



**City of Panama City
Community Redevelopment Agency**

**Framework & Guidelines
for
Residential Improvement Assistance Programs**

Mission

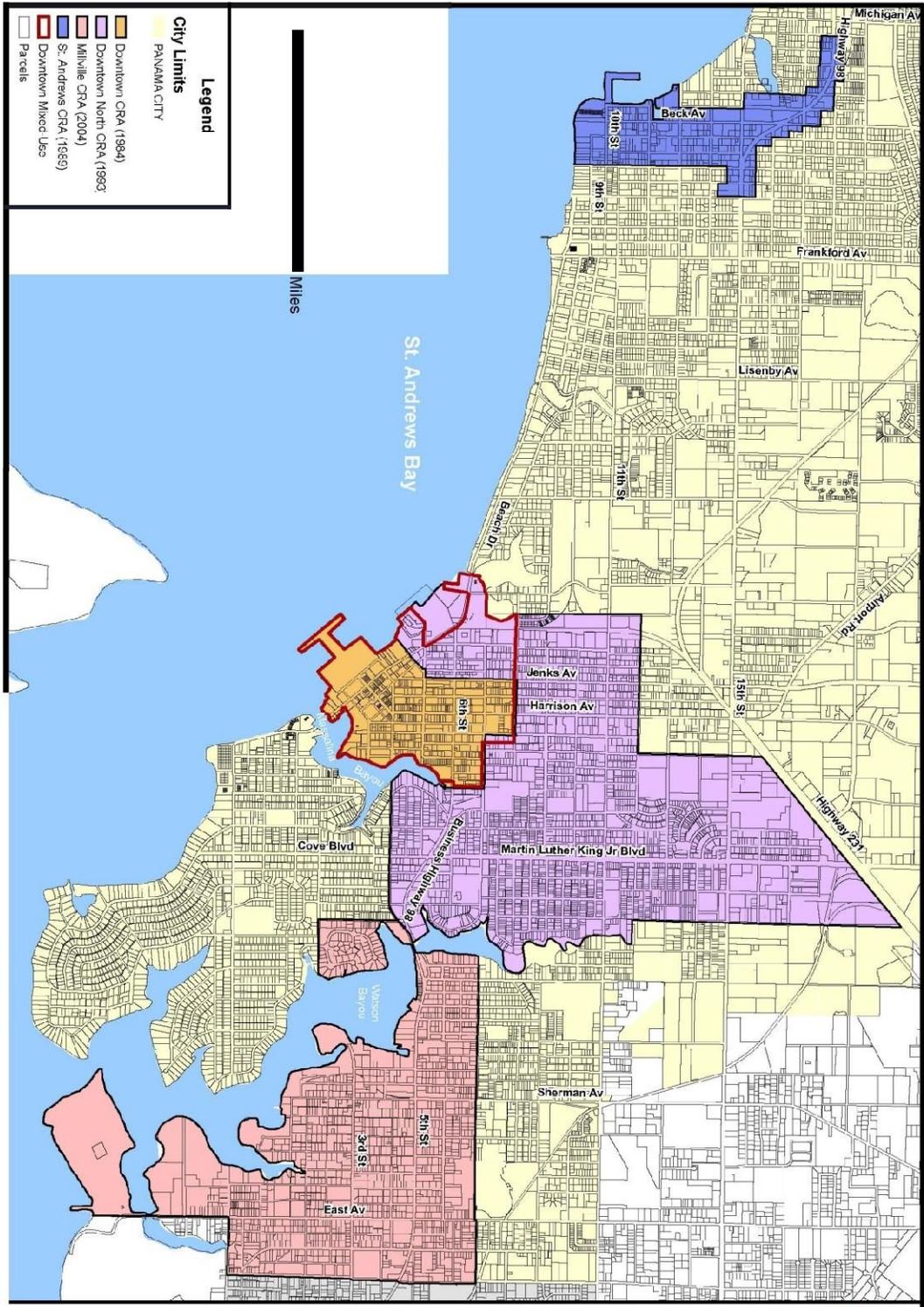
The mission of the Panama City Community Redevelopment Agency (CRA) is to offer leadership, resources and tools to directly assist in the redevelopment and revitalization of the city's four Community Redevelopment Areas in order to eliminate slum and blight, stimulate economic growth, and provide a framework for sustainable community development. The CRA's goal is to improve the attractiveness and quality of life of the CRA areas, and thus the city as a whole, by providing programs that will catalyze revitalization while preserving the rich history, heritage and distinctive character of Panama City.

Program Needs and Objectives

The CRA provides funding to address the overall needs within the Community Redevelopment Areas as defined in the each district's individual Community Redevelopment Plans. These overall needs are area-wide in scope and encompass some of the more serious problems that are prevalent throughout the area and contribute to the overall state of decline.

The CRA cannot possibly fund the immense task of redevelopment on its own and must therefore structure its programs to act as catalysts for redevelopment efforts by individual residents and businesses within the CRA and to leverage investment by private enterprise. With limited resources available for redevelopment efforts, the Agency must allocate funding to projects and programs 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 expectations of specific, measurable outcomes. Also, since the implementation of a few strategically placed well-funded programs may have a much greater impact on the overall area than many inadequately funded ones, programs must be evaluated in the context of the agency's overall goals, and implemented accordingly.

Relevant to those activities, Florida Statutes (www.leg.state.fl.us/statutes) requires that all public redevelopment activities expressly authorized by the Community Redevelopment Act and funded by tax increment financing must be in accordance with a redevelopment plan which has been approved by the CRA Board. Funding activities must, therefore, align with the individual CRA district's Community Redevelopment Plan in which the project or program is planned.



Legend

City Limits
 PANAMA CITY

Downtown CRA (1984)
 Downtown North CRA (1993)
 Millville CRA (2004)
 St. Andrews CRA (1986)
 Downtown Mixed Use
 Parcels

Miles

Community Redevelopment Agency
 Overall District Map
 December 2010



Created by: Rob Rosner, RLA ULI - (Panama City CRA Staff)

Program Funding Opportunities

Residential Improvement Assistance Program: The primary objective of this matching grant program is to encourage redevelopment and revitalization of residential structures and properties by offering limited financial and technical assistance. The overall objective is to stimulate reinvestment in the CRA districts and to preserve or revitalize the homes that create the unique character of the community.

Specific goals are:

- To eliminate blight and prevent the further deterioration of residential properties in the CRA districts.
- To eliminate conditions which are detrimental to the health, safety, and welfare of the community.
- To stimulate home-owner and developer reinvestment in the CRA districts.
- To rehabilitate or preserve properties of special value for historical, architectural or aesthetic reasons.
- To maintain and promote a pleasing and aesthetically attractive residential community.
- To maintain a quality image and consistent unique character and /or historical integrity of each of the CRA districts.

Program Funding Assistance: All awards are based on budget availability that may differ per year and per district budget allocation.

Residential Improvement Assistance Program awards are up to 50% matching reimbursement grants. All disbursements of grant funds are made following the completion and final inspection of the improvement project. Funding availability shall be announced each year following approval of CRA fiscal budgets.

Eligible Expenses (All professional work must be performed by a licensed contractor in good standing with the City of Panama City).

- **Exterior Renovations/New Construction:** Including, but not limited to: facade reconstruction, painting, cleaning, repairs, replacing architectural details, removing incompatible additions, repairing or replacing windows, door trims, porches, paving/repaving parking areas, or installation of brick pavers for walkways.
- **Demolition:** Including removal of structures that are deemed unfit and unsafe for use and for which new construction plans have been developed that shall benefit the CRA.
- **Electrical:** Any work directly related to exterior window lighting, security lighting or illumination of signage.
- **Landscaping:** Including, but not limited to: removal of plant materials, installation of protective fencing during construction activity, replacement and addition of plant materials, drainage, soil augmentation and installation of plants, irrigation systems, window boxes and trees.

- Fencing: Decorative fencing such as ornamental plastic, wrought iron, and wood picket. Chain link fencing is not eligible.
- Screening: Including all screening of air conditioning, utility equipment or other unsightly objects or areas with landscape material or with fencing material that compliments the building material.
- Driveways: The creation or improvement of private driveway that provides a safe and pleasant parking area for the residence.
- Design Assistance: Professional design services related to structural renovation, new construction, and signage and landscaping. Design costs cannot exceed 10% of total grant funding reimbursement request.
- Permit/Impact Fees: Including any permitting fees that are required by City Code.

Ineligible Expenses

- Any proposed improvements to government owned properties, to tenants in government owned properties, or to non-profit organizations.
- Improvements made prior to grant approval.
- Improvements undertaken to rid the property of code violations.
- Improvements to properties that do not or cannot meet building and safety codes.
- Improvements to properties with unpaid property taxes (City and County).
- Roof replacement or repair.
- Interior renovations.
- Refinancing existing debts.
- Non-fixed improvements.
- General periodic maintenance.
- Materials in excess of what is deemed necessary by the CRA to complete the project.
- Sweat equity payments.
- Work performance that is not consistent with the Design Guidelines for the CRA district as adopted by the Community Redevelopment Agency.
- An improvement that has received grant funding previously within the last three (3) years.

Application Procedures & Guidelines

- I. Completed applications must include the following:
 1. Proof of ownership and homestead exemption.
 2. A summary of the scope of work to be performed.

3. Conceptual plans and specifications detailing the scope of work that will be required at the time of application. A survey, if required, should also be submitted (e.g., for landscaping and/or fencing projects).
 4. Three detailed written estimates from architect/contractors/other appropriate vendors with the cost estimate broken down into scope of work line items. Any work that requires a licensed contractor must show proof of licensure.
 5. Color photographs clearly showing existing conditions of the residence and any areas of the property that are the subject of the grant application. If applicable, also include historic photographs of the house and property.
 6. Samples of all paint and material colors as well as any materials to be used on the residence or property.
 7. Proof of property insurance or at a minimum, a builder's risk policy that equals the amount requested through this grant application and extends through the renovation period.
- II. CRA staff shall review all applications to determine if they meet the criteria for submission. An applicant whose submission is incomplete shall be so informed by CRA staff. Criteria for submission include, but are not limited to: (a) ensuring project proposal is in compliance with the district's CRA Plan & Design Guidelines; (b) ensuring City and County property taxes are current; and (c) ensuring all contractors and/ or vendors have not been deemed ineligible to perform work under the program.
- III. Applications shall then be reviewed and/or ranked by the corresponding district's CRA Advisory Committee. Committee recommendations are made to the CRA and/ or CRA Board, who will authorize formal grant approval. No work may begin prior to written grant approval by the CRA.
- IV. The applicant shall be notified in writing of all approvals, approvals with conditions, or denials within 48 hours of the monthly CRA Board meeting or the specific district's monthly CRA Advisory Committee meeting (dependant on level of funding approval needed). Applicants are encouraged to attend these meetings.
- V. The applicant shall incur all upfront project costs and may receive reimbursement only after all improvements have been completed in accordance with the Grant Approval.
- VI. Upon grant approval, the applicant will be required to place a CRA grant sign, furnished by the CRA office, viewable by the public, for the duration of the project. Failure to return the sign at the completion of the project will generate a \$20 charge to be deducted from the reimbursement.
- VII. Any and all unforeseen changes in the scope of work that may arise during the renovation process must be approved prior to any work initiated or completed.
- VIII. Historic buildings shall be designed, revitalized and maintained to complement and accent the original architectural features of the building. All accessories, signs, awnings, etc. shall likewise harmonize with the overall character of the building.

- IX. Prior to reimbursement of project costs, the applicant shall agree:
- a. Not to alter the project, modify or remove the improvements made in accordance with the agreement for a period of three (3) years without CRA approval. (Routine maintenance e.g., replacing same materials, repainting same color, etc., does not require CRA approval).
 - b. Maintain the improvements, including landscape materials, made in accordance with this agreement for a period of three (3) years.
- Failure to comply may result in a) the applicant being asked to repay the total amount of CRA funds granted for the subject property and/or b) Code Enforcement action.
- X. Required documentation for reimbursement of project costs must include:
1. Copies of cancelled checks, certified checks or money orders of project costs.
 2. Detailed invoices and paid receipts.
 3. Name, address, telephone number of design professional, general contractor, sign contractor, landscaper, etc.
 4. Copies of all required permits
- XI. Project costs reimbursement shall be made upon total completion of the project, presentation of documented project costs and a final inspection of the project by CRA staff to ensure the work was performed in a professional and workman-like manner, and in accordance with the specifications of the Grant Approval and the Design Guidelines. CRA staff will further verify that all permits have been inspected and finalized.
- XII. Requests for reimbursement of project costs shall be viewed as a single, completed package. Costs not included in either the approved renovation plan or an approved Change Order shall not be considered for reimbursement.
- XIII. The CRA reserves the right to verify any and all costs associated with design or renovation work for which reimbursement is requested.
- XIV. The approved project must comply with the requirements of the City Code, and the applicant must obtain the necessary permits. Projects receiving funding must begin work within 90 days from receipt of Grant Approval notification and must be completed within 1 year, unless a written request for time extension (received by the applicable CRA District Manager no later than 30 days prior to project expiration) has been approved by the CRA.
- XV. Only one Residential Improvement Assistance grant will be awarded per property and/or property owner per annual grant cycle. Additional grant requests will be at the discretion of the CRA.
- XVI. Receipt of grant funding to improve property for sale is prohibited.
- XVII. All Grant funding decisions provided by CRA Staff and Director are final. Applicants that are formally denied a CRA Grant may appeal Staff decisions to the

City Manager and/or finally to the CRA Board.

Quality of Work

All work must be performed in a professional and workman-like manner. Prior to the work commencing, the applicant must secure all necessary federal, state and local permits. **Upon completion, all work must pass applicable federal, state and local inspections.** The CRA reserves the right to withhold reimbursement should the final inspection reveal that the work performed was not completed in a professional, workman-like manner and per the approved application and permit(s).

Nondiscrimination

All Residential Improvement Assistant Programs shall be available to anyone meeting the eligibility requirements and no one shall be denied the benefits of said program because of race, color, national origin or sex.

Relocation

It is not the intent of the Panama City CRA to engage in any rehabilitation activity that requires vacating property.

Conflicts of Interest

Any and all conflicts of interest must be declared upon submission of an application.

Grant Applications

Please contact the Panama City CRA for an official grant application for these Residential Improvement Assistance Programs. CRA Staff will assist applicants in determining the most appropriate program for the work proposed and help answer questions regarding application procedures and guidelines. CRA Staff can be reached at (850)215-3869.

Other Grant Programs

Listed below are a few other grant programs that may be used in coordination with the CRA Residential Improvement Assistance Program to make home improvements. However, no match may be contributed towards the CRA Residential Improvement Assistance Program for the award of an outside grant funded with State or Federal resources.

- Community Development Block Grant (CDBG) program funds for complementing improvements to the interior or exterior of the same residence for which the grant is being applied.
- State Housing Initiatives Partnership (SHIP) program funds for complementing improvements to the interior or exterior of the same residence for which the grant is being applied.
- FEMA Emergency Management program funding (state or federal) for hardening or weatherization of structures.



**CITY OF PANAMA CITY
COMMUNITY REDEVELOPMENT AGENCY**
819 East Street, Suite 11, Panama City, FL 32401
(850) 215-3869

*Residential Improvement Assistance Program
APPLICATION*

Applicant/Property Owner's Name:	Parcel No:
Property Address:	
Mailing Address (if different from above):	
Phone Number:	Email Address:
Estimated Start Date:	Estimated Completion Date:
<input type="checkbox"/> Residential Redevelopment	Total Cost of the Project:
The following have been attached to this application** (please check all that apply):	
<input type="checkbox"/> Proof of Homestead exemption	CRA Staff only: Property Taxes Current: <input type="checkbox"/> Yes <input type="checkbox"/> No Complies with CRA Design Guidelines: <input type="checkbox"/> Yes <input type="checkbox"/> No Contractor/Vendor eligible for work: <input type="checkbox"/> Yes <input type="checkbox"/> No Conflicts of Interest: <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Summary of Scope of Work	
<input type="checkbox"/> Conceptual Plans and/or surveys	
<input type="checkbox"/> Three (3) cost estimates	
<input type="checkbox"/> Photographs	
<input type="checkbox"/> Paint Material & Supplies	
<input type="checkbox"/> Proof of Property Insurance or Builder's Risk Policy	
Application <u>WILL NOT</u> be reviewed without all supporting data	
<p>By signing below, I understand that I am required to submit a cost estimate for labor broken down into scope of work line items, as well as any labor requiring a licensed contractor must provide proof of licensure. I hereby submit the attached plans and specifications for the proposed project and understand that the Panama City CRA and/or CRA Board must approve these. No work shall begin until I have received written approval from the CRA. I agree to place a CRA Grant sign in front of the business site for the duration of the project and agree to return the sign. Grant monies will not be paid until the project is completed as proposed and a paid invoice provided. The project must begin within 90 days of grant approval and completed within one (1) year. I agree to leave the completed project as approved for a period of 3 years from the date of completion.</p>	
_____	_____
Printed Name	Date

Signature	