

# 2024-2025 RESIDENTIAL REHABILITATION GRANT PROGRAM

Version 2025.03.26

**Community Redevelopment Agency**  
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## COMMUNITY REDEVELOPMENT AGENCY: MISSION STATEMENT

The Haines City Community Redevelopment Agency (CRA) is dedicated to preserving, unifying, and nurturing the heart of Florida by providing visionary leadership and inspiration for the revitalization within the designated CRA districts. Through the strategic use of tax increment financing (TIF) and other available resources, we aim to eliminate blight while fostering economic growth, community development, and vibrant public spaces.

We are committed to actively engaging the community, encouraging collaboration, and seeking input to build a shared sense of pride and investment among residents and businesses. Together, we will create a thriving, unified, and resilient community that celebrates its heritage and embraces its future.

## INTRODUCTION

Enacted by Ordinance No. 770 on April 19, 1990, the City of Haines City Community Redevelopment Agency (CRA) was established to foster economic growth, enhance community well-being, and promote equitable development. The ordinance was later amended by Resolution No. 558 on April 4, 1991 and created CRA district #47 (today recognized as #327 by the Polk County Property Appraiser). In 2001, a second CRA district (#46; today recognized as #328 by the Polk County Property Appraiser) was established, which, at the time, nearly incorporated the entire city – significantly expanding the CRA boundaries.

Since its enactment, the CRA mission has not changed and today, radiates stronger than ever. Its dedication to revitalizing neighborhoods, supporting businesses, and creating vibrant, inclusive spaces where residents and industries have access to opportunities and resources has remained unwavering. Through strategic partnerships and innovative initiatives, the CRA aims to build a sustainable future that reflects the diversity and needs of the community.

## PROGRAM OVERVIEW

The Haines City CRA is proud to introduce the 2024-2025 Residential Rehabilitation Grant (RRG) Program, an initiative designed to strengthen and revitalize the community by supporting homeowners in maintaining and improving their residential property. This program reflects the ongoing commitment to fostering safe, attractive, and thriving neighborhoods while improving the quality of life for residents.

Through this program, eligible homeowners can receive financial assistance to address critical home repairs, improve energy efficiency, and ensure compliance with safety and building codes in accordance with the program's defined scope of qualified work. Whether it's repairing roofs, updating HVAC (heating, ventilation, and air conditioning) systems, repainting exteriors, or enhancing accessibility features, this grant aims to alleviate financial barriers and empower residents to preserve and restore the integrity of their homes.



**DEFINITIONS**

<b><u>Term</u></b>	<b><u>Definition</u></b>
<b>Approved (Applicant)</b>	A qualified application that has received official approval from the CRA to receive an award to perform a specific scope of work for a defined approximate cost as outlined and agreed to in a written award document.
<b>Award</b>	The formal approval or recognition granted to an applicant for the allocation of funds and resources pertaining to the parameters of the RRG Program. Applicant(s) that receive an award will be notified by an award letter that will contain the scope of work and associated approximate cost. All owners will receive and must sign and approve the award letter before any work commences.
<b>Household</b>	A household includes all individuals, related or unrelated, who occupy a single housing unit. For the purposes of the RRG Program, household members include any individual listed on the mortgage, utility bills, or who is claimed as a dependent on a tax return.
<b>Household Income</b>	The total income of household members that share financial resources of the residence (e.g. mortgage, rent, utilities, or income). For the purposes of the RRG Program, household members include any individual listed on a mortgage, lease, or utility bill.
<b>Incomplete (Application)</b>	An application that lacks the required information, documentation, or signatures necessary for evaluation and processing, as specified by the RRG Program requirements.
<b>Pending (Application)</b>	An application that has been submitted but is awaiting CRA review.
<b>Qualified (Applicant)</b>	An application that meets all eligibility requirements and includes all necessary information and documentation. While applications may be deemed qualified, it does NOT guarantee approval for an award as this program is available on a “first come, first qualified, first served” basis as budgeted funding allows.





## GRANT MAXIMUM ALLOWANCE

The RRG Program funding is available on a “**first come, first qualified, first served**” basis, and will remain active until the end of the 2025 fiscal year (September 30, 2025) or until the complete expenditure of budgeted funds for the 2025 fiscal year, whichever occurs first.

The maximum amount of assistance per applicant, per residence, per parcel is up to fifty thousand dollars (\$50,000.00), inclusive of all costs and fees. See “Resident Eligibility Requirements” section for further details.

## SCOPE OF QUALIFIED WORK

The RRG Program is focused on implementing essential and impactful improvements that will provide the most benefit to the resident. These residential improvements may include the following:

- Exterior pressure washing
- Exterior painting<sup>1</sup>
- Roof repair or replacement
- Exterior windows, doors, and shutter repair or replacement
- Heating, ventilation, and air conditioning (HVAC) repair or replacement<sup>2</sup>
- External steps/railings/ramps repair, replacement, or installation<sup>3</sup>
- External structure removal (if deemed unsafe by professional)

<sup>1</sup> CRA will provide the resident with a limited selection of paint colors to choose from that will align with the CRA mission.

<sup>2</sup> Minor electrical and/or plumbing may be addressed to meet equipment requirements.

<sup>3</sup> Upon CRA verification of ADA need, external ramps to the residence entrance may be installed to meet ADA Compliance.

The following work **IS NOT QUALIFIED** for the RRG Program<sup>5</sup>:

- Any luxury item (e.g. swimming pools, spas, hot tub, interior decorating, etc.)
- Cabinets or countertops
- Bathrooms
- Kitchens
- Flooring (e.g. tile, hardwood, vinyl, etc.)
- New additions
- Satellite dish or solar panel repair, removal or installation
- New patio, porch, or deck installation
- Interior painting
- Any sculptures, fountains, decorative rocks, art, etc.
- Seasonal plants or topiaries

<sup>5</sup> This is NOT an exhaustive list of ineligible work. All work is at the full discretion of the CRA and, in its best judgement, will determine work eligibility in accordance with its mission and the intention of the RRG Program.



## RESIDENT ELIGIBILITY REQUIREMENTS

General eligibility requirements for the RRG Program are as follows:

- Applicant(s), residence, and parcel must reside within the Haines City CRA district boundaries. Location eligibility will be verified via Polk County Property Appraiser (website: [www.polkpa.org](http://www.polkpa.org)). For general reference only, see “Appendix I,” Haines City Community Redevelopment Agency Map.
- The applicant(s) must be the property owner(s).
- The property must be the primary residence of the applicant(s) (i.e. owner-occupied).
- Only ONE (1) property under the same owner(s) will qualify\*.
- The household income of the applicant(s) must not exceed 100% of the Area Median Income (AMI) for Haines City, Florida for the current year the grant is effective (see Appendix II).
- The property must be conveyed free and clear of all liens and encumbrances, except for: (i) any mortgage lien held by a recognized financial institution; and (ii) any lien, restriction, or encumbrance arising from or associated with a government-approved housing or financial assistance program.
- Applicant(s) must provide the following original documents:
  - Completed RRG Program application (inclusive of all applicable/required signatures)
  - Driver’s License or Valid State of Florida Picture Identification
  - Social Security Card
  - One (1) year of the most recent income tax return
  - Most recent utility bills to the application date (electric or water required)
  - Seniors or Disabled individuals who are not required to file income taxes must provide their most recent Social Security benefit letter that details their annual benefits

\* Participation in this program is subject to the following ownership restrictions: If a property owner holds ownership in more than one property, regardless of whether the owner occupies any of the listed residences, only one property may qualify for this program. In cases where multiple properties are owned by the same individual, entity, or associated parties, eligibility shall be limited to a single property, as determined at the sole discretion of the CRA. Any attempt to enroll multiple properties under the same ownership may result in disqualification from the program.

All RRG Program applications and required documents must be submitted by email or in person to the Haines City CRA staff located at:

Community Redevelopment Agency | Haines City

303 Ledwith Avenue, Haines City, Florida 33844

Phone: +1 863-421-3600 ext. 5375 | Email: [CRainfo@hainescity.com](mailto:CRainfo@hainescity.com)



## PROGRAM POLICIES

- Grantees of the RRG Program are subject to a five (5) year recorded, forgivable deferred mortgage loan on their property after the completion of work and payment has been made to the contractor(s) from the City of Haines City. If a grantee sells their property within the five (5) year loan period, they will be required to repay the City of Haines City on a prorated basis.
- Residential projects will commence upon the issuance of an official, written award letter.
- Any repairs or improvements that are in progress or underway prior to the issuance of award will not be funded.
- The property associated with the application will be checked for violations with the City of Haines City's Code of Compliance authorities. If a code compliance lien is found, a meeting will be scheduled with the Code Compliance Division to discuss repairs and reasons for fines associated with the address considered for award. CRA will work with Code Compliance and the Special Magistrate in an attempt to reduce the cost of the fine(s) or lien(s), if possible. Applicant(s) acknowledge that CRA grant funds cannot be used to pay fines for code violations or to satisfy liens.
- It is not the intent of the Haines City CRA to engage in any rehabilitation activity that requires vacating the property. Applicant(s) acknowledge that the CRA will not pay for any relocation expenses.
- Only the applicant(s) or designated alternate contact (as provided in the RRG Program application) may contact the CRA staff, unless designated power of attorney is applicable.
- Applicant(s) shall obtain, read, and acknowledge understanding of all aspects of the RRG Program.
- Applicant(s) acknowledge that all eligibility requirements must be satisfied to be considered qualified for the RRG Program.
- Applicant(s) acknowledge that applications will not be processed if incomplete or missing required program documentation.
- Applicant(s) acknowledge that Haines City CRA will verify information provided in the program application and associated required program documentation internally, through trusted third-party source(s), and/or site visit.
- Applicant(s) acknowledge that if the CRA has previously awarded grantees, they may either be ineligible for additional funding under this program or their eligible maximum funding will be equivalent to fifty thousand dollars (\$50,000) minus the amount of funding previously received.
- The RRG Program 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.
- RRG Program funds will be paid directly to contractors for approved contractual work. No funds will be released to the grantee(s).



- Haines City CRA does not and will not warrant any work completed nor will Haines City CRA be responsible for any claim for damage or repair.
- Applicant(s) acknowledge full responsibility for any scope of work that exceeds the maximum grant amount.
- Applicant(s) must be at least eighteen (18) years of age. By submitting an application, the applicant(s) affirm that they meet this age requirement. Applications submitted by minors will be deemed void and will not be processed. Applications submitted on behalf of a minor are permitted only if the applicant(s) provide valid evidence of legal guardianship. Acceptable documentation includes, but is not limited to, court orders, adoption certificates, or notarized legal guardianship agreements.

## GENERAL PROGRAM PROCEDURE

Upon receipt of all required program documents, the following general procedure will occur:

1. Program application and associated required documentation will be reviewed by Haines City CRA internally, through trusted third-party source(s), and/or site visits to verify information provided is complete and correct.
  2. Applicant(s) will be notified regarding their eligibility to participate in the program. This notification does not indicate an award, but only that the applicant is qualified to be considered for an award.
  3. If RRG Program funding is still available, after eligibility has been determined by the CRA, an inspection will be completed by an authorized, licensed inspector.
  4. Upon receipt of inspection report, a scope of work will be determined based on the greatest safety needs, sustainability of the residence structure, and highest livability for the resident in alignment with the work parameters of the program.
  5. CRA will receive proposal(s) for the scope of work to identify a contractor.
  6. Upon identification of contractor and internal CRA approvals of work, the applicant(s) will receive an award letter.
  7. Upon written contractual agreement of work in the award letter by the applicant(s), CRA will enter into an agreement and authorize identified contractor to begin permitting (if applicable) and scope of work.
  8. CRA will be involved throughout the construction process to ensure only approved work is being completed, it is being completed correctly, and in a timely manner.
  9. When the approved work is completed and all permitting documentation is closed (if applicable), applicant(s) will sign a Project Completion Acknowledgement.
- Upon completion and payment to the identified contractor for the work, a five (5) year forgivable, deferred mortgage loan will be recorded with Polk County.





**APPLICATION**

**PRIMARY APPLICANT INFORMATION**

Full Name: \_\_\_\_\_

Email: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_

Alternate Contact Name: \_\_\_\_\_

Alternate Contact Phone: \_\_\_\_\_

**PROJECT INFORMATION**

Please circle the appropriate answer:

- (1) Is the property free and clear of all liens and encumbrances, except for any existing mortgage?      YES      or      NO
- (2) Is the property listed as Homestead (if applicable)?      YES      or      NO
- (3) Have you previously received any grants from the Haines City CRA for repairs to your home?      YES      or      NO

If YES to #3, please list the grants, assistance, and/or repairs that were made and in what year:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



**REQUESTED SCOPE OF WORK**

Please check which areas of work you are requesting:

- Exterior pressure washing
- Exterior painting<sup>1</sup>
- Roof repair or replacement
- Exterior windows, doors, and shutter repair or replacement
- Heating, ventilation, and air conditioning (HVAC) repair or replacement<sup>2</sup>
- External steps/railings/ramps repair, replacement, or installation<sup>3</sup>
- External structure removal (if deemed unsafe by professional)

<sup>1</sup> CRA will provide the resident with a limited selection of paint colors to choose from that will align with the CRA mission.  
<sup>2</sup> Minor electrical and/or plumbing may be addressed to meet equipment requirements.  
<sup>3</sup> External ramps to the residence entrance may be installed to meet ADA Compliance.

**HOUSEHOLD INFORMATION**

1 Total number of occupants living in the home: \_\_\_\_\_

2 Primary Applicant marital status (check one):

- Married
  Unmarried (single, divorced, or widowed)
  Separated

Full Name	Relationship to Primary Applicant	Last four (4) of Social Security #	Age



Check all that apply to the Primary Applicant:

- Elderly (62+ Years)
- Single Parent
- Handicap/Physically Disabled
- Veteran (DD214 Required)

**HOUSEHOLD INCOME**

To be eligible, the applicant(s) of household income must provide one (1) year of the latest income tax return:

Tax Return Provided?  Yes  No

If Yes: Year of Return: \_\_\_\_\_

If No: Please explain why applicant is not required to file an income tax return per IRS regulations:

\_\_\_\_\_

Annual (per year) household income: \_\_\_\_\_



### VIDEO/PHOTOGRAPH RELEASE/CONSENT

I hereby give consent and permission to the Haines City Community Redevelopment Agency (CRA) to record the appearance, physical likeness and/or voice on videotape, on film, or digital video disk, or other means, and/or take photographs of the appearance of [print applicant name(s)]:

\_\_\_\_\_.

Notwithstanding any prohibition as may be contained in Section 540.08, Florida Statutes, I hereby freely and voluntarily consent to the use and publication of my name, participation, picture, and/or likeness by the CRA and/or its employees and/or agents, as well as the entity seeking this consent, and photographs, video and/or audio for any and all purposes including, but not limited to, educational, promotional, advertising, and trade, through any medium or format, including, but not limited to, film, photograph, television, radio, digital, internet, or exhibition, at any time from this date forward until I revoke this consent in writing.

I acknowledge that the CRA is the sole owner of all rights in, and to, this visual and/or sound production and/or photograph(s) and the recordings, thereof, and that it has the right to use, reproduce, or modify the resulting images and/or sound as often as it finds necessary. I acknowledge that the photographs, video and/or audio may be used indefinitely by television, radio, newspapers, magazines, newsletters, brochures, Internet, intranet, or in other media once released.

The CRA has the right, among other things, to edit and/or otherwise alter the visual or sound recording, or photographs, as needed. I understand I will receive no compensation for the appearance of the above-named person(s) or for the participation in said productions. I agree to hold Haines City CRA, its employees and other parties harmless against any claim, liability, loss, or damage caused by, or arising from, my participation in this Residential Rehabilitation Grant Program.

I have read this Consent before signing and fully understand the contents, meaning and impact of this consent. I understand that I am free to address any specific questions and have done so prior to signing this Release/Consent.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_







## **FORGIVABLE DEFERRED MORTGAGE LOAN – PROGRAM DESCRIPTION**

The Forgivable Deferred Mortgage Loan is issued as a condition of participation in the Haines City CRA Residential Rehabilitation Grant (RRG) Program. It serves to promote program integrity, ensure compliance with program objectives, and protect public investment in the community.

### **MORTGAGE DESCRIPTION**

#### Purpose

The purpose of the mortgage is to secure financial assistance provided through the CRA Grant Program to support property improvements and community development.

#### Amount Secured

The total financial amount expended by the CRA to complete the scope of work approved.

#### Forgiveness Duration Term

The forgivable deferred mortgage will be 100% forgiven after five (5) years, prorated on an annual basis from the date of execution of the mortgage agreement.

### **TERMS AND CONDITIONS**

#### Deferred and Forgivable

The mortgage is deferred, with no payments required, and carries **zero percent interest (0%)** for the duration of the term.

#### Forgiveness

If all conditions of the program are met, the mortgage will be fully forgiven at the conclusion of the five (5)-year term.

#### Property Compliance

The property must be maintained in compliance with the CRA Program requirements and the recipient must remain in good standing with local regulations, property taxes, and other relevant obligations.

#### Transfer of Ownership

The mortgage will become immediately due and payable if the property is sold, transferred, leased, or ceases to meet program requirements before the end of the five-year term.



**NOTICE TO PROPERTY OWNERS**

This forgivable deferred mortgage is designed to incentivize long-term community development and ensure that grant funds are utilized as intended. By agreeing to these terms, property owners acknowledge their responsibility to comply with program guidelines and contribute to the community’s growth and sustainability. Upon approval of the application, the owner(s) will be required to execute the Security Agreement / Mortgage Lien.

**THIS NOTICE SERVES AS A LEGALLY BINDING DOCUMENT AND OWNERS/APPLICANTS UNDERSTAND , ACKNOWLEDGE, AND CONSENT TO ALL TERMS AND CONDITIONS OF THE FORGIVABLE DEFERRED MORTGAGE LOAN AND ARE AWARE THAT THE MORTGAGE WILL BE RECORDED AS A LIEN ON THE PROPERTY UNTIL THE MORTGAGE IS FORGIVEN OR SATISFIED IN ACCORDANCE WITH THE ABOVE TERMS.**

Applicant/Owner Name \_\_\_\_\_

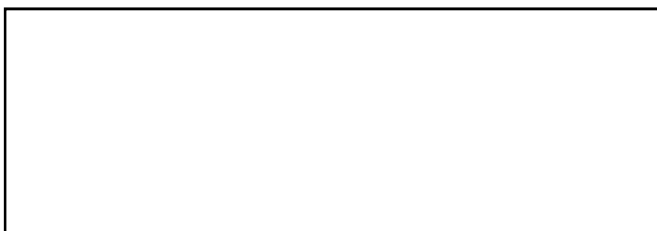
Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**STATE OF FLORIDA  
COUNTY OF POLK**

Pursuant to Section 117.05(13)(a) of the Florida Statutes:

Sworn to (or affirmed) and subscribed before me, \_\_\_\_\_ [name of notary], by means of  physical presence or  online notarization, this \_\_\_\_\_ day of, \_\_\_\_\_ [year], by \_\_\_\_\_ [name of person acknowledging], who hereby, under Oath, affirms acknowledgement, execution of the foregoing instrument, and that the information provided is true and correct.

Witness my hand and official seal, this  
\_\_\_\_\_ day of \_\_\_\_\_ [month],  
20\_\_\_\_\_.



\_\_\_\_\_  
Notary Public Signature

\_\_\_\_\_  
Commission Expiration Date



### APPLICANT/OWNER CERTIFICATION

BE AWARE that by submitting this application for CRA grant funding, you certify that all information provided is true and accurate. Under Florida Statute § 817.03, making false statements with the intent to defraud is a first-degree misdemeanor, punishable by up to one (1) year in jail and \$1,000 in fines. If the fraudulent statements result in obtaining funds or property valued at \$750 or more, the offense may escalate to grand theft under Florida Statute § 812.014, carrying felony charges with penalties ranging from 5 to 30 years in prison and fines of up to \$10,000. Fraudulent applicants will also be required to repay any improperly obtained funds in full and will be permanently disqualified from future funding opportunities.

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By my (our) signature(s), I (we) certify that I (we) have read and understand the application, criteria, forgivable deferred mortgage loan, and Program requirements. I (we) further certify that all the information supplied is true, correct, and accurate. My (our) signature represents my agreement to comply with the City of Haines City Community Redevelopment Agency, as it relates to this CRA Residential Rehabilitation Grant Program.

Applicant/Owner Name \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant/Owner Name \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

[NOTARIZATION TO FOLLOW]



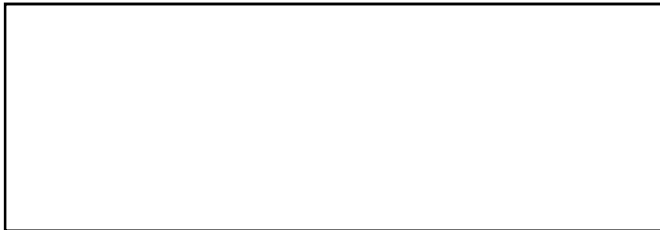
**APPLICANT/OWNER CERTIFICATION: NOTARIZATION**

**STATE OF FLORIDA  
COUNTY OF POLK**

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Sworn to (or affirmed) and subscribed before me, \_\_\_\_\_ [name of notary], by means of  physical presence or  online notarization, this \_\_\_\_\_ day of, \_\_\_\_\_ [year], by \_\_\_\_\_ [name of person acknowledging], who hereby, under Oath, affirms acknowledgment, execution of the foregoing instrument, and that the information provided is true and correct.

Witness my hand and official seal, this \_\_\_\_\_ day of \_\_\_\_\_ [month], 20\_\_\_\_\_.



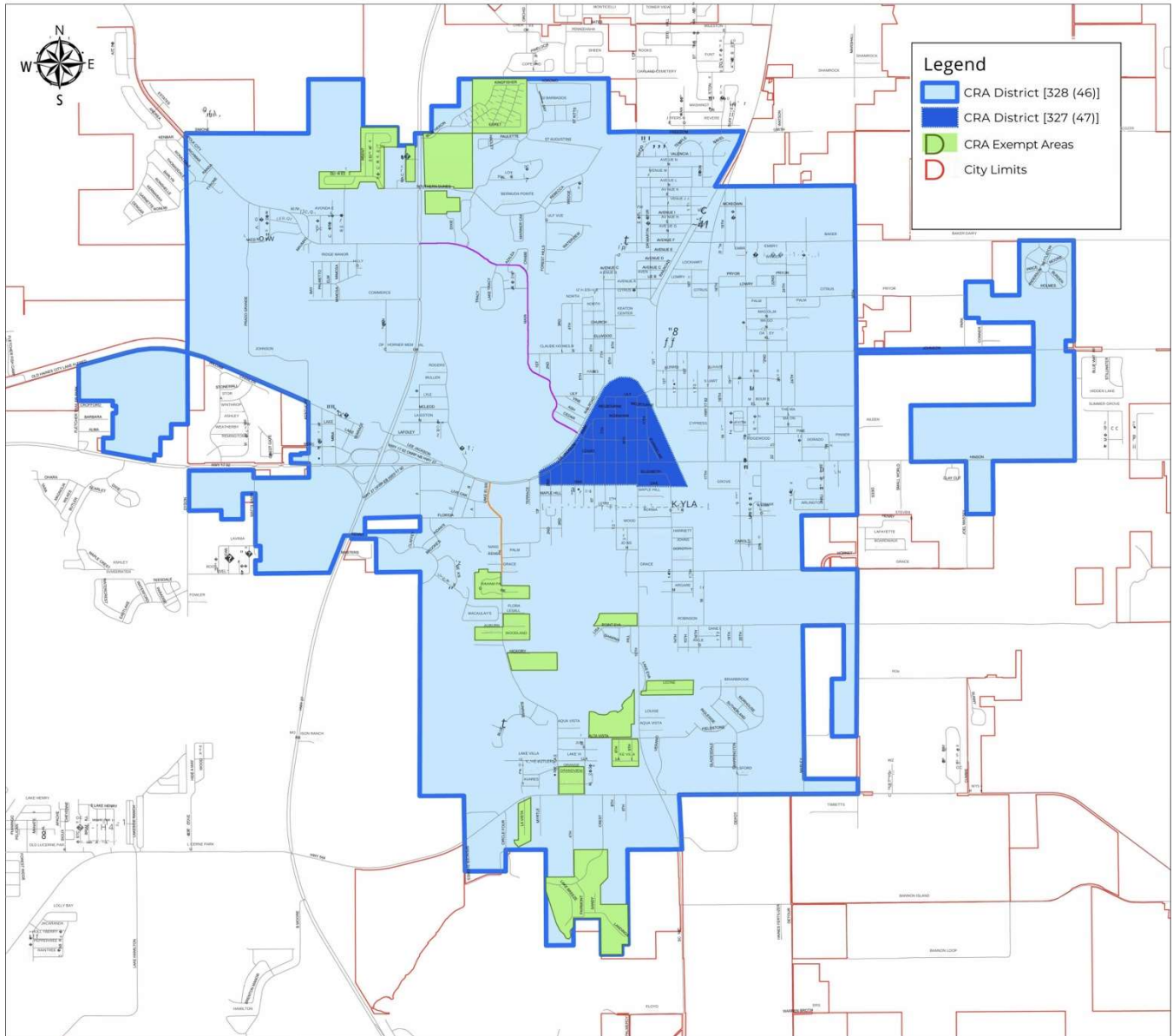
\_\_\_\_\_  
Notary Public Signature

\_\_\_\_\_  
Commission Expiration Date



NURTURING THE HEART OF FLORIDA

### APPENDIX I: CRA DISTRICTS MAP



Haines City  
Community Redevelopment Area







NURTURING THE HEART OF FLORIDA

## APPENDIX II: 2024-2025 HAINES CITY, FL AREA MEDIAN INCOME

For all households, the Haines City Area Median Income (100% tier) for 2024-2025 is:

**\$ 76,400**