

Building Improvement Grant Program



Building Improvement Grant Program

Grant Cycle Dates:
May 1, 2025 – June 15, 2025

I. Program Description

The Building Improvement Grant Program is designed to support revitalizing blighted residential and commercial properties by providing financial assistance to property owners undertaking exterior improvements in the Community Redevelopment Agency (CRA) Districts. The program targets projects in urgent need of rehabilitation, where the property owner can proceed without complete reliance on grant funds, and where there is a high likelihood of successful completion. The program provides cost-share funding with the following reimbursement structure: 50% reimbursement for projects less than \$50,000 and a maximum reimbursement of \$25,000 for projects \$50,000 or more.

Program Eligibility and Timeline

This program applies only to new work and is not retroactive. Any work completed prior to receiving the grant award will not be eligible for reimbursement or counted toward the matching funds. The work must be completed within twelve (12) months from the date of the agreement's execution.

II. Eligibility

To be eligible for consideration, projects align with the goals outlined in the [CRA Plan](#), and meet the following minimum eligibility criteria:

1. **Location:** The project must be located within a designated [CRA District](#).
2. **Scope of Work:** The project must involve extensive exterior repairs necessary to obtain a Certificate of Occupancy or Completion, address code violations, or remedy visual blight. A detailed list of eligible work is provided on page 4. *Please note that land clearing and roof repairs are not eligible expenses under this grant.*
3. **Licensed Contractor Requirement:** All improvements must be completed by a licensed contractor. Proof of contractor licensing must be included with the application and reimbursement documentation.

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4. **Taxable Property:** Must be taxable or a non-taxable property added to the tax roll through the project.
5. **No Prior Funding:** The parcel ID must not have received CRA funding in the last 10 years.
6. **Complete Application:** Must include a fully completed application and all required documentation.
7. **Committee Scoring:** Must score at least 35 points (out of 50) from the Tax Increment Finance Advisory Committee based on the urgency of rehabilitation needs, redevelopment impact, alignment with program goals, and financial capacity.

III. Application Process

Applications deemed to be incomplete, or ineligible will not be considered. Applications must include:

- Completed application forms and acknowledgement applicant of grant requirements;
- A detailed project description, including the scope of work and itemized construction estimates;
- Sketches, drawings, plans or architectural renderings which clearly depict the proposed improvements;
- High-quality photos of the proposed project area;
- List of all applicable permits needed for the project or written proof from the County or applicable authority if no permits are required;
- Current taxable value per the Putnam County Property Appraiser;
- Proof of ownership, option to purchase agreement or completed Owner Authorization Form;
- Verification of 25% of matching funds as proof of financial ability to fund the applicant's portion of the project (i.e. loan approval, demonstrated savings, etc.);
- Certificate of appropriateness if the project is in the North or South Historic District; and

Important Considerations

Grant funds are taxable income and must be reported to the IRS. Applicants should consult a tax professional about potential tax implications. Funds can only be used for building improvements, not administrative expenses like drawings or contractor estimates.

IV. Selection and Evaluation Criteria

The evaluation will take place within 30 days of the application deadline, at a time and location to be announced. Applicants will be notified at least 10 days in advance. TIFAC will assess proposals based on the following criteria, including but not limited to:

Criteria	Points
Urgency of Rehabilitation Needs: The condition of the property and the urgency of the proposed improvements.	25
Redevelopment Impact: The degree to which proposed improvements will positively affect the property and surrounding neighborhood.	10
Alignment with Program Goals: How well the project aligns with the objectives of the Building Improvement Grant Program, which focuses on eliminating slum and blight conditions.	10
Financial Capacity of Applicant: The applicant's ability to proceed with the project without full reliance on the grant funds. It ensures that the applicant has demonstrated financial capability to fund the project.	5

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Once the TIFAC has scored and ranked the applications, the results will be submitted to the CRA for review. The CRA will then make funding recommendations, which will be submitted to the City Commission for final approval. Upon receiving the grant agreement, the property owner must execute it within ten (10) business days. Both the applicant and any contractors involved must sign the Grant Agreement and a Release and Hold Harmless Agreement with the City of Palatka CRA, in accordance with Florida law.

V. Reimbursement Details

The program provides cost-share funding with the following reimbursement structure:

- **50% reimbursement** for projects less than \$50,000.
- **Maximum reimbursement of \$25,000** for projects \$50,000 or more.

Reimbursement is issued upon 100% completion of the project. Funds will be disbursed by check to the applicant once the following conditions are met:

1. **Submission of documentation:** This includes contractor invoices, receipts for supplies, and proof of payment (cleared checks or credit card statements).
2. **Certificate of Occupancy/Completion:** Issued by the Chief Building Official or closed permit reports, confirming compliance with applicable codes.
3. **After Photos:** Submission of clear "after" photos showing the completed work as it corresponds to the original scope outlined in the grant agreement.
4. **Inspection by Project Manager:** A site visit to verify that the work has been completed as specified in the grant agreement.
5. **Contractual obligations:** Execute a Release and Hold Harmless agreement with the City of Palatka
6. **Property assessment:** Confirmation that the property is assessed and subject to ad valorem taxation.
7. **Release of lien letters (if applicable):** Letters from contractors and suppliers confirming no outstanding liens.
8. **Completion verification:** Confirmation that any additional contract criteria were completed satisfactorily and professionally.

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Examples of eligible exterior repairs:

1. Structural Wall Repairs

- a. Cracks, bulges, or damage in load-bearing exterior walls.
- b. Major repairs to structural framing, such as replacing rotten or decayed wood framing or repairing metal supports.

2. Siding or Cladding Replacement

- a. Extensive damage to the siding (wood, vinyl, stucco, etc.) due to rot, weather, or termites.
- b. Complete replacement or repair of large sections of damaged or deteriorating cladding.

3. Window and Door Replacements

- a. Replacement of exterior windows or doors that are broken, leaking, or severely damaged.
- b. Replacement of non-functional windows and doors affecting the home's energy efficiency or security.

4. Exterior Steps, Staircases, and Railings

- a. Major repairs to exterior stairs or walkways that are unsafe or damaged, including fixing or replacing steps, railings, or ramps.
- b. Repairing or replacing damaged entryways, stoops, or porches.

5. Landscaping and Drainage Issues

- a. Extensive landscaping repairs related to water drainage, such as fixing grading issues, broken gutters, or water diversion systems.
- b. Repairing or replacing retaining walls, fences, or gates that have been damaged or are structurally unsound.

6. Exterior Paint or Coating

- a. Complete stripping and repainting of the exterior due to extensive wear or peeling, especially if the surface is weathered or deteriorated and could lead to further damage (e.g., wood rot or mold).

7. Safety and Compliance Issues

- a. Addressing exterior safety hazards, such as unstable decks, balconies, or unsafe exterior lighting.
- b. Repairs to address any existing code violations received from local authorities, ensuring the property is compliant with current building and safety codes.

8. Demolition

- a. Removal of residential or non-residential structures, including homes, sheds, garages, or other deteriorated, inhabitable buildings, that are beyond repair and present significant safety hazards, health risks, or visual blight to the property and surrounding area.

If you're interested in an exterior repair that is not listed above, please inquire to see if it may be eligible.

Kristin Odom

CRA Coordinator

Phone: 386-329-0100 ext. 467

Email: kodom@palatka-fl.gov



Building Improvement Grant Application Checklist

Before you submit your application, review this checklist to ensure you have all of the items that are required.

- Completed application forms and acknowledgement applicant has read and understands the grant requirements
- Construction estimates (detailed and itemized)
- Sketches, drawings, plans or architectural renderings which clearly depict the proposed improvements
- High-quality photos of the proposed project area
- List of required permits for the project, or written confirmation from the County or relevant authority if no permits are needed
- Current taxable value per the Putnam County Property Appraiser
- Proof of ownership, option to purchase agreement or completed Owner Authorization Form
- Verification of 25% matching funds (e.g., loan approval, bank statements, demonstrated savings)
- Certificate of Appropriateness from the Planning Department (for projects located in the North or South Historic District)

Please return a copy of this completed application, along with any supporting documentation, to the City of Palatka Annex.

For additional information, please contact:

Kristin Odom

CRA Coordinator

Phone: 386-329-0100 ext. 467

Email: kodom@palatka-fl.gov



Building Improvement Grant Application

1. Applicant:

Name: _____
Address: _____
_____ Zip Code: _____
Contact Name: _____ Phone Number: _____
Email: _____

2. Property to be improved:

Property Name (if a business): _____
Address: _____
_____ Zip Code: _____
Legal Description: _____
Property Tax Parcel Number: _____

3. Owner of property (if not applicant):

Name: _____
Address: _____
_____ Zip Code: _____
Phone Number(s): _____

4. Authorization to undertake work:

If the applicant is not the owner of the property, provide written evidence in the form below that the owner authorizes this work to be undertaken.

5. What specific blight conditions will be addressed by the proposed improvements?

(Provide details on how the proposed work will directly combat these conditions.)

10. Grant agreements are typically signed within three months after the application closes. When do you anticipate beginning construction?

11. In your opinion, how would this project benefit the surrounding area?

Certification By Applicant

I hereby acknowledge that I have read, understand, and agree to the terms of this document and that I am authorized to execute this Agreement.

The applicant certifies that all information provided in this application, as well as any supporting documentation, is true, complete, and accurate to the best of the applicant’s knowledge and belief and is submitted for the purpose of obtaining a 50/50 grant.

If the applicant is not the owner of the property to be rehabilitated, or if the applicant is not the sole owner of the property, the applicant certifies that they have the authority to sign and enter into an agreement to perform the rehabilitation work. Evidence of this authority must be attached.

The CRA reserves the right to verify any information contained in this application from any available source.

Applicant Signature

Date

Please return a copy of this completed application, along with any supporting documentation, to the City of Palatka Annex.

For additional information, please contact:

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