

DESIREE' AKINS
CHAIR

LASANDRA WILLIAMS
VICE CHAIR

JOHN VANDERWERF
BOARD MEMBER

WAYNE MCCLAIN
BOARD MEMBER

JAMES NORWOOD
BOARD MEMBER

MARCIA G. CARTY, CPA, CGFO
INTERIM CITY MANAGER
FINANCE DIRECTOR
JANE WEST, ESQ.
CITY ATTORNEY



AGENDA
TAX INCREMENT FUND ADVISORY BOARD MEETING
January 14, 2025 at 2:00 PM

1. CALL TO ORDER

- a. Invocation
- b. Pledge of Allegiance
- c. Roll Call
- d. Special Call Meeting Notice

2. PUBLIC COMMENTS

3. REGULAR BUSINESS

- a. **SCORE AND RANK** eligible applications and make a recommendation to the Community Redevelopment Agency for the September 2024 Cycle of the Building Improvement Cost Share Grant
 - a) 1010 Main St., Palatka, FL 32177
 - b) 113 S 8th St., Palatka, FL 32177
 - c) 420 Kirby St., Palatka, FL 32177
 - d) 720 St. Johns Ave., Palatka, FL 32177
 - e) 310 Main St., Palatka, FL 32177
 - f) 214 St. Johns Ave., Palatka, FL 32177
 - g) 912 St. Johns Ave., Palatka, FL 32177
 - h) 706 St. Johns Ave., Palatka, FL 32177
 - i) 324 Emmett St., Palatka, FL 32177

4. BOARD DISCUSSION

- a. Discussion/Recommendation - Future CRA Building Improvement Grant Cycles (Requestor: John Vanderwerf)

5. ADJOURN

Any person wishing to appeal any decision made by the Board with respect to any matter considered at such meeting will need a record of the proceedings, and for such purpose may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based. FS 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.

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BOARD MEMBER



Regular meetings 2nd and 4th Thursdays of each month at 6:00 PM

MARCIA G. CARTY, CPA, CGFO,
INTERIM CITY MANAGER
FINANCE DIRECTOR

JANE WEST, ESQ.
CITY ATTORNEY

SUNNI KRANTZ, CMC
CITY CLERK

November 21, 2024

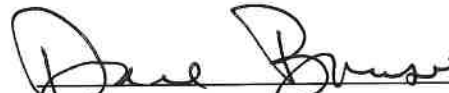
TO MEMBERS: JOHN VANDERWERF, WAYNE MCCLAIN, JAMES NORWOOD, and LASANDRA WILLIAMS

YOU ARE HEREBY NOTIFIED a special called meeting of the Tax Increment Advisory Committee is hereby called to be held on January 14, 2025 at City Hall located at 201 N. 2nd Street, Palatka, FL, 32177. The meeting is called to commence at 2:00 PM.

The purpose of the meeting is to scores/rank the applications and to make a recommendation for the September 2024 Cycle Building Improvement Grant.

Please govern yourselves accordingly.


Desiree' Akins
Board Chair


Daphne Brusoe
Grants Administrator

PERSONS WITH DISABILITIES REQUIRING ACCOMMODATIONS IN ORDER TO PARTICIPATE IN THIS MEETING SHOULD CONTACT THE CITY CLERK'S OFFICE AT 386-329-0100 AT LEAST 24 HOURS IN ADVANCE TO REQUEST ACCOMMODATIONS.

SCORE AND RANK eligible applications and make a recommendation to the Community Redevelopment Agency for the September 2024 Cycle of the Building Improvement Cost Share Grant

STAFF REPORT

DATE: January 14, 2025
TO: City of Palatka Tax Increment Fund Advisory Committee
FROM: City Staff

APPLICATION REQUEST

BACKGROUND

PROJECT ANALYSIS

Presented hereto are the eligible applications for the September 2024 Cycle for the Building Improvement Grant. This meeting allows the Committee to ask questions to applicants and discuss the scoring of each project. The applicants have been noticed about the meeting and will be allowed to share any new information about the project. Please note that no formal presentations will be allowed. Attached is the order of the applications.

After the Committee has scored and ranked the applications, the results will be submitted to the Community Redevelopment Agency (CRA). The CRA will then review the applications and make recommendations regarding the funding amounts. These recommendations will be given to the City Commission for final approval.

Staff Recommendation

Score and rank the applications.

ATTACHMENTS

1.	Spreadsheet of Completed Applications for September 2024 Cycle
2.	September 2024 Application Scoring Spreadsheet
3.	Building Improvement Cost Share Grant Application September Cycle

2024-09 Building Improvement Cost Share

Principal Contact	Mailing Address	Phone Number	Project Address	Complete application and acknowledgement applicant has read and understands grant requirements	Is the project address located within a Tax Increment District or Historic District?	Parcel ID has not received tax increment funding in the past 10 years	Does this project require extensive repairs to either obtain a Certificate of Appropriateness, address code violations, construction, demolition, and/or address visual blight (land clearing is not an eligible grant expense)?	Project description including: scope of work, construction estimate, schedule by trade and design plans (as needed)	Verification of matching funds (i.e. loan approval, demonstrated savings, etc.)	Property is on tax roll or will be placed on tax roll as a result of the project	Current taxable value per Putnam County Property Appraiser and estimated taxable value at project completion	Project amount	Amount requested	Comments
Bernice Johnson	1836 Carr St., Palatka, FL 32177	386-972-6302	1010 Main St., Palatka, FL 32177	Yes	Central Business District	No	Address Visual Blight	Yes	Yes	Yes	Yes	\$23,690.00	\$11,846.00	
Andrea Conover	105 Rivers Edge Dr., East Palatka, FL 32131	904-859-8993	113 S. 8th St., Palatka, FL 32177	Yes	Central Business District	No	Address Visual Blight	Yes	Yes	Yes	Yes	\$54,100.00	\$25,000.00	
Ronnie Davis	420 Kirby St., Palatka, FL 32177	404-964-3851	420 Kirby St., Palatka, FL 32177	Yes	South Historic District	No	Address Visual Blight	Yes	Yes	Yes	Yes	\$3,712.50	\$1,857.75	
Jeremy Alexander	134 Timber Ln., Palatka, FL 32177	386-972-7011	720 St. Johns Ave., Palatka, FL 32177	Yes	Central Business District	No	Construction	Yes	Yes	Yes	Yes	\$57,945.00	\$25,000.00	
Vicki Mast	310 Main St., Palatka, FL 32177	386-972-3130	310 Main St., Palatka, FL 32177	Yes	Central Business District	No	Address Visual Blight	Yes	Yes	Yes	Yes	\$18,200.00	\$9,100.00	
Linda McClarney	110 S. 2nd St., Palatka, FL 32177	386-937-6057	214 St. Johns Ave., Palatka, FL 32177	Yes	Central Business District	No	Obtain Certificate of Appropriateness	Yes	Yes	Yes	Yes	\$30,794.00	\$15,397.00	
LT Investments FL 1,	c/o Anne McNamara 6501 Brevard St., St. Augustine, FL 32080	415-316-4419	912 St. Johns Ave., Palatka, FL 32177	Yes	Central Business District	No	Construction	Yes	Yes	Yes	Yes	\$196,700.00	\$25,000.00	
Charles Bates	706 St. Johns Ave., Palatka, FL 32177	904-545-7335	706 St. Johns Ave., Palatka, FL 32177	Yes	Central Business District	No	Address Visual Blight	Yes	Yes	Yes	Yes	\$35,000.00	\$25,000.00	
Mindy Botocan	324 Emmett St., Palatka, FL 32177	503-310-4951	324 Emmett St., Palatka, FL 32177	Yes	South Historic District	No	Address Visual Blight	Yes	Yes	Yes	Yes	\$50,000.00	\$25,000.00	

City of Palatka Community Redevelopment Agency Building Improvement Cost Share Grant September 2024 Cycle				
Project Address	Scoring Criteria			
	Project Quality 0-25 points	Project Feasibility 0-25 points	Redevelopment Impact 0-50 points	Total Score
CENTRAL BUSINESS DISTRICT				
1010 Main St., Palatka, FL 32177				
113 S 8th St., Palatka, FL 32177				
720 St. Johns Ave., Palatka, FL 32177				
310 Main St., Palatka, FL 32177				
214 St. Johns Ave., Palatka, FL 32177				
912 St. Johns Ave., Palatka, FL 32177				
706 St. Johns Ave., Palatka, FL 32177				
SOUTH TIF DISTRICT				
420 Kirby St., Palatka, FL 32177				
324 Emmett St., Palatka, FL. 32177				

Project Quality: Quality of the proposed improvements (i.e. material, design and construction method) and adherence to historic standards. Those projects with approved Certificate of Appropriateness, and all applicable building permits will receive priority.

Project Feasibility: The level of detail and accurateness of the project scope of work, budget and plans.

Redevelopment Impact: Degree to which Grant funds are to be applied in eliminating blight and stabilizing or increasing property values in immediate area.



Building Improvement Grant Cost Share Program

ITB 2024-09

The City of Palatka Community Redevelopment Agency (hereinafter referred to as “the CRA”) hereby solicit applications for the Building Improvement Grant Cost Share Program for projects located within the City of Palatka Community Redevelopment Agency Areas. The Program is intended to encourage the redevelopment of blighted residential and commercial properties by assisting those who are attempting to improve properties which are most in need of rehabilitation or remodeling; do not necessarily depend upon grant funds to move forward; and which have a greater probability of successful completion. To be eligible for consideration projects must be located in a City of Palatka Community Redevelopment Agency Tax Increment District and advance the goals outlined in the CRA plan.

The program shall be publicly advertised and accepted by posted deadlines in two cycles. The CRA reserves the right to apportion funds between the two cycles as it sees fit. Applications, if deemed complete and eligible, are evaluated and ranked based upon competitive criteria and will be forwarded to the CRA board for funding consideration. Awards are subject to the availability of funds within the specific Tax Increment District Fund (i.e. South, North and Central) where the project resides. The CRA reserves the right to request additional information and advertise properties receiving incentives.

Applicants interested in participating in the program must submit a completed and signed application along with supporting documentation to in a sealed envelope to:

**City of Palatka Community Redevelopment Agency
Building Improvement Cost Share
Attention: Sunni Krantz, City Clerk 201 North Second Street Palatka, FL 32177**

Program documents and applications can be downloaded from the City of Palatka website at <https://palatka-fl.gov/bids.aspx> or copies may be requested at City Hall, 201 N. 2nd Street, during normal business hours. All questions must be submitted in writing to Jayde Baggs at jbaggs@palatka-fl.gov. Questions will be answered in the form of an addendum posted on the City of Palatka website.

Application Cycle

Advertisement Date:	May 22, 2024
Applications Available:	https://palatka-fl.gov/bids.aspx
Deadline for Questions:	September 2, 2024
Application Deadline:	September 23, 2024 at 2 p.m.

Submittals will be opened as soon as possible after the submission deadline.

Approved: February 24, 2022

**Building Improvement Grant
Cost Share Program**



Building Improvement Grant Cost Share Program

The City of Palatka Community Redevelopment Agency (hereinafter referred to as “the CRA”) hereby solicit applications for the Building Improvement Grant Cost Share Program for projects located within the City of Palatka Community Redevelopment Agency Areas. The Program is intended to encourage the redevelopment of blighted residential and commercial properties by assisting those who are attempting to improve properties which are most in need of rehabilitation or remodeling; do not necessarily depend upon grant funds to move forward; and which have a greater probability of successful completion. To be eligible for consideration projects must be located in a City of Palatka Community Redevelopment Agency Tax Increment District and advance the goals outlined in the CRA plan.

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To obtain additional information please view the City of Palatka website at www.palatka-fl.gov or contact Jayde Baggs at jbaggs@palatka-fl.gov.

I. Program Description

The Building Improvement Grant Cost Share Program is intended to encourage the redevelopment of blighted residential and commercial properties by assisting those who are attempting to improve properties which are most in need of rehabilitation or remodeling; do not necessarily depend upon grant funds to move forward; and which have a greater probability of successful completion. The owner will have ten (10) days from notification of award to execute the grant agreement and up to one (1) year from the date of execution of the grant agreement to complete the work. The grant program is only applicable to new work and is not retroactive. Work completed prior to grant award on the property may not be considered as match or for grant funding.

The following covenants will define the use of Tax Increment Funds in a reimbursement method. Cost share funds shall be reimbursed up to fifty percent (50%) of the total project cost to a maximum of twenty-five thousand dollars (\$25,000). Approved projects will receive reimbursement at one hundred percent (100%) completion of the project scope. Funds will be disbursed by a check payable to the applicant after the following:

- Submission of all receipts and required documentation to the Project Manager, including:
 - contractor invoicing and evidence of payment of funds;
 - release of lien letters from contractors and suppliers;
 - applicant must honor contractual obligations to contractor; hold harmless agreements must be executed; and
 - confirmation that the property is assessed and subject to ad valorem taxation.
- Certification of completion by the Chief Building Official and/or closed permit reports to sufficiently document the work has been completed in accordance with all applicable codes.
- Verification that any additional criteria added by contract has been completed as proposed in a satisfactory and professional manner.
- Certification of completion of grant project by the Project Manager and submission to the Palatka City Finance Director.
- Issuance of a Certificate of Occupancy, if applicable
- Proof of applicable and appropriate insurance of the renovated property

Upon approval of a grant, the applicant and any affected contractor will be required to sign a Grant Agreement and a Release and Hold Harmless Agreement with the City of Palatka Community Redevelopment Agency, as permitted by the laws of the State of Florida. Grant funds are considered taxable income and recipients have a reporting obligation to the Internal Revenue Service. Applicants are encouraged to consult with a tax professional on the tax implications of receiving an award prior to making an application. Grant funds can only be used towards building improvements and may not be used for administration expenses.

**Building Improvement Grant
Cost Share Program**

Application Cycle

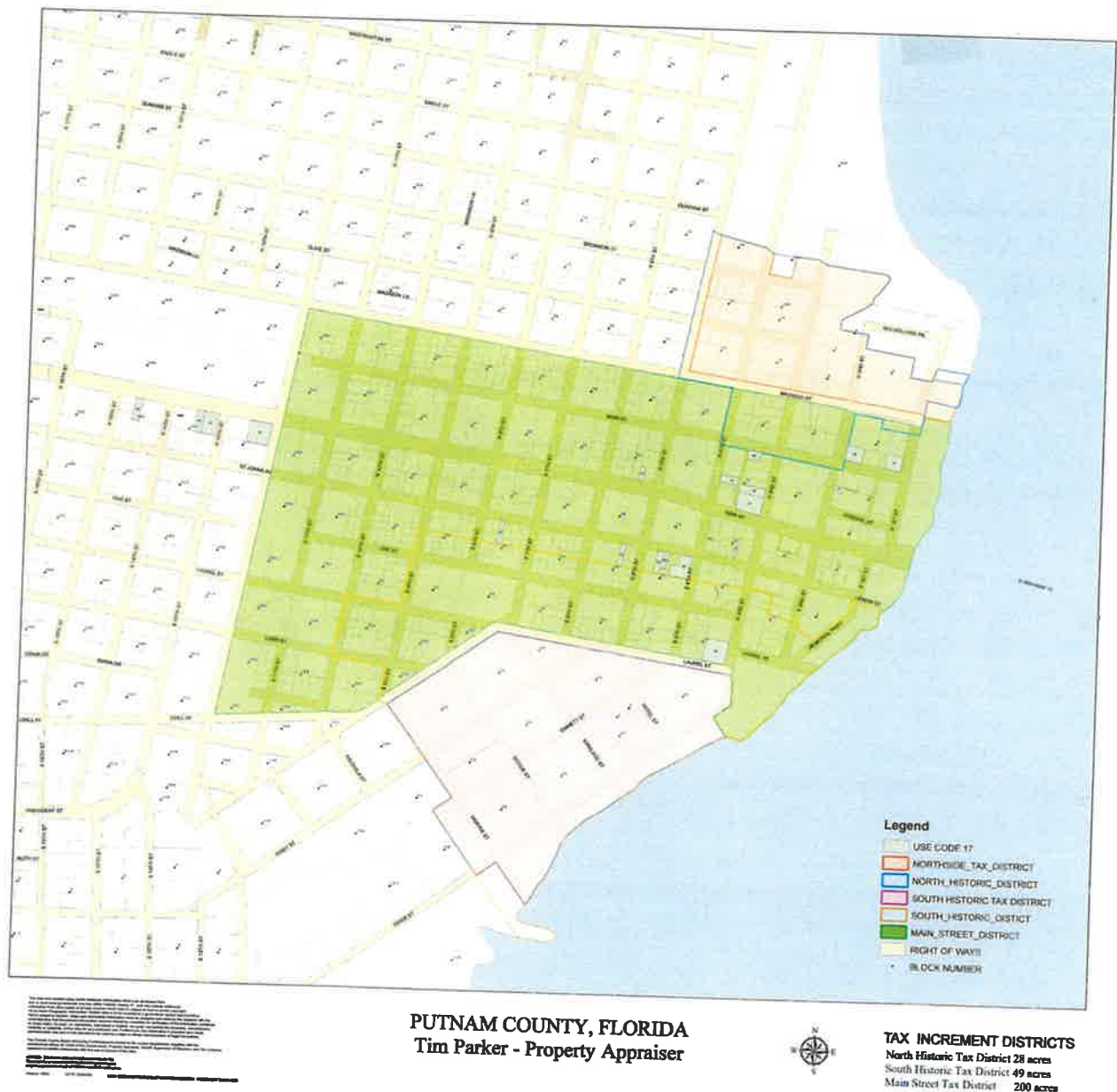
The CRA shall only accept and review sealed applications during an advertised cycle beginning 30 days prior to and up to each application deadline. Applications received prior or after the herein stated deadlines will be returned to the applicant.

II. Eligibility

To be eligible for consideration projects must be located in a Tax Increment District; advance the goals outlined in the CRA plan and meet other minimum eligibility criteria. For a project to be eligible it must:

- require extensive repairs to either obtain a Certificate of Occupancy, address code violations, construction, demolition, and/or address visual blight (land clearing is not an eligible grant expense);
- be located within a Tax Increment district;
- be the subject of a complete application;
- parcel ID has not received tax increment funding in the past ten (10) years per the past incentive award date;
- receive a minimum score of 70 or greater; and
- be taxable property (non-taxable property proposed to be placed on the tax roll as a result of the project shall be eligible for funds).

**Building Improvement Grant
Cost Share Program**



III. Application Process

- a. Applicants interested in participating in the program must submit a completed and signed application along with supporting documentation to in a sealed envelope to:

City of Palatka Community Redevelopment Agency
Attention: City Clerk
201 North Second Street
Palatka, FL 32177

Submittals will be opened as soon as possible after the submission deadline.

- b. Applications must include:

Approved: February 24, 2022

**Building Improvement Grant
Cost Share Program**

- contact information (i.e. primary contact, phone number, email, mailing address);
 - proof of ownership, option to purchase or agent authorization;
 - project description including: scope of work, construction estimate, schedule by trade and design plans (as needed);
 - rendering of any exterior work or changes included in the scope of work.
 - proof of financial ability to fund the applicant's portion of the project;
 - current taxable value per Putnam County Property Appraiser and estimated taxable value at project completion;
 - acknowledgement applicant has read and understands grant requirements;
 - verification of matching funds (i.e. loan approval, demonstrated savings, etc.); and
 - additional information as requested.
- c. Applications will be reviewed for completeness and eligibility and submitted to the Tax Increment District Advisory Committee for evaluation. Applications deemed to be incomplete, or ineligible will not be considered. Applications submitted during the designated application period shall expire upon the ending of the fiscal year.

Appeals must be filed with the City of Palatka City Clerk at 201 North Second Street, Palatka, FL 32177 and will be considered at the next regularly scheduled meeting.

In the event the recipient transfers, sells, conveys, or in any other manner divests itself of ownership of the property which is the subject of the Grant within three (3) years following the completion of the repairs/renovations which are funded by the Grant, the entire amount of the Grant funds shall be repaid to the City. This obligation of repayment shall be one which runs with the land and shall be evidenced by a recorded instrument which shall be satisfied upon repayment of the Grant or upon expiration of the three (3) year look-back period. For purposes of this term, "completion" shall be defined as that date when a certificate of occupancy is issued or when all required building permits obtained in association with the repairs/renovations have been "finalized".

IV. Selection and Evaluation Criteria

The CRA board shall appoint a committee of citizens and business owners to review and rank applications for recommendation to the CRA. The evaluation will occur in accordance with the evaluation criteria as soon as practical at a time and place to be determined but not more than 30 days after the deadline. The criteria that the CRA shall use in evaluating proposals include, but are not limited to;

Criteria	Points
Project Quality: Quality of the proposed improvements (i.e. material, design, and construction method) and adherence to historic standards. Those projects with approved Certificate of Appropriateness, and all applicable building permits will receive priority.	25
Project Feasibility: The level of detail and accurateness of the project scope of work, budget and plans.	25

**Building Improvement Grant
Cost Share Program**

Redevelopment Impact: degree to which Grant funds are to be applied in eliminating blight and stabilizing or increasing property values in immediate area	50
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*** Any application which receives an average total score of less than 70 points shall not be awarded funds.**

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

Signature

Date

Printed Name

Title

Email

Phone

Project 911 Address

Project Parcel(s)

**Building Improvement Grant
Cost Share Program**

APPLICATION



Building Improvement Grant Cost Share Program

ITB 2024-09

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Cost Share Program**

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**Building Improvement Grant
Cost Share Program**

Application Cycle

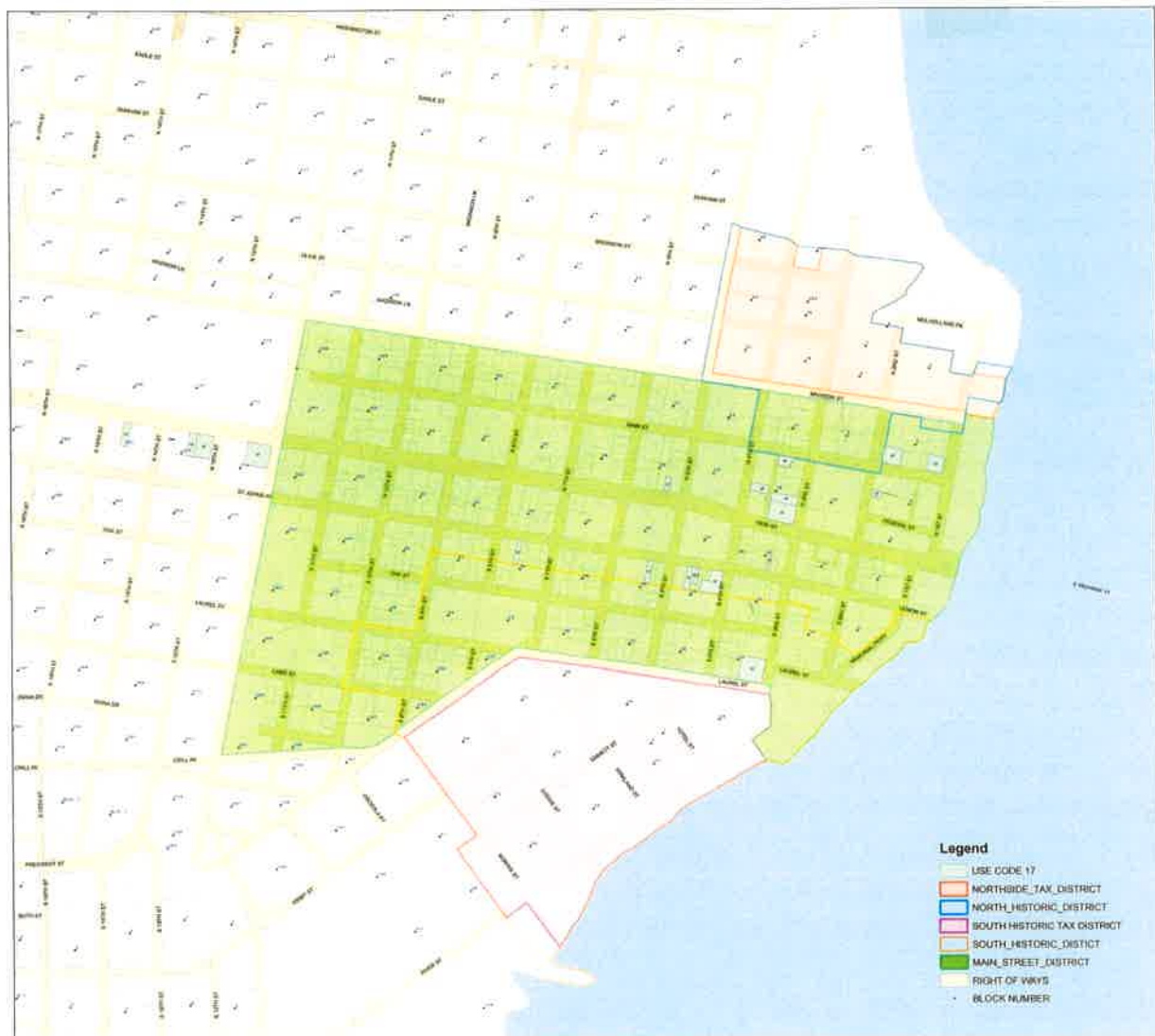
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**Building Improvement Grant
Cost Share Program**



Putnam County, Florida
Tim Parker - Property Appraiser
2022

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

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**Building Improvement Grant
Cost Share Program**

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**Building Improvement Grant
Cost Share Program**

Redevelopment Impact: degree to which Grant funds are to be applied in eliminating blight and stabilizing or increasing property values in immediate area

50

*** Any application which receives an average total score of less than 70 points shall not be awarded funds.**

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

Bernice Johnson

Signature

09/22/2024

Date

Bernice Johnson

Printed Name

Owner

Title

jbernice00@gmail.com

Email

(386) 942-6302

Phone

1010 Main St. Palatka Fl. 32177

Project 911 Address

42-10 27-6850-1650-0040

Project Parcel(s)

PROJECT DESCRIPTION

Edward Sr. Construction, Inc.
225 Cedar St.
Crescent City, FL 32112
Business 1-386-983-0555
edwardsrconstro@aol.com

LICENSE: CCC133501Z
CBC1267051

Page ①

Job Invoice

SOLD TO		DATE ORDERED	ORDER TAKEN BY
Bernice Johnson		9/23/2024	
1010 Main Street		PHONE NO.	CUSTOMER ORDER #
Palatka Fl. 32177		(386) 972-6302	
		JOB LOCATION	
		JOB PHONE	STARTING DATE
		TERMS	

QTY.	MATERIAL	UNIT	AMOUNT	DESCRIPTION OF WORK			
✕	Front Porch Replace Deck 2x6 Joist and Rails		\$1850.00				
✕	Cut Hold in wall for window		\$475				
✕	Nuck up Bath Rm Toilet Pipes and supply lines		1,250	MISCELLANEOUS CHARGES			
✕	Close off wall w/ Door installed		2,350.				
✕	Replace Base Kitchen Cabinets Sank, two 24" wide and one 18"		1,450	TOTAL MISCELLANEOUS			
✕	Replace Exterior Front Door		850	LABOR	HRS.	RATE	AMOUNT
✕	Bi-fold Door TO Closet 48"		\$450				
✕	Replace Bath Tub in Bath Rm		\$1,250				
TOTAL MATERIALS				TOTAL LABOR			

WORK ORDERED	TOTAL LABOR	
DATE ORDERED	TOTAL MATERIALS	
DATE COMPLETED	TOTAL MISCELLANEOUS	
CUSTOMER	SUBTOTAL	
APPROVAL SIGNATURE <i>Bernice Johnson 09/23/2024</i>	TAX	
AUTHORIZED SIGNATURE _____	GRAND TOTAL	<i>\$9925.00</i>

LIC CCC 1335012 Page (2)
CBC 1267051

SOLD TO

10/10
Bernice Johnson

9/23/24

PHONE NO

PHONE NO. (386) 972-6302

JOB LOCATION

1010 main st Palatka

JOB PHONE

STARTING DATE

TERMS

WORK ORDERED

DATE ORDERED

DATE COMPLETED

CUSTOMER
APPROVAL SIGNATURE

AUTHORIZED SIGNATURE

A-2817-3817 / T-3866

TOTAL LABOR

TOTAL MATERIALS

TOTAL MISCELLANEOUS 4

SUBTOTAL

TAX

GRAND TOTAL

10-11

FINANCIALS



P.O. Box 45085 • Jacksonville, Florida 32232-5085 • (904) 777-6000 or 1-800-445-6289 • www.vystarcu.org

09/19/24

To whom it may concern,

This letter is to verify Ms Bernice Johnson has a balance on deposit here at Vystar Credit Union in the amount of \$12,500.00 If you need further assistance please feel free to contact me.



Do Good. Bank Better.™

Jessie Bowen
Relationship Specialist II

510 N State Road 19 Palatka, FL 32177
p (386) 239-1225 | f (386) 239-1291
bowenj@vystarcu.org | vystarcu.org

CURRENT TAXABLE VALUE OF PROPERTY

Parcel Owner	42-10-27-6850-1650-0040	(VID 43280)
Mailing	JOHNSON BERNICE LIFE ESTATE 1836 CARR ST PALATKA FL 32177	

Book	Page	Instrument	Sale Date	QSCD	Price
1620	0194	CSWD	2021-03-25	01 I	100
1616	0381	SWD	2021-03-25	01 I	
1481	0516	WD	2017-07-31	00 I	3,000
1481	0515	AFFD	2017-07-31	I	
1478	1112	SWD	2017-06-30	01 I	15,000
1470	0067	CFT	2017-03-23	01 I	

Line	Code	Units	Length	Width	Sq Ft	Rate	Value
1	141-03R		145	1	145	4	440
2	142-03C		205	1	205	4	620
Total: 1,060							

Parent Parcel	42-10-27-6850-1650-0040			
Exemption	Amount	Remainder	Owner %	Applied To

Line	Code	Units	Length	Width	Sq Ft	Rate	Value
1	141-03R		145	1	145	4	440
2	142-03C		205	1	205	4	620
Total: 1,060							

Line	Code	Units	Length	Width	Sq Ft	Rate	Value
1	141-03R		145	1	145	4	440
2	142-03C		205	1	205	4	620
Total: 1,060							

Improvement Value	53,810	Use Code	00100
OBXF Value	1,060	Improvements	1
Land Value	9,280	Location	City of Palatka - Downtown Dist
Market Value	64,150	Total Acres	0.34
Just Value CU	0	Zoning	R-3
Just Value CU	0	FLUM	COM
Market Adjusted	64,150		

Line	Code	Units	Length	Width	Sq Ft	Rate	Value
1	141-03R		145	1	145	4	440
2	142-03C		205	1	205	4	620
Total: 1,060							

Line	Code	Units	Length	Width	Sq Ft	Rate	Value
1	141-03R		145	1	145	4	440
2	142-03C		205	1	205	4	620
Total: 1,060							

Taxing District	Assessed	Minut(-)	Taxable
County General	Limited	Exemptions	Value
St Johns River WMD	35,340	0	35,340
Palatka	35,340	0	35,340
School	64,150	0	64,150

Line	Code	Units	Length	Width	Sq Ft	Rate	Value
1	141-03R		145	1	145	4	440
2	142-03C		205	1	205	4	620
Total: 1,060							

Line	Code	Units	Length	Width	Sq Ft	Rate	Value
1	141-03R		145	1	145	4	440
2	142-03C		205	1	205	4	620
Total: 1,060							

Visits	RD	2022-11-04	RGM	2018-01-31
Changes	ledw01	2024-08-21	maryj	2024-06-06

Line	Code	Units	Length	Width	Sq Ft	Rate	Value
1	141-03R		145	1	145	4	440
2	142-03C		205	1	205	4	620
Total: 1,060							

Line	Code	Units	Length	Width	Sq Ft	Rate	Value
1	141-03R		145	1	145	4	440
2	142-03C		205	1	205	4	620
Total: 1,060							

Description	Single Family	Title Year	
Class	A	Deep Base	1.25
Type		Year Built	1964
Adj Base Rate	128.14	SF Yr Built	1982
Base Sq Ft	872	Obs Cond	
% Good	47.5	Replaces Cost	113,276
Quality	1.00	Deep Rep Cost	53,810
		Functional Obs	
		Economic Obs	

Line	Code	Units	Length	Width	Sq Ft	Rate	Value
1	141-03R		145	1	145	4	440
2	142-03C		205	1	205	4	620
Total: 1,060							

Line	Code	Units	Length	Width	Sq Ft	Rate	Value
1	141-03R		145	1	145	4	440
2	142-03C		205	1	205	4	620
Total: 1,060							

Line	Code	Description	Depth	Chart	In Feet	Depth	Factor	Comer	Depth	Cond	Unit Price	Adj Unit Price	Units	Just Value	CU Unit Price	CU Value	Just Value CU	Taxable Value
1	010	Commercial Front Feet	1		100			1	0.9	C020	350	63	45.00	2,840	0	0	0	2,840
2	010	Commercial Front Feet	1		105		0.92			C020	350	64	100.00	6,440	0	0	0	6,440
Total:																		
														9,280	0		0	9,280

Line	Code	Units	Length	Width	Sq Ft	Rate	Value
1	141-03R		145	1	145	4	440
2	142-03C		205	1	205	4	620
Total: 1,060							

Line	Code	Units	Length	Width	Sq Ft	Rate	Value
1	141-03R		145	1	145	4	440
2	142-03C		205	1	205	4	620
Total: 1,060							

NOTE: This is an interim Putnam County Tax Property assessment information is subject to change until it is certified in October.

APPLICATION



Building Improvement Grant Cost Share Program

ITB 2024-09

The City of Palatka Community Redevelopment Agency (hereinafter referred to as "the CRA") hereby solicit applications for the Building Improvement Grant Cost Share Program for projects located within the City of Palatka Community Redevelopment Agency Areas. The Program is intended to encourage the redevelopment of blighted residential and commercial properties by assisting those who are attempting to improve properties which are most in need of rehabilitation or remodeling; do not necessarily depend upon grant funds to move forward; and which have a greater probability of successful completion. To be eligible for consideration projects must be located in a City of Palatka Community Redevelopment Agency Tax Increment District and advance the goals outlined in the CRA plan.

The program shall be publicly advertised and accepted by posted deadlines in two cycles. The CRA reserves the right to apportion funds between the two cycles as it sees fit. Applications, if deemed complete and eligible, are evaluated and ranked based upon competitive criteria and will be forwarded to the CRA board for funding consideration. Awards are subject to the availability of funds within the specific Tax Increment District Fund (i.e. South, North and Central) where the project resides. The CRA reserves the right to request additional information and advertise properties receiving incentives.

Applicants interested in participating in the program must submit a completed and signed application along with supporting documentation to in a sealed envelope to:

**City of Palatka Community Redevelopment Agency
Building Improvement Cost Share
Attention: Sunni Krantz, City Clerk 201 North Second Street Palatka, FL 32177**

Program documents and applications can be downloaded from the City of Palatka website at <https://palatka-fl.gov/bids.aspx> or copies may be requested at City Hall, 201 N. 2nd Street, during normal business hours. All questions must be submitted in writing to Jayde Baggs at jbaggs@palatka-fl.gov. Questions will be answered in the form of an addendum posted on the City of Palatka website.

Application Cycle

Advertisement Date:	May 22, 2024
Applications Available:	https://palatka-fl.gov/bids.aspx
Deadline for Questions:	September 2, 2024
Application Deadline:	September 23, 2024 at 2 p.m.

Submittals will be opened as soon as possible after the submission deadline.

Approved: February 24, 2022

**Building Improvement Grant
Cost Share Program**



Building Improvement Grant Cost Share Program

The City of Palatka Community Redevelopment Agency (hereinafter referred to as “the CRA”) hereby solicit applications for the Building Improvement Grant Cost Share Program for projects located within the City of Palatka Community Redevelopment Agency Areas. The Program is intended to encourage the redevelopment of blighted residential and commercial properties by assisting those who are attempting to improve properties which are most in need of rehabilitation or remodeling; do not necessarily depend upon grant funds to move forward; and which have a greater probability of successful completion. To be eligible for consideration projects must be located in a City of Palatka Community Redevelopment Agency Tax Increment District and advance the goals outlined in the CRA plan.

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To obtain additional information please view the City of Palatka website at www.palatka-fl.gov or contact Jayde Baggs at jbagg@palatka-fl.gov.

**Building Improvement Grant
Cost Share Program**

I. Program Description

The Building Improvement Grant Cost Share Program is intended to encourage the redevelopment of blighted residential and commercial properties by assisting those who are attempting to improve properties which are most in need of rehabilitation or remodeling; do not necessarily depend upon grant funds to move forward; and which have a greater probability of successful completion. The owner will have ten (10) days from notification of award to execute the grant agreement and up to one (1) year from the date of execution of the grant agreement to complete the work. The grant program is only applicable to new work and is not retroactive. Work completed prior to grant award on the property may not be considered as match or for grant funding.

The following covenants will define the use of Tax Increment Funds in a reimbursement method. Cost share funds shall be reimbursed up to fifty percent (50%) of the total project cost to a maximum of twenty-five thousand dollars (\$25,000). Approved projects will receive reimbursement at one hundred percent (100%) completion of the project scope. Funds will be disbursed by a check payable to the applicant after the following:

- Submission of all receipts and required documentation to the Project Manager, including:
 - contractor invoicing and evidence of payment of funds;
 - release of lien letters from contractors and suppliers;
 - applicant must honor contractual obligations to contractor; hold harmless agreements must be executed; and
 - confirmation that the property is assessed and subject to ad valorem taxation.
- Certification of completion by the Chief Building Official and/or closed permit reports to sufficiently document the work has been completed in accordance with all applicable codes.
- Verification that any additional criteria added by contract has been completed as proposed in a satisfactory and professional manner.
- Certification of completion of grant project by the Project Manager and submission to the Palatka City Finance Director.
- Issuance of a Certificate of Occupancy, if applicable
- Proof of applicable and appropriate insurance of the renovated property

Upon approval of a grant, the applicant and any affected contractor will be required to sign a Grant Agreement and a Release and Hold Harmless Agreement with the City of Palatka Community Redevelopment Agency, as permitted by the laws of the State of Florida. Grant funds are considered taxable income and recipients have a reporting obligation to the Internal Revenue Service. Applicants are encouraged to consult with a tax professional on the tax implications of receiving an award prior to making an application. Grant funds can only be used towards building improvements and may not be used for administration expenses.

**Building Improvement Grant
Cost Share Program**

Application Cycle

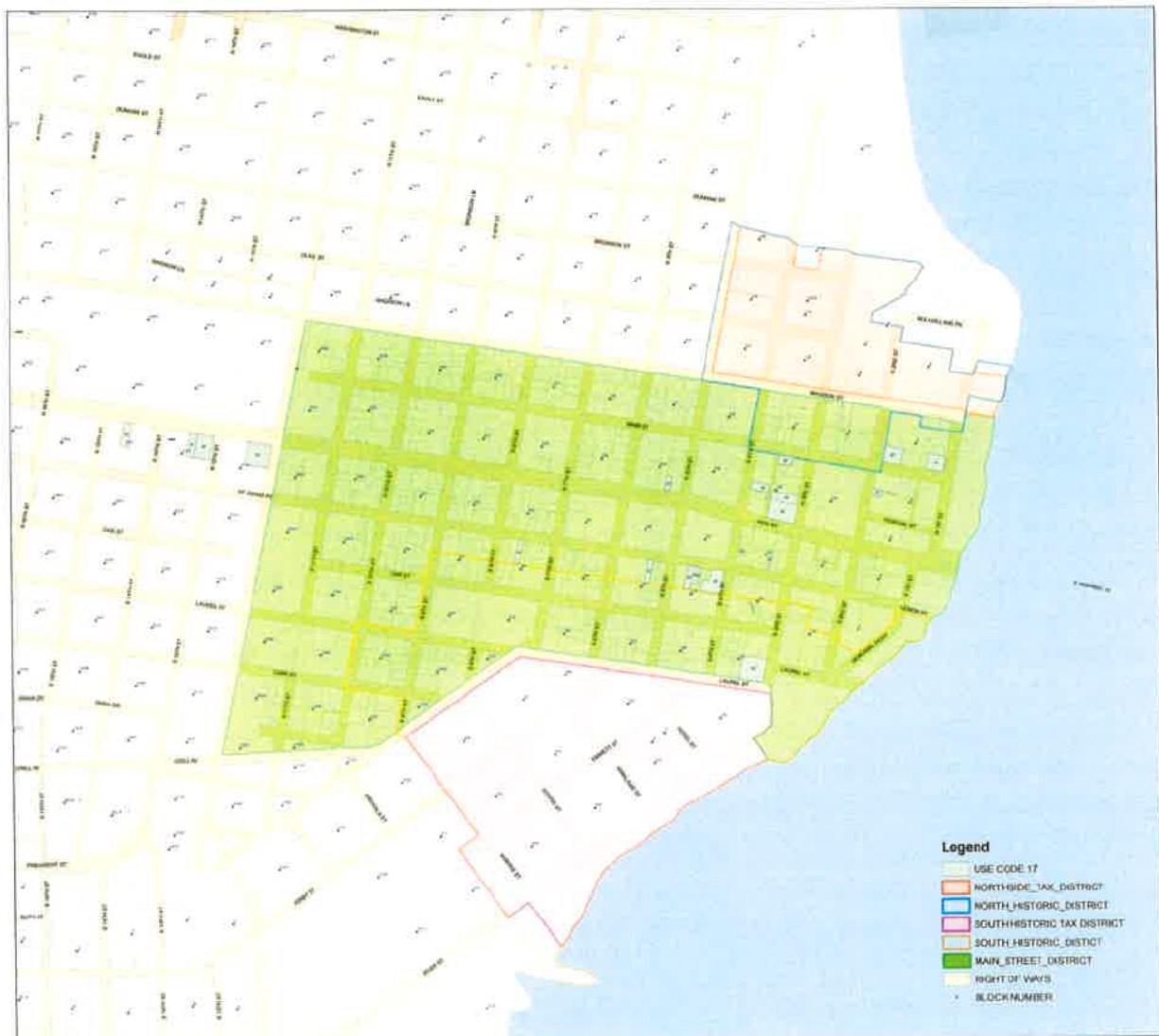
The CRA shall only accept and review sealed applications during an advertised cycle beginning 30 days prior to and up to each application deadline. Applications received prior or after the herein stated deadlines will be returned to the applicant.

II. Eligibility

To be eligible for consideration projects must be located in a Tax Increment District; advance the goals outlined in the CRA plan and meet other minimum eligibility criteria. For a project to be eligible it must:

- require extensive repairs to either obtain a Certificate of Occupancy, address code violations, construction, demolition, and/or address visual blight (land clearing is not an eligible grant expense);
- be located within a Tax Increment district;
- be the subject of a complete application;
- parcel ID has not received tax increment funding in the past ten (10) years per the past incentive award date;
- receive a minimum score of 70 or greater; and
- be taxable property (non-taxable property proposed to be placed on the tax roll as a result of the project shall be eligible for funds).

**Building Improvement Grant
Cost Share Program**



Putnam County, Florida
Tim Parker - Property Appraiser
1000 North Second Street
Palatka, FL 32177
Phone: 352/329-1234
Fax: 352/329-1235
www.putnamcountyfla.gov

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

III. Application Process

- a. Applicants interested in participating in the program must submit a completed and signed application along with supporting documentation to in a sealed envelope to:

City of Palatka Community Redevelopment Agency
Attention: City Clerk
201 North Second Street
Palatka, FL 32177

Submittals will be opened as soon as possible after the submission deadline.

- b. Applications must include:

**Building Improvement Grant
Cost Share Program**

- contact information (i.e. primary contact, phone number, email, mailing address);
 - proof of ownership, option to purchase or agent authorization;
 - project description including: scope of work, construction estimate, schedule by trade and design plans (as needed);
 - rendering of any exterior work or changes included in the scope of work.
 - proof of financial ability to fund the applicant's portion of the project;
 - current taxable value per Putnam County Property Appraiser and estimated taxable value at project completion;
 - acknowledgement applicant has read and understands grant requirements;
 - verification of matching funds (i.e. loan approval, demonstrated savings, etc.); and
 - additional information as requested.
- c. Applications will be reviewed for completeness and eligibility and submitted to the Tax Increment District Advisory Committee for evaluation. Applications deemed to be incomplete, or ineligible will not be considered. Applications submitted during the designated application period shall expire upon the ending of the fiscal year.

Appeals must be filed with the City of Palatka City Clerk at 201 North Second Street, Palatka, FL 32177 and will be considered at the next regularly scheduled meeting.

In the event the recipient transfers, sells, conveys, or in any other manner divests itself of ownership of the property which is the subject of the Grant within three (3) years following the completion of the repairs/renovations which are funded by the Grant, the entire amount of the Grant funds shall be repaid to the City. This obligation of repayment shall be one which runs with the land and shall be evidenced by a recorded instrument which shall be satisfied upon repayment of the Grant or upon expiration of the three (3) year look-back period. For purposes of this term, "completion" shall be defined as that date when a certificate of occupancy is issued or when all required building permits obtained in association with the repairs/renovations have been "finalized".

IV. Selection and Evaluation Criteria

The CRA board shall appoint a committee of citizens and business owners to review and rank applications for recommendation to the CRA. The evaluation will occur in accordance with the evaluation criteria as soon as practical at a time and place to be determined but not more than 30 days after the deadline. The criteria that the CRA shall use in evaluating proposals include, but are not limited to;

Criteria	Points
Project Quality: Quality of the proposed improvements (i.e. material, design, and construction method) and adherence to historic standards. Those projects with approved Certificate of Appropriateness, and all applicable building permits will receive priority.	25
Project Feasibility: The level of detail and accurateness of the project scope of work, budget and plans.	25

**Building Improvement Grant
Cost Share Program**

Redevelopment Impact: degree to which Grant funds are to be applied in eliminating blight and stabilizing or increasing property values in immediate area

50

*** Any application which receives an average total score of less than 70 points shall not be awarded funds.**

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

Andrea L Conover 9/23/24
Signature Date

Andrea Conover Owner
Printed Name Title

andrea@azaleacitybrewing.com
Email

904-859-8993
Phone

113 So. 8th St Palatka
Project 911 Address

42-10-27-6850-0540-0012
Project Parcel(s) 0021
0022

PROJECT DESCRIPTION

September 23, 2024

City of Palatka CRA
Building Improvement Cost Share
201 North Second Street
Palatka, FL 32177
Attn: Sunni Krantz, City Clerk

This letter serves as my application for a Building Improvement Grant for my property at 113 South 8th Street, Palatka, FL 32177. In addition to this building, I also own Azalea City Brewing Company at 120 South 7th Street. That business has been operating since November 2020. My cell phone number is 904-859-8993 and my email is andrea_conover@live.com. I live at 105 River's Edge Drive, East Palatka, FL 32131.

This building formerly housed Buddy's Transmission shop (see photos) but has been vacant for 30+ years. I purchased it and the two adjoining vacant lots in December 2023. Since then I have removed old tires and other debris, cleaned up the interior, replaced the roof and started additional renovations to turn this building into another vibrant addition to downtown Palatka. Potential tenants are artists and/or architectural salvage businesses (see photos). The vacant lots will be cleared to create a park-like space for the tenants and visitors, like the 4th Avenue Food Park in Gainesville (see photo). Occupancy is expected by mid-2025.

Photographs of the building,

A list of the attachments is on the next page of this letter. Please let me know what additional information you might need.

Thank you for your consideration.

Sincerely,

A handwritten signature in black ink, appearing to read "Andrea L. Conover". The signature is fluid and cursive, with the first name "Andrea" being more prominent.

Andrea L. Conover

Attachments:

Invoices and estimates from work that has been, or will be, done on this building: Crescent Roofing \$21,100. Ortiz Pressure Washing \$2,000. On Point Solutions \$1,000. Honesty AC and Mechanical Services \$30,000. Invoices not yet received from David Church Construction, Bellamy Plumbing, Motley Electric, and window and door replacement vendors.

Construction drawing

My recent bank statement showing availability of funds

TRIM notices from the Putnam County property appraiser show proof of ownership and current value of all three parcels total \$99,330. With my planned improvements and occupancy, I expect the properties will potentially triple in value to \$250-300,000.

Signed acknowledgement of the grant requirements

INVOICE

ISSUED TO
Andrea Conover
113 S Eighth St
Palatka, FL 32177

COMPANY NAME

DESCRIPTION	QTY	TOTAL
Tear Off Existing Metal Replace With 26 Gauge Galvalume Exposed Metal Fastener Roof System Price Includes New Fascia Board Around Complete Perimeter of Roof \$4.50 Per Linear Foot of Purlins	700 Linear Feet	\$3,150.00 Upcharge
TOTAL		\$21,100.00



AMOUNT DUE: \$21,100.00

*completed
+ Pd April
2024*



Invoice # 1001

9/1/2024

Bill To

Andrea Conover

For

Tree Removal

Item Description	Amount
113 S 8th St Palatka Fl. Removal of multiple trees from around building and brushed mowed portion of lot.	\$1,000.00

Subtotal	\$1,000.00
Tax Rate	
Other Costs	
Total Cost	\$1,000.00

completed +
pd Sept 2024

Make all checks payable to OnPoint Solutions LLC

If you have any questions concerning this invoice, use the following contact information:

Scott Westney, 904.612.9535, westneyscott@gmail.com

Thank you for your business!



HONESTY A.C. AND MECHANICAL SERVICES LLC

113 S 8th St
Palatka, FL 32177

(386) 213-0031
andrea_conover@live.com

ESTIMATE	#688
TOTAL	\$30,000.00

CONTACT US

19685 SE Hwy 19
Old Town, FL 32680

(352) 922-0249
honestyacandmechanicalservices@gmail.com

ESTIMATE

Services	qty	unit price	amount
10 Ton Trane Split System and Duct	1.0	\$30,000.00	\$30,000.00
1 YEAR LABOR WARRANTY			
*1 YEAR PARTS WARRANTY			
*1 YEAR COMPRESSOR WARRANTY			
*6 MONTH FREE MAINTENANCE			
*NEW TIE DOWN KIT			
*NEW SAFETY SWITCH			
*NEW HONEYWELL PROGRAMMABLE THERMOSTATS			
*NEW DUCT WILL BE RAN FOR THE 10 TON SYTEM/COMPLETE DUCT SYSTEM SUPPLY, RETURN TRUNK LINES, AND GRILLES			
*FRESH AIR DAMPERS			
*ELECTRICIAN WILL BE REQUIRED TO RUN POWER TO ALL THREE SYSTEMS			
*ALL POWER WILL BE 230 3 PHASE AS SPECIFIED BY THE ELCTRICAL CONTRACTOR			
*SYSTEM WILL BE STRAIGHT COOL SYSTEMS WITH ELECTRIC HEAT STRIPs			

LOAD CALC AND DUCT DESIGN WILL BE PROVIDED

Services subtotal: \$30,000.00

Total \$30,000.00

HVAC work not yet initiated

Invoice

SOLD TO	VIA
ADDRESS	DATE
CITY, STATE, ZIP	F.O.B.
CUSTOMER ORDER NO.	TERMS
Rod Wies 113 58 th St Palatka	Estimate
386-213-0031	8-30-24
* Pressure wash all walls insides and outside.	\$750 -
* Pressure wash all wood rafters inside.	\$400 -
* Degrease and steam clean floor.	\$850 -
Thank you	
Work not yet completed	
Elliott Ortiz's Pressure Washing LLC. 280 Old San Mateo Rd. East Palatka Fl. 32131 386-937-2547	

FINANCIALS



859-52-01-00 10510 6 C 001 15 S 55 004
ANDREA L CONOVER
UAD
TTE ANDREA L CONOVER
105 RIVERS EDGE DR
EAST PALATKA FL 32131-4310

Your consolidated statement

For 08/23/2024

Contact us



Truist.com



(844) 4TRUIST or
(844) 487-8478

If you are traveling outside of the USA and have concerns about accessing your account while you are traveling, please contact your Branch Banker or call us at 844-4TRUIST.

Summary of your accounts

ACCOUNT NAME	ACCOUNT NUMBER	BALANCE(\$)	DETAILS ON
TRUIST DIMENSION CHECKING- SELECT TIER	[REDACTED]	32,010.88	page 1
PERSONAL MONEY RATE SAVINGS	[REDACTED]	140.50	page 2
Total checking and money market savings accounts		\$32,151.38	



Checking and money market savings accounts

■ TRUIST DIMENSION CHECKING - SELECT TIER [REDACTED]

Account summary

Your previous balance as of 07/25/2024	\$561.60
Checks	- 5,720.00
Other withdrawals, debits and service charges	- 5,344.26
Deposits, credits and interest	+ 42,513.54
Your new balance as of 08/23/2024	= \$32,010.88

Interest summary

Interest paid this statement period	\$0.06
2024 interest paid year-to-date	\$0.31
Interest rate	0.01%
Annual percentage yield (APY) earned	0.01%

Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
07/26	3286~		08/13	3289	50.00	08/15	3291	3,500.00
07/26	3287	100.00	08/09	3290	1,000.00	08/22	* 3294	1,000.00
08/21	3288	70.00						

* indicates a skip in sequential check numbers above this item

~ indicates an electronically converted check. See "Other withdrawals, debits and service charges"

Total checks = \$5,720.00

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
07/26	[REDACTED]	211.36
08/01	DEBIT CARD PURCHASE Penzeys Spices 07-31 800-7417787 WI 4277	19.59
08/05	TRUIST ONLINE TRANSFER ONLINE TO ****0957 -	500.00
08/05	TRUIST ONLINE TRANSFER ONLINE TO ****0829 -	500.00
08/05	010396257 COMCAST 8495743 6763 ANDREA *L CONOVER	108.99
08/05	INTERNET PAYMENT SALE KLEAN KUT LAWN S	187.75

continued

CURRENT TAXABLE VALUE OF PROPERTY

**NOTICE OF PROPOSED
PROPERTY TAXES AND
PROPOSED OR ADOPTED NON-
AD VALOREM ASSESSMENTS**PHYSICAL ADDRESS: 113 S 8TH ST
DICKS MAP OF PALATKA MB2 P46, BLK 54 S 50FT OF
LOT 1

Real Property

**DO NOT PAY
THIS IS NOT A BILL**PARCEL NUMBER: 42-10-27-6850-0540-0012
CONOVER ANDREA L
105 RIVERS EDGE DR
EAST PALATKA FL 32131-4310**VALUE INFORMATION:**

Parcel Value Breakdown					
Your Property Value	Market Value	Assessment Reduction	Assessed Value	Exemptions	Taxable Value
Last Year: County	55,020	0	55,020	0	55,020
School	55,020	0	55,020	0	55,020
Municipality	55,020	0	55,020	0	55,020
Other	55,020	0	55,020	0	55,020
This Year: County	67,630	7,110	60,520	0	60,520
School	67,630	0	67,630	0	67,630
Municipality	67,630	7,110	60,520	0	60,520
Other	67,630	7,110	60,520	0	60,520

Assessment Reduction Breakdown			Parcel Exemption Breakdown		
Assessment Reduction	Taxing District	Amount	Exemption	Taxing District	Amount
Non-Homestead Limitation	County & Other	7,110			

If you feel the MARKET VALUE of your property is inaccurate or does not reflect FAIR MARKET VALUE, or if you are entitled to an EXEMPTION or CLASSIFICATION that is not reflected above, contact the Property Appraiser's Office at: **PO BOX 1920 PALATKA, FL 32178-1920 OR 386-329-0286**

If the Property Appraiser's Office is unable to resolve the matter as to MARKET VALUE, CLASSIFICATION, or an EXEMPTION, you may file a PETITION for adjustment with the VALUE ADJUSTMENT BOARD; PETITION forms are available from the Property Appraiser's website at www.putnam-fl.com/app and **MUST BE FILED ON OR BEFORE:**

5:00 PM September 10, 2024

AD VALOREM PROPERTY TAXES:

Proposed Property Taxes							
Taxing Authority	Taxable Value Last Year 2023	Your Final Tax Rate and Taxes Last Year 2023		Current Taxable Value 2024	Your Tax Rate and Taxes This Year IF PROPOSED Budget Change is Made		Your Tax Rate and Taxes This Year IF NO Budget Change is Made
	Column 1	Column 2 Rate	Column 3 Taxes	Column 4	Column 5 Rate	Column 6 Taxes	Column 7 Rate Column 8 Taxes
County	55,020	8.8441	486.60	60,520	8.8441	535.24	7.9559 481.49
Fire MSTU							
School State LRE	55,020	3.1150	171.39	67,630	3.0330	205.12	2.8295 191.36
School Local Board	55,020	2.2480	123.68	67,630	2.2480	152.03	2.0420 138.10
School Debt Service	55,020	0.8670	47.70	67,630	0.8490	57.42	0.8490 57.42
St Johns River WMD	55,020	0.1793	9.87	60,520	0.1793	10.85	0.1686 10.20
Palatka	55,020	6.4000	352.13	60,520	6.4000	387.33	6.1271 370.81

Total Ad-Valorem Property Taxes

1,104.27

1,047.00

**NOTICE OF PROPOSED
PROPERTY TAXES AND
PROPOSED OR ADOPTED NON-
AD VALOREM ASSESSMENTS**PHYSICAL ADDRESS: 00 Unassigned Location RE
DICKS MAP OF PALATKA MB2 P46, BLK 54 N 50FT OF
LOT 2

Real Property

PARCEL NUMBER: 42-10-27-6850-0540-0021
CONOVER ANDREA L
105 RIVERS EDGE DR
EAST PALATKA, FL 32131**DO NOT PAY
THIS IS NOT A BILL****VALUE INFORMATION:**

Parcel Value Breakdown					
Your Property Value	Market Value	Assessment Reduction	Assessed Value	Exemptions	Taxable Value
Last Year: County	10,790	0	10,790	0	10,790
School	10,790	0	10,790	0	10,790
Municipality	10,790	0	10,790	0	10,790
Other	10,790	0	10,790	0	10,790
This Year: County	16,020	4,160	11,860	0	11,860
School	16,020	0	16,020	0	16,020
Municipality	16,020	4,160	11,860	0	11,860
Other	16,020	4,160	11,860	0	11,860

Assessment Reduction Breakdown			Parcel Exemption Breakdown		
Assessment Reduction	Taxing District	Amount	Exemption	Taxing District	Amount
Non-Homestead Limitation	County & Other	4,160			

If you feel the MARKET VALUE of your property is inaccurate or does not reflect FAIR MARKET VALUE, or if you are entitled to an EXEMPTION or CLASSIFICATION that is not reflected above, contact the Property Appraiser's Office at: **PO BOX 1920 PALATKA, FL 32178-1920 OR 386-329-0286**

If the Property Appraiser's Office is unable to resolve the matter as to MARKET VALUE, CLASSIFICATION, or an EXEMPTION, you may file a PETITION for adjustment with the VALUE ADJUSTMENT BOARD; PETITION forms are available from the Property Appraiser's website at www.putnam-fl.com/app and MUST BE FILED ON OR BEFORE:

5:00 PM September 10, 2024

AD VALOREM PROPERTY TAXES:

Proposed Property Taxes							
Taxing Authority	Taxable Value Last Year 2023	Your Final Tax Rate and Taxes Last Year 2023		Current Taxable Value 2024	Your Tax Rate and Taxes This Year IF PROPOSED Budget Change is Made		Your Tax Rate and Taxes This Year IF NO Budget Change is Made
	Column 1	Column 2 Rate	Column 3 Taxes	Column 4	Column 5 Rate	Column 6 Taxes	Column 7 Rate Column 8 Taxes
County	10,790	8.8441	95.43	11,860	8.8441	104.89	7.9559 94.36
Fire MSTU							
School State LRE	10,790	3.1150	33.61	16,020	3.0330	48.59	2.8295 45.33
School Local Board	10,790	2.2480	24.26	16,020	2.2480	36.01	2.0420 32.71
School Debt Service	10,790	0.8670	9.35	16,020	0.8490	13.60	0.8490 13.60
St Johns River WMD	10,790	0.1793	1.93	11,860	0.1793	2.13	0.1686 2.00
Palatka	10,790	6.4000	69.06	11,860	6.4000	75.90	6.1271 72.67

Total Ad-Valorem Property Taxes

222.54

222.54

**NOTICE OF PROPOSED
PROPERTY TAXES AND
PROPOSED OR ADOPTED NON-
AD VALOREM ASSESSMENTS**PHYSICAL ADDRESS: 00 Unassigned Location RE
DICKS MAP OF PALATKA MB2 P46, BLK 54 N 50FT OF
S 100FT OF, LOT 2

Real Property

PARCEL NUMBER: 42-10-27-6850-0540-0022
CONOVER ANDREA L
105 RIVERS EDGE DR
EAST PALATKA, FL 32131**DO NOT PAY
THIS IS NOT A BILL****VALUE INFORMATION:**

Parcel Value Breakdown					
Your Property Value	Market Value	Assessment Reduction	Assessed Value	Exemptions	Taxable Value
Last Year: County	10,450	0	10,450	0	10,450
School	10,450	0	10,450	0	10,450
Municipality	10,450	0	10,450	0	10,450
Other	10,450	0	10,450	0	10,450
This Year: County	15,680	4,190	11,490	0	11,490
School	15,680	0	15,680	0	15,680
Municipality	15,680	4,190	11,490	0	11,490
Other	15,680	4,190	11,490	0	11,490

Assessment Reduction Breakdown			Parcel Exemption Breakdown		
Assessment Reduction	Taxing District	Amount	Exemption	Taxing District	Amount
Non-Homestead Limitation	County & Other	4,190			

If you feel the MARKET VALUE of your property is inaccurate or does not reflect FAIR MARKET VALUE, or if you are entitled to an-EXEMPTION or CLASSIFICATION that is not reflected above, contact the Property Appraiser's Office at: **PO BOX 1920 PALATKA, FL 32178-1920 OR 386-329-0286**

If the Property Appraiser's Office is unable to resolve the matter as to MARKET VALUE, CLASSIFICATION, or an EXEMPTION, you may file a PETITION for adjustment with the VALUE ADJUSTMENT BOARD; PETITION forms are available from the Property Appraiser's website at www.putnam-fl.com/app and MUST BE FILED ON OR BEFORE:

5:00 PM September 10, 2024

AD VALOREM PROPERTY TAXES:

Proposed Property Taxes							
Taxing Authority	Taxable Value Last Year 2023	Your Final Tax Rate and Taxes Last Year 2023		Current Taxable Value 2024	Your Tax Rate and Taxes This Year IF PROPOSED Budget Change is Made		Your Tax Rate and Taxes This Year IF NO Budget Change is Made
	Column 1	Column 2 Rate	Column 3 Taxes	Column 4	Column 5 Rate	Column 6 Taxes	Column 7 Rate Column 8 Taxes
County	10,450	8.8441	92.42	11,490	8.8441	101.62	7.9559 91.41
Fire MSTU							
School State LRE	10,450	3.1150	32.55	15,680	3.0330	47.56	2.8295 44.37
School Local Board	10,450	2.2480	23.50	15,680	2.2480	35.25	2.0420 32.02
School Debt Service	10,450	0.8670	9.06	15,680	0.8490	13.31	0.8490 13.31
St Johns River WMD	10,450	0.1793	1.87	11,490	0.1793	2.06	0.1686 1.94
Palatka	10,450	6.4000	66.88	11,490	6.4000	73.54	6.1271 70.40

Total Ad-Valorem Property Taxes

226.28

272.24

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SUPPORTING MATERIALS



113 South 8th St. Palatka



old sign from former business

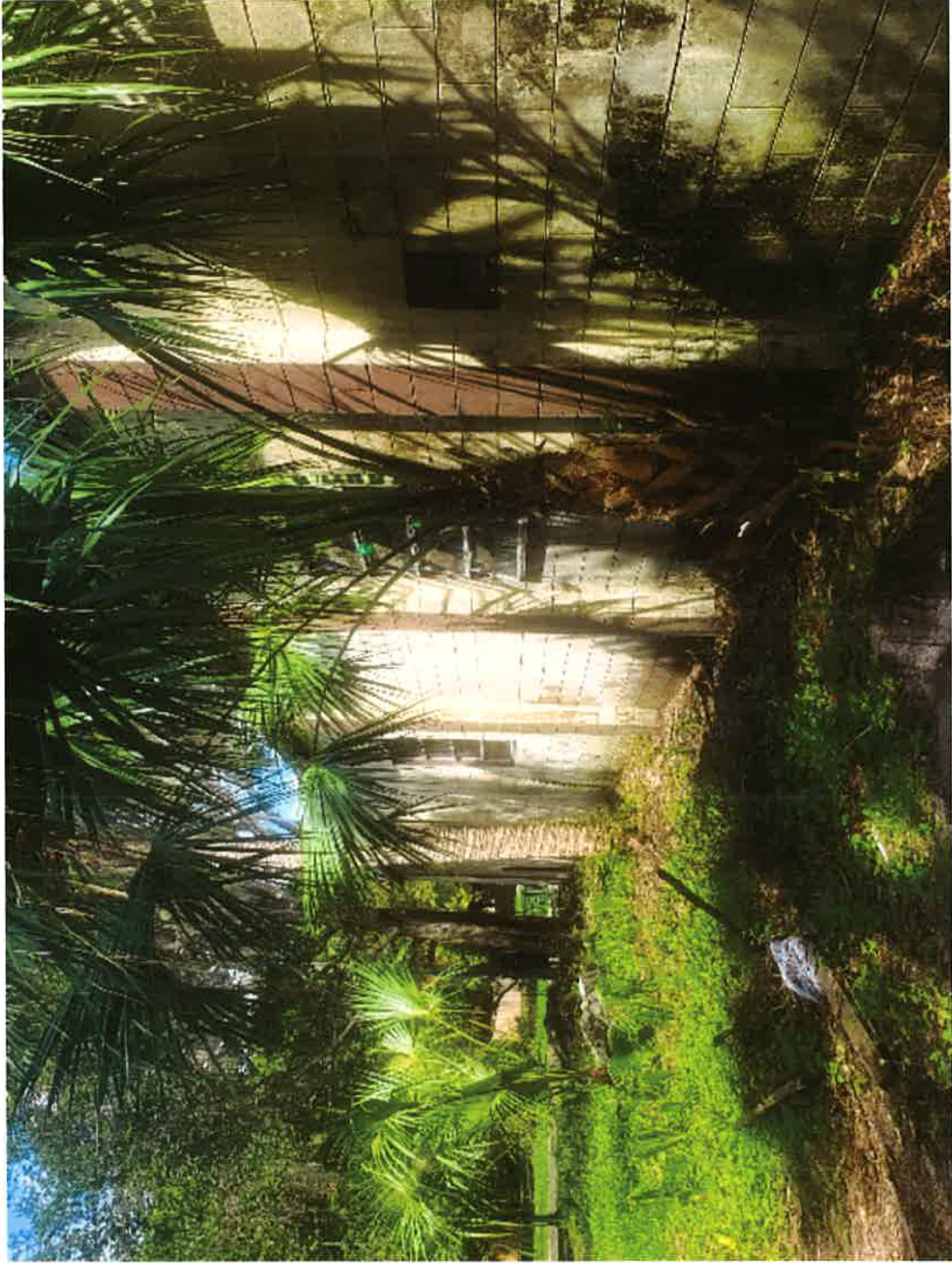


113 So. 8th St. (NW corner)
cleaned up interior



Future
Bathroom
↓

113 So. 8th St (SE corner)



South side of 113 So. 8th St.
Future access to a park-like patio



4th Ave Food Park in Gainesville
Potential for adjacent lots
at 113 So. 8th Street



APPLICATION



Building Improvement Grant Cost Share Program

ITB 2024-09

The City of Palatka Community Redevelopment Agency (hereinafter referred to as “the CRA”) hereby solicit applications for the Building Improvement Grant Cost Share Program for projects located within the City of Palatka Community Redevelopment Agency Areas. The Program is intended to encourage the redevelopment of blighted residential and commercial properties by assisting those who are attempting to improve properties which are most in need of rehabilitation or remodeling; do not necessarily depend upon grant funds to move forward; and which have a greater probability of successful completion. To be eligible for consideration projects must be located in a City of Palatka Community Redevelopment Agency Tax Increment District and advance the goals outlined in the CRA plan.

The program shall be publicly advertised and accepted by posted deadlines in two cycles. The CRA reserves the right to apportion funds between the two cycles as it sees fit. Applications, if deemed complete and eligible, are evaluated and ranked based upon competitive criteria and will be forwarded to the CRA board for funding consideration. Awards are subject to the availability of funds within the specific Tax Increment District Fund (i.e. South, North and Central) where the project resides. The CRA reserves the right to request additional information and advertise properties receiving incentives.

Applicants interested in participating in the program must submit a completed and signed application along with supporting documentation to in a sealed envelope to:

**City of Palatka Community Redevelopment Agency
Building Improvement Cost Share
Attention: Sunni Krantz, City Clerk 201 North Second Street Palatka, FL 32177**

Program documents and applications can be downloaded from the City of Palatka website at <https://palatka-fl.gov/bids.aspx> or copies may be requested at City Hall, 201 N. 2nd Street, during normal business hours. All questions must be submitted in writing to Jayde Baggs at jbaggs@palatka-fl.gov. Questions will be answered in the form of an addendum posted on the City of Palatka website.

Application Cycle

Advertisement Date:	May 22, 2024
Applications Available:	https://palatka-fl.gov/bids.aspx
Deadline for Questions:	September 2, 2024
Application Deadline:	September 23, 2024 at 2 p.m.

Submittals will be opened as soon as possible after the submission deadline.

Approved: February 24, 2022

**Building Improvement Grant
Cost Share Program**



Building Improvement Grant Cost Share Program

The City of Palatka Community Redevelopment Agency (hereinafter referred to as “the CRA”) hereby solicit applications for the Building Improvement Grant Cost Share Program for projects located within the City of Palatka Community Redevelopment Agency Areas. The Program is intended to encourage the redevelopment of blighted residential and commercial properties by assisting those who are attempting to improve properties which are most in need of rehabilitation or remodeling; do not necessarily depend upon grant funds to move forward; and which have a greater probability of successful completion. To be eligible for consideration projects must be located in a City of Palatka Community Redevelopment Agency Tax Increment District and advance the goals outlined in the CRA plan.

The program shall be publicly advertised and accepted by posted deadlines in two cycles. The CRA reserves the right to apportion funds between the two cycles as it sees fit. Applications, if deemed complete and eligible, are evaluated, and ranked based upon competitive criteria and will be forwarded to the CRA board for funding consideration. Awards are subject to the availability of funds within the specific Tax Increment District Fund (i.e., South, North and Central) where the project resides. The CRA reserves the right to request additional information and advertise properties receiving incentives.

To obtain additional information please view the City of Palatka website at www.palatka-fl.gov or contact Jayde Baggs at jbaggs@palatka-fl.gov.

**Building Improvement Grant
Cost Share Program**

I. Program Description

The Building Improvement Grant Cost Share Program is intended to encourage the redevelopment of blighted residential and commercial properties by assisting those who are attempting to improve properties which are most in need of rehabilitation or remodeling; do not necessarily depend upon grant funds to move forward; and which have a greater probability of successful completion. The owner will have ten (10) days from notification of award to execute the grant agreement and up to one (1) year from the date of execution of the grant agreement to complete the work. The grant program is only applicable to new work and is not retroactive. Work completed prior to grant award on the property may not be considered as match or for grant funding.

The following covenants will define the use of Tax Increment Funds in a reimbursement method. Cost share funds shall be reimbursed up to fifty percent (50%) of the total project cost to a maximum of twenty-five thousand dollars (\$25,000). Approved projects will receive reimbursement at one hundred percent (100%) completion of the project scope. Funds will be disbursed by a check payable to the applicant after the following:

- Submission of all receipts and required documentation to the Project Manager, including:
 - contractor invoicing and evidence of payment of funds;
 - release of lien letters from contractors and suppliers;
 - applicant must honor contractual obligations to contractor; hold harmless agreements must be executed; and
 - confirmation that the property is assessed and subject to ad valorem taxation.
- Certification of completion by the Chief Building Official and/or closed permit reports to sufficiently document the work has been completed in accordance with all applicable codes.
- Verification that any additional criteria added by contract has been completed as proposed in a satisfactory and professional manner.
- Certification of completion of grant project by the Project Manager and submission to the Palatka City Finance Director.
- Issuance of a Certificate of Occupancy, if applicable
- Proof of applicable and appropriate insurance of the renovated property

Upon approval of a grant, the applicant and any affected contractor will be required to sign a Grant Agreement and a Release and Hold Harmless Agreement with the City of Palatka Community Redevelopment Agency, as permitted by the laws of the State of Florida. Grant funds are considered taxable income and recipients have a reporting obligation to the Internal Revenue Service. Applicants are encouraged to consult with a tax professional on the tax implications of receiving an award prior to making an application. Grant funds can only be used towards building improvements and may not be used for administration expenses.

**Building Improvement Grant
Cost Share Program**

Application Cycle

The CRA shall only accept and review sealed applications during an advertised cycle beginning 30 days prior to and up to each application deadline. Applications received prior or after the herein stated deadlines will be returned to the applicant.

II. Eligibility

To be eligible for consideration projects must be located in a Tax Increment District; advance the goals outlined in the CRA plan and meet other minimum eligibility criteria. For a project to be eligible it must:

- require extensive repairs to either obtain a Certificate of Occupancy, address code violations, construction, demolition, and/or address visual blight (land clearing is not an eligible grant expense);
- be located within a Tax Increment district;
- be the subject of a complete application;
- parcel ID has not received tax increment funding in the past ten (10) years per the past incentive award date;
- receive a minimum score of 70 or greater; and
- be taxable property (non-taxable property proposed to be placed on the tax roll as a result of the project shall be eligible for funds).

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

Legend
 USE CODE 17
 NORTH SIDE TAX DISTRICT
 NORTH HISTORIC DISTRICT
 SOUTH HISTORIC TAX DISTRICT
 SOUTH HISTORIC DISTRICT
 MAIN STREET DISTRICT
 RIGHT OF WAY
 BLOCK NUMBER

a. Applicants interested in participating in the program must submit a completed and signed application along with supporting documentation to in a sealed envelope to:

Submittals will be opened as soon as possible after the submission deadline.

- Approved: February 24, 2022

**Building Improvement Grant
Cost Share Program**

- contact information (i.e. primary contact, phone number, email, mailing address);
 - proof of ownership, option to purchase or agent authorization;
 - project description including: scope of work, construction estimate, schedule by trade and design plans (as needed);
 - rendering of any exterior work or changes included in the scope of work.
 - proof of financial ability to fund the applicant's portion of the project;
 - current taxable value per Putnam County Property Appraiser and estimated taxable value at project completion;
 - acknowledgement applicant has read and understands grant requirements;
 - verification of matching funds (i.e. loan approval, demonstrated savings, etc.); and
 - additional information as requested.
- c. Applications will be reviewed for completeness and eligibility and submitted to the Tax Increment District Advisory Committee for evaluation. Applications deemed to be incomplete, or ineligible will not be considered. Applications submitted during the designated application period shall expire upon the ending of the fiscal year.

Appeals must be filed with the City of Palatka City Clerk at 201 North Second Street, Palatka, FL 32177 and will be considered at the next regularly scheduled meeting.

In the event the recipient transfers, sells, conveys, or in any other manner divests itself of ownership of the property which is the subject of the Grant within three (3) years following the completion of the repairs/renovations which are funded by the Grant, the entire amount of the Grant funds shall be repaid to the City. This obligation of repayment shall be one which runs with the land and shall be evidenced by a recorded instrument which shall be satisfied upon repayment of the Grant or upon expiration of the three (3) year look-back period. For purposes of this term, "completion" shall be defined as that date when a certificate of occupancy is issued or when all required building permits obtained in association with the repairs/renovations have been "finalized".

IV. Selection and Evaluation Criteria

The CRA board shall appoint a committee of citizens and business owners to review and rank applications for recommendation to the CRA. The evaluation will occur in accordance with the evaluation criteria as soon as practical at a time and place to be determined but not more than 30 days after the deadline. The criteria that the CRA shall use in evaluating proposals include, but are not limited to;

Criteria	Points
Project Quality: Quality of the proposed improvements (i.e. material, design, and construction method) and adherence to historic standards. Those projects with approved Certificate of Appropriateness, and all applicable building permits will receive priority.	25
Project Feasibility: The level of detail and accurateness of the project scope of work, budget and plans.	25

**Building Improvement Grant
Cost Share Program**

**Building Improvement Grant
Cost Share Program**

Redevelopment Impact: degree to which Grant funds are to be applied in eliminating blight and stabilizing or increasing property values in immediate area

50

*** Any application which receives an average total score of less than 70 points shall not be awarded funds.**

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

Signature

Date

Printed Name

Title

Email

Phone

Project 911 Address

Project Parcel(s)

PROJECT DESCRIPTION

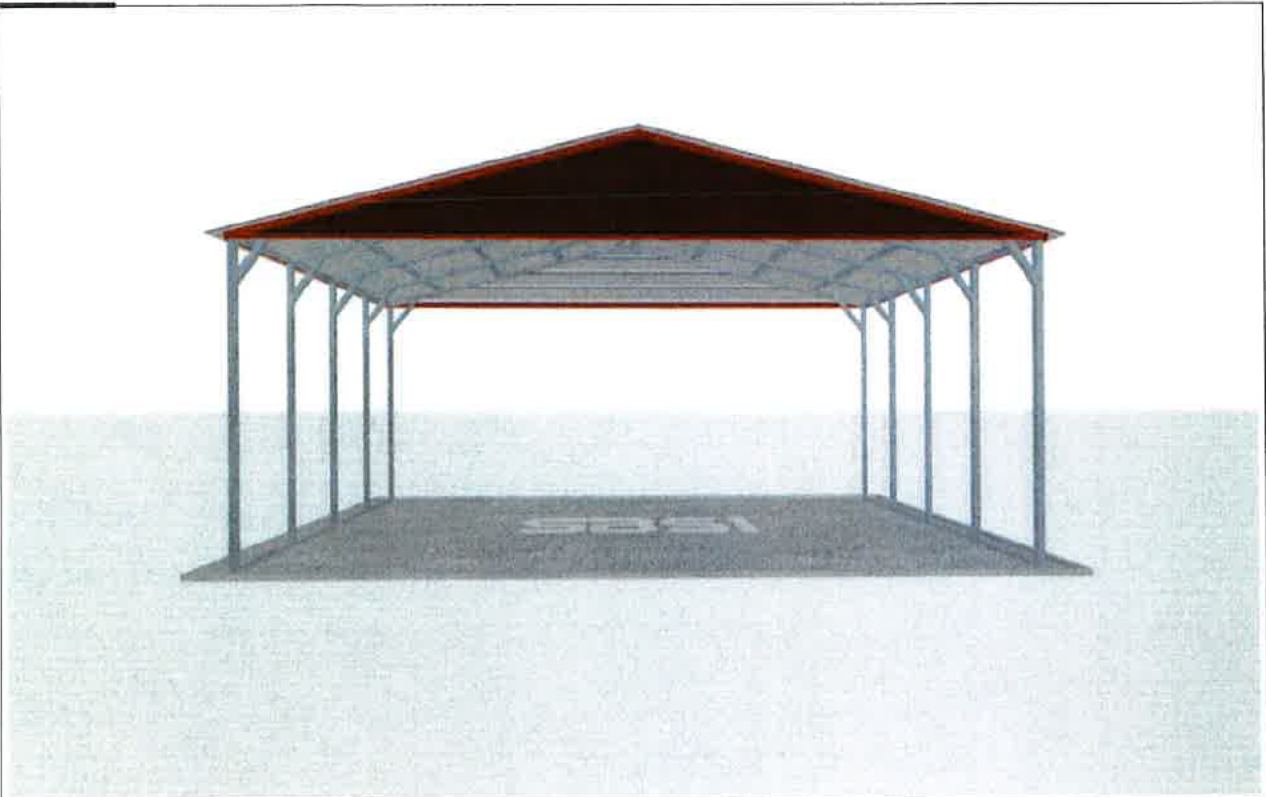
 Nolan's Storage 157 Us 17 East Palatka, Florida 32131 nolanstoragesolutions@gmail.com (386) 385-3676	Sales: Lauren 157 Us 17 East Palatka, Florida 32131 nolanstoragesolutions@gmail.com (386) 385-3676	Building Quote QTE-000059 Date 07/05/2024 Total \$3,712.50
--	--	---

CUSTOMER DETAILS

Trey Hancock Billing Address Shipping Address	Standard Carports - 24 x 20 x 10 ☒ Roof Color: Barn Red ☒ Trim Color: Barn Red ☒ Sides/Ends Color: Burgundy ☐ Door Color: NA ☐ Wainscot Color: NA 
Ready for Installation? _____ Jobsite Level? _____ Permit Required? <u>Yes</u> _____ Inside City Limit? _____ Electricity Available? _____ Installation Surface? <u>Concrete</u>	
Building Dimension: 24'W x 20'L x 10'H Roof Style: Vertical Gauge: 14 Gauge Wind/Snow Rating: 140 MPH + 30 PSF Certified Distance on Center: 5 Feet	

24X20' (Roof 21') Vertical Roof	1	\$3,250.00
10' Height	1	\$290.00
Gauge : 14	1	\$0.00
140 MPH + 30 PSF Certified	1	\$0.00
3/12' Roof Pitch	1	\$0.00
Front Wall Certified Gable Horizontal	1	\$255.00
Back Wall Certified Gable Horizontal	1	\$255.00
End Jtrim	1	\$75.00
Manufacturer Discount	1	\$412.50
Permit Required : Yes		
NOTES	Building Amount:	\$4,125.00
	Manufacturer Discount:	\$412.50
	Sub Total:	\$3,712.50
	Additional Charges	\$0.00
	Grand Total	\$3,712.50
	Pay Now	
	Downpayment	\$371.25
	Balance Due	\$3,341.25

BUILDING VIEW



FRONT

BUILDING VIEW

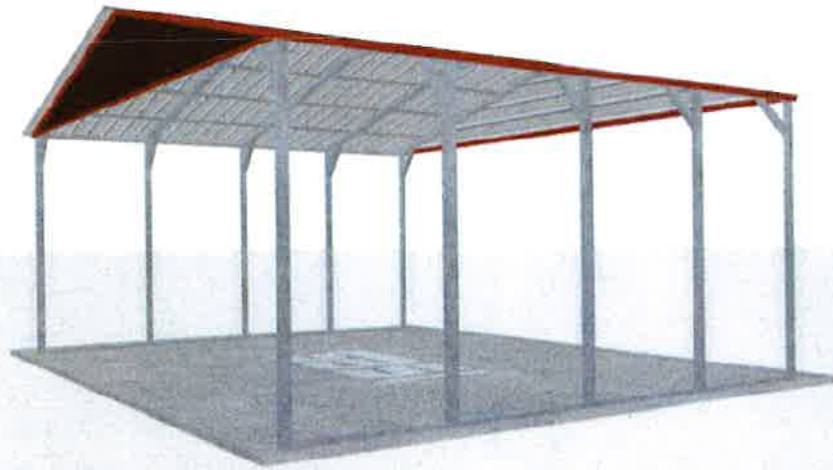


LEFT

BUILDING VIEW

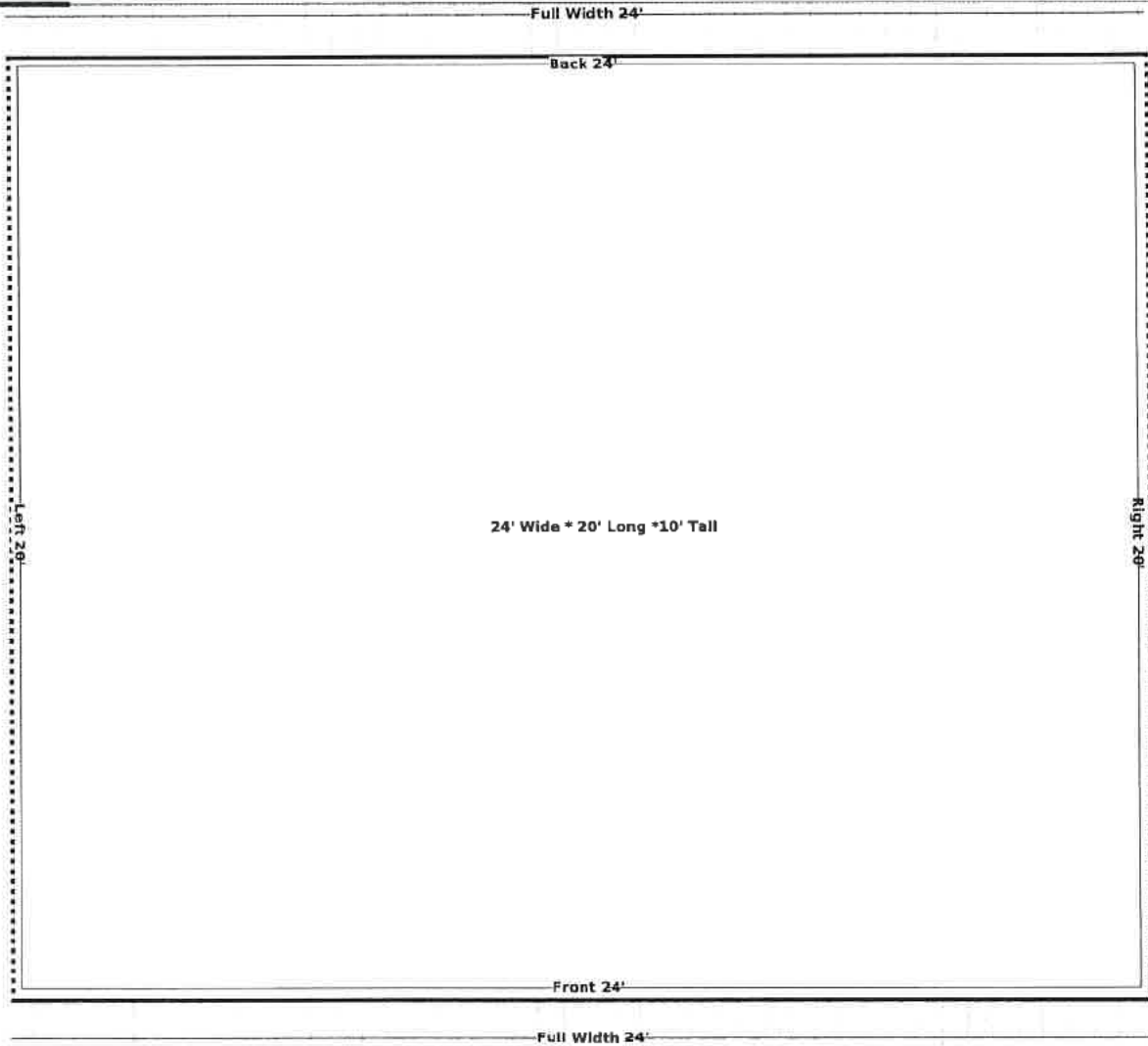


BUILDING VIEW



RIGHT

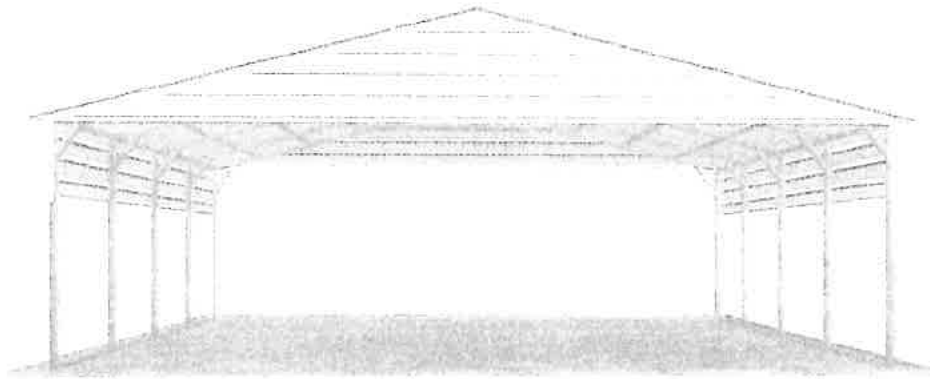
2D DRAWING-1



LEGENDS

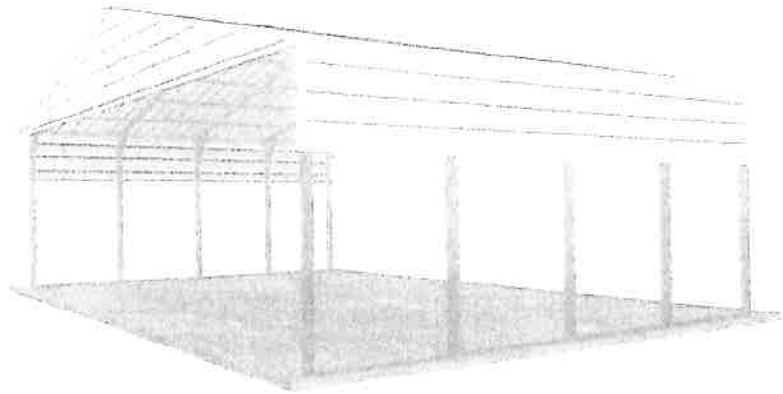
- | | | | | | | |
|-------------|----------------------|--------------------------|-----------------------|---------|------------------|-----------|
| Garage Door | Garage Door Frameout | Walk In Door | Walk In Door Frameout | Windows | Windows Frameout | Open Wall |
| Close Wall | Distance | Storage Length (Utility) | Cupola | | | |

BUILDING VIEW



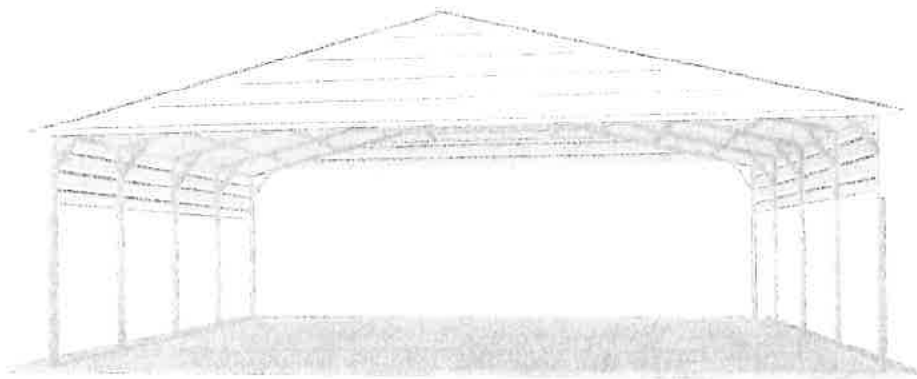
FRONT

BUILDING VIEW



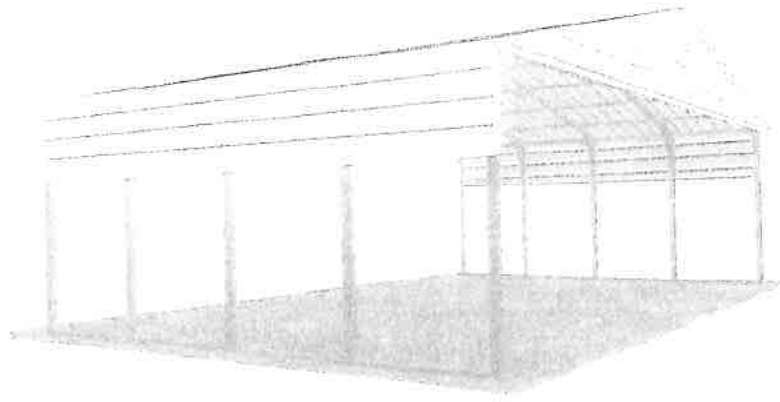
RIGHT

BUILDING VIEW



BACK

BUILDING VIEW



LEFT

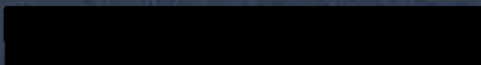
FINANCIALS

12:38

LTE 83

< [Accounts](#)

[Details](#)



Credit Card

\$3,120.41

Balance

\$16,879.59

Available

Payment Due Date

August 5, 2024

Required Payment Due ⓘ

\$0.00

Next Auto Pay

\$100.00

Active

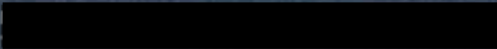
September 5,...

Recent Transactions

As of August 5, 2024

Aug 5, 2024

LOAN PAYMENT-TRANSFER

FROM: 

[Other Actions](#)

[Make a Payment](#)

CURRENT TAXABLE VALUE OF PROPERTY

Real Estate Details

[Back](#)

[Print Bill](#)

[Sign Up for Email Alerts](#)

PROPERTY DETAIL

DAVIS RONNIE
420 KIRBY ST
PALATKA, FL 32177

REAL ESTATE PROPERTY ID #: 42-10-27-6850-0400-0030
TAX YEAR: 2023 

PROPERTY ADDRESS: 420 KIRBY ST PALATKA

STATUS: Paid

LEGAL DESCRIPTION:

DICKS MAP OF PALATKA MB2 P46 BLK 40 S 50FT OF E 100FT OF LOT 3 BK79 P107

PRIOR YEARS DUE:

Market Value:

Assessed Value:

EXEMPTIONS:

EI CORRECTION:

AD VALOREM TAX:

83,550
83,550

Taxing Authority

PUTNAM COUNTY GENERAL FUND
SCHOOL LOCAL REQUIRED EFFORT
SCHOOL DISTRICT DISCRETIONARY
SCHOOL DISTRICT CAPITAL OUTLAY
VOTED DISTRICT SCHOOL DEBT
ST. JOHNS RIVER WATER MGMT
CITY OF PALATKA

Assessed Value	Exemptions	Taxable Value	Millage Rate	Taxes Levied
52,850.00	0.00	52,850.00	8.8441	467.41
83,550.00	0.00	83,550.00	3.1150	260.26
83,550.00	0.00	83,550.00	0.7480	62.50
83,550.00	0.00	83,550.00	1.5000	125.33
83,550.00	0.00	83,550.00	0.8670	72.44
52,850.00	0.00	52,850.00	0.1793	9.48
52,850.00	0.00	52,850.00	6.4000	338.24

TOTAL AD VALOREM TAX:

NON AD VALOREM TAX:

21,653.400
\$1,335.66

Code	Fund	Amount
SP1-PA	SOLID WASTE PALATKA LANDFILL	134.00
PAFT	PALATKA FIRE PROTECTION	286.66
TOTAL NON-AD VALOREM TAX:		420.66
GROSS TAX:		\$1,756.32
TOTAL:		\$1,756.32
PAYMENTS:		
Posted	Receipt	Paid By Amount Action
11/29/2023	M11292023P005220PENNYMAC1,686.07	receipt (editPayment2.action? action=receipt&masterPaymentId=3150600) summary (editPayment2.action? action=receiptSummary&masterPaymentId=3150600)
REFUND		
Posted		Refund Amount
01/11/2024		632.40
Allow 4 to 6 weeks from date posted for processing. If not received after 6 weeks contact the Putnam County Tax Collectors office.		
Allow 4 to 6 weeks from date posted for processing. If not received after 6 weeks contact the Putnam County Tax Collector's office.		
ESCROW CODE:		1323
NAME:		PENNYMAC
ADDRESS:		6101 CONDOR DR. MOORPARK, CA 93021
Contact Info:		Real Estate Tax Department Phone1:(555) 555-5555 E-mail:TAXES@PNMAC.COM

TABLE OF CONTENTS

SUPPORTING MATERIALS

Putnam County

Inspection Record

Date Issued: 07/26/2024

Permit Number: B24-000870

DISPLAY AT JOB SITE

Job Address: 420 KIRBY ST

Owner: DAVIS RONNIE

Contractor: DAVIS RONNIE

Scope of Permit: INSTALL 30X20 OPEN CARPORT ON CONCRETE
7/30/24 REVISED SIZE TO NOW A 24 X 20 X 10

202	Accessible Route	270	Pool Barrier / Alarm	445	Pre-Power / Early Power
207	Bulkhead Tie-Back	271	Sheds	446	Electrical Rough - Low
208	Sign - Structural	273	Below Flood Enclosure	447	Electrical Rough - Partial
209	Soil Density / Compaction	280	Insulation Blown	499	Electrical Final
210	Slab on Grade	281	Energy / Insulation Rough	501	Ground Rough - Gas
220	Augers	283	Roof - In Progress	502	Ground Rough - Mechanical
221	Footing	284	Roof Trusses / Sheathing	510	Gas Ground Slab
222	Monolith Footing & Slab	285	Roof Sheathing	511	Mechanical Rough Slab
223	Grade Beam	286	Truss only	544	Gas Rough / Test
224	Piling / Pile Caps	287	Base Sheet / Dry-in	545	Mechanical Rough-in
225	Shaft Enclosure	288	Flashing	554	Refrigeration
226	Stem Wall	289	Built-up / Insulation	564	Duct System
227	Termite	290	Energy Final	565	Hood System
230	Slab-Steel	292	Demolition Final	591	Gas Final
231	Slab/Wood Floor	293	Mobile Home Final	599	Mechanical, Final
232	Stairs/Guards	294	In ground Pool Final	601	Buffers
241	Beams	295	Above Ground Pool Final	603	Landscaping
242	Columns/Tie-Beams	296	Stucco Final	604	Lot Coverage
243	Fill Cells	297	Elevator Final	605	Parking
244	Mobile Home Block & Tie	298	Roof Final	606	Set-Backs
245	Pool Steer	299	Building Final	607	Site Inspection
246	Tie Beam	304	Plumbing Ground Rough	699	Planning Final
247	Structural Beam	314	Plumbing Slab Rough	734	Sprinkler System
248	Steel Column	319	Mobile Home Plumbing	735	Stand Pipe
250	Rough All (MC, EL, PL, FR)	320	Pool-Main Drain	744	Fire, Rough
251	Framing	329	Pool final Plumbing	747	Separation
252	Nailing	344	Plumbing Rough-In	748	Rated Assembly
253	Drywall Fastener	360	Sewer, Municipal	749	Construction
254	Siding	370	Water, Municipal	754	Hood System
255	Windows/Doors	389	Backflow Device	791	Occupant Load
256	Strapping	399	Plumbing final	792	Occupancy
257	Lath	401	Electrical Underground / Trench	799	Final
258	Wall Sheathing	403	Electrical - Service Change Out	900	Drainage
259	Ceiling Diaphragm	409	Temporary Pole - Electrical	910	Driveway, Residential
260	Porch	423	Pool Steel Bonding	920	Driveway, Commercial
262	Screen Enclosure	431	Electrical Slab Rough	930	Paving
263	Deck	441	Sign - Electrical	940	Pond
264	Insulation - Batt.	444	Electrical Rough - Total		

"WARNING TO OWNER: YOUR FAILURE TO RECORD A NOTICE OF COMMENCEMENT MAY RESULT IN YOUR PAYING TWICE FOR IMPROVEMENTS TO YOUR PROPERTY. A NOTICE OF COMMENCEMENT MUST BE RECORDED AND POSTED ON THE JOB SITE BEFORE THE FIRST INSPECTION. IF YOU INTEND TO OBTAIN FINANCING, CONSULT WITH YOUR LENDER OR AN ATTORNEY BEFORE RECORDING YOUR NOTICE OF COMMENCEMENT."

Certificate of Appropriateness HPB 23-23 420 Kirby Street

STAFF REPORT AND APPROVAL

DATE: September 7, 2023
TO: Historic Preservation Board members
FROM: Lisa Walsh, Planning Director
Owners: Ronnie and Annie Davis

Application Request

This request is to make certain alterations to an existing structure that includes hand rails, porch rails, moving a shed, adding a covered porch and garage or carport and paving the driveway.

Public notice included legal advertisement in the Palatka Daily News and notices mailed to property owners within 150 feet of the subject property, per Florida Statute 166.041. Additionally, a sign was posted on the property.

Background

According to the State of Florida Master Site Files, this structure was built between 1892 and 1897 and is of the Victorian Gothic architectural style. This style incorporates a steep roof pitch with king posts, purlins and collar tie gables with scalloped bargeboards. Also included are rusticated block around the foundation, tapered square wood columns and exposed rafter tails.

The structure contributes to a well-defined historic residential district.

In a comparison of the 1981 Site File photograph to a recent one, it appears there was an alteration made to the front porch. The 1981 porch wrapped around the side of the structure and was screened in, with railings, while the modern photo shows the entire porch as having been enclosed with wooden siding and no railings, and the front window was changed from a pair of windows to a single window.

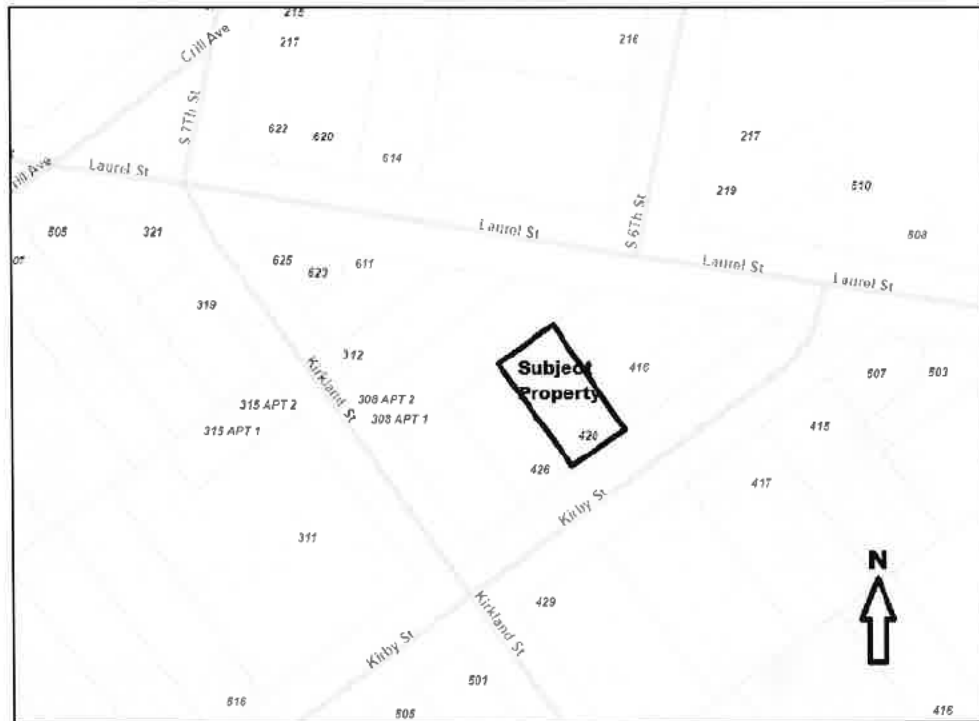


Figure 1: 420 Kirby Street Location



Figure 2: 420 Kirby Street 1981

Proposed Alterations

This application proposes to add railings to both the front and side porch perimeter and stairs as shown the photographs and plans below as exhibits 5 through 8.

Exhibits 9 through ____ show the proposed relocation of an existing shed and the proposed location of a garage or carport, as well as the addition of a covered porch at the rear of the house.



Figure 3: Existing Front Porch 420 Kirby St



Figure 4: Existing Side Porch 420 Kirby St



Figure 5: Example Proposed Railings; All railings to be painted white



Figure 6: Example Proposed Side Porch Railings; All railings to be painted white

72 in. x 32.5 in. Pressure-Treated Southern Yellow Pine Pre-assembled Beveled 2-End Balusters Rail Kit



Figure 7: Proposed Railing Material

2 in. x 4 in. x 6 ft. Pressure-Treated Wood Moulded Hand Rail

★★★★

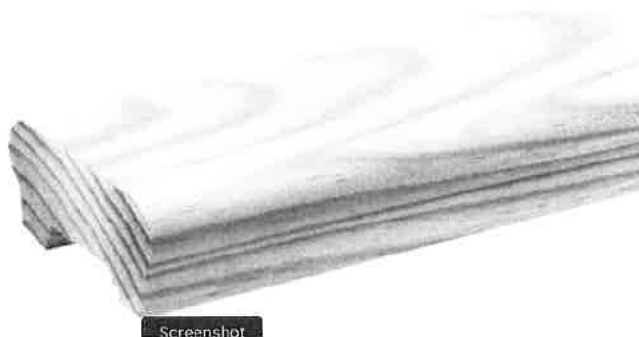


Figure 8: Proposed Railing Material Detail

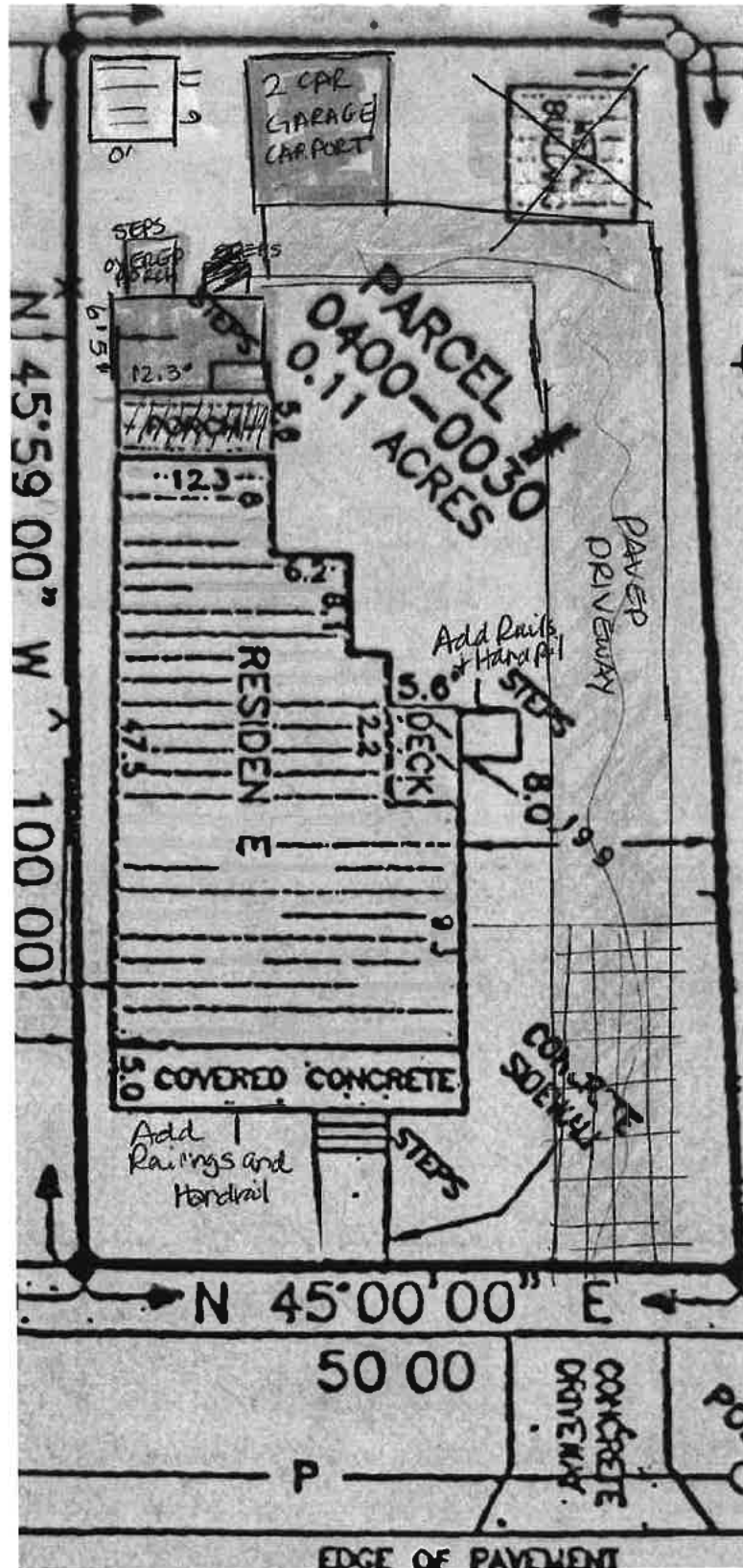


Figure 9: Proposed Shed Relocation, Locations of New Garage/Carport, Railings and Handrails, New Rear Porch and Driveway Pavers

Driveway – Add new red brick pavers (same as sidewalk) with concrete

- **Current**



- **Example of Change**



- **Additional Information**

Dimensions:

- **Product Information**

Poured Cement

Red Brick Pavers (match current sidewalk to front porch)

Figure 10: Proposed Driveway Paving

Front Porch – Add Black Metal Stair Rail

- **Current**



- **Example of Change**



- **Additional Information**

Porch Handrails on Stairs – 60" on each side

- **Product Information**



Figure 11: Proposed Front Porch Stair Railings

Back Porch – Add new back porch with Southern Yellow Pine Beveled 2-End Balusters Rail; Painted White to Match Trims; Paint Deck and Stairs Gray to Match Existing Deck and Porch

• **Current**



• **Additional Information**

Dimensions: 12' x 6' (current width of circle above)

Deck: Pine Planks painted gray (same as front porch and side porch)

Balusters and Railing: Pine balusters painted white (same as trim)

• **Example of Change**



• **Product Information**



Figure 12: Proposed Rear Porch

Side Entry – Add Southern Yellow Pine Beveled 2-End Balusters Rail; Painted White to Match Trims; Paint Deck and Stairs Gray to Match Existing Deck and Porch

• **Current**



• **Additional Information**

Dimensions:

Right Side – 57"

Front Left – 43"

Handrail – 54" (each side)

• **Example of Change**



• **Product Information**

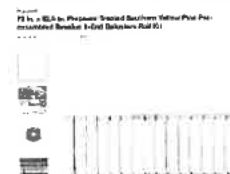


Figure 13: Proposed Side Entry Porch and Rails

Garage – Add new wood framed in back yard



- Example of Change



- Contractor TBD

Currently vetting contractors to build garage. Will engage upon approval



- Additional Information

Garage Dimensions: 24' x 20'

Concrete slab: 6" thick 25' x 21'

2 car garage with lights and window

Wood frame built with metal roof

Painted to match house

Figure 14: Proposed Garage and Placement

Staff finds that the proposed changes will not materially impair the architectural or historic value of the main historic structure, nor detract from the character of the district. The proposed changes are consistent with the Secretary of the Interior's Guidelines for Historic Preservation, Renovation and Rehabilitation. The project will be required to obtain building permits and meet zoning district development standards such as maximum lot coverage and setbacks.

Staff Recommendation

Staff recommends approval of a Certificate of Appropriateness for HPB 23-23 420 Kirby Street for the proposed improvements listed herein.

Historic Preservation Board Results

The Board met on September 7, 2023, to consider this request and it was approved unanimously. This document serves as the Certificate of Appropriateness for these changes.

APPLICATION



Building Improvement Grant Cost Share Program

ITB 2024-09

The City of Palatka Community Redevelopment Agency (hereinafter referred to as “the CRA”) hereby solicit applications for the Building Improvement Grant Cost Share Program for projects located within the City of Palatka Community Redevelopment Agency Areas. The Program is intended to encourage the redevelopment of blighted residential and commercial properties by assisting those who are attempting to improve properties which are most in need of rehabilitation or remodeling; do not necessarily depend upon grant funds to move forward; and which have a greater probability of successful completion. To be eligible for consideration projects must be located in a City of Palatka Community Redevelopment Agency Tax Increment District and advance the goals outlined in the CRA plan.

The program shall be publicly advertised and accepted by posted deadlines in two cycles. The CRA reserves the right to apportion funds between the two cycles as it sees fit. Applications, if deemed complete and eligible, are evaluated and ranked based upon competitive criteria and will be forwarded to the CRA board for funding consideration. Awards are subject to the availability of funds within the specific Tax Increment District Fund (i.e. South, North and Central) where the project resides. The CRA reserves the right to request additional information and advertise properties receiving incentives.

Applicants interested in participating in the program must submit a completed and signed application along with supporting documentation to in a sealed envelope to:

**City of Palatka Community Redevelopment Agency
Building Improvement Cost Share
Attention: Sunni Krantz, City Clerk 201 North Second Street Palatka, FL 32177**

Program documents and applications can be downloaded from the City of Palatka website at <https://palatka-fl.gov/bids.aspx> or copies may be requested at City Hall, 201 N. 2nd Street, during normal business hours. All questions must be submitted in writing to Jayde Baggs at jbaggs@palatka-fl.gov. Questions will be answered in the form of an addendum posted on the City of Palatka website.

Application Cycle

Advertisement Date:	May 22, 2024
Applications Available:	https://palatka-fl.gov/bids.aspx
Deadline for Questions:	September 2, 2024
Application Deadline:	September 23, 2024 at 2 p.m.

Submittals will be opened as soon as possible after the submission deadline.

Approved: February 24, 2022

**Building Improvement Grant
Cost Share Program**



Building Improvement Grant Cost Share Program

The City of Palatka Community Redevelopment Agency (hereinafter referred to as “the CRA”) hereby solicit applications for the Building Improvement Grant Cost Share Program for projects located within the City of Palatka Community Redevelopment Agency Areas. The Program is intended to encourage the redevelopment of blighted residential and commercial properties by assisting those who are attempting to improve properties which are most in need of rehabilitation or remodeling; do not necessarily depend upon grant funds to move forward; and which have a greater probability of successful completion. To be eligible for consideration projects must be located in a City of Palatka Community Redevelopment Agency Tax Increment District and advance the goals outlined in the CRA plan.

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To obtain additional information please view the City of Palatka website at www.palatka-fl.gov or contact Jayde Baggs at jbaggs@palatka-fl.gov.

**Building Improvement Grant
Cost Share Program**

I. Program Description

The Building Improvement Grant Cost Share Program is intended to encourage the redevelopment of blighted residential and commercial properties by assisting those who are attempting to improve properties which are most in need of rehabilitation or remodeling; do not necessarily depend upon grant funds to move forward; and which have a greater probability of successful completion. The owner will have ten (10) days from notification of award to execute the grant agreement and up to one (1) year from the date of execution of the grant agreement to complete the work. The grant program is only applicable to new work and is not retroactive. Work completed prior to grant award on the property may not be considered as match or for grant funding.

The following covenants will define the use of Tax Increment Funds in a reimbursement method. Cost share funds shall be reimbursed up to fifty percent (50%) of the total project cost to a maximum of twenty-five thousand dollars (\$25,000). Approved projects will receive reimbursement at one hundred percent (100%) completion of the project scope. Funds will be disbursed by a check payable to the applicant after the following:

- Submission of all receipts and required documentation to the Project Manager, including:
 - contractor invoicing and evidence of payment of funds;
 - release of lien letters from contractors and suppliers;
 - applicant must honor contractual obligations to contractor; hold harmless agreements must be executed; and
 - confirmation that the property is assessed and subject to ad valorem taxation.
- Certification of completion by the Chief Building Official and/or closed permit reports to sufficiently document the work has been completed in accordance with all applicable codes.
- Verification that any additional criteria added by contract has been completed as proposed in a satisfactory and professional manner.
- Certification of completion of grant project by the Project Manager and submission to the Palatka City Finance Director.
- Issuance of a Certificate of Occupancy, if applicable
- Proof of applicable and appropriate insurance of the renovated property

Upon approval of a grant, the applicant and any affected contractor will be required to sign a Grant Agreement and a Release and Hold Harmless Agreement with the City of Palatka Community Redevelopment Agency, as permitted by the laws of the State of Florida. Grant funds are considered taxable income and recipients have a reporting obligation to the Internal Revenue Service. Applicants are encouraged to consult with a tax professional on the tax implications of receiving an award prior to making an application. Grant funds can only be used towards building improvements and may not be used for administration expenses.

**Building Improvement Grant
Cost Share Program**

Application Cycle

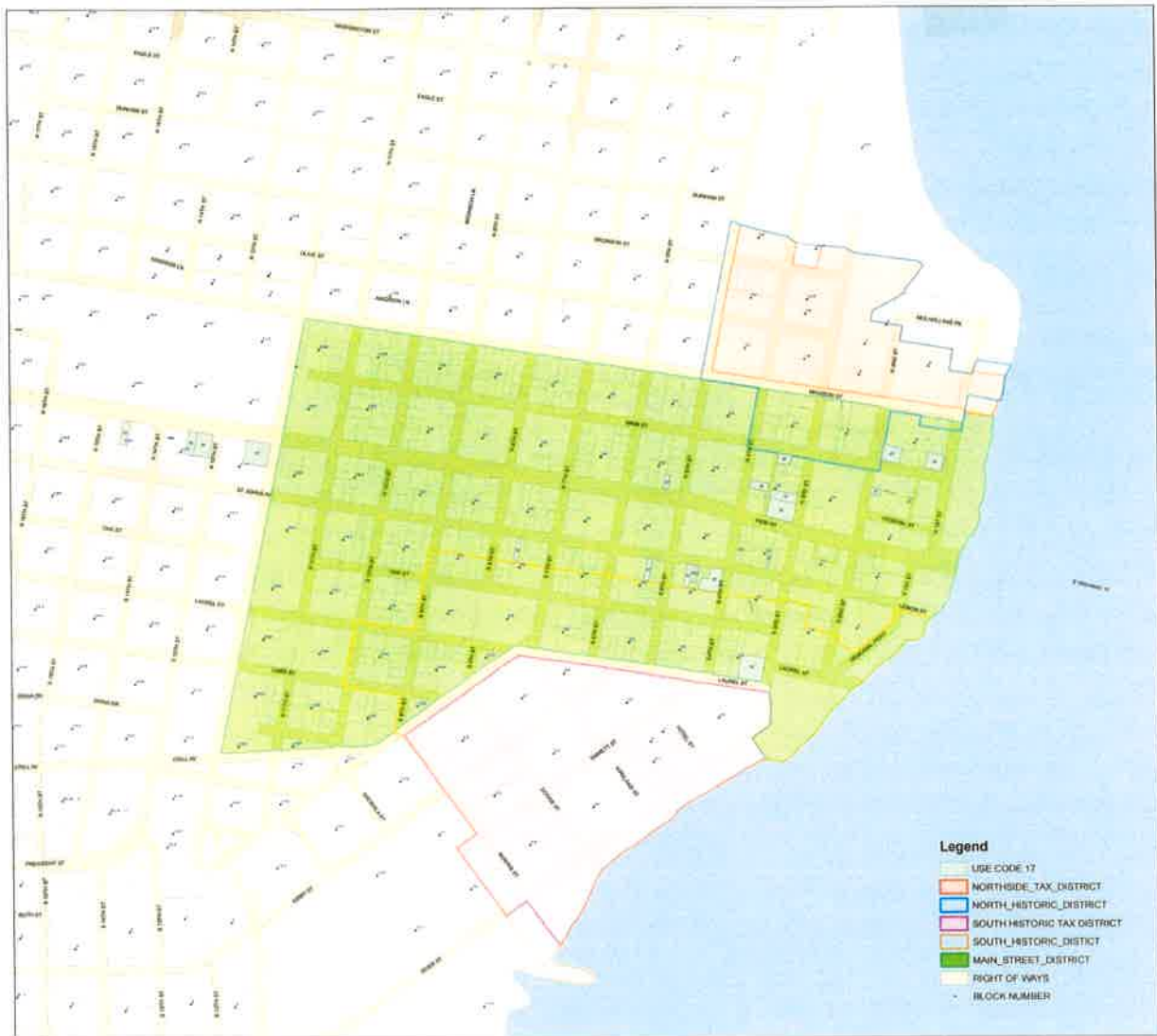
The CRA shall only accept and review sealed applications during an advertised cycle beginning 30 days prior to and up to each application deadline. Applications received prior or after the herein stated deadlines will be returned to the applicant.

II. Eligibility

To be eligible for consideration projects must be located in a Tax Increment District; advance the goals outlined in the CRA plan and meet other minimum eligibility criteria. For a project to be eligible it must:

- require extensive repairs to either obtain a Certificate of Occupancy, address code violations, construction, demolition, and/or address visual blight (land clearing is not an eligible grant expense);
- be located within a Tax Increment district;
- be the subject of a complete application;
- parcel ID has not received tax increment funding in the past ten (10) years per the past incentive award date;
- receive a minimum score of 70 or greater; and
- be taxable property (non-taxable property proposed to be placed on the tax roll as a result of the project shall be eligible for funds).

**Building Improvement Grant
Cost Share Program**



Putnam County, Florida
Tim Parker - Property Appraiser
1000 North Second Street
Palatka, FL 32177
Phone: 352/329-1234
Fax: 352/329-1235
www.putnamcountyfla.gov

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

III. Application Process

- a. Applicants interested in participating in the program must submit a completed and signed application along with supporting documentation to in a sealed envelope to:

City of Palatka Community Redevelopment Agency
Attention: City Clerk
201 North Second Street
Palatka, FL 32177

Submittals will be opened as soon as possible after the submission deadline.

- b. Applications must include:

**Building Improvement Grant
Cost Share Program**

- contact information (i.e. primary contact, phone number, email, mailing address);
 - proof of ownership, option to purchase or agent authorization;
 - project description including: scope of work, construction estimate, schedule by trade and design plans (as needed);
 - rendering of any exterior work or changes included in the scope of work.
 - proof of financial ability to fund the applicant's portion of the project;
 - current taxable value per Putnam County Property Appraiser and estimated taxable value at project completion;
 - acknowledgement applicant has read and understands grant requirements;
 - verification of matching funds (i.e. loan approval, demonstrated savings, etc.); and
 - additional information as requested.
- c. Applications will be reviewed for completeness and eligibility and submitted to the Tax Increment District Advisory Committee for evaluation. Applications deemed to be incomplete, or ineligible will not be considered. Applications submitted during the designated application period shall expire upon the ending of the fiscal year.

Appeals must be filed with the City of Palatka City Clerk at 201 North Second Street, Palatka, FL 32177 and will be considered at the next regularly scheduled meeting.

In the event the recipient transfers, sells, conveys, or in any other manner divests itself of ownership of the property which is the subject of the Grant within three (3) years following the completion of the repairs/renovations which are funded by the Grant, the entire amount of the Grant funds shall be repaid to the City. This obligation of repayment shall be one which runs with the land and shall be evidenced by a recorded instrument which shall be satisfied upon repayment of the Grant or upon expiration of the three (3) year look-back period. For purposes of this term, "completion" shall be defined as that date when a certificate of occupancy is issued or when all required building permits obtained in association with the repairs/renovations have been "finalized".

IV. Selection and Evaluation Criteria

The CRA board shall appoint a committee of citizens and business owners to review and rank applications for recommendation to the CRA. The evaluation will occur in accordance with the evaluation criteria as soon as practical at a time and place to be determined but not more than 30 days after the deadline. The criteria that the CRA shall use in evaluating proposals include, but are not limited to;

Criteria	Points
Project Quality: Quality of the proposed improvements (i.e. material, design, and construction method) and adherence to historic standards. Those projects with approved Certificate of Appropriateness, and all applicable building permits will receive priority.	25
Project Feasibility: The level of detail and accurateness of the project scope of work, budget and plans.	25

**Building Improvement Grant
Cost Share Program**

Redevelopment Impact: degree to which Grant funds are to be applied in eliminating blight and stabilizing or increasing property values in immediate area

50

*** Any application which receives an average total score of less than 70 points shall not be awarded funds.**

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

	9/19/24
Signature	Date
Jeremy Alexander	MGR
Printed Name	Title
JEREMY@DHCLAWYERS.COM	
Email	
386.972.7011	
Phone	
720 ST. JOHNS AVENUE	
Project 911 Address	
42-10-27-6850-0550-0021	
Project Parcel(s)	

PROJECT DESCRIPTION

OUR STORY

THE VISION BEHIND SAYLOR'S ON ST. JOHNS

Founders Crystal and Jeremy Alexander spent years searching for a transformational opportunity where they could combine their personal passions for event planning and the historic charm of downtown Palatka. In doing so, they filled a community void by creating the most flexible, climate-controlled venue/event/meeting space Putnam County has to offer, right in the heartbeat of downtown Palatka.

The former site of Angela's Bridal Boutique on St. Johns Avenue offered a rare combination of refined, classic styling and untapped 1910s charm. After visiting multiple potential locations throughout the county, the Alexanders decided to become part of Palatka's Downtown Business District's renaissance by establishing Saylor's On St. Johns.

With two formal space options on the first floor and the original 1910s charm on the second floor, Saylor's on St. Johns offers 10,000 square feet of fully functional, customizable meeting and event space. Whether you're planning a pop-up party, retail boutique, intimate photo shoot, corporate meeting, or an elaborately planned wedding or reception, our versatile spaces can be tailored to your needs.

PHASE II – 720 St. Johns Avenue

Transforming community blight into a redevelopment is not only one of the core functions of the CRA, it also the poster for what is taking place at 720 St. Johns Avenue. The dilapidated eyesore has been removed, its historical façade and transom windows are preserved and the property is now prepped for redevelopment.

The grant funds will be utilized to refinish and revitalize the open-air space while complimenting the functionality of the businesses next door. From pavers to artificial turf, Edison lightbulbs and pops of color in sun shades to liven up the block, 720 St. Johns Avenue will become the most flexible outdoor space on St. Johns Avenue for farmer's markets, featured entertainment, public art and the preferred event venue. By adding a new dimension to the Saylor's on St. Johns portfolio while improving downtown property values through blight removal, 720 St. Johns Avenue should be considered the poster-child for CRA grant funding (see attached photos).

Scope of Work

While the demolition is complete, it is time to beautify the property. This grant will help facilitate masonry improvements, façade upgrades, floor refinishing, landscaping, hardscaping and architecturally consistent lighting for the space. We are respectfully requesting a \$25,000 CRA Grant to match \$25,000 of our personal savings toward the effort.

Posey Family Outdoor Services

228 Little Owl Lane
Saint Augustine, FL 32086 US
904-347-9915
poseyfamily1925@gmail.com
<https://poseyfos.com>



Estimate

ADDRESS

Saylor's On St. Johns
726 St. Johns Avenue
Palatka, Florida 32177

SHIP TO

Saylor's On St. Johns
726 St. Johns Avenue
Palatka, Florida 32177

ESTIMATE

194004

DATE

05/22/2024

DATE	ACTIVITY	DESCRIPTION	AMOUNT
	Dump Trailer	Dump Trailer	295.00
	Job Related Special Tools and Equipment	Skid Steer with Bucket Excavator for concrete removal, leveling, and or trenching Concrete Saw	1,750.00
	Synthetic Turf	PREMIUM M BLADE-80 \$18 per SF 2800 SF Global Syn-Turf Artificial Grass (Warranty Information Attached) Global Syn-Turf is setting a high standard in the synthetic turf industry with their exceptional 15- year warranty on turf products. This substantial warranty period is a testament to the company's confidence in the durability and	50,400.00

quality of their products. Customers choosing Global Syn-Turf can rest assured that their investment is protected for up to 15 years, a duration that surpasses many competitors in the market. This warranty not only covers the longevity of the turf but also ensures that it maintains its aesthetic appeal and functional integrity over time. Whether it's for residential landscaping, commercial spaces, or sports fields, Global Syn-Turf's commitment to quality and customer satisfaction is clearly demonstrated through this top-tier warranty offering, making their artificial grass products a reliable and trustworthy choice for any project.

PREMIUM M BLADE-80

Rival to our best selling products, a multi-colored M Blade-80 with a double layer of thatching offers a rich and vibrant look, durability, and over-heating protection. This stunning artificial turf is a leading

contender for luxury and value; it incorporates M-Blade technology for the perfect imitation of natural grass.

Outstanding performance and value are what make M Blade-80 the top choice for residential and commercial applications. A 103-ounce powerhouse at 1 3/4" tall features delustered and UV stabilized field green and lime green grass blades, plus a thick turf brown and green thatch for natural look and feel of real grass at an affordable price point.

High Resilience

M Blade fiber technology helps blades to remain in the elastic region of the stress-strain curve. It bounces back from the applied pressure and returns to its original shape. Elastic and lightweight M Blade fibers capable of handling high traffic and heavy loads without cracking or permanently deforming.

Durability & Toughness

Made of high-

quality thermostatic polypropylene, Premium M Blade-80 grass blades can sustain heavy traffic without losing integrity. Premium M Blade-80 stands up for playing and roughhousing daily and for professional sports. It is designed for rough settings and will fare much better than natural grass when it comes to running, walking, kids and pets playing, sports teams competing and even having cars parked on it.

Durability and resilience are the key factors in turf longevity. You can expect Premium M Blade-80 to have a lifespan of 20 years or longer without losing its vibrance and shape. Keep in mind that artificial grass can be repaired. You can replace damaged sections without a need to replace your entire lawn.

Heat-Resistant

M Blade-80 blades are made of a high-quality thermostatic polymer PP and shaped in a way that helps dissipate sunlight in different directions. Along with UV-protected coating and

specialty infills, it doesn't retain heat as much as lower quality flat-shaped grass blades and keep the surface cooler under direct rays of the sun

Prep and Earth Work

Prep site by bringing in Fill Dirt 57 Stone and Paver base as well as other prep to concrete area that will be Turf as well as removal of curbing and other items needed to install Turf.

5,000.00

Dump Fees

Dump fees? Will be billed at job completion

500.00

SUBTOTAL

57,945.00

TAX

0.00

TOTAL

\$57,945.00

Accepted By

Accepted Date

FINANCIALS

AMERICAN FUNDS®

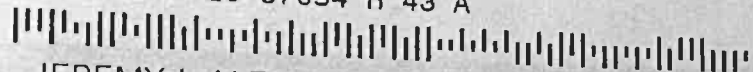
For undeliverable mail only
PO Box 1148
Norfolk VA 23501-1148

December 31, 2023

Page 1 of 6

Primary account number: [REDACTED]

AB 01 016126 37654 H 43 A



JEREMY L ALEXANDER

134 TIMBER LN

PALATKA FL 32177-8574

Best wishes for the New Year

Save this statement that shows your complete 2023 account activity for your tax records. Visit our Tax Center to find forms, worksheets, cost basis information, IRA contribution instructions and more. Go to capitalgroup.com/taxes.

Switch to paperless delivery to get these benefits

Paperless delivery is secure and convenient. Enroll and choose which documents you want to receive electronically and be notified the day they're available on our website. Go to capitalgroup.com/enroll.

Portfolio value of all accounts

\$181,832.20

	Since initial investment on 11/10/2017	Year-to-date since 1/1/2023
Beginning value	\$1,150.00	\$111,250.90
+ Additions	\$144,950.00	\$25,800.00
- Withdrawals	\$0.00	\$0.00
+/- Investment gain/decline	\$35,732.20	\$44,781.30
Ending value as of 12/31/2023	\$181,832.20	\$181,832.20

Need help reading your statement or defining key terms? For a description of what's included in the above numbers, go to capitalgroup.com/statement.

Portfolio allocation



■ Growth

100.00%

100.00%

How to contact us

CURRENT TAXABLE VALUE OF PROPERTY

Parcel 42-10-27-6850-0550-0021 (VID 42904)
Owner THE THARAPY CENTRE LLC
Mailing 134 TIMBER LANE
PALATKA FL 32177
911 720 ST JOHNS AV PALATKA 32177
Description DICKS MAP OF PALATKA MB2 P46, BLK 55 E 25FT OF S 95 FT +/-, N 10FT OF S 105FT OF LOT 2

Book	Page	Instrument	Parcel Sales Data	OSCD	Price
1764	1616	AFFD	2024-06-11	-	
1764	1612	WD	2024-06-07	001	120,000
1764	1610	AFFD	2024-06-07	-	
1692	0504	OCD	2022-11-21	011	100
1466	1139	WD	2017-02-27	001	25,000
1425	0616	OCD	2015-11-05	1	21,000

Parent Parcel
Exemption Amount Remainder Owner % Applied To

Improvement Value	0	Use Code	01100
OBXF Value	9,560	Improvements	0
Land Value	19,110	Location	City of Palatka - Downtown Dist
Market Value	28,670	Total Acres	0.07
Just Value CU	0	Zoning	DB
Just Value CU	0	FLUM	COM
Market Adjusted	28,670		

Taxing District	Assessed Limited	Minusc(-) Exemptions	Taxable Value
County General	13,420	0	13,420
St Johns River WMD	13,420	0	13,420
Palatka	13,420	0	13,420
School	28,670	0	28,670

Visits	JWP	2023-03-07	SRS	2022-12-14
Changes	jedw01	2024-08-21	jpal26	2024-07-19

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

Primary Improvement							
Description				Title Year			
Substructure				Title No.			
Floor System				Model			
Exterior Walls				RP No or Tag			
Height (feet)				Length			
Party Wall %				Width			
Sub Frame				Lot #			
Roof Framing				Attachments			
Roof Cover				Account			
Bed / Bath				Economic Obs			

Land							
Line	Code	Units	Length	Width	Sq Ft	Rate	Value
1	071	Downtown Palatka Comm	Sq Ft				
Total: 0							

Improvement Area & Additions							
Description				Desc			
Class				% Rate			
Type				Rate			
Adj Base Rate				Sq Ft			
Base Sq Ft				Cost			
% Good				CU Unit			
Quality				Price			
Functional Obs				CU Value			
Attachments				Value CU			
Economic Obs				Just Value			
Account				Taxable Value			

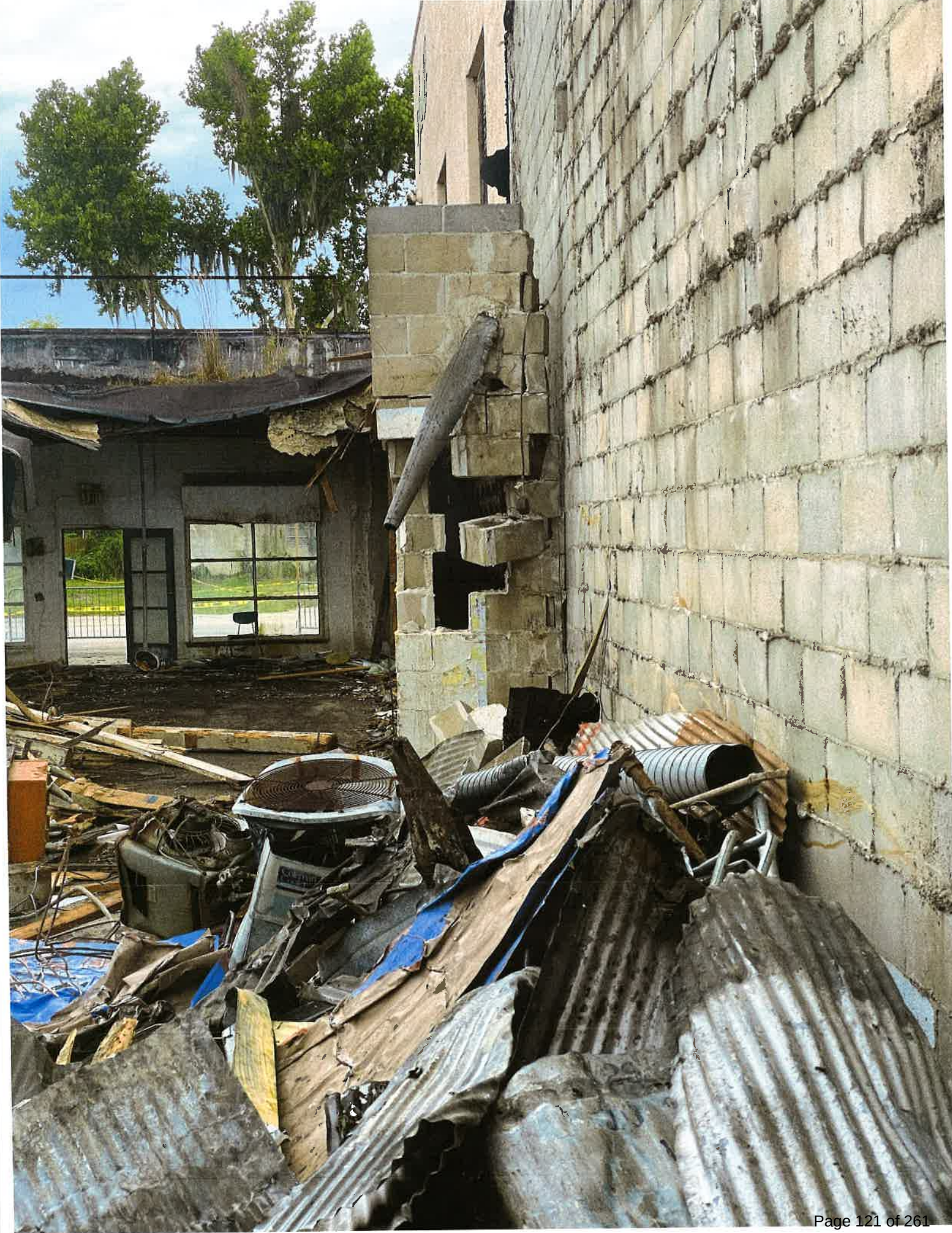
Line	Code	Description	Depth Chart	Depth In Feet	Corner Factor	Depth Factor	Cond	Unit Price	Adj Unit Price	Units	Just Value	CU Unit	CU Value	Value CU	Just Value	Taxable Value
1	071	Downtown Palatka Comm	Sq Ft	0	1			6	6	3,185.00	19,110	0	0	0	19,110	19,110
Total:																19,110

SUPPORTING MATERIALS





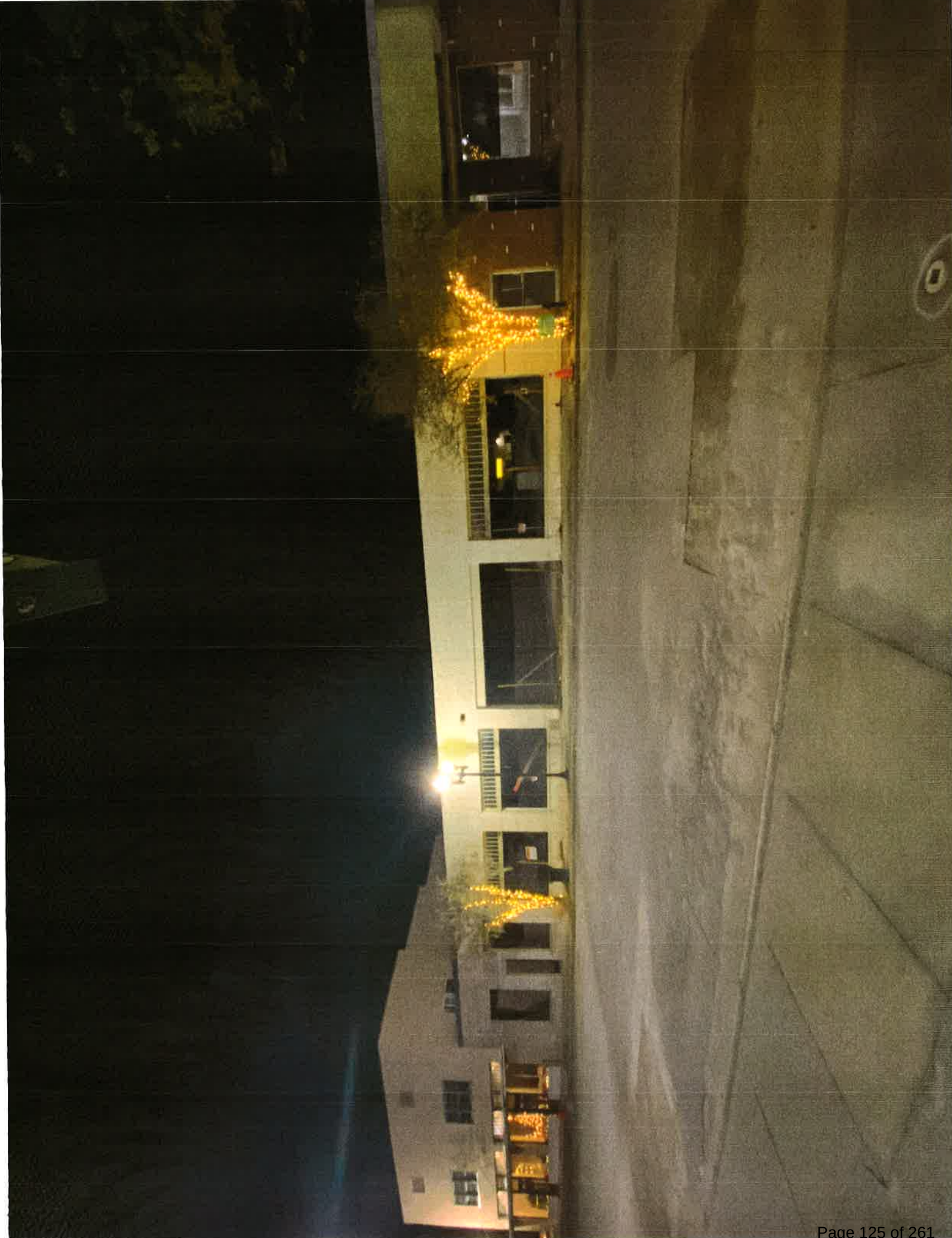






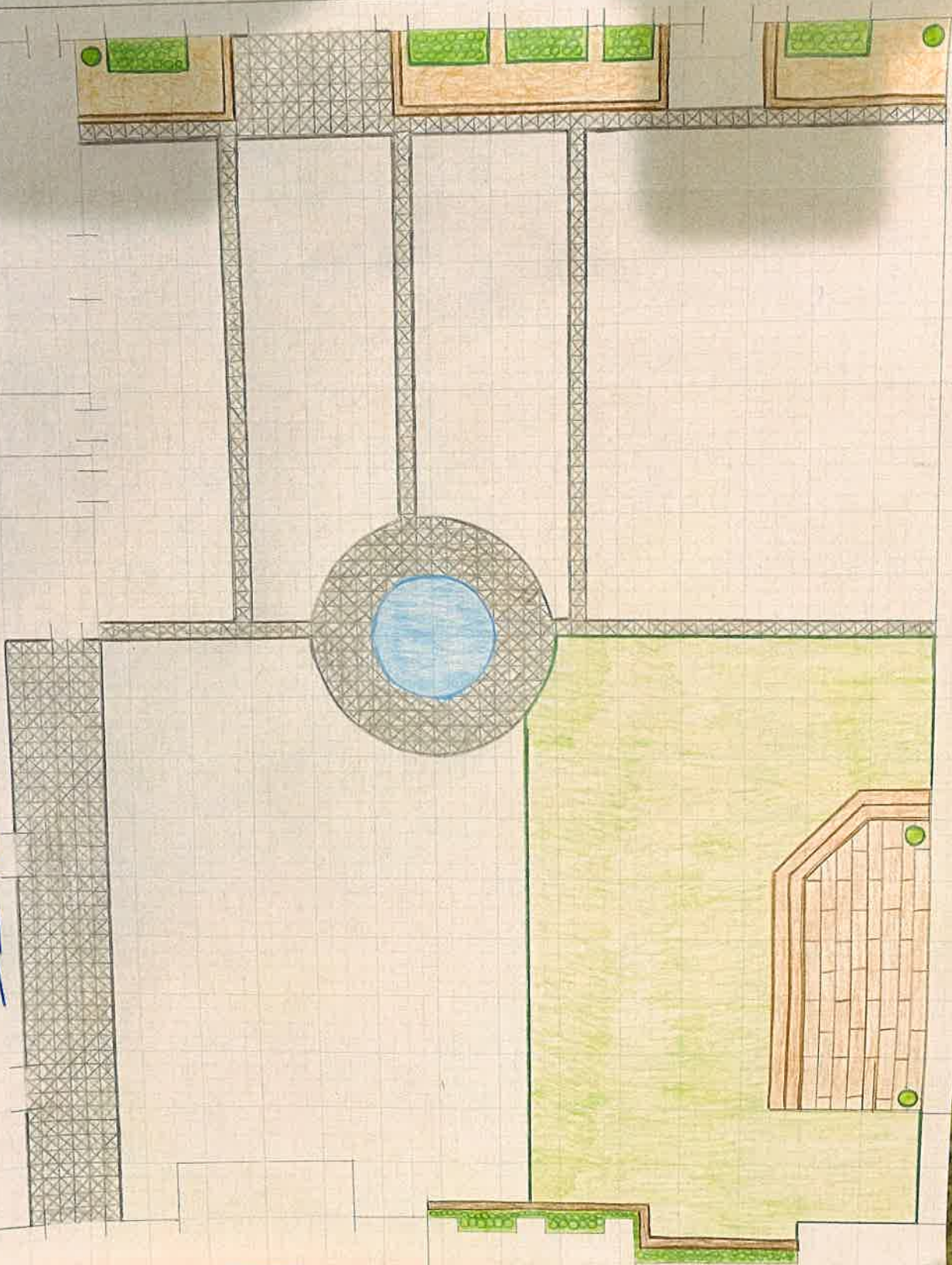








SITE PLAN



2024 FLORIDA LIMITED LIABILITY COMPANY ANNUAL REPORT

DOCUMENT# L15000121840

Entity Name: THE THAIRAPY CENTRE LLC

Current Principal Place of Business:

3413 ST JOHNS AVE
PALATKA, FL 32177

Current Mailing Address:

134 TIMBER LANE
PALATKA, FL 32177 US

FEI Number: 48-4617879

Certificate of Status Desired: No

Name and Address of Current Registered Agent:

ALEXANDER, CRYSTAL
134 TIMBER LANE
PALATKA, FL 32177 US

The above named entity submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida.

SIGNATURE: CRYSTAL ALEXANDER

04/08/2024

Electronic Signature of Registered Agent

Date

Authorized Person(s) Detail :

Title MGR
Name ALEXANDER, CRYSTAL
Address 134 TIMBER LANE
City-State-Zip: PALATKA FL 32177

Title VP
Name ALEXANDER, JEREMY LOUIS
Address 134 TIMBER LANE
City-State-Zip: PALATKA FL 32177

I hereby certify that the information indicated on this report or supplemental report is true and accurate and that my electronic signature shall have the same legal effect as if made under oath; that I am a managing member or manager of the limited liability company or the receiver or trustee empowered to execute this report as required by Chapter 605, Florida Statutes; and that my name appears above, or on an attachment with all other like empowered.

SIGNATURE: JEREMY ALEXANDER

VP

04/08/2024

Electronic Signature of Signing Authorized Person(s) Detail

Date

APPLICATION



Building Improvement Grant Cost Share Program

ITB 2024-09

The City of Palatka Community Redevelopment Agency (hereinafter referred to as "the CRA") hereby solicit applications for the Building Improvement Grant Cost Share Program for projects located within the City of Palatka Community Redevelopment Agency Areas. The Program is intended to encourage the redevelopment of blighted residential and commercial properties by assisting those who are attempting to improve properties which are most in need of rehabilitation or remodeling; do not necessarily depend upon grant funds to move forward; and which have a greater probability of successful completion. To be eligible for consideration projects must be located in a City of Palatka Community Redevelopment Agency Tax Increment District and advance the goals outlined in the CRA plan.

The program shall be publicly advertised and accepted by posted deadlines in two cycles. The CRA reserves the right to apportion funds between the two cycles as it sees fit. Applications, if deemed complete and eligible, are evaluated and ranked based upon competitive criteria and will be forwarded to the CRA board for funding consideration. Awards are subject to the availability of funds within the specific Tax Increment District Fund (i.e. South, North and Central) where the project resides. The CRA reserves the right to request additional information and advertise properties receiving incentives.

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**City of Palatka Community Redevelopment Agency
Building Improvement Cost Share
Attention: Sunni Krantz, City Clerk 201 North Second Street Palatka, FL 32177**

Program documents and applications can be downloaded from the City of Palatka website at <https://palatka-fl.gov/bids.aspx> or copies may be requested at City Hall, 201 N. 2nd Street, during normal business hours. All questions must be submitted in writing to Jayde Baggs at jbaggs@palatka-fl.gov. Questions will be answered in the form of an addendum posted on the City of Palatka website.

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Advertisement Date:	May 22, 2024
Applications Available:	https://palatka-fl.gov/bids.aspx
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Submittals will be opened as soon as possible after the submission deadline.

Approved: February 24, 2022

**Building Improvement Grant
Cost Share Program**



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**Building Improvement Grant
Cost Share Program**

I. Program Description

The Building Improvement Grant Cost Share Program is intended to encourage the redevelopment of blighted residential and commercial properties by assisting those who are attempting to improve properties which are most in need of rehabilitation or remodeling; do not necessarily depend upon grant funds to move forward; and which have a greater probability of successful completion. The owner will have ten (10) days from notification of award to execute the grant agreement and up to one (1) year from the date of execution of the grant agreement to complete the work. The grant program is only applicable to new work and is not retroactive. Work completed prior to grant award on the property may not be considered as match or for grant funding.

The following covenants will define the use of Tax Increment Funds in a reimbursement method. Cost share funds shall be reimbursed up to fifty percent (50%) of the total project cost to a maximum of twenty-five thousand dollars (\$25,000). Approved projects will receive reimbursement at one hundred percent (100%) completion of the project scope. Funds will be disbursed by a check payable to the applicant after the following:

- Submission of all receipts and required documentation to the Project Manager, including:
 - contractor invoicing and evidence of payment of funds;
 - release of lien letters from contractors and suppliers;
 - applicant must honor contractual obligations to contractor; hold harmless agreements must be executed; and
 - confirmation that the property is assessed and subject to ad valorem taxation.
- Certification of completion by the Chief Building Official and/or closed permit reports to sufficiently document the work has been completed in accordance with all applicable codes.
- Verification that any additional criteria added by contract has been completed as proposed in a satisfactory and professional manner.
- Certification of completion of grant project by the Project Manager and submission to the Palatka City Finance Director.
- Issuance of a Certificate of Occupancy, if applicable
- Proof of applicable and appropriate insurance of the renovated property

Upon approval of a grant, the applicant and any affected contractor will be required to sign a Grant Agreement and a Release and Hold Harmless Agreement with the City of Palatka Community Redevelopment Agency, as permitted by the laws of the State of Florida. Grant funds are considered taxable income and recipients have a reporting obligation to the Internal Revenue Service. Applicants are encouraged to consult with a tax professional on the tax implications of receiving an award prior to making an application. Grant funds can only be used towards building improvements and may not be used for administration expenses.

**Building Improvement Grant
Cost Share Program**

Application Cycle

The CRA shall only accept and review sealed applications during an advertised cycle beginning 30 days prior to and up to each application deadline. Applications received prior or after the herein stated deadlines will be returned to the applicant.

II. Eligibility

To be eligible for consideration projects must be located in a Tax Increment District; advance the goals outlined in the CRA plan and meet other minimum eligibility criteria. For a project to be eligible it must:

- require extensive repairs to either obtain a Certificate of Occupancy, address code violations, construction, demolition, and/or address visual blight (land clearing is not an eligible grant expense);
- be located within a Tax Increment district;
- be the subject of a complete application;
- parcel ID has not received tax increment funding in the past ten (10) years per the past incentive award date;
- receive a minimum score of 70 or greater; and
- be taxable property (non-taxable property proposed to be placed on the tax roll as a result of the project shall be eligible for funds).

Building Improvement Grant Cost Share Program



Putnam County, Florida
Tim Parker - Property Appraiser
2021-2022
This map is a representation of the tax increment districts as of the date of the map. It is not a legal document and should not be used for legal purposes. For more information, please contact the Property Appraiser's Office.

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

III. Application Process

- a. Applicants interested in participating in the program must submit a completed and signed application along with supporting documentation to in a sealed envelope to:

City of Palatka Community Redevelopment Agency
Attention: City Clerk
201 North Second Street
Palatka, FL 32177

Submittals will be opened as soon as possible after the submission deadline.

- b. Applications must include:

**Building Improvement Grant
Cost Share Program**

- contact information (i.e. primary contact, phone number, email, mailing address);
 - proof of ownership, option to purchase or agent authorization;
 - project description including: scope of work, construction estimate, schedule by trade and design plans (as needed);
 - rendering of any exterior work or changes included in the scope of work.
 - proof of financial ability to fund the applicant's portion of the project;
 - current taxable value per Putnam County Property Appraiser and estimated taxable value at project completion;
 - acknowledgement applicant has read and understands grant requirements;
 - verification of matching funds (i.e. loan approval, demonstrated savings, etc.); and
 - additional information as requested.
- c. Applications will be reviewed for completeness and eligibility and submitted to the Tax Increment District Advisory Committee for evaluation. Applications deemed to be incomplete, or ineligible will not be considered. Applications submitted during the designated application period shall expire upon the ending of the fiscal year.

Appeals must be filed with the City of Palatka City Clerk at 201 North Second Street, Palatka, FL 32177 and will be considered at the next regularly scheduled meeting.

In the event the recipient transfers, sells, conveys, or in any other manner divests itself of ownership of the property which is the subject of the Grant within three (3) years following the completion of the repairs/renovations which are funded by the Grant, the entire amount of the Grant funds shall be repaid to the City. This obligation of repayment shall be one which runs with the land and shall be evidenced by a recorded instrument which shall be satisfied upon repayment of the Grant or upon expiration of the three (3) year look-back period. For purposes of this term, "completion" shall be defined as that date when a certificate of occupancy is issued or when all required building permits obtained in association with the repairs/renovations have been "finalized".

IV. Selection and Evaluation Criteria

The CRA board shall appoint a committee of citizens and business owners to review and rank applications for recommendation to the CRA. The evaluation will occur in accordance with the evaluation criteria as soon as practical at a time and place to be determined but not more than 30 days after the deadline. The criteria that the CRA shall use in evaluating proposals include, but are not limited to;

Criteria	Points
Project Quality: Quality of the proposed improvements (i.e. material, design, and construction method) and adherence to historic standards. Those projects with approved Certificate of Appropriateness, and all applicable building permits will receive priority.	25
Project Feasibility: The level of detail and accurateness of the project scope of work, budget and plans.	25

**Building Improvement Grant
Cost Share Program**

Redevelopment Impact: degree to which Grant funds are to be applied in eliminating blight and stabilizing or increasing property values in immediate area	50
--	----

*** Any application which receives an average total score of less than 70 points shall not be awarded funds.**

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

Vicki Mast 9/23/24
Signature Date

Vicki Mast Owner
Printed Name Title

b-v-mast@bellsouth.net
Email

(386) 972-3130
Phone

310 Main Street Palatka, FL 32177
Project 911 Address

Parcel Number 42.10.27.6850.0170.0041
Project Parcel(s)

**Building Improvement Grant
Cost Share Program**

PROJECT DESCRIPTION

Members of the City of Palatka
Redevelopment Agency
201 North Second Street
Palatka, Florida 32177

September 23, 2024

Hello,

My name is Vicki Mast, and my Husband and I, Gene Barry Mast, own the property located at 310 Main Street, in the North Historic District of Palatka. We have owned our property since March of 2006.

We are applying for the Building Improvement Cost Share Grant ITB 2024-09, in order to help make improvements needed, and to uphold the integrity of our property, along with the other properties in our neighborhood.

We are looking to replace rotten wood and do a complete exterior paint job, along with other repairs -- i.e., windows, doors, porches as needed -- to our property. We have begun the work ourselves, as we would like to get our property back to or better than the condition it was in when we purchased it.

I have attached the signed application, along with other supporting documents that may be needed in considering our bid.

You will find I've attached our Proposed Tax Bill for 2024, our Warranty Deed from when we purchased our property, verification of bank funds that show we have set aside funds to begin our project, and one of the paint quotes we received. I was hoping to get a couple more proposals we received, but was unable to secure those in writing from the other painting companies I spoke to before the deadline to submit bids.

I've also attached pictures of our property which shows there are two houses on our lot, 310 Main Street, and a smaller house in the back, 308 1/2 Main Street, and the condition they are in now, that we are hoping to polish and beautify.

We would be most appreciative for your consideration of our request to receive grant monies available for such projects in our North Historic District, as this would not only enable us to bring our property up to a standard that would benefit us and our neighbors, but

would bring back the charm and nostalgia that our property once had.

Thanks again for your consideration.

Sincerely,

A handwritten signature in cursive script that reads "Vicki E. Vaughn-Mast". The signature is written in dark ink and is positioned above the typed name and address.

Vicki E. Vaughn-Mast,
201 Westover Circle
Palatka, Florida 32177
386.972.3130

Proposal

**Residential & Commercial * 35 Years' Experience * Licensed
Bonded and Insured * Liability Insurance * All Employees covered by Worker's Compensation**

Massey III Painting, Inc.

September 19, 2024

Daniel C. Massey, III Owner

1661 Baden Powell Road

Hawthorne FL 32640

386-546-0707

m3painting@comcast.net

Submitted To:

Vicky Mast

310 Main Street

Palatka FL 32177

386-972-3130

b_v_mast@bellsouth.net

Work to be Completed: Exterior
• Pressure wash both houses and porches. • Scrape loose paint. • Prime all raw wood. • Caulk joints and corners and fill nail holes. • Sand scraped paint edges. • Paint two coats of Sherwin Williams Super Paint Exterior on houses, trim, exterior sides of doors, handrails and porch ceilings. (Colors/Sheen TBD) • Paint two coats of H & C Heavy Shield on porch decks. (Color TBD)
Proposed Amount: \$18,200.00 Labor & Materials

Proposed amount will change if any work in addition to the above-mentioned work to be completed is requested by the Business/Homeowner. If you agree to the terms of this proposal, please indicate by signing. Payment is due upon completion of work.

Owner

Submitted by: *Clay Simpson*

Thank you for your consideration of our company for this project, we look forward to working with you.

FINANCIALS

Account

Vicki V Mast

Gold Prestige

Account Type: Prestige Account

Member

Name Type

Birthdate

SSN/TIN

Type

Preferred Contact

VICKI V MAST

Primary

08/12/1963

SSN

Not Specified: 386-972-3130

GENE BARRY MAST

Joint

03/02/1961

SSN

Not Specified:

201 WESTOVER CIRCLE
PALATKA, FL 32177-0000

Shares - 2

Share Description

Maturity Date

Available

Balance

S 00 PRESTIGE GOLD SHARE

4,750.00

4,775.00

S 10 PRESTIGE SHARE CHECKING

1,657.23

1,673.82

Total Shares: 6,448.82

CURRENT TAXABLE VALUE OF PROPERTY

Real Estate Details

If paying on-line, only credit card payment will be accepted. If paying through the mail or in person, at any of our locations, it must be Certified Funds, Cashiers Check, Money Order or Cash. US Funds only.

[Back](#)

[Print Bill](#)

[Sign Up for Email Alerts](#)

PROPERTY DETAIL						
MAST GENE BARRY + VICKIE V H/W 201 WESTOVER CIR PALATKA, FL 32177 REAL ESTATE PROPERTY ID #: 42-10-27-6850-0170-0041 TAX YEAR: 2023 ▼ Certificate Number: 0017098 Certificate Buyer: FIG 20 LLC Buyer Address: PO BOX 12225 NEWARK, NJ 07101 Bid Interest: 0.0875						
PROPERTY ADDRESS: 310 MAIN ST PALATKA						
STATUS: Paid						
LEGAL DESCRIPTION: DICKS MAP OF PALATKA MB2 P46, BLK 17 W1/2 OF LOT 4 BK166 P98						
PRIOR YEARS DUE:						
Market Value:						69,690
Assessed Value:						69,690
EXEMPTIONS:						
EI CORRECTION:						
AD VALOREM TAX:						
Taxing Authority	Assessed Value	Exemptions	Taxable Value	Millage Rate	Taxes Levied	
PUTNAM COUNTY GENERAL FUND	69,690.00	0.00	69,690.00	8.8441	616.35	
SCHOOL LOCAL REQUIRED EFFORT	69,690.00	0.00	69,690.00	3.1150	217.08	
SCHOOL DISTRICT DISCRETIONARY	69,690.00	0.00	69,690.00	0.7480	52.13	
SCHOOL DISTRICT CAPITAL OUTLAY	69,690.00	0.00	69,690.00	1.5000	104.54	
VOTED DISTRICT SCHOOL DEBT	69,690.00	0.00	69,690.00	0.8670	60.42	
ST. JOHNS RIVER WATER MGMT	69,690.00	0.00	69,690.00	0.1793	12.50	
CITY OF PALATKA	69,690.00	0.00	69,690.00	6.4000	446.02	
TOTAL AD VALOREM TAX:						21.653400
						\$1,509.04
NON AD VALOREM TAX:						
Code	Fund					Amount
PAFT	PALATKA FIRE PROTECTION					268.16
TOTAL NON-AD VALOREM TAX:						268.16
GROSS TAX:						\$1,777.20

Interest Penalty	79.97
Commission	92.86
Advertising Fee	3.00
Auction Fee	15.00
Certificate Interest	98.40
Collector Fee	6.25

TOTAL:	\$2,072.68
---------------	------------

PAYMENTS:

Posted	Receipt	Paid By	Amount	Action
06/07/2024	Q06072024P018092	MAST GENE BARRY; MAST VICKIE V	2,072.68	receipt (editPayment2.action? action=receipt&masterPaymentId=3193730) summary (editPayment2.action? action=receiptSummary&masterPaymentId=3193730)

REFUND

Posted	Refund Amount
Nothing found to display. Allow 4 to 6 weeks from date posted for processing. If not received after 6 weeks contact the Putnam County Tax Collectors office.	

Allow 4 to 6 weeks from date posted for processing. If not received after 6 weeks contact the Putnam County Tax Collector's office.

ESCROW CODE:

NAME:

ADDRESS:

Contact Info:

TABLE OF CONTENTS

- Home (<https://www.putnamtax.com/>)
- Property Search (editPropertySearch2.action?action=list)
- Address Change (AddressChangeInfo_rwd2_PUTNAM.jsp)
- Clerk of Court (<http://www.putnam-fl.com/coc/>)
- Property Appraiser (<https://apps.putnam-fl.com/pa/property/?type=api&parcel=42-10-27-6850-0170-0041>)
- Portfolio Login (../ptaxweb/editWebLogin2.action?action=login)
- Portfolio Register (../ptaxweb/editPortfolioRegistration2.action?action=registerOne)
- Manage Portfolio Info (../ptaxweb/editPortfolioRegistration2.action?action=updatePortfolio)
- Portfolio Group Maintenance (../ptaxweb/editPortfolioGroup2.action?action=groupMaintenance)
- Property Portfolio Help (../ptaxweb/Portfolio_help_rwd2.jsp)
- General Information (../ptaxweb/Help_GeneralInfo_rwd2_PUTNAM.jsp)
- Property Search Help (../ptaxweb/Help_PropertySearch_rwd2.jsp)
- About Property Tax (../ptaxweb/Help_AboutPropertyTax_rwd2_PUTNAM.jsp)



- [How To Search and Pay Taxes Online \(../ptaxweb/Help_PayTaxesOnline_mctc_rwd2.jsp\)](#)
- [Apply for Installment Option \(https://ptax.putnam-fl.com/ptaxweb/editInstallmentRequest2.action?action=submitInstallmentRequest\)](https://ptax.putnam-fl.com/ptaxweb/editInstallmentRequest2.action?action=submitInstallmentRequest)
- [Email Property Tax Question \(../editComment2.action?action=submitComment\)](#)

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SUPPORTING MATERIALS

KRM

This Document Prepared By and Return to:
Ronald E. Clark
Attorney at Law
501 St. Johns Avenue
Palatka, FL 32177

Parcel ID Number: 42-10-27-6850-0170-0041

TIM SMITH, PUTNAM CO. CLERK OF COURT
RCD: 03/24/2006 @ 09:12

Warranty Deed

This Indenture, Made this 23rd day of March, 2006 A.D., Between
J. Sidney Motes and Evelyn J. Motes, husband and wife

of the County of Putnam, State of Florida, grantors, and
Gene Barry Mast and Vickie Vaught Mast, husband and wife

whose address is: 201 Westover Circle Palatka, FL 32177

of the County of Putnam, State of Florida, grantees.

Witnesseth that the GRANTORS, for and in consideration of the sum of

-----TEN DOLLARS (\$10)----- DOLLARS,
and other good and valuable consideration to GRANTORS in hand paid by GRANTEES, the receipt whereof is hereby acknowledged, have
granted, bargained and sold to the said GRANTEES and GRANTEES' heirs, successors and assigns forever, the following described land, situate,
lying and being in the County of Putnam State of Florida to wit:

Part of Lot 4, Block 17, according to a copy of Dick's Map of the
City of Palatka on file in the Office of the Clerk of the Circuit
Court, Putnam County, Florida, more particularly described as
follows: Beginning at a point on the North line of Main Street 155
feet Westerly from the Southeast corner of said Block 17, thence
Northerly and parallel with Third Street 80 feet to a point, thence
Easterly and parallel with Main Street 5 feet to a point, thence
Northerly and parallel with Third Street 70 feet to a point on the
North line of said Lot 4, thence Westerly and parallel with Main
Street and along the North line of said Lot 4, 64 1/2 feet more or
less to a point lying 103 feet Easterly from the East side of Fourth
Street, thence Southerly and parallel with Fourth Street 150 feet to
the North line of Main Street, thence Easterly along the North line
of Main Street 59 1/2 feet more or less to the point of beginning.
(Vide Deed Book 166, Page 98, Public Records of Putnam County,
Florida).

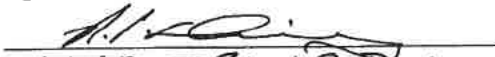
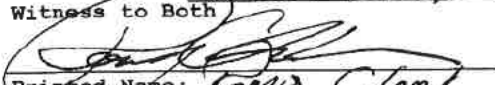
Subject to restrictions, reservations and easements of record, if any, and
taxes subsequent to 2005.

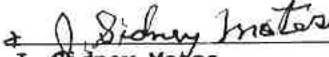
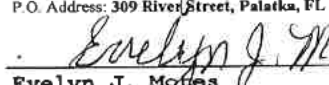
FILE #: 0000578191
Page 1 of 1

and the grantors do hereby fully warrant the title to said land, and will defend the same against lawful claims of all persons whomsoever.

In Witness Whereof, the grantors have hereunto set their hands and seals the day and year first above written.

Signed, sealed and delivered in our presence:


Printed Name: Robert P. Dailey
Witness to Both

Printed Name: Evelyn J. Motes
Witness to Both

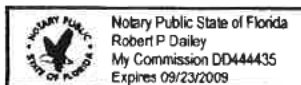
 (Seal)
J. Sidney Motes
P.O. Address: 309 River Street, Palatka, FL 32177-2177

Evelyn J. Motes
P.O. Address: 309 River Street, Palatka, FL 32177-2177

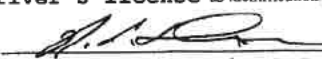


STATE OF Florida
COUNTY OF Putnam

The foregoing instrument was acknowledged before me this 23rd day of March, 2006 by
J. Sidney Motes and Evelyn J. Motes, husband and wife

who are personally known to me or who have produced their Florida driver's license as identification.




Printed Name: Robert P. Dailey
Notary Public
My Commission Expires: 09/23/09





APPLICATION



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ITB 2024-09

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- Issuance of a Certificate of Occupancy, if applicable
- Proof of applicable and appropriate insurance of the renovated property

Upon approval of a grant, the applicant and any affected contractor will be required to sign a Grant Agreement and a Release and Hold Harmless Agreement with the City of Palatka Community Redevelopment Agency, as permitted by the laws of the State of Florida. Grant funds are considered taxable income and recipients have a reporting obligation to the Internal Revenue Service. Applicants are encouraged to consult with a tax professional on the tax implications of receiving an award prior to making an application. Grant funds can only be used towards building improvements and may not be used for administration expenses.

**Building Improvement Grant
Cost Share Program**

Application Cycle

The CRA shall only accept and review sealed applications during an advertised cycle beginning 30 days prior to and up to each application deadline. Applications received prior or after the herein stated deadlines will be returned to the applicant.

II. Eligibility

To be eligible for consideration projects must be located in a Tax Increment District; advance the goals outlined in the CRA plan and meet other minimum eligibility criteria. For a project to be eligible it must:

- require extensive repairs to either obtain a Certificate of Occupancy, address code violations, construction, demolition, and/or address visual blight (land clearing is not an eligible grant expense);
- be located within a Tax Increment district;
- be the subject of a complete application;
- parcel ID has not received tax increment funding in the past ten (10) years per the past incentive award date;
- receive a minimum score of 70 or greater; and
- be taxable property (non-taxable property proposed to be placed on the tax roll as a result of the project shall be eligible for funds).

USE CODE 17

NORTH SIDE TAX DISTRICT

NORTH HISTORIC DISTRICT

SOUTH HISTORIC TAX DISTRICT

SOUTH HISTORIC DISTRICT

MAIN STREET DISTRICT

RIGHT OF WAYS

BLOCK NUMBER

[illegible]

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

a. Applicants interested in participating in the program must submit a completed and signed application along with supporting documentation to in a sealed envelope to:

Submittals will be opened as soon as possible after the submission deadline.

- Page 157 of 261

**Building Improvement Grant
Cost Share Program**

- contact information (i.e. primary contact, phone number, email, mailing address);
 - proof of ownership, option to purchase or agent authorization;
 - project description including: scope of work, construction estimate, schedule by trade and design plans (as needed);
 - rendering of any exterior work or changes included in the scope of work.
 - proof of financial ability to fund the applicant's portion of the project;
 - current taxable value per Putnam County Property Appraiser and estimated taxable value at project completion;
 - acknowledgement applicant has read and understands grant requirements;
 - verification of matching funds (i.e. loan approval, demonstrated savings, etc.); and
 - additional information as requested.
- c. Applications will be reviewed for completeness and eligibility and submitted to the Tax Increment District Advisory Committee for evaluation. Applications deemed to be incomplete, or ineligible will not be considered. Applications submitted during the designated application period shall expire upon the ending of the fiscal year.

Appeals must be filed with the City of Palatka City Clerk at 201 North Second Street, Palatka, FL 32177 and will be considered at the next regularly scheduled meeting.

In the event the recipient transfers, sells, conveys, or in any other manner divests itself of ownership of the property which is the subject of the Grant within three (3) years following the completion of the repairs/renovations which are funded by the Grant, the entire amount of the Grant funds shall be repaid to the City. This obligation of repayment shall be one which runs with the land and shall be evidenced by a recorded instrument which shall be satisfied upon repayment of the Grant or upon expiration of the three (3) year look-back period. For purposes of this term, "completion" shall be defined as that date when a certificate of occupancy is issued or when all required building permits obtained in association with the repairs/renovations have been "finalized".

IV. Selection and Evaluation Criteria

The CRA board shall appoint a committee of citizens and business owners to review and rank applications for recommendation to the CRA. The evaluation will occur in accordance with the evaluation criteria as soon as practical at a time and place to be determined but not more than 30 days after the deadline. The criteria that the CRA shall use in evaluating proposals include, but are not limited to;

Criteria	Points
Project Quality: Quality of the proposed improvements (i.e. material, design, and construction method) and adherence to historic standards. Those projects with approved Certificate of Appropriateness, and all applicable building permits will receive priority.	25
Project Feasibility: The level of detail and accurateness of the project scope of work, budget and plans.	25

**Building Improvement Grant
Cost Share Program**

Redevelopment Impact: degree to which Grant funds are to be applied in eliminating blight and stabilizing or increasing property values in immediate area	50
--	----

*** Any application which receives an average total score of less than 70 points shall not be awarded funds.**

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

Linda McClarney 9-22-2024
Signature Date

LINDA MCCLARNEY Pres/Mg Member
Printed Name Title

lindamccclarney@att.net
Email

386-937-6057
Phone

214 St. Johns Ave, Palatka, FL 32177
Project 911 Address

42-10-27-6850-0110-0032
Project Parcel(s)

**Building Improvement Grant
Cost Share Program**

PROJECT DESCRIPTION

Contact Information

Linda McClarney
386 937 6057
lindamcclarney@att.net

Jonathan Griffith
386 972 8455
Jonathan_c_griffith@yahoo.com

Project Description

The project involves the rehabilitation of 214 St. Johns Avenue. At the time of submission our group is in the process of purchasing 214 St. Johns Avenue, Palatka FL 32177 Parcel ID: 42-10-27-6850-0110-0032 (Exhibit A- Purchase Agreement). The purchase agreement is to be assigned to SFR of Palatka, LLC (Exhibit C). Closing is scheduled for September 27, 2024. The property is a 0.05 acre commercial storefront within the Central Tax Increment Fund District and Riverfront Entertainment Zoning District. The building is 1,200 SF and requires a complete interior buildout including HVAC, ADA bathroom construction, electrical and finish work estimated at \$30,794 (Exhibit B- Detailed Construction Estimate and Schedule). The request is for up to \$15,397 (50%) of the eligible costs (\$30,794). This project does not involve any exterior work and no renderings are provided. The project will result in a finished space for eligible occupancy within the Riverfront Entertainment District.





To document financial ability please see attached correspondence from our bank confirming funds in excess of the total renovation cost. The estimated taxable value following completion of the project is estimated at \$165,000. This estimate is based upon the purchase price plus the improvements value adjusted for comparable property valuations in the immediate area (see below). The payback for the increment investment (grant) is estimated at 13 years. This assumes a 5% valuation increase annually and no change in millage rate. The overall financial impact by restoring this to usable/leasable space is immeasurable. Shuttered storefronts have a negative effect on revitalization efforts. They pull down adjacent property values and create dead spaces in the commercial pedestrian corridor. We believe there is a demand for leasable square footage as evidenced by current high occupancy rates of tenant ready space in the downtown core.

	Value	County & City Taxes	Notes
Current Taxable Value	\$ 103,480	\$ 1,577	
Estimated Taxable Value	\$ 165,000	\$ 2,515	Estimated on low end. Total investment is estimated at \$180,793.
216 St. Johns Avenue	\$ 117,380	\$ 1,789	Sale 1/4/2024 of neighboring property. (1,200 sf)
304-310 St. Johns Avenue	\$ 232,240	\$ 3,540	Comparable downtown building renovated in 2023 (3,590/sf)

To the grant evaluation committee, CRA and City Commission thank you for your consideration of our request for funding. We currently own and operate multiple buildings within the downtown corridor. All of which are occupied, current on taxes and contributing to the revitalization effort. Our team of contractors and family have the necessary experience in the remodeling of historic buildings. We expect to have this building ready for occupancy within 3.5 months of notice of award and execution of a grant agreement. Thank you again for your consideration and let us know if you require any additional information to facilitate your review.

Exhibits

- A- Purchase and Sale Agreement
- B- Detailed Cost Estimate and Schedule
- C- SFR of Palatka LLC Sunbiz Report
- D- Signed Grant Program Document
- E- Proof of funds

Exhibit B - Detailed Construction Estimate and Schedule

Scope of Work	Sub Contractor	Allowance or Bid	Cost	Description of Work	Schedule
Interior Demolition	MD, LLC	Bid	\$ 850.00	Demolition of remaining interior elements not to remain.	Week 1
Interior Cleanout	Prime Junk Removal	Bid	\$ 750.00	Removal of items left by previous owner Approx. 10 CY.	Week 1
Windows	MD, LLC	Bid	\$ 1,100.00	Installation of existing winnows to rear of building (2 Total)	Week 2
Flooring Labor	Lon Sebert	Bid	\$ 4,200.00	Grind and seal existing concrete and terrazo floors.	Weeks 3-4
Interior Framing	MD, LLC	Bid	\$ 3,620.00	Frame out of ADA restroom.	Weeks 4-5
AC Repair/Replacement	Country Breeze AC	Bid	\$ 3,832.00	Installation of existing HVAC unit and installation of snaplock exposed duct work.	Weeks 4-5
Plumbing	Doctor Rooter	Bid	\$ 3,365.00	Top out existing plumbing work and installation of new fixtures for ADA bathroom.	Weeks 4-6
Electrical	Preston Electric	Bid	\$ 2,500.00	Finish rewiring of overhead fixtures and plugs per code throughout.	Weeks 4-6
Water Heater	Palatka Gas Authority	Allowance	\$ 1,250.00		Week 6
Drywall Repair and Installation	MD, LLC	Bid	\$ 2,500.00	Existing plaster repair of interior walls. Exposed brick wall to remain and be repointed as needed.	Week 7
Custom T&G Millwork	Reliability Plus, LLC	Allowance	\$ 1,000.00	Purchase of new T&G wood interior South wall.	Weeks 8-9
New inside doors and Trim	Gator Door	Allowance	\$ 650.00	Purchase of one (1) interior door for ADA restroom.	Weeks 8-9
Interior Paint	MD, LLC	Bid	\$ 1,528.00	Finish plaster with lime wash and paint new bathroom walls.	Weeks 10-12
Light Fixture Allowance	Home Depot	Allowance	\$ 650.00	Owner direct purchase	Week 12
Cleaning	Jamie Carter Cleaning	Allowance	\$ 350.00	Final cleaning of construction site.	Week 13
Dumpster	TBD	Allowance	\$ -	Contractors shall be required to take all material off-site to minimize disruption to downtown merchants.	N/A
Building Permit	EST	Allowance	\$ 600.00		N/A
Contingency	EST 5%	10%	\$ 1,238.75		N/A
Cost General Liability	ACCI	1%	\$ 810.19		N/A
			\$ 30,793.94		13-14 WEEKS

214 St. Johns Avenue Palatka, FL 32177

FINANCIALS



AMERIS BANK

September 23, 2024

Re: **Jonathan and Jillian Griffith**

To whom it may concern:

This letter is confirmation of the account for **Jonathan and Jillian Griffith** with Ameris Bank.
The accessible balance is in excess of \$60,000.00.

If you have any further questions or need additional information, feel free to contact me at 386-643-6249 or 386-325-3770, option 2.

Kindest regards,



Terre Strunk

Personal Banker/Palatka West Banking Center

100 N State Rd 19
Palatka, FL 32177



STATEMENT OF ACCOUNT

Page: 1 of 4
Statement Period: Aug 14 2024-Sep 13 2024
Cust Ref #: 
Primary Account #: 

LINDA G MCCLARNEY
JAMES G MCCLARNEY
JONATHAN C GRIFFITH

EXHIBIT E (1)

Beginning Balance	38,730.04	Average Collected Balance	39,000.67
Electronic Deposits	1,476.79	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Checks Paid	400.00	Annual Percentage Yield Earned	0.00%
Electronic Payments	571.54	Days in Period	31
Ending Balance	39,235.29		

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

Electronic Deposits

[illegible]

No Checks 1

*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT
------	------------	--------

Subtotal:

Electronic Payments

[illegible]

Subtotal:

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



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E

STATEMENT OF ACCOUNT



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get in to paperless
statements.

WATTLES OFFICE SUPPLY INC
PO BOX 67
EAST PALATKA FL 32131

Page: 1 of 4
Statement Period: Aug 01 2024-Aug 31 2024
Cust Ref #: [REDACTED]
Primary Account #: [REDACTED]

TD Business Convenience Plus

WATTLES OFFICE SUPPLY INC

EXHIBIT E (2)

ACCOUNT SUMMARY

Beginning Balance	21,970.33	Average Collected Balance	21,198.02
Deposits	1,123.00	Interest Earned This Period	0.00
Checks Paid	1,659.84	Interest Paid Year-to-Date	0.00
Electronic Payments	1,695.75	Annual Percentage Yield Earned	0.00%
Ending Balance	19,737.74	Days in Period	31

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
[REDACTED]	[REDACTED]	[REDACTED]
Subtotal:		[REDACTED]

Checks Paid No Checks 6 *Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Subtotal:					[REDACTED]

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
Subtotal:		[REDACTED]

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

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CURRENT TAXABLE VALUE OF PROPERTY

Real Estate Details

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PROPERTY DETAIL						
OLYMPIC TRUST ADRIANE HIBBERT TRUSTEE 15821 VENTURA BLVD #270 ENCINO, CA 91436 REAL ESTATE PROPERTY ID #: 42-10-27-6850-0110-0032 TAX YEAR: 2023 ▼						
PROPERTY ADDRESS: 214 ST JOHNS AV PALATKA						
STATUS: Paid						
LEGAL DESCRIPTION:						
DICK'S MAP OF PALATKA MB2 P46, BLK 11 PT OF LOT 4 OR281 P80						
PRIOR YEARS DUE:						
Market Value:						75,700
Assessed Value:						75,700
EXEMPTIONS:						
EI CORRECTION:						
AD VALOREM TAX:						
Taxing Authority	Assessed Value	Exemptions	Taxable Value	Millage Rate	Taxes Levied	
PUTNAM COUNTY GENERAL FUND	75,700.00	0.00	75,700.00	8.8441	669.50	
SCHOOL LOCAL REQUIRED EFFORT	75,700.00	0.00	75,700.00	3.1150	235.81	
SCHOOL DISTRICT DISCRETIONARY	75,700.00	0.00	75,700.00	0.7480	56.62	
SCHOOL DISTRICT CAPITAL OUTLAY	75,700.00	0.00	75,700.00	1.5000	113.55	
VOTED DISTRICT SCHOOL DEBT	75,700.00	0.00	75,700.00	0.8670	65.63	
ST. JOHNS RIVER WATER MGMT	75,700.00	0.00	75,700.00	0.1793	13.57	
CITY OF PALATKA	75,700.00	0.00	75,700.00	6.4000	484.48	
TOTAL AD VALOREM TAX:						21.653400
						\$1,639.16
NON AD VALOREM TAX:						
Code	Fund					Amount
PAFT	PALATKA FIRE PROTECTION					244.91
TOTAL NON-AD VALOREM TAX:						244.91
GROSS TAX:						\$1,884.07
TOTAL:						\$1,884.07
PAYMENTS:						
Posted	Receipt	Paid By	Amount	Action		
11/21/2023	Q11212023P004202	OLYMPIC TRUST	1,808.71	receipt (editPayment2.action? action=receipt&masterPaymentId=3141678) summary (editPayment2.action? action=receiptSummary&masterPaymentId=3141678)		

SUPPORTING MATERIALS

EXHIBIT A

Contract For Sale and Purchase

PARTIES: Olympic Trust

DATE: September 14, 2024

("Seller"), agrees

to sell and Jonathan Griffith or Assigns

("Buyer") agrees

to buy the Real Property and Personal Property described below under the following terms and conditions, which shall include the standards for real estate transactions included within this Contract.

1. DESCRIPTION

Legal description of Real Property located in Putnam County, Florida:

DICK'S MAP OF PALATKA MBZ P46, BLK 11 PT OF LOT 4 OR281 P80

Street address: 214 St. Johns Avenue (42-10-27-6850-0110-0032)

City: Palatka

Zip code: 32177

Personal Property includes but is not limited to the following installed and built-in items: all appliances and equipment, heating and air-conditioning units, ceiling fans, light fixtures, dishwashers, ranges, refrigerators, mail boxes, security and fire detection equipment, satellite dish systems, garage door openers, window treatments and all other property owned by the Seller and attached to the above real property unless excluded below.

Other items of personal property included are: Uninstalled air handler and windows

The above real property and personal property are collectively, the "Property."

Items of personal property excluded are:

2. PURCHASE PRICE AND METHOD OF PAYMENT.

The purchase price to be paid by the Buyer (in U.S. Currency) at closing is: \$150,000

(a) Cash deposits are to be held in trust by Escrow Agent: Guaranty Title

1. Earnest money deposit in the amount of \$ 5,000

2. Additional escrow deposit to be made within days of Effective Date. \$

(b) Mortgage financing checked below and described under "Financing," below, and or in separate riders.

☐ Assumption of existing mortgage with approximate balance of \$

☐ New mortgage financing in the amount of \$

☐ Purchase money mortgage or note to seller in the amount of \$

(c) Buyer warrants that Buyer will at closing have additional cash or cashier's check(s) in the amount of \$ 145,000 to complete the purchase.

3. TIME FOR ACCEPTANCE OF OFFER AND COUNTEROFFERS

(a) This offer will be withdrawn, and at Buyer's option, deposits will be returned if this offer is not accepted and signed by all parties; or fact of acceptance communicated in writing between the parties on or before **September 27, 2024**.

27(b) The "Effective Date" or date of Contract shall be the date when the last of either the Buyer or Seller signs or initials this offer or the final counteroffer. The above "Effective Date" shall be the date of acceptance of this offer or counteroffer unless specified otherwise in this Contract.

4. FINANCING

The portion of the Purchase Price not payable in cash will be paid as follows (Check applicable boxes below)

☒ (a) This is an all cash transaction with no contingency for mortgage loan financing.

☐ (b) THIRD PARTY FINANCING: This Contract is contingent on Buyer's ability to obtain approval of a loan within days after the Effective Date for (Check only one box):

☐ a fixed ☐ an adjustable ☐ a fixed or adjustable

rate loan, in the total amount of \$

at an initial interest rate no higher than %, with discount, points and origination fees no more than % of the total loan amount, and for a term of years. Buyer will apply for a loan within 5 days after the Effective Date and use all reasonable diligence to get approval. If Buyer fails to get the above loan approval before the closing date, either Buyer or Seller may cancel this Contract by written notice, and all deposit shall be returned to the Buyer.

☐ (c) ASSUMPTION OF EXISTING MORTGAGE LOAN (see rider for terms); or

☐ (d) SELLER FINANCING: A promissory note from Buyer to Seller for \$, bearing % interest and containing the terms and conditions described in attached rider and standard #2.

5. TITLE EVIDENCE:

At least five days before Closing Date: (Check only one of the following three boxes)

☒ (a) Seller at Seller's expense shall deliver to Buyer title insurance commitment with legible copies of exceptions, or

☐ (b) Seller at Seller's expense shall deliver to Buyer other acceptable evidence of title.

☐ (c) Buyer at Buyer's expense shall secure a title insurance commitment.

At closing Seller shall deliver to Buyer or Buyer's attorney an owner's policy of title insurance (see Standard #1 for terms).

6. CLOSING DATE:

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Buyer's initials

Seller's initials

Page 1 of 7

The closing of this sale will be on or before **October 4, 2024** ("Closing"), unless changed by other parts of this Contract. Buyer may delay closing if Buyer is unable to secure Flood, Hazard, Wind, or Homeowner's insurance at a reasonable rate due to weather conditions. Buyer may delay closing no more than 5 days after such insurance becomes available

7. RESTRICTIONS, EASEMENTS, LIMITATIONS:

Seller shall provide marketable title subject only to: (1) Zoning, restrictions and requirements imposed by government authority, (2) Restrictions and controls appearing on the plat or common to the subdivision, (3) Public utility easements of record, provided said easements are located no more than 10 feet in width from the front or rear lines of the Property, and not more than 7 1/2 feet in width from the sides of the Property, (4) Taxes for year of closing, assumed mortgages, and purchase money mortgages, if any (see riders), and (5) Other: ; provided that no violation exists at Closing that prevent use of the Property for commercial purposes.

8. OCCUPANCY:

Seller warrants that at the time of Closing, or on granting of possession if at a time other than at Closing, the property will be in substantially the same condition it was on the Effective Date of this Contract with the exception of ordinary wear and tear. If Seller or tenant will occupy property after closing the full terms of the occupancy shall be described on an attached rider. If Buyer accepts occupancy prior to closing, Buyer assumes all risk of loss to property and shall be deemed to have accepted Property in its existing condition as of the time of taking occupancy.

9. RIDERS AND EXHIBITS, TYPEWRITTEN AND HANDWRITTEN PROVISIONS:

Attached riders and exhibits, plus typewritten and handwritten provisions are made a part of this Contract. If any such rider, exhibit, typewritten or handwritten provisions conflict with printed provisions, the rider, exhibit or typed or handwritten provision shall control.

10. ASSIGNABILITY:

Unless checked below, Buyer may not assign rights or liabilities under this Contract.

- ☐ Buyer may assign this Contract and thereby be released from further liability under its terms.
☒ Buyer may assign this Contract but shall not be release from liability under its terms.

11. DISCLOSURES:

Seller warrants that to be best of Seller's knowledge and belief, information contained in disclosure statements are accurate and complete as of the Effective Date of this Contract.

- (a) ☒ If checked, the Property is subject to a special assessment lien which is payable in installments that continue after Closing. CHECK ONLY ONE: ☐ Buyer ☒ Seller shall pay all amounts due after Closing.
(b) RADON GAS DISCLOSURE: "Radon Gas" is a naturally occurring radioactive gas that, when it has accumulated in a building in sufficient quantities, may present a health risk to persons who are exposed to it over time. Levels of radon that exceed federal and state guidelines have been found in buildings in Florida. Contact your county public health unit for additional information regarding radon and radon testing.
(c) Seller shall provide Buyer with a current copy of the Florida Building Energy-Efficiency Brochure.
(d) If any residential part of the Property was built prior to 1978 a Lead-Based Paint rider must be attached to this Contract.
(e) Seller ☒ is; ☐ is not a "Foreign Person" for the purposes of the Foreign Investment in Real Property Tax Act. If Seller is a Foreign Person, Buyer must take all steps to comply with that Act.

(f) CONDOMINIUM AND HOMEOWNER'S ASSOCIATION DISCLOSURE:

If the Property is a Condominium, or if Buyer will be required to become a member of a Homeowner's Association, Buyer should not sign this Contract until Buyer has received and read the Homeowner's Association Disclosure or all relevant Condominium documents.

12. REPAIR COSTS:

- (a) WOOD DESTROYING INSECTS: Seller shall pay up to 0 % (2% if left blank) of the purchase price for treatment of infestation of wood destroying insects and repairs of damage caused by such infestation.
(b) OTHER DEFECTS: Seller shall pay up to 0 % (3% if left blank) of the purchase price to repair defects in the Property reported in writing to Seller by Buyer or Buyer's inspector.

13. Buyers deposits as described in Paragraph 2(a) have been received by Escrow Agent:

(name)
(date)

14. The real estate brokers named below are the only brokers entitled to compensation in connection with this Contract:

Listing Broker: none
Phone Number:
Email:

FAX#:

Cooperating Broker: none
Phone Number:
Email:

FAX#:

15. STANDARDS:

The following Standards for real estate transactions are attached and are a part of this Contract. The paragraphs are listed alphabetically for easy reference (with FAR letters in parentheses).

- | | |
|--|---|
| 1. Attorney's Fees; Costs (r) | 13. Other Agreements (v) |
| 2. Closing Documents (j) | 14. Place of Closing (h) |
| 3. Closing Procedure (p) | 15. Prorations; Credits (i) |
| 4. Contract not recordable; Persons Bound, Notice; Facsimile (t) | |
| 5. Conveyance (u) | 16. Purchase Money Mortgage; Security Agreement (b) |
| 6. Escrow (q) | 17. Risk of Loss (o) |
| 7. Expenses (k) | 18. Special Assessment Liens (m) |
| 8. Failure of Performance (s) | 19. Survey (c) |
| 9. Ingress and Egress (e) | 20. Time (i) |
| 10. Inspection; Repair and Maintenance (n) | 21. Title Insurance (a) |
| 11. Leases (f) | 22. Warranty (w) |
| 12. Liens (g) | 23. Wood Destroying Insects (d) |

16. "AS-IS" SALE

(a) Buyer acknowledges that Buyer is purchasing the Property "AS-IS, WHERE IS, AND WITH ALL FAULTS" and in the condition existing as of the date of this Contract. Buyer has undertaken or shall undertake all such investigations of the Property as Buyer deems necessary or appropriate under the circumstances as to the status of the Property, and based upon same, Buyer is and will be relying strictly and solely upon such inspections and examinations and the advice and counsel of its own consultants, agents, legal counsel, and officers.

(b) Neither party to this Contract is relying on any statement or representation not expressly stated in this Contract. Buyer specifically confirms and acknowledges that in entering into this Contract, Buyer has not been induced by, and has not relied upon, whether express or implied, warranties, guaranties, promises, statements, inducements, representations, or information pertaining to the Property or its uses, the physical condition, environmental condition, state of title, income, expenses, or operation of the Property, or any other matter or thing with respect thereto, written or unwritten, whether made by Seller or any agent, employee, or other representative of Seller, or any broker or any other person representing (or purporting to represent) Seller, which are not expressly set forth in this Contract.

(c) The provisions of this Section 16 shall survive the Closing and shall not be deemed to have merged into any of the documents executed or delivered at the Closing.

17. Addresses of Buyer and Seller for the purpose of serving notices under this Contract.

BUYER: Street Address		308 Silver Lake Rd	
City:	Palatka	State:	FL
Phone:	386 972 8455	email:	jonathan c griffith@yahoo.com
SELLER: Street Address			
City:		State:	
Phone:		email:	

17. RIDERS AND SPECIAL CLAUSE(S):

The following checked items are attached and are a part of this Contract.

- | | |
|--|---|
| ☐ Condominium | ☐ VA/FHA |
| ☐ Homeowner's Association | ☐ Lead-Based Paint |
| ☐ Coastal Construction Control Line | ☐ Insulation |
| ☐ "AS IS" | ☐ Other: |

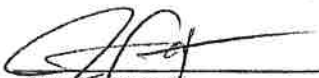
Special Clauses: None

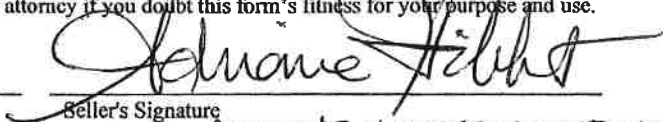
Please read carefully.

This document is intended as a legally binding Contract so

Please seek the advice of an attorney if there is any part not fully understood.

AUDRIE.COM makes no representation or warranty, expressed or implied, with respect to the appropriateness of this form for an intended use and purpose. Consult your attorney if you doubt this form's fitness for your purpose and use.


Buyer's Signature
Print Name: Jonathan Griffith


Seller's Signature
Print Name: ADRIANE HIBBERT AS TRUSTEE
OF THE OLYMPIC TRUST

Buyer's Signature
Print Name: _____

Seller's Signature
Print Name: _____

EFFECTIVE DATE:

As described in paragraph 3(b) this Offer or Counteroffer is hereby accepted at _____ o'clock AM/PM on the _____ day of _____, 20____

STANDARDS FOR REAL ESTATE TRANSACTIONS

1. ATTORNEY'S FEES; COSTS:

In any action or proceeding between Buyer, Seller and or licensed broker acting in relationships authorized by state law, based, in whole or in part, on the performance or non-performance of the terms and conditions of this Contract, including but not limited to: breach, enforcement, or interpretation, the prevailing party in such proceeding, shall be entitled to recover reasonable attorney's fees, costs and expenses from the other party as determined by the court or arbitrator.

2. CLOSING DOCUMENTS:

Buyer and Seller shall execute and deliver certifications, affidavits, and statements as are required at Closing. For the Seller this shall include but is not limited to assignments of leases, the bill of sale, certificate of title, construction lien affidavit, and the deed. The Buyer shall deliver mortgage, mortgage note, security agreement, financing and financial statements.

3. CLOSING PROCEDURE:

The deed for the Property shall be recorded when all funds, including but not limited to Buyer's deposits, mortgage loans, Seller's expenses, escrow, title and attorney fees, have been cleared. If the title agent insures adverse matters as per state law, the following escrow and Closing procedures shall be waived. Unless waived the following procedures shall apply:

- (a) Closing proceeds shall be held in escrow by the Closing Agent for no more than 5 days after Closing;
- (b) If Seller's title is unmarketable, Buyer shall notify the Seller of the defect in the title within the 5 day period and Seller shall have 30 days from receipt of Buyer's notification to correct the defect.
- (c) If Seller fails to cure the defect within the 30 days, all deposits and closing funds shall be returned to Buyer within 5 days of Buyer's written demand. Simultaneous with such refund, Buyer shall return the Personal Property, vacate the Real Property and convey the Property back to Seller by warranty deed and bill of sale.
- (d) If Buyer fails to demand refund in a timely manner, Buyer takes title "AS IS" and waives all rights against Seller except for warranties included in the bill of sale or deed.

4. CONTRACT NOT RECORDABLE; PERSONS BOUND; NOTICE; FACSIMILE & EMAIL:

- (a) This Contract shall not be recorded in any public place nor any notice of it publicly displayed.
- (b) The Contract legally obligate and result to the benefit of Buyer, Seller and their successors.
- (c) All references to gender shall include both male and female.
- (d) Notices received or given by attorney or broker representing Buyer or Seller shall be the same as notices received or given by Buyer or Seller.
- (d) All notices must be in writing and be delivered in person, by the U.S. Post Office, or by facsimile. Notices may be delivered by email if Buyer, Seller, and listing Broker place their initials below:

Accept email notice:  Buyer;  Seller; _____ Listing Broker

5. CONVEYANCE:

Seller warrants that, at time of Closing, Seller will convey good and marketable title to the Real Property by general warranty, trustee's, personal representative's or guardian's deed, as appropriate to the Seller's status, subject only to: (a) zoning; (b) general utility, sewer, and drainage easements of record on the Effective Date on which the improvements do not encroach; (c) subdivision and / or condominium declarations, covenants, restrictions, and easements of record on the Effective Date; (d) leases and other encumbrances specified in this Contract; and (e) those otherwise accepted by Buyer. Personal Property shall be transferred by a bill of sale without warranty of title and subject only to restrictions contained in this Contract.

6. ESCROW:

The Escrow Agent ("Agent") shall promptly deposit all funds received, hold them in escrow, and subject to clearance, disburse them as follows: (a) On failure of the parties to reach agreement by accepting and signing an offer or counteroffer; (b) At Closing; (c) On written agreement signed by all parties having an interest in the funds; (d) On order of a court or arbitrator having jurisdiction over disputes involving the funds. If parties are in dispute and Agent is in doubt as to Agent's duties under this Contract, Agent may deposit all funds with the clerk of the court having jurisdiction over the dispute. After notifying all parties to the dispute of such action, Agent's liabilities shall terminate except for accounting for funds previously disbursed from escrow. If Agent is made a party to suit between Buyer and Seller, or if Agent interpleads the funds in escrow, Agent is entitled to recover reasonable attorney's fees and court costs from funds held in escrow. Fees and costs so recovered shall be charged as court costs to the non-prevailing party. If Agent is a licensed real estate broker, Agent shall comply with all relevant state laws regarding brokers and escrow. Agent shall not be liable for improperly disbursing funds to Buyer or Seller unless due to willful breach of this Contract, or gross negligence.

7. EXPENSES:

The Buyer shall pay for documentary stamps and taxes on purchase money mortgages and/or any assumed mortgages. If Seller provides mortgage financing, Buyer shall pay for title insurance commitment and recording of purchase money mortgage to Seller, plus related fees for recording deed and providing financial statements. The Seller shall pay for recording corrective instruments as well as documentary stamps on the deed. Charges for title evidence, title examination, preparation of closing statement and related closing fees, shall be paid by the party responsible for furnishing the title evidence as agreed by Buyer and Seller and stated in this Contract.

8. FAILURE OF PERFORMANCE:

If Buyer fails to comply with the terms of this Contract, Buyer will be in breach, and Seller may (a) enforce specific performance, or (b) terminate this Contract and receive the earnest money and other deposits paid by Buyer as liquidated damages, thereby releasing both parties from this Contract. Seller's failure to make Seller's title marketable, after diligent effort, shall not be a breach of this Contract. If Seller fails to comply with any other part of this Contract, Seller will be in breach, and Buyer may (a) seek specific performance, or elect to receive the return of all deposit made by Buyer, without waiving any rights to seek damages resulting from Seller's failure to perform the terms of this Contract.

9. INTENTIONALLY DELETED

10. INSPECTIONS, REPAIR AND MAINTENANCE:

Buyer at Buyer's expense may inspect or hire a licensed home inspector or state licensed contractor to inspect the Property and provide Seller with a written list of defects within 5 days of the Effective Date of this Contract and prior to Buyer taking possession. Buyer's failure to report defects in a timely manner shall be the same as Buyer waiving the right to force Seller to repair unreported defects. Seller shall spend up to the "Maximum Repair Cost" specified in paragraph 12 of this Contract to correct defects listed by Buyer if such corrections are required to prevent leaks, correct water or structural damage to roof, ceilings, walls, floors or foundation, or to bring above listed machinery and systems into Working Condition. Seller is not required to repair cosmetic imperfections such as chips, cracks, dents and scrapes that do not affect the ability of the item to perform the function it was designed to perform. If the cost of correcting the listed defects exceeds the "Maximum Repair Cost" Buyer or Seller may elect to pay the excess, or Buyer or Seller may terminate this Contract. Seller shall provide full access to Property to allow Buyer and Buyer's inspectors to confirm that each item of Personal Property is present, that listed defects to the Real Property have been corrected, that all appliances, machinery and system are in Working Condition, and that except for normal wear and tear, the Property is in the same condition as at the Effective Date of this Contract.

11. LEASES:

Not less than 10 days before Closing, Seller shall provide Buyer with copies of current leases and estoppel letters from each tenant delineating the remaining term of the tenant's occupancy, rental rates and any advanced rental payments and/or security deposits. If Seller is unable to obtain letters from each tenant, Seller shall provide the same information by means of an affidavit which Buyer may confirm by contacting the tenants. If the terms of the leases differ materially from representation in Seller's affidavit, Buyer may terminate this Contract by written notice to Seller at least 5 days prior to the Closing. At Closing, Seller shall deliver and assign all original leases to Buyer. Seller may not negotiate new leases that extend beyond the Closing date without written notification to Buyer.

12. LIENS:

If the Real Property has been repaired or improved within 90 days prior to Closing, Seller shall, at Closing, provide Buyer with waivers of construction liens from each contractor and supplier as well as proof of payment for such work that could serve as a basis for construction liens. Seller shall also provide an affidavit stating that there are no claims of lien or potential lienors known to Seller for the time prior to the above 90 days.

13. OTHER AGREEMENTS:

This Contract and attached riders constitute the final and entire agreement between Buyer and Seller. No prior or present contract regarding the Property shall be binding on Buyer and Seller unless those contracts are made a part of this Contract. No binding changes shall be made to this Contract unless made in writing and signed by Buyer and Seller.

14. PLACE OF CLOSING:

Closing shall be occur through escrow at the office of the Closing Attorney or other closing agent designated by the primary mortgage lender, by the Seller, or by the party paying for title insurance.

15. PRORATIONS; CREDITS:

Property taxes, insurance, interest, homeowner's association and/or condominium fees, utility fees, rents and other income and expenses from the Property shall be prorated through the day before Closing, or occupancy, if occupancy occurs before Closing, and cash at Closing shall be increased or decreased as may be required by this proration. Advance rent and security deposits shall be credited to Buyer, and escrow deposits held by mortgagee shall be credited to Seller. Taxes shall be prorated based on tax rates for the current year with allowance made for maximum allowable exemptions. If property taxes for the current year are not fixed and current year's assessment is available, taxes will be prorated based on property tax rates for the prior year and the current assessment. Taxes shall be prorated on prior year's tax if current year's assessment is not available. If on January 1st of the year of Closing, there are completed improvements on the Real Property that were not in existence on January 1st of the prior year, taxes shall be prorated based on property tax rates for the prior year and at an equitable valuation to be agreed on between the parties; failing which, request shall be made to the County Property Appraiser for an informal assessment. On receipt of an actual tax bill, either Buyer or Seller may request a readjustment of tax proration based on an estimate, if a statement to that effect is signed at Closing.

16. PURCHASE MONEY MORTGAGE; SECURITY AGREEMENT TO SELLER:

If Seller provides a purchase money mortgage loan, the mortgage note to Seller shall:

- (a) Allow for a 30 day grace period in the event of default on a 1st mortgage and a 15 day grace period in the event of default on a 2nd mortgage;
- (b) Provide for prepayment without penalty;
- (c) Permit accelerated payments if the Real Property is transferred;
- (d) Require prior liens and encumbrances to be kept in good standings;
- (e) Require Buyer to maintain "extended coverage" insurance policies covering all improvements located on the Real Property against fire and all perils, in an amount equal to their highest insurable value. Seller may only require clauses and coverage generally used in mortgage notes and security agreements by state or national banks and other mortgage lending institutions located in the county where the Real Property is located. At Seller's option Personal Property and leases being conveyed or assigned will be subject to the lien of a security agreement evidenced by certificates of title or recorded financing statement. If a balloon mortgage, the final payment will exceed the periodic payments.

17. RISK OF LOSS

If any part of the Property is damaged or destroyed by fire or other casualty after the Effective Date of this Contract, Seller shall restore the Property to its previous condition as soon as reasonably possible if the cost of restoration is not greater than 3% of the assessed value of the Property so damaged. If restoration is not completed prior to Closing day, the Closing shall proceed with the remaining cost of restoration placed in escrow. If the cost of restoration is greater than 3% of the assessed value of the Property so

damaged, Buyer may (a) terminate this Contract and receive a refund of all deposited funds or (b) accept the Property as is, along with the insurance payments for such damage actually received by Seller.

18. SPECIAL ASSESSMENT LIENS:

Seller shall pay ratified and confirmed special assessment liens by public bodies as of Closing except as specified under "Assignability" in paragraph 10. Buyer shall assume responsibility for pending liens by public bodies as of Closing unless otherwise specified in paragraph 10. Pending liens shall be considered ratified if the improvement has been substantially completed as of Effective date and Seller shall, at Closing, be charged an amount equal to the last estimate or assessment for the improvement by the public body.

19. SURVEY:

Within the time allowed to examine title, Buyer, at Buyer's expense, may have the Real Property surveyed by a state certified surveyor. If such survey finds encroachments on the Real Property or that improvements encroach on easements, lands of others, setback lines, or violate legal restrictions, or applicable government regulations, these shall constitute a title defect.

20. TIME:

Time is of the essence in this Contract. Saturdays, Sundays and state or national legal holidays shall be excluded when computing time periods of less than six days. Time periods that end on a Saturday, Sunday, or legal holiday shall, for the purposes of this Contract, extend to 5 p.m. of the next business day.

21. TITLE INSURANCE:

As referenced in paragraph 5 of this Contract, the title insurance Commitment shall be issued by a title insurer, licensed by the state of Florida, which agrees to issue an owner's policy of title insurance to the Buyer in the amount of the purchase price, insuring Buyer's marketable title to the Real Property, subject only to restrictions, easements and limitations listed in paragraph 7 of this Contract and those to be removed by Seller before Closing. Buyer shall have 5 days from date of receiving the Title Commitment to examine it and notify the Seller in writing of any defect that makes the title unmarketable under state law and Title Standards adopted by the Florida Bar. If Seller fails to remove the defects within 30 days from receipt of notice, Buyer shall within 5 days after expiration of the 30 day period, deliver written notice to Seller to: (1) request a refund of all deposits paid by Buyer; or (2) extend the time for Seller to remove the defects. If Buyer fails to so notify Seller of defects, Buyer shall be deemed to have accepted the title as presented. If title is found to be unmarketable under state law, Seller shall make diligent effort to correct such defects within a reasonable time. If Seller fails to correct defects, Buyer may (a) waive the defects, or (b) get a refund of all deposits, thereby releasing Buyer and Seller from all obligations of this Contract. Buyer may postpone the Closing date to give Buyer up to five days to examine the title commitment if Seller delivers the title commitment less than five days prior to the planned Closing date.

22. INTENTIONALLY DELETED.

23. WOOD DESTROYING ORGANISMS:

The term "Wood Destroying Organisms" shall include termites and similar pests required to be reported under the Florida Pest Control Act. At least ten days before Closing, Buyer at Buyer's expense (Seller's expense if VA financed) shall have the right to obtain a written report from a Florida certified Pest Control Operator that, based on careful visual inspection, there is no evidence of current infestation by wood-destroying organisms and that damage due to previous infestations has been repaired. If either current infestation or damage from prior infestations are found, Buyer shall get an estimate of the cost of removing infestation and repairing damage, and Seller shall pay such costs up to a maximum of 3% of the purchase price or other maximum specified under "Maximum Repair Costs" in paragraph 12 of this Contract. If the estimated cost of repair and removal is greater than Seller is required to pay, and if Seller refuses to pay more than required, Buyer may (a) terminate this Contract and receive a refund of all deposits made, or (b) elect to proceed with Closing and accept from Seller 3% of the purchase price or other maximum specified under "Maximum Repair Costs" in paragraph 12 of this Contract.

APPLICATION



Building Improvement Grant Cost Share Program

ITB 2024-09

The City of Palatka Community Redevelopment Agency (hereinafter referred to as “the CRA”) hereby solicit applications for the Building Improvement Grant Cost Share Program for projects located within the City of Palatka Community Redevelopment Agency Areas. The Program is intended to encourage the redevelopment of blighted residential and commercial properties by assisting those who are attempting to improve properties which are most in need of rehabilitation or remodeling; do not necessarily depend upon grant funds to move forward; and which have a greater probability of successful completion. To be eligible for consideration projects must be located in a City of Palatka Community Redevelopment Agency Tax Increment District and advance the goals outlined in the CRA plan.

The program shall be publicly advertised and accepted by posted deadlines in two cycles. The CRA reserves the right to apportion funds between the two cycles as it sees fit. Applications, if deemed complete and eligible, are evaluated and ranked based upon competitive criteria and will be forwarded to the CRA board for funding consideration. Awards are subject to the availability of funds within the specific Tax Increment District Fund (i.e. South, North and Central) where the project resides. The CRA reserves the right to request additional information and advertise properties receiving incentives.

Applicants interested in participating in the program must submit a completed and signed application along with supporting documentation to in a sealed envelope to:

**City of Palatka Community Redevelopment Agency
Building Improvement Cost Share
Attention: Sunni Krantz, City Clerk 201 North Second Street Palatka, FL 32177**

Program documents and applications can be downloaded from the City of Palatka website at <https://palatka-fl.gov/bids.aspx> or copies may be requested at City Hall, 201 N. 2nd Street, during normal business hours. All questions must be submitted in writing to Jayde Baggs at jbaggs@palatka-fl.gov. Questions will be answered in the form of an addendum posted on the City of Palatka website.

Application Cycle

Advertisement Date:	May 22, 2024
Applications Available:	https://palatka-fl.gov/bids.aspx
Deadline for Questions:	September 2, 2024
Application Deadline:	September 23, 2024 at 2 p.m.

Submittals will be opened as soon as possible after the submission deadline.

Approved: February 24, 2022

**Building Improvement Grant
Cost Share Program**



Building Improvement Grant Cost Share Program

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To obtain additional information please view the City of Palatka website at www.palatka-fl.gov or contact Jayde Baggs at jbaggs@palatka-fl.gov.

**Building Improvement Grant
Cost Share Program**

I. Program Description

The Building Improvement Grant Cost Share Program is intended to encourage the redevelopment of blighted residential and commercial properties by assisting those who are attempting to improve properties which are most in need of rehabilitation or remodeling; do not necessarily depend upon grant funds to move forward; and which have a greater probability of successful completion. The owner will have ten (10) days from notification of award to execute the grant agreement and up to one (1) year from the date of execution of the grant agreement to complete the work. The grant program is only applicable to new work and is not retroactive. Work completed prior to grant award on the property may not be considered as match or for grant funding.

The following covenants will define the use of Tax Increment Funds in a reimbursement method. Cost share funds shall be reimbursed up to fifty percent (50%) of the total project cost to a maximum of twenty-five thousand dollars (\$25,000). Approved projects will receive reimbursement at one hundred percent (100%) completion of the project scope. Funds will be disbursed by a check payable to the applicant after the following:

- Submission of all receipts and required documentation to the Project Manager, including:
 - contractor invoicing and evidence of payment of funds;
 - release of lien letters from contractors and suppliers;
 - applicant must honor contractual obligations to contractor; hold harmless agreements must be executed; and
 - confirmation that the property is assessed and subject to ad valorem taxation.
- Certification of completion by the Chief Building Official and/or closed permit reports to sufficiently document the work has been completed in accordance with all applicable codes.
- Verification that any additional criteria added by contract has been completed as proposed in a satisfactory and professional manner.
- Certification of completion of grant project by the Project Manager and submission to the Palatka City Finance Director.
- Issuance of a Certificate of Occupancy, if applicable
- Proof of applicable and appropriate insurance of the renovated property

Upon approval of a grant, the applicant and any affected contractor will be required to sign a Grant Agreement and a Release and Hold Harmless Agreement with the City of Palatka Community Redevelopment Agency, as permitted by the laws of the State of Florida. Grant funds are considered taxable income and recipients have a reporting obligation to the Internal Revenue Service. Applicants are encouraged to consult with a tax professional on the tax implications of receiving an award prior to making an application. Grant funds can only be used towards building improvements and may not be used for administration expenses.

**Building Improvement Grant
Cost Share Program**

Application Cycle

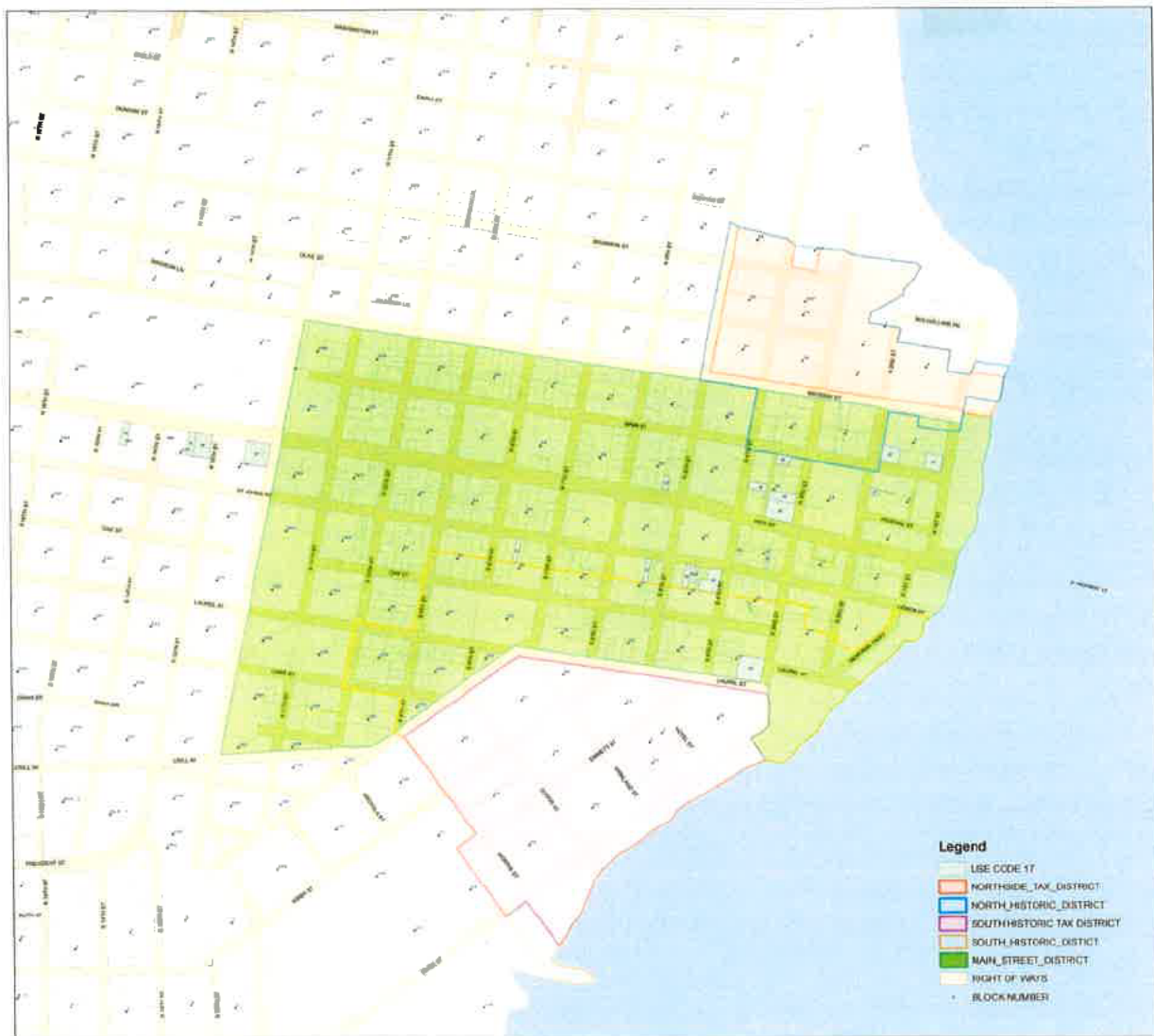
The CRA shall only accept and review sealed applications during an advertised cycle beginning 30 days prior to and up to each application deadline. Applications received prior or after the herein stated deadlines will be returned to the applicant.

II. Eligibility

To be eligible for consideration projects must be located in a Tax Increment District; advance the goals outlined in the CRA plan and meet other minimum eligibility criteria. For a project to be eligible it must:

- require extensive repairs to either obtain a Certificate of Occupancy, address code violations, construction, demolition, and/or address visual blight (land clearing is not an eligible grant expense);
- be located within a Tax Increment district;
- be the subject of a complete application;
- parcel ID has not received tax increment funding in the past ten (10) years per the past incentive award date;
- receive a minimum score of 70 or greater; and
- be taxable property (non-taxable property proposed to be placed on the tax roll as a result of the project shall be eligible for funds).

**Building Improvement Grant
Cost Share Program**



Putnam County, Florida
Tim Parker - Property Appraiser
10000 Highway 19, Suite 100
Palatka, FL 32909
Phone: 888-322-7272
Fax: 888-322-7273
www.putnamcountyfla.gov

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

III. Application Process

- a. Applicants interested in participating in the program must submit a completed and signed application along with supporting documentation to in a sealed envelope to:

City of Palatka Community Redevelopment Agency
Attention: City Clerk
201 North Second Street
Palatka, FL 32177

Submittals will be opened as soon as possible after the submission deadline.

- b. Applications must include:

**Building Improvement Grant
Cost Share Program**

- contact information (i.e. primary contact, phone number, email, mailing address);
 - proof of ownership, option to purchase or agent authorization;
 - project description including: scope of work, construction estimate, schedule by trade and design plans (as needed);
 - rendering of any exterior work or changes included in the scope of work.
 - proof of financial ability to fund the applicant's portion of the project;
 - current taxable value per Putnam County Property Appraiser and estimated taxable value at project completion;
 - acknowledgement applicant has read and understands grant requirements;
 - verification of matching funds (i.e. loan approval, demonstrated savings, etc.); and
 - additional information as requested.
- c. Applications will be reviewed for completeness and eligibility and submitted to the Tax Increment District Advisory Committee for evaluation. Applications deemed to be incomplete, or ineligible will not be considered. Applications submitted during the designated application period shall expire upon the ending of the fiscal year.

Appeals must be filed with the City of Palatka City Clerk at 201 North Second Street, Palatka, FL 32177 and will be considered at the next regularly scheduled meeting.

In the event the recipient transfers, sells, conveys, or in any other manner divests itself of ownership of the property which is the subject of the Grant within three (3) years following the completion of the repairs/renovations which are funded by the Grant, the entire amount of the Grant funds shall be repaid to the City. This obligation of repayment shall be one which runs with the land and shall be evidenced by a recorded instrument which shall be satisfied upon repayment of the Grant or upon expiration of the three (3) year look-back period. For purposes of this term, "completion" shall be defined as that date when a certificate of occupancy is issued or when all required building permits obtained in association with the repairs/renovations have been "finalized".

IV. Selection and Evaluation Criteria

The CRA board shall appoint a committee of citizens and business owners to review and rank applications for recommendation to the CRA. The evaluation will occur in accordance with the evaluation criteria as soon as practical at a time and place to be determined but not more than 30 days after the deadline. The criteria that the CRA shall use in evaluating proposals include, but are not limited to;

Criteria	Points
Project Quality: Quality of the proposed improvements (i.e. material, design, and construction method) and adherence to historic standards. Those projects with approved Certificate of Appropriateness, and all applicable building permits will receive priority.	25
Project Feasibility: The level of detail and accurateness of the project scope of work, budget and plans.	25

Acknowledgement applicant has read and understands grant requirements

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


Signature

September 21st 2024

Date

Anne McNamara

Printed Name

Ms

Title

anne@moxiemoves.us

Email

415 316 4419

Phone

912 ST JOHNS AV PALATKA FL 32177

Project 911 Address

42-10-27-6850-0670-0031

Project Parcel(s)

PROJECT DESCRIPTION

PROJECT DESCRIPTION INCLUDING SCOPE OF WORK, CONSTRUCTION ESTIMATE, SCHEDULE BY TRADE, AND DESIGN PLANS (AS NEEDED)

PROJECT DESCRIPTION

Creating



3 one bed residential apartments



1 retail space

Involving A Full Remodel:

Full strip out

Entire roof replaced

New AC throughout

New wiring

New plumbing

New shop front

Replacement of cocina with new stucco

Retention of the “Peace Sign”

The scope of work will include modifications to the existing facades, including a combination of new materials and keeping some of the existing tile elements and features. The modifications will include new signage on the front street front facade. The existing mural will remain and be protected throughout construction as it is part of the city's historical character.

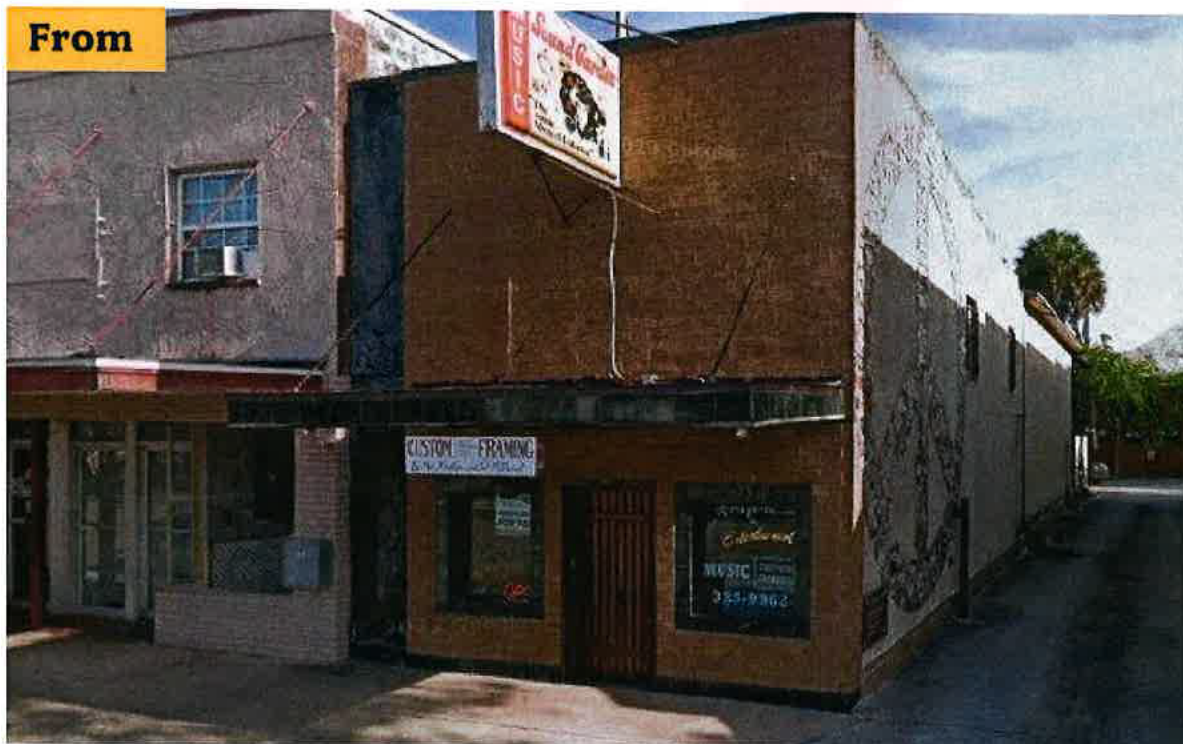
The scope of work on the interior will include the design and construction of the residential and commercial combination, as noted above. All features and spaces will meet all local applicable codes. They will provide finishes and materials comparable with other new apartments and retails in the neighboring area.

VISION

Transform 912 St Johns from an **UNDERINVESTED, UNDERUSED BUILDING TO A THRIVING CENTER** that will help to continue the revitalization efforts of the City of Palatka, Florida.

3 x 1 bed apartments
1 x retail space

Front Elevation



To



Apartment



From



To

8 912 St Johns Avenue, Palatka

Ground Floor Co Retail Space



For illustrative purposes only

Palatka Makers

The vision for the retail space

Palatka currently lacks sufficient retail options, resulting in low foot traffic on St. Johns Avenue. Our vision is to revitalize the area by increasing footfall with a well-curated space that operates seven days a week.



Branded under "Palatka Makers," this initiative will focus on supporting local businesses, fostering a vibrant shopping experience for the community. We are in discussions with several potential tenants and are committed to bringing together a diverse range of local artisans and retailers to create a cohesive, dynamic retail destination.



The vision for the residential space

In addition to the retail component, we are developing modern one-bedroom apartments designed to attract young professionals. These residential spaces will offer a blend of convenience, style, and comfort, suited to the needs of today's workforce. With close proximity to local amenities and the revitalized retail district, these apartments will provide a vibrant, community-centered living experience, contributing to the overall growth and appeal of Palatka.



CONSTRUCTION ESTIMATE

Estimate \$196,700

We are still in the process of gathering quotes. We have invited three GCs to submit bids

David Church, Palatka facebook.com/p/David-Church-Construction-100063675274695/

Brian Soulby, Jacksonville skylineconstruction-inc.com/

Hanrahan Design and Construction INC, St Augustine

Construction Estimates			
Stage	Estimate	Confirmed price	Contractor
Design	\$12,000	\$12,000	Island Design LLC islandsarchitectureanddesign.com/
Permits	\$700		
Roof	\$18,000	\$18,000	Certified Roofing LLC certifiedroofingsolutionsllc.com/
Demolition	\$4,000	Out to contract	Out to contract
Wiring	\$10,000	Out to contract	
HVAC	\$15,000	Out to contract	
Bathroom x 4	\$16,000	Out to contract	
Kitchen x 3	\$12,000	Out to contract	
Plumbing	\$12,000	Out to contract	
Internal walls, drylining and timber	\$20,000	Out to contract	
Doors	\$3,000	Out to contract	
Cocina removal	\$10,000	Out to contract	
window replacement/creation	\$20,000	Out to contract	
Floors	\$6,000	Out to contract	
Fireproofing	\$1,000	Out to contract	
Insulation	\$1,000	Out to contract	
Shop front, facade and shutter	\$16,000	Out to contract	
External stucco	\$20,000	Out to contract	
Contingencies	\$19,470	Out to contract	
Total	\$196,700		

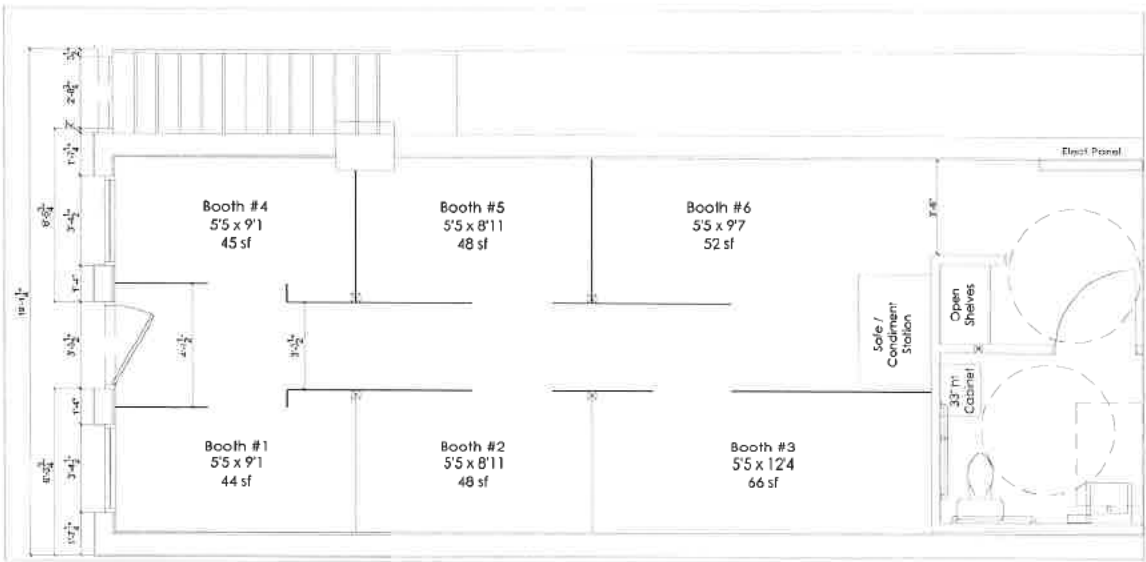
Schedule

Start	Finish	Activity
		● Roof Permit
12 Oct	30 Oct	● Roof
	18 Oct	● Award GC Contract
		● Permits Pulled
		● Demo
		● Window opening and fitting
		● Stucco Removal and replacement
		● Wiring
		● Plumbing
		● Internal Walls, Drylining, doors and Timber Framing, fireproofing and insulation
		● HVAC
		● Floors
		● Bathroom x 4
		● Kitchen x 3
		● Shop front, facade and shutter
		● Certificate of Occupancy 12-14 weeks from GC Award

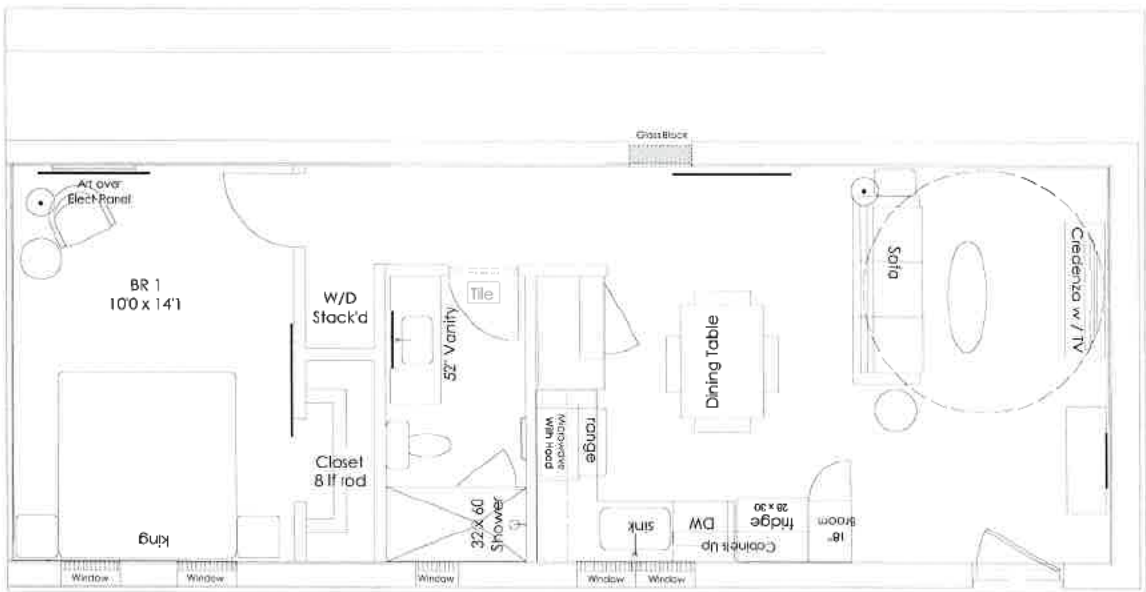
12 week construction program

Design Plans

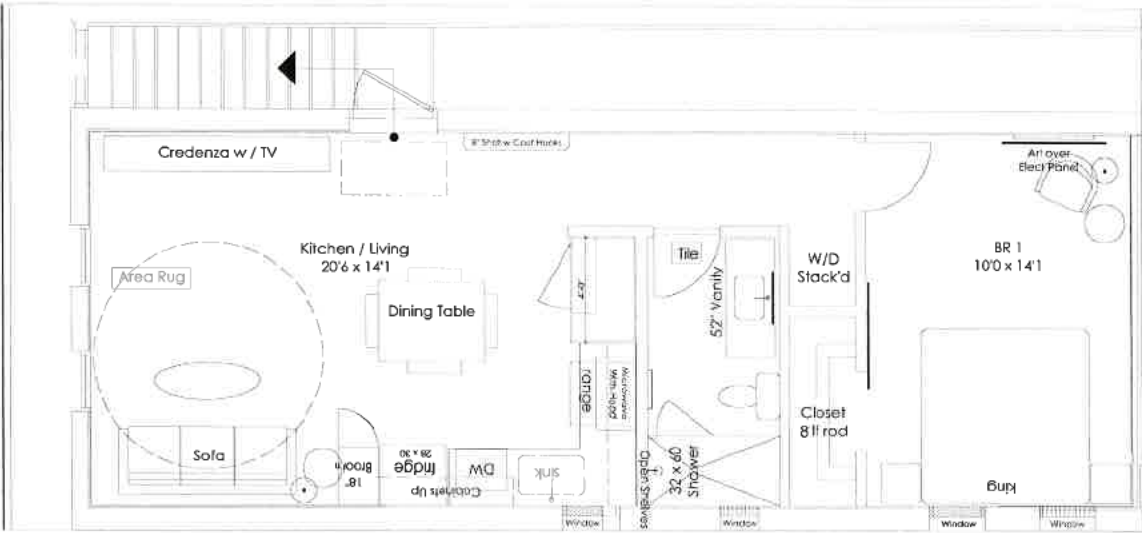
First Floor Front



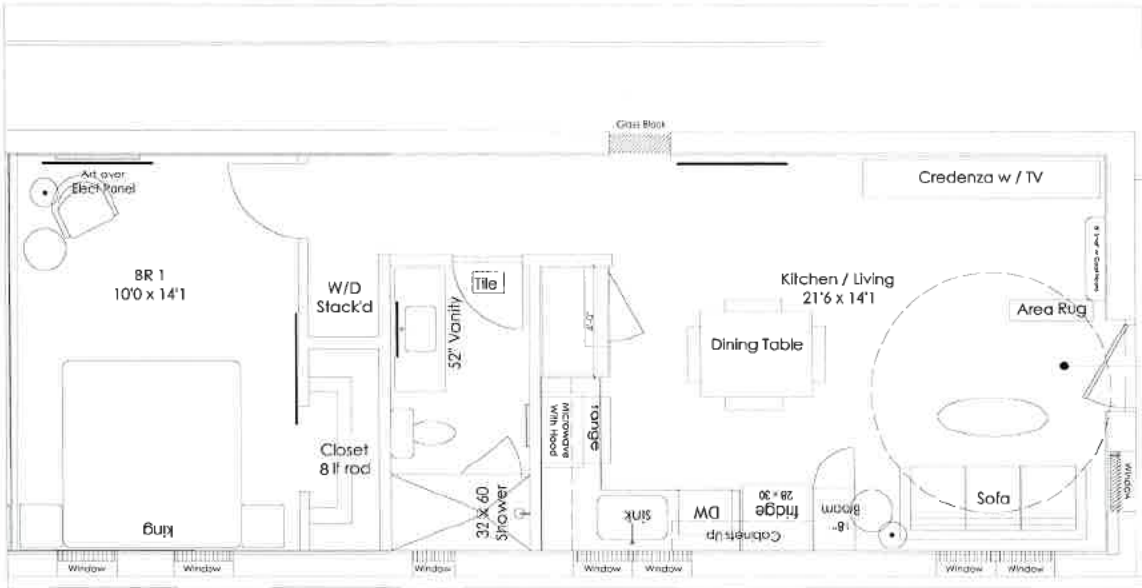
First Floor Rear (owner occupied)



Second Floor Front

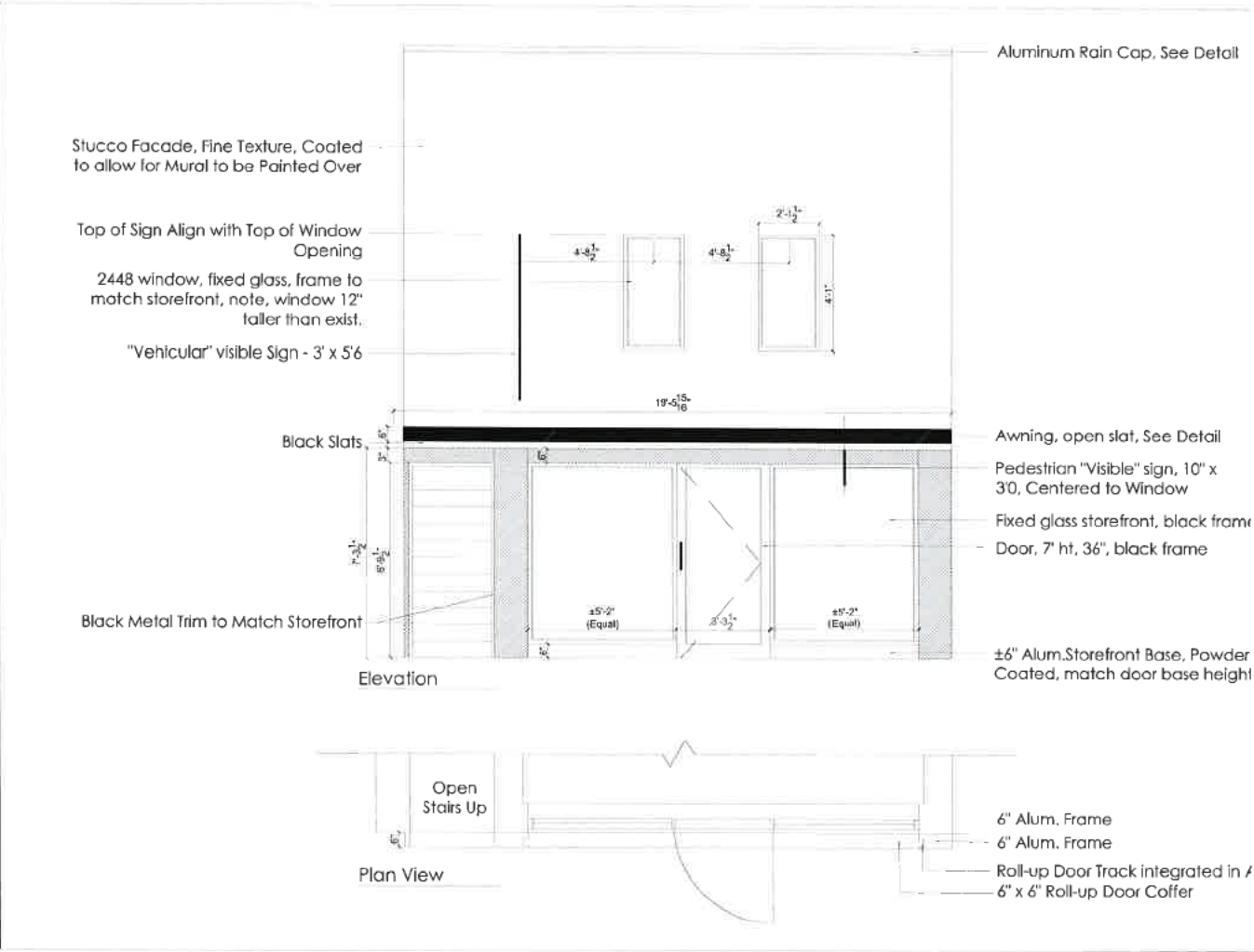


Second Floor Rear

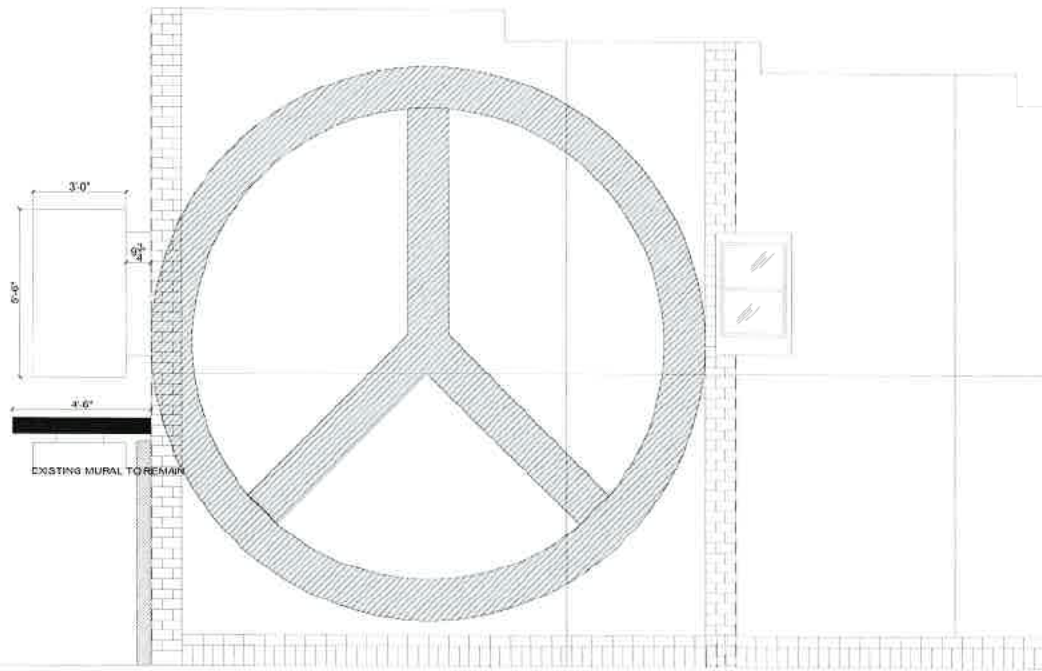


Design Plans

Front & Alley Elevations



Detail



101
" x

k frame
3

owder
height

ed in Alum Frame

FINANCIALS

FINANCIALS

Financing Being Agreed

\$400k

9:48

LTE 5G



Inbox



Products



Log Out

Hi, I'm Erica. How can I help?



Provided by Bank of America

FLIPCASH LLC

EDIT

\$994,148.12

Available balance ⓘ

Account & Routing #

RECENT TRANSACTIONS

Processing
TRANSFER FROM ACCT [REDACTED]
ON 08/30 VIA WEB **\$100.00**
\$994,148.12

Jul 31, 2024
Interest Earned **\$3,771.83**
\$994,048.12

Jul 22, 2024
Online Banking transfer from [REDACTED] **\$1,000.00**
\$990,276.29

Jun 28, 2024
Interest Earned **\$3,635.56**
\$989,276.29

May 31, 2024
Interest Earned **\$3,740.32**
\$985,640.73



Accounts



Pay & Transfer



Deposit Checks



Services



Research



Private Funding For Your Investment
1050 W Washington St.#133
Tempe, AZ 85286

Email:
Flipfundllc@gmail.com

Proof of Funds

September 16, 2024

To Whom It May Concern:

This is to inform you that Flip Cash Today LLC (private lender) has reviewed the information provided, and is pleased to notify you that on behalf of LT Investments FL1 LLC, unencumbered liquid funds are available to support the purchase and construction costs of 912 St Johns Avenue up to the value of \$400,000 as of the date of this letter subject to final underwriting.

Should you have any questions, please feel free to contact us at Flipfundllc@gmail.com.

Yours Truly,

Jamil Damji
Funding Department Flip Cash Today,
LLC Private Lender
Flipfundllc@gmail.com

Palatka Makers

25

CURRENT TAXABLE VALUE OF PROPERTY

Real Estate Details

If paying on-line, only credit card payment will be accepted. If paying through the mail or in person, at any of our locations, it must be Certified Funds, Cashiers Check, Money Order or Cash. US Funds only.

[Back](#)

[Print Bill](#)

[Sign Up for Email Alerts](#)

PROPERTY DETAIL						
MCDANIEL JEFFREY H + JOSEPHINE M MCDANIEL 139 CORBINA WAY E FLORAHOME, FL 32140 REAL ESTATE PROPERTY ID #: 42-10-27-6850-0670-0031 TAX YEAR: 2023 ▼ Certificate Number: 0017168 Certificate Buyer: FIG 20 LLC Buyer Address: PO BOX 12225 NEWARK, NJ 07101 Bid Interest: 0.1175						
PROPERTY ADDRESS: 912 ST JOHNS AV PALATKA STATUS: Paid						
LEGAL DESCRIPTION: DICKS MAP OF PALATKA MB2 P46, BLK 67 E 16 2/3 FT OF W1/2, OF LOT 3 (SUB TO FPL EASE, OR12321807) PRIOR YEARS DUE:						
Market Value:						84,930
Assessed Value:						84,930
EXEMPTIONS:						
EI CORRECTION:						
AD VALOREM TAX:						
Taxing Authority	Assessed Value	Exemptions	Taxable Value	Millage Rate	Taxes Levied	
PUTNAM COUNTY GENERAL FUND	66,330.00	0.00	66,330.00	8.8441	586.63	
SCHOOL LOCAL REQUIRED EFFORT	84,930.00	0.00	84,930.00	3.1150	264.56	
SCHOOL DISTRICT DISCRETIONARY	84,930.00	0.00	84,930.00	0.7480	63.53	
SCHOOL DISTRICT CAPITAL OUTLAY	84,930.00	0.00	84,930.00	1.5000	127.40	
VOTED DISTRICT SCHOOL DEBT	84,930.00	0.00	84,930.00	0.8670	73.63	
ST. JOHNS RIVER WATER MGMT	66,330.00	0.00	66,330.00	0.1793	11.89	
CITY OF PALATKA	66,330.00	0.00	66,330.00	6.4000	424.51	
TOTAL AD VALOREM TAX:						21.653400
						\$1,552.15
NON AD VALOREM TAX:						
Code	Fund					Amount
PAFT	PALATKA FIRE PROTECTION					280.19
TOTAL NON-AD VALOREM TAX:						280.19
GROSS TAX:						\$1,832.34

Interest Penalty	82.46
Commission	95.74
Advertising Fee	3.00
Auction Fee	15.00
Certificate Interest	101.43
Collector Fee	6.25

TOTAL:	\$2,136.22
---------------	------------

PAYMENTS:

Posted	Receipt	Paid By	Amount	Action
08/09/2024	Q08092024P019593	Palatka Abstract & Title Ins Inc.	2,136.22	receipt (editPayment2.action? action=receipt&masterPaymentId=3197142) summary (editPayment2.action? action=receiptSummary&masterPaymentId=3197142)

REFUND

Posted	Refund Amount
Nothing found to display.	
Allow 4 to 6 weeks from date posted for processing. If not received after 6 weeks contact the Putnam County Tax Collectors office.	

Allow 4 to 6 weeks from date posted for processing. If not received after 6 weeks contact the Putnam County Tax Collector's office.

ESCROW CODE:

NAME:

ADDRESS:

Contact Info:

TABLE OF CONTENTS

- Home (<https://www.putnamtax.com/>)
- Property Search (editPropertySearch2.action?action=list)
- Address Change (AddressChangeInfo_rwd2_PUTNAM.jsp)
- Clerk of Court (<http://www.putnam-fl.com/coc/>)
- Property Appraiser (<https://apps.putnam-fl.com/pa/property/?type=api&parcel=42-10-27-6850-0670-0031>)
- Portfolio Login (../ptaxweb/editWebLogin2.action?action=login)
- Portfolio Register (../ptaxweb/editPortfolioRegistration2.action?action=registerOne)
- Manage Portfolio Info (../ptaxweb/editPortfolioRegistration2.action?action=updatePortfolio)
- Portfolio Group Maintenance (../ptaxweb/editPortfolioGroup2.action?action=groupMaintenance)
- Property Portfolio Help (../ptaxweb/Portfolio_help_rwd2.jsp)
- General Information (../ptaxweb/Help_GeneralInfo_rwd2_PUTNAM.jsp)
- Property Search Help (../ptaxweb/Help_PropertySearch_rwd2.jsp)
- About Property Tax (../ptaxweb/Help_AboutPropertyTax_rwd2_PUTNAM.jsp)
- How To Search and Pay Taxes Online (../ptaxweb/Help_PayTaxesOnline_mctc_rwd2.jsp)

- Apply for Installment Option (<https://ptax.putnam-fl.com/ptaxweb/editInstallmentRequest2.action?action=submitInstallmentRequest>)
- Email Property Tax Question ([../editComment2.action?action=submitComment](#))

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SUPPORTING MATERIALS

Proof of Ownership

Return to:

Name: LT INVESTMENTS FL1 LLC

Address: 6501 Brevard Street
Saint Augustine, FL 32080

This Instrument Prepared by: Walter Fortner

Address: Palatka Abstract & Title Ins. Inc
113 North 4th Street
Palatka, FL 32177
File No. 24-311

Property Appraiser's ID #:
42-10-27-6850-0670-0031

Inst: 202454021470 Date: 08/14/2024 Time: 11:31AM Doc Stamp-
Deed: 1400.00 By: CH, DC, Matt Reynolds, Putnam, County Page
1 of 3 B: 1771 P: 1306

WARRANTY DEED

This Warranty Deed is executed this 8th day of August, 2024, by Jeffrey H. McDaniel and Josephine M. McDaniel, husband and wife ("Grantor") to LT INVESTMENTS FL1 LLC, a Florida Limited Liability Company ("Grantee").

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

Witnesseth, that Grantor, for the sum of \$200,000 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.

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:

Julie Rae Fedor
Signature of Witness 1

Julie Rae Fedor
Print Name of Witness
40 Port Echo Lane
Palm Coast FL 32177
Mailing Address of Witness 1

Larissa Ricketts-Owens
Signature of Witness 2

Larissa Ricketts-Owens
Print Name of Witness 2
38 Fox Water Tr., St. Augustine FL 32086
Mailing Address of Witness 2

Jeffrey H. McDaniel
Signature of Grantor 1

Jeffrey H. McDaniel
139 CORONA Way E. Florahome FL
Mailing Address of Grantor 1

Josephine M. McDaniel
Signature of Grantor 2

Josephine M. McDaniel
22320 NE 35th Ave. Melrose FL 32666
Mailing Address of Grantor 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 8th day of August, 2024, by Jeffrey H. McDaniel and Josephine M.
McDaniel.

Personally Known ☐ OR Produced Identification ☒

Type of Identification Produced: FL Drivers License

(Signature of Notary Public) Julie Rae Fedor

(Print, Type, or Stamp Commissioned Name of Notary Public) Julie Rae Fedor

My Commission expires: 07-19-2026

Affix Notary SEAL



JULIE RAE FEDOR
Commission # HH 289389
Expires July 19, 2026

EXHIBIT A

A TRACT OF LAND LYING IN THE WEST 1/2 OF LOT 3, BLOCK 67 OF DICK'S MAP OF PALATKA, PUTNAM COUNTY, FLORIDA. SAID LAND(S) BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCE AT THE SOUTHEAST CORNER OF THE WEST 1/2 OF SAID LOT 3 AND RUN NORTH 82°16'28" WEST, ALONG THE SOUTHERLY BOUNDARY OF SAID LOT 3, A DISTANCE OF 15.68 FEET TO THE WEST FACE OF A CONCRETE BUILDING; THENCE NORTH 09°26'48" EAST, ALONG SAID WEST FACE OF CONCRETE BUILDING, 56.90 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION. FROM POINT OF BEGINNING THUS DESCRIBED CONTINUE NORTH 09°26'48" EAST, ALONG SAID WEST FACE OF CONCRETE BUILDING, 23.70 FEET TO THE NORTHWEST CORNER OF SAID CONCRETE BUILDING; THENCE SOUTH 80°24'46" EAST, ALONG THE NORTH FACE OF SAID CONCRETE BUILDING, 0.9 FEET TO THE WEST LINE OF A PARCEL OF LAND DESCRIBED IN O.R. BOOK 886, PAGE 253 OF THE PUBLIC RECORDS OF SAID COUNTY; THENCE SOUTH 11°31'25" WEST, ALONG SAID WESTERLY LINE, 23.71 FEET TO THE POINT OF BEGINNING AND TO CLOSE.

AND

A tract of land situated in the W 1/2 of Lot 3, Block 67 according to copy of Dick's Map of the City of Palatka, filed for record in the Office of the Clerk of the Circuit Court of Putnam County, Florida, being a part of lands described in O.R. Book 287, Page 534 and O.R. Book 288, Page 1678 of said public records and being more particularly described as follows:

Beginning at the Southeasterly corner of the W 1/2 of Lot 3, Block 67 of said City of Palatka, and (1) run thence Westerly, along the southerly line of Lot 3, a distance of 16.12 feet to the Westerly face of a 2-Story Concrete Block Building. (2) Thence northerly on an interior angle of 89°28' 25", being along the Westerly face of said building, a distance of 56.9 feet to the Northwesterly corner of said building. (3) Thence Northerly, parallel with the Easterly line of the W 1/2 of Lot 3, a distance of 93.05 feet to intersect with the Northerly line of the W 1/2 of Lot 3. (4) Thence Easterly, along said Northerly line, a distance of 18.03 feet to the Northeasterly corner of the W 1/2 of said Lot 3. (5) Thence Southerly, along the Easterly line of said W 1/2 of Lot 3, a distance of 150.0 feet more or less, to the point of beginning and to close.

TOGETHER WITH an easement for the construction, reconstruction, alteration, or repair of that certain metal stairway lying contiguous to call (2) above, being more particularly described as follows:

Beginning at the Southerly end of call (2) of the above-described lands and (1) run thence Northerly, along call (2) being the Westerly face of a 2-Story Concrete Block Building, a distance of 56.9 feet to the Northwesterly corner of said building. (2) Thence Westerly on a Westerly promotion of the Northerly face of said Concrete Block Building, a distance of 2.89 feet to intersect with the Easterly face of a building. (5) Thence Southerly, along said Easterly face, a distance of 56.9 feet more or less, to intersect with the Southerly line of Lot 3, Block 67 of said City of Palatka. (4) Thence Easterly, along said Southerly line, a distance of 2.75 feet to the point of beginning and to close.

TOGETHER WITH an easement for ingress and egress and public utilities to be held in common with the Grantors herein, their heirs and assigns, over and across the Northerly 15.0 feet of the W 1/2 of Lot 3, Block 67 of said City of Palatka. EXCEPTING THEREFROM the Easterly 18.03 feet thereof.

ALSO, the right of usage of that certain easement as described in Deed Book 234, Page 154 of the public records of Putnam County, Florida.



\$4,000

Current Taxable Value

\$7,000*

Estimated Taxable Value

Investment to date

Clearance	\$2,000
Roof	\$18,000
Design	\$12,000

THE TEAM

Architect

The design is being developed by Islands Architecture and Design, LLC a full-service architecture firm licensed in Florida and based in Jacksonville. Led by Josh Bueno NCARB, AIA, LEED, AP who has over 20 years experience in transforming buildings and places both he and the team haS considerable experience of rehabbing new developments.



General Contractor

The ownership of 912 St Johns Avenue was transferred to us on August 8th and we are currently finalizing designs and selecting GCs

The GC will be licensed and insured the following will all be submitting quotes. Here are the shortlisted three:

David Church, Palatka facebook.com/p/David-Church-Construction-100063675274695/

Brian Soulbey, Jacksonville skylineconstruction-inc.com/

Hanrahan Design and Construction INC, St Augustine

Investor

Anne McNamara is the investor behind Moxie Moves a new brand focussed on downtown rejuvenation.

Anne is new to Florida but brings a long track record in Urban Regeneration and Small Town Rejuvenation from the UK. Having completed a degree in Estate Management (Planning and Development) she worked on some of the most exciting rejuvenation schemes in the UK - some highlights:

- Redevelopment of Moss Side in Manchester ((Urban Residential)
- Redevelopment of Maine Road Manchester from a football stadium to a residential center
- Reconstruction of Liverpool 1, City Center Redevelopment
- Redevelopment of Olympic Park, London into a new neighborhood
- Beam Park - New Town creation

She was selected to join the UK government board of the Academy for Sustainable Communities and served for the duration of its tenure.



So committed to Palatka she'll be living in the scheme.





Contact information

Anne McNamara

LT Investments FL1 LLC

6501 Brevard Street

St Augustine

32080

anne@moxiemoves.us

415 316 4419



APPLICATION



Building Improvement Grant Cost Share Program

ITB 2024-09

The City of Palatka Community Redevelopment Agency (hereinafter referred to as “the CRA”) hereby solicit applications for the Building Improvement Grant Cost Share Program for projects located within the City of Palatka Community Redevelopment Agency Areas. The Program is intended to encourage the redevelopment of blighted residential and commercial properties by assisting those who are attempting to improve properties which are most in need of rehabilitation or remodeling; do not necessarily depend upon grant funds to move forward; and which have a greater probability of successful completion. To be eligible for consideration projects must be located in a City of Palatka Community Redevelopment Agency Tax Increment District and advance the goals outlined in the CRA plan.

The program shall be publicly advertised and accepted by posted deadlines in two cycles. The CRA reserves the right to apportion funds between the two cycles as it sees fit. Applications, if deemed complete and eligible, are evaluated and ranked based upon competitive criteria and will be forwarded to the CRA board for funding consideration. Awards are subject to the availability of funds within the specific Tax Increment District Fund (i.e. South, North and Central) where the project resides. The CRA reserves the right to request additional information and advertise properties receiving incentives.

Applicants interested in participating in the program must submit a completed and signed application along with supporting documentation to in a sealed envelope to:

**City of Palatka Community Redevelopment Agency
Building Improvement Cost Share
Attention: Sunni Krantz, City Clerk 201 North Second Street Palatka, FL 32177**

Program documents and applications can be downloaded from the City of Palatka website at <https://palatka-fl.gov/bids.aspx> or copies may be requested at City Hall, 201 N. 2nd Street, during normal business hours. All questions must be submitted in writing to Jayde Baggs at jbaggs@palatka-fl.gov. Questions will be answered in the form of an addendum posted on the City of Palatka website.

Application Cycle

Advertisement Date:	May 22, 2024
Applications Available:	https://palatka-fl.gov/bids.aspx
Deadline for Questions:	September 2, 2024
Application Deadline:	September 23, 2024 at 2 p.m.

Submittals will be opened as soon as possible after the submission deadline.

Approved: February 24, 2022

**Building Improvement Grant
Cost Share Program**



Building Improvement Grant Cost Share Program

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To obtain additional information please view the City of Palatka website at www.palatka-fl.gov or contact Jayde Baggs at jbaggs@palatka-fl.gov.

**Building Improvement Grant
Cost Share Program**

I. Program Description

The Building Improvement Grant Cost Share Program is intended to encourage the redevelopment of blighted residential and commercial properties by assisting those who are attempting to improve properties which are most in need of rehabilitation or remodeling; do not necessarily depend upon grant funds to move forward; and which have a greater probability of successful completion. The owner will have ten (10) days from notification of award to execute the grant agreement and up to one (1) year from the date of execution of the grant agreement to complete the work. The grant program is only applicable to new work and is not retroactive. Work completed prior to grant award on the property may not be considered as match or for grant funding.

The following covenants will define the use of Tax Increment Funds in a reimbursement method. Cost share funds shall be reimbursed up to fifty percent (50%) of the total project cost to a maximum of twenty-five thousand dollars (\$25,000). Approved projects will receive reimbursement at one hundred percent (100%) completion of the project scope. Funds will be disbursed by a check payable to the applicant after the following:

- Submission of all receipts and required documentation to the Project Manager, including:
 - contractor invoicing and evidence of payment of funds;
 - release of lien letters from contractors and suppliers;
 - applicant must honor contractual obligations to contractor; hold harmless agreements must be executed; and
 - confirmation that the property is assessed and subject to ad valorem taxation.
- Certification of completion by the Chief Building Official and/or closed permit reports to sufficiently document the work has been completed in accordance with all applicable codes.
- Verification that any additional criteria added by contract has been completed as proposed in a satisfactory and professional manner.
- Certification of completion of grant project by the Project Manager and submission to the Palatka City Finance Director.
- Issuance of a Certificate of Occupancy, if applicable
- Proof of applicable and appropriate insurance of the renovated property

Upon approval of a grant, the applicant and any affected contractor will be required to sign a Grant Agreement and a Release and Hold Harmless Agreement with the City of Palatka Community Redevelopment Agency, as permitted by the laws of the State of Florida. Grant funds are considered taxable income and recipients have a reporting obligation to the Internal Revenue Service. Applicants are encouraged to consult with a tax professional on the tax implications of receiving an award prior to making an application. Grant funds can only be used towards building improvements and may not be used for administration expenses.

**Building Improvement Grant
Cost Share Program**

Application Cycle

The CRA shall only accept and review sealed applications during an advertised cycle beginning 30 days prior to and up to each application deadline. Applications received prior or after the herein stated deadlines will be returned to the applicant.

II. Eligibility

To be eligible for consideration projects must be located in a Tax Increment District; advance the goals outlined in the CRA plan and meet other minimum eligibility criteria. For a project to be eligible it must:

- require extensive repairs to either obtain a Certificate of Occupancy, address code violations, construction, demolition, and/or address visual blight (land clearing is not an eligible grant expense);
- be located within a Tax Increment district;
- be the subject of a complete application;
- parcel ID has not received tax increment funding in the past ten (10) years per the past incentive award date;
- receive a minimum score of 70 or greater; and
- be taxable property (non-taxable property proposed to be placed on the tax roll as a result of the project shall be eligible for funds).

**Building Improvement Grant
Cost Share Program**



Putnam County, Florida
Tim Parker - Property Appraiser
1000 North Second Street
Palatka, FL 32177
Phone: 888-282-2822
Fax: 888-282-2822
Email: tim.parker@putnamcountyfla.gov
Website: www.putnamcountyfla.gov

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

III. Application Process

- a. Applicants interested in participating in the program must submit a completed and signed application along with supporting documentation to in a sealed envelope to:

City of Palatka Community Redevelopment Agency
Attention: City Clerk
201 North Second Street
Palatka, FL 32177

Submittals will be opened as soon as possible after the submission deadline.

- b. Applications must include:

**Building Improvement Grant
Cost Share Program**

- contact information (i.e. primary contact, phone number, email, mailing address);
 - proof of ownership, option to purchase or agent authorization;
 - project description including: scope of work, construction estimate, schedule by trade and design plans (as needed);
 - rendering of any exterior work or changes included in the scope of work.
 - proof of financial ability to fund the applicant's portion of the project;
 - current taxable value per Putnam County Property Appraiser and estimated taxable value at project completion;
 - acknowledgement applicant has read and understands grant requirements;
 - verification of matching funds (i.e. loan approval, demonstrated savings, etc.); and
 - additional information as requested.
- c. Applications will be reviewed for completeness and eligibility and submitted to the Tax Increment District Advisory Committee for evaluation. Applications deemed to be incomplete, or ineligible will not be considered. Applications submitted during the designated application period shall expire upon the ending of the fiscal year.

Appeals must be filed with the City of Palatka City Clerk at 201 North Second Street, Palatka, FL 32177 and will be considered at the next regularly scheduled meeting.

In the event the recipient transfers, sells, conveys, or in any other manner divests itself of ownership of the property which is the subject of the Grant within three (3) years following the completion of the repairs/renovations which are funded by the Grant, the entire amount of the Grant funds shall be repaid to the City. This obligation of repayment shall be one which runs with the land and shall be evidenced by a recorded instrument which shall be satisfied upon repayment of the Grant or upon expiration of the three (3) year look-back period. For purposes of this term, "completion" shall be defined as that date when a certificate of occupancy is issued or when all required building permits obtained in association with the repairs/renovations have been "finalized".

IV. Selection and Evaluation Criteria

The CRA board shall appoint a committee of citizens and business owners to review and rank applications for recommendation to the CRA. The evaluation will occur in accordance with the evaluation criteria as soon as practical at a time and place to be determined but not more than 30 days after the deadline. The criteria that the CRA shall use in evaluating proposals include, but are not limited to;

Criteria	Points
Project Quality: Quality of the proposed improvements (i.e. material, design, and construction method) and adherence to historic standards. Those projects with approved Certificate of Appropriateness, and all applicable building permits will receive priority.	25
Project Feasibility: The level of detail and accurateness of the project scope of work, budget and plans.	25

**Building Improvement Grant
Cost Share Program**

Redevelopment Impact: degree to which Grant funds are to be applied in eliminating blight and stabilizing or increasing property values in immediate area

50

*** Any application which receives an average total score of less than 70 points shall not be awarded funds.**

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

Charles A. Bates 9-23-24
Signature Date
CHARLES A. BATES OWNER
Printed Name Title
CHUCK@BROWNIESOUTPOST.COM
Email
904-545-7335
Phone
706 ST. JOHNS AVE.
Project 911 Address
42-10-27-6850-0550-0061
Project Parcel(s)

PROJECT DESCRIPTION

Building Improvement Grant Cost Share Program

Application for 706 St. Johns Ave.

Contact Info:

Charles Bates

904-545-7335

Chuck@browniesoutpost.com

713 St. Johns Ave.

This application is for Brownies Gun Range (formerly River City Gun Range). We are a family-owned business, that currently own Brownies Outpost located at 713 St. Johns Avenue and Brownies Boot Shop, at 711 St. Johns Avenue. Brownies Outpost has been in operation for 3 1/2 years and Brownies Boot Shop has been in operation for almost 2 years. We have eight employees and anticipate hiring additional employees once the gun range reopens. My daughter, who helps me run both shops, and I are both Putnam County residents and are heavily invested in the community and the growth of downtown businesses. We recently bought 708 St. Johns Avenue, that we hope to reopen as a retail shop.

706 St. Johns Avenue was constructed in 1942 and was a bakery prior to being turned into a gun range. The building has been neglected over the past few years as well as the cosmetic appearance not fitting in with the surrounding buildings. The building is in dire need of a new roof, with leaks throughout the building. We also hope to bring the exterior appearance of the building closer to what it originally was. I have attached a drawing of the front of the building once repairs are made. The front doors will be replaced and new windows will be returned to the front of the building. We are also removing the unsightly security roll down door at the front entrance. The estimate for the roof is \$20,000 and repairs to the front facade of the building are estimated at \$15,000. The roofing company has inspected the building and are ready to start. I have attached a copy of the estimate for the roof.

Our bank statement showing funds for the repairs needed is attached. 706 and 708 St. Johns were purchased in August 2024 for \$530,000. The current taxable value found on Putnam County Property Appraiser is \$147,200 for 706 St. Johns Ave. We are anticipating the taxable value to be substantially higher once remodeling is complete.

I have read and understand all the grant requirements. Thank you.



ESTIMATE

Good for 10 Days from Date: 08/13/2024

Estimate Given by: Lupe

Homeowner Name & Jobsite Address(s)

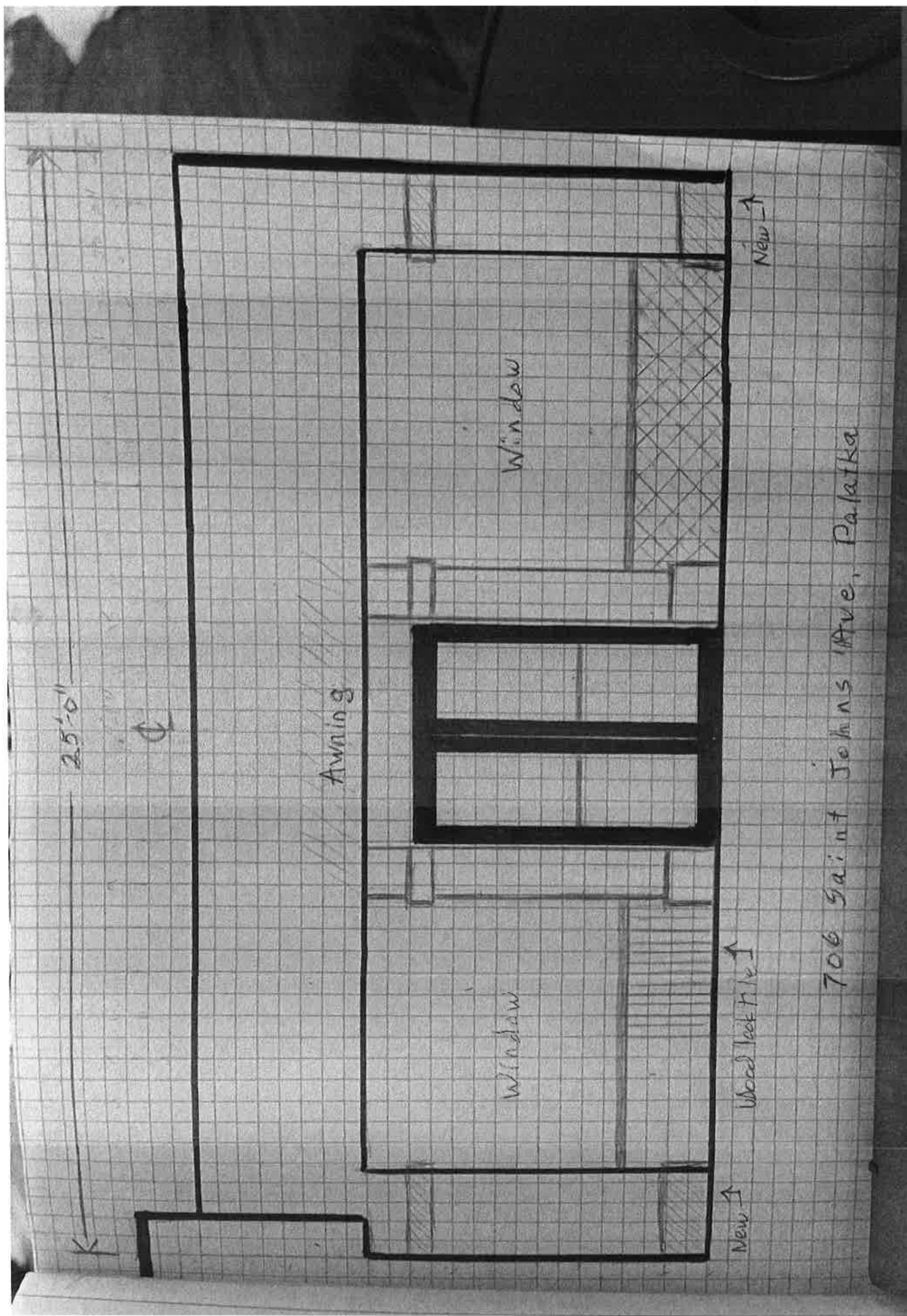
706 St. Johns Ave
Palatka, FL

Description:

To tear off existing flat roof down to bare wood. Re-neck deck up to code, replace all rotten wood.	
Quote includes 1 sheet of plywood, \$80 per sheet after the first, if needed. Any 1x or 2x needing replacement is at \$6.50 per foot, if needed.	
Includes installation of high temp peel & stick underlayment.	
Also includes installation of new TPO flat roof system. Includes new vents, if needed.	
Includes all permit and inspection fees, if needed.	
Dumpster and clean up provided by South State Roofing LLC.	\$20,000.00

Full Disclosure, Please Read thoroughly before signing. This estimate, once signed solidifies as a binding contract. If, for any reason you decide to withdraw after agreeing to contract, you will be held responsible for the payment in FULL for any permit fees, metal and any material purchased for your roof project. Custom orders once placed with our manufacturers cannot be cancelled or returned. Payment in full is due immediately upon completion of the service provided. By Signing you are agreeing entirely to the terms presented _____

South State Roofing LLC | P.O. Box 101 Crescent City, FL | Phone: 386-559-9989 | Email: southstateroofing@gmail.com
Website: www.southstateroofingllc.com | Licensed and Insured LIC# RC29027793



FINANCIALS



Deposit Accounts Balances Summary

Report Created: 09/23/2024 01:15:35 PM (ET)

Account: All Accounts

Date Range: 09/23/2024

As of Date	Account Number/Description	Ledger Balance	Accessible Balance	Total Credits	Total Debits	One Day Float	Available Balance
Checking Accounts							
09/23/2024 01:15 PM (ET)	Business Checking		\$64,613.33				\$64,613.33

CURRENT TAXABLE VALUE OF PROPERTY

**NOTICE OF PROPOSED
PROPERTY TAXES AND
PROPOSED OR ADOPTED NON-
AD VALOREM ASSESSMENTS**

PHYSICAL ADDRESS: 706 ST JOHNS AV
DICKS MAP OF PALATKA MB2 P46, BLK 55 E 25FT OF
S 100FT OF, LOT 6

Real Property

**DO NOT PAY
THIS IS NOT A BILL**

PARCEL NUMBER: 42-10-27-6850-0550-0061
SOML ENTERPRISES LLC
706 ST JOHNS AVE
PALATKA, FL 32177

VALUE INFORMATION:

Parcel Value Breakdown					
Your Property Value	Market Value	Assessment Reduction	Assessed Value	Exemptions	Taxable Value
Last Year: County	109,100	20,110	88,990	0	88,990
School	109,100	0	109,100	0	109,100
Municipality	109,100	20,110	88,990	0	88,990
Other	109,100	20,110	88,990	0	88,990
This Year: County	147,420	49,540	97,880	0	97,880
School	147,420	0	147,420	0	147,420
Municipality	147,420	49,540	97,880	0	97,880
Other	147,420	49,540	97,880	0	97,880

Assessment Reduction Breakdown			Parcel Exemption Breakdown		
Assessment Reduction	Taxing District	Amount	Exemption	Taxing District	Amount
Non-Homestead Limitation	County & Other	49,540			

If you feel the MARKET VALUE of your property is inaccurate or does not reflect FAIR MARKET VALUE, or if you are entitled to an EXEMPTION or CLASSIFICATION that is not reflected above, contact the Property Appraiser's Office at: **PO BOX 1920 PALATKA, FL 32178-1920 OR 386-329-0286**

If the Property Appraiser's Office is unable to resolve the matter as to MARKET VALUE, CLASSIFICATION, or an EXEMPTION, you may file a PETITION for adjustment with the VALUE ADJUSTMENT BOARD; PETITION forms are available from the Property Appraiser's website at www.putnam-fl.com/app and MUST BE FILED ON OR BEFORE:

5:00 PM September 10, 2024

AD VALOREM PROPERTY TAXES:

Proposed Property Taxes								
Taxing Authority	Taxable Value Last Year 2023	Your Final Tax Rate and Taxes Last Year 2023		Current Taxable Value 2024	Your Tax Rate and Taxes This Year IF PROPOSED Budget Change is Made		Your Tax Rate and Taxes This Year IF NO Budget Change is Made	
	Column 1	Column 2 Rate	Column 3 Taxes	Column 4	Column 5 Rate	Column 6 Taxes	Column 7 Rate	Column 8 Taxes
County	88,990	8.8441	787.04	97,880	8.8441	865.66	7.9559	778.72
Fire MSTU								
School State LRE	109,100	3.1150	339.85	147,420	3.0330	447.12	2.8295	417.12
School Local Board	109,100	2.2480	245.26	147,420	2.2480	331.40	2.0420	301.03
School Debt Service	109,100	0.8670	94.59	147,420	0.8490	125.16	0.8490	125.16
St Johns River WMD	88,990	0.1793	15.96	97,880	0.1793	17.55	0.1686	16.50
Palatka	88,990	6.4000	569.54	97,880	6.4000	626.43	6.1271	599.72

SUPPORTING MATERIALS

EXHIBIT C



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

Detail by Entity Name

Florida Limited Liability Company

SFR OF PALATKA, LLC

Filing Information

Document Number L07000085371
FEI/EIN Number 30-0446493
Date Filed 08/21/2007
Effective Date 08/21/2007
State FL
Status ACTIVE

Principal Address

110 SOUTH SECOND ST
PALATKA, FL 32177

Mailing Address

P O BOX 67
East PALATKA, FL 32131

Changed: 02/09/2022

Registered Agent Name & Address

MCCLARNEY, LINDA GMGRM
110 SOUTH SECOND ST
PALATKA, FL 32177

Name Changed: 09/09/2011

Authorized Person(s) Detail**Name & Address**

Title MGRM

MCCLARNEY, LINDA GMGRM
110 SOUTH SECOND ST
PALATKA, FL 32177

Annual Reports

Report Year	Filed Date
2022	02/09/2022
2023	03/21/2023

APPLICATION



Building Improvement Grant Cost Share Program

ITB 2024-09

The City of Palatka Community Redevelopment Agency (hereinafter referred to as "the CRA") hereby solicit applications for the Building Improvement Grant Cost Share Program for projects located within the City of Palatka Community Redevelopment Agency Areas. The Program is intended to encourage the redevelopment of blighted residential and commercial properties by assisting those who are attempting to improve properties which are most in need of rehabilitation or remodeling; do not necessarily depend upon grant funds to move forward; and which have a greater probability of successful completion. To be eligible for consideration projects must be located in a City of Palatka Community Redevelopment Agency Tax Increment District and advance the goals outlined in the CRA plan.

The program shall be publicly advertised and accepted by posted deadlines in two cycles. The CRA reserves the right to apportion funds between the two cycles as it sees fit. Applications, if deemed complete and eligible, are evaluated and ranked based upon competitive criteria and will be forwarded to the CRA board for funding consideration. Awards are subject to the availability of funds within the specific Tax Increment District Fund (i.e. South, North and Central) where the project resides. The CRA reserves the right to request additional information and advertise properties receiving incentives.

Applicants interested in participating in the program must submit a completed and signed application along with supporting documentation to in a sealed envelope to:

**City of Palatka Community Redevelopment Agency
Building Improvement Cost Share
Attention: Sunni Krantz, City Clerk 201 North Second Street Palatka, FL 32177**

Program documents and applications can be downloaded from the City of Palatka website at <https://palatka-fl.gov/bids.aspx> or copies may be requested at City Hall, 201 N. 2nd Street, during normal business hours. All questions must be submitted in writing to Jayde Baggs at jbaggs@palatka-fl.gov. Questions will be answered in the form of an addendum posted on the City of Palatka website.

Application Cycle

Advertisement Date:	May 22, 2024
Applications Available:	https://palatka-fl.gov/bids.aspx
Deadline for Questions:	September 2, 2024
Application Deadline:	September 23, 2024 at 2 p.m.

Submittals will be opened as soon as possible after the submission deadline.

Approved: February 24, 2022

**Building Improvement Grant
Cost Share Program**

I. Program Description

The Building Improvement Grant Cost Share Program is intended to encourage the redevelopment of blighted residential and commercial properties by assisting those who are attempting to improve properties which are most in need of rehabilitation or remodeling; do not necessarily depend upon grant funds to move forward; and which have a greater probability of successful completion. The owner will have ten (10) days from notification of award to execute the grant agreement and up to one (1) year from the date of execution of the grant agreement to complete the work. The grant program is only applicable to new work and is not retroactive. Work completed prior to grant award on the property may not be considered as match or for grant funding.

The following covenants will define the use of Tax Increment Funds in a reimbursement method. Cost share funds shall be reimbursed up to fifty percent (50%) of the total project cost to a maximum of twenty-five thousand dollars (\$25,000). Approved projects will receive reimbursement at one hundred percent (100%) completion of the project scope. Funds will be disbursed by a check payable to the applicant after the following:

- Submission of all receipts and required documentation to the Project Manager, including:
 - contractor invoicing and evidence of payment of funds;
 - release of lien letters from contractors and suppliers;
 - applicant must honor contractual obligations to contractor; hold harmless agreements must be executed; and
 - confirmation that the property is assessed and subject to ad valorem taxation
- Certification of completion by the Chief Building Official and/or closed permit reports to sufficiently document the work has been completed in accordance with all applicable codes.
- Verification that any additional criteria added by contract has been completed as proposed in a satisfactory and professional manner.
- Certification of completion of grant project by the Project Manager and submission to the Palatka City Finance Director.
- Issuance of a Certificate of Occupancy, if applicable
- Proof of applicable and appropriate insurance of the renovated property

Upon approval of a grant, the applicant and any affected contractor will be required to sign a Grant Agreement and a Release and Hold Harmless Agreement with the City of Palatka Community Redevelopment Agency, as permitted by the laws of the State of Florida. Grant funds are considered taxable income and recipients have a reporting obligation to the Internal Revenue Service. Applicants are encouraged to consult with a tax professional on the tax implications of receiving an award prior to making application. Grant funds can only be used towards building improvements and may not be used for administration expenses.

Application Cycle

The CRA shall only accept and review sealed applications during an advertised cycle beginning 30 days prior to and up to each application deadline. Applications received prior or after the herein stated deadlines will be returned to the applicant.

**Building Improvement Grant
Cost Share Program**

II. Eligibility

To be eligible for consideration projects must be located in a Tax Increment District; advance the goals outlined in the CRA plan and meet other minimum eligibility criteria. For a project to be eligible it must:

- require extensive repairs to either obtain a Certificate of Occupancy, address code violations, and/or address visual blight;
- be located within a Tax Increment district;
- be the subject of a complete application;
- have not received tax increment funding in the past ten (10) years;
- receive a minimum score of 70 or greater; and
- be taxable property (non-taxable property proposed to be placed on the tax roll as a result of the project shall be eligible for funds).

III. Application Process

- a. Applicants interested in participating in the program must submit a completed and signed application along with supporting documentation to in a sealed envelope to:

City of Palatka Community Redevelopment Agency
Attention: City Clerk
201 North Second Street
Palatka, FL 32177

Submittals will be opened as soon as possible after the submission deadline.

- b. Applications must include:

- contact information (i.e. primary contact, phone number, email, mailing address);
- proof of ownership, option to purchase or agent authorization;
- project description including: scope of work, construction estimate, schedule by trade and design plans (as needed);
- proof of financial ability to fund the applicant's portion of the project;
- current taxable value per Putnam County Property Appraiser and estimated taxable value at project completion;
- acknowledgement applicant has read and understands grant requirements;
- verification of matching funds (i.e. loan approval, demonstrated savings, etc.); and
- additional information as requested.

- c. Applications will be reviewed for completeness and eligibility and submitted to the Tax Increment District Advisory Committee for evaluation. Applications deemed to be incomplete or ineligible will not be considered. Applications submitted during the designated application period shall expire upon the ending of the fiscal year.

Appeals must be filed with the City of Palatka City Clerk at 201 North Second Street, Palatka, FL 32177 and will be considered at the next regularly scheduled meeting.

**Building Improvement Grant
Cost Share Program**

In the event the recipient transfers, sells, conveys, or in any other manner divests itself of ownership of the property which is the subject of the Grant within three years following the completion of the repairs/renovations which are funded by the Grant, the entire amount of the Grant funds shall be repaid to the City. This obligation of repayment shall be one which runs with the land and shall be evidenced by a recorded instrument which shall be satisfied upon repayment of the Grant or upon expiration of the three year look-back period. For purposes of this term, "completion" shall be defined as that date when a certificate of occupancy is issued or when all required building permits obtained in association with the repairs/renovations have been "finalized".

IV. Selection and Evaluation Criteria

The CRA board shall appoint a committee of citizens and business owners to review and rank applications for recommendation to the CRA. The evaluation will occur in accordance with the evaluation criteria as soon as practical at a time and place to be determined but not more than 30 days after the deadline. The criteria that the CRA shall use in evaluating proposals include, but are not limited to;

Criteria	Points
Project Quality: Quality of the proposed improvements (i.e. material, design and construction method) and adherence to historic standards. Those projects with approved Certificate of Appropriateness, and all applicable building permits will receive priority.	25
Project Feasibility: The level of detail and accurateness of the project scope of work, budget and plans.	25
Redevelopment Impact: degree to which Grant funds are to be applied in eliminating blight and stabilizing or increasing property values in immediate area	50

*** Any application which receives an average total score of less than 70 points shall not be awarded funds.**

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

9/23/24

SignatureDate

Mindy Botocan

Printed NameTitle

Mindy Botocan@gmail.com

Email

(503) 310-4951

Phone

**Building Improvement Grant
Cost Share Program**

324 Emmett St Palatka FL 32177

Project 911 Address

42-10-27-6850-0101

Project Parcel(s)

PROJECT DESCRIPTION

Attention : The CRA

In the envelope I have included all necessary items requested along with color samples, blue being the primary house color and white for the trim. Drawings for the deck addition are being drafted for the permitting process and if they are needed for the decision process of the grant please let me know and I will get them to you as soon as they are finished. The deck will look exactly like the front porches for a seamless look if that helps with the decision process without the drafted prints. Also included is a few photos of the house in its current condition and color for reference.

Included in the information being presented to you is the proposal from a local contractor who I have had do work for me before and is reliable and does great work. I have a total budget of \$50,000 to spend on the home and would greatly appreciate your consideration for the grant. Thank you for your time and consideration.

Sincerely

A handwritten signature in black ink, appearing to be 'Amy', written in a cursive style.



Recon Renovations

Home Services & Custom Builds

Project Proposal

September 10, 2024

Client: Mindy Botocan (Home Owner)
324 Emmett St.
Palatka, FL. 32177
(503) 310-4951 Email - mindybotocan@icloud.com

Project: Project Proposal for Deck Repair, Deck Addition, Landscaping, House Painting and Siding Repair

Proposed Work

Recon Renovations is basing this proposal off of an onsite survey of the property for issues with the siding and paint condition, skirting around the home foundation, improper drainage from roof, upper and lower front porch condition, landscaping in front of the home, and the addition of decking off of the upper front porch over the driveway on the North side of the home.

Scope of Work

We are proposing for the home and shop to be completely repainted and the existing siding on the home to be washed, sanded, and repaired. Window trim will also need to be either repaired or replaced with matching material. This will include a two tone paint scheme consisting of a solid color for siding and a solid color for trim to be determined by the homeowner. The existing skirting on the home foundation will need to be replaced with matching lattice in the same color as the trim of the home and will have framing around it to keep it in place during storms and also keep critters out. Landscaping in the front yard will consist of new sprinkler system, reworking of the existing brick walkway to match the look of the brick street, and flower beds around the perimeter of the grass with plants of the homeowners choosing. The upper and lower front porch of the home will need to be repaired and most of the flooring boards replaced with either matching wood or a composite simulated wood replacement if allowed by the historical board. All of the structural joists will be repaired or replaced, painted, and all hardware replaced following Putnam County's building code. The upper and lower front porches will be repaired and updated but will still retain exactly the same build look as to not compromise the historical value of the home.

Recon Renovations Elkton, FL. 32033 904-522-4663 (office) 360-920-8462 (cell)

Instagram : Reconrenovations



RECON RENOVATIONS

We are also proposing the addition of an open deck off of the upper porch spanning the driveway on the North side of the home and running the length of the home to the West. This deck will be built to exactly match the front porches as to once again not compromise the historical value of the home. The deck will also be outfitted with proper drainage as to also act as a carport and not allow rainfall to reach the driveway below. Due to the property having very little outdoor space this deck will allow for a greater square footage of outdoor living space greatly increasing the value of the property. This deck addition will have to be approved by the Historical board and also Putnam County permitting process. Once this proposal is accepted we will draw up detailed plans for the build and work with both the Historical Board and Putnam County for approval. Lastly we are proposing the installation of a gutter system around the perimeter of the home to help mitigate water away from the foundation.

All work will be performed by us with the exception of the gutters to help maintain work quality and timeline integrity.

Recon Renovations will contact the locating company in your area for buried utilities. However, Recon Renovations does not assume responsibility for damage to/or disruption of said utilities not shown by Locator Company.

Any fees associated with permitting of the project will be the sole responsibility of the home owner.

Timeframe and Project Outline

Completion of proposed project should take roughly 90 days from begin date weather permitting. Once proposal has been accepted along with a deposit a begin date will be scheduled. Begin Date - TBD

- Repair upper front porch.
- Repair lower front porch.
- Install supports for new deck addition.
- Build new deck addition.
- Pressure wash and prep areas of the home for painting in sections.
- Sand and repair siding as needed.
- Paint house and shop per clients color choices.
- Install gutter system around perimeter of home and shop.
- Install lattice and framing around perimeter of the home foundation.
- Begin landscaping front yard
- Install new sprinkler system and flower/plant beds
- Rework existing brick walkway to house.



RECON RENOVATIONS

BUDGET

Warranty

Recon Renovations warrants its craftsmanship but not that of the products used. All products used are subject to their own specified warranty.

Terms and Payment

Deposit of 25% is required upon acceptance of the proposed work for scheduling and material ordering. Cancellation and refund is available within 30 days of acceptance unless material has been purchased and/or work has begun. The remaining balance must be paid immediately upon 100% completion of proposed work. In the event that Recon Renovations is required to engage the services of an attorney to collect any unpaid amount, it is agreed that in addition to any amount due, Recon Renovations shall recover all of its attorney's fees and collection costs.

Description	% of Total Balance	Cost
Deposit	25%	\$ 12,500
Completion of Proposed Project	100%	\$ 37,500
Total		\$ 50,000

Thank you for the opportunity to submit this proposal. If there are any questions or concerns, please do not hesitate to call us. We look forward to working with you to complete your project. If you agree to the terms please call and we will go over project planning, scheduling, and proposal sign off.

Sincerely,

Joshua Johnson - Owner/Operations - Recon Renovations

Home Owner Signature (below)

Title

homeowner

Date

9/23/24

FINANCIALS

**Bank**

America's Most Convenient Bank®

T

STATEMENT OF ACCOUNT



MINDY BOTOCAN
RICHARD MILLER
324 EMMETT ST
PALATKA FL 32177

Page: 1 of 3
Statement Period: Aug 11 2024-Sep 10 2024
Cust Ref #: 4445111894-673-T-###
Primary Account #: 444-5111894

TD Complete Checking

MINDY BOTOCAN
RICHARD MILLER

Account # 444-5111894

ACCOUNT SUMMARY

Beginning Balance	85,072.21	Average Collected Balance	77,908.76
Checks Paid	13,000.00	Interest Earned This Period	0.00
Electronic Payments	187.79	Interest Paid Year-to-Date	0.00
Other Withdrawals	2,500.00	Annual Percentage Yield Earned	0.00%
Service Charges	3.00	Days in Period	31
Ending Balance	69,381.42		

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

DAILY ACCOUNT ACTIVITY**Checks Paid**

No. Checks: 2

*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT
08/16	143	5,000.00
09/04	144	8,000.00

Subtotal: 13,000.00

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
08/12	DBCRD PUR AP, *****30179308242, AUT 081024 VISA DDA PUR AP KLARNA SHEIN US COLUMBUS * OH	19.56
08/16	ACH DEBIT, HARLAND CLARKE CHK ORDERS **AV**9103741L7	25.00
08/23	DBCRD PUR AP, *****30179308242, AUT 082224 VISA DDA PUR AP KLARNA AIRBNB COLUMBUS * OH	104.10
08/26	DBCRD PMT AP, *****30179308242, AUT 082424 VISA DDA PUR AP KLARNA SHEIN US KLARNA COM * OH	19.56
09/09	DBCRD PUR AP, *****30179308242, AUT 090724 VISA DDA PUR AP KLARNA SHEIN US COLUMBUS * OH	19.57
Subtotal:		187.79

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
08/29	DEBIT	2,500.00
Subtotal:		2,500.00

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

①	Ending Balance	69,381.42
②	Total Deposits	+
③	Sub Total	
④	Total Withdrawals	-
⑤	Adjusted Balance	

[illegible][illegible][illegible]

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston,
Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



Bank

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STATEMENT OF ACCOUNT

MINDY BOTOCAN
RICHARD MILLER

Page: 3 of 3
Statement Period: Aug 11 2024-Sep 10 2024
Cust Ref #: 4445111894-673-T-###
Primary Account #: [REDACTED]

DAILY ACCOUNT ACTIVITY

Service Charges

POSTING DATE	DESCRIPTION	AMOUNT
09/10	PAPER STATEMENT FEE	3.00
Subtotal:		3.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
08/10	85,072.21	08/29	77,403.99
08/12	85,052.65	09/04	69,403.99
08/16	80,027.65	09/09	69,384.42
08/23	79,923.55	09/10	69,381.42
08/26	79,903.99		

CURRENT TAXABLE VALUE OF PROPERTY

Real Estate Details

[Back](#)[Print Bill](#)[Sign Up for Email Alerts](#)

PROPERTY DETAIL					
BOTOCAN MINDY MARIE 324 EMMETT ST PALATKA, FL 32177 REAL ESTATE PROPERTY ID #: 42-10-27-6850-0450-0101 TAX YEAR: 2023 ▼					
PROPERTY ADDRESS: 324 EMMETT ST PALATKA					
STATUS: Paid					
LEGAL DESCRIPTION: DICKS MAP OF PALATKA MB2 P46, BLK 45 PT OF LOTS 1 2 10 11, BK31 P201 BK74 P570 BK112 P18, OR771 P209(EX BK218 P509 OR372, P56 OR401 P1719)LYING SWLY OF, BLA OR771 P1872 & NELY OF BLA, OR771 P1870					
PRIOR YEARS DUE:					
Market Value:					304,970
Assessed Value:					247,710
EXEMPTIONS:					
CONSTITUTIONAL HOMESTEAD					25,000
ADDITIONAL HOMESTEAD					25,000
EI CORRECTION:					
AD VALOREM TAX:					
Taxing Authority	Assessed Value	Exemptions	Taxable Value	Millage Rate	Taxes Levied
PUTNAM COUNTY GENERAL FUND	247,710.00	50,000.00	197,710.00	8.8441	1,748.57
SCHOOL LOCAL REQUIRED EFFORT	247,710.00	25,000.00	222,710.00	3.1150	693.74
SCHOOL DISTRICT DISCRETIONARY	247,710.00	25,000.00	222,710.00	0.7480	166.59
SCHOOL DISTRICT CAPITAL OUTLAY	247,710.00	25,000.00	222,710.00	1.5000	334.07
VOTED DISTRICT SCHOOL DEBT	247,710.00	25,000.00	222,710.00	0.8670	193.09
ST. JOHNS RIVER WATER MGMT	247,710.00	50,000.00	197,710.00	0.1793	35.45
CITY OF PALATKA	247,710.00	50,000.00	197,710.00	6.4000	1,265.34
TOTAL AD VALOREM TAX:					21.653400
					\$4,436.85
NON AD VALOREM TAX:					
Code	Fund				Amount
SP1-PA	SOLID WASTE PALATKA LANDFILL				134.00
PAFT	PALATKA FIRE PROTECTION				614.94
TOTAL NON-AD VALOREM TAX:					748.94
GROSS TAX:					\$5,185.79
TOTAL:					\$5,185.79
PAYMENTS:					

SUPPORTING MATERIALS

Prepared by
Jonathan Wolick
Watson Title Services of North FL, Inc.
3951 Baymeadows Road
Jacksonville, Florida 32217
File Number: 2200468

000254018075
Putnam
7/21/2022

General Warranty Deed

Made this 15 day of July, 2022 A.D. By **Krister Steffan Bjorn a/k/a Krister Staffan Bjorn and Sarah Alexander, Husband and Wife**, whose address is 140 Central Avenue, San Mateo, Florida 32187, hereinafter called the grantor, to **Mindy Marie Botocan, A Single Woman**, whose post office address is: 324 Emmett Street, Palatka, Florida 32177, hereinafter called the grantee:

(Whenever used herein the term "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations)

Witnesseth, that the grantor, for and in consideration of the sum of \$355,000.00 and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee, all that certain land situate in Putnam County, Florida, viz:

PARCEL 1:

That part of Lot 10 of Block 45 of the said City of Palatka, according to the Map known as Dick's Map of Palatka, of the Public Records of Putnam County, Florida, described as follows:
Beginning at the Point on the Northerly side of Emmett Street at the Southeast corner of Lot 9 of said Block 45; thence running Northwestery along the line of said Lot 9, a distance of 150 feet; thence Northeastery along the Line of Lot 1, a distance of 55 feet; thence Southwestery parallel with line of Lot 9, a distance of 150 feet to Emmett Street; thence Southerly along the Northerly side of Emmett Street, a distance of 55 feet to Point of Beginning; the Southerly 55 feet of Lot 10 of Block 45 of Palatka.

AND

Part of Lots 1, 2, 10 and 11, Block 45, City of Palatka, according to the Map known as Dick's Map of Palatka, of the Public Records of Putnam County, Florida, as described in Deed Book 31, Page 201, Deed Book 74, Page 570, Deed Book 112, Page 18 (Less and Except Deed Book 218, Page 509, Official Records Book 372, Page 56 and Official Records Book 401, Page 1719).

LESS AND EXCEPT ANY PORTION OF THE ABOVE DESCRIBED LANDS LYING SOUTHWESTERLY OF BOUNDARY LINE AGREEMENT IN BOOK 771, PAGE 1870.

LESS AND EXCEPT ANY PORTION OF THE ABOVE DESCRIBED LANDS LYING NORTHEASTERLY OF BOUNDARY LINE AGREEMENT IN BOOK 771, PAGE 1872.

AND

PARCEL 2:

A parcel of land lying in and being a part of Lot 10, Block 45 of the City of Palatka, according to the map known as Dick's map of the public records of Putnam County, Florida, said parcel being more particularly described as follows:

Commence at a concrete monument at the most Southerly corner of said Lot 10 and on the Northwestery boundary of the right of way of Emmett Street and run North 55° East, along said Northwestery boundary, 57.39 feet; thence Northwestery, parallel with the Southwestery boundary of said Lot 10, a distance of 106.0 feet to a concrete monument located at the most Southerly corner of a parcel of land as described in Book 401 page 1719 of said public records and the Point of Beginning. From Point of Beginning thus described continue Northwestery, along the Southerly boundary of said parcel (Book 401 page 1719), a distance of 34.0 feet, more or less, to the Westerly boundary of a parcel of land as described in Deed Book 218 page 509 of said public records; thence Southerly, along said Westerly boundary 2.5 feet, more or less to the Southwestery boundary thereof; thence Southeastery, along last said Southwestery boundary (Book 218 page 509), a distance of 32.0 feet, more or less, to the most Southerly corner of last said parcel (Deed Book 218 page 509); thence Northeastery, along the Southeastery boundary of last said parcel (Deed Book 218 page 509), a distance of 2.39 feet to the Point of Beginning.

Parcel ID Number: 42-10-27-6850-0450-0101

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 the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances except taxes accruing subsequent to December 31, 2021.

Prepared by
Jonathan Bolick
Watson Title Services of North FL, Inc.
3951 Baymeadows Road
Jacksonville, Florida 32217
File Number 2200468

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

Signed, sealed and delivered in our presence:

C
Witness Printed Name Claudia Schramm Smith

Krister Steffan Bjorn aka Krister Staffan Bjorn
Krister Steffan Bjorn aka Krister Staffan Bjorn
Address 140 Central Avenue, San Mateo, Florida 32187

Rachel Cullace
Witness Printed Name Laurel Corrallo

Sarah Alexander
Sarah Alexander
Address 140 Central Avenue, San Mateo, Florida 32187

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 July, 2022, by Krister Steffan Bjorn aka Krister Staffan Bjorn and Sarah Alexander, Husband and Wife, who is/are personally known to me or who has produced Real ID as identification

(Notary Seal)



C
Notary Public
Print Name Claudia Schramm Smith
My Commission Expires: 05/29/23



W9-5

Gallery White
PPU12-12^U

