



Community Redevelopment Agency Regular Meeting

Agenda

November 9, 2022 @ 2:30 pm

Winter Park City Hall Commission Chambers

welcome

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assistance & appeals

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"If a person decides to appeal any decision made by the Board with respect to any matter considered at this hearing, a record of the proceedings is needed to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based." (F.S. 286.0105).

please note

Times are projected and subject to change.

-
1. **Call to Order**
 2. **Public Comments (for items not on the agenda): Three minutes allowed for each speaker**
 3. **Consent Agenda**
 - a. [Approval of the minutes of August 24, 2022](#) 1 minute
 4. **Action Items**
 - a. [MLK Park Enhancement Project - Call for Artist](#) 30 minutes
 5. **Staff Updates**
 - a. [CRA Extension - Scope Of Work](#) 20 minutes
 - b. [Amending the Home Rehab Program to Accommodate Emergency Response](#) 15 minutes
 6. **Board Comments**
 7. **Adjournment**



Community
Redevelopment
Agency (CRA)

agenda item

item type	Consent Agenda	meeting date	November 9, 2022
prepared by	Kyle Dudgeon	approved by	Michelle del Valle, Randy Knight
board approval	Completed		
strategic objective			

subject

Approval of the minutes of August 24, 2022

motion / recommendation

background

alternatives / other considerations

fiscal impact

ATTACHMENTS:

[CRAmin20220824.pdf](#)



Community Redevelopment Agency Regular Meeting Minutes

August 24, 2022 at 1:30 p.m.

City Hall, Commission Chambers
401 S. Park Avenue | Winter Park, Florida

Present

Mayor Phil Anderson; Commissioners Marty Sullivan, Sheila DeCiccio, Kris Cruzada, and Todd Weaver; Orange County Representative Hal George; City Manager Randy Knight; and City Clerk Rene Cranis.

Also Present

Division Director of OMB Peter Moore and Assistant Division Director of Economic Development and CRA Kyle Dudgeon.

1) Called to Order

Mayor Anderson called the meeting to order at 1:30 p.m.

2) Consent Agenda

- a. Approval of the minutes of February 9, 2022.

Motion made by Commissioner Weaver to approve the Consent Agenda; seconded by Commissioner Sullivan. Motion carried unanimously with a 6-0 vote.

3) Citizen Comments (for items not on the agenda)

4) Action Items

- a. CRA Budget FY22-23

Mr. Dudgeon gave a presentation on the CRA budget reviewing the TIF history, expenditure percentages of overall budget, marketing communications, and programs including the housing rehabilitation program with a recommendation to increase cap to \$30k per applicant. He summarized rollover projects and FY 23 capital projects which includes MLK Park and Hannibal Square Streetscape Standards. He explained two recommended additional streetscape projects: Denning Drive (north of Webster) and Denning Drive/Fairbanks Avenue improvements. He reviewed recommended revisions to the capital projects increasing funding for MLK Park Enhancement (\$500k); Denning (north of Webster, (\$500k), and Denning/Fairbanks (\$321,765) and reducing funding for Hannibal Square Design Standards (\$200k) Misc. Enhancement (\$140k) and Business Façade Program (\$100k).

He reviewed the current budget and proposed budget which results in a projected balance of \$1.5M by the end of the CRA in 2027. He responded to questions regarding project scopes, components and funding.

Mayor Anderson questioned whether the entire greenway connectivity plan should be seen before budgeting from the CRA or other funds. He suggested that CRA funding be identified for connectivity within the CRA, not toward the cost of the entire connectivity project.

Commissioner DeCiccio asked whether funding for the post office can be reallocated since there has been no movement by the USPS to sell the property. Mr. Moore stated that CRA dollars cannot be used to supplant general fund dollars and can only be reallocated to fund other projects within the CRA and only if those projects are not in and budgeted in the existing CIP.

Upon questioning by Commissioner Cruzada, Mr. Dudgeon explained State Statutes regarding the use of remaining CRA funds at the end of the CRA. The Agency would still be managing the existing balance but would not be receiving additional revenue. Mayor Anderson suggested a future discussion on earmarking funds.

Mr. Dudgeon and Engineer Huong Lim responded to questions from Commissioner Weaver regarding the design of Denning Drive and Denning/Fairbanks Avenue improvements. Discussion was held on the extending the center and left-turn lanes on Denning. Commissioner Weaver suggested dredging Lake Mendsen. Mr. Knight recalled that a portion of the lake has been dredged but will follow up with staff.

Mr. George spoke about funding for Denning Drive improvements. Mr. Knight said staff will present suggestions to Kimley Horn. Discussion ensued on the design, scope and funding.

Motion made by Commissioner Weaver to approve the budget as recommended; seconded by Commissioner Sullivan. There were no public comments. **Upon a roll call vote, Commissioners Sullivan, DeCiccio, Cruzada and Weaver, Mr. George and Mayor Anderson voted yes. Motion carried unanimously with a 6-0 vote.**

Consensus was to have staff give an update on the strategic investment plan.

- b. RESOLUTION 0017-22 - A RESOLUTION OF THE CITY OF WINTER PARK COMMUNITY REDEVELOPMENT AGENCY, FLORIDA, APPROVING PARTICIPATION IN THE FLORIDA MAIN STREET PROGRAM.

Mr. Dudgeon presented the request from Park Avenue District to support its application for participation in Florida Main Street program and provided details on the program. He responded to questions regarding the application and qualifications and advised of a six-month time frame to establish a board of directors and hire a full-time staff person.

Commissioner DeCiccio asked for a commitment from the staff to assist Hannibal Square to become a Main Street in the future.

Mr. Dudgeon recapped the efforts of the EDAB's work to look at the "right mix" of businesses on Park Avenue and looking at the ratio of businesses and the ancillary benefits of the district and impact to areas outside of Park Avenue. He clarified the city is only supporting this application with no financial commitment and the potential to apply for grants and responded to additional questions.

Commissioner Sullivan expressed his concern that Community Redevelopment Advisory Board (CRAAB) did review this. Mr. Dudgeon said resolutions have not typically been reviewed by the CRAAB and due to the application deadlines, this was not taken to the Board.

Motion made by Commissioner Sullivan to approve the resolution as presented; seconded by Hal George. There were no public comments. **Upon a roll call vote, Commissioners Sullivan, DeCiccio, Cruzada and Weaver, Mr. George and Mayor Anderson voted yes. Motion carried unanimously with a 6-0 vote.**

5) Staff Updates

a. CRA extension discussion

Mr. Dudgeon recapped prior discussions on potential boundary modifications and a 10-year extension of the CRA. He asked for direction to work with the public and CRAAB to continue. He explained that County needs to see the need and value in order to approve the boundary modification and/or extension and reviewed partnerships with Orange County for attainable housing, technology, transportation/mobility, cost of doing business, economic catalyst. He showed areas to consider for expansion including Orange Avenue/Orlando connection and reduction of Park Avenue. He reviewed anticipated growth rate, impact on TIF revenue, considerations and initiatives and implications. He responded to questions regarding inclusion/exclusion of Park Avenue since the area is the largest contributor of TIF revenue. Mr. Knight noted that the commission will have to determine which areas to add or remove.

Commissioner Sullivan supported the elimination of Park Avenue and adding areas in need of improvement, the Orange Avenue district, Plymouth project and the area of the tree farm.

Commissioner Cruzada said he would like to get at least an extension if not a modification of boundaries which include assets of the Housing Authority, portions of Orange Avenue and areas of blight and code enforcement violations.

Mr. George expressed his concern about asking for both an expansion and extension because at this point, it is not based on any firm information and about resistance by

prior commissions to an expansion or extension. Mr. Knight advised that he and Mayor Anderson met with Mayor Demings and feel the County is more willing to consider the requests than in previous years.

Mr. George said he feels expansion will be the difficult part and that the city should focus on extension in order to complete current and planned projects, i.e. MLK Park. Discussion followed on options for expansion, the likelihood of the County approving an expansion versus an extension and benefits and risks of each.

Mayor Anderson said he feels it may be better for the city as a whole to let it expire. He spoke about opportunities to reinvest in the Plymouth, Meadows and Tranquil Terrace communities operated by the Housing Authority. He said he feels it is worth asking for an extension to complete unfinished projects.

Mr. Knight said another alternative to eliminating Park Avenue is to increase the rebate to Orange County, and maybe to the city. Another alternative is to let the current CRA lapse and to create a new CRA. Further discussion was held on options and benefits.

Commissioner Cruzada asked for an analysis of the options for expansion, extension, neither or both. Mayor Anderson suggested including the Plymouth and retaining everything west of RR track in CRA.

6) Board Comments

7) Adjournment

The meeting was adjourned at 3:05 p.m.

Mayor Phillip M. Anderson

ATTEST:

City Clerk Rene Cranis



Community
Redevelopment
Agency (CRA)

agenda item

item type Action Items	meeting date November 9, 2022
prepared by Kyle Dudgeon	approved by Peter Moore, Michelle del Valle, Randy Knight
board approval Completed	
strategic objective	

subject

MLK Park Enhancement Project - Call for Artist

motion / recommendation

Direct staff to solicit a call for artists for the Dr. Martin Luther King Jr. sculpture

background

Over recent months, staff has continued to move forward on establishing a framework for enhancements to MLK Park including concept development, community meetings, stakeholder input, and cost evaluations. As these items take shape, the project also progresses in key areas including the installation of new sodded sports fields previously approved by the Agency. Moving forward, staff is pushing with more phased enhancements with the next component focused on the MLK Park Memorial Corner. A timeline on all processes to date can be found in the attachments.

At the February 2022 CRA Agency meeting, staff presented a proposal for an updated portion of MLK Park known as the Memorial Corner. This included honoring and depicting Dr. Martin Luther King Jr. through public art, a memorial wall, and hardscape and landscape improvements. The Agency approved these items and provided a budget for implementation. Since that time, staff has had continued discussions with the public and stakeholders on a more comprehensive concept that both depicts the integrity of the corner as well as its integration into the park as a whole. Based on feedback, consensus included a 1x sculpture of Dr. King to be the centerpiece. Staff continues to work through additional items such as material selection for the memorial wall, grading of landscape, and manicuring of the overall area to create a sense of place. Because these multiple factors align towards a common goal, it is critical that staff bring in all working parties early in the process. This includes an artist for the Dr. King sculpture.

Staff is requesting direction to write and solicit a RFQ/RFP now in order to collaborate

with the artist early, and assist in the consulting of the space overall including the additional items (memorial wall, hardscape, etc.) as approved. It is also valuable to fulfill this portion of the process early as any anticipated fabrication of a sculpture would take several months.

alternatives / other considerations

Amend the request

Do not consider the request

fiscal impact

\$300,000-\$350,000

ATTACHMENTS:

[MLK Enhancement Project Timeline To Date.pdf](#)

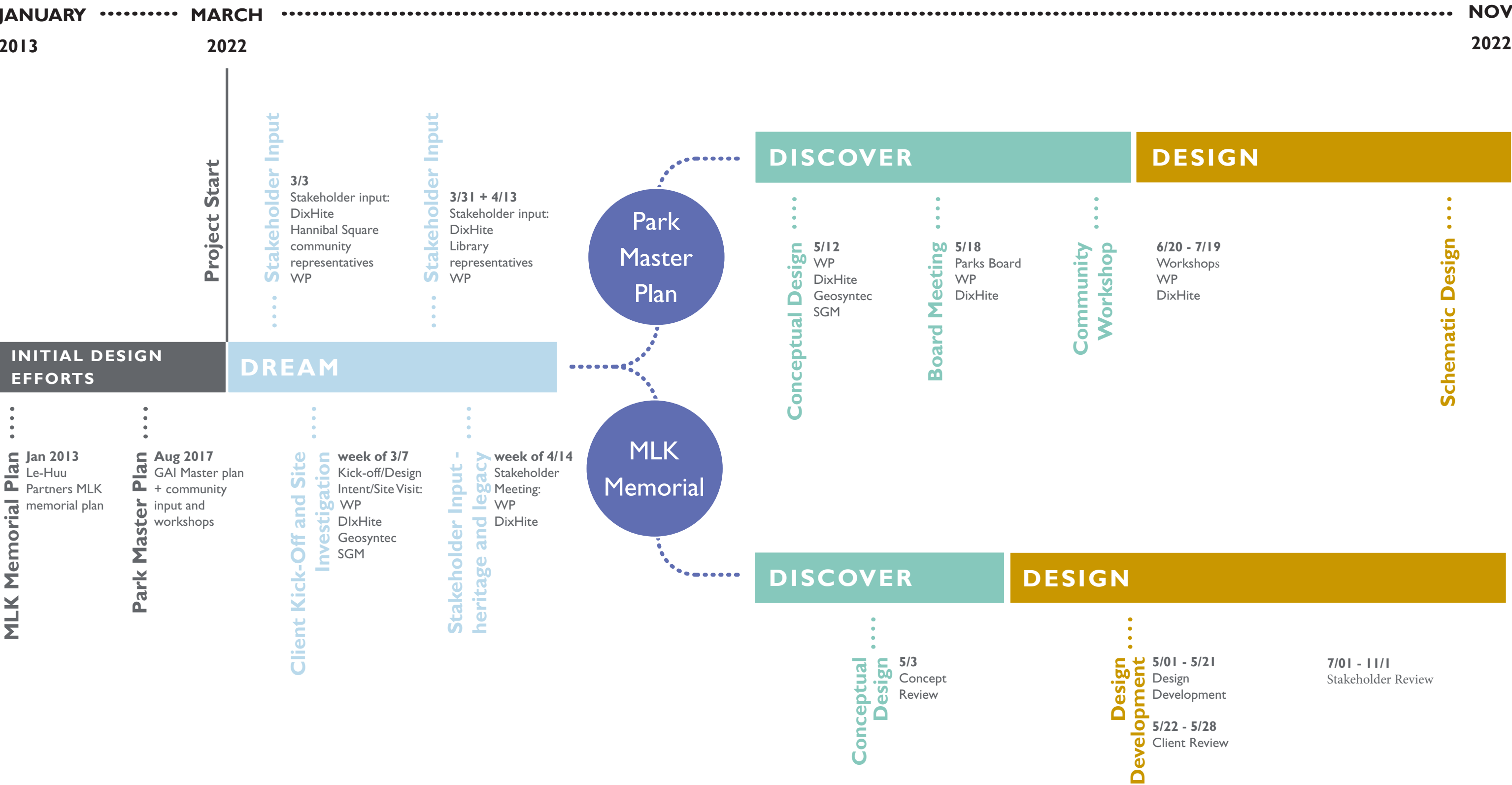
ATTACHMENTS:

[MLK Park Segment Area_Enhancement Map.pdf](#)

ATTACHMENTS:

[2022-11-01 Unity Corner Revised.pdf](#)

PROJECT SCHEDULE



BASELINE IMPROVEMENTS

BASE PROGRAM

- Playground – site modification and enhancement
- Playground fence and gate
- Artificial turf mounds on playground
- Rubberized mulch
- Main castle –connection enhancement and ADA accessibility
- Renovated picnic pavilion
- Addition of benches, picnic tables and bike racks
- Addition of trash receptacles
- Splash pad
- Landscape enhancement around playground
- Memorial (Unity Corner)



DR. MARTIN LUTHER KING JR. MEMORIAL PERSPECTIVE





Community
Redevelopment
Agency (CRA)

agenda item

item type Staff Updates	meeting date November 9, 2022
prepared by Kyle Dudgeon	approved by Peter Moore, Michelle del Valle, Randy Knight
board approval Completed	
strategic objective	

subject

CRA Extension - Scope Of Work

motion / recommendation

background

At the August CRA Board meeting, staff provided a background on the powers, process, and relevant information pertaining to modifying the Winter Park CRA plan. Since that time, staff has been working to research best practices, provide an outline of what a CRA plan modification and extension would look like, and receive additional direction in pursuit of a request for proposal (RFP) solicitation. This scope of services will be used to enlist an outside consulting firm to assist in the process. Ultimately, the firm's role will be to compile data, assist in the regulatory process, and portray a fact-based assessment towards needing a CRA boundary modification and/or extension.

A draft scope of work as part of the CRA extension/expansion process is provided for review. Staff is additionally including, for reference, the Delegation of Authority resolutions from Orange County (as required under Florida Statute 163), and Interlocal Agreement outlining the additional provision for the establishment of Winter Park's CRA.

alternatives / other considerations

fiscal impact

ATTACHMENTS:

[Winter Park CRA Expansion.Extension Scope Of Work_DraftV3.pdf](#)

ATTACHMENTS:

[WP_Delegation of Authority CRA Powers.pdf](#)

ATTACHMENTS:

[Winter Park_Orange County CRA Interlocal Agreement_1994.pdf](#)

Winter Park CRA Community Redevelopment Plan Modification



Project Description

The City of Winter Park is seeking responses from qualified and experienced firms to provide professional services related to the modification of the Winter Park CRA Community Redevelopment Plan which includes an in-depth analysis of potential boundary expansions and/or modifications, and a 10 year extension of its existing timeframe past 2027.

Since 1994, the Agency has played an integral role in the removal of blight and adding value to the downtown area and surrounding community. Established initially in the central business district and historic Westside neighborhood of Winter Park, the CRA expanded its boundaries to include U.S. Highway 17-92 corridor in 1999. Today, the CRA encompasses 15% of the city's land area, has approximately 8% of the residential population, and contains over 50% of all businesses in the City of Winter Park.

The CRA fulfills its goals by investing tax increment financing (TIF) revenues into capital improvements, incentive programs, and offering numerous initiatives to meet the needs of the community that it serves. The Agency receives increment revenue from both the city and the county for the area it encompasses.

While the Agency has experienced tremendous successes during its tenure, independent forces such as the late 2000's recession, the COVID-19 pandemic and recent inflation have significantly affected the CRA's ability to execute its projects within its given timeline. The City of Winter Park also desires to address subsequent elements of blight within the City and CRA that may not have been addressed in its 1994 plan and 1999 update.

For further information about the City of Winter Park Community Redevelopment Agency, please visit www.cityofwinterpark.org/cra.

Scope of Work

Professional services to modify the Winter Park CRA Community Redevelopment Plan, including the following:

Task: Prepare a review of adjacent areas to the existing CRA boundary for potential inclusion into the CRA plan update and extension request.

Task: Draft a finding of necessity study for any boundary modification

Task: Develop a gap analysis or comparable resource to narrate the following:

- Completion of the Winter Park CRA plan, goals, and objectives to date
 - Review of staff information including data, infographics, annual reports, delegation of authority, completed projects, ongoing projects, and spending to date
- Articulate successful impacts of the CRA to date

- Overlaying elements of the Orange County Comprehensive Plan with specific references to housing, transportation, and economic development)
- Demonstrate external factors (such as inflation, COVID-19, recession, etc.) that may have limited the CRA's ability to successfully execute the CRA plan within its existing timeline.

Task: Propose a CRA Plan Update for a ten-year extension within which public and private resources may be used to accomplish redevelopment activities. The analysis and effort under which the plan update will consider must include, but not be limited to:

- Review tax base and ownership data, property lines and right-of-way boundaries
- Evaluate current land uses, future land use/zoning designations and recommend changes, if necessary, to facilitate redevelopment
- Evaluate what makes the Winter Park CRA unique and propose steps that the District can take to preserve, nurture and promote these features
- Review and analyze real estate market trends and property values including a provision for projections for TIF revenues within the CRA area
- Evaluate vacant and underutilized properties within the CRA and determine a strategy for encouraging and facilitating (re)development or revitalization
- Development of a vision and goals, objectives and policies to support the elimination of the blighting conditions outlined in the Finding of Necessities Report(s)
- Evaluate existing infrastructure, and assess opportunities and constraints to complete CRA capital projects
- Identify strategies to work with Orange County and other partnership agencies to complete requisite CRA capital projects. Said projects could include; but may not be limited to new infrastructure, housing, neighborhood revitalization, sustainability, energizing of business districts, business retention/expansion/attraction, economic growth/diversification, and others
- Identify various grant opportunities to support other CRA capital projects within the district
- Review of other Florida cities' CRA grant programs, as well as those of Winter Park and the State of Florida, and recommendations for inclusion/adoption, which might include business incentives, housing, infrastructure or financial assistance in response to economic impact from storm events, pandemic, quality of life, or other hazards
- Development of a ten year work program and capital improvement timeline for the duration of the extension.

Task: Outline and coordinate regulatory process required to complete update and/or modification of the CRA and CRA Community Redevelopment Plan:

- Citizen Participation Process including; but not limited to,
 - CRA district community and public
 - CRA Agency
 - City Commission
 - Orange County
 - CRA advisory board

- Winter Park Land Planning Agency (Planning and Zoning Board)
- Notification Requirements to Taxing Authorities, Agencies and Counties, and Land Planning Agency as required by Chapter 163 Part III, Florida Statute
- An update of Delegation of Authority Resolution with Orange County Government.
- Other Public hearings as required including briefings to the City Commission, County Commission, and presentations as needed.

Task: Coordinate with CRA staff and City attorney on relevant drafting of resolutions and ordinances consistent with F.S. 163

Location

The Winter Park CRA is predominately located within the boundaries of Webster Avenue to the north, Interlachen Avenue to the east, Fairbanks Avenue to the south, and Orlando Avenue (U.S. 17-92) to the west. The district also includes portions the Carver Street and Railroad Avenue neighborhood as well as a segment of Orange Avenue.

Fee Proposal

The CRA looks to the Consultant to present a cost-effective fee proposal to complete the Scope of Work. If the Response intends to omit any tasks or requirement listed in the Scope of Work said omission must be described in this Statement of Proposed Services.

JUN 25 1991

RESOLUTION NO. 91-M-32

WINTER PARK COMMUNITY REDEVELOPMENT RESOLUTION

A RESOLUTION PERTAINING TO REDEVELOPMENT OF
A SPECIFIED PART OF ORANGE COUNTY, FLORIDA;
DELEGATING CERTAIN COMMUNITY REDEVELOPMENT
POWERS FROM THE BOARD OF COUNTY
COMMISSIONERS TO THE CITY OF WINTER PARK AND
PROVIDING FOR OTHER MATTERS IN CONNECTION
THEREWITH.

WHEREAS, the Community Redevelopment Act of 1969, as codified in Part III of Chapter 163, Florida Statutes, empowers counties and municipalities to undertake community redevelopment in order to eliminate, remedy or prevent slums and blighted areas and to provide affordable housing; and

WHEREAS, the City of Winter Park (the "City") has determined that a portion of the municipality comprising its "westside" area and its "downtown" area would benefit from community redevelopment in that one or more slum or blighted areas or areas in which there is a shortage of housing affordable to residents of low or moderate income exist within such portions of the city; and

WHEREAS, the City has determined that there is a need for a community redevelopment agency to function within the City in order to carry out community redevelopment; and

WHEREAS, under Section 163.410, Florida Statutes, in any county which has adopted a home rule charter, the powers conferred by the Community Redevelopment Act of 1969 are to be exercised exclusively by the governing body of such county unless the governing body of such county, by resolution, specifically delegates the exercise of such powers within the corporate boundaries of a municipality to the governing body of such municipality; and

WHEREAS, since Orange County has adopted a home rule charter, it is necessary for the City Commission of the City of Winter Park, Florida, to obtain a delegation of the powers conferred upon Orange County by the Community Redevelopment Act of 1969 so that the City may exercise the authority and privileges conferred by such act within the community redevelopment area boundaries of the City; and

WHEREAS, Section 163.410, Florida Statutes (1989), permits such a delegation to be made subject to such conditions and limitations as Orange County may impose; and

WHEREAS, the City has requested that Orange County delegate to the City the right and authority to exercise certain powers, such powers to specifically include the power to create a Community Redevelopment Agency as part of the municipal public body or taxing authority, under part III, chapter 163, Florida Statutes (1989); and

WHEREAS, the Board of County Commissioners (the "Board") is interested in delegating community redevelopment powers to the City of Winter Park not because there are problems of blight in its "downtown" area, but primarily because there are substantial social and economic problems in the "westside" area that can and should be addressed. NOW THEREFORE,

BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF ORANGE COUNTY, FLORIDA,

1. Creation of Community Redevelopment Agency:
Boundaries of Community Redevelopment Area.

a. The City is hereby delegated the power to create, or in the alternative the governing body of the City may declare itself to be, a Community Redevelopment Agency relating only to that portion of the City of Winter Park described in the attached Exhibit "A", and hereafter referred to as the "community redevelopment area". The membership of the Community Redevelopment Agency shall include one person appointed by the Board. If the City Council declares itself to be the Community Redevelopment Agency, it shall add to the membership of the agency the person appointed by the Board.

b. The boundaries of the community redevelopment area may not be expanded without the further express consent of the Board evidenced by an additional delegating

resolution. However, the City may contract the boundaries of the community redevelopment area, removing up to but not exceeding ten (10%) percent of the area, without the Board's consent.

2. Community Redevelopment Plan.

a. The City is hereby delegated the power to adopt a resolution in accordance with Section 163.355, Florida Statutes, and to prepare (or to have prepared) a community redevelopment plan (the "Plan") in accordance with Section 163.360, Florida Statutes, provided that the Board expressly retains the power to review and approve such Plan, either as prepared by the City or as modified by the Board. The Plan shall not take effect until such time as the Board has approved it, as evidenced by an approving resolution of the Board.

b. As contemplated or implied by Sections 163.360, 163.362, and other pertinent sections of Florida Statutes, the Plan shall set forth with specificity

(1) the capital projects to be funded by the City in whole or in part with tax increment revenues;

(2) the location and estimated cost of each such capital project;

(3) the nature, size, design, and other descriptive elements of each such project; and

(4) the schedule or estimated timing of each project.

c. The City and the Community Redevelopment Agency shall create an advisory board to the Community Redevelopment Agency to provide input throughout the development of the Plan. The advisory board shall be composed of members at least fifty (50%) percent of whom shall be residents and business owners of the "westside" area. Prior to submitting the Plan to the Board for review, the City shall submit the Plan to the advisory board, and the advisory board shall vote to approve the Plan in its entirety, to approve only specified parts of the Plan, or to disapprove the Plan in its entirety. The results of the advisory board's deliberations shall be transmitted to the Board at the time the Plan is presented for the Board's review and approval.

d. The City may not expend any tax increment revenues deposited by the County in the Community Redevelopment Trust Fund until the Plan has been approved by the Board and adopted by the Community Redevelopment Agency in accordance with Section 163.360, Florida Statutes, and for that purpose the fund shall contain separate accounts segregating County deposits from all other deposits. However, notwithstanding the foregoing, the City may expend increment revenues necessary for the development of the Plan.

e. After its approval by the Board, the Plan shall not be amended without the express consent of the Board, as evidenced by an approving resolution, and the City shall not

deviate substantially from the projects set forth in the Plan (including their nature, size, design, location, schedule, and estimated cost) without an amendment to the Plan.

3. Delegation of Powers. Upon approval of the Plan by the Board, the City shall be deemed to have been delegated all other powers necessary or convenient to carry out and effectuate the purposes and provisions of Part III of Chapter 163 of Florida Statutes, including the powers set forth in Section 163.370 of Florida Statutes.

4. Liability. Nothing contained herein shall impose any liability upon Orange County for any acts of the City or any community redevelopment agency.

5. Financing.

a. The City may issue revenue bonds pursuant to Section 163.385, Florida Statutes, provided that the City first obtains Board approval of (i) the projects to be funded by the bonds, (ii) the principal amount of the bonds to be issued, and (iii) the maturity schedule and interest rates for the bonds to be issued.

b. The issuance of revenue bonds shall not create a pledge of the faith and credit of Orange County, but shall be payable solely from the tax increment revenues generated from the community redevelopment area plus any other non-ad valorem revenues expressly approved by the Board.

c. Any extension of the maturity of the bonds and any increase in the interest rates for the bonds, whether as part of an issuance of refunding bonds or otherwise, shall be prohibited without the express consent of the Board.

6. Sunset Provision. Unless the Board expressly approves otherwise, this resolution and any amendments or supplements hereto, as well as the Plan and the existence of a separate Community Redevelopment Agency, if any, shall expire and terminate on January 1, 2022. Furthermore, this resolution shall be deemed repealed and of no further effect if the Board has not received and approved the Plan on or before October 1, 1992.

7. Severability. The provisions of this resolution are not severable. If any part of this instrument is held invalid by a court of law or is superseded by any existing or future statute, this resolution shall be deemed void and of no further effect.

8. Interlocal Agreement. This resolution shall expire and be of no further effect if, as of March 31, 1992, the City and Orange County have not entered into an interlocal agreement under which the City is obligated by contract to rebate back to the County each year, as consideration for its willingness to delegate the powers described herein, the following portion of the amount deposited by the County in the Community Redevelopment Trust Fund pursuant to Section 163.387 of Florida Statutes for the particular year:

a. 30% of the amount in excess of \$2,000,000.00
but less than or equal to \$3,000,000.00, plus

b. 50% of the amount in excess of \$3,000,000.00.

ADOPTED THIS 25th DAY OF JUNE, 1991.

ORANGE COUNTY, FLORIDA

BY: Bill Dorego
For County Chairman

ATTEST: Martha O. Haynie,
Comptroller and Clerk to the
Board of County Commissioners

BY: Mary Q. Garrison
Deputy Clerk

RESOLUTION NO. 92-M-03

FIRST AMENDMENT TO
WINTER PARK COMMUNITY REDEVELOPMENT RESOLUTION

A RESOLUTION PERTAINING TO REDEVELOPMENT OF
A SPECIFIED PART OF ORANGE COUNTY, FLORIDA;
AMENDING ORANGE COUNTY RESOLUTION NO.
91-M-32, WHICH DELEGATED CERTAIN COMMUNITY
REDEVELOPMENT POWERS FROM THE ORANGE COUNTY
BOARD OF COUNTY COMMISSIONERS TO THE CITY OF
WINTER PARK; EXTENDING A "SUNSET" DATE WITH
RESPECT TO RECEIPT AND APPROVAL BY THE BOARD
OF A REDEVELOPMENT PLAN; PROVIDING FOR OTHER
MATTERS IN CONNECTION THEREWITH.

WHEREAS, on June 25, 1991, the Board of County
Commissioners of Orange County, Florida, (the "Board")
delegated community redevelopment powers to the City of
Winter Park (the "City") with respect to the areas in the
City known as the "westside" and "downtown"; and

WHEREAS, such delegation was accomplished through the
adoption of Orange County Resolution No. 91-M-32 (the
"Redevelopment Resolution"); and

WHEREAS, the Redevelopment Resolution by its terms is
deemed repealed and of no further effect if the Board has not
received and approved a redevelopment plan on or before
October 1992; and

WHEREAS, the City has informed the Board that, because of
factors beyond the control of the City, the Redevelopment
Plan likely will not be prepared and delivered to the Board
in time to meet the requirement described above; and

WHEREAS, the Board is willing to grant an extension of
the "Sunset" date described above;

BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF
ORANGE COUNTY, FLORIDA:

Section 1. The date of October 1, 1992 in paragraph 6 of
the Redevelopment Resolution is deleted in its entirety and
in its place is substituted the date of October 1, 1993.

1 Section 2. The Redevelopment Resolution is ratified and
2 confirmed in all other respects.

3 ADOPTED THIS 21st DAY OF January, 1992.

5 ORANGE COUNTY, FLORIDA

6
7 BY: Mable Butler

Vice County Chairman
MABLE BUTLER

8 DATE: JAN 21 1992

9 FOR THE COUNTY CHAIRMAN

10 ATTEST: Martha O. Haynie, County Comptroller
11 As Clerk of the Board of County Commissioners

12 BY: May J. Garrison

13 Deputy Clerk
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APPROVED BY THE BOARD OF COUNTY
COMMISSIONERS AT THEIR MEETING

NOV 16 1971

RESOLUTION NO. 93-M-71

WINTER PARK COMMUNITY REDEVELOPMENT RESOLUTION

A RESOLUTION PERTAINING TO REDEVELOPMENT OF A SPECIFIED PART OF ORANGE COUNTY, FLORIDA; DELEGATING CERTAIN COMMUNITY REDEVELOPMENT POWERS FROM THE BOARD OF COUNTY COMMISSIONERS TO THE CITY OF WINTER PARK AND PROVIDING FOR OTHER MATTERS IN CONNECTION THEREWITH.

WHEREAS, the Community Redevelopment Act of 1969, as codified in Part III of Chapter 163, Florida Statutes, empowers counties and municipalities to undertake community redevelopment in order to eliminate, remedy or prevent slums and blighted areas and to provide affordable housing; and

WHEREAS, the City of Winter Park (the "City") has determined that a portion of the municipality comprising its "westside" area and its "downtown" area would benefit from community redevelopment in that one or more slum or blighted areas or areas in which there is a shortage of housing affordable to residents of low or moderate income exist within such portions of the City; and

WHEREAS, the City has determined that there is a need for a community redevelopment agency to function within the City in order to carry out community redevelopment; and

WHEREAS, under Section 163.410, Florida Statutes, in any county which has adopted a home rule charter, the powers conferred by the Community Redevelopment Act of 1969 are to be exercised exclusively by the governing body of such county unless the governing body of such county, by resolution, specifically delegates the exercise of such powers within the corporate

boundaries of a municipality to the governing body of such municipality; and

WHEREAS, since Orange County has adopted a home rule charter, it is necessary for the City Commission of the City of Winter Park, Florida, to obtain a delegation of the powers conferred upon Orange County by the Community Redevelopment Act of 1969 so that the City may exercise the authority and privileges conferred by such act within the community redevelopment area boundaries of the City; and

WHEREAS, Section 163.410, Florida Statutes (1989), permits such a delegation to be made subject to such conditions and limitations as Orange County may impose; and

WHEREAS, in June 1991, the City requested that Orange County delegate to the City the right and authority to exercise certain powers, such powers to specifically include the power to create a Community Redevelopment Agency as part of the municipal public body or taxing authority, under Part III, Chapter 163, Florida Statutes (1989); and

WHEREAS, the Board of County Commissioners (the "Board") determined that it was interested in delegating community redevelopment powers to the City of Winter Park not because there are problems of blight in its "downtown" area, but primarily because there are substantial social and economic problems in the "westside" area that can and should be addressed; and

WHEREAS, on June 15, 1991, the Board adopted Resolution No. 92-M-32 which created the Winter Park Community Redevelopment Agency pursuant to the conditions set forth in said Resolution; and

WHEREAS, Section 8 of said Resolution provided that the City and County must enter into an interlocal agreement by March 31, 1992, pertaining to rebate of certain community redevelopment trust funds or said Resolution would expire and be of no further effect; and

WHEREAS, due to oversight, the interlocal agreement was never entered into between the parties; and

WHEREAS, it is the intent of both the City and the County that the Community Redevelopment Agency be re-established under the same conditions as set forth in Resolution No. 92-M-32; and

WHEREAS, to the extent permitted by law, it is also the intent of the City and County that, for purposes of determining the tax-increment revenues to be deposited into the Community Redevelopment Trust Fund, the most recent assessment roll used in connection with the taxation of the property pursuant to Section 163.387(1)(b) shall mean the 1994 final tax assessment roll.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF ORANGE COUNTY, FLORIDA:

1. Creation of Community Redevelopment Agency; Boundaries of Community Redevelopment Area.

a. The City is hereby delegated the power to create, or in the alternative the governing body of the City may declare itself to be, a Community Redevelopment Agency relating only to that portion of the City of Winter Park described in the attached Exhibit "A", and hereafter referred to as the "community redevelopment area." The membership of the Community Redevelopment Agency shall include one person appointed by the Board. If the City Council declares itself to be the Community Redevelopment Agency, it shall add to the membership of the agency the person appointed by the Board.

b. The boundaries of the community redevelopment area may not be expanded without the further express consent of the Board evidenced by an additional delegating resolution. However, the City may contract the boundaries of the community redevelopment area, removing up to but not exceeding ten percent (10%) of the area as described in Exhibit "A", without the Board's consent.

2. Community Redevelopment Plan.

a. The City is hereby delegated the power to adopt a resolution in accordance with Section 163.355, Florida Statutes, and to prepare (or to have prepared) a community redevelopment plan (the "Plan") in accordance with Section 163.360, Florida Statutes, provided that the Board expressly retains the power to review and

approve such Plan, either as prepared by the City or as modified by the Board. The Plan shall not take effect until such time as the Board has approved it, as evidenced by an approving resolution of the Board.

b. As contemplated or implied by Sections 163.360, 163.362, and other pertinent sections of Florida Statutes, the Plan shall set forth with specificity:

(1) the capital projects to be funded by the City in whole or in part with tax increment revenues;

(2) the location and estimated cost of each such capital project;

(3) the nature, size, design, and other descriptive elements of each such project; and

(4) the schedule or estimated timing of each project.

c. The City and the Community Redevelopment Agency shall create an advisory board to the Community Redevelopment Agency to provide input throughout the development of the Plan. The advisory board shall be composed of members at least fifty percent (50%) of whom shall be residents and/or business owners of the "westside" area. Prior to submitting the Plan to the Board for review, the City shall submit the Plan to the advisory board, and the advisory board shall vote to approve the Plan in its entirety, to approve only specified parts of the Plan, or to disapprove the Plan in its entirety. The results of the advisory board's deliberations shall be transmitted to the Board at the time the Plan is presented for the Board's review and approval.

d. The City may not expend any tax increment revenues deposited by the County in the Community Redevelopment Trust Fund until the Plan has been approved by the Board and adopted by the Community Redevelopment Agency in accordance with Section 163.360, Florida Statutes, and for that purpose the fund shall contain separate accounts segregating County deposits from all other deposits. However, notwithstanding the foregoing, the City may expend increment revenues necessary for the development of the Plan.

e. After its approval by the Board, the Plan shall not be amended without the express consent of the Board, as evidenced by an approving resolution, and the City shall not deviate substantially from the projects set forth in the Plan (including their nature, size, design, location, schedule, and estimated cost) without an amendment to the Plan.

3. Delegation of Powers. Upon approval of the Plan by the Board, the City shall be deemed to have been delegated all other powers necessary or convenient to carry out and effectuate the purposes and provisions of Part III of Chapter 163 of Florida Statutes, including the powers set forth in Section 163.370 of Florida Statutes.

4. Liability. Nothing contained herein shall impose any liability upon Orange County for any acts of the City or any community redevelopment agency.

5. Financing.

a. The City may issue revenue bonds pursuant to Section 163.385, Florida Statutes, provided that the City first obtain Board approval of (i) the projects to be funded by the bonds, (ii) the principal amount of the bonds to be issued, and (iii) the maturity schedule and interest rates for the bonds to be issued.

b. The issuance of revenue bonds shall not create a pledge of the faith and credit of Orange County, but shall be payable solely from the tax increment revenues generated from the community redevelopment area plus any other non-ad valorem revenues expressly approved by the Board.

c. Any extension of the maturity of the bonds and any increase in the interest rates for the bonds, whether as part of an issuance of refunding bonds or otherwise, shall be prohibited without the express consent of the Board.

6. Sunset Provision. Unless the Board expressly approved otherwise, this resolution and any amendments or supplements hereto, as well as the Plan and the existence of a separate Community Redevelopment Agency, if any, shall expire and terminate on January 1, 2027. Furthermore, this resolution shall be deemed repealed and of no further effect if the Board has not received and approved the Plan on or before October 1, 1994.

7. Severability. The provisions of this resolution are not severable. If any part of this instrument is held invalid by a court of law or is superseded by any existing or future statute, this resolution shall be deemed void and of no further effect.

8. Interlocal Agreement. This resolution shall expire and be of no further effect if, as of October 1, 1994, the City and Orange County have not entered into an interlocal agreement under which the City is obligated by contract to rebate back to the County each year, as consideration for its willingness to delegate the powers described herein, the following portion of the amount deposited by the County in the Community Redevelopment Trust Fund pursuant to Section 163.387 of Florida Statutes for the particular year:

- a. Thirty percent (30%) of the amount in excess of \$2,000,000.00 but less than or equal to \$3,000,000.00 plus
- b. Fifty percent (50%) of the amount in excess of \$3,000,000.00.

ADOPTED THIS 16th DAY OF November, 1993.

ORANGE COUNTY, FLORIDA

BY: Bill Dugas
For the County Chairman

DATE: NOV 16 1993

ATTEST: Martha O. Haynie, County Comptroller
Clerk of the Board of County Commissioners

BY: [Signature]
Deputy Clerk

Ms/cra/resoluth

**INTERLOCAL AGREEMENT BETWEEN ORANGE COUNTY, FLORIDA
AND THE CITY OF WINTER PARK, FLORIDA
(Winter Park Community Redevelopment Agency)**

THIS INTERLOCAL AGREEMENT entered into this _____ day of September, 1994, between ORANGE COUNTY, FLORIDA, a political subdivision of the State of Florida ("Orange County") and the CITY OF WINTER PARK, FLORIDA, a municipal corporation existing under the laws of the State of Florida ("City").

R E C I T A L S

1. Orange County, by Resolution No. 93-M-71, adopted on November 16, 1993 (the "Resolution"), delegated to the City the power to create a Community Redevelopment Agency relating to a portion of the City of Winter Park.

2. Pursuant to the delegation contained in the Resolution, the City has adopted its resolution in accordance with Section 163.355, Florida Statutes, containing the City's findings of necessity for the creation of a Community Redevelopment Agency, has declared its city commission to be the Community Redevelopment Agency, and has created an advisory board to the Community Redevelopment Agency.

3. Paragraph 8 of the Resolution required the City and Orange County to enter into an Interlocal Agreement obligating the City to rebate back to Orange County each year, as consideration for the delegation of powers, a portion of the amount deposited by Orange County into the Community Redevelopment Trust Fund.

4. It is the purpose and intent of this Interlocal Agreement to satisfy the requirements of Paragraph 8 of the Resolution.

THEREFORE, the City and Orange County hereby agree to the following:

1. The City hereby agrees to rebate back to Orange County each year the following portions of the amount deposited by Orange County in the Community Redevelopment Trust Fund established by the City, pursuant to Section 163.387, Florida Statutes, for the particular year:

A. Thirty percent (30%) of the amount in excess of \$2,000,000.00 but less than or equal to \$3,000,000.00, plus

B. Fifty percent (50%) of the amount in excess of \$3,000,000.00.

2. Each year, upon depositing the increment amount into the Winter Park Community Redevelopment Trust Fund, as prescribed by Section 163.387, Florida Statutes, Orange County shall certify to the City the amount so deposited, and, in the event the amount of the deposit for that year is in excess of \$2,000,000.00, then the City shall rebate to Orange County the amount required by Paragraph 1 above, within thirty (30) days thereafter.

IN WITNESS WHEREOF, the parties hereto have made and executed this Interlocal Agreement in two counterparts, each of which shall be deemed an original, executed by the parties hereto on the _____ day of September, 1994.

BOARD OF COUNTY COMMISSIONERS
OF ORANGE COUNTY, FLORIDA

BY _____

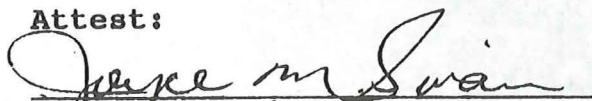
Attest:

CITY OF WINTER PARK, FLORIDA

BY


Gary A. Brewer, Mayor

Attest:


Joyce M. Swain, City Clerk



Community
Redevelopment
Agency (CRA)

agenda item

item type Staff Updates	meeting date November 9, 2022
prepared by Peter Moore	approved by Michelle del Valle, Randy Knight
board approval Completed	
strategic objective Investment in Public Assets and Infrastructure	

subject

Amending the Home Rehab Program to Accommodate Emergency Response

motion / recommendation

background

Recent flooding due to unprecedented rainfall has highlighted the potential need to add an emergency response clause to the CRA's Home Rehab program. Staff will review the existing program guidelines and offer suggestions for potential modifications that may allow more flexibility in coordinating emergency response.

The existing program guidelines are attached for review.

alternatives / other considerations

fiscal impact

The CRA recently upgraded to \$30k the total amount that can be spent per home address. Low income homeowners that qualify may apply and receive funding once every ten years. To-date the city has performed over 180 home rehabs.

ATTACHMENTS:

[2022 Home Renovation Program Guidelines.pdf](#)



HOME RENOVATION PROGRAM GUIDELINES

The Community Redevelopment Agency (CRA) of the City of Winter Park has developed a forgivable zero-interest loan program to qualified homeowners to help improve neighborhoods, bring dwellings into compliance with applicable adopted housing standards, reduce future maintenance costs, preserve decent affordable owner-occupied housing, and to eliminate threatening health and safety-related property conditions of dwellings located in the CRA District.

This program is designed to provide a zero-interest ten (10) year forgivable loan to income-qualified homeowners of owner-occupied single-family homes whose property needs improvements. The homeowner will be required to maintain the property in a condition acceptable to the City. This program is intended to be for capital improvements and is not responsible for minor maintenance.

Program applications year-round as funds are available. Applicants must submit a complete application with all necessary attachments to be considered. Applications will be prioritized in the following categories:

- Health and Safety
- Code Violations
- New Applicants

ELIGIBILITY REQUIREMENTS

- ✓ The home must be located in the CRA district (see map)
- ✓ Must meet Orange County's Income guidelines for very-low and low income
- ✓ Home must be owner-occupied
- ✓ Property must be current on all taxes and liens
- ✓ Property must have homeowner's insurance
- ✓ Property must not have had prior rehab assistance under City of Winter Park rehabilitation programs within the last ten (10) years

INCOME LIMITS (adjusted by household size) Household must meet the Orange County Income Limit Guidelines for low income (80% AMI) or below. The income limits are as follows:

Orange County, Florida

2022 Income Limits

Area Median (Family) Income \$80,100

HOUSE- HOLD SIZE	INCOME CATEGORY			
	EXTREMELY LOW (30% OF MEDIAN)	VERY LOW (50% OF MEDIAN)	LOW (80% OF MEDIAN)	MODERATE (120% OF MEDIAN)
1	\$17,400	\$29,050	\$46,450	\$69,720
2	\$19,900	\$33,200	\$53,050	\$79,680
3	\$23,030	\$37,350	\$59,700	\$89,640
4	\$27,750	\$41,450	\$66,300	\$99,480
5	\$32,470	\$44,800	\$71,650	\$107,520
6	\$37,190	\$48,100	\$76,950	\$115,440
7	\$41,910	\$51,400	\$82,250	\$123,360
8	\$46,630	\$54,750	\$87,550	\$131,400

Orange County Housing and Community Development Division
Effective: April 18, 2022

ELIGIBLE IMPROVEMENTS

The home renovation program assists homeowners in correcting health and safety hazards, code violations, and making other repairs to the interior of the home. Eligible improvements may include:

- Replacing windows, doors and screens
- Weather stripping
- Electrical repairs
- Foundation repairs
- Plumbing repairs
- Roof system repair
- Insulation
- Drywall repair/replacement
- Handicap accessibility improvements
- Installing smoke detectors
- Environmental– lead/mold correction
- Termite treatments (initial treatment only)
- Sewer and Septic – repair, replacement, and connection fees
- Tree trimming, removal, & replacement (only if deemed an immediate safety issue by City Inspectors)
- And any other health, safety and code violation improvements deemed necessary by the city

All repairs provided under this program will be completed by a contractor and will be covered by a one-year guarantee period, with the exception of a roof repair which has a three-year guarantee period. Applicants will be referred to Orange County if more work is needed other than what the Home Renovation Program can offer.

The city has the discretion to prioritize the improvements based on severity of health and safety property conditions as well as severity of Code Enforcement violations. The city reserves final right to approve or disapprove of qualifying repairs and replacements. Final inspections on all work will be performed and approved by city building inspectors.

PROCESS AND TIMEFRAME – An inspection of the dwelling unit will be performed by city staff in order to determine minimum rehabilitation requirements and prepare an itemized scope of the needed improvements.

Once scope is determined, the homeowner will be responsible for obtaining and submitting three written quotes from licensed contractors for each requested improvement to CRA in accordance with the City's Procurement Policy. Homeowner is responsible for confirming all contractors are licensed and have proper liability insurance coverage. Once all necessary quotes are submitted and acknowledged by CRA, contracts will be signed between homeowner and contractor, and between CRA and contractor. Upon contract signing, the contractor will have seven (7) days to acquire permits and thirty-five (35) days to complete the contracted repairs and improvements. An extension will be given to the contractor only if the contractor experiences a manufacturer's delay of materials ordered for the job. Regular inspections will be made by staff and a city inspector to coordinate and direct the work of the contractor. Homeowners are to make all reasonable effort to allow access to the property so work can be completed in a timely manner. It is the responsibility of the homeowner to move/relocate all furniture or other items interfering with completion of the job. The homeowner is also responsible for the cleaning and additional maintenance supplies

once the project has been completed. The contractor will not move any furniture or provide maintenance supplies.

The loan agreement entered into by the homeowner in the contract will be forgiven after ten (10) years of continuous residence. If the homeowner chooses to sell the property within this period, the homeowner will incur a 10% prorated repayment penalty of the value of loan for each year remaining in the loan term. If the home ownership passes to another relative, that person must also meet the income limit guidelines or be subject to repayment.

COMMUNITY SERVICE - Community service of two (2) hours for every \$500.00 of grant money awarded will be required. **Homeowner, or representative, must complete ten (10) hours of community service prior to the start of home rehabilitation. The CRA will not commence any rehabilitation work if homeowner or representative has not completed the initial service hours.** Community service work must benefit the CRA district and may be served through churches, nonprofit organizations and the City of Winter Park Public Library. Initial service hours will be deducted from required total service hour amount.

PROGRAM REUSE - A property that has participated in a Winter Park home renovation program may not reapply for future assistance for a period of ten (10) years. Homeowners will be able to submit new applications after the ten (10) year term limitation. Exceptions will be made for emergencies where households with homeowner's insurance are unable to pay the deductible (ex. Hurricane causes severe roof damage).

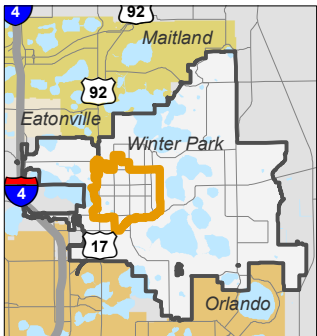
PROGRAM FUNDS AVAILABILITY - Due to the uncertain nature of budget availability in any given year and the uncertainty of future grant awards, the CRA cannot guarantee that funding will be available in future years for home renovation. In no way will the CRA be required to offer funding for any home renovation work outside of officially established funds budgeted specifically for the program.

SUBMISSION OF APPLICATION DOES NOT GUARANTEE ACCEPTANCE/FUNDING



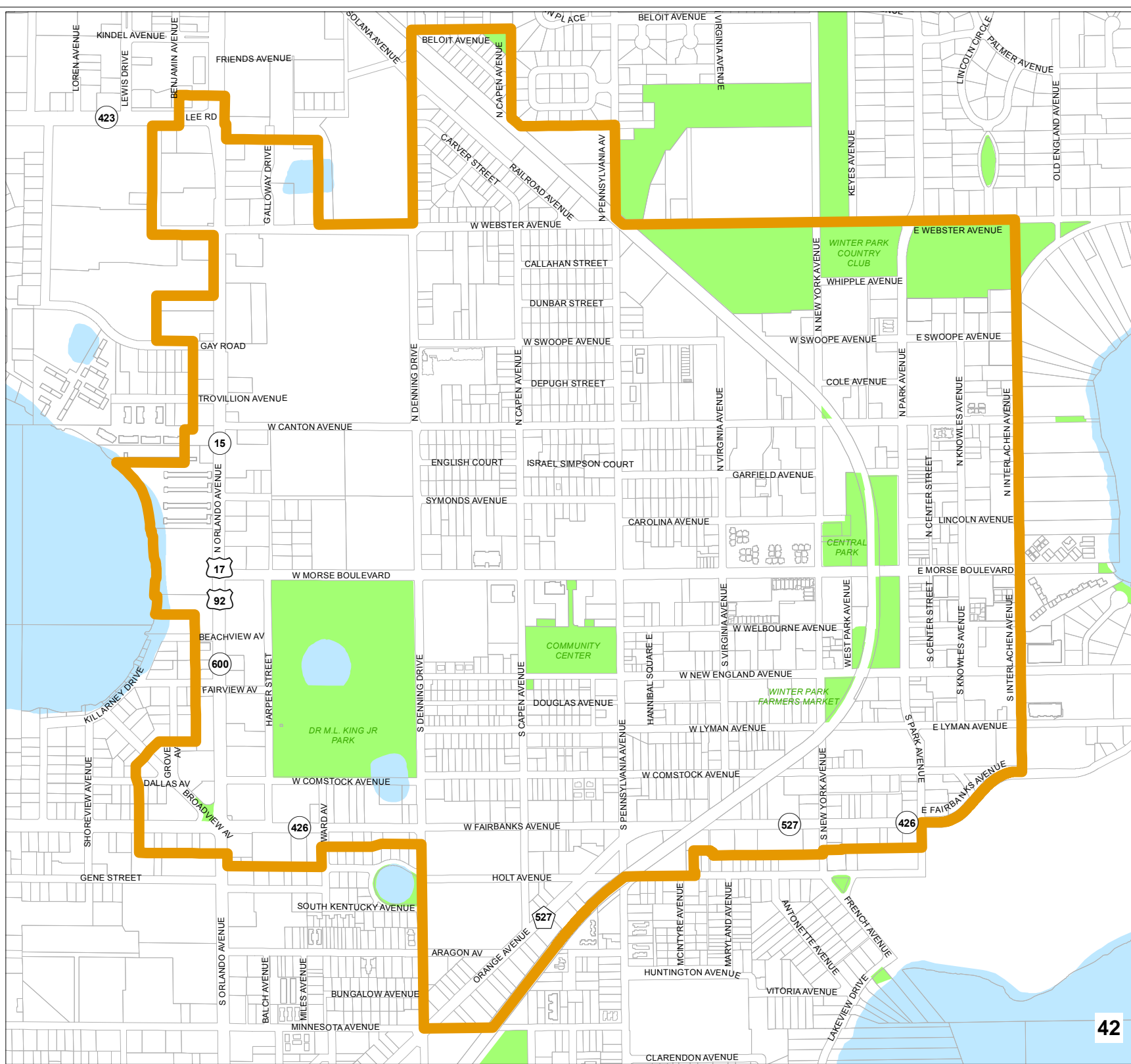
COMMUNITY REDEVELOPMENT AGENCY BOUNDARY

City of Winter Park
Florida



0 220 440 660 880 1,100
Feet

Date: 5/16/2016
Project: CRA20150813
Source: City of Winter Park CRA



CRA HOME RENOVATION PROGRAM PROCESS

- Step One** **Submit application documents.** Make sure all required supporting documents are completely filled, signed, and attached.
- Step Two:** **Complete 10 hours of community service hours.** Please reach out to the CRA for a list of suitable nonprofit organizations
- Step Three:** Meet with City-supplied construction inspector for **initial home inspection**. The CRA will work with you to determine a suitable time to schedule the initial home inspection.
- Step Four:** **Collect three quotes** from contractors for all requested improvements. The scope rendered from the City-supplied construction inspector will count as one of the required quotes. Residents are not required to use Ovation Construction to complete requested repairs.
- Step Five:** **Sign contract agreement.** Once the applicant submits all required quotes and completed community service hours, the CRA will send over the contract agreement via email.
- Step Six:** **Schedule repairs.** Once the contract is signed by all required parties, the applicant can work with selected contractors to begin work on home.
- Step Seven:** **Check permitting.** Once the work is complete, the city will verify that all improvements have been made to the home by verifying that the requested permits are closed. The resident will need to reach out to the city to disclose repair status.
- Step Eight:** **Complete Community Service Hours.** Prior to payment, the city will need to verify that all required community service hours have been met.
- Step Nine:** **Payment.** Upon approval of completed repairs, the CRA will issue a check to the applicant for the grant amount. It is the responsibility of the applicant to provide final payment to the contractor(s).

CRA HOME RENOVATION PROGRAM FREQUENTLY ASKED QUESTIONS (FAQs)

What is the CRA Home Renovation Program?

The CRA Home renovation program a forgivable zero-interest loan program to qualified homeowners to help improve neighborhoods, bring dwellings into compliance with applicable adopted housing standards, reduce future maintenance costs, preserve decent affordable owner-occupied housing, and to eliminate threatening health and safety-related property conditions of dwellings located in the CRA District.

Who is eligible for the program?

An applicant is eligible for the program if they meet the following requirements:

1. Applicant meets Orange County's Income guidelines for very-low and low-income residents.
2. The property is located within the City of Winter Park's CRA boundary (see map)
3. Home is **owner-occupied**
4. Property is **current on all taxes and liens**
5. Property has homeowner's insurance
6. Property has have had prior rehab assistance under City of Winter Park rehabilitation programs within the last ten (10) years

Who decides what work is needed?

The homeowner will provide a list of requested improvements upon applying for the program. From this point, [Ovation Construction] will assess the property to develop a scope of work and estimated cost for the project. After the scope is delivered, it is up to the applicant to determine what repairs he/she will move forward with in the program.

What improvements can be made?

Please refer to the program guidelines for a list of eligible improvements.

Do I have to pay back the funds?

The loan agreement entered into by the homeowner in the contract will be forgiven after ten (10) years of continuous residence. If the homeowner chooses to sell the property within this period, the homeowner will incur a 10% prorated repayment penalty of the value of loan for each year remaining in the loan term. If the home ownership passes to another relative, that person must also meet the income limit guidelines or be subject to repayment.

How long does the process take?

The application process can take approximately 2-3 weeks to complete depending on how quickly it takes for the applicant to submit required documents and collect required quotes for repairs.

Depending on the extent of the repairs and improvements to be made, the average process will take about six months to complete from application to completion.

What happens if I sell my home?

If you sell your home, or rent, refinance, transfer title or if the home ceases to be your principal residence, the homeowner will incur a 10% prorated repayment penalty of the value of loan for each year remaining in the loan term.

What is the maximum loan amount that I can get?

The maximum assistance amount is \$ 30,000