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SAM DEPUTY
COMMUNITY REPRESENTATIVE

NICOLE AUTH
CRA COORDINATOR

AGENDA
COMMUNITY REDEVELOPMENT AGENCY 2ND BUDGET WORKSHOP
June 10, 2026 at 5:00 PM

1. CALL TO ORDER

- a. Invocation
- b. Pledge of Allegiance
- c. Roll Call

2. PUBLIC COMMENTS

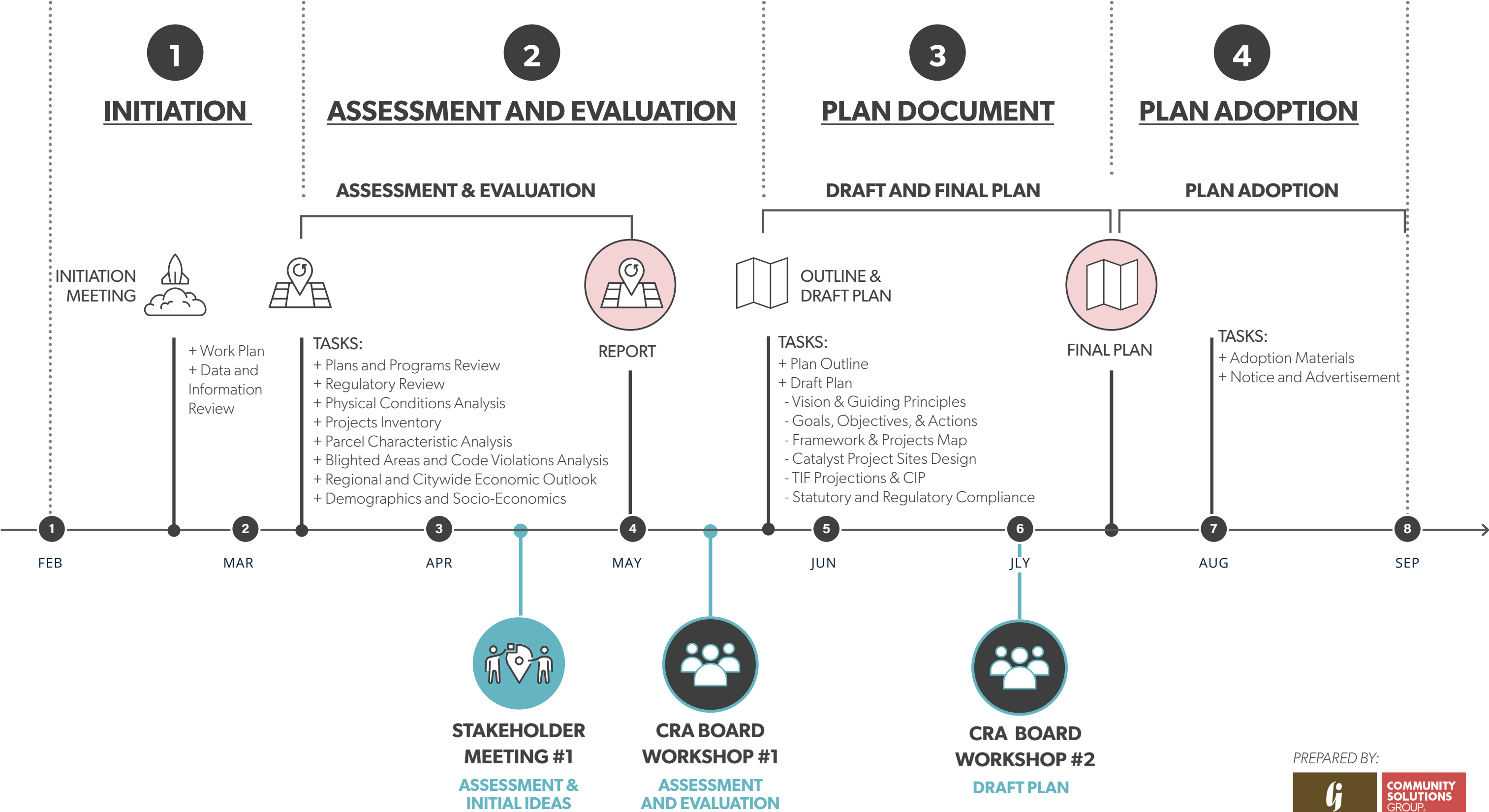
3. REGULAR BUSINESS

- a. FY 2026-2027 CRA Budget Planning Update and Pending Taxable Value Certification
- b. CRA Redevelopment Plan Update and FY 2026-2027 Budget Planning Considerations
- c. CRA Informational Mailing Program Discussion
- d. Residential Rehabilitation Assistance Pilot Program Update.
- e. FY 2026/2027 Budget Workshop Discussion – Wayfinding & Downtown Branding Program
- f. Downtown Parking and Access Management Study - Budget Discussion

4. ADJOURN

NOTICE: Per F.S. 286.0105 persons with disabilities requiring accommodations in order to participate in this meeting should contact the City Clerks office at 329-0100 at least 24 hours in advance to request accommodations.

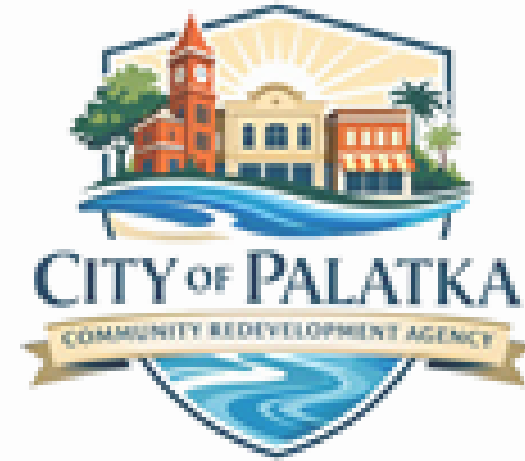
PALATKA CRA PLAN UPDATE
PROPOSED PROCESS TIMELINE
UPDATED: 02/23/2026



PREPARED BY:



Residential Rehabilitation Assistance Program



PILOT INITIATIVE DISCUSSION

COMMUNITY
REDEVELOPMENT AGENCY
FY 2026/2027

Redevelopment Purpose & Statutory Framework

Chapter 163, Florida Statutes, authorizes Community Redevelopment Agencies to address conditions of slum and blight through activities that promote neighborhood stabilization, rehabilitation, conservation, public safety, and prevention of further deterioration within designated redevelopment areas.

- The proposed Residential Rehabilitation Assistance Pilot Program is intended to:
- Address qualifying deteriorated or unsafe residential conditions within CRA districts
- Reduce conditions contributing to neighborhood blight
- Support stabilization of existing housing stock
- Correct code-related and habitability deficiencies impacting public health and safety

All proposed improvements must demonstrate a direct relationship to neighborhood stabilization, correction of deteriorated conditions, public safety, or blight reduction objectives consistent with Chapter 163, Florida Statutes.

Program Need

Why This Program Is Needed

Current Challenge

Existing Building Improvement Grant operates as a reimbursement program

Residential applicants often cannot cover upfront project costs

Code and safety-related deficiencies remain unresolved due to financial barriers

Result

Ongoing residential deterioration

Increased code compliance concerns

Continued neighborhood blight within CRA districts

Program Purpose

Pilot Program Goals

The proposed pilot program is intended to:

- Assist income-qualified homeowners within CRA districts
- Remove upfront financial barriers
- Address minor code compliance and safety-related issues
- Reduce residential blight and stabilize neighborhoods

Eligible Improvements

Eligible improvements shall be limited to documented corrective repairs necessary to address documented deteriorated, unsafe, code-related, or habitability conditions contributing to residential decline and blight within the redevelopment area.

Examples may include:

- Roof repairs necessary to prevent structural deterioration or unsafe conditions
- Correction of unsafe electrical conditions
- Plumbing repairs impacting sanitation or habitability
- HVAC repairs or replacement necessary to address verified habitability or health and safety concerns
- Exterior repairs associated with code deficiencies or visible deterioration
- Structural stabilization or safety-related corrective work

Program Structure

Pilot Program Structure

Funding Structure

Direct grant assistance

CRA pays contractor directly

No reimbursement requirement

Program Limits

Maximum assistance per property: \$15,000

Total pilot funding cap: \$150,000

Estimated assistance: 6–10 households

Eligibility Requirements

Eligibility Requirements

Applicants must:

- Own and occupy the property
- Be located within a CRA district
- Meet established income qualification thresholds
- Have a documented code issue or verified substandard condition
- Obtain approval prior to beginning work

Income Eligibility Framework

Recommended Initial Eligibility Structure

Because the proposed program would be:

- a pilot initiative,
- publicly sensitive,
- funded through CRA Trust Funds,
- and subject to public and financial scrutiny,

staff believes the eligibility structure should remain narrowly tailored, objective, and directly tied to redevelopment and public purpose objectives under Chapter 163, Florida Statutes.

Income Eligibility Framework Continued

Preliminary Eligibility Considerations

- Household income at or below 80% of Area Median Income (AMI)
- Owner-occupied residence
- Homesteaded property
- Property located within the applicable CRA district
- Documented code, safety, or habitability-related deficiencies

Potential Priority Considerations

- Elderly households
- Disabled occupants
- Fixed-income households
- Hardship-based situations

Income Qualification & Verification

HUD AMI Methodology

Staff believes utilizing HUD-established Area Median Income (AMI) thresholds provides the strongest and most defensible framework because the methodology:

- accounts for localized economic conditions,
- reflects regional cost realities,
- and aligns with common practices utilized in Florida housing and rehabilitation programs.

Common Program Alignment

- SHIP Programs
- Housing Rehabilitation Programs
- CDBG-Related Initiatives
- Local Residential Assistance Programs

Income Qualification & Verification

Continued

Household Size

Estimated 80% AMI

1 Person	\$43,850
2 Person	\$50,100
3 Person	\$56,350
4 Person	\$62,600
5 Person	\$67,650
6 Person	\$72,650

Typical Verification Documentation

- Federal tax returns
- W-2s and/or 1099s
- Recent pay stubs
- Benefit statements
- Additional supporting documentation as necessary

District Funding Structure

CRA District Funding Structure

- Program administered as one unified pilot
- Funding remains district-specific
- Funds are drawn only from the applicable CRA Trust Fund based on project location

CRA Districts

North Historic District

South Historic District

Central Business District

Pilot Approach

Why a Pilot Program?

This pilot approach allows the CRA to:

- Evaluate program demand within CRA boundaries
- Measure neighborhood impact
- Assess administrative capacity
- Determine future scalability or modifications

Anticipated Outcome

A targeted, controlled program focused on addressing residential blight where eligible needs exist.

Program Pilot Summary

Residential Rehabilitation Assistance Pilot Program

- Targets qualifying residential properties located within CRA districts
- Assists income-qualified homeowners unable to participate in reimbursement-based programs
- Focused on corrective repairs tied to deteriorated, unsafe, or code-related conditions
- Direct contractor payment structure removes upfront financial barriers
- Pilot funding approach allows the CRA to evaluate actual demand and program effectiveness
- Designed to support neighborhood stabilization and blight reduction objectives within redevelopment areas

Pilot Program Considerations

The proposed pilot program is intended to:

- Address qualifying deteriorated, unsafe, or code-related residential conditions contributing to neighborhood decline
- Support stabilization of existing housing stock within CRA districts
- Evaluate the level of eligible residential rehabilitation need within CRA boundaries
- Maintain alignment with redevelopment objectives authorized under Chapter 163, Florida Statutes

Program Framework Considerations

- Income-qualified applicants
- Owner-occupied residences only
- CRA boundary eligibility required
- Documented qualifying deficiencies
- Controlled and limited pilot funding structure
- Staff verification and eligibility review prior to approval
- Improvements must support redevelopment and anti-bligh objectives under Chapter 163