



City of Bartow

Community Redevelopment Agency

Residential Blight Elimination Program

East End Rehabilitation Project

Overview

The Bartow Community Redevelopment Agency (CRA) is a government agency created by the City of Bartow in 1990 to rehabilitate and redevelop the municipal community. Its mission is to eliminate blight and promote the redevelopment of the property within the City-designated "Community Redevelopment Area" or "CRA district." It achieves these goals through public-private partnerships and improvement of the public infrastructure.

The CRA is not a taxing entity. It does not create or levy taxes. The Agency is a dependent special district of the City of Bartow and functions in an administrative capacity. The Agency does not issue permits or impose regulatory controls, and does not have the power of eminent domain.

Public-private partnerships are critical for the success of the Agency's efforts.

General Information

This CRA funding policy is the **Residential Blight Elimination Program** for the **East End Rehabilitation Project**. It was approved by the CRA Board of Commissioners on **December 6, 2017**.

Funding for this program is subject to receipt of tax increment financing from the Agency's taxing authorities and annual appropriation by the CRA Board of Commissioners. Agency funding availability funding is limited. Applications for funding are processed by Agency personnel in the order in which they are received. Each application will require the specific approval of the CRA Board of Commissioners prior to the disbursement of public funds. Applications for funding may be rejected by Agency personnel or by the CRA Board of Commissioners for any legitimate non-discriminatory reason including non-compliance with

the Agency's governing plan, non-compliance with program or project specifications, lack of program or project funds, or the need to redistribute available funds to other Agency priorities.

Program Needs & Objectives

This CRA funding policy outlines the Agency's funding plan to address the overall needs and objectives of the Agency for the rehabilitation of severely blighted housing conditions and residential properties in the East End Community area. These overall needs are area-wide in scope and encompass some of the serious problems that contribute to the current state and decline of the East End Community and the Community Redevelopment Area.

The CRA cannot possibly fund the immense task of redevelopment on its own. Funding from the Agency must therefore be structured to leverage investment by private enterprise and serve as a catalyst for redevelopment efforts by individual residents and businesses. With limited resources available for redevelopment efforts, the Agency must allocate funding to proposed projects that will provide the most benefit for the dollars expended. To assure the CRA is receiving the intended results from its projects and programs it is important that funding decisions are based on pre-planned expectations and specific, measurable outcomes. In addition, since a few strategically placed well-funded projects may have a much greater impact on the overall area than many inadequately funded ones, proposed projects must be evaluated and implemented in the context of the Agency's overall goals.

Intent

It is the intent of the Bartow Community Redevelopment Agency and its Board of Commissioners, under Chapter 163, Part III of the Florida Statutes, to provide financial assistance to investors, rehabilitators, property owners and prospective homesteaders who are seeking to renovate, repair, build or purchase residential properties located within the boundaries of the East End Community (*See Page 4, City of Bartow – CRA Map*). It is further the intent of this program to encourage private investment, the redevelopment of vacant home sites and the renovation of neglected residential properties, all of which constitutes a blight to the East End Community area and adjacent residential neighborhoods within the CRA district.

The ultimate goal of this CRA funding policy is to improve the vitality of the East End Community and the CRA district by encouraging redevelopment and eliminating residential blight. Proposals for CRA funded projects must support this mission by furthering any and all of the following residential goals:

- Encourage infill housing in the program area.
- Encourage the redevelopment of vacant properties in the program area.

- Upgrade the program area's current housing stock.
- Encourage affordable single family and multifamily housing options in the program area.

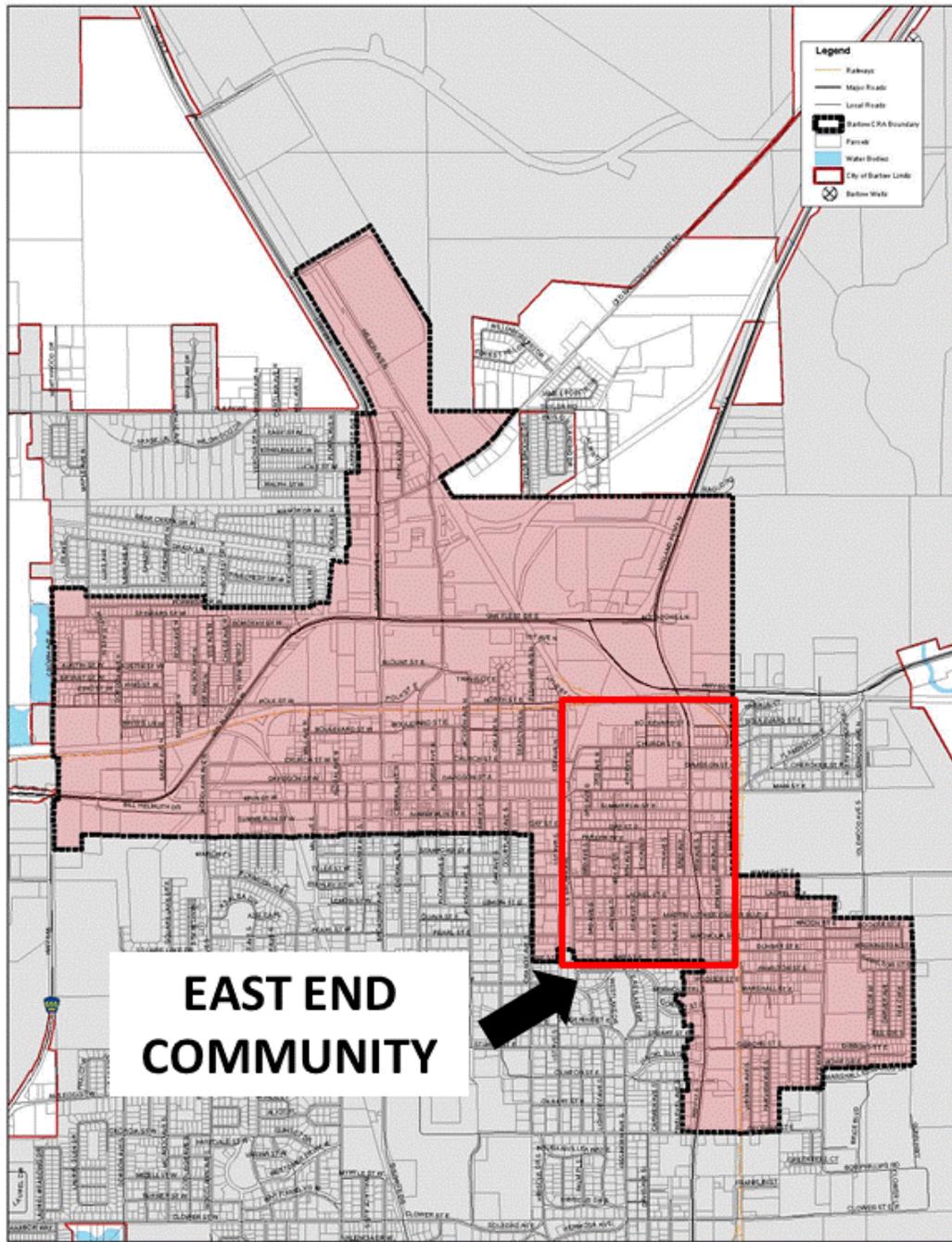
A request for funding pursuant to this policy must clearly explain how the funding will support one or more of these goals. Funding proposals that do not directly support one or more of the goals (**no matter how worthy**) will not receive funding. The stronger direct link between the proposed funding and the furthering of these goals, the more likely funding will be awarded. The decision as to whether an activity or event supports the CRA's goals and the priority the funding request should receive is solely the responsibility of the CRA Board of Commissioners.

Program Area

The program area for this funding policy is the **East End Community** (*See Page 4, City of Bartow – CRA Map*). The East End community is a neighborhood in the eastern part of the CRA district. This area is located just east of downtown and south of Highway 60. The East End Community has been previously identified in the City of Bartow Community Redevelopment Plan (2014) as one of the core neighborhoods in Bartow that is in need of assistance. The CRA Board of Commissioners has identified the housing conditions in the East End Community as a priority for Agency assistance.

The East End Community is a racially diverse neighborhood with a mixture of churches, businesses and residences. The area can accommodate light industry along the Holland Parkway - U.S. Highway 17 corridor. The area is bounded by three major transportation routes and contains several existing neighborhood and community assets. Moreover, the area is one of Bartow's oldest and most historic neighborhoods. Retaining and improving the housing stock in this neighborhood will be of enormous benefit to the neighborhood, the community and the City. Residential rehabilitation in the East End Community has the potential of yielding the highest rate of return on investment for any residentially-zoned property in the CRA district.

CITY OF BARTOW - CRA MAP



Disclaimer:
 This map is for illustration purposes only and depicts a city wide future land use plan. While it is not considered a survey it is intended to correspond directly with property lines and rights of way. Due to the scale and complexities associated with preparing the map, inaccuracies may exist. Site specific future land use designation determinations can only be obtained from the City of Bartow Planning Department.

Data Sources:
 City of Bartow
 Polk County Property Appraiser
 Florida Department of Transportation
 Central Florida Regional Planning Council
 Polk County Transportation Planning Organization

Date Adopted:
 October 4, 2010

0 0.225 0.45 Miles

1:63,360
 1 inch = 1 miles



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 www.cfrpc.org



Process

Qualified Applicants should schedule an appointment with CRA staff prior to preparation and submission of an application. The CRA office is located in the City of Bartow City Hall at 450 N. Wilson Avenue, Bartow, Florida 33830. Appointments may be made by calling (863) 534-0121. Applications will be accepted continuously throughout the CRA's fiscal year and assistance will be awarded on a first-come, first-served basis. Funding is limited by annual appropriation.

Within ten (10) business days of application submittal, Agency personnel will review the application for completeness. A post-application submittal conference will be held with the Applicant, either in person or by telephone, to discuss any deficiencies or issues with the application.

At any time during the application or funding process, the CRA may request the Applicant to provide additional information. All grants for construction or rehabilitation projects must be permitted under applicable law and the CRA may require, at any time, evidence to be shown that a recipient of assistance has received the appropriate permits and passed all necessary and required inspections. **Funding may be withheld at any time by the Agency on construction and rehabilitation projects if building permits are not obtained or required inspections have not been passed.**

Within forty five (45) days of submittal of a complete application, the CRA Staff will notify the Applicant of eligibility to receive the assistance.

Available Assistance

The CRA Board of Commissioners will set the amount of assistance for the fiscal year in its Annual Budget. The standard maximum grant contribution per application is set at the discretion of the Board and the benefit of the project to the Agency. Assistance will be awarded on a first-come, first-served basis.

Policy Development

Prior to approval of this policy, the Agency convened a focus group of community leaders and industry professionals to determine what type of assistance will be helpful to homeowners, renters and builders interested in the East End Community. The four (4) assistance incentives for described in this funding policy (Down Payment Assistance; Homestead Rehabilitation Grant; Landlord Matching Incentive; and Builder/Investor Incentive) are the result of a collaborative effort between the focus group, CRA staff and the CRA Board of Commissioners.

1. Down Payment Assistance Incentive

The CRA will offer homebuyers in the program area up to twenty five percent (25%) of the purchase price of an improved property, up to a maximum of thirty thousand dollars (\$30,000.00). A recipient of assistance would be required to establish purchased property as his or her primary permanent residence and remain on the property as a homesteader for five (5) years. If a recipient sells, transfers, rents or leases the property within five (5) years of the date of purchase, the recipient would be required to repay to the CRA a portion of the total down payment assistance received prorated at the rate of twenty percent (20%) for each year or part thereof remaining in the recipient's five (5) year homestead commitment.

Homebuyers in the program area who purchase a vacant lot with the intent to build a new home and homebuyers who purchase a home which requires significant rehabilitation are eligible to receive a down payment assistance incentive, *provided however*, that financial assistance from the CRA will only be disbursed after the home has been constructed or the home has been fully renovated. The CRA is willing to provide a letter of commitment to an approved Applicant's lending institution. Award funds may be used to pay closing costs.

Eligibility

Applicants are eligible to apply for down payment assistance if they are homebuyers who intend to purchase a homestead (the permanent residence of the owner as defined by Article VII, Section 6 of the Florida Constitution) within the program area and who agree to remain in the home and maintain homestead status for a continuous five (5) year period. Persons who, for whatever reason, are fully exempt from the payment of all ad-valorem taxes are not eligible for this incentive. Assistance from the CRA is intended to be used for the purchase only and cannot to be used for any other purpose.

Applicants are eligible to finance the balance to purchase the homestead by personal funds or by mortgage loan. If a mortgage loan is obtained to purchase the property, the CRA requires the mortgage to be a conventional fixed rate mortgage. Applicants may not use an interest-only or adjustable rate mortgage (ARM) to finance the balance of the purchase of the homestead. New construction, existing structures, and homes requiring renovation are all eligible.

This program cannot be combined with other CRA programs.

Financing

The CRA has established relationships with several banks which will work with Applicants to evaluate financial ability to purchase and qualify Applicants for a maximum purchase price. No Applicant is required to use any bank or financial institution that has an established relationship with the Bartow CRA.

Eligible Improvements

To qualify for assistance, an Applicant must intend to purchase, build or repair a home that is (or will be after construction or repair) consistent with all City of Bartow Land Development Regulations and Building Codes.

As a specific condition of approval, Applicants must agree to occupy the house as their continuous primary permanent residence for a minimum of five (5) consecutive years. If a recipient of assistance sells, transfers, rents, or leases the home within five (5) years of the date of funding, the recipient must repay a prorated portion of the award proceeds invested in the property as described herein.

Disbursement of Funds

Funds used to purchase existing homes will be disbursed at closing of the property. If the Applicant has purchased a lot and is building a home, disbursement will occur at the closing of the permanent loan on the completion of the project. If the Applicant is purchasing a home that requires rehabilitation, disbursement will occur at the closing of the permanent loan on the finished project.

The Applicant must provide the following information prior to disbursement:

1. A copy of the Contract to Purchase, Loan Commitment, or Agreement with Builder.
2. Written notification from the Applicant that the closing is scheduled (at least seven (7) days in advance).
3. A proposed Closing Disclosure or HUD-1 Settlement Statement (at least seven (7) days in advance).

Recipients of assistance should be prepared to provide to the CRA, at the Agency's request, financial documents that are related to the purchase, construction project or rehabilitation project, including applicable contractor and subcontractor releases of lien, receipts or bills for materials purchased, invoices from contractors and subcontractors, and cancelled checks, bank statements or satisfied invoices showing payments made to contractors and subcontractors, where applicable.

In addition, at closing and before disbursement, the Applicant will be required to sign a mortgage document in favor of the CRA Board of Commissioners to secure performance of the minimum five (5) year homestead requirement.

Expiration of Assistance

An Applicant must complete the purchase of the home within (a) six (6) months from the date the Agency approves the assistance request for the purchase of an existing home; or (b) within one (1) year from the date the Agency approves the assistance request for the building of a new home or completion of rehabilitation of a home; or the funding will expire. A one-time three (3) month extension of time to complete the purchase, construction or rehabilitation may be granted by the Executive Director of the CRA in the Executive Director's sole discretion. Additional extensions of time may be granted by the CRA Board of Commissioners under special and unique circumstances. To be eligible for an extension of time, an applicant must submit a written request for an extension to the CRA, and the CRA must receive the written request, on or before the date the assistance is set to expire.

Application

Every Applicant must provide the following information to CRA Staff:

1. A completed application form.
2. Photographs of the existing house (if any).
3. Schematic drawings illustrating proposed new house (if building).
4. Pictures with project description outlined (if renovating).

2. Homestead Rehabilitation Grant Incentive

The CRA will offer current homeowners in the program area funds that may be used for repairs or improvements aimed at increasing the overall property value of their residential properties. Mere cosmetic changes are not eligible. Assistance would be in the form of an approved grant in a project-dependent amount of no more than ten thousand dollars (\$10,000.00) to the current homeowners. Projects concerning structures that have deteriorated beyond the reasonable cost of rehabilitation are not eligible for funding. Proposed improvements would be confirmed prior to approval. A recipient of assistance would be required to establish the property as his or her primary permanent residence and remain on the property as a homesteader for five (5) years. If a recipient sells, transfers, rents or leases the property within five (5) years of purchase, the recipient would be required to repay to the CRA a portion of the total down payment assistance received prorated at the rate of twenty percent (20%) for each year or part thereof remaining in the recipient's five (5) year homestead commitment.

Eligibility

Applicants are eligible to apply for this rehabilitation grant if they are homeowners who own and reside in a homestead (a property which is the permanent residence of the owner as defined by Article VII, Section 6 of the Florida Constitution) within the program area. Homeowners who, for whatever reason, are fully exempt from the payment of all ad-valorem taxes are not eligible for this incentive. Assistance from the Agency is intended for rehabilitation only and may not be used for any other purpose.

This program cannot be combined with other CRA programs.

Eligible Improvements

To qualify for assistance, an Applicant must intend to repair or rehabilitate a home that will be, after repair and rehabilitation, consistent with all City of Bartow Land Development Regulations and Building Codes.

The Building Department of the City of Bartow must review the proposed rehabilitation project prior to Agency approval. As a specific condition of approval, Applicants will be required to obtain all building permits required under the Building Codes applicable to the City of Bartow before proceeding with the proposed rehabilitation work.

As a further specific condition of approval, Applicants must agree to occupy the home as their continuous primary permanent residence for a minimum of five (5) consecutive years from the date of receipt of assistance. If a recipient of assistance sells, transfers, rents, or leases the home within five (5) years of the date of funding, the recipient must repay a prorated portion of the award proceeds invested in the property as described herein.

Disbursement of Funds

Funds are eligible for disbursement no earlier than (60) days after (a) the date of approval by the CRA Board of Commissioners or (b) the date a grant agreement is signed by the successful Applicant, whichever date is later.

Funds shall be disbursed in the discretion of the Agency's personnel upon presentation of reasonable proof that the improvements identified in the application documents have been performed. In the event reimbursement for goods or services is requested, a recipient must present reasonable proof that funds have been tendered to the vendor or contractor. In the event that fees for goods or services related to the improvements are still owed, a recipient must provide an invoice to the CRA reflecting an outstanding balance. Recipients of assistance should be prepared to provide all financial documents to the CRA related to the rehabilitation project, including applicable contractor and subcontractor releases of lien, receipts or bills for materials purchased, invoices from contractors and subcontractors, and cancelled checks, bank statements or satisfied invoices showing payments made to contractors and subcontractors.

Before any disbursement of funds is made, the Applicant will be required to sign a mortgage document in favor of the CRA Board of Commissioners to secure performance of the minimum five (5) year homestead requirement.

Expiration of Assistance

An Applicant must complete the rehabilitation of the home within six (6) months from the date the Agency approves the assistance request or the funding will expire. A one-time three (3) month extension of time to complete the rehabilitation may be granted by the Executive Director of the CRA in the Executive Director's sole discretion. Additional extensions of time may be granted by the CRA Board of Commissioners under special and unique circumstances. To be eligible for an extension of time, an applicant must submit a written request for an extension to the CRA, and the CRA must receive the written request, on or before the date the assistance is set to expire.

Application

The Applicant must provide the following information to CRA Staff:

1. A completed application form.
2. Photographs of the existing house and project area.
3. Three (3) cost estimate documents from appropriately licensed contractors for the project (including a contractor-proposed timeframe to complete the work).

4. Schematic drawings illustrating proposed plans, or pictures with project description outlined.
5. An approval letter from the City of Bartow's Building Department that the rehabilitation is not merely cosmetic.

3. Landlord Matching Incentive

The CRA will offer owners of rental properties in the project area matching funds to make necessary improvements that will affect the overall taxable value of the property. Mere cosmetic changes are not eligible. Assistance would be in the form of a dollar-for-dollar matching grant (a “fifty percent (50%) grant”) in a project-dependent amount of no more than ten thousand dollars (\$10,000.00) per structure, regardless of the number of rental units therein. Projects concerning structures that have deteriorated beyond the reasonable cost of rehabilitation are not eligible for funding. Proposed improvements would be confirmed prior to approval. A recipient of assistance would be required to retain ownership of the property for a minimum period of two (2) years. If a recipient sells or transfers the property within two (2) years of the date of award, the recipient would be required to repay the award to the CRA prorated for each year or part thereof remaining in the two (2) year ownership commitment. This incentive is intended to improve the quality of the rental housing in this community.

Eligibility

Applicants are eligible to apply for the landlord matching incentive if they are property owners who own residential properties that are not homesteaded and are located within the project area. Property owners who, for whatever reason, are exempt from the payment of any amount of ad-valorem tax are not eligible for this incentive. An Applicant must own the site of the proposed project at the time of application in order to be eligible for this program. Assistance from the Agency is intended for rehabilitation only and may not be used for any other purpose.

This program cannot be combined with other CRA programs.

Eligible Improvements

To qualify for assistance, an Applicant must intend to improve a residential property in the program area that will be, after improvement, consistent with all City of Bartow Land Development Regulations and Building Codes.

The Building Department of the City of Bartow must review the proposed improvement project prior to Agency approval. As a specific condition of approval, Applicants will be required to obtain all building permits required under the Building Codes applicable to the City of Bartow before proceeding with the proposed work.

As a further specific condition of approval, Applicants must agree to retain ownership of the property for a minimum of two (2) years. If a recipient of assistance sells or transfers the property within two (2) years of the date of funding, the recipient must repay a prorated portion of the award proceeds invested in the property as described herein.

Disbursement of Funds

Funds are eligible for disbursement no earlier than (60) days after (a) the date of approval by the CRA Board of Commissioners or (b) the date a grant agreement is signed by the successful Applicant, whichever date is later.

Funds shall be disbursed in the discretion of the Agency's personnel upon presentation of reasonable proof that the improvements identified in the application documents have been performed. In the event reimbursement for goods or services is requested, a recipient must present reasonable proof that funds have been tendered to the vendor or contractor. In the event that fees for goods or services related to the improvements are still owed, a recipient must provide an invoice to the CRA reflecting an outstanding balance. Recipients of assistance should be prepared to provide all financial documents to the CRA related to the rehabilitation project, including applicable contractor and subcontractor releases of lien, receipts or bills for materials purchased, invoices from contractors and subcontractors, and cancelled checks, bank statements or satisfied invoices showing payments made to contractors and subcontractors.

If the Applicant has purchased a vacant residential lot and is building a rental home or set of rental units, disbursement will occur once the Applicant receives the appropriate Certificate of Occupancy from the City of Bartow Building Department.

Before any disbursement of funds is made, the Applicant will be required to sign a mortgage document in favor of the CRA Board of Commissioners to secure performance of the minimum two (2) year ownership requirement.

Expiration of Assistance

An Applicant must complete the approved project within six (6) months from the date the Agency approves the assistance request or the funding will expire. A one-time three (3) month extension of time to complete the project may be granted by the Executive Director of the CRA in the Executive Director's sole discretion. Additional extensions of time may be granted by the CRA Board of Commissioners under special and unique circumstances. To be eligible for an extension of time, an applicant must submit a written request for an extension to the CRA, and the CRA must receive the written request, on or before the date the assistance is set to expire.

Application

The Applicant must provide the following information to CRA Staff:

1. A completed application form.

2. Photographs of the existing property.
3. Three (3) cost estimate documents from appropriately licensed contractors for the project (including a contractor-proposed timeframe to complete the work).
4. Schematic drawings illustrating proposed plans, or pictures with project description outlined.
5. An approval letter from the City of Bartow's Building Department that the rehabilitation is not merely cosmetic.

4. Builder/Investor Incentive

The CRA will offer an incentive to private builders and private landowners to build detached and attached residential homes in the project area. Incentives offered under this funding plan are custom and range in value up to twenty five percent (25%) of the total expected value of the property after improvement. The actual assistance to be offered is subject to negotiation and may be made available at the beginning of a project (such as the payment of impact fees), made incrementally during construction, or at the close of a project. Payment procedure would be negotiated prior to final approval.

Eligibility

Applicants are eligible to apply for this incentive if they are property owners who own residential parcels located within the project area. Property owners who, for whatever reason, are exempt from the payment of any amount of ad-valorem tax on the subject properties are not eligible for this incentive. An Applicant must own the site of the proposed project at the time of application in order to be eligible for this program. Assistance from the Agency is intended for redevelopment purposes only and may not be used for any other purpose.

Eligible Improvements

Eligible properties must be consistent with all City of Bartow Land Development Regulations and project plans must be consistent with all of City of Bartow Building Codes. Properties may be disqualified on intrinsic conditions, including but not limited to, flood zone, lot size, buildable area, zoning category, concurrency, and future land use map category.

The Building Department of the City of Bartow must review the proposed improvement project prior to Agency approval. As a specific condition of approval, Applicants will be required to obtain all building permits required under the Building Codes applicable to the City of Bartow before proceeding with the proposed work.

As a further specific condition of approval, if the Applicant intends to construct residential properties for sale, the Applicant will be required to negotiate a homeowner retention plan with the Agency aimed at promoting homeownership of the completed improvements by purchasers for a period of at least two (2) years. Purchasers of real property who do not maintain the minimum ownership period may be required to repay a prorated portion of the assistance offered as part of the homeowner retention plan.

Disbursement of Funds

Funds for Agency programs are generally eligible for disbursement no earlier than (60) days after (a) the date of approval by the CRA Board of Commissioners or (b) the date a grant agreement is signed by the successful Applicant, whichever date is later. Builder/investor incentives are custom programs and the timeline for disbursement is subject to negotiation and approval by the CRA Board of Commissioners.

Funds shall be disbursed in the discretion of the Agency's personnel upon presentation of reasonable proof that the improvements identified in the application documents have been performed. In the event reimbursement any reimbursement for goods or services is requested, a recipient must present reasonable proof that funds have been expended on the project and tendered to the vendor or contractor. In the event that fees for goods or services related to the improvements are still owed, a recipient must provide an invoice to the CRA reflecting an outstanding balance. Recipients of assistance should be prepared to provide all financial documents to the CRA related to the rehabilitation project, including applicable contractor and subcontractor releases of lien, receipts or bills for materials purchased, invoices from contractors and subcontractors, and cancelled checks, bank statements or satisfied invoices showing payments made to contractors and subcontractors.

The CRA will suspend disbursement of funds in the event that the property is made subject to a construction lien under Florida law for the supply of materials or the work of subcontractors.

Expiration of Assistance

Generally, an Applicant must complete the approved project within six (6) months from the date the Agency approves the assistance request or the funding will expire. A one-time three (3) month extension of time to complete the project may be granted by the Executive Director of the CRA in the Executive Director's sole discretion. Additional extensions of time may be granted by the CRA Board of Commissioners under special and unique circumstances. To be eligible for an extension of time, an applicant must submit a written request for an extension to the CRA, and the CRA must receive the written request, on or before the date the assistance is set to expire.

Builder/investor incentives are custom programs and the timeline for the expiration of assistance is subject to negotiation and approval by the CRA Board of Commissioners. In the absence of a specific expiration clause, the general rule will apply.

Application

The Applicant must provide the following information to CRA Staff:

1. A completed application form.
2. Photographs of the existing property.
3. Schematic drawings illustrating proposed plans, or pictures with project description outlined if a renovation.
4. An appropriate cost estimate for completion of the project (including a timeframe to complete the work), inclusive of all professional fees, permit fees, impact fees (if applicable), planning costs and construction costs.

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