Program. Waiting list priority may be given in the following circumstances:

1. Documented special needs (as defined by Chapter 67-37.002(13), F.A.C.) of eligible homeowner (or immediate household member) who faces immediate institutionalization without the rehabilitation to the home. If institutionalization is not imminent, the applicant will not receive priority.
2. Eligible homeowner who has suffered a catastrophic single event emergency (e.g., fire, localized weather damage, etc.) that will cause imminent homelessness. If homelessness is not imminent, the applicant will not receive priority.
3. Other selection criteria is as follows:
 - Applicant promises to pay all property taxes, insurance, utilities, existing mortgage payments and other assessments when due.
 - Applicant promises to maintain property and not allow deterioration of mortgaged property.
 - First time applicants will generally be given priority over previously assisted persons. Exceptions may be made for eligible property owners in cases where living conditions threaten the personal health and safety of the household.
 - Property must be owner occupied.

- Verification of ownership and documented payment of property taxes must be provided.

7. **Sponsor Selection Criteria, if applicable:** N/A

8. **Additional Information:**

In addition to being income eligible as described above, applicants must meet the following selection criteria:

- Applicant may not currently own or have assets exceeding \$200,000 (monetary gifts and real estate excluding applicant's primary residence are included in the asset calculation).
- The residence must be owner occupied.
- Mortgage payments and taxes must be current / paid up to date.
- Applicants must provide proof of current homeowners insurance.
- SHIP funds may be combined with CDBG and/or HOME funds where needed. When SHIP funds are combined with CDBG or HOME funds, any SHIP loan repayment proceeds will be prorated and deposited into a separate Housing Trust Fund account as required.
- Rehabilitation/repairs will be performed by a State certified licensed contractor licensed to do business in Palm Beach County. The homeowner must utilize the contractors within Palm Beach County's Facilities and Operations' Residential Repair Program or contractors from ~~Housing and Community Development's~~ the Department of Economic Sustainability approved contractors list.

**Palm Beach County Local Housing Assistance Plan
Amended Strategies: FY 2010-2013**

Name of the Strategy: FORECLOSURE PREVENTION

1. **Summary of the Strategy:** Funding will be provided to income eligible single family owner occupied households who are facing foreclosure, to preserve and maintain homeownership within the targeted income groups. The goal of this strategy is to avoid foreclosure by paying the maximum award amount to assist with delinquent mortgage payments (PITI), including late fees, attorney's fees, homeowners' association payments, special assessments, other foreclosure associated costs, property taxes, and homeowners insurance.

Funding for property taxes and homeowners insurance will be provided only if they are currently escrowed or will become escrowed as a result of receiving assistance.

2. **Fiscal Years Covered:** 2010-2011; 2011-2012; 2012-2013.
3. **Income Categories to be served:** Very Low, Low and Moderate Income
4. **Maximum Award:** \$10,000 for very low, low, and moderate income families. The amount awarded is what is needed to reinstate loans and maintain affordable homeownership.
5. **Terms, Recapture and Default:** ~~Zero interest deferred payment loans secured by a mortgage and note will be for a term of thirty (30) years. Funding in the amount of \$10,000 or less will be in the form of a deferred payment zero percent (0%) interest loan secured by a mortgage and note for a period of five (5) years, without amortization.~~ No payment is required as long as the home remains the primary residence of the applicant. If the home is sold, title is transferred or the home ceases to be the primary residence of the applicant during the term of the mortgage, the entire amount of the loan shall become immediately due and payable.

A subordination of this deferred payment mortgage will only be approved under the guidelines of the Subordination Policy established by Palm Beach County's SHIP Program.

7. **Recipient Selection Criteria:**
- Income eligible applicants will be selected on a first-come, first qualified, first served basis subject to funding availability.
 - Applicants must be very low, low, or moderate income homeowners and the property must be owner occupied.
 - Applicants must verify the ability to avoid default by showing that the 1st mortgage lender is willing to stop foreclosure upon assistance being provided.
 - The homeowner must demonstrate their ability to make future mortgage payments after assistance is received.
 - The application process will include a review of the funding request and the cause of the delinquency. Applicant must prove that the delinquency is due to considerable loss of income, unexpected medical expenses, or unanticipated home repairs or costs associated with increases escrows.
 - Participants can only receive assistance once.
 - Fair Market Value of the property may not exceed the established maximum sales price.
8. **Sponsor Selection Criteria:** N/A
9. **Additional Information:** SHIP funds may be leveraged with other private funding and local funding.

Name of the Strategy: HOUSING REHABILITATION/BARRIER FREE

2. **Summary of the Strategy:** Home repair assistance will be provided to income-eligible owner-occupied applicants (structure of one to four dwelling units) for substantial rehabilitation, emergency repair to correct code violations or incipient items that will become a code violation. This strategy will also fund water and or sewer connections to include assessments from local municipalities charged by local governments for new improvements, home modification and architectural barrier removal.

Eligible homes requiring rehabilitation will be renovated to meet the County's applicable building code standards. If the maximum SHIP award combined with other public or private dollars is not sufficient to bring a home up to County's building code standards, the home will not be eligible for assistance under this strategy.

Additionally, Homeowner and Condominium Associations are eligible to apply for assistance to install elevators and lifts for SHIP eligible applicants. This assistance will only be provided to those Homeowner and Condominium Associations where at least 51% of the homeowners (*in that particular building*) are either lower income or elderly (*62 years of age or older*). Assistance will also be provided to qualified sponsors of rental housing who serve extremely low, very low, and low income elderly (*62 years or older*) and disabled households. Eligible activities include new construction, rehabilitation, emergency repairs, code compliance accessibility and energy efficiency improvements, for people with disabilities and those who are elderly (*62 years or older*).

Eligible home repairs: include but are not limited to:

- **Emergency Repairs:** Conditions that must be considered as an emergency are: Structural components that show signs of imminent collapse, damage caused by fire, broken water pipes, heating and water heating system failure, inoperative air conditioning system, water leaks in walls or foundation, sewer/sanitation failure, roof leaks causing electrical hazards, ceiling collapse or structural damage, inoperable exterior doors and or windows, preventing emergency egress, inoperable toilet or hot water heater, exposed bare wires or other imminent fire hazard, electrical failures, lead based paint, gas leaks and any other repairs threatening the life, health and safety of the resident, which has been identified as being in violation of applicable building/housing codes.
- **Roof Repairs and/or Replacement:** Complete repair or replacement of deteriorated roofing systems to eliminate substandard or unsafe roofing conditions
- **General Home Repairs:** Window replacement, door replacement, re-wiring, re-plumbing, kitchen and bathroom remodeling to reverse deterioration, A/C and heating system replacement, interior and exterior painting, floor covering replacement to replace deteriorated existing floor covering, insulation, repair cracked or hazardous driveways, termite treatment and repairs, room additions to alleviate overcrowded living conditions, and hurricane shutters installation (eligible item when included in overall repair project, and only if required by code or ordinance). This strategy may also allow for addressing unforeseen conditions of deterioration or other conditions discovered during a substantial rehabilitation project.
- Housing modifications and architectural barrier removal to improve accessibility for owner occupants who are elderly (*62 years or older*) and/or medically or physically disabled, or have family members who

are medically or physically disabled. Barrier removal and home modification for owner occupied housing include:

- Modification to widen doorways and hallways; installation of accessible doors and hardware; kitchen, bathroom and bedroom modification to accommodate mobility; grab bars; entry ramps; railings; walkways; landings, non-slip floor surfaces; delayed closing mechanisms on egress and garage doors; accessible appliances; installation of accessible cabinets, shelves, drawers, sinks, toilets, roll in showers; removal of architectural barriers.
3. **Fiscal Years Covered:** 2010-2011; 2011-2012; 2012-2013
 4. **Income Categories to be served:** Extremely Low, Very Low, and Moderate income households
 5. **Maximum Award:** \$75,000 for very low, \$60,000 for low, and \$45,000 for moderate income families. The amount of subsidy will be the maximum amount needed to make the necessary repairs to bring the house up to applicable building code requirements.
 6. **Terms, Recapture, and Default:** Emergency and general home repair assistance up to \$15,000 will in the form of a deferred payment zero percent (0%) interest loan secured by a Mortgage and Promissory Note for a period of five (5) years, without amortization. Assistance in the amount of more than \$15,000 up to \$40,000 will have a ten (10) year affordability requirement with an amortization component reducing the principal amount owed by ten percent (10%) annually. Assistance exceeding \$40,000 will have 15 year affordability requirement with an amortization component reducing the principal amount owed by ten percent (10%) annually. ~~the maximum award will be in the form of a deferred payment zero (0) interest loan secured by a mortgage and note for a period of 30 years.~~ No payments will be due as long as the home remains the primary residence of the applicant. If the home is sold, title is transferred or conveyed (voluntarily or involuntarily), or the home ceases to be the primary residence of the applicant during the term of the loan, the entire amount of assistance provided will be due and payable.

Barrier removal and other modification related repair funding for owner occupied households in the amount of \$5,000 or less will be provided as an unsecured grant with no recapture or deferred payment provision. Assistance in the amount of \$5,001 up to \$10,000 will be a deferred payment zero percent (0%) interest loan for a term of five (5) years secured by a Note and Mortgage. Assistance exceeding \$10,000 up to the maximum award will be in the form of a deferred payment zero interest loans for a term of ten (10) years secured by a Note and Mortgage.

No payment is required as long as the home remains the primary residence of the applicant. If the home is sold, title is transferred or conveyed (voluntarily or involuntarily), or the home ceases to be the primary residence of the applicant during the term of the mortgage, the entire amount of the loan shall become immediately due and payable. If the property is sold, title is transferred or conveyed to an income eligible buyer during the term of the mortgage, repayment may be waived if the new buyer accepts and agrees to the term and conditions of the mortgage including, but not limited to the primary residence requirement. The purchaser's eligibility will be determined by the County and must be requested by the owner prior to the sale of the property. Any applicable affordability restrictions will be transferred to the new owner.

In the event of death of the owner, recapture and default, provisions will be similar to the Purchase Assistance Program provisions for income eligible heirs, and ineligible persons.

6. **Recipient Selection Criteria:**

The County will advertise the availability of funds. Eligible owner occupied applicants will be considered on an ongoing basis subject to funding. Applicants will be awarded assistance on a first come, first qualified, first served basis until all available funds are allocated.

Property owners seeking assistance in this program must meet the program requirements outlined in Palm Beach County's Department of ~~Housing and Community Development's~~ Economic Sustainability's policies for the Property Rehabilitation Program for Single-Family Structures and the Emergency Rehabilitation Program. Waiting list priority may be given in the following circumstances:

- 1 Documented special needs (as defined by Chapter 67-37.002(13), F.A.C.) of eligible homeowner (or immediate household member) who faces immediate institutionalization without the rehabilitation to the home. If institutionalization is not imminent, the applicant will not receive priority.
- 2 Eligible homeowner who has suffered a catastrophic single event emergency (e.g. fire, localized weather damage, etc.) that will cause imminent homelessness. If homelessness is not imminent, the applicant will not receive priority.

3 Other selection criteria are as follows:

- Applicant promises to pay all property taxes, insurance, utilities, existing mortgage payments and other assessments when due.
- Applicant promises to maintain property and not allow deterioration of mortgaged property.
- First time applicants will generally be given priority over previously assisted persons. Exceptions may be made for eligible property owners in cases where living conditions threaten the personal health and safety of the household.
- Property must be owner-occupied.
- Verification of ownership and documented payment of property taxes must be provided.

7. **Sponsor Selection Criteria, if applicable:** N/A

8. **Additional Information:**

In addition to being income eligible as described above, applicants must meet the following selection criteria:

- Applicant may not currently own or have assets exceeding \$200,000 (monetary gifts and real estate excluding applicant's primary residence are included in the asset calculation).
- The residence must be owner occupied with a maximum that does not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located.
- Mortgage payments and taxes must be current / paid up to date.
- Applicants must provide proof of current homeowners insurance.
- SHIP funds may be combined with CDBG and/or HOME funds where needed.
- When SHIP funds are combined with CDBG or HOME funds, any SHIP loan repayment proceeds will be prorated and deposited into a separate Housing Trust Fund account as required.
- Rehabilitation/repairs will be performed by a State certified licensed contractor licensed to do business in Palm Beach County. The home owner must utilize the contractors within Palm Beach

County's Facilities and Operations' Residential Repair Program or contractors from ~~Housing and Community Development's~~ the Department of Economic Sustainability's approved contractors list.

- Eligible repairs for barrier removal modifications include: ADA/UFAS compliant repairs, installations and modifications (*for things such as widening of doors, and installation of accessible doors and hardware*), widen halls, kitchens, bathrooms and bedrooms to accommodate mobility aides (*canes, walkers, wheelchairs and scooters*), Energy Star rated products should be used whenever available, installation of grab bars, entry ramps, railings, walkways landings, and elevators/lifts. Installation and repair of light switches, electrical outlets, thermostats and other environmental controls in accessible locations. Installation of non-slip floor surfaces throughout the home, installation of lever hardware, delayed opening and closing mechanism on egress and garage doors, improved lighting, accessible appliances which include but not limited to front or touch-type controls, installation of accessible cabinets, shelves, drawers, sinks, toilets, kitchen and bathroom, installation and provision of assisted technology products to increase accessibility in the home (*shower chair, hand accessible touch-type light switches and thermostats, hand held shower, non-slip surfaces roll-in with or without curb shower*), alternative communication devices, hurricane impact windows and doors, accommodations for service or companion animals, roof repairs and/or replacement, complete repair or replacement of deteriorated roofing systems to eliminate substandard or unsafe roofing conditions, window repair, replacement and weather-stripping, re-wiring, re-plumbing, termite treatment and repair, interior wall repairs and painting, a/c and heating systems repair or replacement and repair cracked or hazardous driveway and/or sidewalks.