Community Redevelopment Area
Application for of the Community Redevelopment Trust Fund
Tax Increment Appropriation
For the Bahama Village Subarea
2014 Allocation Year

A. **PROJECT NAME:** Habitat for Humanity Neighborhood Revitalization Initiative

B. **PROJECT LOCATION/ADDRESS:**
Various homes of partner families w/in the boundaries of the Bahama Village Subarea

C. **APPLICANT** ***(PLEASE EXECUTE ATTACHED AUTHORIZATION FORMS)***

Entity Habitat for Humanity of Key West & Lower FL Keys

Authorized Representative Mark Moss

Role or Capacity of Authorized Representative Executive Director

Address 30320 Overseas Highway, BPK, 33043
(Mailing: P.O. Box 5873, KW, FL 33045)

Telephone Number 305/294-9006

Cellular Number 305/407-4070

E-Mail Address BuildIt@HabitatLowerKeys.org

D. **PROJECT INFORMATION: Development Benefits and Costs**
The direct and indirect benefits of any proposed community redevelopment project (including rehabilitation, infrastructure, redevelopment, development and programs) should, be determined and quantified based upon advancing the Primary Objectives of the Plan. All projects must be compliant with the Land Development Regulations, Historic Architectural Guidelines and other adopted City Plans.

a. What type of project is proposed: ***Check one:*** X Construction/Restoration ___ Program

b. Provide a description of the project: Demonstrate how the proposed project will alleviate blight in the subarea; Describe how the project has the long term ability to alleviate blight; Demonstrate how the proposed project meets or exceeds specific objectives of the CRA Plan for the subarea.
__X__ Description attached

c. Provide a map of the project and where it falls within the CRA boundary
__X__ Map attached Several projects; all within the boundary

d. Provide a description of the population served by the project: How many people are affected by the project improvements? How is that population related to the subarea?
__X__ Description attached

e. Attach proper authorization and verification forms from the property owner(s) for the proposed project facility location.
____ Property location authorization and verification form attached

____ Monroe County Property Appraiser data for the site (http://www.mcpafl.org)

f. For **Construction/Restoration Projects**, provide information that fully describes the physical boundaries of the proposed project as follows:
____ Map(s) attached

____ Deeds(s) attached

____ Sunbiz printout at www.sunbiz.org

____ Boundary survey attached

Please indicate whether the proposed site is considered a contributing building or structure within the Historic district or is individually listed in the National Register of Historic Places (NHRP).

____ Locally contributing historic structure

____ Individually listed in the NHRP

E. OWNERSHIP AND LEGAL STRUCTURE

Provide the full name(s) of the person(s) or entity(s) expected to own (or operate if a program) the project and fully describe their legal structure (i.e. principals, ownership interests, relationship to parent organization, subsidiaries, etc.). Include a complete list of officers, directors and board members (as applicable) associated with entity requested the appropriation. Attach additional information if necessary.

See attached

Is the facility or program open to the public regardless of the individual's race, color, sex, gender identity or expression, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, or source of income and is there a charge associated with public use or entry to the facility or program? Please describe or explain if facility or programs have limitations to access. Attach additional information if necessary.

See attached

F. PREAPPLICATION MEETING

A pre-application with the Planning Department is required prior to application submittal. Please contact the Planning Department to make appointments. Provide belowprovide dates that the pre-application meetings were held:

Sept 19, 2013 City Planner or designated Staff

Sept 19, 2013 Historic Preservation Planner

Sept 19, 2013 Sustainability Coordinator

G. PROJECT BUDGET: Need for Public Contribution of Tax Increment

The need for a tax increment appropriation must be demonstrated to the satisfaction of advisory committee, staff, and the CRA. Documentation, including development budgets, cash flow projections, market studies and other financial and market information will be carefully analyzed. The City, at its sole discretion, may choose to require a deed restriction in the form or a lien, restrictive covenant and promissory note for any funds awarded.

Applicants are encouraged to consider the total amount available for TIF funding in 2014 relative to their project request. This year the amount of funding that will be available is approximately $ 400,000.

1. What type of funding is being requested?
   ____ Loan
   X Donation with matching funds
   ____ Donation without matching funds

2. What type of taxing classification entity are the improvements for?
   X Private Property – Residential
   ____ Private Property – Commercial
   ____ Not for profit organization
   ____ Publicly owned land

3. Is funding requested for multiple phases (over more than one funding cycle)?
   ____ yes X no

4. Project Cost for 2014 $75,000
Total Project Cost _____ (if multiphase, for all years)

5. Amount of TIF Funding Requested for 2014 $75,000
Total Amount of TIF Funding Requested _____
(if multiphase, for all years)

6. Matching Funds: Amount of Tax Increment Contribution versus Private Investment – In order to promote the maximization of the ratio of private investment to public contribution, a redevelopment proposal requesting community redevelopment tax increment funding assistance should, provide a minimum match for the proposed request. In kind services (considered donated/free/ volunteered labor; materials; goods and services) can contribute to the match.

Total Amount of matching funds provided for 2014 see narrative attached
Total Amount of matching funds provided (if multiphased, for all years) _____

Provide documentation describing the source and amount of matching funds and schedule of values for its use
X Matching Funds Description attached

Provide documentation describing how the organization has attempted to raise funds for the project to date and what fund raising events and alternative funding sources are planned
X Description of alternative funding pursuits attached

Total amount of in-kind contributions see narrative attached
Total Amount of in-kind contributions provided (if multi-phased, for all years) _____

Provide documentation describing the source, type and amount of in-kind contributions including schedule of values for unit of in-kind services/goods. The City reserves the right to deny the application of certain types of in-kind services and goods and to renegotiate a schedule of values for permissible items.
X In-kind contribution description attached

7. Attach a detailed budget for the project describing each key element and estimated costs (if multiphase, for all years)
X Detailed budget attached

8. As a result of the property improvements, how much property tax increase is expected?
Our repairs have minimal impact on the appraised value.
This is not the most salient measure of our repair program's effectiveness.

H. PROJECT SCHEDULE

Please provide a schedule for approvals, construction and implementation of proposal, including multi-year phasing if relevant.

__X__ Schedule attached

I. GREEN FEATURES - Promote Sustainable Community Redevelopment - Chapter 163, part 3, Florida Statutes of the Community Redevelopment Act, recognizes the importance of and encourages sustainable development and "going green" within the context of implementation of community redevelopment. Going green means a conscious attempt to reduce overall negative environmental impacts by individuals, businesses and government.

Pursuant to the City's adopted Climate Action Plan reduce greenhouse gas emissions by 15% and to demonstrate sustainable community leadership, applicants must document 15% water and energy use reductions. As a governmental entity the city is committed to being a responsible spending agent. By investing taxpayers money (TIF expenditures) in sustainable projects the City will ensure greater lifecycle longevity of a development project, healthier conditions for the occupants and the community as a whole, and the overall reduction of utility costs for the property owner. In order to ensure that tax payer funds are being used in a sustainable way attach the following documentation:

1. An energy and water baseline report consisting of 12 months of energy and water use. For commercial buildings (including multifamily), building data must be input into EPA Portfolio Manager (https://www.energystar.gov/istar/pmpam/), and access to building data given to the City of Key West. For residential, either EnergyGuage or RESNET may be used to establish a baseline.

   ____ Energy and Water Baseline Report attached

2. Plans to reduce 15% of both water and energy use on the property.

   __X__ Greenhouse Gas Reduction Plan attached

J. MAINTENANCE

For **Construction/Restoration Project**, please fully describe the plan for maintaining the proposed project, including but not limited to evidence as to how the appropriate repair and maintenance coverage for the improvements funded by the TIF request will be provided; and if the project has multiple construction phases, describe how subsequent phases will be funded.

__X__ Building Maintenance Plan attached

For a **Program** please fully describe the plan for maintaining the proposed project including but not limited to a financial plan describing how the program will sustain itself overtime

_X_ Program Maintenance Plan attached

K. CERTIFICATION

By making this application, Applicant certifies that he or she has read Chapter 163, Part III Florida Statutes and the City's Community Redevelopment Plan (including any amendment or restatement thereof), and understands that any funding pursuant to application must be consistent with the City's community redevelopment policy objectives and City of Key West guidelines and procedures.

Applicant certifies that the proposed project shall be completed consistent with this application and representation made in order to obtain funding.

The undersigned has read this form, authorized its preparation and, under penalty of perjury, hereby certifies that, to the best of his or her knowledge and belief that the information provided is true, accurate and complete. Applicant understands that any appropriation is subject to available funds and if requested agrees to provide any and all additional information in a timely fashion as requested by the CRA or City.

Chapter 837.06 Florida Statues – False Official Statements – Whoever knowingly makes a false statement in writing with the intent to mislead a public servant in the performance of his or her official duty shall be guilty of a misdemeanor of the second degree punishable as provided for in S. 775.082 or S. 775.083.

Applicant: _____ Date: 9.27.2013

Subscribed and sworn to (or affirmed) before me on 9.27.2013 (date)

by D. MARK MOSS Please Print Name of Affiant

He/She is personally known to me or has presented _____ as identification.

_____
Notary's Signature and Seal

ANNA S.M. SYMINGTON
NOTARY PUBLIC
STATE OF FLORIDA
Comm# EE184361
Expires 3/20/2016

ANNA S.M. SYMINGTON Name of Acknowledger printed or stamped

_____ Title or Rank

_____ Commission Number, if any

K:\Community Redevelopment Area Plans\Application Materials\CRA - TIF Application 2013 - Draft.doc

Habitat for Humanity of Key West & the Lower FL Keys, Inc.
Community Redevelopment Area
Application for Tax Increment Appropriation 2014 Allocation
Commentary and Attachments

D. PROJECT INFORMATION

b. Provide a brief description of the project

Habitat for Humanity of Key West & the Lower Keys' **Neighborhood Revitalization Initiative** (NRI) is based on Habitat for Humanity International's NRI program, adapted to our local needs. The NRI provides a range of home preservation services for homeowners in need. The NRI helps improve the quality of life in neighborhoods through local community partnerships and expanding housing solutions. Our Habitat affiliate is focused on house repairs for existing low- to moderate-income homeowners, targeting seniors first. The NRI includes two programs, **A Brush with Kindness** and **Critical Home Repairs**.

Critical Home Repairs (CHR) are defined as extensive repairs performed to alleviate critical health, life or safety issues or code issues for homeowners in need.
Brush with Kindness (ABWK) covers simpler items such as exterior painting, yard clean up and minor repair services.

As with Habitat homebuyer applicants, repair applicants must qualify according to our three basic criteria: demonstrated need, willingness to partner and ability to pay. The entire household income must be 80% or lower of area median income. Habitat may consider other home owners and those whose income is up to 100% of area median income if their need warrants. The homeowners served to date average less than 50% AMI.

After a thorough inspection of the property with the homeowner Habitat enters into a contract with the home owner that describes the scope of work, the cost, their required contribution and the schedule of completion. At the end of the job, the homeowner completes a certificate of completion which indicates they are satisfied with the work. Habitat also offers a one year warranty on its work.

Habitat acts as a general contractor as often as possible partnering with other licensed professionals as needed for surveys, architectural services, plumbing, roofing and electrical services. All necessary HARC approvals and building permits are obtained. Habitat maintains the necessary liability insurance policies.

Many of the principles and goals of the CRA coincide with the mission and implementation of the NRI. Some of these are:

- advancing the housing stock
- refurbish and reinvest in affordable housing stock
- preserving and empowering home ownership
- revitalize in a manner sensitive to the needs and desires of residents

D. d. Provide a description of the population served by the project: How many people are affected by the project improvements? How is that population related to the subarea?

TIF funding is used only on those households within the CRA boundary. The applicant must be a homeowner living in the home but there are oftentimes extended families present which represent a variety of ages. The entire household's income must be 80% or lower of area median income. Habitat may consider other home owners and those whose income is up to 100% of area median income if their need warrants. Thus far, the repair program is serving very low to extremely low income families and the average AMI of our clients is below 50%.

Since January 2012 our repair programs have served 14 households, 7 of which are in the BV CRA boundary. Habitat's motives include advancing its mission of safe, decent, simple housing. There are other benefits: low income homeowners affected by age, disability or family circumstances are able to maintain the critical integrity of their homes. The Habitat model requires sweat equity participation from its partner families which allows them to reclaim their homes with pride and dignity. Members of the community who volunteer in these projects also benefit. Their meaningful contribution of time, skills and services as volunteers builds hope and a true sense of community in the neighborhood.

Our repair programs enable us to serve more families, increase opportunities for volunteers and expand our base of sponsors. For the last two years the repair work has allowed for A Positive Step of Monroe County summer student employees and is a potential for a Youth Build program. There has been preliminary discussion about partnering in the community to foster Green Jobs to involve local youth in energy saving measures for qualified residents. The NRI initiative is a holistic approach, assisting the entire community as well as individual families. It is designed to revitalize the appearance of the neighborhood, encourage connections within the community and, most importantly, help preserve the existing affordable housing.

E. OWNERSHIP AND LEGAL STRUCTURE

Mark Moss, Executive Director (person expected to operate the program)
Habitat Board of Directors, 2013-2014
Debbie Batty (President), Dan Metzler (Vice-President), Warren Leamard (Secretary), David Kolhagen (Treasurer), Mary Turner, Steve Schievelbein, and Gary Walwer.

Habitat for Humanity of Key West and the Lower Florida Keys, Inc., established in 1987, is an affiliate in good standing of Habitat for Humanity International, a 501(c) 3 corporation. The local affiliate is managed by its own Board of Directors. Mark Moss, Executive Director and Construction Manager, is the registered agent for the corporation. Mark passed the state Building Contractor Exam in February 2011.
Florida Statute 489.103(18) permits Habitat to contract on one, two and three family dwellings, as long the construction work is supervised by someone knowledgeable. Habitat intends to act as the general contractor, as much as practical, under the supervision of the architect when the scope of work suggests.

Is the program ….open to the public regardless of...race, color, sex….

Habitat for Humanity does not discriminate based on any applicant's race, color, sex, gender identity or expression, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, or source of income. There is no charge associated with the application process. Staff members make home visits throughout the process so mobility of the applicant is not a concern. Habitat repair applicants qualify only according to our mission; demonstrated need, willingness to partner and ability to pay. Habitat also requires nominal sweat equity participation from its elderly homeowners during the repair. Even though our repair program focuses on seniors (65 years +/-) there are myriad ways for elderly and/or handicapped individuals to participate in sweat equity: provide ice, lunch or snacks to volunteers; collect and provide work rags; be present at fundraisers; address audiences at public events, etc. The homeowner is encouraged to provide volunteers from their circles of support – family, friends, social clubs, church, etc.

G. 6. Describe the source and amount of

Matching Funds, Fund Raising events and alternative funding sources

The largest example of leveraged funds is the 828 Thomas St. /Navarro home where Habitat is using TIF funds to pay for an architect, a contractor to replace the roof, and supplies/materials to complete other repairs. CDBG funds are providing $90,000 in other work. Habitat for Humanity and other housing advocates must push for the disbursing of the Sadowski Housing Trust Fund by the State Legislature. The affordable housing funds from the Sadowski Fund are sent to local governments in accordance with their Housing Plans, which may include home repairs.

In the last year Habitat was awarded a $5,000 grant by **Wells Fargo Neighbors Helping Neighbors;** $7,000 grant for two projects in the Historic District by **Old Island Restoration Foundation**; $2,000 from **Sunrise Rotary**; and $8,000 from **Publix Supermarket Charities.** Families, churches and individual donors continue to support the work in our community. We will pursue similar funding this cycle.

In-kind contributions (including donated/free/volunteer labor; materials; goods and services)

From January, 2012 through August, 2013 **Habitat's volunteer model** provided over 3,670 hours of service by 208 volunteers. These volunteers include local individuals and service groups, visiting groups and AmeriCorps Teams.

Since last year Habitat hired a full time site supervisor at an estimated cost of $35,000 in salary and payroll costs. This position increases the capacity of the affiliate to supervise volunteer opportunities on repair projects. In addition, this construction-skilled employee performs some of the work that was formerly contracted out. The full-time Volunteer Coordinator and Construction Manager positions also provide volunteer supervision.

Vendors, such as **Waste Management**, have been a strong supporter and of great assistance. Most importantly, nearly all of our vendors, plumbers, roofers and contractors provide their work at a reduced "Habitat rate."

G. 7. Budget

Habitat's budget for each repair project is based on the need evaluation done with the home owner. Priorities are established and costs developed. Habitat's role as general contractor includes insurance and permit costs. Permit fees are based on the labor and material costs, where even volunteer labor has a value assigned to it for those purposes. Habitat also charges a 12% administrative fee to help cover its costs. Since 2012, we have paid $1,289.50 in permit fees.

Habitat was awarded $75,000 for repair work in the Bahama Village CRA in January 2012. There is still a little over $4,000 left to be spent. In June 2013 Habitat was awarded $72,000 which is yet to be spent.
Following is a schedule of repairs and monies spent on each project from the 2012 allocation, as well as our projected spending of the 2013 and 2014 funds.

Provisional Allocation of 2013 and 2014 TIF Grant Awards

Repair Project Address	Scope of Repairs Completed	Funds Spent From 2012 $75,000 Award	Scope of Repairs (Phase II on some)	Budget 2013 Funds $72,000 Awarded 6/2013	Budget 2014 Funds to be awarded 1/2014 $75,000 request	Other Funding
1004 Thomas	Exterior paint; roof leak	$ 1,633.64	Windows	$6,000 (w/hardship OK from HARC)	NA	WAP?
112 Hutchinson complete	Repair/replace siding; plumbing; foundation; bathroom; paint house; architect	$36,113.56	NA	NA	NA	Prior WAP
209 Olivia	Repair/replace siding, new wood shutters, paint	$ 4,637.71	Architect, porch, bath & kitchen, roof	$22,000 TBD	$16,500 TBD	WAP?
828 Thomas	New roof, architect	$25,806.11	Exterior paint, kitchen, insulation	$15,000 TBD		CDBG $90,000
306 Truman	Emergency demo of shed attached to house; WH cover	$1,089.56	Roof, repair interior leak damage	$7,500 TBD		
209 Julia		$64.59	Repair leaking flat roof; fascia & soffit work	$3,000		Prior WAP
1018 Thomas	Emergency roof repair	$880.80	New roof, siding, porch, stairway	$20,000 TBD	$12,000 TBD	
723 Whitehead*			Handicap ramp, replace roof, handicap bath;WH cover		$13,500 TBD	Prior WAP
619 Mickens *			Roof, windows, leak damage, floor repair		$15,000 TBD	WAP?
Year Allocation		$75,000		$72,000	$75,000 (requested)	
Year Total Spent		$70,226		$73,500	$57,000	
Balance		$ 4,774		(-$1,500)	$18,000 Unallocated for new projects	

*** Home owner application in progress**

TBD (to be determined) – with architect and/or estimates from contractors as required.

H. PROJECT SCHEDULE

7 projects (4 in BV CRA) were begun in 2012. 3 have been completed (1 in BV CRA) and 5 new projects have begun (3 in BV CRA). As of August, 2013 there are 8 in progress (6 in BV CRA) and over 5 applications for help being processed. We continue to average a phone call a week for help.

Our operating experience using TIF money in a start-up mode while renovating our apartments on Eisenhower Dr. at the same time has taught us that we can complete 4 to 5 homes in the BV CRA in 12 months' time. As we complete the major renovations of the Eisenhower Apartment complex we will be able to concentrate more fully on our repair program.

I. GREEN FEATURES

Habitat for Humanity strongly supports sustainable community leadership by example, policy and actions which achieve a 15% reduction in water and electric consumption. Energy costs are a big factor in decent and safe housing being affordable. We will put together baselines for each project. We look forward to implementing the RESNET or Energy Gauge audit process.

The benefit of repairing and/or closing up gaps in exterior walls, fixing or replacing exterior doors or windows provides energy efficiency benefits. Habitat's goal of affordable housing includes energy efficiency and partnering with the Weatherization Program run by Monroe County's Social Services allows home owners to benefit from those improvements. We hope to partner with WAP to use its equipment and analysis to target the repairs mostly likely to provide energy savings. Habitat is also seeking grants that would support weatherization measures to compliment what the WAP provides.

It is our corporate policy that all efforts are made to reduce, recycle, and reuse wherever possible. Habitat tries to lead by example. We are constantly educating volunteers and home owners on the reuse and recycling of different materials, consumer and construction. During the course of construction, building materials are recycled as much as possible. All re-useable construction materials and supplies not used on the repair and household items removed from the homes and/or yards are brought to our Habitat ReStore in Big Pine Key for purchase by the public. In bathroom renovations we will use the most efficient water-saver toilets. In kitchen work we will use energy star appliances.

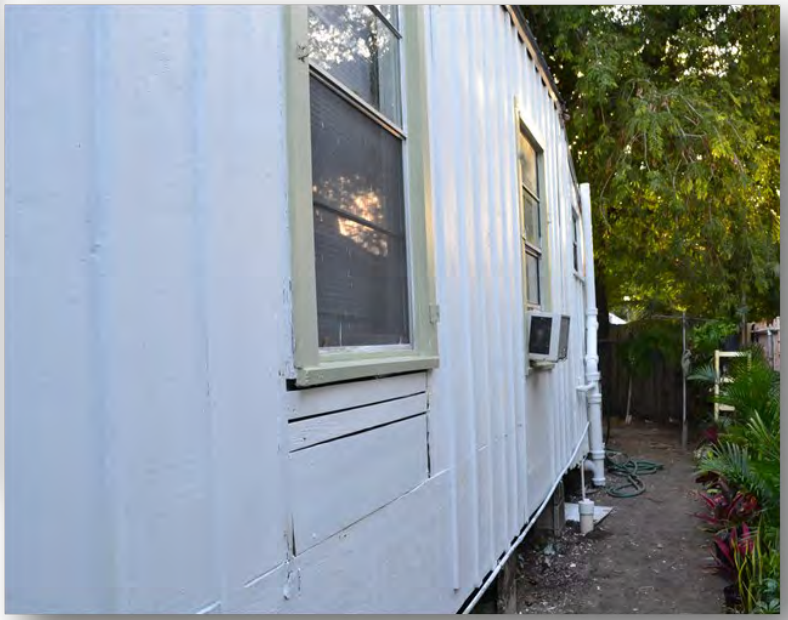
J. Program Maintenance Plan: Please fully describe the plan for maintaining the proposed project including but not limited to a financial plan describing how the program will sustain itself overtime.

The scope of work and the quality standards of Habitat for Humanity's repair program can provide a useful life beyond usual expectations. In most cases, the repairing of major components of the house in disrepair allows the owners to better maintain what they have with their limited funds.

As a repair program we are constantly seeking funding to expand and sustain repairs necessary to our senior's safety and wellbeing. As an example, we are pursuing two applications with local member financial institutions to the Federal Home Loan Bank of Atlanta for repair funding. There may be the opportunity for CDBG funds in future funding cycles.

Habitat for Humanity®
of Key West and Lower Florida Keys

Bahama Village Community
Redevelopment Agency

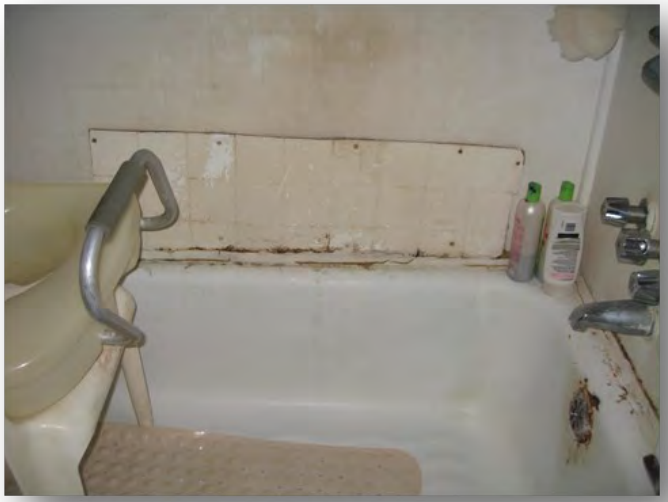


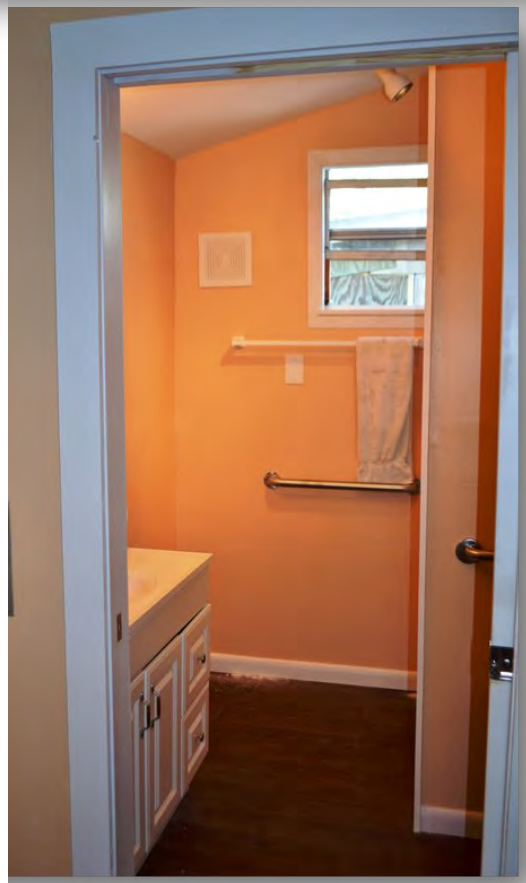
Complete: 112 Hutchinson
Major plumbing repairs; bathroom renovated; siding & trim repair; exterior painted, etc.

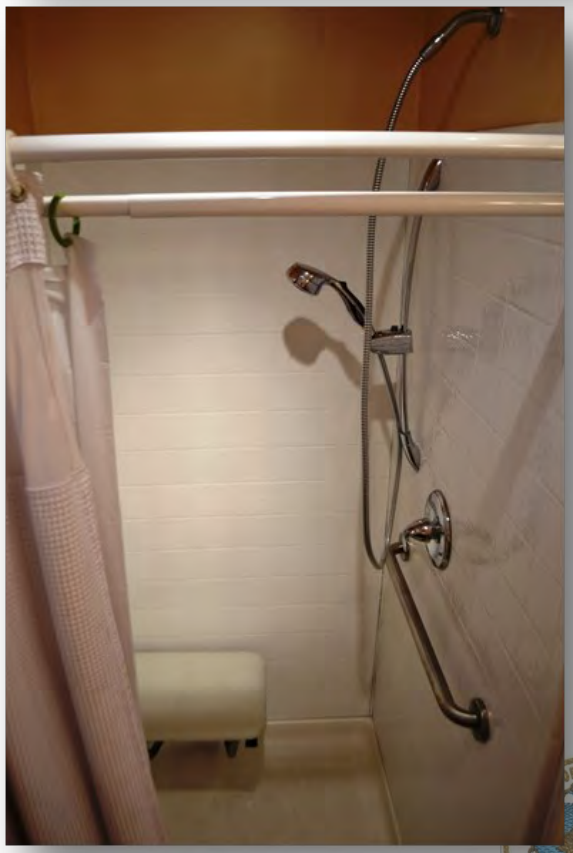
Complete: 112 Hutchinson
Major plumbing repairs; bathroom renovated; siding & trim repair; exterior painted, etc.

Habitat for Humanity
Key West and Lower Florida Keys
A Brush with Kindness

Bahama Village Community Redevelopment Agency







Complete: 112 Hutchinson bathroom renovated

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Key West and Lower Florida Keys
A Brush with Kindness

Bahama Village Community Redevelopment Agency

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Redevelopment Agency

Key West & Lower FL Keys
Habitat for Humanity®
A Brush with Kindness

209 Olivia
Siding & trim repair/replacement; exterior paint; new wood shutters.

Application for CRA Bahama Village 2014 Allocation Year , 9/27/2013

209 Olivia
Siding & trim repair/replacement; exterior painting, new wood shutters built

Habitat for Humanity
Key West and Lower Florida Keys
A Brush with Kindness

Bahama Village Community Redevelopment Agency

Application for CRA Bahama Village 2014 Allocation Year , 9/27/2013

1004 Thomas St.
Exterior painting complete

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1004 Thomas St.
Windows to be replaced in Phase II

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828 Thomas
Roof repair; siding & trim repair/ replacement; exterior paint; porch repair; plumbing, etc.

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A Brush with Kindness

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828 Thomas
Roof repair complete; rest of work in Phase II

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306 Truman
Roof leak; exterior siding repair; water heater cover; etc.

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306 Truman
Into repairs of the exterior siding, etc.

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