

ROBERTA M. CORREA
MAYOR - COMMISSIONER

ANNIE H. DAVIS
COMMISSIONER

JUSTIN R. CAMPBELL
COMMISSIONER

WILL JONES
COMMISSIONER

RUFUS J. BOROM
COMMISSIONER

CYNTHIA W. CURRY.
INTERIM CITY MANAGER

LAWSIKIA J HODGES
CITY ATTORNEY

KAREN HAYES, MMC, FCPC
CITY CLERK

JENNIFER THOMPSON
INTERIM FINANCE DIRECTOR

JOSH ALEXANDER
BOCC REPRESENTATIVE

SAM DEPUTY
COMMUNITY REPRESENTATIVE

NICOLE AUTH
CRA COORDINATOR



AGENDA
COMMUNITY REDEVELOPMENT AGENCY
August 24, 2026 at 5:00 PM

1. CALL TO ORDER

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

2. APPROVAL OF MINUTES

- a. July 20, 2026, Regular Meeting

3. PUBLIC COMMENTS

4. REGULAR BUSINESS

- a. Building Improvement Grant Program – 2026 Cycle Follow-Up
- b. FY 2026-2027 Building Improvement Grant Program – Final Review and Grant Awards
- c. Port Consolidated Property Environmental Remediation Update
- d. Larimer Arts Center Grant Match and Project Scope - Discussion and Direction

5. REPORTS

- a. Small Business Development Center Report
- b. Palatka Gas Authority - Gas Lamp Wind Related Outages
- c. City Manager Verbal Report
- d. St. Johns Avenue Streetscape Financial Funding Path – Phases I and II
- e. Financials were presented at the August 19th Workshop. There are no updates at this time.

6. 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.

ROBERTA M. CORREA
MAYOR-COMMISSIONER

ANNIE H. DAVIS
COMMISSIONER

JUSTIN R. CAMPBELL, SR.
COMMISSIONER

WILL JONES
COMMISSIONER

RUFUS J. BOROM
COMMISSIONER



Regular meeting 4thnd Monday of each month at 5:00 PM

CYNTHIA W. CURRY
INTERIM CITY MANAGER

JANE WEST, ESQ.
CITY ATTORNEY

KAREN HAYES, MMC, FCPC
CITY CLERK

CHANTEL PIERRE, CPA
FINANCE DIRECTOR

JOSH ALEXANDER
BOCC REPRESENTATIVE

SAM DEPUTY
COMMUNITY REPRESENTATIVE

NICOLE AUTH
CRA MANAGER

Community Redevelopment Meeting July 20, 2026, Minutes

Invocation

Invocation was led by Pastor Mullberry.

Pledge of Allegiance

The Pledge of Allegiance was led by Mr. Deputy

Roll Call

Commissioner Davis, Commissioner Campbell, Commissioner Jones, Commissioner Alexander, Mr. Deputy, Commissioner Borom and Mayor Correa were present.

Approval of Minutes: June 20, 2026

Vote: Commissioner Campbell moved to approve June 20, 2026, minutes. Commissioner Davis seconded the motion which passed unanimously.

Public Comment (Items Not on Agenda)

Rob Mattson gave brief remarks on the upcoming “Occupation of Galapagos and War Within History” event scheduled for September 25–27.

Regular Business

St. Johns Avenue Streetscape Improvement Project Update

Nicole Auth explained the amenity strip installation has begun, proceeding block-by-block starting at the 400 block. There would be no additional funding is needed due to eliminating bump-outs. The new benches, trash cans, and planters will be installed at the end of the project. Nicole Auth stated the current planters must continue to be maintained until replaced.

Mr. Deputy requested clarity on planter maintenance and placement. Ms. Auth explained all the landscaping and the benches will come in at the end of the project. So once all the sidewalks are poured, those will be the things that are put in place after the sidewalks are done

Commissioner Alexander requested a full financial breakdown of the streetscape project for the entire project history. Ms. Curry and Ms. Auth stated they will compile historical expenditures; timeframe to the board.

Draft CRA - City Interlocal Agreement Discussion

Attorney West and Ms. Auth provided a draft interlocal agreement outlining administrative, financial, and governance responsibilities.

The discussion included indirect cost methodology, city service reimbursement, scope clarity, and future budgeting. The board raised concerns about language implying CRA responsibility for routine city maintenance.

The board gave directions to refine scope, remove ambiguity, and align with CRA statutory authority.

Ms. Curry explained that the agreement was a draft and can be adjusted at anytime before the final appears before them.

Resolution – Commitment of CRA Funds for Cultural Facilities Grant (Larimer Arts Center Roof) Resolution: 2026-CRA-R-01

Staff Presentation:

Ms. Auth explained that the CRA has an existing budget allocation for Larimer Arts Center renovations. The City has applied for a Cultural Facilities Grant requiring both a city match (\$187,000) and a CRA match (\$125,000). The CRA match requires CRA Board approval. She noted the grant would allow the city to complete significantly more renovations than current funding permits.

Board Discussion:

Mr. Deputy asked why approval was needed again if the renovations were already budgeted.

Ms. Auth clarified that the budgeted funds cover only part of the renovations; the grant expands the scope and requires a formal CRA match.

Mr. Deputy raised concerns regarding equity, noting CRA funds are derived from taxable parcels in the Central Business District, while benefits extend citywide.

Ms. Auth emphasized the Larimer's cultural role, tourism impact, youth programs, historic preservation relevance, and alignment with the CRA Redevelopment Plan and Chapter 163.

Mr. Deputy debated whether funding a city owned cultural building with CRA funds was equitable to private property owners who cannot apply for similar roof assistance.

Vote: Commissioner Davis moved to approve Resolution 2026-CRA-R-01. Commissioner Campbell seconded the motion. The motion passed 4-2 with discrepancies.

Initial Voice Vote:

- “Aye” votes: Mayor Correa, Commissioner Davis, Commissioner Campbell, Commissioner Borom

- “Nay” votes verbally indicated: Commissioners Jones, Mr. Deputy. Commissioner Alexander abstained from voting. City Attorney West stated that you can't abstain from voting unless you have a conflict of interest and everyone should have voted the first time around. A roll call vote was held:

Roll Call Vote:

- Commissioner Davis - Yes
- Commissioner Campbell - Yes
- Commissioner Jones - Nay
- Commissioner Alexander - Nay
- Mr. Deputy - Nay
- Commissioner Borom - Nay
- Mayor Correa - Yes

Outcome:

Motion Failed.

FOLLOW-UP MOTION

Motion: Commissioner Jones moved that all future CRA votes be conducted by roll call. Commissioner Campbell seconded the motion which passed unanimously.

Financial Reports: June & May 2026

Ms. Pierre gave the highlights for the finance report 75% through fiscal year, revenues exceed expenditures. Net position: \$256,113.60, the actual expenditures YTD: \$804,000, the actual revenues YTD: \$1,060,714. Ms. Pierre also stated the Cash forward balance: \$1.699M, encumbrances: \$59,965

The CRA board requested a monthly fund balance summary template.

Current CRA Project Funding & Expenditure Summary

Ms. Auth presented the projects overview. Gateway project, redevelopment plan update, SBDC partnership, Public Art Grant Program, Building Improvement Grants (TIF Advisory Committee meeting scheduled), Grand Gables Historic Marker (shipping soon), Tilghman House renovations, Streetscape 2, National Register nomination, Bronson-Mulholland House rails, Clarifications provided regarding historic markers and eligibility.

City Manager Report

Ms. Curry stated the key items: TIF Advisory Committee meets Wednesday at 2 PM. The CRA Budget Workshop is scheduled for August 19. The appointment of County representative to CRA Board will be discussed on July 23rd City Commission Meeting. She also clarified follow-up process for commissioner requests (“ask register”).

Commissioner Alexander provided an apology regarding earlier voting procedure.

Adjournment

Commissioner Davis moved to adjourn.

Building Improvement Grant Program – 2026 Cycle Follow-Up

Provide the CRA Board with the results of the FY 2026–27 Building Improvement Grant application cycle, summarize feedback from the July 22, 2026 TIFAC scoring meeting, and discuss potential program improvements.

STAFF REPORT

DATE: August 24, 2026
TO: City of Palatka Community Redevelopment Agency
FROM: City Staff

APPLICATION REQUEST

BACKGROUND

The current grant cycle received 11 applications:

- Central Business TIF: 8 applications
- South Historic TIF: 2 applications
- North Historic TIF: 1 application

Applications were scored by TIFAC on July 22, 2026. Under the current guidelines, an application must receive at least 35 out of 50 points to be considered for funding. Only applications from the Central Business TIF met the minimum scoring threshold. None of the residential applications from the North or South Historic TIF districts achieved the required score.

PROJECT ANALYSIS

The current application cycle identified areas where the program guidelines and scoring criteria may benefit from clarification. This includes how multiple applications should be treated when several street addresses are associated with a single parcel and whether the improvements represent separate projects or one unified redevelopment effort.

TIFAC feedback also indicated that commercial and residential projects may benefit from separate criteria because the current Redevelopment Impact category may place residential projects at a disadvantage. The Building Improvement Grant guidelines and scoring criteria may be refined between grant cycles based on program experience, provided the changes remain consistent with the CRA redevelopment plans and applicable requirements.

Staff Recommendation

Staff recommends that the CRA Board receive the FY 2026–27 Building Improvement Grant cycle summary and TIFAC feedback. Staff will update the program language before the next grant cycle to clarify how multiple applications associated with a single parcel will be evaluated. Staff further recommends that the Board provide direction on whether separate program criteria or scoring standards should be developed for residential and commercial projects.

ATTACHMENTS

1.	Building Improvement Grant Program Guidelines
2.	TIFAC Scoring Criteria (1)



Building Improvement Grant Program Guidelines

**Grant Cycle Dates:
May 1, 2026 – June 15, 2026**

I. PROGRAM PURPOSE

The Building Improvement Grant Program is designed to support the revitalization of blighted residential and commercial properties located within the City of Palatka Community Redevelopment Agency (CRA) Districts.

This program provides cost-share reimbursement funding to property owners undertaking exterior improvements that:

- Address code violations
- Remedy visual blight
- Improve structural conditions
- Enhance property value and neighborhood stability
- Advance the goals outlined in the CRA Plan

The program prioritizes projects with a clear redevelopment impact, demonstrated need, and a strong likelihood of successful completion.

II. FUNDING STRUCTURE

The Building Improvement Grant is a reimbursement-based cost-share program.

- 50% reimbursement for eligible project costs under \$50,000
- Maximum reimbursement of \$25,000

Applicants are responsible for funding the full cost of the project upfront.

Reimbursement is issued only after:

- 100% completion of the approved project

- Final inspection and verification
- Submission and approval of all required documentation

Grant funding is subject to compliance with all program requirements, including potential repayment obligations upon transfer of the property.

III. PROGRAM REQUIREMENTS & TIMELINE

- Work must not begin prior to grant approval
- The program is not retroactive
- Projects must be completed within 12 months of grant agreement execution
- Grant Agreement must be executed within 10 business days of award

Failure to meet these requirements may result in termination of the award or ineligibility for reimbursement

IV. ELIGIBILITY REQUIREMENTS

To be eligible for consideration, projects must align with the CRA Plan and meet the following minimum criteria:

1. Location

The project must be located within a designated CRA District.

2. Scope of Work

The project must involve significant exterior repairs or improvements necessary to:

- Obtain a Certificate of Occupancy or Completion
- Address code violations
- Remedy visual blight
- Improve structural or exterior conditions
- Support redevelopment within the CRA District

Important:

- Land clearing is not an eligible expense
- Roof repairs are not eligible unless specifically approved in writing by the CRA

3. Licensed Contractor Requirement

All improvements must be completed by a properly licensed contractor.

Proof of contractor licensing:

- Must be submitted with the application
- May be required again during reimbursement review

4. Taxable Property

The property must be:

- Currently taxable, or
- Placed on the tax roll as a result of the project

5. No Prior CRA Funding

The parcel must not have received CRA funding within the past ten (10) years.

6. Complete Application

Applicants must submit a complete application package by the deadline.

Incomplete applications will not be reviewed or scored.

7. Committee Scoring

Applications must receive a minimum score of **35 points (out of 50)** from the Tax Increment Finance Advisory Committee (TIFAC).

V. ELIGIBLE IMPROVEMENTS

Applications must include:

- Completed application forms and signed acknowledgment
- Detailed project description
- Scope of work
- Itemized construction estimate
- Sketches, renderings, or plans (if applicable)
- High-quality **before photos**
- List of required permits or written verification if not required
- Current taxable value (Property Appraiser)

BUILDING IMPROVEMENT GRANT PROGRAM

- Proof of ownership or authorization
- Proof of minimum 25% matching funds
- Contractor information and license verification
- Certificate of Appropriateness (if applicable)
- Any additional documentation requested by staff

All submitted documentation must be complete, legible, and clearly related to the proposed project.

VI. SELECTION AND EVALUATION CRITERIA

Eligible applications will be evaluated by the Tax Increment Finance Advisory Committee based on the following:

Criteria	Points
Urgency of Rehabilitation Needs – Property condition and urgency of improvements	25
Redevelopment Impact – Positive impact on property and surrounding area	10
Alignment with Program Goals – Contribution to eliminating slum and blight	10
Financial Capacity of Applicant – Ability to complete project without full reliance on grant funds	5
Total Possible Points	50

Applications must receive a minimum of 35 points to be considered.
Final funding approval is made by the City Commission.
Submission of an application does not guarantee funding.

VII. REIMBURSEMENT REQUIREMENTS

Reimbursement is issued only after 100% completion of the approved project.

Funds will be disbursed once all of the following conditions are met:

1. Submission of Documentation

Contractor invoices, receipts, and proof of payment (e.g., cleared checks, credit card statements)

2. Certificate of Occupancy / Completion

Or closed permit reports verifying code compliance

3. After Photos

Clearly showing completed work consistent with approved scope

4. Inspection by CRA Staff

Site verification by Project Manager

5. Contractual Obligations

Execution of required agreements, including Hold Harmless

6. Property Assessment Verification

Confirmation property is subject to ad valorem taxation

7. Lien Releases

From contractors and suppliers, if applicable

8. Completion Verification

Confirmation work was completed satisfactorily and professionally

Documentation Standards (Required)

All reimbursement documentation must:

- Be complete, legible, and clearly organized
- Be directly tied to the approved scope of work
- Include sufficient detail to verify:
 - Type of work performed
 - Materials purchased
 - Project location
 - Payment amount and method

Financial Documentation Requirements

- All invoices, receipts, and proof of payment must clearly correspond to the approved project scope
- Documentation must include:
 - Vendor/contractor name
 - Description of work or materials
 - Dates of service or purchase
 - Payment verification

Unacceptable Documentation

The following will not be accepted:

- Illegible or unclear documents
- Invoices without itemization
- Payments that cannot be verified
- Documentation unrelated to the approved scope
- Cash payments without supporting documentation

Failure to provide acceptable documentation may result in denial of reimbursement.

VIII. ELIGIBLE EXTERIOR IMPROVEMENTS

Eligible improvements include, but are not limited to:

Structural Repairs

- Load-bearing wall damage, framing repairs

Siding / Cladding

- Replacement of deteriorated exterior materials

Windows and Doors

- Replacement of damaged or non-functional units

Stairs, Porches, Railings

- Safety-related repairs and replacements

Drainage and Site Improvements

- Water mitigation, grading, gutters, retaining walls

Exterior Paint / Coating

- Full exterior repainting tied to deterioration

Safety and Code Compliance

- Corrections for existing violations or hazards

Demolition

- Removal of unsafe or blighted structures

Applicants should contact CRA staff if unsure whether a project is eligible.

IX. INELIGIBLE EXPENSES

The following are not eligible:

- Work completed prior to approval
- Land clearing
- Roof repairs (unless approved)
- Administrative or design-only costs
- Interior-only improvements
- Unapproved scope changes
- Work not directly tied to approved project

X. IMPORTANT CONSIDERATIONS

- Grant funds may be considered taxable income
- Funds may only be used for eligible improvements
- CRA reserves the right to:
 - Verify all submitted information
 - Request additional documentation
 - Reject incomplete applications
 - Deny reimbursement for non-compliant work

XI. PROPERTY TRANSFER AND REPAYMENT REQUIREMENT

In the event that the property receiving grant funds is sold, transferred, or otherwise conveyed within three (3) years of project completion, the recipient shall be required to repay the full amount of grant funds received.

For purposes of this requirement:

- “Completion” is defined as:
 - Issuance of a Certificate of Occupancy, or
 - Final inspection/permit closure confirming project completion
- This repayment obligation:
 - Runs with the property
 - May be documented through a recorded instrument, if applicable
 - Must be satisfied prior to or at the time of property transfer

Failure to comply with this requirement may result in:

- Recovery actions by the CRA
- Legal enforcement as permitted by law

Tax Increment Fund Advisory Committee Scoring Criteria

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
Total Possible Score	50

How the Scores Are Used

- Applicants must score at least 35 points from the Tax Increment Finance Advisory Committee (TIFAC) based on the urgency of rehabilitation needs, redevelopment impact, alignment with program goals, and financial capacity.
- The Community Redevelopment Agency (CRA) will use the scores to help make recommendations on the grant award amounts for each applicant.

1. Urgency of Rehabilitation Needs (25 points)

- **High Urgency (20-25 points):** The property has serious damage or safety issues that need immediate attention.
- **Moderate Urgency (10-19 points):** The property shows signs of wear and tear that need attention to avoid further deterioration, but no immediate safety concerns.
- **Low Urgency (0-9 points):** The property is in good condition, with only cosmetic improvements needed.

2. Impact on Neighborhood and Community (10 points)

- **High Impact (8-10 points):** The project will significantly improve the property and contribute to the revitalization of the surrounding neighborhood.
- **Moderate Impact (4-7 points):** The project will improve the property but will have some effect on the surrounding neighborhood.
- **Low Impact (0-3 points):** The project will have little to no positive impact on the neighborhood or surrounding area.

3. Alignment with Program Goals (10 points)

- **Strong Alignment (8-10 points):** The project reduces blight through the proposed improvements.
- **Moderate Alignment (4-7 points):** The project supports some program goals but does not fully address blight.
- **Low Alignment (0-3 points):** The project does not align with the program's goal of revitalizing blighted properties.

4. Financial Capacity of Applicant (5 points)

This evaluates 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 at least 50% of the project.

- **Strong Financial Capacity (5 points):** Applicant has 25% matching funds through clear financial evidence (e.g., loan approval, savings).
- **Limited Financial Capacity (0 points):** Applicant has no clear financial plan or proof of funds.

FY 2026-2027 Building Improvement Grant Program – Final Review and Grant Awards
Conduct the final review of the FY 2026-2027 Building Improvement Grant Program applications and Tax Increment Fund Advisory Committee (TIFAC) recommendations and determine the grant awards.

STAFF REPORT

DATE: August 24, 2026
TO: City of Palatka Community Redevelopment Agency
FROM: City Staff

APPLICATION REQUEST

BACKGROUND

The FY 2026-2027 Building Improvement Grant (BIG) Program application period has concluded, and the Tax Increment Fund Advisory Committee (TIFAC) has completed the evaluation and scoring of all eligible applications using the adopted scoring rubric. In accordance with the Program Guidelines, applicants must receive a minimum score of 35 out of 50 possible points to be eligible for funding consideration. The ranked applicant scores have been forwarded to the CRA Board for final review and determination of grant awards.

PROJECT ANALYSIS

The CRA Board is responsible for conducting the final review of the applications and determining the projects to receive funding. While the TIFAC provides recommendations through its scoring process, final funding decisions rest solely with the CRA Board. Following Board direction, staff will prepare the appropriate grant award documentation and Resolution to implement the Board's funding decisions.

The Building Improvement Grant Program Guidelines, scoring rubric, ranked applicant scores, and applications are included in the agenda packet for the Board's review. As with any administrative program, circumstances may arise that are not specifically addressed within the adopted guidelines. In those instances, the CRA Board may exercise reasonable administrative judgment, consistent with the intent of the program and adopted policies, to ensure grant funds are administered fairly, equitably, and in support of the Community Redevelopment Plan.

Staff Recommendation

Conduct the final review of the FY 2026-2027 Building Improvement Grant Program applications, determine the projects to receive funding, and direct staff to prepare the Resolution and grant agreements necessary to implement the Board's grant awards.

ATTACHMENTS

1.	TIFAC BIG Ranked Scoring - July 22, 2026
2.	Application_309-311 St. Johns Ave
3.	Application_211 St Johns Ave
4.	Application_501 St Johns Ave
5.	Application_505 St Johns Ave
6.	Application_305 St Johns Ave
7.	Application_605 N 3rd St
8.	Application_628 Emmett St
9.	BIG Application_105 Morris St

Tax Increment Fund Ranked Scores For Building Improvement Grant FY 26/27 Cycle

309-311 St Johns Ave – CBD - 46.25

211 St Johns Ave – CBD - 44

501 St Johns Ave (102 S 5th St, 104 S 5th St, 106 S 5th St) – CBD - 44

505 St Johns Ave – CBD - 42.33

305 St Johns Ave – CBD - 38.25

605 N 3rd St – NHD - 34.5

628 Emmett St – SHD - 34.25

105 Morris St – SHD - 32.75

APPLICATION

Parcel:	42-10-27-6850-0140-0056	911 Address:	309 ST JOHNS AV
Owner:	LYON JOHN		PALATKA 32177
VID:	42507	Mailing Address:	312 KIRKLAND STREET
Staff Area:	C		PALATKA FL 32177
		Subdivision:	
		Owner Id / Parcels:	56061 / 3
Description: DICKS MAP OF PALATKA MB2 P46, BLK 14 PT OF LOT 5 OR508 P1711			

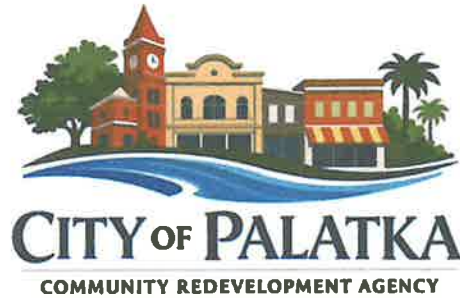
Tax Roll Year 2026   TRIM  Tax Bill  GIS  Map  Email  PRC

Main [Value](#) [Land](#) [Sales](#) [Improvements](#) [Features](#) [Tax Cap](#) [Images](#)

Additional 911 Addresses
311 ST JOHNS AV PALATKA 32177
307 ST JOHNS AV PALATKA 32177

Summary			
Just Value of Land:	51,480	Property Use: 	02100 - RESTAURANT
OBXF Value:	160	Structures:	1
Improvement Value:	321,910	Mobile Homes: 	0
Market Value:	373,550	MH Unextended:	0
Market Classified:	0	Census Block:	121079508003
Classified: 	0	Location:	City of Palatka - Downtown
Market Adjusted:	373,550		Dist
Total Acreage:	0.2	Neighborhood:	

Non-Ad Valorem Assessments



Building Improvement Grant Program

APPLICATION PACKET

2026 Cycle

PROGRAM SNAPSHOT

- This is a reimbursement-based grant program
- Minimum 25% matching funds required
- Work may NOT begin prior to written CRA approval
- Program is not retroactive
- All work must be performed by a licensed contractor (State of Florida)
- Property must be located within the CRA District
- Grant is subject to a 3-year recapture (clawback) provision

APPLICATION CHECKLIST

Incomplete applications will not be reviewed.

- ☐ Completed Application Form (all sections)
- ☐ Detailed Scope of Work
- ☐ Itemized Contractor Estimate
- ☐ Before Photos (clear and labeled)
- ☐ Proof of Ownership or Authorization
- ☐ Proof of Matching Funds (minimum 25%)
- ☐ Contractor Information (licensed required)
- ☐ Permit Information or Verification
- ☐ Certificate of Appropriateness (*if applicable*)

GENERAL INSTRUCTIONS

This application must be completed in full and submitted by the deadline.

Applications that are incomplete, illegible, or missing required documentation will not be reviewed.

Submission of an application does not guarantee funding.

SECTION 1 — APPLICANT INFORMATION

Applicant Name: John Lyon
 Mailing Address: 312 Kirkland St Palatka FL 32177
 Phone: (390) 937-4679
 Email: Steamboatwillies2@yahoo.com

SECTION 2 — PROPERTY INFORMATION

Property Address: 309-311 St Johns Ave Palatka FL 32177
 Parcel ID: 42-10-27-6850-01-40-0056
 Current Use: ☐ Residential ☒ Commercial ☐ Other

SECTION 3 — PROJECT OVERVIEW

Describe the current condition of the property and the specific blight or code-related issues being addressed.

Explain why these improvements are necessary at this time.

SECTION 4 — SCOPE OF WORK

Provide a detailed description of the proposed improvements, including:

- Materials to be used
- Type and extent of work
- Areas of the property impacted

Important:

The approved Scope of Work will serve as the basis for reimbursement.

Any changes must receive prior written approval from the CRA.

Roof repairs are not eligible unless specifically approved by the CRA.

SECTION 5 — PROJECT IMPACT

Describe how the proposed improvements will:

- Enhance the property
- Improve surrounding conditions
- Support revitalization within the CRA District

SECTION 6 — PROJECT COST & ESTIMATE

Total Project Cost: \$ 101,649.93 +

Matching Funds (Minimum 25%)

Describe how your portion of the project will be funded:

- ☐ Personal Savings
- ☒ Business Funds
- ☐ Loan Financing
- ☐ Other: _____

Acceptable Proof Includes:

- Recent bank statements (30–60 days) ✓
- Loan approval or commitment letters
- Business financial statements
- Line of credit documentation

All documentation must clearly demonstrate available funds tied to the applicant.

SECTION 7 — CONTRACTOR & PERMITS

Contractor Name: Joshua LeMelle
License Number: CBC 1268943
Phone/Email: (386) 972-9237
josh@tradesman.services
Permits

List required permits or provide verification if none are required:
Applicant is responsible for obtaining all required permits prior to construction.

SECTION 8 — PROJECT TIMELINES

Estimated Start Date: July 23, 2026
Estimated Completion Date: Dec 25, 2026

SECTION 9 — REQUIRED ATTACHMENTS & COMPLIANCE

All submissions must be complete, legible, and verifiable.

Required Attachments:

- Contractor Estimate (itemized) ✓
- Before Photos
- Proof of Ownership
- Matching Funds Documentation
- Contractor License
- Permit Information
- Certificate of Appropriateness (if applicable)

Compliance Requirements:

- All costs must align with the approved Scope of Work
- All vendors must be properly licensed (where applicable)
- The CRA reserves the right to verify all submitted information

Note:

Detailed reimbursement requirements are provided in the CRA Reimbursement Guide and must be followed for payment eligibility.

SECTION 10 — APPLICANT CERTIFICATION

I certify that all information provided is true and accurate. I understand:

- This is a reimbursement-based program
- Work cannot begin prior to CRA approval
- Submission of an application does not guarantee funding
- All program requirements must be met for reimbursement eligibility

Grant Recapture (Clawback) Provision

If the property is sold or ownership is transferred within three (3) years of reimbursement:

- The grant may be subject to full or prorated repayment
- The CRA reserves the right to enforce repayment

Corporate Authorization (if applicable)

If applying as a business entity, documentation must be provided demonstrating signing authority.

Applicant Signature: 

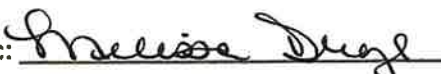
Date: 6/12/26

STATE OF FLORIDA

COUNTY OF Putnam

The foregoing instrument was acknowledged before me by means of ☐ physical presence or ☐ online notarization, this 10th day of June, 2026 by John Lyon (name of person),

- ☒ who is personally known to me, or
☐ who has produced _____ as identification.

Signature of Notary Public: 

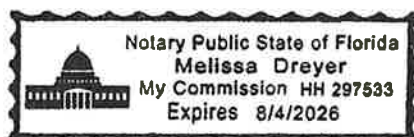
Printed Name of Notary: MELISSA Dreyer

Notary Public, State of Florida

Commission No.: H 4297533

My Commission Expires: 8/4/2026

(SEAL)





TAX COLLECTOR

Proudly Serving Putnam County

PUTNAM COUNTY 2025 REAL ESTATE

Notice of Ad Valorem Taxes and Non-Ad Valorem Assessments

ACCOUNT NUMBER	CONTROL	ESCROW	DELINQUENT TAX YEAR(S) NOT INCLUDED IN THIS
42-10-27-6850-0140-0056	42507		

ACCOUNT NUMBER: 42-10-27-6850-0140-0056

Parcel 911 Addresss:

309 ST JOHNS AV PALATKA

LYON JOHN
312 KIRKLAND STREET
PALATKA, FL 32177

Property Description:

DICKS MAP OF PALATKA MB2 P46, BLK 14 PT OF
LOT 5 OR508 P1711

AD VALOREM TAXES

TAXING AUTHORITY	MILLAGE RATE	ASSESSED VALUE	EXEMPTION AMOUNT	TAXABLE VALUE	TAXES LEVIED
PUTNAM COUNTY GENERAL FUND	8.7418	320,710	0	320,710	2,803.58
SCHOOL LOCAL REQUIRED EFFORT	3.0410	358,090	0	358,090	1,088.95
SCHOOL DISTRICT DISCRETIONARY	0.7480	358,090	0	358,090	267.85
SCHOOL DISTRICT CAPITAL OUTLAY	1.5000	358,090	0	358,090	537.14
VOTED DISTRICT SCHOOL DEBT	1.5760	358,090	0	358,090	564.35
ST. JOHNS RIVER WATER MGMT	0.1793	320,710	0	320,710	57.50
CITY OF PALATKA	6.2397	320,710	0	320,710	2,001.13
TOTAL MILLAGE	22.0258		TOTAL AD VALOREM TAXES		7,320.50

EXEMPTIONS

Save Time! Pay Online



Process your payment on-line at:

www.PutnamTax.com

NON AD VALOREM ASSESSMENTS

LEVYING AUTHORITY	RATE	UNITS	AMOUNT
PALATKA FIRE PROTECTION	913.28	1	913.28
TOTAL NON-AD VALOREM ASSESSMENTS			\$913.28
COMBINED TAXES AND ASSESSMENTS			8,233.78

PLEASE PAY IN U.S. FUNDS FROM A U.S. BANK (NO POSTDATED CHECKS) TO: PUTNAM COUNTY TAX

IF PAID BY	Nov 30, 2025	Dec 31, 2025	Jan 31, 2026	Feb 28, 2026	Mar 31, 2026	April 1, 2026 Delinquent Penalties and Fees Apply
PLEASE PAY	7,904.43	7,986.77	8,069.10	8,151.44	8,233.78	

ACCOUNT NUMBER

42-10-27-6850-0140-0056

PROPERTY ADDRESS

309 ST JOHNS AV PALATKA

CONTROL NUMBER

42507

LYON JOHN
312 KIRKLAND STREET
PALATKA, FL 32177

PUTNAM COUNTY 2025 REAL ESTATE

Notice of Ad Valorem Taxes and Non-Ad Valorem Assessments



TAX COLLECTOR

Proudly Serving Putnam County

P.O. BOX 1339

Palatka, FL 32178

(386) 329-0282

Contact Phone Number:

()

PAY ONLY ONE AMOUNT



Nov 30, 2025

7,904.43



Dec 31, 2025

7,986.77



Jan 31, 2026

8,069.10



Feb 28, 2026

8,151.44



Mar 31, 2026

8,233.78

**** TAXES ARE PAID. FOR YOUR RECORDS ONLY ****

Receipt Number: Q11052025P001558

Payment Date: 11/05/2025

Payment Amount: \$7,904.43

Paid By: LYON JOHN

120250425070000000000000014210276850014000568



Case #: 2024160

Case Date: 11/05/24

Case Type:

Name: CITY STAFF

Address:

Complainant Phone: (386) 329-0100

Violation Description: Property Maint.

Code Board Meeting Date:

Compliance Deadline:

Complaint Type: Property Maintenance

Abatement Status :

Foreclosure Status:

TIF District Status: YES

Status: Open-Pending Compliance

Assigned To: Melissa Dreyer

Property

Parcel #	Address	Legal Description	Owner Name	Owner Phone	Zoning
42-10-27-6850-0140-0056	309 ST JOHNS AV PALATKA	DICKS MAP OF PALATKA MB2 P46, BLK 14 PT OF LOT 5 OR508 P1711	LYON JOHN		

Activities

Date	Activity Type	Description	Employee	Status
11/05/2024	Inspection	On 11/05/24 Inspected property was out of compliance due to 1. Rotten and weakened wood 2. Mold and mildew 3. Exposed wood 4. Decorative elements in disrepair 4. Deteriorating Paint	David Green	Completed
12/16/2024	General Letter	12/09/24 Mailed property owner Vol. compliance letter 15 days (12/28/24) to have property in compliance	David Green	Completed
03/31/2025	Transferred	Case transferred to Melissa Dreyer	Melissa Dreyer	Assigned

Violations

Date	Violation	Description	Notes	Status
11/05/2024	Sec. 30-169. - Building fronts and sides abutting streets or public areas.	(a)All deteriorated structural and decorative elements visible from a public right-of-way shall be repaired or replaced.(b)Every such part of a structure visible from a public right-of-way or abutting a street shall be made structurally sound. Rotten or	Rotten and weakened wood	Open

weakened portions shall be removed, repaired, or replaced in a manner compatible with the rest of the structure or to match the original materials and construction techniques. All exposed wood shall be stained or painted. Every part shall be clean of graffiti, litter, dirt or other debris. Where surfaces were once painted, or stained, not more than ten percent of the surface may be free of paint or stain.(c)Existing miscellaneous nonfunctional elements on the building fronts such as empty electrical conduits, unused sign brackets, etc., shall be removed and building surface repaired or rebuilt as required to match adjacent surfaces and original condition.(d)Mildew shall be cleaned from buildings having street visibility, and loose wires (such as TV cable) shall be secured. Not more than ten percent of the buildings having street visibility may have mildew.

11/05/2024	Sec. 30-169. - Building fronts and sides abutting streets or public areas.	(a)All deteriorated structural and decorative elements visible from a public right-of-way shall be repaired or replaced.(b)Every such part of a structure visible from a public right-of-way or abutting a street shall be made structurally sound. Rotten or weakened portions shall be removed, repaired, or replaced in a manner compatible with the rest of the structure or to match the original materials and construction techniques. All exposed wood shall be stained or painted. Every part shall be clean of graffiti, litter, dirt or other debris. Where surfaces were once painted, or stained, not more than ten percent of the surface may be free of paint or stain.(c)Existing miscellaneous nonfunctional elements on the building fronts such as empty electrical conduits, unused sign brackets, etc., shall be removed and building surface repaired or rebuilt as required to match adjacent surfaces and original condition.(d)Mildew shall be cleaned from buildings having street visibility, and loose wires (such as TV cable) shall be secured. Not more than ten percent of the buildings having street visibility may have mildew.	Deteriorating paint & rotten and weakened wood	Open
------------	--	--	--	------

11/05/2024	Sec. 30-169. - Building fronts and sides abutting streets or public areas.	(a)All deteriorated structural and decorative elements visible from a public right-of-way shall be repaired or replaced.(b)Every such part of a structure visible from a public right-of-way or abutting a street shall be made structurally sound. Rotten or weakened portions shall be removed, repaired, or replaced in a manner compatible with the rest of the structure or to match the original materials and construction techniques. All exposed wood shall be stained or painted. Every part shall be clean of graffiti, litter, dirt or other debris. Where surfaces were once painted, or stained, not more than ten percent of the surface may be free of paint or stain.(c)Existing miscellaneous nonfunctional elements on the building fronts such as empty electrical conduits, unused sign brackets, etc., shall be removed and building surface repaired or rebuilt as required to match adjacent surfaces and original condition.(d)Mildew shall be cleaned from buildings having street visibility, and loose wires (such as TV cable) shall be secured. Not more than ten percent of the buildings having street visibility may have mildew.	Decorative elements in disrepair & exposed wood	Open
------------	--	--	---	------

Attached Letters

Date	Letter	Description
12/09/2024	Notice of Violation with Description	
11/05/2024	Web Form - Citizen Complaint Form	
11/05/2024	Public Information Request	
11/05/2024	Notice of Violation with Description	
11/05/2024	Notice of Violation without Description	

Notes

Date	Note	Created By:
2024-12-23	Spoke with Mr. Lyon the owner of the building, he stated he has hired a contractor that has started the work but has not finished yet. Contractor is the owner of Latitudes, and he is currently working on the issues noted. Mr. Lyons contact number is 386-937-4679.	Christy Lowe
2024-12-09	On 12/09/24 Spoke with Property Appraiser 311 311.5 and 307 St. Johns ave are all consider 309 St. Johns ave	David Green

Uploaded Files

Date	File Name
03/28/2025	25118866-100_3547.JPG
03/28/2025	25118865-100_3546.JPG
03/28/2025	25118861-100_3545.JPG
03/28/2025	25118859-100_3544.JPG
03/28/2025	25118855-100_3543.JPG
03/28/2025	25118854-100_3542.JPG
03/28/2025	25118853-100_3541.JPG
03/28/2025	25118851-100_3540.JPG
03/28/2025	25118849-100_3539.JPG
03/28/2025	25118847-100_3538.JPG
03/28/2025	25118846-100_3537.JPG
11/05/2024	23070045-DSCN1936.JPG
11/05/2024	23070046-DSCN1937.JPG
11/05/2024	23070047-DSCN1940.JPG
11/05/2024	23070041-DSCN1932.JPG
11/05/2024	23070042-DSCN1933.JPG
11/05/2024	23070043-DSCN1934.JPG
11/05/2024	23070044-DSCN1935.JPG
11/05/2024	23070036-DSCN1925.JPG
11/05/2024	23070037-DSCN1926.JPG
11/05/2024	23070038-DSCN1927.JPG
11/05/2024	23070039-DSCN1928.JPG
11/05/2024	23070040-DSCN1931.JPG
11/05/2024	23070034-DSCN1922.JPG
11/05/2024	23070035-DSCN1924.JPG



CODE VIOLATION WARNING NOTICE

LYON JOHN
312 KIRKLAND STREET
PALATKA, FL 32177

Re: Case Number 2024160
Subject Property: 309 ST JOHNS AV PALATKA, ,
Property ID Number: 42-10-27-6850-0140-0056

Dear LYON JOHN:

All properties must follow applicable regulations within the district the property is located. It is the property owner's responsibility to verify any necessary approvals prior to beginning repairs. This applies to residential, commercial, historical, or industrial properties.

IN ACCORDANCE WITH CITY OF PALATKA MUNICIPAL CODES YOU ARE HEREBY NOTIFIED THAT YOU ARE IN VIOLATION OF PALATKA CITY CODE:

Sec. 30-169. - Building fronts and sides abutting streets or public areas.

(a) All deteriorated structural and decorative elements visible from a public right-of-way shall be repaired or replaced. (b) Every such part of a structure visible from a public right-of-way or abutting a street shall be made structurally sound. Rotten or weakened portions shall be removed, repaired, or replaced in a manner compatible with the rest of the structure or to match the original materials and construction techniques. All exposed wood shall be stained or painted. Every part shall be clean of graffiti, litter, dirt or other debris. Where surfaces were once painted, or stained, not more than ten percent of the surface may be free of paint or stain. (c) Existing miscellaneous nonfunctional elements on the building fronts such as empty electrical conduits, unused sign brackets, etc., shall be removed and building surface repaired or rebuilt as required to match adjacent surfaces and original condition. (d) Mildew shall be cleaned from buildings having street visibility, and loose wires (such as TV cable) shall be secured. Not more than ten percent of the buildings having street visibility may have mildew.

Sec. 30-169. - Building fronts and sides abutting streets or public areas.

(a) All deteriorated structural and decorative elements visible from a public right-of-way shall be repaired or replaced. (b) Every such part of a structure visible from a public right-of-way or abutting a street shall be made structurally sound. Rotten or weakened portions shall be removed, repaired, or replaced in a manner compatible with the rest of the structure or to match the original materials and construction techniques. All exposed wood shall be stained or painted. Every part shall be clean of graffiti, litter, dirt or other debris. Where surfaces were once painted, or stained, not more than ten percent of the surface may be free of paint or stain. (c) Existing miscellaneous nonfunctional elements on the building fronts such as empty electrical conduits, unused sign brackets, etc., shall be removed and building surface repaired or rebuilt as required to match adjacent surfaces and original condition. (d) Mildew shall be cleaned from buildings having street visibility, and loose wires (such as TV cable) shall be secured. Not more than ten percent of the buildings having street visibility may have mildew.

Sec. 30-169. - Building fronts and sides abutting streets or public areas.

(a)All deteriorated structural and decorative elements visible from a public right-of-way shall be repaired or replaced.(b)Every such part of a structure visible from a public right-of-way or abutting a street shall be made structurally sound. Rotten or weakened portions shall be removed, repaired, or replaced in a manner compatible with the rest of the structure or to match the original materials and construction techniques. All exposed wood shall be stained or painted. Every part shall be clean of graffiti, litter, dirt or other debris. Where surfaces were once painted, or stained, not more than ten percent of the surface may be free of paint or stain.(c)Existing miscellaneous nonfunctional elements on the building fronts such as empty electrical conduits, unused sign brackets, etc., shall be removed and building surface repaired or rebuilt as required to match adjacent surfaces and original condition.(d)Mildew shall be cleaned from buildings having street visibility, and loose wires (such as TV cable) shall be secured. Not more than ten percent of the buildings having street visibility may have mildew.

Corrective Action The following action must be taken to correct the above stated violation:

1. Sec. 30-169 Remove and replace all rotten and weakened wood compatible with building 2. Sec. 30-169 Remove all deteriorating paint and replace with fresh uniform coat of paint 3. Sec. 30-169 Repair or remove all decorative elements that are in disrepair 4. 30-169 Paint or stain all exposed wood on building you have 15 days (12/28/24) to have property in compliance if you have any questions you can contact PALATKA CODE ENFORCEMENT at (386) 329-0100

WARNING NOTICE: YOU ARE IN VIOLATION OF CITY OF PALATKA MUNICIPAL CODE. SHOULD THE VIOLATION CONTINUE BEYOND THE TIME SPECIFIED FOR CORRECTION, OR SHOULD THE VIOLATION BE REPEATED, A CITATION MAY BE ISSUED TO YOU AND/OR YOUR CASE MAY BE PRESENTED TO THE PALATKA CODE ENFORCEMENT BOARD. THE ISSUANCE OF A CITATION WILL REQUIRE A FINE TO BE PAID OR REQUIRE YOUR APPEARANCE BEFORE THE PALATKA CODE ENFORCEMENT BOARD. **THE CODE ENFORCEMENT BOARD MAY IMPOSE A FINE OF UP TO \$250 FOR EACH DAY UNTIL THE VIOLATION IS CORRECTED. COSTS OF PROSECUTION WILL BE CHARGED IF YOUR CASE APPEARS ON THEIR AGENDA. COSTS AND/OR FINES WILL BECOME A LIEN AGAINST YOUR PROPERTY IF LEFT UNPAID.** APPEALS MUST BE MADE WITHIN 30 DAYS OF HEARING TO THE PALATKA CITY COMMISSION.

As directed by the code enforcement officer, failure to comply will result in Code Enforcement Magistrate Hearing which is held at 1:30 p.m. every 3rd Tuesday of the Month at City Hall at City Hall, 201 N. 2nd Street, Palatka, FL.

Melissa Dreyer
Code Enforcement Officer

309 St. Johns Ave Palatka Fl. 2A

11/05/24

30-169 Deteriorating Paint and

Exposed wood





2024-160 309 St Johns Ave (B2)

30-169 Deteriorating paint and exposed wood

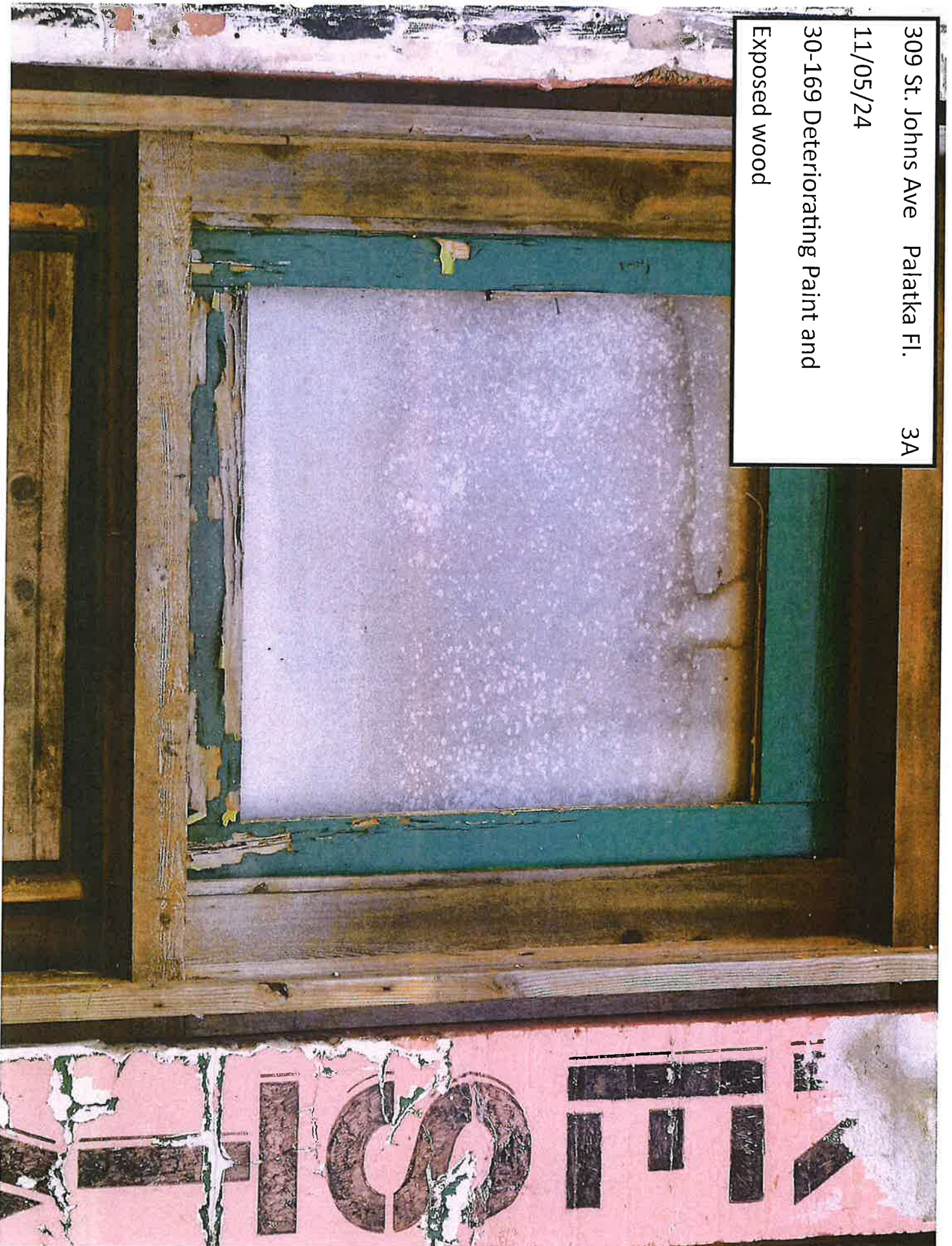
B) All exposed wood shall be stained or painted. Where surfaces were once painted, or stained, not more than ten percent of the surface may be free of paint or stain.

309 St. Johns Ave Palatka Fl. 3A

11/05/24

30-169 Deteriorating Paint and

Exposed wood





2024-160 309 St Johns Ave (B3)

30-169 Deteriorating paint and exposed wood

(B) All exposed wood shall be stained or painted. Where surfaces were once painted, or stained, not more than ten percent of the surface may be free of paint or stain.





2024-160 309 St Johns Ave (B4)

Sec 30-169 Decorative elements in disrepair

(A) All deteriorated structural and decorative elements visible



309 St. Johns Ave Palatka Fl. 5A

11/05/24

30-169 Deteriorating Paint and Rotten
and weakened wood



2024-160 309 St Johns Ave (B5)

30-169 Deteriorating paint and Rotten and weakened wood

A) All deteriorated structural and decorative elements visible



309 St. Johns Ave Palatka Fl. 6A

11/05/24

30-169 Rotten and weakened wood



2024-160 309 St Johns Ave (Ble)
Sec 30-169 Rotten and weakened Wood

(2B) Every such part of a structure visible from a public right-of-way or abutting a street shall be made structurally sound. Rotten or weakened portions shall be removed, repaired, or replaced in a manner compatible with the rest of the structure or to match the original materials and construction techniques. All exposed wood shall be stained or paint-

ESTIMATE



Prepared For

Johnny Lyon
309 St John's Ave
Palatka , FL 32177
(386) 937-4679

TRADESMAN Services Certified Building
Contractor License# CBC1268943

Estimate # 2108
Date 05/19/2026
Business / Tax # 93-3013849

268 Harbor Dr
Palatka, Florida 32177
Phone: (386) 972-9237
Email: josh@tradesman.services
Web: Tradesman.services

Description

\$47,427.50

Storefront Beam Masonry

Furnish and install scaffolding for this project and mobilize scaffolding on site. One month rental minimum-\$2,000

Cut beam pockets to specifications and infill beam pockets after needle beams are removed. \$600 per beam pocket.
\$4200.00

Install temporary fence labor only-\$3500.00

Beam work

LABOR AND MATERIAL TO INSTALL ON W6 X25
X 28' I-BEAM, 3/8" X 12" FLAT BAR, FOURTEEN SHORING POST, CUT AND DRILL 6 X 6 3/8" ANGLES AND
SUPPLY SEVEN W4 X 13 48"
NEEDLE BEAMS. \$20,322.92

LABOR AND MATERIAL FOR TEMPORARY
FENCING. \$1500.00

Permit

Permit and inspection fee \$500.00

Angle supports

Cut out for angle iron to be placed on outside and inside of wall for supports. 3/4" cuts both sides. \$2500.00

Scaffolding

Setup and removal of Scaffolding for both inside and outside walls. \$1000.00

Beam Enclosure

Encapsulate Beam on both storefront front sides 25' each

Match plaster finish with existing face to match. \$2000.00 Per Side
\$4000.00



Scan to Pay Online

Subtotal	\$47,427.50
Total	\$47,427.50
Deposit Due	\$23,713.75

Payment Schedule

Deposit (50%)	\$23,713.75
Final (50%)	\$23,713.75

Disclaimer

This estimate is valid for 30 days. Prices are subject to change based on material availability, market conditions, project specifications, and other factors.

Thank you for your business.

Additional Terms and Conditions

Unforeseen or Concealed Conditions: This Agreement is based on visible and accessible conditions observed at the time of the estimate and site visit. It does not include repairs or additional work for hidden conditions discovered after demolition, opening walls, ceilings, floors, or during the course of the Work, including but not limited to structural damage, rot, mold, termite infestation, outdated or non-compliant electrical/plumbing systems, asbestos, hazardous materials, or other latent defects. Upon discovery of any such conditions, Contractor will promptly notify Owner with photos and a description. Any additional work will be addressed via a written Change Order at Contractor's standard rates. Owner agrees to pay for such additional work upon approval.

Change Orders: No changes, additions, deletions, or extra work shall be performed without a prior written Change Order signed by both parties detailing the scope, cost, and any schedule impact. Verbal agreements or directions are not binding. All Change Orders require a minimum 50% deposit prior to commencement of the additional work, with balance due upon completion. Failure to issue a signed Change Order does not relieve Owner of payment obligations for authorized extra work.

Payment Terms: Payments are due as specified in the Schedule of Payments. Final payment is due upon substantial completion, final inspection approval, and delivery of all lien waivers, warranties, and releases. Contractor may suspend work if payments are not received within 7 days of due date. Late payments shall accrue interest at 1.5% per month (18% per annum). Owner shall pay all costs of collection, including reasonable attorney's fees.

Warranty: Contractor warrants that all work and materials will be free from defects in workmanship for one (1) year from the date of substantial completion, unless otherwise specified. This warranty is in lieu of all other warranties, express or implied. Contractor's sole obligation under this warranty is to repair or replace defective work at its discretion. This warranty does not cover damage from normal wear and tear, Owner neglect, alterations by others, or acts of God. Manufacturer warranties on materials, if any, are passed through to Owner.

Indemnification: To the fullest extent permitted by law, Owner agrees to indemnify, defend, and hold harmless Contractor, its officers, employees, and subcontractors from any claims, damages, losses, or expenses (including attorney's fees) arising out of or related to the Project, except to the extent caused by the sole negligence or willful misconduct of Contractor. Contractor shall indemnify Owner for claims caused by its sole negligence.

Insurance and Liens: Contractor maintains required insurance. Owner shall not permit any liens to be filed against the property and agrees to promptly discharge any liens filed by subcontractors or suppliers. Upon final payment, Owner shall receive unconditional lien releases.

Governing Law and Dispute Resolution: This Agreement shall be governed by the laws of the State of Florida. Any disputes shall first be subject to mediation in Putnam County, Florida. If unresolved, disputes shall be litigated exclusively in the courts of Putnam County, Florida. The prevailing party in any action shall be entitled to recover reasonable attorney's fees and costs.

Entire Agreement / No Oral Modifications: This Agreement, including any attached exhibits and signed Change Orders, constitutes the entire understanding between the parties and supersedes all prior agreements. No modifications or waivers shall be effective unless in writing and signed by both parties.

Force Majeure: Contractor shall not be liable for delays or non-performance due to causes

beyond its reasonable control, including but not limited to weather, strikes, material shortages, or acts of God. Such events shall entitle Contractor to a reasonable extension of time and, if applicable, additional compensation via Change Order.

By signing this document, the customer agrees to the services and conditions outlined in this document.

Tradesman Services Certified Building
Contractor License# CBC1268943

Johnny Lyon

ESTIMATE



Prepared For

Johnny Loyd
309 St John's Ave
Palatka , FL 32177
(386) 937-4679

TRADESMAN Services Certified Building
Contractor License# CBC1268943

Estimate # 2106
Date 05/13/2026
Business / Tax # 93-3013849

268 Harbor Dr
Palatka, Florida 32177
Phone: (386) 972-9237
Email: josh@tradesman.services
Web: Tradesman.services

Description

\$34,908.00

Roof Repairs

Pressure wash

Pressure wash metal roof area with cleaner , primer any rusted areas and coat roof area with Henry fibered aluminum roof coating
\$1,386.00

Fabricate the flat stock into coping metal. and cleat metal
\$4,120.00

Totally rebuild the gable style skylight, Making it a flat skylight, use plexiglass and safety steel bars on the inside of the new metal roof curb
\$2,600.00

Install 1" cleat metal on the outer wall and fasteners on the inside wall.
\$5,724.00

Supply galvalume 6x6 down pipe from top roof south corner across lower roof and down the side of the building
\$3,100.00

Retaining brackets and screws
\$3100.00

Metal/Labor

Supply 26 gauge galvalume flat
stock, and supplies for coping and cleat install around the top of the parapet wall

\$11,660.00

Permit

Permit Fees
\$500.00

\$0.00



Scan to Pay Online

Subtotal	\$34,908.00
Total	\$34,908.00
Deposit Due	\$17,454.00

Payment Schedule

Deposit (50%)	\$17,454.00
1st Payment (50%)	\$17,454.00

Disclaimer

This estimate is valid for 30 days. Prices are subject to change based on material availability, market conditions, project specifications, and other factors.

Thank you for your business.

Additional Terms and Conditions

Unforeseen or Concealed Conditions: This Agreement is based on visible and accessible conditions observed at the time of the estimate and site visit. It does not include repairs or additional work for hidden conditions discovered after demolition, opening walls, ceilings, floors, or during the course of the Work, including but not limited to structural damage, rot, mold, termite infestation, outdated or non-compliant electrical/plumbing systems, asbestos, hazardous materials, or other latent defects. Upon discovery of any such conditions, Contractor will promptly notify Owner with photos and a description. Any additional work will be addressed via a written Change Order at Contractor's standard rates. Owner agrees to pay for such additional work upon approval.

Change Orders: No changes, additions, deletions, or extra work shall be performed without a prior written Change Order signed by both parties detailing the scope, cost, and any schedule impact. Verbal agreements or directions are not binding. All Change Orders require a minimum 50% deposit prior to commencement of the additional work, with balance due upon completion. Failure to issue a signed Change Order does not relieve Owner of payment obligations for authorized extra work.

Payment Terms: Payments are due as specified in the Schedule of Payments. Final payment is due upon substantial completion, final inspection approval, and delivery of all lien waivers, warranties, and releases. Contractor may suspend work if payments are not received within 7 days of due date. Late payments shall accrue interest at 1.5% per month (18% per annum). Owner shall pay all costs of collection, including reasonable attorney's fees.

Warranty: Contractor warrants that all work and materials will be free from defects in workmanship for one (1) year from the date of substantial completion, unless otherwise specified. This warranty is in lieu of all other warranties, express or implied. Contractor's sole obligation under this warranty is to repair or replace defective work at its discretion. This warranty does not cover damage from normal wear and tear, Owner neglect, alterations by others, or acts of God. Manufacturer warranties on materials, if any, are passed through to Owner.

Indemnification: To the fullest extent permitted by law, Owner agrees to indemnify, defend, and hold harmless Contractor, its officers, employees, and subcontractors from any claims, damages, losses, or expenses (including attorney's fees) arising out of or related to the Project, except to the extent caused by the sole negligence or willful misconduct of Contractor. Contractor shall indemnify Owner for claims caused by its sole negligence.

Insurance and Liens: Contractor maintains required insurance. Owner shall not permit any liens to be filed against the property and agrees to promptly discharge any liens filed by subcontractors or suppliers. Upon final payment, Owner shall receive unconditional lien releases.

Governing Law and Dispute Resolution: This Agreement shall be governed by the laws of the State of Florida. Any disputes shall first be subject to mediation in Putnam County, Florida. If unresolved, disputes shall be litigated exclusively in the courts of Putnam County, Florida. The prevailing party in any action shall be entitled to recover reasonable attorney's fees and costs.

Entire Agreement / No Oral Modifications: This Agreement, including any attached exhibits and signed Change Orders, constitutes the entire understanding between the parties and supersedes all prior agreements. No modifications or waivers shall be effective unless in writing and signed by both parties.

Force Majeure: Contractor shall not be liable for delays or non-performance due to causes

beyond its reasonable control, including but not limited to weather, strikes, material shortages, or acts of God. Such events shall entitle Contractor to a reasonable extension of time and, if applicable, additional compensation via Change Order.

By signing this document, the customer agrees to the services and conditions outlined in this document.

Tradesman Services Certified Building
Contractor License# CBC1268943

Johnny Loyd

ESTIMATE



Prepared For

Johnny Lyon
309 St John's Ave
Palatka , FL 32177
(386) 937-4679

TRADESMAN Services Certified Building
Contractor License# CBC1268943

268 Harbor Dr
Palatka, Florida 32177
Phone: (386) 972-9237
Email: josh@tradesman.services
Web: Tradesman.services

Estimate # 2120
Date 06/03/2026
Business / Tax # 93-3013849

Description

\$6,714.33

Exterior Painting
Power wash, caulk and prep
2 coats of Sherwin Williams paint (color to be determined by client)



Scan to Pay Online

Subtotal	\$6,714.33
Total	\$6,714.33
Deposit Due	\$3,357.17

Payment Schedule

Deposit (50%)	\$3,357.17
Final (50%)	\$3,357.16

Disclaimer

This estimate is valid for 30 days. Prices are subject to change based on material availability, market conditions, project specifications, and other factors.

Thank you for your business.

Additional Terms and Conditions

Unforeseen or Concealed Conditions: This Agreement is based on visible and accessible conditions observed at the time of the estimate and site visit. It does not include repairs or additional work for hidden conditions discovered after demolition, opening walls, ceilings, floors, or during the course of the Work, including but not limited to structural damage, rot, mold, termite infestation, outdated or non-compliant electrical/plumbing systems, asbestos, hazardous materials, or other latent defects. Upon discovery of any such conditions, Contractor will promptly notify Owner with photos and a description. Any additional work will be addressed via a written Change Order at Contractor's standard rates. Owner agrees to pay for such additional work upon approval.

Change Orders: No changes, additions, deletions, or extra work shall be performed without a prior written Change Order signed by both parties detailing the scope, cost, and any schedule impact. Verbal agreements or directions are not binding. All Change Orders require a minimum 50% deposit prior to commencement of the additional work, with balance due upon completion. Failure to issue a signed Change Order does not relieve Owner of payment obligations for authorized extra work.

Payment Terms: Payments are due as specified in the Schedule of Payments. Final payment is due upon substantial completion, final inspection approval, and delivery of all lien waivers, warranties, and releases. Contractor may suspend work if payments are not received within 7 days of due date. Late payments shall accrue interest at 1.5% per month (18% per annum). Owner shall pay all costs of collection, including reasonable attorney's fees.

Warranty: Contractor warrants that all work and materials will be free from defects in workmanship for one (1) year from the date of substantial completion, unless otherwise specified. This warranty is in lieu of all other warranties, express or implied. Contractor's sole obligation under this warranty is to repair or replace defective work at its discretion. This warranty does not cover damage from normal wear and tear, Owner neglect, alterations by others, or acts of God. Manufacturer warranties on materials, if any, are passed through to Owner.

Indemnification: To the fullest extent permitted by law, Owner agrees to indemnify, defend, and hold harmless Contractor, its officers, employees, and subcontractors from any claims, damages, losses, or expenses (including attorney's fees) arising out of or related to the Project, except to the extent caused by the sole negligence or willful misconduct of Contractor. Contractor shall indemnify Owner for claims caused by its sole negligence.

Insurance and Liens: Contractor maintains required insurance. Owner shall not permit any liens to be filed against the property and agrees to promptly discharge any liens filed by subcontractors or suppliers. Upon final payment, Owner shall receive unconditional lien releases.

Governing Law and Dispute Resolution: This Agreement shall be governed by the laws of the State of Florida. Any disputes shall first be subject to mediation in Putnam County, Florida. If unresolved, disputes shall be litigated exclusively in the courts of Putnam County, Florida. The prevailing party in any action shall be entitled to recover reasonable attorney's fees and costs.

Entire Agreement / No Oral Modifications: This Agreement, including any attached exhibits and signed Change Orders, constitutes the entire understanding between the parties and supersedes all prior agreements. No modifications or waivers shall be effective unless in writing and signed by both parties.

Force Majeure: Contractor shall not be liable for delays or non-performance due to causes

beyond its reasonable control, including but not limited to weather, strikes, material shortages, or acts of God. Such events shall entitle Contractor to a reasonable extension of time and, if applicable, additional compensation via Change Order.

By signing this document, the customer agrees to the services and conditions outlined in this document.

Tradesman Services Certified Building
Contractor License# CBC1268943

Johnny Lyon

ESTIMATE



Prepared For

Johnny Lyon
309 St John's Ave
Palatka , FL 32177
(386) 937-4679

TRADESMAN Services Certified Building
Contractor License# CBC1268943

268 Harbor Dr
Palatka, Florida 32177
Phone: (386) 972-9237
Email: josh@tradesman.services
Web: Tradesman.services

Estimate # 2122
Date 06/04/2026
Business / Tax # 93-3013849

Description

\$12,600.00

Mason Repointing/tooling

For the 100 lineal feet of brick that needs to be retooled with the seven chimney stacks that need to be retooled on three sides as well as the top courses facing on the outside, including mortar -\$10,000|

Permit

Permit Fee/inspection



Scan to Pay Online

Subtotal	\$12,600.00
Total	\$12,600.00
Deposit Due	\$6,300.00

Payment Schedule

Deposit (50%)	\$6,300.00
Final (50%)	\$6,300.00

Disclaimer

This estimate is valid for 30 days. Prices are subject to change based on material availability, market conditions, project specifications, and other factors.

Thank you for your business.

Additional Terms and Conditions

Unforeseen or Concealed Conditions: This Agreement is based on visible and accessible conditions observed at the time of the estimate and site visit. It does not include repairs or additional work for hidden conditions discovered after demolition, opening walls, ceilings, floors, or during the course of the Work, including but not limited to structural damage, rot, mold, termite infestation, outdated or non-compliant electrical/plumbing systems, asbestos, hazardous materials, or other latent defects. Upon discovery of any such conditions, Contractor will promptly notify Owner with photos and a description. Any additional work will be addressed via a written Change Order at Contractor's standard rates. Owner agrees to pay for such additional work upon approval.

Change Orders: No changes, additions, deletions, or extra work shall be performed without a prior written Change Order signed by both parties detailing the scope, cost, and any schedule impact. Verbal agreements or directions are not binding. All Change Orders require a minimum 50% deposit prior to commencement of the additional work, with balance due upon completion. Failure to issue a signed Change Order does not relieve Owner of payment obligations for authorized extra work.

Payment Terms: Payments are due as specified in the Schedule of Payments. Final payment is due upon substantial completion, final inspection approval, and delivery of all lien waivers, warranties, and releases. Contractor may suspend work if payments are not received within 7 days of due date. Late payments shall accrue interest at 1.5% per month (18% per annum). Owner shall pay all costs of collection, including reasonable attorney's fees.

Warranty: Contractor warrants that all work and materials will be free from defects in workmanship for one (1) year from the date of substantial completion, unless otherwise specified. This warranty is in lieu of all other warranties, express or implied. Contractor's sole obligation under this warranty is to repair or replace defective work at its discretion. This warranty does not cover damage from normal wear and tear, Owner neglect, alterations by others, or acts of God. Manufacturer warranties on materials, if any, are passed through to Owner.

Indemnification: To the fullest extent permitted by law, Owner agrees to indemnify, defend, and hold harmless Contractor, its officers, employees, and subcontractors from any claims, damages, losses, or expenses (including attorney's fees) arising out of or related to the Project, except to the extent caused by the sole negligence or willful misconduct of Contractor. Contractor shall indemnify Owner for claims caused by its sole negligence.

Insurance and Liens: Contractor maintains required insurance. Owner shall not permit any liens to be filed against the property and agrees to promptly discharge any liens filed by subcontractors or suppliers. Upon final payment, Owner shall receive unconditional lien releases.

Governing Law and Dispute Resolution: This Agreement shall be governed by the laws of the State of Florida. Any disputes shall first be subject to mediation in Putnam County, Florida. If unresolved, disputes shall be litigated exclusively in the courts of Putnam County, Florida. The prevailing party in any action shall be entitled to recover reasonable attorney's fees and costs.

Entire Agreement / No Oral Modifications: This Agreement, including any attached exhibits and signed Change Orders, constitutes the entire understanding between the parties and supersedes all prior agreements. No modifications or waivers shall be effective unless in writing and signed by both parties.

Force Majeure: Contractor shall not be liable for delays or non-performance due to causes

beyond its reasonable control, including but not limited to weather, strikes, material shortages, or acts of God. Such events shall entitle Contractor to a reasonable extension of time and, if applicable, additional compensation via Change Order.

By signing this document, the customer agrees to the services and conditions outlined in this document.

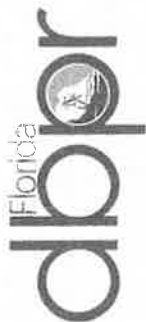
Tradesman Services Certified Building
Contractor License# CBC1268943

Johnny Lyon



Ron DeSantis, Governor

Melanie S. Griffin, Secretary



STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

CONSTRUCTION INDUSTRY LICENSING BOARD

THE BUILDING CONTRACTOR HEREIN IS CERTIFIED UNDER THE
PROVISIONS OF CHAPTER 489, FLORIDA STATUTES

LEMELLE, JOSHUA

TRADESMAN COMMERCIAL PROJECT MANAGEMENT AND
268 HARBOR DR
PALATKA FL 32177

LICENSE NUMBER: CBC1268943

EXPIRATION DATE: AUGUST 31, 2026

Always verify licenses online at MyFloridaLicense.com

ISSUED: 05/16/2025

Do not alter this document in any form.

This is your license. It is unlawful for anyone other than the licensee to use this document.



Tradesman Commercial Project Management and Maintenance Services LLC

Joshua LeMelle, President/Owner | CBC #CBC1268943
Phone: 386-972-9237 | Email: josh@tradesman.services | Palatka, Florida

July 15, 2026

Johnny Lyon
Steamboat Willies
309 St Johns Ave
Palatka, FL 32177

Re: Level 1 Alteration Building Permit – Masonry Repointing and Chimney Repairs at Steamboat Willies

Dear Johnny,

Thank you for the opportunity to perform the structural, roof, and masonry work at Steamboat Willies. To ensure full compliance with the Florida Building Code and local regulations, I will be submitting an application for a **Level 1 Alteration Building Permit** with the Putnam County Building Department. This permit covers the structural modifications per the approved engineering drawings, roof repairs and coating, parapet and drainage improvements, and masonry repointing/retooling.

As your licensed Certified Building Contractor (CBC #CBC1268943), I will serve as the permit qualifier and will handle the application, plan review coordination, and all required inspections.

Scope of Proposed Work (covered under this Level 1 Alteration Building Permit):

Structural Work (per approved engineering drawings – Sheet S1):

- Demolition and removal of the existing wood beam.
- Fabrication, delivery, and installation of one new 22 linear foot W8x25 structural steel beam (A992), including bearing plates, shims, and all welded connections.
- Installation of temporary shoring, needle beams (W4x13), temporary lintels, and wood blocking to support the structure during beam replacement.
- Masonry and grout infill at the new beam bearing locations, including brick, anchors, leveling grout, and additional brick infill as required.
- All associated welding and removal of temporary shoring items upon completion.

Roof Repairs and Coating:

- Pressure washing of the designated metal roof area with appropriate cleaner.
- Priming of any rusted areas.
- Application of Henry fibered aluminum roof coating over the prepared metal roof surface.

Parapet, Coping, and Edge Metal Work:

- Fabrication and installation of 26 gauge galvalume coping metal and cleat metal around the top of the parapet walls using flat stock and required supplies.
- Installation of 1" cleat metal on the outer wall with fasteners on the inside wall.

Drainage Improvements:

- Supply and installation of a new galvalume 6x6 downpipe system routing from the top roof south corner across the lower roof and down the side of the building.
- Installation of retaining brackets, screws, and all associated fasteners and supports for the new downpipe.

Masonry Repointing and Retooling:

- Selective repointing and tooling of approximately 100 lineal feet of existing brick masonry.

- Repointing and tooling of seven chimney stacks on three sides plus the top exterior courses, using mortar compatible with the existing masonry.

All work shall be performed in accordance with the Florida Building Code (including the Florida Existing Building Code for Level 1 Alterations), approved engineering drawings (Sheet S1), manufacturer specifications for coating and metal products, and accepted masonry repair practices. Chimney work shall comply with applicable fire safety and masonry chimney requirements. Temporary protection, site safety, and cleanup are included.

Once the permit is issued, we will schedule the work promptly and keep you updated throughout the process. If you have any questions about the permit, scope, or timeline, please don't hesitate to reach out.

Thank you again for your trust. I look forward to completing this project to your satisfaction.

Sincerely,

Joshua LeMelle

President / Owner

Tradesman Commercial Project Management and Maintenance Services LLC

CBC #CBC1268943

386-972-9237 | josh@tradesman.services

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICY. HOWEVER, THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. ENDORSEMENT IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement of certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

CE# 386-325-9468 386-328-4112

NK BUSH INSURANCE AGENCY

1 SOUTH S.R. 19

1E 2

ATKA, FL 32177

ID

Seaman Commercial Project Management and

tenance Services LLC

Harbor Dr

Atka FL 32177

CONTACT	
NAME	FRANK BUSH INSURANCE AGENCY
PHONE	
FAX	386-325-9468
EMAIL	fbushinsurance@bellsouth.net
ADDRESS	Atka, FL 386-328-4112
INSURER(S) AFFORDING COVERAGE	
INSURER A:	Atlantic Casualty Ins Co
INSURER B:	
INSURER C:	
INSURER D:	
INSURER E:	
INSURER F:	

FRAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

TYPE OF INSURANCE	AGENCY	POLICY NUMBER	POLICY EFF. DATE (MM/DD/YYYY)	POLICY EXP. DATE (MM/DD/YYYY)	LIMITS
☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GENERAL AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PER OCC ☐ LOC OTHER:		L063011266-2	05/08/2020	05/08/2027	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (EA occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000
AUTOMOBILE LIABILITY ANY AUTO ☐ OWNED ☐ SCHEDULED ☐ AUTOS ONLY ☐ AUTOS ☐ HIRED ☐ NEW-OWNED ☐ AUTOS ONLY ☐ AUTOS ONLY					COVERED SINGLE LIMIT (EA accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ EACH OCCURRENCE \$ AGGREGATE \$
UMBRELLA LMB ☐ EXCESS LMB ☐ RETENTION \$					EACH OCCURRENCE \$ AGGREGATE \$
WORKERS COMPENSATION AND EMPLOYERS' LIABILITY IS PROPRIETOR/PARTNER/EXECUTIVE OFFICER/OWNER EXCLUDED? Mandatory in FL Yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A			E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

OPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER	CANCELLATION
OHNS COUNTY CONTRACTOR LICENSING LEWIS SPEEDWAY UGUSTINE, FL 32084 J.L. conlicen@sjcl.us	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE Frank Bush

© 1988-2015 ACORD CORPORATION. All rights reserved.

RD 25 (2018/03)

The ACORD name and logo are registered marks of ACORD

Section 5 - Project Impact

309-311 St. Johns Ave. built in 1885

The revitalization of this building represents a continued investment in the rehabilitation and long-term preservation of an older commercial building (built in 1885) within the CRA district. In the last two years we have invested over \$50,000 toward exterior improvements and stabilization efforts to bring the property to its current stage of restoration.

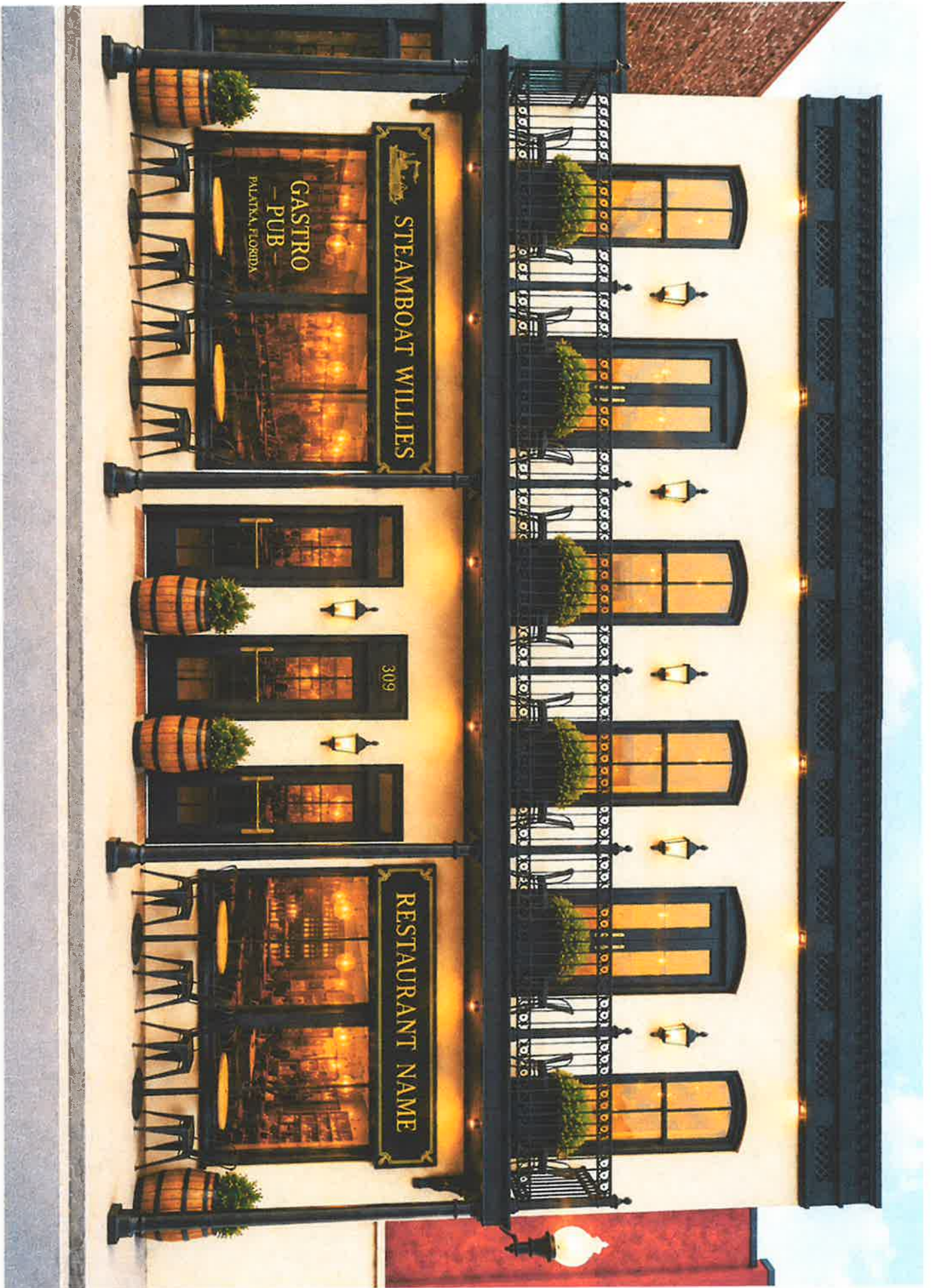
The proposed improvements include replacement of a deteriorated structural beam, masonry repointing and stabilization, installation of protective metal caps and a new gutter system to improve drainage and prevent future water intrusion and complete exterior repainting and façade enhancement. These improvements will substantially improve the building's structural integrity, safety, appearance, and long-term sustainability while protecting the property from continued deterioration.

Beyond the current phase of work we plan to continue investing in the property through installation of new windows and restoration of architectural elements designed to return the building as closely as possible to its original historic appearance, including reconstruction of a balcony feature consistent with the character of the structure.

Collectively, these improvements will enhance the visual appeal and functionality of the property while contributing positively to surrounding conditions within the CRA district. Revitalizing a prominent older building helps strengthen the overall streetscape, encourages additional private investment nearby, and supports the CRA's goals of beautification, preservation, economic vitality, and community revitalization. The project demonstrates an ongoing commitment to restoring and maintaining the historic character and economic value of the district for the long term.









**Capital City
Bank**

e statement

Capital City Bank OnLine

LEMON STREET BISTRO LLC
JOHN A LYON
309 SAINT JOHNS AVE
PALATKA FL 32177-4722

Date 5/29/26
Primary Account

Page 1
XXXXXXX9401

Enroll in Making Cents & boost your savings when you use your personal Capital City Bank Visa debit card to shop! Sign up today or learn more at ccbg.com/makingcents. Terms and conditions apply.

CHECKING ACCOUNT

CAREFREE BUSINESS CHECKING		Images	11
Account Number	XXXXXXX9401	Statement Dates	5/01/26 thru 5/31/26
Previous Balance	99,168.58	Days in this Statement Period	31
36 Deposits/Credits	43,372.74	Avg Ledger Balance	98,790.74
56 Checks/Debits	42,253.08	Avg Collected Balance	98,790.74
Service Charges	10.00		
Interest Paid	.00		
Ending Balance	100,278.24		

SERVICE CHARGE BREAKDOWN

*SC DETAIL-MAINTENANCE FEE	10.00
----------------------------	-------

DEPOSITS AND OTHER CREDITS

Date	Description	Amount
5/01	TOAST DEP APR 30CCD 0005070301EE7ZU	1,939.44



e statement

Capital City Bank OnLine

LEMON STREET BISTRO LLC
JOHN A LYON
309 SAINT JOHNS AVE
PALATKA FL 32177-4722

Date 5/29/26
Primary Account

Page 7
XXXXXXXX9401

CAREFREE BUSINESS CHECKING

XXXXXXXX9401 (Continued)

OTHER DEBITS

Date	Description	Amount
	PALATKAFL CARD# 7815	
5/27	TOAST PAYROLL TOAST PAYRCCD 1161630473	1,475.94-
5/27	CHAMPION BRANDS,FINTECHEFTCCD 27-4511565	1,297.95-
5/27	BEN E. KEITH COM1000 CTX ISA*00* *00* *17*121000248 *17*063100 688 *260526*0137*U*00401*	360.05-
5/28	TOAST PAYROLL TAX COL CCD	1,290.28-
5/29	BILL PAID-MASSEY SERVICES CONF #488	65.00-
5/29	SERVICE CHARGE	10.00-

CHECKS IN NUMBER ORDER

Date	Check No	Amount	Date	Check No	Amount
5/05	7249	100.00	5/04	1000349*	2,300.00
5/01	7255*	96.88	5/06	1000351*	107.00
5/06	7256	228.83	5/12	1000353*	3,000.00
5/18	7257	101.69	5/13	1000354	1,105.40
5/27	7258	1,600.00	5/20	1000355	107.00

* Denotes missing check numbers

DAILY BALANCE INFORMATION

Date	Balance	Date	Balance	Date	Balance
5/01	101,086.24	5/12	101,456.10	5/21	94,274.12
5/04	101,596.37	5/13	100,244.66	5/22	92,041.90
5/05	101,136.07	5/14	96,721.96	5/26	104,082.60
5/06	101,105.37	5/15	96,651.45	5/27	99,547.97
5/07	99,950.72	5/18	100,259.82	5/28	99,112.79
5/08	101,765.98	5/19	97,609.26	5/29	100,278.24
5/11	103,475.87	5/20	94,396.21		

APPLICATION



Building Improvement Grant Program

APPLICATION PACKET

2026 Cycle

PROGRAM SNAPSHOT

- This is a reimbursement-based grant program
- Minimum 25% matching funds required
- Work may NOT begin prior to written CRA approval
- Program is not retroactive
- All work must be performed by a licensed contractor (State of Florida)
- Property must be located within the CRA District
- Grant is subject to a 3-year recapture (clawback) provision

APPLICATION CHECKLIST

Incomplete applications will not be reviewed.

- ☐ Completed Application Form (all sections)
- ☐ Detailed Scope of Work
- ☐ Itemized Contractor Estimate
- ☐ Before Photos (clear and labeled)
- ☐ Proof of Ownership or Authorization
- ☐ Proof of Matching Funds (minimum 25%)
- ☐ Contractor Information (licensed required)
- ☐ Permit Information or Verification
- ☐ Certificate of Appropriateness (*if applicable*)

GENERAL INSTRUCTIONS

This application must be completed in full and submitted by the deadline.

Applications that are incomplete, illegible, or missing required documentation will not be reviewed.

Submission of an application does not guarantee funding.

SECTION 1 — APPLICANT INFORMATION

Applicant Name: Beck/Sloan Properties

Mailing Address: 2000 Reid Street, Palatka, FL

Phone: 386-328-0344

Email: brecksloan@checkbeck.com

SECTION 2 — PROPERTY INFORMATION

Property Address: 211 St. Johns Avenue

Parcel ID: 42-10-27-6850-0120-0020

Current Use: ☐ Residential ☒ Commercial ☐ Other

SECTION 3 — PROJECT OVERVIEW

Describe the current condition of the property and the specific blight or code-related issues being addressed.

Explain why these improvements are necessary at this time.

The commercial property located at 211 St. Johns Avenue in downtown Palatka currently exhibits visible signs of deterioration, including aging exterior features, deferred maintenance, and conditions that detract from the overall appearance of the surrounding business district.

SECTION 4 — SCOPE OF WORK

Provide a detailed description of the proposed improvements, including:

- Materials to be used
- Type and extent of work
- Areas of the property impacted

The proposed improvements include a comprehensive exterior façade renovation featuring new commercial-grade double full-glass entrance doors and multiple glass storefront systems spanning the building to enhance visibility, access, and natural light. New architectural awnings will be installed to define and accentuate the façade's windows and entryways, complemented by upgraded exterior lighting fixtures to improve safety and visual appeal. Additional work includes application of new stucco and brick veneers and exterior paint, installation of new architectural columns, and construction of a new balcony with protective railing to add depth and functionality to the upper façade.

Important:

The approved Scope of Work will serve as the basis for reimbursement.

Any changes must receive prior written approval from the CRA.

Roof repairs are not eligible unless specifically approved by the CRA.

SECTION 5 — PROJECT IMPACT

Describe how the proposed improvements will:

- Enhance the property
- Improve surrounding conditions
- Support revitalization within the CRA District

Improvements to this property are necessary to eliminate blighting influences, enhance public perception of the downtown corridor, and encourage additional private investment in neighboring properties. Revitalizing the site will support ongoing downtown redevelopment efforts, strengthen economic activity, improve the visitor experience, and contribute to a more attractive and welcoming environment for residents, businesses, and tourists.

SECTION 6 — PROJECT COST & ESTIMATE

Total Project Cost: \$ 260,122.00

Matching Funds (Minimum 25%)

Describe how your portion of the project will be funded:

- ☐ Personal Savings
- ☒ Business Funds
- ☐ Loan Financing
- ☐ Other: _____

Acceptable Proof Includes:

- Recent bank statements (30–60 days)
- Loan approval or commitment letters
- Business financial statements
- Line of credit documentation

All documentation must clearly demonstrate available funds tied to the applicant.

SECTION 7 — CONTRACTOR & PERMITS

Contractor Name: Wayne Francis Paytas
License Number: CGC1538075
Phone/Email: 386-385-5560

Permits

List required permits or provide verification if none are required:

Applicant is responsible for obtaining all required permits prior to construction.

- Building Permit from Putnam Count
- Site/Code Review by the City of Palatk

SECTION 8 — PROJECT TIMELINES

Estimated Start Date: October 1, 2026
Estimated Completion Date: September 30, 2027

SECTION 9 — REQUIRED ATTACHMENTS & COMPLIANCE

All submissions must be complete, legible, and verifiable.

Required Attachments:

- Contractor Estimate (itemized)
- Before Photos
- Proof of Ownership
- Matching Funds Documentation
- Contractor License
- Permit Information
- Certificate of Appropriateness (if applicable)

Compliance Requirements:

- All costs must align with the approved Scope of Work
- All vendors must be properly licensed (where applicable)
- The CRA reserves the right to verify all submitted information

Note:

Detailed reimbursement requirements are provided in the CRA Reimbursement Guide and must be followed for payment eligibility.

SECTION 10 — APPLICANT CERTIFICATION

I certify that all information provided is true and accurate. I understand:

- This is a reimbursement-based program
- Work cannot begin prior to CRA approval
- Submission of an application does not guarantee funding
- All program requirements must be met for reimbursement eligibility

Grant Recapture (Clawback) Provision

If the property is sold or ownership is transferred within three (3) years of reimbursement:

- The grant may be subject to full or prorated repayment
- The CRA reserves the right to enforce repayment

Corporate Authorization (if applicable)

If applying as a business entity, documentation must be provided demonstrating signing authority.

Applicant Signature: [Signature]

Date: 6/11/2026

STATE OF FLORIDA

COUNTY OF _____

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 11 day of June, 2026, by Preston Sloan (name of person),

☒ who is personally known to me, or

☐ who has produced _____ as identification.

Signature of Notary Public: [Signature]

Printed Name of Notary: Joan Laney

Notary Public, State of Florida

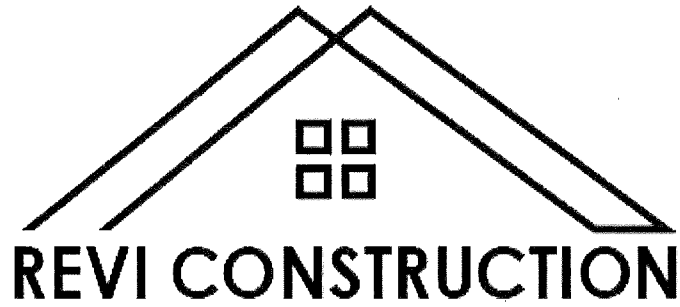
Commission No.: HH 686414

My Commission Expires: 7/22/29

(SEAL)



JOAN LANEY
Notary Public
State of Florida
Comm# HH686414
Expires 7/22/2029



620 S. SR 19, STE 2 Palatka, FL 32177
(386) 385-5560 www.Revi-FL.com
CGC 1538075

May 22, 2026
RE: 211 St. Johns Ave.

Dear Sir/Madam,

Revi Construction is pleased to propose to provide all labor, materials, equipment, and insurance necessary to complete the exterior renovations and structural improvements at 211 St. Johns Ave.

Scope of Work Description:

Structural modifications for exterior openings, installation of storefront glass and doors, construction of structural balconies and railings, stucco application, exterior painting, installation of new awnings, and associated project management services.

Item	Description	Amount
1	Structural Work for Exterior Openings	\$45,500.00
2	Storefront Glass and Doors	\$40,508.00
3	Structural Balconies and Railings	\$45,690.00
4	Stucco Front of Building	\$34,900.00
5	Paint Exterior	\$15,200.00
6	General Conditions	\$15,000.00
7	Install New Awnings	\$34,824.00
8	Contractor's Fee	\$28,500.00

TOTAL LABOR AND MATERIAL: \$260,122.00

Thank you for the opportunity to provide this proposal. Please feel free to contact Revi Construction with any questions or if additional information is needed. We look forward to working with you on this project.

Sincerely,

Wayne Paytas
Revi Construction, LLC
Director of Construction
Certified General Contractor
386-385-5560 Ext 641 Office
904-545-5702 Cell
Wpaytas@revi-fl.com



NOW

AFTER

Parcel Owner Mailing

42-10-27-6850-0120-0020
BECK/SLOAN PROPERTIES INC
2000 REID ST
PALATKA FL 32177

(VID 42482)

911 Description

211 ST JOHNS AV PALATKA 32177
DICK'S MAP OF PALATKA MB2 P46 BLK 12 LOT 2 + PT OF LOTS 10 + 11 BK207 P589

Parent Parcel	Amount	Remainder	Owner %	Applied To
Exemption				

Improvement Value	603,760	Use Code	01300
OBXF Value	7,000	Improvements	1
Land Value	56,100	Location	City of Palatka - Downtown Dist
Market Value	666,860	Total Acres	0.21
Just Value CU	0	Zoning	DR
Just Value CU	0	FLUM	COM
Market Adjusted	666,860		

Taxing District	Assessed Limited	Minus(-) Exemptions	Taxable Value
County General	666,860	0	666,860
St Johns River WMD	666,860	0	666,860
Palatka	666,860	0	666,860
School	666,860	0	666,860

Visits	SRS	2022-12-13	DRH	2020-12-03
Changes	wwa121	2025-08-19	apet26	2025-08-15

Primary Improvement									
Description	General Retail Store				Title Year			Depth Chart	Corner Factor
	Class	Dep Rate	Year Built	Model	Title No.	RP No or Tag	Length		
Adj Base Rate	87.66		1910						
Base Sq Ft	9,176	Eff Yr. Built	1983						
% Good	46.25	Obs Cond							
Quality	1.00	Replace Cost	1,305,433						
		Dep Rep Cost	603,760						
		Functional Obs							
		Economic Obs							

Line	Code	Description	Depth In Feet	Depth Chart	Corner Factor	Cond	Unit Price	Adj Unit Price	Units	Just Value	CU Unit Price	CU Value	Just Value CU	Taxable Value
1	071	Downtown Palatka Comm Sq Ft	0		1		6		6	9,350.00	0	0	0	56,100

Book	Page	Instrument	Parcel Sales Data		QSCD	Price
1813	1429	WD	Sale Date	2025-05-29	01 I	100
1761	1194	WD		2024-06-06	01 I	100
1761	1189	WD		2024-06-06	01 I	100
1664	1268	WD		2022-04-01	01 I	325,000
1664	1264	AFFD		2022-04-01	I	
1632	0122	WAV		2021-08-16	02 I	785,000

Line	Code	Units	Length	Width	Sq Ft	Rate	Value
1	028-99C	1				7,000	7,000
							Total: 7,000



Primary Improvement					Improvement Area & Additions				
Substructure		03 - Spread Footing		Cabinet & Mill		Desc		Improvement Area & Additions	
Floor System		01 - Slab on Grade		Floor Finish		B00		% Rate	Cost
Exterior Walls		05 - Concrete Blk. Stucco		Interior Finish		CAN		Sq Ft	
Height (feet)		14		Paint & Decor		UTU		Rate	
Party Wall %				Plumbing Fixt					
Sub Frame		02 - Masonry - Pilaster		Bath Tile					
Roof Framing		06 - Wood Frame/Truss (COM)		Heating & Air					
Roof Cover		01 - Built-Up Comp/Wood		Electrical					
Bed / Bath		/		Corners					

Total Replacement Cost: 1,305,433														
Line	Code	Description	Depth In Feet	Depth Chart	Corner Factor	Cond	Unit Price	Adj Unit Price	Units	Just Value	CU Unit Price	CU Value	Just Value CU	Taxable Value
1	071	Downtown Palatka Comm Sq Ft	0		1		6		6	9,350.00	0	0	0	56,100



For Locals. By Locals.

May 21, 2026

To whom it may concern, Beck/Sloan Properties Inc checking account with Barwick Banking Company, the account currently reflects sufficient available funds to support the \$25,000.00 matching contribution for a CRA Building Improvement Grant Project for **211 St Johns Ave**

Please let me know if you have any questions.

Thank you and have a blessed day.

A handwritten signature in black ink, appearing to be 'HP' or similar initials, written in a cursive style.

Heather Proffitt
Vice President
Branch Manager
620 S SR 19 STE 1
Palatka, FL 32177
O: 386-643-1007
F: 386-866-5807
C: 386-538-4655



Ron DeSantis, Governor

Melanie S. Griffin, Secretary



STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

CONSTRUCTION INDUSTRY LICENSING BOARD

THE GENERAL CONTRACTOR HEREIN IS CERTIFIED UNDER THE
PROVISIONS OF CHAPTER 489, FLORIDA STATUTES

PAYTAS, WAYNE FRANCIS

REVI CONSTRUCTION LLC
14 FERNHAM LANE
PALM COAST FL 32137

LICENSE NUMBER: CGC1538075

EXPIRATION DATE: AUGUST 31, 2026

Always verify licenses online at MyFloridaLicense.com

ISSUED: 04/11/2025

Do not alter this document in any form.

This is your license. It is unlawful for anyone other than the licensee to use this document.



APPLICATION

Nicole Auth

From: Nicole Auth
Sent: Wednesday, July 1, 2026 12:35 PM
To: Visit Palatka
Subject: CRA Building Improvement Grant Application Status Update - 501 & 505 St Johns Ave, 102,104, & 106 5th St

Dear Applicant,

Thank you for submitting your applications for the Community Redevelopment Agency (CRA) Building Improvement Grant Program.

Staff has completed the initial administrative review of your applications to determine completeness and eligibility for consideration under the Building Improvement Grant Program. At this time, your applications appear to be complete and will advance to the next phase of the review process.

As discussed previously, the Building Improvement Grant Program generally allows applications to be submitted based on individual project addresses or storefronts rather than strictly by parcel number. This recognizes that many downtown historic buildings contain multiple storefronts, tenant spaces, or separately addressed commercial spaces.

Accordingly, staff has accepted your five applications as submitted for consideration. However, acceptance of multiple applications for review should not be interpreted as a determination that each application constitutes a separate eligible project for funding purposes.

As part of the public review process, the Tax Increment Financing Advisory Committee (TIFAC) and the CRA Board may consider whether the proposed improvements represent distinct redevelopment activities or components of a single unified redevelopment project. This determination may take into consideration factors such as the proposed scope of work, shared building systems, coordinated construction activities, continuous façade improvements, and whether the improvements collectively function as one redevelopment effort.

If it is determined during the review process that the applications represent a single redevelopment project, reimbursement limitations may be applied to the project as a whole in accordance with the Building Improvement Grant Program Guidelines to ensure equitable administration of the program and responsible stewardship of CRA funds.

Eligible applications will be evaluated and scored by the Tax Increment Financing Advisory Committee (TIFAC) during its public meeting on **Wednesday, July 22, 2026, at 2:00 p.m.** at City Hall. Following the TIFAC meeting, the Committee's funding recommendations will be forwarded to the CRA Board for consideration. Staff will notify you of the Committee's recommendation and provide information regarding the next steps in the process.

Thank you for your investment in improving properties within the Community Redevelopment Area. We appreciate your commitment to the continued revitalization of downtown and look forward to working with you throughout the remainder of the review process. If you have any questions, please feel free to contact me.

Kind regards,

Parcel: 42-10-27-6850-0280-0050
Owner: BECK/SLOAN PROPERTIES INC
VID: 42623
Staff Area: C

911 Address: 501 ST JOHNS AV
PALATKA 32177
Mailing Address: 2000 REID ST
PALATKA FL 32177
Subdivision:
Owner Id / Parcels: 9619 / 73

Description: DICKS MAP OF PALATKA MB2 P46, BLK 28 N 105FT 11IN OF E 50FT, OF LOT 5 BK220 P154

Tax Roll Year 2026   TRIM  Tax Bill  GIS  Map  Email  PRC

[Main](#) [Value](#) [Land](#) [Sales](#) [Improvements](#) [Features](#) [Tax Cap](#) [Images](#)

Additional 911 Addresses

100 S 5TH ST PALATKA 32177
102 S 5TH ST PALATKA 32177
104 S 5TH ST PALATKA 32177
106 S 5TH ST PALATKA 32177

 Top

Summary

Just Value of Land:	31,800	Property Use: 	08600 - CTY INC NONMUNI
OBXF Value:	0	Structures:	1
Improvement Value:	160,300	Mobile Homes: 	0
Market Value:	192,100	MH Unextended:	0
Market Classified:	0	Census Block:	121079508003
Classified: 	0	Location:	City of Palatka - Downtown
Market Adjusted:	192,100		Dist
Total Acreage:	0.12	Neighborhood:	

Non-Ad Valorem Assessments

No Non-Ad Valorem Assessments are available

BUILDING IMPROVEMENT GRANT PROGRAM



Building Improvement Grant Program

APPLICATION PACKET

2026 Cycle

PROGRAM SNAPSHOT

- This is a reimbursement-based grant program
- Minimum 25% matching funds required
- Work may NOT begin prior to written CRA approval
- Program is not retroactive
- All work must be performed by a licensed contractor (State of Florida)
- Property must be located within the CRA District
- Grant is subject to a 3-year recapture (clawback) provision

APPLICATION CHECKLIST

Incomplete applications will not be reviewed.

- ☒ Completed Application Form (all sections)
- ☒ Detailed Scope of Work
- ☒ Itemized Contractor Estimate
- ☒ Before Photos (clear and labeled)
- ☒ Proof of Ownership or Authorization
- ☒ Proof of Matching Funds (minimum 25%)
- ☒ Contractor Information (licensed required)
- ☒ Permit Information or Verification
- ☐ Certificate of Appropriateness (*if applicable*)

BUILDING IMPROVEMENT GRANT PROGRAM

GENERAL INSTRUCTIONS

This application must be completed in full and submitted by the deadline.

Applications that are incomplete, illegible, or missing required documentation will not be reviewed.

Submission of an application does not guarantee funding.

SECTION 1 — APPLICANT INFORMATION

Applicant Name: Beck/Sloan Properties

Mailing Address: 2000 Reid Street, Palatka, FL

Phone: 386-328-0344

Email: brecksloan@checkbeck.com

SECTION 2 — PROPERTY INFORMATION

Property Address: 501 St. Johns Avenue/100 5th Street

Parcel ID: 42-10-27-6850-0280-0050

Current Use: ☐ Residential ☒ Commercial ☐ Other

SECTION 3 — PROJECT OVERVIEW

Describe the current condition of the property and the specific blight or code-related issues being addressed.

Explain why these improvements are necessary at this time.

The commercial property located at 501 St. Johns Avenue occupies a highly visible corner lot in downtown Palatka directly across from the Putnam County Courthouse. Despite its strategic location and significant exposure to pedestrian and vehicular traffic, the property currently exhibits signs of physical deterioration, including aging exterior elements and conditions that detract from its overall appearance and marketability.

SECTION 4 — SCOPE OF WORK

Provide a detailed description of the proposed improvements, including:

- Materials to be used
- Type and extent of work
- Areas of the property impacted

The proposed improvements include a complete façade enhancement featuring new commercial-grade double half-glass entrance doors topped with a decorative half-circle transom window, decorative bracket frieze elements inspired by the historic Putnam House, a new bulkhead at the base of the storefront, and a new awning designed to highlight the building's windows and entrance. Additional work includes the installation of decorative exterior lighting, restoration and refinishing of existing brick and cornice features, and repainting of the entire façade. These improvements will impact the front exterior elevation of the property, creating a more attractive and historically inspired storefront that enhances the building's appearance and contribute to the continued revitalization of downtown Palatka.

BUILDING IMPROVEMENT GRANT PROGRAM

Important:

The approved Scope of Work will serve as the basis for reimbursement.

Any changes must receive prior written approval from the CRA.

Roof repairs are not eligible unless specifically approved by the CRA.

SECTION 5 — PROJECT IMPACT

Describe how the proposed improvements will:

- Enhance the property
- Improve surrounding conditions
- Support revitalization within the CRA District

Improvements to the property are necessary to enhance its role as a highly visible commercial destination that supports both local business growth and tourism in downtown Palatka. Renovations will improve the property's appearance, create a more welcoming experience for visitors, and increase its ability to attract commercial activity. As a prominent downtown location, reinvestment in the site will support economic growth, strengthen visitor engagement, and contribute to the continued revitalization of Palatka's historic downtown district.

SECTION 6 — PROJECT COST & ESTIMATE

Total Project Cost: \$ 110,548.32

Matching Funds (Minimum 25%)

Describe how your portion of the project will be funded:

- ☐ Personal Savings
- ☒ Business Funds
- ☐ Loan Financing
- ☐ Other: _____

Acceptable Proof Includes:

- Recent bank statements (30–60 days)
- Loan approval or commitment letters
- Business financial statements
- Line of credit documentation

All documentation must clearly demonstrate available funds tied to the applicant.

SECTION 7 — CONTRACTOR & PERMITS

Contractor Name: Wayne Francis Paytas
License Number: CGC1538075
Phone/Email: 386-385-5560

Permits

List required permits or provide verification if none are required:

Applicant is responsible for obtaining all required permits prior to construction.

- Building Permit from Putnam Count
- Site/Code Review by the City of Palatka

SECTION 8 — PROJECT TIMELINES

Estimated Start Date: October 1, 2026
Estimated Completion Date: September 30, 2027

SECTION 9 — REQUIRED ATTACHMENTS & COMPLIANCE

All submissions must be complete, legible, and verifiable.

Required Attachments:

- Contractor Estimate (itemized)
- Before Photos
- Proof of Ownership
- Matching Funds Documentation
- Contractor License
- Permit Information
- Certificate of Appropriateness (if applicable)

Compliance Requirements:

- All costs must align with the approved Scope of Work
- All vendors must be properly licensed (where applicable)
- The CRA reserves the right to verify all submitted information

Note:

Detailed reimbursement requirements are provided in the CRA Reimbursement Guide and must be followed for payment eligibility.

SECTION 10 — APPLICANT CERTIFICATION

I certify that all information provided is true and accurate. I understand:

- This is a reimbursement-based program
- Work cannot begin prior to CRA approval
- Submission of an application does not guarantee funding
- All program requirements must be met for reimbursement eligibility

Grant Recapture (Clawback) Provision

If the property is sold or ownership is transferred within three (3) years of reimbursement:

- The grant may be subject to full or prorated repayment
- The CRA reserves the right to enforce repayment

Corporate Authorization (if applicable)

If applying as a business entity, documentation must be provided demonstrating signing authority.

Applicant Signature: [Signature]

Date: 6/11/2026

STATE OF FLORIDA

COUNTY OF _____

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 11 day of June, 2026 by Preston Sloan (name of person),

☒ who is personally known to me, or

☐ who has produced _____ as identification.

Signature of Notary Public: [Signature]

Printed Name of Notary: Joan Laney

Notary Public, State of Florida

Commission No.: HH 686414

My Commission Expires: 7/22/29

(SEAL)



JOAN LANEY
Notary Public
State of Florida
Comm# HH686414
Expires 7/22/2029



June 5, 2026

RE: 501 St. Johns Ave./100 5th Street

Dear Sir/Madam,

Revi Construction is pleased to propose to provide all labor, materials, equipment, and insurance necessary to complete the exterior renovations and structural improvements at 501 St. Johns Ave.

Scope of Work Description:

Structural modifications for exterior openings, installation of storefront glass and doors, framing of new building façade, stucco application, exterior painting, installation of new awnings, and associated project management services.

Item	Description	Amount
1	Structural Work for Exterior Openings	\$ 15,420.00
2	Storefront Glass and Doors	\$ 20,436.00
3	Frame New Front Look to Building	\$ 15,263.60
4	Stucco Front of Building	\$ 19,712.00
5	Paint Exterior	\$ 9,636.00
6	General Conditions	\$ 6,160.00
7	Install New Awnings	\$ 7,206.00
8	Contractor's Fee	\$ 16,714.72

TOTAL LABOR AND MATERIAL: \$110,548.32

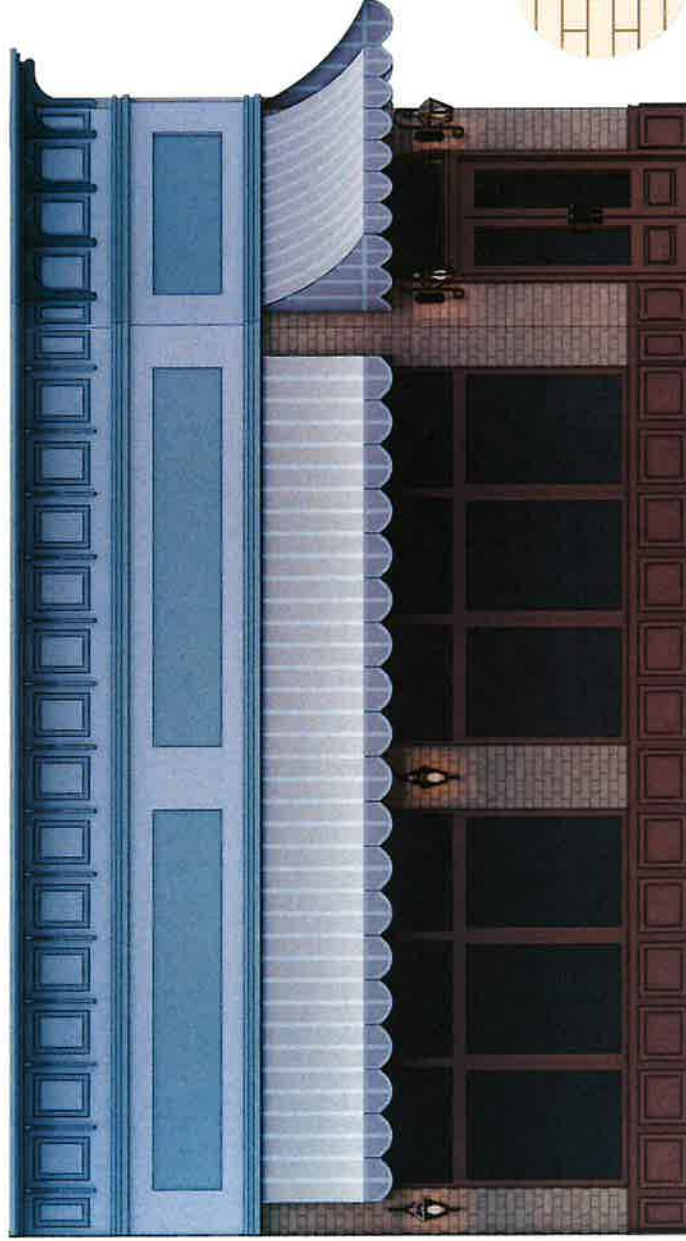
Thank you for the opportunity to provide this proposal. Please feel free to contact Revi Construction with any questions or if additional information is needed. We look forward to working with you on this project.

Sincerely,

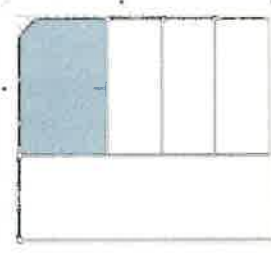
Wayne Paytas
Revi Construction, LLC
Director of Construction
Certified General Contractor
386-385-5560 Ext 641 Office
904-545-5702 Cell
Wpaytas@revi-fl.com

Building D

Building D is inspired by the "Putnam House Famous Hotel" and a few old corner stores found in vintage Palatka postcards. The roof is lined with frieze or cornice detail on a building, a repeating decorative element, as a nod to the Putnam House, and an awning layout used by the old Lovett's storefront from the postcard. Using the corner entry will create not only visual interest, but also a natural foot path to the entry of this building.



West Elevation



Space Key







Comparison

Putnam County E911 Division

Putnam County Government Complex
2509 Crill Ave, Suite 300 ♦ Palatka, FL 32177
Phone: (386) 329-0381 ♦ Fax: (386) 329-1213
E-Mail: E911@putnam-fl.com



PUTNAM COUNTY FLORIDA E911 ADDRESS NOTIFICATION

This is regarding a/an	<u>New Address Assignment</u>
Address Type/Status:	<u>Development Pending</u>
Parcel Owner Name:	<u>BECK/SLOAN PROPERTIES INC</u>
Parcel Identification No.:	<u>42-10-27-6850-0280-0050</u>
	<u>100 5th ST, PALATKA, FL 32177</u>
Assigned 911 address:	<u>102 5th ST, PALATKA, FL 32177</u>
	<u>104 5TH ST, PALATKA, FL 32177</u>
	<u>106 5TH ST, PALATKA, FL 32177</u>
Reason for Assignment:	<u>Address Request</u>
Old address / Comments:	<u>NA</u>
Addressing Official:	<u>RYLY05</u> Effective Date: <u>12/8/2025</u> Expires: <u>N/A</u>

The Putnam County Uniform Addressing Ordinance 2013-10 Section VI requires all buildings have its assigned building number properly displayed, whether or not mail is delivered to such building or property. It shall be the duty of the Owners and Occupants of each building to post the assigned building numbers as follows.

- (a) The building (address) number shall be affixed to the front of the building, and if needed to a separate structure in front of the building (such as a mailbox, post, wall, fence, etc.) so that it is clearly visible and legible from the public or private way on which the building fronts.
- (b) Numbers shall be Arabic (not Roman or spelled out) per the Florida Fire Prevention Code and the Florida Building Code.
- (c) Numbers shall not be less than four inches (4") in height and one-half inch (½") in width.
Note: The City of Palatka requires building numbers be no less than six inches (6") tall.
- (d) The number shall contrast with the immediate background or materials to which they are affixed, and should be reflective and durable.
- (e) For parcels with unit, apartment, or suite numbers, the posted address may be hyphenated (e.g., 101 America Way, Bldg. 1, may be posted as 101-1).

All responsible parties shall have thirty (30) days upon notification of an address to comply with the provisions of Ordinance 2013-10. Please be sure to notify correspondents (i.e., Telephone service provider, Bank, Mortgage and Insurance Companies, Property Appraiser (tax records), Credit Card Carriers, Post Office, Utility providers, etc.), of the address assignment to avoid future complications.

The E911 Division will notify all County Departments, Elected Officials and the local United States Postal Service of the address assignment and provide the 911 call center with this data.

Please retain this notification for your records. Call to have your address reviewed if the property driveway is relocated. Please contact the Putnam County Tax Collector's Office at (386) 329-0282 for information regarding driver license updates due to a 911 compliance change of address. Florida residents are required to maintain a current physical address on their driver license. NEW ADDRESS ASSIGNMENTS CANNOT BE USED FOR MAILING OR PROOF OF RESIDENCE UNTIL A CERTIFICATE OF OCCUPANCY HAS BEEN ACHIEVED.

Parcel		42-10-27-6850-0280-0050		(VID 42623)	
Owner	BECK/SLOAN PROPERTIES INC				
Mailing	2000 REID ST				
	PALATKA FL 32177				
911	501 ST JOHNS AV PALATKA 32177				
Description	DICKS MAP OF PALATKA MB2 P46, BLK 28 N 105FT 11IN OF E 50FT, OF LOT 5 BK220 P154				
Parent Parcel					
Exemption	Amount	Remainder	Owner %	Applied To	

Exemption	Amount	Remainder	Owner %	Applied To
Improvement Value				
	160,300	Use Code	08600	
OBXF Value	0	Improvements	1	
Land Value	31,800	Location	City of Palatka - Downtown Dist	
Market Value	192,100	Total Acres	0.12	
Just Value CU	0	Zoning	DB	
Just Value CU	0	FLUM	COM	
Market Adjusted	192,100			
Parcel Value Breakdown				
Taxing District	Assessed	Exemptions	Minus(-)	Taxable Value
County General	Limited			
	192,100	0	0	192,100
St Johns River WMD	192,100	0	0	192,100
Palatka	192,100	0	0	192,100
School	192,100	0	0	192,100
Visits	JWP	2024-02-07	DRH	2018-10-29
Changes	rw05	2025-12-11	rw05	2025-12-08

200

(4,530 sq)

93

42

LAN

(48 sq)

6 6 6

3 3

Primary Improvement																	
Description		General Office		Title Year		Title No.		Model									
Class		E		1		1976		1976									
Adj Base Rate		88		Yr Built		88		Yr Built									
Base Sq Ft		4,530		Eff Yr Built		10		Length									
% Good		40		Obi Cond		400,752		Width									
Quality		1.00		Replace Cost		160,300		Lot #									
				Dip Base Cost				Attachments									
				Functional Obi				Account									
				Economic Obi													
Substructure																	
Floor System																	
Exterior Walls																	
Height (Feet)																	
Party Wall %																	
Sub Frame																	
Roof Framing																	
Roof Cover																	
Bed / Bath																	
03 - Spread Footing																	
01 - Slab on Grade																	
07 - Common Brick																	
14																	
02 - Masonry - Pilaster																	
06 - Wood Frame/Truss (COM)																	
02 - Built-Up Comp/Gyp																	
/ 0																	
Land																	
Corner Factor		1		Depth In Feet		0		Depth Chart									
Code		071		Description		Downtown Palatka Comm Sq Ft											

Line		Code	Description	Depth Chart	Depth In Feet	Corner Factor	Depth Factor	Cond	Land		Adj Unit Price	Units	Just Value	CU Unit Price	CU Value	Just Value CU	Taxable Value
1		071	Downtown Palatka Comm Sq Ft		0	1				Unit Price	6	5,300.00	31,800	0	0	0	31,800
Total:													31,800		0	0	31,800



For Locals. By Locals.

May 21, 2026

To whom it may concern, Beck/Sloan Properties Inc checking account with Barwick Banking Company, the account currently reflects sufficient available funds to support the \$25,000.00 matching contribution for a CRA Building Improvement Grant Project for **501 St Johns Ave**

Please let me know if you have any questions.

Thank you and have a blessed day.

A handwritten signature in black ink, appearing to read 'H. Proffitt', with a stylized flourish at the end.

Heather Proffitt
Vice President
Branch Manager
620 S SR 19 STE 1
Palatka, FL 32177
O: 386-643-1007
F: 386-866-5807
C: 386-538-4655



Ron DeSantis, Governor

Melanie S. Griffin, Secretary



**STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION**

CONSTRUCTION INDUSTRY LICENSING BOARD

THE GENERAL CONTRACTOR HEREIN IS CERTIFIED UNDER THE
PROVISIONS OF CHAPTER 489, FLORIDA STATUTES

PAYTAS, WAYNE FRANCIS

REVI CONSTRUCTION LLC
14 FERNHAM LANE
PALM COAST FL 32137

LICENSE NUMBER: CGC1538075

EXPIRATION DATE: AUGUST 31, 2026

Always verify licenses online at MyFloridaLicense.com

ISSUED: 04/11/2025

Do not alter this document in any form.

This is your license. It is unlawful for anyone other than the licensee to use this document.



APPLICATION

Parcel:	42-10-27-6850-0280-0041	911 Address:	505 ST JOHNS AV
Owner:	BECK/SLOAN PROPERTIES INC		PALATKA 32177
VID:	42621	Mailing Address:	2000 REID ST
Staff Area:	C		PALATKA FL 32177
		Subdivision:	
		Owner Id / Parcels:	9619 / 73
Description:	DICKS MAP OF PALATKA MB2 P46, BLK 28 PT OF LOTS 4 & 5 OR36, P103(EX OR68 P369 OR241 P233, OR907 P604)		

[Tax Roll Year](#) 2026
[TRIM](#)
[Tax Bill](#)
[GIS](#)
[Map](#)
[Email](#)
[PRC](#)

[Main](#)
[Value](#)
[Land](#)
[Sales](#)
[Improvements](#)
[Features](#)
[Tax Cap](#)
[Images](#)

Summary

Just Value of Land:	26,100	Property Use:	08600 - CTY INC NONMUNI
OBXF Value:	0	Structures:	1
Improvement Value:	94,650	Mobile Homes:	0
Market Value:	120,750	MH Unextended:	0
Market Classified:	0	Census Block:	121079508003
Classified:	0	Location:	City of Palatka - Downtown
Market Adjusted:	120,750		Dist
Total Acreage:	0.1	Neighborhood:	

Nicole Auth

From: Nicole Auth
Sent: Wednesday, July 1, 2026 12:35 PM
To: Visit Palatka
Subject: CRA Building Improvement Grant Application Status Update - 501 & 505 St Johns Ave, 102, 104, & 106 5th St

Dear Applicant,

Thank you for submitting your applications for the Community Redevelopment Agency (CRA) Building Improvement Grant Program.

Staff has completed the initial administrative review of your applications to determine completeness and eligibility for consideration under the Building Improvement Grant Program. At this time, your applications appear to be complete and will advance to the next phase of the review process.

As discussed previously, the Building Improvement Grant Program generally allows applications to be submitted based on individual project addresses or storefronts rather than strictly by parcel number. This recognizes that many downtown historic buildings contain multiple storefronts, tenant spaces, or separately addressed commercial spaces.

Accordingly, staff has accepted your five applications as submitted for consideration. However, acceptance of multiple applications for review should not be interpreted as a determination that each application constitutes a separate eligible project for funding purposes.

As part of the public review process, the Tax Increment Financing Advisory Committee (TIFAC) and the CRA Board may consider whether the proposed improvements represent distinct redevelopment activities or components of a single unified redevelopment project. This determination may take into consideration factors such as the proposed scope of work, shared building systems, coordinated construction activities, continuous façade improvements, and whether the improvements collectively function as one redevelopment effort.

If it is determined during the review process that the applications represent a single redevelopment project, reimbursement limitations may be applied to the project as a whole in accordance with the Building Improvement Grant Program Guidelines to ensure equitable administration of the program and responsible stewardship of CRA funds.

Eligible applications will be evaluated and scored by the Tax Increment Financing Advisory Committee (TIFAC) during its public meeting on **Wednesday, July 22, 2026, at 2:00 p.m.** at City Hall. Following the TIFAC meeting, the Committee's funding recommendations will be forwarded to the CRA Board for consideration. Staff will notify you of the Committee's recommendation and provide information regarding the next steps in the process.

Thank you for your investment in improving properties within the Community Redevelopment Area. We appreciate your commitment to the continued revitalization of downtown and look forward to working with you throughout the remainder of the review process. If you have any questions, please feel free to contact me.

Kind regards,

BUILDING IMPROVEMENT GRANT PROGRAM



Building Improvement Grant Program

APPLICATION PACKET

2026 Cycle

PROGRAM SNAPSHOT

- This is a reimbursement-based grant program
- Minimum 25% matching funds required
- Work may NOT begin prior to written CRA approval
- Program is not retroactive
- All work must be performed by a licensed contractor (State of Florida)
- Property must be located within the CRA District
- Grant is subject to a 3-year recapture (clawback) provision

APPLICATION CHECKLIST

Incomplete applications will not be reviewed.

- ☒ Completed Application Form (all sections)
- ☒ Detailed Scope of Work
- ☒ Itemized Contractor Estimate
- ☒ Before Photos (clear and labeled)
- ☒ Proof of Ownership or Authorization
- ☒ Proof of Matching Funds (minimum 25%)
- ☒ Contractor Information (licensed required)
- ☒ Permit Information or Verification
- ☐ Certificate of Appropriateness (*if applicable*)

BUILDING IMPROVEMENT GRANT PROGRAM

GENERAL INSTRUCTIONS

This application must be completed in full and submitted by the deadline.

Applications that are incomplete, illegible, or missing required documentation will not be reviewed.

Submission of an application does not guarantee funding.

SECTION 1 — APPLICANT INFORMATION

Applicant Name: Beck/Sloan Properties

Mailing Address: 2000 Reid Street, Palatka, FL

Phone: 386-328-0344

Email: brecksloan@checkbeck.com

SECTION 2 — PROPERTY INFORMATION

Property Address: 505 St. Johns Avenue

Parcel ID: 42-10-27-6850-0280-0041

Current Use: ☐ Residential ☒ Commercial ☐ Other

SECTION 3 — PROJECT OVERVIEW

Describe the current condition of the property and the specific blight or code-related issues being addressed.

Explain why these improvements are necessary at this time.

The commercial property located at 505 St. Johns Avenue in downtown Palatka currently exhibits signs of aging and deferred maintenance, including deteriorated exterior elements and other conditions that negatively impact the visual appeal of the surrounding commercial corridor. These conditions contribute to blight within the downtown district and diminish the property's ability to support ongoing revitalization and economic development efforts.

SECTION 4 — SCOPE OF WORK

Provide a detailed description of the proposed improvements, including:

- Materials to be used
- Type and extent of work
- Areas of the property impacted

The proposed improvements include a full façade renovation featuring new commercial-grade double full-glass entrance doors, and wooden storefront accented by transom window. A new awning will define the storefront, along with exterior lighting, fresh paint, masonry veneer, and enhanced cornice, header, and parapet details. Additional architectural elements include decorative false pillars inspired by the Old Palatka Atlantic National Bank to strengthen historic character.

BUILDING IMPROVEMENT GRANT PROGRAM

Important:

The approved Scope of Work will serve as the basis for reimbursement.

Any changes must receive prior written approval from the CRA.

Roof repairs are not eligible unless specifically approved by the CRA.

SECTION 5 — PROJECT IMPACT

Describe how the proposed improvements will:

- Enhance the property
- Improve surrounding conditions
- Support revitalization within the CRA District

Renovations to this property are essential to transform an underutilized commercial space into a functional and attractive retail business location that enhances the overall character of downtown Palatka. The proposed improvements will increase the property's visibility and appeal to customers, support the establishment and growth of local businesses, and contribute to a more active and vibrant commercial corridor. By reinvesting in the property, the project will help stimulate economic growth, strengthen downtown occupancy, and create a more inviting destination for residents and visitors while complementing broader revitalization efforts throughout the district.

SECTION 6 — PROJECT COST & ESTIMATE

Total Project Cost: \$ 98,664.00

Matching Funds (Minimum 25%)

Describe how your portion of the project will be funded:

- ☐ Personal Savings
- ☒ Business Funds
- ☐ Loan Financing
- ☐ Other: _____

Acceptable Proof Includes:

- Recent bank statements (30–60 days)
- Loan approval or commitment letters
- Business financial statements
- Line of credit documentation

All documentation must clearly demonstrate available funds tied to the applicant.

SECTION 7 — CONTRACTOR & PERMITS

Contractor Name: Wayne Francis Paytas

License Number: CGC1538075

Phone/Email: 386-385-5560

Permits

List required permits or provide verification if none are required:

Applicant is responsible for obtaining all required permits prior to construction.

- Building Permit from Putnam Count
- Site/Code Review by the City of Palatk

SECTION 8 — PROJECT TIMELINES

Estimated Start Date: October 1, 2026

Estimated Completion Date: September 30, 2027

SECTION 9 — REQUIRED ATTACHMENTS & COMPLIANCE

All submissions must be complete, legible, and verifiable.

Required Attachments:

- Contractor Estimate (itemized)
- Before Photos
- Proof of Ownership
- Matching Funds Documentation
- Contractor License
- Permit Information
- Certificate of Appropriateness (if applicable)

Compliance Requirements:

- All costs must align with the approved Scope of Work
- All vendors must be properly licensed (where applicable)
- The CRA reserves the right to verify all submitted information

Note:

Detailed reimbursement requirements are provided in the CRA Reimbursement Guide and must be followed for payment eligibility.

BUILDING IMPROVEMENT GRANT PROGRAM

SECTION 10 — APPLICANT CERTIFICATION

I certify that all information provided is true and accurate. I understand:

- This is a reimbursement-based program
- Work cannot begin prior to CRA approval
- Submission of an application does not guarantee funding
- All program requirements must be met for reimbursement eligibility

Grant Recapture (Clawback) Provision

If the property is sold or ownership is transferred within three (3) years of reimbursement:

- The grant may be subject to full or prorated repayment
- The CRA reserves the right to enforce repayment

Corporate Authorization (if applicable)

If applying as a business entity, documentation must be provided demonstrating signing authority.

Applicant Signature: [Signature]

Date: 6/11/2026

STATE OF FLORIDA

COUNTY OF _____

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 11 day of June, 2026 by Preston Sloan (name of person),

☒ who is personally known to me, or

☐ who has produced _____ as identification.

Signature of Notary Public: [Signature]

Printed Name of Notary: Joan Laney

Notary Public, State of Florida

Commission No.: HH 686414

My Commission Expires: 7/22/29

(SEAL)



JOAN LANEY
Notary Public
State of Florida
Comm# HH686414
Expires 7/22/2029



620 S. SR 19, STE 2 Palatka, FL 32177
(386) 385-5560 www.Revi-FL.com
CGC 1538075

May 22, 2026
RE: 505 St. Johns Ave.

Dear Sir/Madam,

Revi Construction is pleased to propose to provide all labor, materials, equipment, and insurance necessary to complete the exterior renovations and structural improvements at 505 St. Johns Ave.

Scope of Work Description:

Structural modifications for exterior openings, installation of storefront glass and doors, framing of new building façade, stucco application, exterior painting, installation of new awnings, and associated project management services.

Item	Description	Amount
1	Structural Work for Exterior Openings	\$14,500.00
2	Storefront Glass and Doors	\$21,580.00
3	Frame New Front Look to Building	\$14,690.00
4	Stucco Front of Building	\$11,800.00
5	Paint Exterior	\$8,500.00
6	General Conditions	\$5,000.00
7	Install New Awnings	\$6,150.00
8	Contractor's Fee	\$16,444.00

TOTAL LABOR AND MATERIAL: \$98,664.00

Thank you for the opportunity to provide this proposal. Please feel free to contact Revi Construction with any questions or if additional information is needed. We look forward to working with you on this project.

Sincerely,

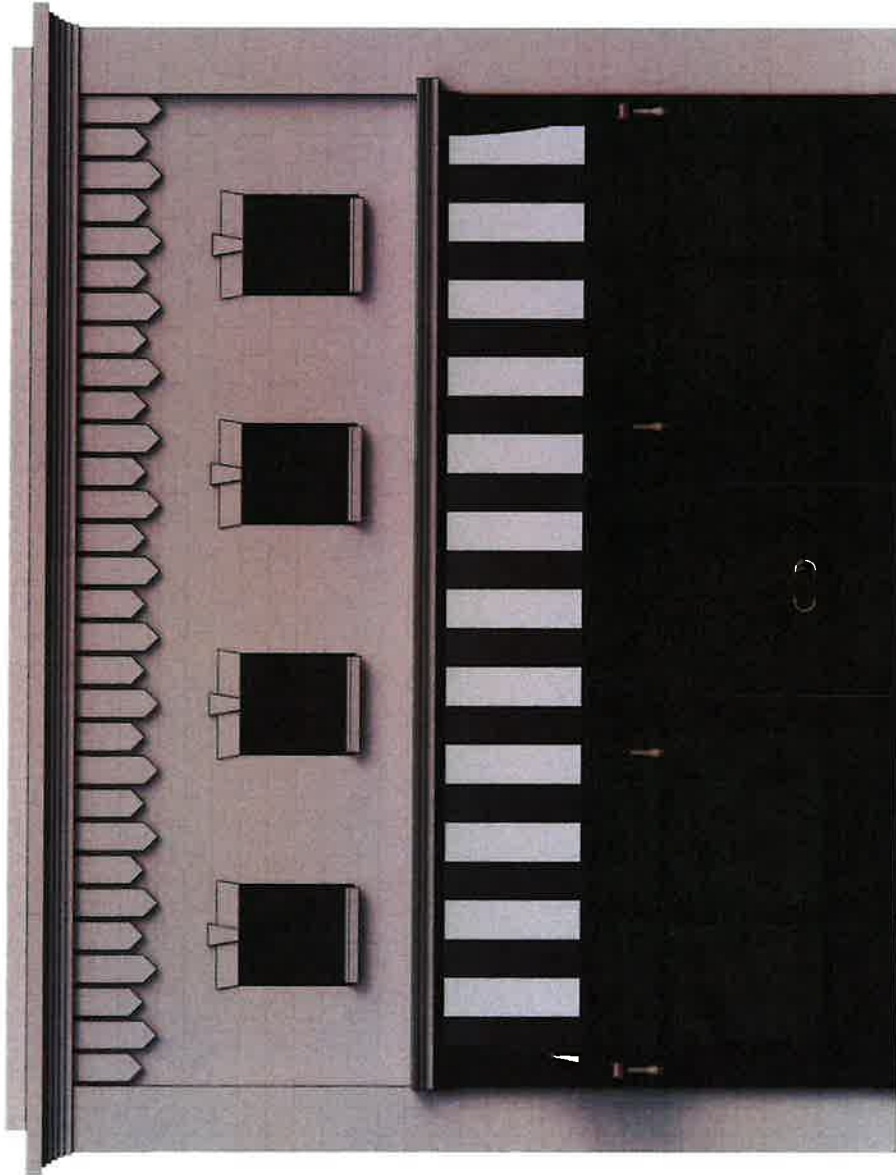
Wayne Paytas
Revi Construction, LLC
Director of Construction
Certified General Contractor
386-385-5560 Ext 641 Office
904-545-5702 Cell
Wpaytas@revi-fl.com



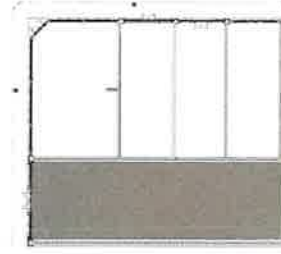
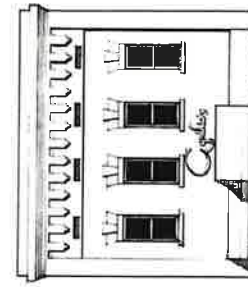
BEFORE

Building E

Building E is inspired by the old Palatka Atlantic National Bank and 305 St Johns Ave.



South Elevation



Space Key



Parcel Owner	42-10-27-6850-0280-0041	(VID 42621)
Mailing	BECK/SLOAN PROPERTIES INC 2000 REID ST PALATKA FL 32177	
g11	505 ST JOHNS AV PALATKA 32177 DICKS MAP OF PALATKA M&Z P46, BLK 28 PT OF LOTS 4 & 5 OR36, P103(EX OR68 P369 OR241 P233, OR907 P604)	

Book	Page	Instrument	Parcel Sales Data	OSCD	Price
1800	1032	DEED	2025-02-28	011	401,000
1502	0267	WD	2018-03-26	011	225,000
1492	1993	WILL	2016-11-18	1	
1492	1992	LOA	2017-12-14	1	
1492	1991	OAW	2017-12-14	1	
0995	0862	TRSD	2004-08-18	001	135,000

Parent Parcel	Amount	Remainder	Owner %	Applied To
Exemption				

Improvement Value	94,650	Use Code	08600
OBXF Value	0	Improvements	1
Land Value	26,100	Location	City of Palatka - Downtown Dist
Market Value	120,750	Total Acres	0.10
Just Value CU	0	Zoning	DB
Just Value CU	0	FUMI	COM
Market Adjusted	120,750		

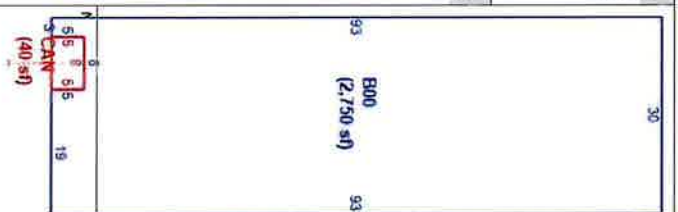
Taxing District	Assessed Limited	Minus(-) Exemptions	Taxable Value
County General	120,750	0	120,750
St Johns River WMD	120,750	0	120,750
Palatka	120,750	0	120,750
School	120,750	0	120,750

Visits	JWP	2024-02-07	DRH	2018-10-29
Changes	WVA121	2025-08-19	dha20	2025-05-07

Description	General Office
Class	E
Age Base Rate	1
Base Sq Ft	88
% Good	2,750
Quality	39
Replace Cost	242,704
Dep Reg Cost	94,650
Functional Obs	
Economic Obs	

Line	Code	Description	Depth Chart	Depth In Feet	Corner Factor	Depth Factor	Cond	Land Unit Price	Adj Unit Price	Units	Just Value	CU Unit Price	CU Value	Just Value CU	Taxable Value
1	071	Downtown Palatka Comm Sq Ft		0	1			6	5	4,350.00	26,100	0	0	0	26,100

Line	Code	Units	Length	Width	Sq Ft	Rate	Value
Outbuildings and Extra Features							Total: 0



Substructure	03 - Spread Footing
Floor System	01 - Slab on Grade
Exterior Walls	07 - Common Brick
Height (feet)	8
Party Wall %	
Sub Frame	02 - Masonry - Plaster
Wood Framing	06 - Wood Frame/Truss (COM)
Roof Cover	02 - Built-Up Comp/Gyp
Bed / Bath	/ 2

Chabert & Mill	05 - None
Floor Finish	19 - Concrete Finished
Interior Finish	16 - Block
Paint & Decor	03 - Average
Plumbing Fix	4
Bath Tile	06 - None
Heating & Air	01 - Heating-Cooling Ducts
Electrical	03 - Average
Generators	4

Improvement Areas & Additions															
Total Replacement Cost:															
242,704															
Total: 242,704															



For Locals. By Locals.

May 21, 2026

To whom it may concern, Beck/Sloan Properties Inc checking account with Barwick Banking Company, the account currently reflects sufficient available funds to support the \$25,000.00 matching contribution for a CRA Building Improvement Grant Project for **505 St Johns Ave**

Please let me know if you have any questions.

Thank you and have a blessed day.

A handwritten signature in black ink, appearing to be 'H. Proffitt', with a stylized flourish at the end.

Heather Proffitt
Vice President
Branch Manager
620 S SR 19 STE 1
Palatka, FL 32177
O: 386-643-1007
F: 386-866-5807
C: 386-538-4655



Ron DeSantis, Governor

Melanie S. Griffin, Secretary



STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

CONSTRUCTION INDUSTRY LICENSING BOARD

THE GENERAL CONTRACTOR HEREIN IS CERTIFIED UNDER THE
PROVISIONS OF CHAPTER 489, FLORIDA STATUTES

PAYTAS, WAYNE FRANCIS

REVI CONSTRUCTION LLC
14 FERNHAM LANE
PALM COAST FL 32137

LICENSE NUMBER: CGC1538075

EXPIRATION DATE: AUGUST 31, 2026

Always verify licenses online at MyFloridaLicense.com

ISSUED: 04/11/2025

Do not alter this document in any form.

This is your license. It is unlawful for anyone other than the licensee to use this document.



APPLICATION



Building Improvement Grant Program

APPLICATION PACKET

2026 Cycle

PROGRAM SNAPSHOT

- This is a reimbursement-based grant program
- Minimum 25% matching funds required
- Work may NOT begin prior to written CRA approval
- Program is not retroactive
- All work must be performed by a licensed contractor (State of Florida)
- Property must be located within the CRA District
- Grant is subject to a 3-year recapture (clawback) provision

APPLICATION CHECKLIST

Incomplete applications will not be reviewed.

- ☒ Completed Application Form (all sections)
- ☒ Detailed Scope of Work
- ☒ Itemized Contractor Estimate
- ☒ Before Photos (clear and labeled)
- ☒ Proof of Ownership or Authorization
- ☒ Proof of Matching Funds (minimum 25%)
- ☒ Contractor Information (licensed required)
- ☒ Permit Information or Verification
- ☐ Certificate of Appropriateness (*if applicable*)

GENERAL INSTRUCTIONS

This application must be completed in full and submitted by the deadline.

Applications that are incomplete, illegible, or missing required documentation will not be reviewed.

Submission of an application does not guarantee funding.

SECTION 1 — APPLICANT INFORMATION

Applicant Name: Saint Johns Land Trust

Mailing Address: 113 Greenwillow Lane, St Augustine, FL 32086

Phone: 847-538-6522

Email: andresduffy@gmail.com

SECTION 2 — PROPERTY INFORMATION

Property Address: 305 Saint Johns Avenue, Palatka, FL 32177

Parcel ID: 42-10-27-6850-0140-0050

Current Use: ☐ Residential ☒ Commercial ☐ Other

SECTION 3 — PROJECT OVERVIEW * Small details in cover letter

Describe the current condition of the property and the specific blight or code-related issues being addressed Leakage due to aging structure pulling away from the building, faded paint, and vegetation growth on outer walls.

Explain why these improvements are necessary at this time. Protect the structure from further damage and address the blight situation

SECTION 4 — SCOPE OF WORK * See details in quote from licensed Contractor - Tradesman Services

Provide a detailed description of the proposed improvements, including:

- Materials to be used - primer, paint, caulk, caulk
- Type and extent of work Repair brick, paint, and update blighted areas
- Areas of the property impacted - front exterior

Important:

The approved Scope of Work will serve as the basis for reimbursement.

Any changes must receive prior written approval from the CRA.

Roof repairs are not eligible unless specifically approved by the CRA.

SECTION 5 — PROJECT IMPACT

Describe how the proposed improvements will: *stop any further deterioration of the structure and address "highlight" issues*

- Enhance the property *- Visually appealing as well and addressing any further structure damage*
- Improve surrounding conditions *being consistent with other structure on St John's Avenue*
- Support revitalization within the CRA District *Make the structure sound and visually pleasing consistent with the guidelines as I understood them.*

SECTION 6 — PROJECT COST & ESTIMATE

Total Project Cost: \$ 9,066.42

Matching Funds (Minimum 25%)

Describe how your portion of the project will be funded:

- ☐ Personal Savings
- ☒ Business Funds
- ☐ Loan Financing
- ☐ Other: _____

Acceptable Proof Includes: ** Letter from South State Bank*

- Recent bank statements (30–60 days)
- Loan approval or commitment letters
- Business financial statements
- Line of credit documentation

All documentation must clearly demonstrate available funds tied to the applicant.

SECTION 7 — CONTRACTOR & PERMITS

Contractor Name:

Tradesman Services

License Number:

CBC 1268943

Phone/Email:

386-972-9237

Josh@Tradesman.services

Permits

List required permits or provide verification if none are required:

Applicant is responsible for obtaining all required permits prior to construction.

Classification of the level of alteration

SECTION 8 — PROJECT TIMELINES

Estimated Start Date:

August 1, 2024

Estimated Completion Date:

October 31, 2024

SECTION 9 — REQUIRED ATTACHMENTS & COMPLIANCE

All submissions must be complete, legible, and verifiable.

Required Attachments:

- Contractor Estimate (itemized)
- Before Photos
- Proof of Ownership
- Matching Funds Documentation
- Contractor License
- Permit Information
- Certificate of Appropriateness (if applicable)

Compliance Requirements:

- All costs must align with the approved Scope of Work
- All vendors must be properly licensed (where applicable)
- The CRA reserves the right to verify all submitted information

Note:

Detailed reimbursement requirements are provided in the CRA Reimbursement Guide and must be followed for payment eligibility.

SECTION 10 — APPLICANT CERTIFICATION

I certify that all information provided is true and accurate. I understand:

- This is a reimbursement-based program
- Work cannot begin prior to CRA approval
- Submission of an application does not guarantee funding
- All program requirements must be met for reimbursement eligibility

Grant Recapture (Clawback) Provision

If the property is sold or ownership is transferred within three (3) years of reimbursement:

- The grant may be subject to full or prorated repayment
- The CRA reserves the right to enforce repayment

Corporate Authorization (if applicable)

If applying as a business entity, documentation must be provided demonstrating signing authority.

Applicant Signature: Andris Duffy
Date: June 15th, 2026

STATE OF FLORIDA

COUNTY OF Putnam

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 15 day of June, 2026, by Andris Duffy
 (name of person),

☐ who is personally known to me, or

☒ who has produced FLDL-D100-000-47-556-0 as identification.

Signature of Notary Public: Marissa Williams

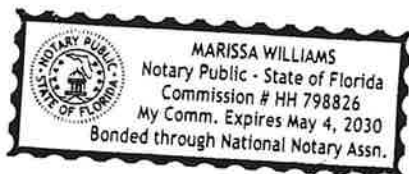
Printed Name of Notary: Marissa Williams

Notary Public, State of Florida

Commission No.: HH798826

My Commission Expires: 05/04/2030

(SEAL)



Saint Johns Land Trust

Ms. Andris Duffy, Trustee
113 Greenwillow Lane
Saint Augustine, Florida 32086

June 15, 2026

Community Redevelopment Agency
City of Palatka
201 N Second Street
Palatka, Florida 32177

Subject: Grant Cycle Dates: May 1, 2026 – June 15, 2026

Attached is the Building Improvement Grant Program Application Packet for the 2026 cycle for 305 Saint Johns Avenue, Palatka, Florida. The building included in this improvement request was constructed in 1895 and the last exterior improvements occurred approximately 15 years ago.

The building's paint is faded, the canopy has pulled away from the structure and needs to be reattached, and the canopy fabric is faded, damaged, and requires replacement. Two small areas of brickwork also need repairs. Additionally, where the canopy frame has pulled from the building, it has created leaks causing structural damage to the building. In its current condition, the building does not align with the City's revitalization plan and does.

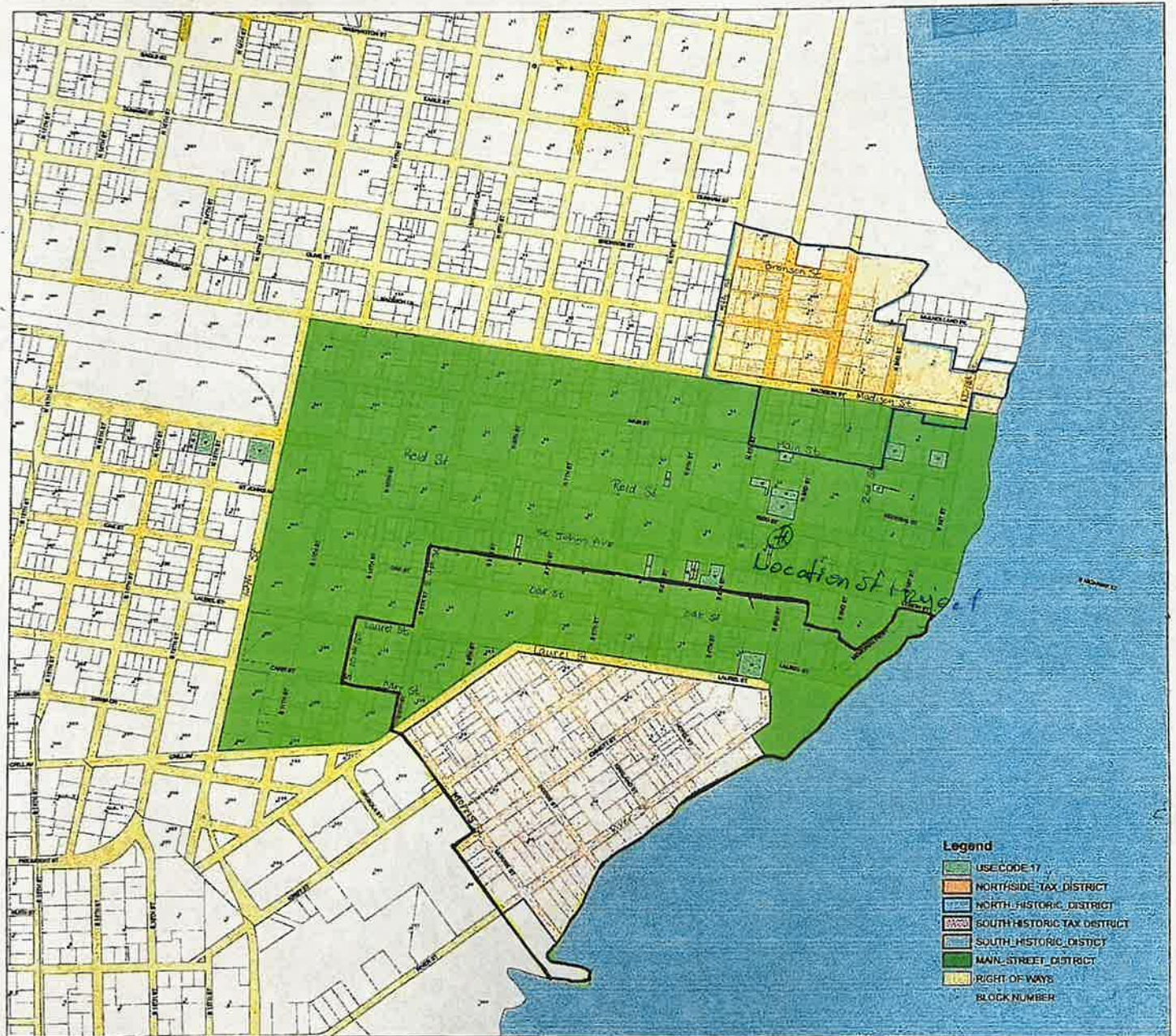
The attached proposal calls for pressure washing the building to remove grime and vegetation growing along the windows and exterior, applying two coats of paint, removing and repairing the canopy frames, replacing the existing canopy fabric, and repairing two sections of brick mortar. As shown in the attached photos, this rehabilitation work is needed. Completing these improvements is especially important to support the City's goal of preventing blight and keeping Downtown Palatka vibrant.

To ensure the bids were appropriate, proposals were requested from multiple sources. The selected bid offers the most cost-effective option while meeting the project's quality standards. Joshua LeMelle, a certified contractor with Trandesman Commercial Project Management, will coordinate the work. Putnam County currently requires one permit for

the removal and replacement of the canopy frame. Once the grant is approved, Mr. LeMelle will obtain the required permit. Work is expected to commence within six weeks of receiving the grant approval and permit from Putnam County.

Do not hesitate to contact me with any questions you may have,


Andris Duffy, Trustee
Saint Johns Land Trust



PUTNAM COUNTY, FLORIDA
Tim Parker - Property Appraiser



TAX INCREMENT DISTRICTS
North Historic Tax District 28 acres
South Historic Tax District 49 acres
Main Street Tax District 200 acres





Return to:

Name: Saint Johns Land Trust

Address: 305 St. Johns Av
Palatka, FL 32177

This Instrument Prepared by: Walter Fortner

Address: Palatka Abstract & Title Ins. Inc
113 North 4th Street
Palatka, FL 32177
File No. 24-235

Property Appraiser's ID #:
42-10-27-6850-0140-0050,
42-10-27-6850-0140-0054,
42-10-27-6850-0140-0051

Inst: 202454016623 Date: 06/21/2024 Time: 3:49PM Doc Stamp-
Deed: 2695.00 By: CH, DC, Matt Reynolds, Putnam, County Page
1 of 3 B: 1763 P: 1615

WARRANTY DEED

This Warranty Deed is executed this ^{21st}~~20th~~ day of June, 2024, by Dawn M. Rawls, a married woman, conveying non-homestead property ("Grantor") to Andris Duffy, as Trustee of the Saint Johns Land Trust, dated March 8, 2024, with full power and authority to protect, conserve, sell, lease, encumber or otherwise manage or dispose of the real property ("Grantee").

"Grantor" and "Grantee" are used for singular or plural, as context requires.

Witneseth, that Grantor, for the sum of \$385,000 and other good and valuable consideration, the receipt of which is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto Grantee the following described property:

SEE EXHIBIT A

This conveyance is subject to easements, restrictions, reservations, and limitations of record, if any, and together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining, to have and to hold the same in fee simple forever.

And, Grantor hereby covenants with Grantee that Grantor is lawfully seized of said land in fee simple; that Grantor has good right and lawful authority to sell and convey said land; that Grantor hereby fully warrants the title to said land; and that Grantor will defend the same against the lawful claims of all persons whomever, and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 2023.

EXHIBIT A

Numbers 301 to 305, both inclusive, St. Johns Avenue, formerly known as Lemon Street, more particularly described as that portion of Lot 5, Block 14, PALATKA, described as follows:

Beginning at the Northeast corner of said Lot 5, running thence Westerly, along the Northerly boundary of said Lot 5, said boundary also being the Southerly line of St. Johns Avenue, 88 feet 6 inches, more or less, to the exterior of the Westerly wall of that certain building known as 305 St. Johns Avenue; thence Southerly and parallel with the Westerly border of the said Lot 5, 128 feet 3 1/2 inches, more or less, to a point in the Southerly boundary of those lands described in Official Records Volume 498, page 158; thence Easterly, along the Southerly boundary of those lands described in Official Records Volume 498, page 158, a distance of 87 1/2 feet to the Easterly boundary of the said Lot 5; thence Northerly, along the Easterly boundary of the said Lot 5, said Easterly boundary also being the Westerly boundary of Third Street, formerly First Street, 125 feet 1 1/4 inches to the Point of Beginning.

Together with a non-exclusive right of ingress and egress over the entire length of the alley serving such premises and included within those lands described in Official Records Volume 498, page 158 of the public records of Putnam County, Florida.

Parcel: 42-10-27-6850-0140-0050
 Owner: SAINT JOHNSLAND TRUST
 VID: 42501
 Staff Area: C

911 Address: 305 ST JOHNS AV
 Mailing Address: PALATKA 32177
 * ANDRIS DUFFY TRUSTEE
 305 ST JOHNS AVE
 PALATKA FL 32177
 Subdivision:
 Owner Id / Parcels: 162883 / 3

Description: DICKS MAP OF PALATKA MBE P46, BLK 14 W 29 FT OF E 89 FT OF N 135 FT OF LOT 5 (EX.S.V. 1ST OF ORS08 P1729 ALLEY)

Tax Roll Year 2026 • Tax Bill • TRIM • PRC • E-File • Map • Email

Main Value Land Sales Improvements Features Tax Cap Images

Taxing Authorities

Authority	Deferred Value	Assessed Value	Classified Land	Assessed / Limited	Minus (-) Exemptions	Taxable Value
County	0	276,320	0	276,320	0	276,320
School Local	0	276,320	0	276,320	0	276,320
School Discretionary	0	276,320	0	276,320	0	276,320
School Capital Outlay	0	276,320	0	276,320	0	276,320
St Johns River Water Management Dist	0	276,320	0	276,320	0	276,320
City of Palatka	0	276,320	0	276,320	0	276,320
School Voted Debt Service	0	276,320	0	276,320	0	276,320

Exemptions

No Exemptions are available

Comparison

	2026	2025	2024	2023	2022	2021	2020
Just Value of Land:	20,180	20,180	20,180	13,450	13,450	13,450	13,450
Improvement Value:	256,140	243,500	235,940	175,650	124,780	121,060	102,110
Market Value:	276,320	263,680	256,120	189,100	138,230	134,510	115,560
Market Classified:	0	0	0	0	0	0	0
Market Adjusted:	276,320	263,680	256,120	189,100	138,230	134,510	115,560
Use Code:	01200	01300	01300	01200	01200	01200	01200
Structures:	1	1	1	1	1	1	1

Deferred Value

The Deferred Value (0) is for transferring the Save Our Homes benefit from current Homestead to new Homestead of equal or greater value. When transferring the Save Our Homes benefit to a new Homestead of lesser value, only a portion of the Portability Differential can be transferred. For Non-

* Trustee Andris Duffy

**Prepared For**

Saint John's Land Trust
 113 Green Willow Lane
 St Augustine , FL 32086
 (850) 933-4360

TRADESMAN Services Certified Building
Contractor License# CBC1268943

268 Harbor Dr
 Palatka, Florida 32177
 Phone: (386) 972-9237
 Email: josh@tradesman.services
 Web: Tradesman.services

Estimate # 2114
 Date 05/27/2026
 Business / Tax # 93-3013849

Description**\$9,066.42**

Painting/Prime

Power wash store front

Caulk, prime and paint trim one color and body another color (colors to be given by client)

2 coats of Sherwin Williams pro mar 200

Awning

Three (3) Canvas Awning Recovers completed with:

Awning Size: 2 @ Width: 9'- 2", Total Drop: 2'- 6", Projection: 1'- 4", Truss: 14".

1 @ Width: 8'- 9", Total Drop: 4'- 0", Projection: 3'- 0", Truss: 14"

Fabric Mfg.: Sunbrella

Fabric reinforcements in all corners to increase fabric life and reduce wear.

Fabric attached to frame: Stapled

Frame pick-up required: Yes.

Final measurements required: Yes.

Installation to begin approximately 6 - 8 weeks from confirmed order.

Additional Terms and Conditions

Unforeseen or Concealed Conditions: This Agreement is based on visible and accessible conditions observed at the time of the estimate and site visit. It does not include repairs or additional work for hidden conditions discovered after demolition, opening walls, ceilings, floors, or during the course of the Work, including but not limited to structural damage, rot, mold, termite infestation, outdated or non-compliant electrical/plumbing systems, asbestos, hazardous materials, or other latent defects. Upon discovery of any such conditions, Contractor will promptly notify Owner with photos and a description. Any additional work will be addressed via a written Change Order at Contractor's standard rates. Owner agrees to pay for such additional work upon approval.

Change Orders: No changes, additions, deletions, or extra work shall be performed without a prior written Change Order signed by both parties detailing the scope, cost, and any schedule impact. Verbal agreements or directions are not binding. All Change Orders require a minimum 50% deposit prior to commencement of the additional work, with balance due upon completion. Failure to issue a signed Change Order does not relieve Owner of payment obligations for authorized extra work.

Payment Terms: Payments are due as specified in the Schedule of Payments. Final payment is due upon substantial completion, final inspection approval, and delivery of all lien waivers, warranties, and releases. Contractor may suspend work if payments are not received within 7 days of due date. Late payments shall accrue interest at 1.5% per month (18% per annum). Owner shall pay all costs of collection, including reasonable attorney's fees.

Warranty: Contractor warrants that all work and materials will be free from defects in workmanship for one (1) year from the date of substantial completion, unless otherwise specified. This warranty is in lieu of all other warranties, express or implied. Contractor's sole obligation under this warranty is to repair or replace defective work at its discretion. This warranty does not cover damage from normal wear and tear, Owner neglect, alterations by others, or acts of God. Manufacturer warranties on materials, if any, are passed through to Owner.

Indemnification: To the fullest extent permitted by law, Owner agrees to indemnify, defend, and hold harmless Contractor, its officers, employees, and subcontractors from any claims, damages, losses, or expenses (including attorney's fees) arising out of or related to the Project, except to the extent caused by the sole negligence or willful misconduct of Contractor. Contractor shall indemnify Owner for claims caused by its sole negligence.

Insurance and Liens: Contractor maintains required insurance. Owner shall not permit any liens to be filed against the property and agrees to promptly discharge any liens filed by subcontractors or suppliers. Upon final payment, Owner shall receive unconditional lien releases.

Governing Law and Dispute Resolution: This Agreement shall be governed by the laws of the State of Florida. Any disputes shall first be subject to mediation in Putnam County, Florida. If unresolved, disputes shall be litigated exclusively in the courts of Putnam County, Florida. The prevailing party in any action shall be entitled to recover reasonable attorney's fees and costs.

Entire Agreement / No Oral Modifications: This Agreement, including any attached exhibits and signed Change Orders, constitutes the entire understanding between the parties and supersedes all prior agreements. No modifications or waivers shall be effective unless in writing and signed by both parties.

Force Majeure: Contractor shall not be liable for delays or non-performance due to causes



STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

CONSTRUCTION INDUSTRY LICENSING BOARD

THE BUILDING CONTRACTOR HEREIN IS CERTIFIED UNDER THE
PROVISIONS OF CHAPTER 489, FLORIDA STATUTES



LEMELLE, JOSHUA

TRADESMAN COMMERCIAL PROJECT MANAGEMENT AND
268 HARBOR DR
PALATKA FL 32177

LICENSE NUMBER: CBC1268943

EXPIRATION DATE: AUGUST 31, 2028

Always verify licenses online at MyFloridaLicense.com

ISSUED: 06/11/2026

Do not alter this document in any form.

This is your license. It is unlawful for anyone other than the licensee to use this document.





CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

04/30/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER 386-325-9468 386-328-4112 FRANK BUSH INSURANCE AGENCY 1062 SOUTH S.R. 19 SUITE 2 PALATKA, FL 32177	CONTACT NAME: FRANK BUSH INSURANCE AGENCY PHONE (A/C No. Ext): 386-325-9468 FAX (A/C No): 386-328-4112 E-MAIL ADDRESS: fbushinsurance@bellsouth.net
INSURED Tradesman Commercial Project Management and Maintenance Services LLC 268 Harbor Dr Palatka FL 32177	INSURER(S) AFFORDING COVERAGE INSURER A: Atlantic Casualty Ins Co INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:

COVERAGES		CERTIFICATE NUMBER:		REVISION NUMBER:	
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.					
INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PRO-JECT ☐ LOC OTHER:		L083011256-2	05/06/2026	05/06/2027
	☐ AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ HIRED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ NON-OWNED AUTOS ONLY				
	☐ UMBRELLA LIAB ☐ EXCESS LIAB DED RETENTION \$				
	☐ WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	☐ Y ☒ N	N/A		
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)					

CERTIFICATE HOLDER ST JOHNS COUNTY CONTRACTOR LICENSING 4040 LEWIS SPEEDWAY ST AUGUSTINE, FL 32084 EMAIL: conlicen@sjcfl.us	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE <i>f Frank Bush</i>
---	--

© 1988-2015 ACORD CORPORATION. All rights reserved.



Emma Sledge
350 N State Rd 19
Palatka, FL 32177
O. 386.328.5600
D. 386.328.0605
emma.sledge@
SouthStateBank.com

Kemp, Dannise T
Miss Ds LLC
305 St. Johns Ave
Palatka, FL 32177

June 12, 2026

City of Palatka,

This letter is to inform you of the balance in the account of Miss Ds, LLC at our bank. I can confirm there is a current balance of \$23,903.64 on 6/12/2026. If you have any further questions, please don't hesitate to reach out by email or by phone. Thanks!

Sincerely,

A handwritten signature in blue ink that reads 'Emma Sledge'.

Emma Sledge
Universal Banker I

ACCOUNT AGREEMENT

CAPITAL CITY BANK
PALATKA MAIN
P O BOX 900
TALLAHASSEE, FL 32302-0900
(888) 671-0400

Agreement Date: 05/28/2024 By: Kate Patterson
☐ EXISTING Account - This agreement replaces previous agreement(s).

Account Description:
Everyday Checking

☒ Checking ☐ Savings ☐ NOW ☐

Initial Deposit \$ _____ Source: _____

Ownership of Account - CONSUMER (Select One and Initial)

- ☐ Single-Party Account ☒ Trust-Separate Agreement
☐ Multiple-Party Account
☐ Multiple-Party Account - Tenancy by the Entireties
☐ Other _____

Rights at Death (Select One and Initial)

- ☒ Single-Party Account
☐ Multiple-Party Account With Right of Survivorship
☐ Multiple-Party Account Without Right of Survivorship
☐ Single-Party Account With Pay On Death
☐ Multiple-Party Account With Right of Survivorship and Pay On Death

Pay-On-Death Beneficiaries. To Add Pay-On-Death Beneficiaries Name One or More:

Account
Number: 10001400349

Account Owner(s) Name & Address

SAINT JOHNS LAND TRUST
ANDRIS DUFFY TRUSTEE
113 GREENWILLOW LN
ST AUGUSTINE FL 32086-2905

Additional Information:

I acknowledge the receipt of the
Products & Services Booklet and
Overdraft Services Disclosure

Signature(s). The undersigned certifies the accuracy of the information he/she has provided and acknowledges receipt of a completed copy of this form. The undersigned authorizes the financial institution to verify credit and employment history and/or have a credit reporting agency prepare a credit report on the undersigned, as individuals. The undersigned also acknowledge the receipt of a copy and agree to the terms of the following agreement(s) and/or disclosure(s):

- ☒ Terms & Conditions ☐ Truth in Savings ☒ Funds Availability
☒ Electronic Fund Transfers ☒ Privacy ☒ Substitute Checks
☒ Common Features ☐

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

D.L.# WY1613251

CIF#: DAC5490

(1): ☒ Andris Duffy
ANDRIS DUFFY

I.D.# 337-40-8703

D.O.B. 02/16/1947

D.L.# _____

CIF#: _____

(2): ☐

I.D.# _____ D.O.B. _____

(3): ☐

I.D.# _____ D.O.B. _____

(4): ☐

I.D.# _____ D.O.B. _____

☐ Convenience Account Agent (Single-Party Accounts Only)

☒

I.D.# _____ D.O.B. _____

Ownership of Account - BUSINESS Purpose

- ☐ Sole Proprietorship ☐ Single-Member LLC ☐ Partnership
☐ LLC (LLC tax classification: ☐ C Corp ☐ S Corp ☐ Partnership)
☐ C Corporation ☐ S Corporation ☐ Non-Profit
☐

Business: _____

Backup Withholding Certifications (Non-"U.S. Persons" - Use separate Form W-8)

☒ By signing at right, I, ANDRIS DUFFY, certify under penalties of perjury that the statements made in this section are true.

☒ TIN: 267-08-0517 The Taxpayer Identification Number (TIN) shown is my correct taxpayer identification number.

☒ Not Subject to Backup Withholding. I am NOT subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding.

☐ Exempt Recipient. I am an exempt recipient under the Internal Revenue Service Regulations. Exempt payee code (if any) _____

FATCA Code. The FATCA code entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

U.S. Person. I am a U.S. citizen or other U.S. person (as defined in the instructions).

Classification of the Level of Alteration

Will be submitted
upon approval of
the CRA.

In accordance with Florida Building Code, Existing Building, classify the level or combination of levels of alteration as follows:

 502.1 Repair: Includes the Patching or Restoration or Replacement of materials, elements, equipment, or fixtures for the purpose of maintaining such material, elements, equipment, or fixtures.

 503.1 Level 1 Alteration: Includes the Removal and Replacement or the Covering of existing materials, elements, equipment, or fixtures using new materials, elements, equipment, or fixtures that serve the same purpose.

 504.1 Level 2 Alteration: Includes the Reconfiguration of Space, Addition or Elimination of any Door or Window, the reconfiguration or extension of any system, or the installation of additional equipment.

 505.1 Level 3 Alteration: Applicable to projects where the work area exceeds 50% of the aggregate area of the building and made within any 12 month period.

Please indicate the correct level or combination of levels of alteration as it applies to the scope of your project and provide a complete written scope of work that describes the work proposed on the attached pages.

Project Address: _____

Signature of Owner/ Contractor/ Design Professional: _____

Date: _____

Submittal of three copies of a floor plan and three copies of construction plans as applicable is required for level 2 and level 3 alterations.

APPLICATION

Parcel:	42-10-27-6850-3850-0010	911 Address:	605 N 3RD ST
Owner:	TOWNSEND THOMAS D + DENISE M H/W		PALATKA 32177
VID:	44196	Mailing Address:	605 N 3RD ST
Staff Area:	3		PALATKA FL 32177-3544
		Subdivision:	
		Owner Id / Parcels:	90460 / 1
Description:	DICKS MAP OF PALATKA MB2 P46, PT OF BLK 6 SUNNY POINT BK64, P161 + ALL OF BLK 385 S OF G S, + F RY + E OF 3RD ST (EX BK134, P295 BK194 P158)		

Tax Roll Year	2026 ▾	TRIM	Tax Bill	GIS	Map	Email	PRC
---------------	--------	------	----------	-----	-----	-------	-----

Main	Value	Land	Sales	Improvements	Features	Tax Cap	Images
------	-------	------	-------	--------------	----------	---------	--------

Summary			
Just Value of Land:	106,870	Property Use: ?	00100 - SINGLE FAMILY
OBXF Value:	23,860	Structures:	1
Improvement Value:	232,750	Mobile Homes: ?	0
Market Value:	363,480	MH Unextended:	0
Market Classified:	0	Census Block:	121079508001
Classified: ?	0	Location:	City of Palatka - North Hist
Market Adjusted:	363,480		Dist
Total Acreage:	2.3	Neighborhood:	

Non-Ad Valorem Assessments				
Code	Description	Units	Rate	Amount
SP1-PA	SOLID WASTE PALATKA	1	121	121

RECEIVED
JUN 15 2026



Building Improvement Grant Program

APPLICATION PACKET

2026 Cycle

PROGRAM SNAPSHOT

- This is a reimbursement-based grant program
- Minimum 25% matching funds required
- Work may NOT begin prior to written CRA approval
- Program is not retroactive
- All work must be performed by a licensed contractor (State of Florida)
- Property must be located within the CRA District
- Grant is subject to a 3-year recapture (clawback) provision

APPLICATION CHECKLIST

Incomplete applications will not be reviewed.

- ☒ Completed Application Form (all sections)
- ☐ Detailed Scope of Work
- ☒ Itemized Contractor Estimate
- ☒ Before Photos (clear and labeled)
- ☒ Proof of Ownership or Authorization
- ☒ Proof of Matching Funds (minimum 25%)
- ☒ Contractor Information (licensed required)
- ☐ Permit Information or Verification
- ☐ Certificate of Appropriateness (*if applicable*)

GENERAL INSTRUCTIONS

This application must be completed in full and submitted by the deadline.

Applications that are incomplete, illegible, or missing required documentation will not be reviewed.

Submission of an application does not guarantee funding.

SECTION 1 — APPLICANT INFORMATION

Applicant Name: Thomas & Denise Townsend

Mailing Address: 605 No. 3rd St.

Phone: 386 336-2688

Email: townsendcell@gmail.com

SECTION 2 — PROPERTY INFORMATION

Property Address: 605 No. 3rd St.

Parcel ID: 42-10-27-6850-3850-0010

Current Use: ☒ Residential ☐ Commercial ☐ Other

SECTION 3 — PROJECT OVERVIEW

Describe the current condition of the property and the specific blight or code-related issues being addressed.

Explain why these improvements are necessary at this time. * See Attachment A

SECTION 4 — SCOPE OF WORK

Provide a detailed description of the proposed improvements, including:

- Materials to be used
- Type and extent of work
- Areas of the property impacted

* See Attachment B

Important:

The approved Scope of Work will serve as the basis for reimbursement.

Any changes must receive prior written approval from the CRA.

Roof repairs are not eligible unless specifically approved by the CRA.

SECTION 5 — PROJECT IMPACT

Describe how the proposed improvements will:

- Enhance the property * See Attachment A
- Improve surrounding conditions * See Attachment C
- Support revitalization within the CRA District

SECTION 6 — PROJECT COST & ESTIMATE

Total Project Cost: \$ 51,524.00

Matching Funds (Minimum 25%)

Describe how your portion of the project will be funded:

- ☒ Personal Savings
- ☐ Business Funds
- ☒ Loan Financing
- ☐ Other: _____

Acceptable Proof Includes:

- Recent bank statements (30–60 days)
- Loan approval or commitment letters
- Business financial statements
- Line of credit documentation → * See Regions Bank Attachment

All documentation must clearly demonstrate available funds tied to the applicant.

SECTION 7 — CONTRACTOR & PERMITS

Contractor Name: Riverland Construction
License Number: Ejones@riverlandconst.com / CBC - 1265667
Phone/Email: H (386) 546-5054

Permits

List required permits or provide verification if none are required:
Applicant is responsible for obtaining all required permits prior to construction.

SECTION 8 — PROJECT TIMELINES

Estimated Start Date: 8-3-26
Estimated Completion Date: 10-30-26

SECTION 9 — REQUIRED ATTACHMENTS & COMPLIANCE

All submissions must be complete, legible, and verifiable.

Required Attachments:

- Contractor Estimate (itemized)
- Before Photos
- Proof of Ownership
- Matching Funds Documentation
- Contractor License
- Permit Information
- Certificate of Appropriateness (if applicable)

Compliance Requirements:

- All costs must align with the approved Scope of Work
- All vendors must be properly licensed (where applicable)
- The CRA reserves the right to verify all submitted information

Note:

Detailed reimbursement requirements are provided in the CRA Reimbursement Guide and must be followed for payment eligibility.

SECTION 10 — APPLICANT CERTIFICATION

I certify that all information provided is true and accurate. I understand:

- This is a reimbursement-based program
- Work cannot begin prior to CRA approval
- Submission of an application does not guarantee funding
- All program requirements must be met for reimbursement eligibility

Grant Recapture (Clawback) Provision

If the property is sold or ownership is transferred within three (3) years of reimbursement:

- The grant may be subject to full or prorated repayment
- The CRA reserves the right to enforce repayment

Corporate Authorization (if applicable)

If applying as a business entity, documentation must be provided demonstrating signing authority.

Applicant Signature: Denise and Thomas Townsend
Date: 6/15/26

STATE OF FLORIDA
 COUNTY OF Putnam

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 15 day of June, 20 26, by Denise and Thomas Townsend (name of person),

☐ who is personally known to me, or
☒ who has produced FL DL T450319470000 - Denise
FL DL T625824593050 - Thomas as identification.

Signature of Notary Public: Marissa Williams

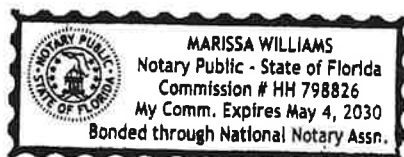
Printed Name of Notary: Marissa Williams

Notary Public, State of Florida

Commission No.: HH798826

My Commission Expires: 5/4/2030

(SEAL)



Attachment A

PROJECT OVERVIEW

Current condition of the property and the specific blight or code-related issues being addressed.

The subject property is a historic residence originally constructed in 1886 and has remained in the same family for more than 110 years. Due to its age and exposure to Florida's climate, the structure has experienced significant deterioration of exterior building materials, including rotted wood trim, damaged banisters, deteriorated siding and shingles, failing caulking, weathered paint surfaces, and areas of flooring requiring repair or replacement. These conditions negatively impact the appearance of the property, contribute to neighborhood blight, and may lead to additional structural deterioration if not addressed. The proposed project will restore and preserve the home's exterior integrity while improving safety, appearance, and long-term sustainability.

Explain why these improvements are necessary at this time.

These improvements are necessary to prevent further deterioration of a historically significant structure and to address conditions that continue to worsen due to age, weather exposure, and deferred maintenance. Without timely intervention, damaged wood components, failing paint systems, and deteriorated exterior materials will result in increased repair costs and potential structural damage. The project will protect the historic character of the home, improve neighborhood appearance, support community redevelopment goals, and preserve a property that has been part of the community for generations.

Attachment B

Detailed Scope of Work

Property Rehabilitation and Exterior Restoration

Project Description

The proposed project consists of the rehabilitation and restoration of a historically significant residential structure constructed in 1886. Due to age, weather exposure, and normal deterioration over nearly 140 years, various exterior building components have experienced rot, deterioration, paint failure, moisture intrusion, and structural decline. The project is intended to eliminate visible signs of blight, preserve the historic character of the property, improve safety, and enhance the appearance of the surrounding neighborhood.

1. Exterior Wood Repair and Replacement
 - Remove and replace deteriorated, rotten, cracked, or structurally compromised exterior wood components including porch flooring, decking, steps, handrails, balusters, decorative trim, fascia boards, soffits, window trim, door trim, corner boards, architectural wood details, and damaged siding.
 - Match historic architectural features as closely as possible.

Purpose: Eliminate unsafe conditions, prevent further deterioration, and preserve the historic integrity of the structure.

1. Exterior Siding Repairs
 - Inspect all siding.
 - Remove and replace damaged sections.
 - Secure loose siding and seal joints.

Purpose: Prevent water intrusion and improve structural integrity and appearance.

1. Roof and Shingle Repairs
 - Replace damaged or deteriorated wood shingles.
 - Repair trim associated with roof edges.
 - Secure loose materials and seal exposed penetrations.

Purpose: Prevent continued weather-related damage and preserve appearance.

1. Window and Door Restoration
 - Repair deteriorated wood around windows and doors.
 - Repair casings, trim, moldings, sills, and framing.
 - Caulk and seal openings.

Purpose: Reduce moisture intrusion and improve appearance.

1. Surface Preparation
 - Pressure wash surfaces.
 - Remove loose paint and contaminants.

- Scrape, sand, and prime repaired areas.

Purpose: Ensure proper adhesion and longevity of coatings.

1. Exterior Caulking and Weatherproofing

- Caulk and seal windows, doors, trim joints, siding joints, penetrations, gaps, and cracks.

Purpose: Prevent moisture intrusion and improve durability.

1. Exterior Painting

- Apply primer where required.
- Apply two finish coats.
- Paint trim, porches, railings, doors, and architectural features.

Purpose: Eliminate paint failure, improve appearance, and protect materials.

1. Porch Rehabilitation

- Replace rotten porch flooring.
- Repair or replace handrails and balusters.
- Repair support columns as necessary.
- Paint and finish repaired areas.

Attachment C

Project Impact Statement

The proposed improvements will have a significant positive impact on both the subject property and the surrounding Community Redevelopment Area (CRA). The property is a historic residence originally constructed in 1886 and has been owned and maintained by the same family for more than a century. Due to age, weather exposure, and the ongoing challenges associated with preserving a structure of this age, the property has experienced deterioration including rotten wood, failing paint, weather-damaged exterior surfaces, and other visible signs of decline.

The proposed rehabilitation will restore the structural integrity and appearance of the home through the repair and replacement of deteriorated building materials, comprehensive exterior painting, weatherproofing, porch restoration, and preservation of historic architectural features. These improvements will significantly enhance the property's appearance, improve safety, extend the useful life of the structure, and protect an important piece of the community's historic character.

Beyond the direct benefits to the property, the project will positively influence surrounding conditions within the CRA district. As a highly visible historic structure, the home's restoration will improve neighborhood aesthetics, reduce the appearance of blight, encourage nearby property owners to invest in maintenance and improvements, and contribute to a stronger sense of community pride. The project supports the CRA's goals of revitalization, historic preservation, neighborhood stabilization, and economic reinvestment by preserving an important local landmark and enhancing the overall visual quality of the area.

The completed improvements will help ensure that this historic property remains a valuable community asset for future generations while contributing to the long-term redevelopment and beautification objectives of the CRA district.



Ron DeSantis, Governor

Melanie S. Griffin, Secretary



**STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION**

CONSTRUCTION INDUSTRY LICENSING BOARD

THE BUILDING CONTRACTOR HEREIN IS CERTIFIED UNDER THE
PROVISIONS OF CHAPTER 489, FLORIDA STATUTES

JONES, ERICK WALKER

INDIVIDUAL
800 CLEVELAND AVE.
FL
PALATKA FL 32177

LICENSE NUMBER: CBC1265667

EXPIRATION DATE: AUGUST 31, 2026

Always verify licenses online at MyFloridaLicense.com

ISSUED: 06/15/2026

Do not alter this document in any form.

This is your license. It is unlawful for anyone other than the licensee to use this document.



ESTIMATE

Riverland Construction LLC

800 Cleveland Ave

Palatka, FL 32177

Ejones@rvldconst.com

+1 (386) 546-5054



RiverLand Construction

DEPENDABLE, CONSISTENT, QUALITY

Bill to

Tom Townsend

605 N. 3rd St

Palatka, FL 32131

Estimate details

Estimate no.: 1055

Estimate date: 06/11/2026

Expiration date: 10/30/2026

#	Date	Product or service	Description	Qty	Rate	Amount
1.		Services	605 N. 3rd St. - Remove & Replace Exterior siding as needed for paint prep This quote includes : Approximately 800 square ft of siding(100 feet X 4 feet of siding below windows on North. West, and South side. 400 sqft of siding on East side) Wall flashing as needed All fasteners as needed	1	\$19,200.00	\$19,200.00
2.		Services	605 N. 3rd St. - Remove and Replace siding at Bay window - North side This quote includes: Substrate repair New shingles and wall flashing All fasteners and sealers	1	\$2,200.00	\$2,200.00
3.		Services	605 N. 3rd St. - Chimney Repair (3 Chimneys) Remove debris Pressure wash existing brick and mortar Point up mortar on chimneys. Reseal flashing as needed	1	\$3,500.00	\$3,500.00
4.		Services	605 N. 3rd St. - Remove and Replace damaged deck boards	1	\$3,600.00	\$3,600.00

5.

This quote does not include:
Repair of substrate/framing
Painting prep (caulk, filler, tape, etc.)
Lift equipment (by owner)

Total **\$28,500.00**

Note to customer

Riverland Construction LLC
CBC-1265667

Expiry date 10/30/2026

Accepted date

Accepted by



DIVISION of
CORPORATIONS
an official State of Florida website

- [Department of State](#) [Division of Corporations](#) [Search Records](#) [Search by Entity Name](#)

		modern touch renovations
--	--	--------------------------

Detail by Entity Name

Florida Limited Liability Company
MODERN TOUCH RENOVATIONS LLC

Filing Information

Document Number

L26000022761

FEI/EIN Number

NONE

Date Filed

01/06/2026

State

FL

Status

ACTIVE

Principal Address

116 KAREN COURT
PALATKA, FL 32177

Mailing Address

116 KAREN COURT
PALATKA, FL 32177

Registered Agent Name & Address

JONES, JOSHUA R
116 KAREN COURT
PALATKA, FL 32177

Authorized Person(s) Detail

Name & Address

Thank you for the opportunity to serve you, we truly appreciate it.
We only use the best materials available and have a 1 year warranty on all of our work.

MATERIALS

- 50 Gallons Sherwin Williams Super Paint Body \$2,780
- 20 Gallons Sherwin Williams super paint Trim & window frames \$795
- 5 gallons deck paint (Front porch deck, stairs) \$265
- 30 gallons Sherwin Williams Pro Block Primer or Zinser Cover Stain (prime entire house) \$810
- 1 quart emerald or Pro Classic (front door) \$43
- 1 gallon emerald or Pro Classic (ext doors) \$63
- White lightning Pristine 6 cases of 12 tubes \$378
- Window Glaze \$120
- Rust inhibitor \$70
- Wood putty, tape, plastic, Chlorine, Fuel, Denatured Alcohol. Paint thinner etc. \$200

LABOR

- Prep, Prime Paint body, trim, soffit, porch ceiling, porch deck, lattice, and fascia (Entire house) 10,500 Sq' Surface
Area x 1.40 = \$14,700
- Prep Prime Paint, Glaze as needed 25+ window frames \$1,500
- Prep, prime, & Paint Front door \$180
- Prep, prime, & Paint exterior rear and side doors \$250
- Pressure wash \$600

Total investment \$22,754

Joshua Jones
386-983-4154



W / 1 week
1.71

Title MGR

JONES, JOSHUA R
116 KAREN COURT
PALATKA, FL 32177

Annual Reports

**No Annual Reports
Filed**

Document Images

[01/06/2026 -- Florida Limited
Liability](#)

[View image in PDF format](#)

Parcel:

42-10-27-6850-3850-0010

Owner:

TOWNSEND THOMAS D + DENISE M H/W

VID:

44196

Staff Area:

3

911 Address:

605 N 3RD ST

PALATKA 32177

Mailing Address:

605 N 3RD ST

PALATKA FL 32177-3544

Subdivision:

Owner Id / Parcels:

90460 / 1

Description:

DICKS MAP OF PALATKA MB2 P46, PT OF BLK 6 SUNNY POINT BK64,
P161 + ALL OF BLK 385 S OF G S, + F RY + E OF 3RD ST (EX BK134,
P295 BK194 P158)

Tax Roll Year

202620252024202320222021202020192018201720162015201420132012201120
102009200820072006200520042003200220012000

- [TRIM](#)
- [Tax Bill](#)
- [GIS](#)
- [Map](#)
- [Email](#)
- [PRC](#)

Main

[Value](#)

[Land](#)

[Sales](#)

[Improvements](#)

[Features](#)[Tax Cap](#)[Images](#)[Summary](#)

Just Value of Land:	106,870
OBXF Value:	23,860
Improvement Value:	232,750
Market Value:	363,480
Market Classified:	0
Classified:	0
Market Adjusted:	363,480
Total Acreage:	2.3
Property Use:	00100 - SINGLE FAMILY
Structures:	1
Mobile Homes:	0
MH Unextended:	0
Census Block:	121079508001
Location:	City of Palatka - North Hist Dist
Neighborhood:	

[Non-Ad Valorem Assessments](#)

Code	Description	Units	Rate	Amount
SP1-PA	SOLID WASTE PALATKA	1	121	121



(/Accounts/Summary)

Wellcome, THOMAS TOWNSEND ▾ | Inbox 0 (/EmailMessageCenter/Summary) | Call Back Request | Contact Us (/Regions/ContactUs) | Log Out (/Account/ReturnToRegionsDotCom)

Last login: June 01, 2026 06:58 PM CT

Go paperless. Enroll in **Electronic Documents** today. [Learn More >](#)

ACCOUNTS (2)

\$230,507.80
(/Accounts/LoanDetail/df3b12bd-4bdd-9474-f676fe71f9d)

\$33,020.88
(/Accounts/LoanDetail/6f23a60a-42fe-42eb-a90c-3e4a9df54c29)

Enrollment Status

✓ Autodraft Payments
(/Payments/AutodraftPayments)

✓ Electronic Documents
(/DocumentCenter/Notifications)

✓ Electronic IRS Documents
(/DocumentCenter/Notifications)

Should you have a question or concern regarding your current mortgage, please call us at 1-800-986-2462 or send us a message on our **Secure Message Center** (/EmailMessageCenter/ComposeMessage).

Loan Detail [REDACTED] as of June 10, 2026

I want to... 

STATEMENT BALANCE \$33,232.80	LAST STATEMENT DETAILS MINIMUM PAYMENT DUE \$303.72	PAYMENT DUE DATE 07/01/2026	Make An Advance (https://onlineban Make a Payment (/Payments/PayOnl
CREDIT LIMIT \$151,400.00	MATURITY DATE 01/01/2053	[REDACTED] 360 months	LOAN TYPE Conventional No PMI
PRINCIPAL BALANCE \$33,020.88*	LIEN POSITION Lien position 1	LAST PAYMENT \$286.19	LAST PAYMENT DATE 06/01/2026
[REDACTED]	AVAILABLE CREDIT \$118,379.12	FEES \$0.00	PROPERTY ADDRESS 605 N 3RD ST PALATKA, FL 32177

MAILING ADDRESS [edit]
(/CustomerService/ContactInformation)

605 N 3RD ST
PALATKA, FL 32177

* This is not a payoff quote. For a payoff quote, call 1-800-986-2462 or fill out our online form (/CustomerService/QuoteRequest/6f23a60a-42fe-42eb-a90c-3e4a9df54c29).

See the Transaction History (/Accounts/TransactionHistory) tab for a breakdown of all funds applied since the last scheduled payment, as this screen is not a reflection of all funds received.

NOTE: Balances may be adjusted if funds previously received were rejected by the depository institution, any advances, pre-authorized transactions have not posted or if other fees or shortages have been incurred.

Manage E-Documents
(/DocumentCenter/Notifications)

Get a personal loan in as little as 24 hours.

[Learn more.](#)

(/Regions/Ad?locationId=3)

https://mymortgage.regionsmortgage.com/Accounts/LoanDetail

Page 1 of 2

Page 150 of 247

Nicole Auth

From: Renee' Brown
Sent: Wednesday, July 15, 2026 11:58 AM
To: Nicole Auth
Subject: COA for Grant applicants

Hello,

I wanted to inform you that I've received a couple of files from the grant applications. HPB 26-25, Mr. and Mrs. Thomas Townsend have applied for maintenance and repairs at 605 N 3rd St. Also, HPB 26-27, Dr. Richard A. Perallon has applied for maintenance and repairs at 105 Morris St.

Both will be administrative level COA's, basically like for like. If you have any questions, feel free to contact me.

Respectfully,



M. Renee' Brown

Planner I
City of Palatka
201 N. 2nd Street
Palatka, Florida 32177
Office: (386) 329-0100 ext. 2083
Email: mrbrown@palatka-fl.gov

Florida has a very broad public records law. Under Florida law, both the content of emails and email addresses are public records. If you do not want the content of your email or your email address released in response to a public records request, do not send electronic mail to this entity. Instead, contact this office by phone or in person.

From: Tom Townsend townsendcell@gmail.com
Subject: Pics
Date: June 12, 2026 at 10:44 AM
To: Baby Daddy townsendcell@gmail.com



Example of needed
window glazing



Examples of replacing
shingles on ~~East~~ North
side



Examples of replacing
shingles on North
side



North side of house



Fascia and deck board
example back of home



Fascia and deck board
example back of home



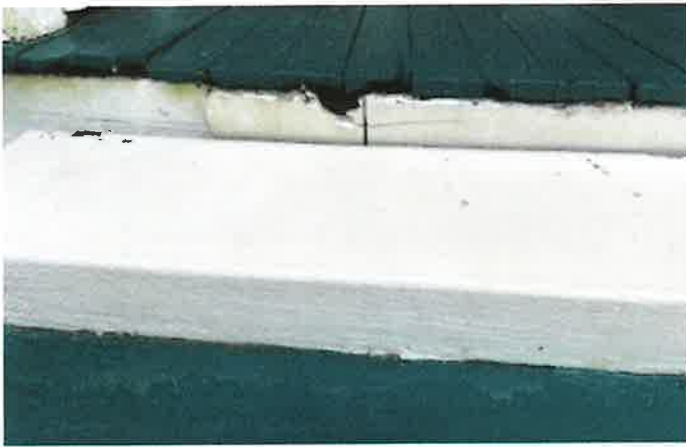


Front view



North view

Sent from my iPhone



East or back of
home



East or back of
home



East or back of
home



Back or East of
home



South side siding
needing
replacement



South side

From: Tom Townsend townsendcell@gmail.com 
Subject:
Date: June 12, 2026 at 10:42 AM
To: Baby Daddy townsendcell@gmail.com



Sent from my iPhone

North corner
porch

APPLICATION

Owner:	WALTZ ANN ELIZABETH	Mailing Address:	PALATKA 32177
VID:	42791		628 EMMETT ST
Staff Area:	3		PALATKA FL 32177
		Subdivision:	
		Owner Id / Parcels:	138987 / 1

Description: DICKS MAP OF PALATKA MB2 P46, BLK 43 W 62 1/2 FT OF LOT 5, BK124 P293

Tax Roll Year 2026 [TRIM](#) [Tax Bill](#) [GIS](#) [Map](#) [Email](#) [PRC](#) [E-File](#)

Main [Value](#) [Land](#) [Sales](#) [Improvements](#) [Features](#) [Tax Cap](#) [Images](#)

Summary			
Just Value of Land:	36,040	Property Use:	00100 - SINGLE FAMILY
OBXF Value:	9,030	Structures:	1
Improvement Value:	190,090	Mobile Homes:	0
Market Value:	235,160	MH Unextended:	0
Market Classified:	0	Census Block:	121079508003
Classified:	0	Location:	City of Palatka - South Hist Dist
Market Adjusted:	235,160	Neighborhood:	Top
Total Acreage:	0.21		



Building Improvement Grant Program

APPLICATION PACKET

2026 Cycle

PROGRAM SNAPSHOT

- This is a reimbursement-based grant program
- Minimum 25% matching funds required
- Work may NOT begin prior to written CRA approval
- Program is not retroactive
- All work must be performed by a licensed contractor (State of Florida)
- Property must be located within the CRA District
- Grant is subject to a 3-year recapture (clawback) provision

APPLICATION CHECKLIST

Incomplete applications will not be reviewed.

- ☒ Completed Application Form (all sections)
- ☒ Detailed Scope of Work
- ☒ Itemized Contractor Estimate
- ☒ Before Photos (clear and labeled)
- ☒ Proof of Ownership or Authorization
- ☒ Proof of Matching Funds (minimum 25%)
- ☒ Contractor Information (licensed required)
- ☒ Permit Information or Verification
- ☒ Certificate of Appropriateness (if applicable) — THIS WAS SUBMITTED 06/11/26

GENERAL INSTRUCTIONS

This application must be completed in full and submitted by the deadline.

Applications that are incomplete, illegible, or missing required documentation will not be reviewed.

Submission of an application does not guarantee funding.

SECTION 1 — APPLICANT INFORMATION

Applicant Name: ANN E. WALTZ

Mailing Address: 628 EMMETT ST., PALATKA, FL 32177

Phone: (850) 570-0538

Email: A.WALTZ08@GMAIL.COM

SECTION 2 — PROPERTY INFORMATION

Property Address: 628 EMMETT ST., PALATKA, FL 32177

Parcel ID: 42-10-27-6850-0430-0050

Current Use: ☒ Residential ☐ Commercial ☐ Other

SECTION 3 — PROJECT OVERVIEW (ATTACHED)

Describe the current condition of the property and the specific blight or code-related issues being addressed.

Explain why these improvements are necessary at this time.

SECTION 4 — SCOPE OF WORK (ATTACHED)

Provide a detailed description of the proposed improvements, including:

- Materials to be used
- Type and extent of work
- Areas of the property impacted

Important:

The approved Scope of Work will serve as the basis for reimbursement.

Any changes must receive prior written approval from the CRA.

Roof repairs are not eligible unless specifically approved by the CRA.

SECTION 5 — PROJECT IMPACT (ATTACHED)

Describe how the proposed improvements will:

- Enhance the property
- Improve surrounding conditions
- Support revitalization within the CRA District

SECTION 6 — PROJECT COST & ESTIMATE

SEE BREAKDOWN ON CONTRACTOR'S ESTIMATE

Total Project Cost: \$13,700 IF REPAIRS AND ONE WINDOW REPLACED.
 \$29,400 IF EXTENSIVE DAMAGE IS FOUND (UNABLE TO JUST REPAIR) AND IF SECOND WINDOW NEEDS TO BE REPLACED.

Matching Funds (Minimum 25%)

Describe how your portion of the project will be funded:

- ☒ Personal Savings
- ☐ Business Funds
- ☐ Loan Financing
- ☐ Other: _____

Acceptable Proof Includes:

- Recent bank statements (30–60 days)
- Loan approval or commitment letters
- Business financial statements
- Line of credit documentation

All documentation must clearly demonstrate available funds tied to the applicant.

BUILDING IMPROVEMENT GRANT PROGRAM

SECTION 10 — APPLICANT CERTIFICATION

I certify that all information provided is true and accurate. I understand:

- This is a reimbursement-based program
- Work cannot begin prior to CRA approval
- Submission of an application does not guarantee funding
- All program requirements must be met for reimbursement eligibility

Grant Recapture (Clawback) Provision

If the property is sold or ownership is transferred within three (3) years of reimbursement:

- The grant may be subject to full or prorated repayment
- The CRA reserves the right to enforce repayment

Corporate Authorization (if applicable)

If applying as a business entity, documentation must be provided demonstrating signing authority.

Applicant Signature: Ann Walz
Date: 06/11/26

STATE OF FLORIDA
COUNTY OF Leon

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 11 day of June, 2026, by Ann Walz
(name of person),

- ☐ who is personally known to me, or
☒ who has produced FL ID as identification.

Signature of Notary Public: M. Renee Brown

Printed Name of Notary: M. Renee Brown

Notary Public, State of Florida

Commission No.:

My Commission Expires: 8-18-2029



(SEAL)

Section 3 – Project Overview

My home, at 628 Emmett Street, is in Palatka's South Historic District. The single-story bungalow house sits on the corner of Emmett and Morris Streets. According to the property records, my home was built in 1925 (although a plaque on the front of the house indicates it was built in 1923).

While I do not know when the outside of my house was last painted (I have been the owner of the house for almost five years.), it is obvious the house and outside shed need exterior painting. The storage building is a random color that does not in any way match the exterior of my home. The exterior of my home is cedar shingles. Some of the shingles, especially on the Morris Street side of the property, are very weather worn with peeling paint and exposed bare wood. Because the bare shingles could quickly deteriorate, there is an urgency to address the improvement needed to get my home's exterior properly painted. The faded, peeling façade detracts from the beauty of the house itself and the unique beauty of this historic district.

Anyone walking/driving/biking on Morris Street or Emmett Street (where the front of my home is located), can easily see the peeling cedar shingles and the faded peeling paint around the windows and front porch area as well as the weathered appearance of the front porch screen door. This porch's wooden screen door needs replacement. It is clear to see this visual blight is not in keeping with the desired character of this historic neighborhood.

Both the front and back porch of my home have peeling floor paint with some bare wood present which is contributing to the deterioration of the porch area. The wooden ceiling of both porches and stained back porch have exposed wood that needs to be sealed. The front door of my home has a large crack across the bottom of the door that poses a safety concern.

There is one Anderson double pane window on the Morris Street side of the house that has a large area of brown staining between the panes of glass. The window needs to be replaced.

The gutters across both the front and back of the house leak. The gutters leak right at the front and back door area, and the back gutter also leaks near the Morris Street corner of the house. This poses not only a safety hazard but also results in rainwater hitting areas of the house that will deteriorate more quickly.

Having these items fixed/addressed will not only have a positive impact on the exterior of my home, this will also positively impact the South Historic District. The urgency of some of these improvements will prevent further deterioration and bring my home back to the beauty and character desired of every home in this lovely historic neighborhood.

Section 4 – Scope of Work

Listed below is a detailed description of the proposed improvements to my home at 628 Emmett Street. Point for point, these coincide with the Section 3 Project Overview description.

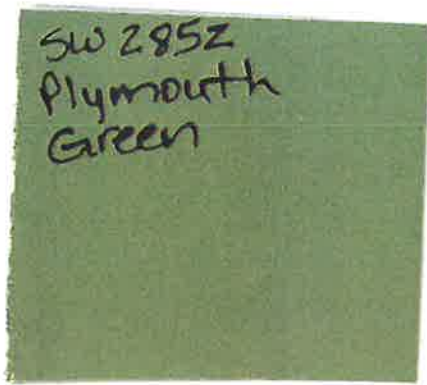
- ***Paint exterior of house and storage building.*** The exterior will be scraped, prepped, pressure washed and painted (two coats) according to historic district regulations. Repair cedar shake*. The house will be painted in colors approved by the Historic Preservation Board (color book in the Planning Office). Selected color swatches are attached (copied from book in Planning Office) and have been submitted in a Certificate of Appropriateness filed on 06/11/26. (Please note: Color swatches were copied and may not accurately reflect the true color represented in the color swatch book.)
- ***Sand and paint two coats of floor enamel on front and rear porch.***
- ***Seal back and front stained porch areas – both porch ceilings and back porch.***
- ***Replace front porch wooden screen door and repair and stain (with two coats) on the front door.***
- ***Permit and replace Anderson double pane window* on Morris Street in accordance with historic regulations.***
- ***Remove and replace existing gutter to match.***

***Please note:** Estimate provided by Shawn Lumley, Licensed Contractor, has two price breakdowns:

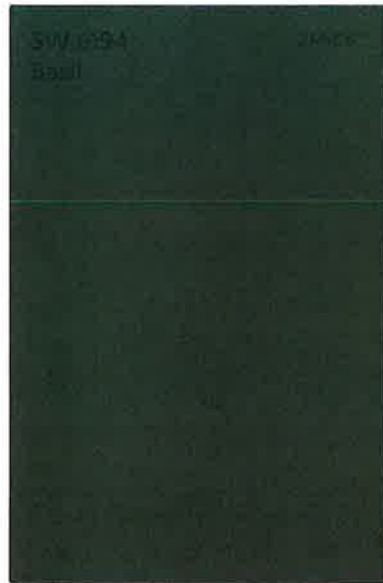
(Scenario A) if there is solely repair of cedar shake shingles up to 36 sq ft and if only one Anderson window replacement is needed and;

(Scenario B) If extensive damage is found-1700 sq ft of removal, sheet plywood, vapor barrier, and install new cedar shakes shingles. Also includes one additional Anderson double pane window if needed in event a match-to-match is not available.

Itemized estimate from licensed contractor, Shawn Lumley, is attached to the application.



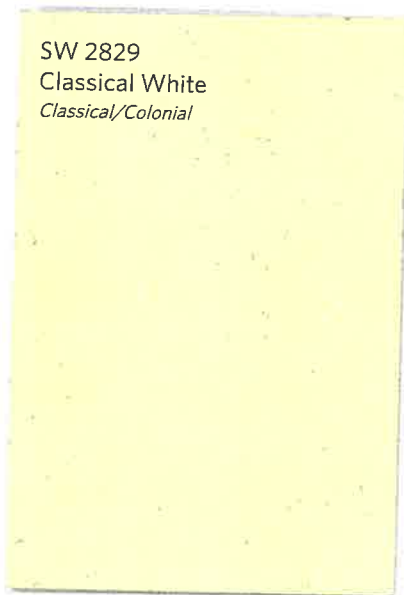
Trim
windows.



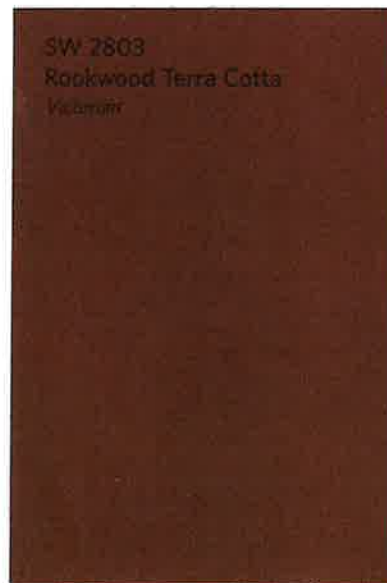
Screen doors
~~shingles~~
door of shed



Shingles
door trim
~~shed door~~ shed



trim



Bottom trim
~~door~~ #

Section 5 – Project Impact

The proposed improvements will truly enhance the visual appeal, safety of my home, and remedy the deterioration of my property. This, accordingly, will enhance the beauty of the South Historic District. Having my home painted and repaired, with new gutters and window(s) in place, will restore my home to its true beauty.

The South Historic District is a wonderfully appealing part of our community. Each time a property within this area is “fixed up”, and blight reduction occurs, it is a plus for this charming, historic district and builds on the revitalization effort in our community. I truly hope the members of the Grant Application Committee will share my view of the benefits that will occur if I were to receive this generous grant.

Jan E. Waltz



CERTIFICATE OF APPROPRIATENESS

APPROVAL FOR

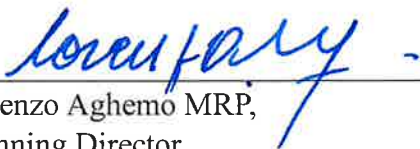
Ann E. Waltz, 628 Emmett Street, Palatka, Florida 32177

THIS CERTIFICATE OF APPROPRIATENESS HAS BEEN APPROVED BY THE PLANNING DEPARTMENT AUTHORIZING THE FOLLOWING WORK AT 628 EMMETT STREET, PALATKA, FLORIDA 32177 IN THE SOUTH HISTORIC DISTRICT:

Per Sec. 54-78(g) of the Palatka code of ordinances, staff may approve actions that constitute ordinary maintenance but do not alter original historic features. Staff may also approve actions that resemble features that were originally on a structure or were likely to have been on such structure, according to documented descriptions or photos of the structure in question or similar structures.

- Replace external Andersen windows with new Andersen windows of same dimensions.
- Replace existing copper gutters with new copper gutters.
- Replace any deteriorated Cedar Shake shingles with new Cedar Shake shingles.
- Sanding the porch and painting the porch Downing Stone.
- Paint the House and shed Rockwood Dark Brown with all doors painted Basil.
- Paint the trim on windows Plymouth Green, bottom trim Rockwood Terra Cotta and accent trim Classical White.

Please submit this Certificate of Appropriateness to the Putnam County Building Department when applying for a building permit, or demolition, as necessary.


Lorenzo Aghemo MRP,
Planning Director

CC: Elizabeth van Rensburg

201 N. 2nd STREET • PALATKA, FLORIDA • 32177

PHONE: 386-329-0100

www.palatka-fl.gov

FAX: 386-329-0106

Shawn Lumley Int Ext LLC
1697 Castile St
St. Augustine, Florida 32080

June 12, 2026

Ann Waltz
Owner

628 Emmett St
Palatka, Florida 32177

Dear Sir or Madam:

Scenario A- Cedar shake repair up to 36 sq ft Total-\$800

Permit and replace utility window in accordance with historic regulation-\$700.00

Scrape,prep,pressure wash and paint exterior of house and storage building (two coats) according to Historical district regulations-\$6,000.00

Seal back and front stained porch areas -\$2,000.00

Sand and paint two coats floor enamel on front and rear porch-\$2,400.00

Repair and stain two coats on front door and
replace front screen door-\$200.00

Remove and replace existing gutter to match- \$1,600.00

Total- Labor and materials-\$13,700.00

Scenario B- Extensive damage and additional window

All items from scenario A applied in total below

If extensive damage is found the cost of labor and materials for 1700sq ft of removal,sheet plywood,vapor barrier, and install new Cedar shakes Total- \$15,800.00 (\$800 credit for replacement vs. repair)

Additional window if match to match is not available \$700.00

Total- \$29,400.00

All work listed will be approved by the Putnam County Historical Society and permitted with appropriate building permits required by Putnam County Building Department

Please contact me if you have any questions or need additional information. I can be contacted by phone at 904-640-1266 or 904-522-2244.

Sincerely,

Shawn Lumley Int Ext LLC



Ron DeSantis, Governor

Melanie S. Griffin, Secretary



STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

CONSTRUCTION INDUSTRY LICENSING BOARD

THE RESIDENTIAL CONTRACTOR HEREIN IS CERTIFIED UNDER THE
PROVISIONS OF CHAPTER 489, FLORIDA STATUTES

LUMLEY, ANTHONY SHAWN

SHAWN LUMLEY INT./EXT. LLC
240 BLUE CREEK WAY
SAINT AUGUSTINE FL 32086

LICENSE NUMBER: CRC1335135

EXPIRATION DATE: AUGUST 31, 2026

Always verify licenses online at MyFloridaLicense.com

ISSUED: 02/07/2025

Do not alter this document in any form.

This is your license. It is unlawful for anyone other than the licensee to use this document.





CERTIFICATE OF APPROPRIATENESS

APPROVAL FOR

Ann E. Waltz, 628 Emmett Street, Palatka, Florida 32177

THIS CERTIFICATE OF APPROPRIATENESS HAS BEEN APPROVED BY THE PLANNING DEPARTMENT AUTHORIZING THE FOLLOWING WORK AT 628 EMMETT STREET, PALATKA, FLORIDA 32177 IN THE SOUTH HISTORIC DISTRICT:

Per Sec. 54-78(g) of the Palatka code of ordinances, staff may approve actions that constitute ordinary maintenance but do not alter original historic features. Staff may also approve actions that resemble features that were originally on a structure or were likely to have been on such structure, according to documented descriptions or photos of the structure in question or similar structures.

- Replace external Andersen windows with new Andersen windows of same dimensions.
- Replace existing copper gutters with new copper gutters.
- Replace any deteriorated Cedar Shake shingles with new Cedar Shake shingles.
- Sanding the porch and painting the porch Downing Stone.
- Paint the House and shed Rockwood Dark Brown with all doors painted Basil.
- Paint the trim on windows Plymouth Green, bottom trim Rockwood Terra Cotta and accent trim Classical White.

Please submit this Certificate of Appropriateness to the Putnam County Building Department when applying for a building permit, or demolition, as necessary.


Lorenzo Aghemo MRP,
Planning Director

CC: Elizabeth van Rensburg

201 N. 2nd STREET • PALATKA, FLORIDA • 32177

PHONE: 386-329-0100

www.palatka-fl.gov

FAX: 386-329-0106

7

Return to:

Name: Ann Elizabeth Waltz

Address: 628 Emmett Street
Palatka, FL 32177

Inst: 202154016479 Date: 07/23/2021 Time: 1:51PM Doc Stamp-
Deed: 1330.00 By: MB, DC, Matt Reynolds, Putnam, County Page
1 of 7 B: 1628 P: 1248

This Instrument Prepared by: Palatka Abstract & Title Ins. Inc

Address: 113 North 4th Street
Palatka, FL 32177
File No. 21-391

Property Appraiser's ID #:
42-10-27-6850-0430-0050

WARRANTY DEED

This Warranty Deed is executed this 22 day of July, 2021, by Mary Joan Polster, Thomas Alton Russell, JR., Ann Elizabeth Waltz, Joseph Patrick Russell, Patricia Madeleine Dame, and Susan Eileen Acquaviva, all conveying non-homestead property ("Grantor") to Ann Elizabeth Waltz ("Grantee").

"Grantor" and "Grantee" are used for singular or plural, as context requires.

Witnesseth, that Grantor, for the sum of \$190,000 and other good and valuable consideration, the receipt of which is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto Grantee the following described property:

A portion of Block 43 of the City of Palatka, Putnam County, Florida, bounded and described as follows: Beginning at a stake on Emmett Street 337 1/2 feet from Dodge Street; Thence Southwesterly on Emmett Street to Morris Street, 62 1/2 feet; Thence Northwesterly on Morris Street, 150 feet; Thence Northeasterly, parallel with Emmett Street, 62 1/2 feet; Thence Southeasterly 150 feet to Point of Beginning. Being the same lands described in that certain warranty deed recorded in O.R. Book 290 at Page 1883 of the public records of Putnam County, Florida.

This conveyance is subject to easements, restrictions, reservations, and limitations of record, if any, and together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining, to have and to hold the same in fee simple forever.

And, Grantor hereby covenants with Grantee that Grantor is lawfully seized of said land in fee simple; that Grantor has good right and lawful authority to sell and convey said land; that Grantor hereby fully warrants the title to said land; and that Grantor will defend the same against the lawful claims of all persons whomever, and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 2020.

In Witness Whereof, Grantor has signed and sealed these presents the day and year above written.

Signed, sealed and delivered as to all Grantors
in the presence of:

Selma Singh
Signature of Witness 1

SELMA SINGH
Print Name of Witness 1

Mary Joan Polster
Signature of Grantor 1

Mary Joan Polster
4252 Kendrick Rd.
Orlando, FL 32804
Mailing Address of Grantor 1

Ra
Signature of Witness 2

Larisha Lorie
Print Name of Witness 2

Notary Section:

STATE OF Florida

COUNTY OF Orange

The foregoing instrument was acknowledged before me by means of ☒ physical presence
or ☐ online notarization, this 15th day of July, 2021, by Mary Joan Polster.

Personally Known ☐ OR Produced Identification ☒

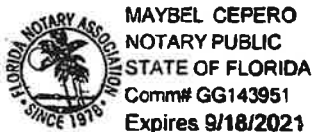
Type of Identification Produced: FLDL

(Signature of Notary Public) *Maybel Cepero*

(Print, Type, or Stamp Commissioned Name of Notary Public) Maybel Cepero

My Commission expires: 09/18/2021

Affix Notary SEAL



In Witness Whereof, Grantor has signed and sealed these presents the day and year above written.

Signed, sealed and delivered as to all Grantors
in the presence of:

[Signature]
Signature of Witness 1
Karen Wilson
Print Name of Witness 1

[Signature]
Signature of Grantor 1
Thomas Alton Russell, JR.
118 Littleton Cir., Deland, FL
Mailing Address of Grantor 1

[Signature]
Signature of Witness 2
Robert W Miller III
Print Name of Witness 2

Notary Section:

STATE OF Florida
COUNTY OF Volusia

The foregoing instrument was acknowledged before me by means of ☒ physical presence
or ☐ online notarization, this 16 day of July, 2021, by Thomas Alton Russell, JR.

Personally Known ☐ OR Produced Identification ☒

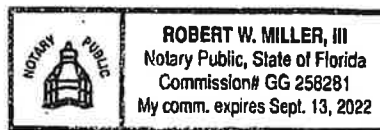
Type of Identification Produced: FL Drivers License

(Signature of Notary Public) [Signature]

(Print, Type, or Stamp Commissioned Name of Notary Public) Robert W Miller III

My Commission expires: 9-13-2022

Affix Notary SEAL



In Witness Whereof, Grantor has signed and sealed these presents the day and year above written.

Signed, sealed and delivered as to all Grantors
in the presence of:

Walt Fortner
Signature of Witness 1

Walter Fortner
Print Name of Witness 1

Warren White
Signature of Witness 2

WARREN WHITE
Print Name of Witness 2

Ann Elizabeth Waltz
Signature of Grantor 1

Ann Elizabeth Waltz

628 Emmett Street
Mailing Address of Grantor 1
Palatka, FL 32177

Notary Section:

STATE OF Florida
COUNTY OF Putnam

The foregoing instrument was acknowledged before me by means of ☒ physical presence
or ☐ online notarization, this 22 day of July, 2021, by Ann Elizabeth Waltz.

Personally Known ☐ OR Produced Identification ☒

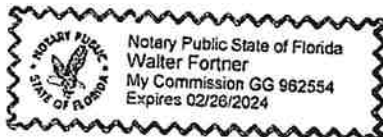
Type of Identification Produced: Driver's License

(Signature of Notary Public) Walt Fortner

(Print, Type, or Stamp Commissioned Name of Notary Public) Walter Fortner

My Commission expires:

Affix Notary SEAL



In Witness Whereof, Grantor has signed and sealed these presents the day and year above written.

Signed, sealed and delivered as to all Grantors
in the presence of:

[Signature]
Signature of Witness 1

Justin Rizzo
Print Name of Witness 1

[Signature]
Signature of Witness 2

Scott Bocan
Print Name of Witness 2

[Signature]
Signature of Grantor 1

Joseph Patrick Russell

311 EAST TRATTEN DR., MAITLAND, FL 32751
Mailing Address of Grantor 1

Notary Section:

STATE OF Florida

COUNTY OF Orange

The foregoing instrument was acknowledged before me by means of ☒ physical presence
or ☐ online notarization, this 15 day of July, 2021, by Joseph Patrick Russell.

Personally Known ☒ OR Produced Identification ☐

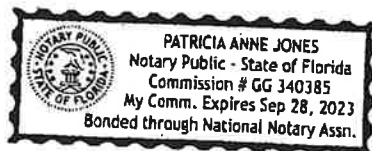
Type of Identification Produced: _____

(Signature of Notary Public) Patricia Jones

(Print, Type, or Stamp Commissioned Name of Notary Public) Patricia Jones

My Commission expires: Sept 28, 2023

Affix Notary SEAL



In Witness Whereof, Grantor has signed and sealed these presents the day and year above written.

Signed, sealed and delivered as to all Grantors
in the presence of:

[Signature]
Signature of Witness 1

John Williams
Print Name of Witness 1

Patricia Madeleine Dame
Signature of Grantor 1

Patricia Madeleine Dame

7210 Andrew Jackson St Palatka, FL 32177
Mailing Address of Grantor 1

Ashleigh Day
Signature of Witness 2

Ashleigh Day
Print Name of Witness 2

Notary Section:

STATE OF Florida
COUNTY OF Putnam

The foregoing instrument was acknowledged before me by means of ☒ physical presence
or ☐ online notarization, this 16 day of July, 2021, by Patricia Madeleine Dame.

Personally Known ☒ OR Produced Identification ☐

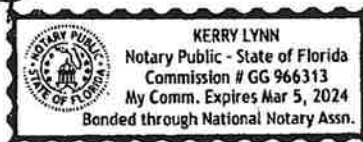
Type of Identification Produced: _____

(Signature of Notary Public) Kerry Lynn

(Print, Type, or Stamp Commissioned Name of Notary Public) Kerry Lynn

My Commission expires: 3/5/24

Affix Notary SEAL



In Witness Whereof, Grantor has signed and sealed these presents the day and year above written.

Signed, sealed and delivered as to all Grantors
in the presence of:

Patricia E Barker
Signature of Witness 1

Patricia E Barker
Print Name of Witness 1

Susan Eileen Acquaviva
Signature of Grantor 1

Susan Eileen Acquaviva

62 Bromfield Street, Newburyport, MA 01950
Mailing Address of Grantor 1

John Chamberlain
Signature of Witness 2

John Chamberlain
Print Name of Witness 2

Notary Section:

STATE OF MASSACHUSETTS

COUNTY OF ESSEX

The foregoing instrument was acknowledged before me by means of ☒ physical presence or
☐ online notarization, this 15 day of July, 2021, by Susan Eileen Acquaviva.

Personally Known ☒ OR Produced Identification ☐

Type of Identification Produced: John B. Jones

(Signature of Notary Public) John B. Jones

(Print, Type, or Stamp Commissioned Name of Notary Public) Richard B. Jones

My Commission expires: 3/18/2027

Affix Notary SEAL ☒



HEADQUARTERS

P.O. Box 43310 | Jacksonville, FL 32203-3310
500 West 1st Street | Jacksonville, FL 32202
(904) 359-6800 | (800) 766-4328
www.firstflorida.org



06/10/2026

Regarding:

Ann B Waltz
208 Hoffman Dr.
Tallahassee, FL 32312-2704

AND

608 EMMETT ST.
PALATKA, FL 32177

To whom it may concern: This letter is verification that the customer named above has an account with First Florida Credit Union. This account, xxxxxxxxxx70 was opened on 02/07/1990 and has a current balance of 18,000.00.

If I can be of further service, please feel free to call (800) 766-4328.

Sincerely,

First Florida Credit Union
Mishawn Crawford
Member Services Representative III
800-766-4328 ext. 7274

FIRST FLORIDA CREDIT UNION
P.O. BOX 43310
JACKSONVILLE, FL 32203-3310

ANN WALTZ

628 EMMETT ST, PALATKA, FL



(1)

FRONT OF
HOUSE



(2)

BACK
OF
HOUSE

(ACTUAL ROOF
COLOR IN
THIS PHOTO -
NOT ACCURATE
IN FRONT OF
HOUSE PHOTO)

A. WALTZ 628 EMMETT STREET



(3)
BACK STORAGE
BUILDING

(4) CEDAR SHINGLES ON MORRIS ST. SIDE OF HOUSE.



A. WALTZ

628 EMMETT ST.

⑤

BACK OF HOUSE - CEDAR SHINGLES.

⑥ PEELING TRIM / CEDAR SHINGLES ON
SIDE
OF
HOUSE

A. WALTZ, 628 EMMETT ST.

- ⑦ PEELING TRIM - BY PORCH - MORRIS ST. SIDE
OF HOUSE



- ⑧ PEELING
FRONT
OF HOUSE
TRIM/PAINT ON

A. WALTZ, 628 EMMETT ST.

(9) PEELING PAINT -
FRONT CORNER OF
HOUSE - EMMETT AND
MORRIS STREETS SIDE



(10) PEELING PAINT ALONG FRONT OF HOUSE



A. WALTZ, 608 Emmett St.

(11) PEELING PAINT -
MORRIS ST. SIDE -
CEDAR SHINGLES AND
WINDOW TRIM



(12) PEELING/CHIPPED PAINT
ALONG BACK PORCH/DOOR
ARE



A. WALTZ, 628 EMMETT ST.



(13) BACK PORCH - STAINED WALL



(14) BACK PORCH - AND STAINED WALL AND STAINED CEILING

A. WALTZ, 628 EMMETT ST.

(15) FRONT PORCH CEILING



NOTE: THESE ARE DARK BROWN SHINGLES
ON FRONT PORCH THAT HAVE BEEN
PROTECTED FROM SUN EXPOSURE.

(16) BLANK - NO PHOTO

A. WALTZ, 628 EMMETT ST.

(17) FRONT PORCH (FLOOR)



(18) FRONT PORCH

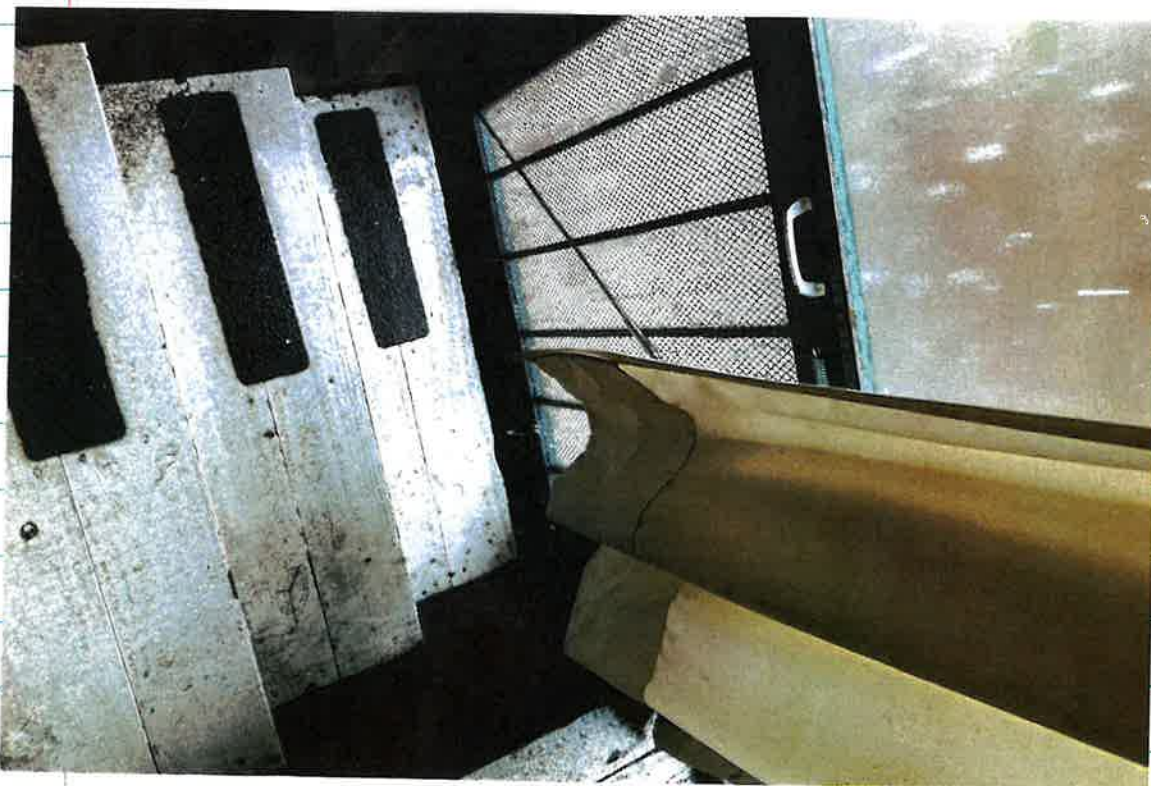


A. WALTZ, 628 EMMETT ST.

(19) BACK PORCH (FLOOR)



(20) BACK PORCH STEPS / FLOOR



A. WALTZ, 628 EMMETT ST.

- (21) ANDERSON DOUBLE PANE WINDOW WITH BROWN DISCOLORATION BETWEEN GLASS PANELS — FACES MORRIS ST.



- (22) IDENTICAL ANDERSON DOUBLE PANE WINDOW WITH NO APPARENT DISCOLORATION BETWEEN GLASS PANELS. THIS WINDOW IS IN SAME ROOM BUT FACES BACKYARD



A. WALTZ, 628 EMMETT ST.

(23) FRONT SCREEN DOOR



(24) FRONT SCREEN DOOR



A. WALTZ, 628 EMMETT STREET

(25) LEAKING GUTTER — FRONT OF HOUSE



(26) LEAKING GUTTER — FRONT OF HOUSE



A. WALTZ, 628 EMMETT ST.

(27) LEAKING GUTTER VIEWED THROUGH BACK SCREEN DOOR



(28) LEAKING GUTTER — BACK OF HOUSE



A. WALTZ , 628 EMMETT ST.

(29) LEAKING GUTTER AT CORNER OF BACK
AND SIDE OF HOUSE - BY MORRIS ST.



(30) BLANK - NO PHOTO.

A. WALTZ, 628 EMMETT STREET

FRONT DOOR
(31) CRACK IN
FRONT DOOR
TOWARD
BOTTOM OF
DOOR



(32) CRACK IN
WOOD
TOWARD
BOTTOM OF
FRONT DOOR

APPLICATION

Owner:	PERALLON RICHARD A	Mailing Address:	PALATKA 32177
VID:	42888		105 MORRIS ST
Staff Area:	3	Subdivision:	PALATKA FL 32177-5224
		Owner Id / Parcels:	70379 / 1
Description:	DICKS MAP OF PALATKA MB2 P46, BLK 50 PT OF LOT 1 BK133 P252		

[Tax Roll Year](#) 2026 ▾
 [TRIM](#)
[Tax Bill](#)
[GIS](#)
[Map](#)
[Email](#)
[PRC](#)

[Main](#)
[Value](#)
[Land](#)
[Sales](#)
[Improvements](#)
[Features](#)
[Tax Cap](#)
[Images](#)

Additional 911 Addresses

706 RIVER ST PALATKA 32177

Summary

Just Value of Land:	135,150	Property Use: ?	00100 - SINGLE FAMILY
OBXF Value:	13,540	Structures:	2
Improvement Value:	394,120	Mobile Homes: ?	0
Market Value:	542,810	MH Unextended:	0
Market Classified:	0	Census Block:	121079508003
Classified: ?	0	Location:	City of Palatka - South Hist Dist
Market Adjusted:	542,810	Neighborhood:	
Total Acreage:	0.52		

BUILDING IMPROVEMENT GRANT PROGRAM

GENERAL INSTRUCTIONS

This application must be completed in full and submitted by the deadline.

Applications that are incomplete, illegible, or missing required documentation will not be reviewed.

Submission of an application does not guarantee funding.

SECTION 1 — APPLICANT INFORMATION

Applicant Name: RICHARD PIERALLO

Mailing Address: 105 MORRIS ST, PALATKA, FL

Phone: (386) 546-5552

Email: RPIERALLO@GMAIL.COM

SECTION 2 — PROPERTY INFORMATION

Property Address: 105 MORRIS ST, PALATKA, FL

Parcel ID: 42-10-27-6850-0500-0014

Current Use: ☒ Residential ☐ Commercial ☐ Other

SECTION 3 — PROJECT OVERVIEW

Describe the current condition of the property and the specific blight or code-related issues being addressed. SEVERAL SECTIONS OF ROTTED SIDING & SHUTTERS. DETRIMENTAL PAINT EXPOSING

UNDERLYING WOOD SIDING ON ALL SIDES OF HOME

Explain why these improvements are necessary at this time.

SEALING AND PAINTING IS MANDATORY TO PROTECT THE ORIGINAL SIDING AND THE NEWLY REPAIRED SECTIONS FROM FURTHER WATER DAMAGE

SECTION 4 — SCOPE OF WORK

Provide a detailed description of the proposed improvements, including:

- Materials to be used
- Type and extent of work
- Areas of the property impacted ALL EXTERIOR AREAS OF HOME

BUILDING IMPROVEMENT GRANT PROGRAM

Important:

The approved Scope of Work will serve as the basis for reimbursement.

Any changes must receive prior written approval from the CRA.

Roof repairs are not eligible unless specifically approved by the CRA.

SECTION 5 — PROJECT IMPACT

Describe how the proposed improvements will:

- Enhance the property *PHYSICAL REPAIRS AND PAINT WILL REVERSE THE CURRENT VISIBLE DAMAGE, PROTECT FROM FURTHER DETRIORATION, AND OBVIOUSLY ENHANCE CURB APPEAL ON HIGHLY VISIBLE HOME ON A FREQUENTLY TRAFFICKED ROAD, RIVER ST, WHICH DRAWS ATTENTION FROM NEWCOMERS TO OUR CITY.*
- Improve surrounding conditions *A HIGHLY PRESENTABLE HOME THAT IS IN GOOD CONDITION SUPPORTS SURROUNDING PROPERTY VALUES & MAY CREATE INCENTIVE FOR SURROUNDING HOME OWNERS TO MAKE IMPROVEMENTS AS WELL*
- Support revitalization within the CRA District *STABLE OR IMPROVING PROPERTY VALUES SUPPORT THE LOCAL TAX BASE AND ATTRACTS POTENTIAL BUSINESS WHO ARE LOOKING TO MOVE INTO NEIGHBORHOODS THAT ARE FLOURISHING RATHER THAN DECLINING*

SECTION 6 — PROJECT COST & ESTIMATE

Total Project Cost: \$ 58,000.

Matching Funds (Minimum 25%)

Describe how your portion of the project will be funded:

- ☒ Personal Savings
- ☐ Business Funds
- ☐ Loan Financing
- ☐ Other: _____

Acceptable Proof Includes:

- Recent bank statements (30–60 days)
- Loan approval or commitment letters
- Business financial statements
- Line of credit documentation

All documentation must clearly demonstrate available funds tied to the applicant.

SECTION 7 — CONTRACTOR & PERMITS

Contractor Name: ALL NO PAINTING

License Number: _____

Phone/Email: 386-684-1485 RICKCOX61@GMAIL.COM

Permits

List required permits or provide verification if none are required:

Applicant is responsible for obtaining all required permits prior to construction.

SECTION 8 — PROJECT TIMELINES

Estimated Start Date: AUGUST 15, 2026 OR TBD BY CONTRACTOR

Estimated Completion Date: _____

SECTION 9 — REQUIRED ATTACHMENTS & COMPLIANCE

All submissions must be complete, legible, and verifiable.

Required Attachments:

- Contractor Estimate (itemized)
- Before Photos
- Proof of Ownership
- Matching Funds Documentation
- Contractor License
- Permit Information
- Certificate of Appropriateness (if applicable)

Compliance Requirements:

- All costs must align with the approved Scope of Work
- All vendors must be properly licensed (where applicable)
- The CRA reserves the right to verify all submitted information

Note:

Detailed reimbursement requirements are provided in the CRA Reimbursement Guide and must be followed for payment eligibility.

BUILDING IMPROVEMENT GRANT PROGRAM

SECTION 10 — APPLICANT CERTIFICATION

I certify that all information provided is true and accurate. I understand:

- This is a reimbursement-based program
- Work cannot begin prior to CRA approval
- Submission of an application does not guarantee funding
- All program requirements must be met for reimbursement eligibility

Grant Recapture (Clawback) Provision

If the property is sold or ownership is transferred within three (3) years of reimbursement:

- The grant may be subject to full or prorated repayment
- The CRA reserves the right to enforce repayment

Corporate Authorization (if applicable)

N/A

If applying as a business entity, documentation must be provided demonstrating signing authority.

Applicant Signature: [Signature]

Date: 6/15/2026

STATE OF FLORIDA
COUNTY OF Putnam

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 15 day of June, 2026, by Richard Perallon (name of person),

☐ who is personally known to me, or
☒ who has produced Florida Driver License as identification.

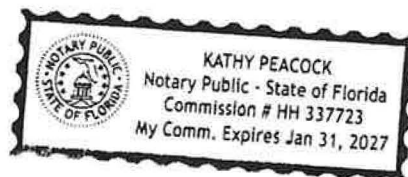
Signature of Notary Public: [Signature]

Printed Name of Notary: Kathy Peacock

Notary Public, State of Florida

Commission No.: _____

My Commission Expires: 1/31/27



(SEAL)

CRA BUILDING IMPROVEMENT GRANT APPLICATION PACKET

Property: 105 Morris Street, Palatka, Florida

Applicant: Richard Perallon

Project Type: Residential Exterior Rehabilitation (Repaint)

Estimated Cost: \$58,000

Submitted to:

Palatka Community Redevelopment Agency

Re: Request for Building Improvement Grant Assistance – 105 Morris Street, Palatka, Florida

Dear CRA Review Committee,

I respectfully request consideration for funding through the Palatka Community Redevelopment Agency Building Improvement Grant Program for my residential property located at 105 Morris Street.

The proposed project consists of exterior rehabilitation focused on full professional repainting and restoration following completed structural siding repairs. The siding has been stabilized, and this scope represents the final phase of exterior restoration required to achieve a uniform, durable, and code-compliant exterior consistent with neighborhood standards.

The total estimated project cost is approximately \$58,000, reflecting full surface preparation, exterior painting, trim restoration, and licensed contractor labor performed in accordance with CRA guidelines and applicable building codes.

This project removes visible exterior deterioration, reduces blighting influences, and strengthens neighborhood curb appeal and long-term property value stability. It supports continued private reinvestment and contributes directly to CRA redevelopment objectives.

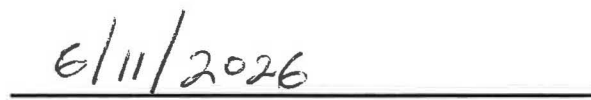
The applicant understands this is a reimbursement-based program requiring prior approval and licensed contractors, and confirms readiness to meet all program requirements.

Sincerely,

Richard Perallon



Applicant Signature



Date

Project Justification Summary

This project represents full exterior rehabilitation of a structurally stabilized residential property within a designated redevelopment area.

Recent siding repairs resolved structural concerns, and this project completes the exterior restoration necessary to eliminate visible deterioration and bring the property into a fully finished condition.

The scope improves neighborhood aesthetics, supports blight reduction objectives, and encourages continued private investment within the surrounding area.

The project aligns with CRA goals for stabilization, reinvestment, and long-term neighborhood revitalization.

Prior Conditions and Community Impact Statement

Property Address: 105 Morris Street, Palatka, Florida
Parcel ID: 421027685005000014

Existing Conditions

The residence at 105 Morris Street is a historic property within the South Historic District of the Palatka Community Redevelopment Area. Although structurally sound and occupied, weather exposure has caused deterioration of exterior finishes and visible wear that negatively affects its appearance and contributes to neighborhood decline.

Recent structural siding repairs addressed underlying deficiencies and stabilized the building envelope. However, exterior rehabilitation remains incomplete until the structure is properly prepared, primed, and repainted. Patchwork repairs, faded finishes, and inconsistent surfaces currently detract from the property's curb appeal and the character of the surrounding historic neighborhood.

Proposed Improvements

The project will complete the final phase of exterior rehabilitation through surface preparation, exterior painting, trim restoration, and related finishing work by licensed contractors. The project will:

- Restore a uniform, well-maintained exterior appearance.
 - Protect the structure from future weather-related deterioration.
 - Preserve the character of a historic residential property.
 - Improve compliance with community appearance standards.
 - Enhance the surrounding streetscape.

Community Impact

As a visible residential structure within the South Historic District, restoration of the home's exterior will support neighborhood revitalization by demonstrating continued private investment in the community.

Completion of this project will:

- Eliminate visible signs of exterior deterioration and blight.
 - Improve neighborhood aesthetics and curb appeal.
 - Support surrounding property values.
 - Encourage additional property investment and maintenance.
 - Strengthen community pride and confidence in the redevelopment area.
 - Advance the goals of the Palatka Community Redevelopment Agency by promoting reinvestment and long-term neighborhood sustainability.

Applicant Commitment

The applicant has already invested substantial private funds in structural siding repairs and is committed to completing the rehabilitation. Requested CRA assistance will leverage this investment and help ensure the project is completed to a high standard consistent with the objectives of the South Historic District and the Palatka Community Redevelopment Area.

The applicant will provide all required matching funds, use licensed contractors, obtain necessary permits, and comply with all CRA program requirements.

Estimated Project Cost: \$58,000

Requested CRA Reimbursement: Up to Program Maximum, Subject to CRA Approval

Respectfully submitted,

Richard Perallon

105 Morris Street

Palatka, Florida 32177

ALLNU PAINTING, LLC

Date: 4.28.26

To: Richard Perallon

Contact: raperralon@outlook.com

Scope of Work: Exterior Painting

Allnu Painting will furnish labor and materials only to complete the following:

Prep:

- Pressure wash main house, garage apartment and dad's house.
- Scrape loose paint.
- Caulk areas where needed.
- Putty any nail holes.

Prime:

- Apply one coat of Sealcrete - Primer/Sealer

Paint:

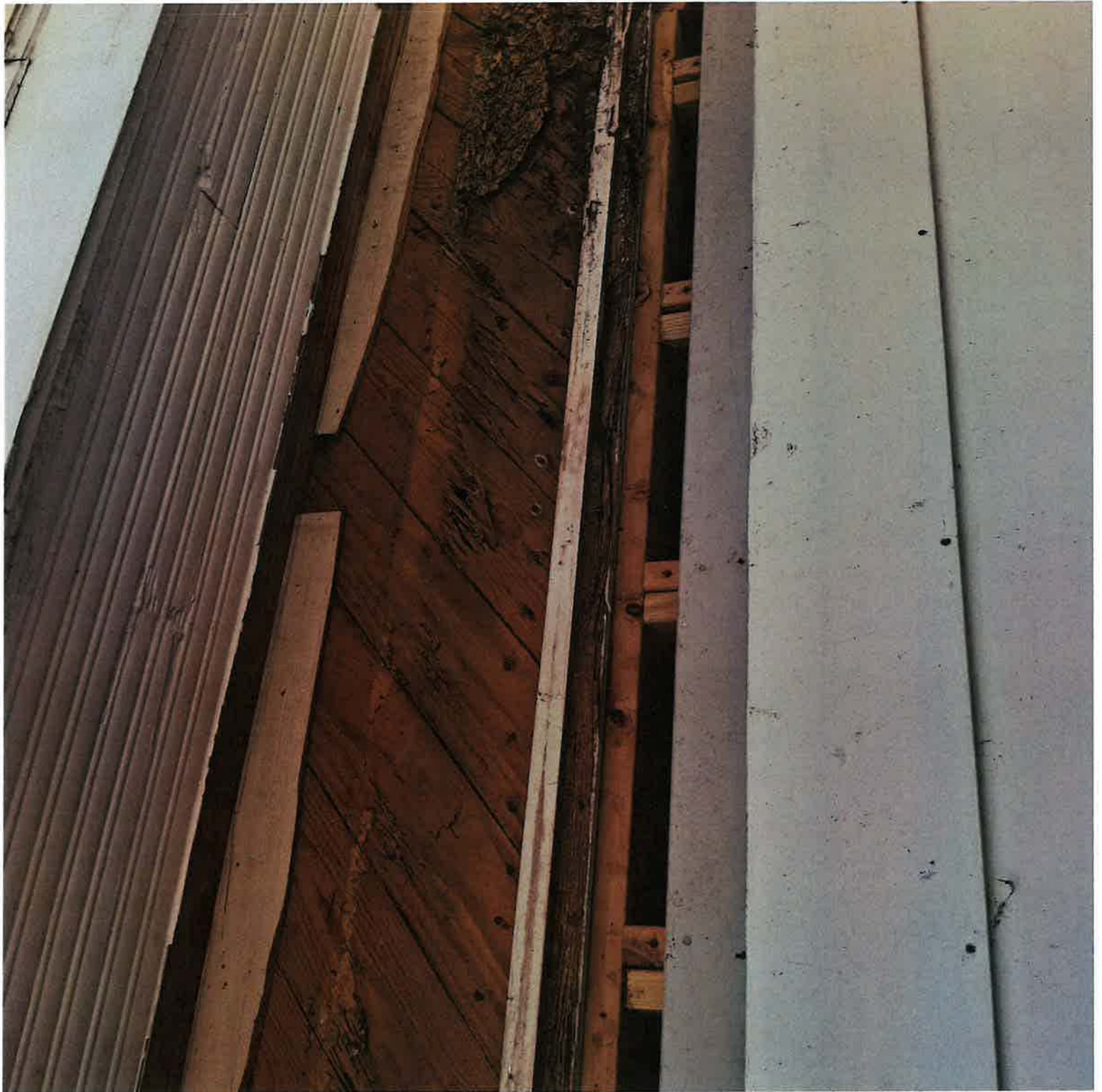
- Apply one coat Sherwin Williams SuperPaint, satin finish. Colors will match existing. Includes shutters.

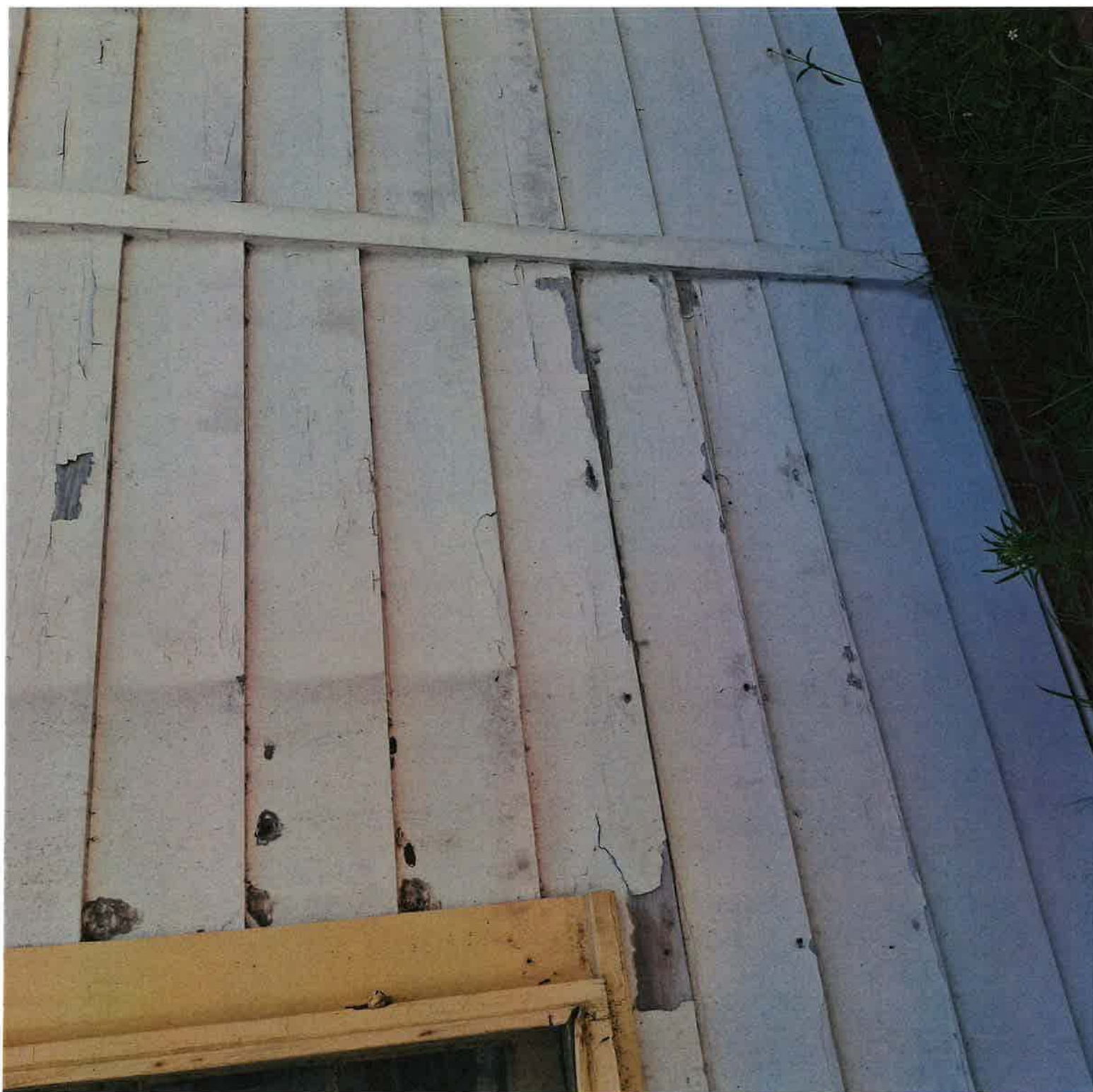
Main house/garage apartment	-----	\$34,700.00
Dad's house	-----	\$23,500.00
Total	-----	\$ 58,200.00

PO Box 1301		Rick Cox		Acceptan	
1/2 E. Fowler Lake Rd.		PHONE 386-916-1466/ 386-684-1494			
Interlachen, FL 32148		Acceptance/Allnu Painting, LLC.			
USA		FAX 386-684-1485			
		EMAIL rickcox61@gmail.com			
		WEB SITE allnupainting.com			













Nicole Auth

From: Renee' Brown
Sent: Wednesday, July 15, 2026 11:58 AM
To: Nicole Auth
Subject: COA for Grant applicants

Hello,

I wanted to inform you that I've received a couple of files from the grant applications. HPB 26-25, Mr. and Mrs. Thomas Townsend have applied for maintenance and repairs at 605 N 3rd St. Also, HPB 26-27, Dr. Richard A. Perallon has applied for maintenance and repairs at 105 Morris St.

Both will be administrative level COA's, basically like for like. If you have any questions, feel free to contact me.

Respectfully,



M. Renee' Brown

Planner I
City of Palatka
201 N. 2nd Street
Palatka, Florida 32177
Office: (386) 329-0100 ext. 2083
Email: mrbrown@palatka-fl.gov

Florida has a very broad public records law. Under Florida law, both the content of emails and email addresses are public records. If you do not want the content of your email or your email address released in response to a public records request, do not send electronic mail to this entity. Instead, contact this office by phone or in person.

Account Number [REDACTED]

Statement Period 04/01/26 04/30/26
Page Number 2

Posting Date	Transaction Description	Transaction Amount	Balance
04/20	[REDACTED]	[REDACTED]	56819.11
	TYPE: AUTOPAY CO: CHASE CREDIT CRD		
04/21	[REDACTED]	[REDACTED]	56809.12
	TYPE: PURCHASE CO: PAYPAL		
	NAME: RICHARD A PERALLON		
04/21	[REDACTED]	[REDACTED]	56762.09
04/21	[REDACTED]	[REDACTED]	56609.72
04/22	[REDACTED]	[REDACTED]	56264.05
04/22	[REDACTED]	[REDACTED]	56103.84
04/24	[REDACTED]	[REDACTED]	56053.84
04/30	[REDACTED]	[REDACTED]	56052.84
04/30	Deposit Dividend 0.050%	2.38	56055.22
	Annual Percentage Yield Earned 0.05% from 04/01/26 through 04/30/26		
04/30	Ending Balance		56055.22
	Dividends Paid Year to Date	9.35	

	Total For This Period	Total Year-to-Date
Total Returned Item Fees	0.00	0.00
Total Overdraft Fees	0.00	0.00

Number	Amount	Number	Amount	Number	Amount
6590	200.00	6592	387.29	6595*	160.21
6591	200.00	6593	345.67	6596	50.00

* Asterisk next to number indicates skip in number sequence

Total Dividends Paid Year to Date 22.78

Account Balance Summary			
Total Shares	Balance	Total Loans	Balance
PRESTIGE GOLD SHARE	16327.05		
PRESTIGE SHARE CHECKING	56055.22		
	72382.27		

PAYMENT RECEIPT

Brenda Bridges
Putnam County Tax Collector
PO Box 1339 Palatka, FL 32177

PERALLON RICHARD A
105 MORRIS ST
PALATKA FL 32177

DO NOT PAY

Set 3309502

Batch null

Receipt Q11052025P001559

2025 Real Estate

Payment Date: 11/05/2025

Posted Date: 11/05/2025

Amount Paid:

5,503.73

Parcel: 42-10-27-6850-0500-0014

Ctrl#: 42888

Processed: Tax Administration

District City of Palatka -

Legal: DICKS MAP OF PALATKA MB2 P46, BLK 50 PT OF LOT 1

BK133 P252

Location: 105 MORRIS ST PALATKA

Payment Detail**Payment**

Tax

5,503.73

Total**5,503.73****Payments****Real Estate**

Method	Check #	Paid By	Payment Amount
Check	6557	PERALLON RICHARD A 105 MORRIS ST PALATKA FL 32177	5,503.73



RICHARD CHECKING

\$61,945.40

AVAILABLE BALANCE

Current Balance \$61,945.40



Deposit



Transfer

RADIANT CREDIT UNION

Account Details

View key account details and information



Activity

Payment to New York Life

Jun 16, 2026
Insurance**-\$133.90**

\$61,945.40

Payment to New York Life

Jun 16, 2026
Insurance**-\$68.86**

\$62,079.30

Deposit By Check

Jun 15, 2026
Deposits**\$2,556.00**

\$62,148.16

Quickbooks Deposit

Jun 11, 2026
Deposits**\$4,791.00**

\$59,592.16

Payment to Protective Life

Jun 11, 2026
Insurance**-\$274.42**

\$54,801.16

Withdrawal Ach Amex Epayment Type: Ach Pmt ID: XX0040 Data: Am CO: Amex

Epavment Name: Richard Perallon Entrv Class Code: Web Ach Trace Nu

-\$2,802.76\$55,035.58
Page 218 of 247



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
06/15/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER State Farm Susan Helwig 836 S Moody Road Palatka FL 321778414		CONTACT NAME: Susan Helwig PHONE (A/C, No, Ext): 385-312-1002 FAX (A/C, No): E-MAIL: susan.helwig.jm51@statefarm.com ADDRESS: INSURER(S) AFFORDING COVERAGE INSURER A: State Farm Mutual Automobile Insurance Company NAIC # 25178 INSURER B: State Farm Florida Insurance Company 10739 INSURER C: INSURER D: INSURER E: INSURER F:	
INSURED ALLNU PAINTING LLC 151 E KEUKA LAKE RD INTERLACHEN FL 321486416			

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

ITEM	TYPE OF INSURANCE	ADD	SUB	INS	WVD	POLICY NUMBER	POLICY EFF	POLICY EXP	LIMITS
LTR							(MM/DD/YYYY)	(MM/DD/YYYY)	
B	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PRO-JECT ☒ LOC ☐ OTHER:			N	N	98-EV-W519-3	04/23/2026	04/23/2027	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 \$
	☒ AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☐ HIRED AUTOS ONLY ☒ SCHEDULED AUTOS ☐ NON-OWNED AUTOS ONLY			N	N	2252189-SFP-59	04/23/2026	10/23/2026	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	☐ UMBRELLA LIAB ☐ EXCESS LIAB ☐ DED ☐ RETENTION \$								EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below					N/A			PER STATUTE ☐ OTH-ER ☐ E L EACH ACCIDENT \$ E L DISEASE - EA EMPLOYEE \$ E L DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER Richard Perallon 105 Morris St Palatka FL 32177	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE <i>Susan Helwig</i> This form was system-generated on 06/15/2026
--	---

© 1988-2015 ACORD CORPORATION. All rights reserved.

ACORD 25 (2016/03)

The ACORD name and logo are registered marks of ACORD

1001486 2005 155279 205 01-19-2023

Port Consolidated Property Environmental Remediation Update
Informational update regarding the proposed continuation of environmental remediation at the City-owned Port Consolidated property through the Florida Department of Environmental Protection's Petroleum Liability Restoration Insurance Program.

STAFF REPORT

DATE: August 24, 2026
TO: City of Palatka Community Redevelopment Agency
FROM: City Staff

APPLICATION REQUEST

BACKGROUND

The Port Consolidated property is owned by the City of Palatka and was acquired through a previous land exchange associated with the River Center property. The site has documented petroleum contamination and is undergoing environmental investigation and remediation through the Florida Department of Environmental Protection.

The property is currently governed by Advanced Cleanup Agreement No. AC 538, which establishes a funding limit for the State's share of eligible cleanup activities. The anticipated State cost for the next phase of remedial construction, operation, and maintenance exceeds the funding remaining under the current agreement.

Because the property is City-owned, the decision regarding the appropriate remediation path will be presented to the City Commission for consideration on August 27, 2026.

Although formal action rests with the City Commission, the property is located within the Community Redevelopment Area and was included in the recently completed Gateway Redevelopment Plan project funded through the CRA. The remediation and future use of the property are therefore relevant to the CRA Board's broader redevelopment interests.

PROJECT ANALYSIS

City staff met to review and discuss three options provided for continuing the environmental remediation of the Port Consolidated property. Based on that discussion, An option was identified as the recommended approach. The recommended option would terminate the current Advanced Cleanup Agreement and allow eligible remediation activities to continue through the Florida Department of Environmental Protection's Petroleum Liability Restoration Insurance Program.

A resolution will be presented to the City Commission for consideration at its August 27, 2026,

meeting. This update is being provided to the CRA Board because the City-owned property is located within the CRA and was included in the recently completed Gateway Redevelopment Plan project.

CRA staff supports this approach because continued remediation of the property is consistent with the redevelopment objectives for the Gateway area.

Staff Recommendation

Staff recommends that the CRA Board receive the informational update regarding the proposed environmental remediation path for the Port Consolidated property. No action is requested from the CRA Board.

ATTACHMENTS

None

Larimer Arts Center Grant Match and Project Scope - Discussion and Direction
Presentation of the Larimer Arts Center's proposed grant-match funding, current project needs, projected costs, and next-step considerations, as requested by the CRA Board at its August 19, 2026 workshop. Staff is seeking Board direction on how to proceed.

STAFF REPORT

DATE: August 24, 2026
TO: City of Palatka Community Redevelopment Agency
FROM: City Staff

APPLICATION REQUEST

BACKGROUND

At the July 20, 2026 CRA Board meeting, the matter was presented as Resolution 2026-R-121 requesting authorization to commit \$125,000 in CRA funds toward the required local match. Board discussion identified confusion regarding the request, the respective City and CRA funding roles, and the sequence in which the proposed CRA participation was presented.

At the August 19, 2026 CRA Board workshop, the Board requested that staff bring the matter back with a clearer explanation of the funding roles, grant-match structure, current project needs and projected costs, sequencing, and potential next steps. This agenda item is informational and is intended to support Board discussion and direction; it does not itself authorize a CRA funding commitment, construction contract, or expenditure.

The Cultural Facilities Grant application was submitted on July 10, 2026 so the City would not miss the State deadline and could preserve the opportunity to secure outside funding for a building with active water-intrusion and deterioration concerns. Submission of the application did not, by itself, eliminate the need for the CRA Board to separately consider and authorize the use of CRA funds.

The submitted application identifies a \$624,000 project: \$312,000 in requested State funding and \$312,000 in confirmed local match shown as City of Palatka applicant cash. The internal funding plan now presented to the CRA Board is \$125,000 from the CRA and \$187,000 from the City. The CRA amount was previously included in the FY 2025-2026 budget for Larimer Arts Center improvements under GL Account No. 030-30-580-6-6336.

A commercial building inspection dated December 3, 2025 was provided to current City and CRA staff on August 19, 2026. It is a useful condition guide, but staff did not have the benefit of that report when the earlier CRA item was prepared.

PROJECT ANALYSIS

The grant application requests \$312,000 in State funding with a required \$312,000 local match. The proposed local funding plan consists of \$125,000 from the CRA and \$187,000 from the City. Current proposals and grant-planning allowances total \$623,951.83; however, this amount is preliminary and does not represent the full cost of all building needs.

The inspection received by current City and CRA staff on August 19, 2026 identifies multiple building deficiencies but was visual and non-invasive. The grant would help address immediate

repair and weatherproofing needs while the City and CRA plan for a qualified historic-preservation specialist to complete a focused condition assessment. The project supports historic preservation, correction of deterioration, cultural programming, and downtown reinvestment. Staff is requesting Board direction regarding the proposed CRA participation and the next steps for assessment, scope development, pricing, and project phasing.

Staff Recommendation

This information is being provided to the CRA Board in response to the Board's request during the August 19, 2026 CRA Board workshop. Staff requests that the Board review the information presented and provide direction regarding how it would like staff to proceed.

ATTACHMENTS

1.	Larimer_Arts_Center_Needs_and_Projected_Costs_UPDATED (1)
----	---

Larimer Arts Center

Current Needs, Preliminary Scope, and Projected Cost Summary | August 2026

Funding Plan Presented for Board Discussion

Funding source	Amount	% of local match	% of submitted grant budget
State grant request	\$312,000.00	N/A	50.00%
CRA participation under discussion	\$125,000.00	40.06%	20.03%
City contribution proposed	\$187,000.00	59.94%	29.97%
Total grant project funding	\$624,000.00	100.00% local match	100.00%

Note: The grant application reports the full \$312,000 local match as City of Palatka applicant cash. The \$125,000 CRA / \$187,000 City allocation is the proposed internal source plan presented for CRA Board discussion and direction. A future formal agenda item would be required to authorize the CRA commitment.

Current Priced Scope

The following table reports exact proposal amounts where available. The design/permitting and mobilization/site-work amounts are planning allowances from the grant application. The selected Armstrong roof amount includes the base work and tear-off option but does not include a contingency or unforeseen-conditions allowance. This is a current priced baseline, not a cap on the full building scope.

Scope component	Basis	Current amount	Status / limitation
Design and permitting	Grant application allowance	\$30,000.00	Not supported by a separate attached proposal
Mobilization and site work	Grant application allowance	\$5,180.00	Planning allowance
Roof replacement and tear-off	Armstrong proposal: \$34,800 base + \$13,460 tear-off	\$48,260.00	No 10% unforeseen-conditions allowance included; update required
Low-roof-to-wall flashing	WTI facade Option 1	\$17,757.08	Proposal validity expired; update required
Staircase repairs	WTI facade Option 2	\$25,427.43	Proposal validity expired; update required
Cheek-wall repairs	WTI facade Option 3	\$15,438.78	Proposal validity expired; update required
Facade and remainder of building	WTI facade Option 4b	\$452,194.23	100% tuckpointing on listed walls; alternative to Option 4a

Scope component	Basis	Current amount	Status / limitation
Current priced baseline	Selected scopes and allowances above	\$594,257.52	Excludes contingency, unpriced assessment, and additional needs

The \$594,257.52 baseline is \$29,742.48 below the \$624,000 grant budget.

Alternative Roof and Facade Pricing

Alternative	Scope reflected	Amount	Treatment in baseline
WTI targeted roof repairs	Targeted repairs under WTI/OMNIA Proposal 5071349	\$77,954.31	Separate roof alternative; not added to baseline
Armstrong base without tear-off	New roof layers over existing flat-roof areas	\$34,800.00	Alternative to selected \$48,260 scope
Blue Sky full roof replacement	Remove roofing to decking; modified-bitumen system, coverboard, cant strips, flashing, and parapet caps	\$106,000.00	Not in baseline; decking/wood replacement additional at \$130/sheet or \$3/LF
WTI facade Option 4a	Remainder of building; 20% tuckpointing	\$218,431.54	Alternative to Option 4b

These alternatives are not added to the current priced baseline. The Armstrong, Blue Sky, and WTI roof proposals reflect materially different approaches, and facade Option 4a and Option 4b are alternatives. If Blue Sky replaced the selected Armstrong scope, the priced baseline would be \$651,997.52 before additional decking or wood replacement. A qualified professional must reconcile the scopes before procurement or award.

Current Documented Needs

The December 3, 2025 commercial inspection reports 75 recommendations and 15 safety-hazard items. Current City and CRA staff received the report on August 19, 2026. It should be used as a condition guide, not as a final restoration scope or construction estimate.

Additional need	Current scope status	Current cost
Historic-preservation assessment	Preservation architect/engineer-led investigation and long-term rehabilitation plan, with specialty disciplines as warranted.	TBD
Water envelope beyond priced scope	Full moisture-pathway evaluation, concealed damage investigation, drainage, windows, doors, sealants, and coordination of roof/facade systems.	TBD
Structure and masonry beyond priced scope	Evaluation of significant cracking, water intrusion, shifting/cracked slab, major wall and ceiling cracks, and structural movement.	TBD
Openings and exterior fabric	Wood rot, rusted door/frame and window lintel, cracked glazing, damaged or nonfunctional windows and doors, and peeling finishes.	TBD
Electrical and life safety	Frayed conductor, receptacle/GFCI deficiencies, lighting covers, detection/fire-safety components, and handrail/guardrail concerns.	TBD

Additional need	Current scope status	Current cost
Accessibility	Professional review of access routes, restroom clearances, handrails, and other accessibility needs.	TBD
Mechanical, plumbing and interiors	Aging HVAC and water heater; moisture-damaged walls and ceilings; roof-leak damage; restroom/storage impacts; and interior restoration.	TBD
Cost discussion: The current priced baseline is \$594,257.52 and includes no contingency or unforeseen-conditions allowance. The comprehensive project total is not yet known because the additional needs above remain unpriced. The final total may exceed the \$624,000 grant budget. Staff would return with the refined total and options for additional funding, prioritization, or phasing.		

Next-Step Plan Options

The grant-funded project provides a path to address the most immediate repair and weatherproofing needs while the City and CRA develop the budget and professional scope for a comprehensive historic-preservation assessment and longer-term rehabilitation plan.

- CRA Board provides direction regarding whether staff should return with a formal request to commit \$125,000 in CRA funds as part of the local match; the City would provide the proposed \$187,000 balance of the \$312,000 local match.
- Confirm grant status, award conditions, eligible-cost rules, reimbursement timing, and any required approval before changing the submitted budget or scope.
- Budget for and engage a qualified historic-preservation architect/engineer or comparable specialist to lead a focused condition assessment, supported by structural, moisture-envelope, roofing, electrical, life-safety, accessibility, and mechanical expertise as warranted.
- Reconcile the inspection findings and contractor proposals into one non-duplicative scope, with immediate stabilization/safety work separated from grant-funded rehabilitation and longer-term building needs.
- Refresh pricing and complete applicable procurement. Include alternates and unit prices where concealed conditions are likely.
- Return to the CRA Board, consistent with its direction, with the refined project scope, schedule, funding allocation, and any formal authorization requested.

Prepared from the Cultural Facilities Program Grant Application; WTI/OMNIA roof and facade proposals; Armstrong Roofing proposal; Blue Sky Roofing proposal dated August 18, 2026; commercial building inspection dated December 3, 2025; and the July 20, 2026 CRA staff report/resolution materials.

Small Business Development Center Report

STAFF REPORT

DATE: August 24, 2026
TO: City of Palatka Community Redevelopment Agency
FROM: City Staff

APPLICATION REQUEST

BACKGROUND

PROJECT ANALYSIS

Staff Recommendation

Informational Only. No staff recommendations for this item.

ATTACHMENTS

1.	Palatka - SBDC - Apr-Jun. 2026
----	--------------------------------

City of Palatka

Quarterly Impact Report

Florida SBDC at UNF



City of Palatka
October 2025 -
June 2026

Service Delivery

Entrepreneurs Consulted

25

[View Report \(Other Co...](#) As of Jul 1, 2026, 11:36 AM

Total Consulting Hours

131

[View Report \(Other Co...](#) As of Jul 1, 2026, 11:36 AM

Client's Revenue Increase

50.00k

[View Report \(Other Co...](#) As of Jul 1, 2026, 11:36 AM

Business Startups

2

[View Report \(Other Co...](#) As of Jul 1, 2026, 11:36 AM

Jobs Created + Retained

2

[View Report \(Other Co...](#) As of Jul 1, 2026, 11:36 AM

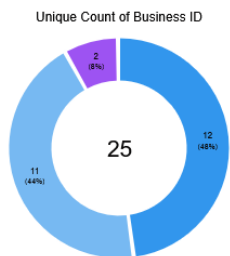
Capital Formation

\$1.37M

[View Report \(Other Co...](#) As of Jul 1, 2026, 11:36 AM

Client Characteristics

Gender

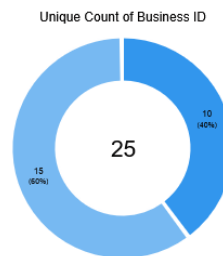


[View Report \(Other Counties - Curr. + Prev. Year\)](#)

Gender (Primary Contact)
Female
Male
Prefer Not to Answer

As of Jul 1, 2026, 11:36 AM

Business Status



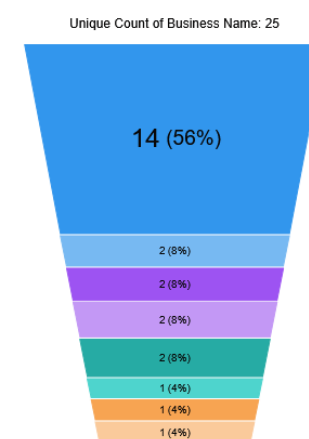
[View Report \(Other Counties - Curr. + Prev. Year\)](#)

As of Jul 1, 2026, 11:36 AM

Business Status
In Business
Pre-Venture

Business Type

Blank = Pre-Venture



Business Type
-
31 Manufacturing
42 Wholesale Trade
44 Retail Trade
48 Transportation and Warehousing
51 Information
62 Health Care and Social Assistance
81 (Other Services (except Public Ad...)

Demographics: White %

52%

Demographics: Black %

28%

Demographics: Hispanic %

12%

Demographics: Asian %

0%

12 Number of Workshops /
Outreach Events
403 Attendees to
Workshops & Events

STAFF REPORT

DATE: August 24, 2026
TO: City of Palatka Community Redevelopment Agency
FROM: City Staff

APPLICATION REQUEST

BACKGROUND

PROJECT ANALYSIS

Staff Recommendation

No staff recommendation. Informational only.

ATTACHMENTS

1.	South Historic District Gas Lamps August 2026
----	---

South Historic District Gas Lamps

Morris & Kirby



Crill & Morris (1 Outage)



South Historic District Gas Lamps

Crill & Dodge



Crill & Laurel (1 Outage)



South Historic District Gas Lamps

Laurel & Kirkland



Kirby & Laurel



South Historic District Gas Lamps

Kirby & Kirkland



Kirby & Dodge (2 Outages)



South Historic District Gas Lamps

Emmett & Morris



Emmett & Dodge (5 Outages)



South Historic District Gas Lamps

Emmett & Kirkland



Emmett & Hotel (2 Outages)



South Historic District Gas Lamps

300 Block at River St (2 Outages)



River St & Hotel (1 Outage)



South Historic District Gas Lamps

River St & Kirkland (2 Outages)



River St & Dodge (8 Outages)



South Historic District Gas Lamps

River St & Morris



Crill & S 8th St



South Historic District Gas Lamps

Location	Number of Outages	24 Wind-Related Outages	Outage Dates
River & Dodge Emmett & Dodge River @ Art League River & Kirkland Emmett & Hotel Kirby & Dodge River & Hotel Crill & Morris Crill & Laurel	Location	Number of Outages	Outage Dates
	River & Dodge	8	4/9, 6/22, 7/5, 7/13, 7/17, 7/20, 7/28, 8/15
	Emmett & Dodge	5	6/22, 7/5, 7/13, 7/17, 7/20
	River @ Art League	2	7/17, 7/20
	River & Kirkland	2	6/22, 7/20
	Emmett & Hotel	2	6/22, 7/5
	Kirby & Dodge	2	7/17, 7/20
	River & Hotel	1	3/30
	Crill & Morris	1	7/17
	Crill & Laurel	1	7/17

St. Johns Avenue Streetscape Financial Funding Path – Phases I and II
Presentation of the consolidated financial funding path for Phases I and II of the St. Johns Avenue Streetscape Project, including funding sources, actual expenditures, interfund transfers, and the identification of CRA/TIF participation.

STAFF REPORT

DATE: August 24, 2026
TO: City of Palatka Community Redevelopment Agency
FROM: City Staff

APPLICATION REQUEST

BACKGROUND

The St. Johns Avenue Streetscape Project represents a significant multi-year public investment in the downtown corridor and has involved multiple phases, funding sources, contracts, and fiscal years. Funding for the project has included a combination of City funds, CRA/Tax Increment Financing (TIF) funds, and grant funding.

The City Commission has previously requested a comprehensive accounting of the financial activity associated with the project. Due to the duration and complexity of the project, development of a complete financial history required staff to review and reconcile information across multiple fiscal years and funding sources and to distinguish expenditures associated with Phase I and Phase II.

Staff has completed this review and compiled the available financial activity into a consolidated project expenditure report. The accompanying report is intended to provide the Commission with a comprehensive record of the project's funding and expenditures and a clearer understanding of the financial participation of the City, CRA, and grant funding sources throughout the project.

PROJECT ANALYSIS

The attached financial report consolidates the funding and expenditure history of the St. Johns Avenue Streetscape Project into a single reference document. The analysis provides a phase-by-phase accounting of project costs and identifies the sources used to fund those costs, including:

- City funding;
- CRA/TIF funding;
- Grant funding; and
- Other applicable project funding or adjustments are reflected in the financial records.

Separating the financial activity between Phase I and Phase II provides greater transparency regarding how the project has been funded over time and allows the Commission to evaluate the total public investment in the St. Johns Avenue corridor.

Because the project spans multiple years and includes transactions from several funding sources, preparation of the report required a detailed reconciliation of historical financial records rather than reliance on a single project account or fiscal-year budget. The resulting report provides a consolidated financial history that can also serve as a reference for future project reporting, budgeting, grant administration, and closeout activities associated with the streetscape improvements.

The St. Johns Avenue Streetscape Project is a major component of the City's ongoing investment in the downtown area. Beyond documenting total project expenditures, the financial history provides important context regarding how City resources, CRA investment, and outside grant funding have collectively supported implementation of the project.

Staff Recommendation

Staff recommends that the CRA Board receive and accept the St. Johns Avenue Streetscape Financial Funding Path Report for Phases I and II, including the associated accounting of funding sources, actual expenditures, interfund transfers, and CRA/TIF participation.

ATTACHMENTS

1.	St_Johns_Avenue_Streetscape_Financial_Funding_Path
----	--



ST. JOHNS AVENUE STREETSCAPE

Financial Sources, Uses, Transfers & CRA Participation

Reporting date	Financial cut-off	Purpose
August 24, 2026	Through July 2026	Trace the complete funding path and isolate CRA participation

Financial Snapshot

Money in	Money out	Difference
\$5,362,517.64	\$5,362,517.64	\$0.00

Bottom line: The consolidated schedule balances: identified funding sources of \$5,362,517.64 equal actual project expenditures of \$5,362,517.64. Transfers between City funds are shown separately below and are not added to either side of this total.

At a Glance: CRA Participation

CRA funding path	Amount
FY2022 CBD TIF transfer to Better Place - Transportation Hub / permeable pavement	\$170,000.00
FY2025 CBD TIF transfer to Better Place - Streetscapes	\$116,855.00
Direct CBD TIF expenditures - landscaping	\$17,515.12
Direct CBD TIF expenditures - miscellaneous	\$3,033.99
Total CBD TIF participation	\$307,404.11

CRA share: CRA participation equals \$307,404.11, or 5.73% of the \$5,362,517.64 total project investment. Of this amount, \$286,855.00 moved from CRA Fund 030 to Better Place Fund 101, and \$20,549.11 was paid directly from CRA accounts.

1. Money In - Funding Sources

Funding source	Classification	Amount	Share
State of Florida appropriation	Grant	\$1,302,816.00	24.29%
St. Johns River Water Management District	Grant	\$1,000,000.00	18.65%
Florida Department of Transportation	Grant	\$943,784.39	17.60%
U.S. Department of Agriculture	Grant	\$150,000.00	2.80%
Better Place / discretionary sales tax	Local	\$1,647,276.14	30.72%
Central Business District TIF	CRA / Local	\$307,404.11	5.73%
General Fund / current ad valorem tax	Local	\$11,237.00	0.21%
Total money in		\$5,362,517.64	100.00%

Funding Mix

Category	Amount	Share
Grant funding	\$3,396,600.39	63.34%
Local match / tax funding	\$1,965,917.25	36.66%
Total	\$5,362,517.64	100.00%

No double counting: The \$307,404.11 CRA contribution is included within local match/tax funding. It is not additional to the \$1,965,917.25 local total.

Money In by Fiscal Year

Fiscal year	Funding recognized
FY2021	\$130,933.50
FY2022	\$1,498,553.34
FY2023	\$2,225,632.54
FY2024	\$843,580.41
FY2025	\$136,963.34
FY2026 through June	\$124,853.51
FY2026 July	\$402,001.00
Total	\$5,362,517.64

2. Money Out - Actual Expenditures

Funding owner / source	Expenditure account or purpose	Amount
SJRWMD	Permeable pavement 101	\$600,945.88
State	St. Johns Avenue appropriation 101	\$1,302,816.00
SJRWMD	Streetscapes 101	\$399,054.12
FDOT	Downtown Streetscapes Phase II 101	\$943,784.39
USDA	Sidewalk improvements 101	\$150,000.00
Better Place	Transportation Hub permeable pavers 101	\$840,125.01
Better Place	Professional services 101	\$45,000.00
CBD TIF	Landscaping 030	\$17,515.12
CBD TIF	Miscellaneous 030	\$3,033.99
Better Place	City share, Downtown Streetscape 101	\$1,049,006.13
General Fund	Professional services 001	\$11,237.00
Total actual expenditures		\$5,362,517.64

Money Out by Phase

Phase	Grant-funded	Local-funded	Total expenditures	Share
Phase I	\$2,452,816.00	\$1,552,303.38	\$4,005,119.38	74.69%
Phase II	\$943,784.39	\$413,613.87	\$1,357,398.26	25.31%
Total	\$3,396,600.39	\$1,965,917.25	\$5,362,517.64	100.00%

Phase I Financial Components

Component	Grant	Local	Total
Permeable pavement and related costs	\$600,945.88	\$905,674.12	\$1,506,620.00
St. Johns Avenue streetscape and related sidewalk work	\$1,851,870.12	\$646,629.26	\$2,498,499.38
Phase I total	\$2,452,816.00	\$1,552,303.38	\$4,005,119.38

3. CRA Funding Path

How to read this section: The CRA ledger does not show the full Streetscape project cost. It shows the CRA contribution leaving Fund 030. Most vendor expenditures were then paid from Better Place Fund 101 project accounts.

CRA Transfer No. 1 - FY2022

Step	Account / source	Amount	What happened
1. CRA revenue	CBD TIF - County share 030	\$170,000.00	Funding identified in CRA Fund 030
2. Transfer out	030	\$170,000.00	CRA transferred funding to Better Place
3. Transfer in	101	\$170,000.00	Better Place received the CRA funding
4. Project use	Phase I Transportation Hub / permeable pavement accounts	\$170,000.00	Supported project expenditures recorded outside Fund 030

CRA Transfer No. 2 - FY2025

Step	Account / source	Amount	What happened
1. CRA revenue	CBD TIF - City share 030	\$116,855.00	Funding identified in CRA Fund 030
2. Transfer out	030	\$116,855.00	CRA transferred funding to Better Place
3. Transfer in	101	\$116,855.00	Better Place received the CRA funding
4. Project use	Phase II City-share account 101	\$116,855.00	Supported Phase II project expenditures

Direct CRA Payments

CRA expenditure account	Purpose	Amount
030-30-580-6-6320	Landscaping	\$17,515.12
030-30-580-3-5280	Miscellaneous project expenses	\$3,033.99
Total direct CRA payments		\$20,549.11

Complete CRA Participation

CRA participation	Phase I	Phase II	Total
Transfers to Better Place	\$170,000.00	\$116,855.00	\$286,855.00
Direct CRA expenditures	\$20,549.11	\$0.00	\$20,549.11
Total CBD TIF participation	\$190,549.11	\$116,855.00	\$307,404.11

Transfer versus expenditure: The two transfers and the related Fund 101 expenditures describe the same dollars at different points in the funding path. The transfers demonstrate CRA participation; the Fund 101 entries demonstrate how those dollars were spent.

4. Reconciliation and Explanations

June 30 Transaction-Level Reconciliation

Item	Amount
FDOT/state account 101	\$537,213.39
City-share account 101	\$1,289,024.32
Less: amount reclassified to 101 in April 2023	\$-235,448.19
Net recorded in the two accounts supplied	\$1,590,789.52

Account movement: Before the \$235,448.19 account reclassification, staff assigned \$1,583,779.20 to Phase I and \$242,458.51 to Phase II. The reclassification changed the account where the cost is reported; it did not increase or reduce total project cost.

July 2026 Activity Included in the Consolidated Total

July expenditure activity	Amount
ADA compliance sidewalk and curbing	\$235,519.20
Additional ADA compliance sidewalk and curbing	\$15,399.25
Streetscapes construction	\$151,082.55
Total July expenditures included	\$402,001.00

The June 30 lifetime workbook lists these transactions after its cut-off. The consolidated Streetscape Projects workbook includes the \$402,001.00 in its July and lifetime totals.

Encumbrances Are Not Added to Expenditures

As of June 30, 2026	Open encumbrance
FDOT/state share account 101	\$290,868.45
City-share account 101	\$0.00
Total open encumbrance	\$290,868.45

Accounting treatment: An encumbrance is an open commitment. When an invoice is paid, the purchase order is liquidated and the payment posts as an expenditure. Adding both the encumbrance and the expenditure would double count the same obligation.

Financial Control Totals

Control	Amount
Total funding sources	\$5,362,517.64
Total actual expenditures	\$5,362,517.64
Difference	\$0.00
Total CRA participation contained within the funding total	\$307,404.11