



# Community Redevelopment Advisory Board Regular Meeting

## Agenda

**January 22, 2026 @ 5:30 PM**

City Hall Commission Chambers  
401 S. Park Avenue

### welcome

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### please note

Times are projected and subject to change.

- 
- 1. Call to Order**
  - 2. Approval of Minutes**
    - a. Minutes of December 11, 2025 1 Minute
  - 3. Public Comments (for items not on the agenda): Three minutes allowed for each speaker**
  - 4. Action Items**
  - 5. Non-Action Items**
    - a. City Department Discussion - Planning 20 minutes
    - b. 10-Year Capital Project Conversation 25 minutes
  - 6. Staff Updates**
    - a. Project Updates 5 minutes
  - 7. Board Comments**
  - 8. Upcoming Agenda Items**
  - 9. Adjournment**



# Community Redevelopment Advisory Board Regular Meeting Minutes

**December 11, 2025 at 5:30 PM**

City Hall Commission Chambers  
401 S. Park Avenue

## **Present**

Carlos Benitez, Jay Trent, Lindsay Eriksson, Pragasen Ramiah, Dr. Michael Perelman, Dr. Carl Creasman Jr, James Everett

## **Staff Present**

Assistant Director of Economic Development and CRA Kyle Dudgeon, CRA Coordinator Anne Sallee, Director of Office of Management & Budget Peter Moore

### **1. Call to Order**

The meeting was called to order at 5:33 pm.

### **2. Approval of Minutes**

- a. Minutes of October 23, 2025

**Motion made by Mr. Trent to approve the minutes, seconded by Dr. Perelman. Motion carried unanimously with a 6-0 vote.**

### **3. Public Comments (for items not on the agenda)**

### **4. Action Items**

### **5. Non-Action Items**

- a. 10 Year CIP Discussion

Mr. Dudgeon summarized the discussions from the previous meeting He stated compliance with state statutes is mandatory, and at the local level, the board has the CRA plan along with final approvals coming from the CRA agency to guide process and priority. The board's suggestions were considered with regard to miscellaneous enhancements and commentary on community development initiatives. The board inquired about the total expenditure over the years and how progress has been measured over 5, 10, and 20-year periods. In the CRA agenda packet, staff highlighted past expenditures, future allocations, how to shape the upcoming years, specifically years 6 through 10 beyond 2030, and how to incorporate these ideas and goal objectives into an appropriate process.

Mr. Moore explained that the CRA plan given to the board went through the public process and was adopted. The items written in it and the years they are scheduled assist in the determination of what is higher priority projects than others. From years 6

to 10, CRAAB expects \$7 to \$10 million annually. Staff aims to quantify these figures and anticipates the board returning with ideas and concepts to develop a 10-year proforma for review.

Mr. Benitez expressed his concern regarding catastrophic flooding in the identified areas and considered the suggestions put forth by Dr. Perelman and Dr. Creasman during the last meeting. Mr. Moore indicated that the CRA funded the basin studies to initiate stormwater projects, and subsequently, the stormwater fund has been increasing its rates annually to finance these initiatives. Currently, the stormwater project is in progress.

Dr. Perelman inquired with the board members about the percentage distribution of funds for economic and community development projects.

Mr. Ramiah recommended that the board consider becoming a consequential advisory body with an ambitious goal for the next decade. He suggested focusing on the I-4 entry point into Winter Park. Instead of dividing funds by percentage, he encouraged developing a compelling project. The entry point's design should align with Winter Park's overall aesthetic. This sparked a discussion about funding improvements on West Fairbanks, involving both private and public sources, maintaining a consistent vision for the area's look and feel, and enhancing safe crosswalks and pedestrian traffic.

Mr. Everett proposed exploring high-density projects, including encouraging growth via down payment assistance and grant programs. He asked if a study or a consultant might be useful for initial steps. There was also a discussion about whether existing facade applications will enhance or maintain the industrial appearance. Ms. Sallee explained that most upgrades involve existing buildings, with some improvements overall.

Dr. Creasman suggested prioritizing people, focusing on housing ownership for those in the CRA areas. The CRA should not take the lead on city-based projects but should support the city when the projects serve the interests of the people.

Mr. Ramiah explained that the objective of the CRA is to undertake redevelopment, and the W. Fairbanks area presents an opportunity to achieve this goal. He also observed that sufficient recent planning within the city has been carried out, thereby negating the need to engage external consultants. Dr. Perelman highlighted the effort and energy invested in the Orange Avenue overlay project.

Ms. Eriksson supports making W Fairbanks more pedestrian-friendly, with less car-focused infrastructure and a walkable, bikeable, eclectic local vibe.

In response to the inquiry regarding whether there are programs designed to incentivize business owners residing within the CRA, three programs are available: business facade improvement (exterior), retail build-out (interior), and the Winter Park Business Academy, which has supported over 600 businesses.

Mr. Moore emphasized to the board the importance of creative suggestions, noting that staff can facilitate connections between involved departments, such as Public Works

and Transportation, regarding permissible initiatives by FDOT, as well as engaging affordable housing developers and understanding the requirements for building AMI, land costs, and suitable residents. Mr. Moore suggested the board meet with different departments for the upcoming meeting to gain greater clarity on initiatives.

The board proposed that W. Fairbanks should transition from an industrial focus to a mixed-use focus, emphasizing residential and office spaces. Additionally, a concern was raised regarding the insufficient availability of handicap parking on the primary streets of Winter Park.

Mr. Dudgeon explained that the visioning process involves time, which helps define the scope and assists in assigning dollar values to include in the CIP for implementation.

## **6. Staff Updates**

### **a. Project Updates**

Mr. Dudgeon mentioned reengaging a grant through FDOT for last mile service. Secondly, pertaining to lighting enhancement, the city is implementing the Dark Sky concept; therefore, the new lighting will differ slightly for a brief period until all lighting installations are complete. The board concurred that the style was not a primary concern, with their main focus being the illumination of the sidewalks.

## **7. Board Comments**

The next meeting is scheduled for January 22, 2026. Mr. Dudgeon expressed appreciation to the board for a productive discussion and valuable ideas. Holiday wishes were exchanged among all attendees.

## **8. Upcoming Agenda Items**

Mr. Moore recommended scheduling January as a meeting for planning and public works, including Planning and Zoning Director Allison McGillis and Public Works Director Charles Ramdatt.

## **9. Adjournment**

The meeting adjourned at 6:41 p.m.

Approved by the board on  
/s/ Bahiyah Layton, Board Coordinator



Community  
Redevelopment  
Advisory Board

# agenda item 5.a

**item type**

Non-Action Items

**meeting date**

January 22, 2026

**prepared by**

Kyle Dudgeon, Assistant Division Director of  
Economic Development/CRA

**approved by**

Peter Moore, Director of Office of  
Management and Budget

**subject**

City Department Discussion - Planning

**motion | recommendation**

**background**

At the December 2025 meeting, the board expressed an interest in hearing from other departments regarding existing projects, initiatives, and how they may integrate into the CRA and capital improvement plans moving forward. This month, staff welcomes Planning Director Allison McGillis to discuss their latest endeavors and reflect on recent work completed.

**alternatives | other considerations**

**fiscal impact**

**attachments**

None



Community  
Redevelopment  
Advisory Board

# agenda item 5.b

**item type**

Non-Action Items

**meeting date**

January 22, 2026

**prepared by**

Kyle Dudgeon, Assistant Division Director of  
Economic Development/CRA

**approved by**

Peter Moore, Director of Office of  
Management and Budget

**subject**

10-Year Capital Project Conversation

**motion | recommendation**

**background**

Staff is providing an update to capital project considerations discussed over past meetings by the board. Previous conversations between staff and the board articulated that there are several additional projects which may be considered by the Agency starting in 2030. The request by staff to the board was to consider project type, priority, and scope so the CRA may begin to evaluate the potential of any program/capital project under the CRA plan, and how it may be executed.

Included in this item is a staff update on information collected for all programs/projects considered to date. These may change/adjust/be added to as the board delves further into priority and scope, but the intent is to provide a menu of all topics articulated to date with further edits to be amended in the future reflecting additional discussions moving forward.

**alternatives | other considerations**

**fiscal impact**

## **attachments**

1. Ten Year Pro-Forma - FY 2026\_CRAAB\_10 year
2. Capital Projects Worksheet\_CRA Agency\_Jan 2026

**Community Redevelopment Agency 10-Year CIP**

	FY 2026	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031	FY 2032	FY 2033	FY 2034	FY 2035
<b>ESTIMATED REVENUES</b>										
TIF Revenue - City	5,206,424	5,492,777	5,739,952	5,854,751	6,030,394	6,271,610	6,710,622	7,180,366	7,682,991	8,220,801
TIF Revenue - County	4,021,021	4,242,177	4,433,075	4,521,737	4,657,389	4,843,684	5,182,742	5,545,534	5,933,722	6,349,082
Investment Earnings	572,044	657,851	723,636	759,817	759,817	683,836	683,836	683,836	683,836	683,836
Misc. Revenues	30,000	-	-	-	-	-	-	-	-	-
CRA Revenues	9,829,489	10,392,805	10,896,663	11,136,305	11,447,600	11,799,130	12,577,200	13,409,736	14,300,549	15,253,719
Fund Balance	-	-	-	-	-	-	-	-	-	-
<b>Total Revenues</b>	<b>9,829,489</b>	<b>10,392,805</b>	<b>10,896,663</b>	<b>11,136,305</b>	<b>11,447,600</b>	<b>11,799,130</b>	<b>12,577,200</b>	<b>13,409,736</b>	<b>14,300,549</b>	<b>15,253,719</b>
<b>ESTIMATED EXPENDITURES</b>										
Personnel & Indirect Costs	850,410	888,098	924,829	959,098	994,661	1,032,966	1,072,821	1,114,292	1,157,451	1,202,369
General Operating	760,034	785,278	807,683	831,935	856,915	882,645	909,149	936,448	964,568	993,533
Community Initiatives	1,163,300	1,484,380	1,527,947	1,550,890	1,595,193	1,640,902	1,688,061	1,736,715	1,786,913	1,838,704
Capital Maintenance	185,000	192,400	199,134	205,108	211,261	217,599	224,127	230,851	237,776	244,910
Misc. Capital Enhancements	400,000	400,000	400,000	400,000	400,000	412,000	424,360	437,091	450,204	463,710
Debt Service & Transfers	710,565	-	-	-	-	-	-	-	-	-
<b>Total Expenditures</b>	<b>4,069,309</b>	<b>3,750,157</b>	<b>3,859,593</b>	<b>3,947,030</b>	<b>4,058,031</b>	<b>4,186,112</b>	<b>4,318,517</b>	<b>4,455,397</b>	<b>4,596,912</b>	<b>4,743,226</b>
<b>Annual Surplus/Deficit</b> (Funding Available for Additional Projects and Programs)	<b>5,760,180</b>	<b>6,642,648</b>	<b>7,037,070</b>	<b>7,189,275</b>	<b>7,389,569</b>	<b>7,613,017</b>	<b>8,258,683</b>	<b>8,954,338</b>	<b>9,703,637</b>	<b>10,510,493</b>

Five Year CIP & Project Balances	Prj. Bal.	FY 2026	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031	FY 2032	FY 2033	FY 2034	FY 2035
Misc. Infrastructure Improvements	1,385,730										
17/92 Streetscape		-	-	5,000,000	5,000,000	2,000,000					
MLK Basin Stormwater Improvements	2,925,067	500,000	500,000	-	1,000,000	-					
Denning/Fairbanks Intersection Improvements	1,485,763	-	-	-	-	3,000,000					
MLK Park Improvements	2,065,862	-	-	-	-	-					
W. Fairbanks Stormwater/Infrastructure	2,479,531	1,000,000	1,000,000	-	-	-					
MLK Surface Parking	1,200,000	-	-	-	-	-					
Canton Ave Stormwater Drainage		1,300,000	3,450,000	-	-	-					
1792/Fairbanks Intersection Improvements		-	2,000,000	2,000,000	-	-					
Killarney Estates Brick & Drainage Refresh	500,000	-	-	-	-	-					
Park Ave Refresh	69,000	2,500,000	-	-	1,000,000	2,000,000					

<b>CRA Project Funding Total</b>	5,300,000	6,950,000	7,000,000	7,000,000	7,000,000	-	-	-	-	-
<b>Fund Surplus/Deficit</b>	460,180	(307,352)	37,070	189,275	389,569	7,613,017	8,258,683	8,954,338	9,703,637	10,510,493

WINTER PARK CRA CAPITAL PROJECT CONSIDERATIONS WORKSHEET\_DRAFT (FY26-35)

January 2026



#	Project	Amount	Notes
1	Rehabilitation of existing stock	Allocated as part of CRA's ongoing rehabilitation program	Continue and expand existing programming - review underway
2	New housing stock	TBD	Staff is evaluating peer models for attainable housing stock. Investments may include infrastructure, property acquisition, programs, and grants.
3	Park Ave refresh	Future funding in the CIP for FY29 and FY30 is estimated at 3,000,000.	Public infrastructure around Winter Park's main street is roughly 20 years or older. Improvements would include sidewalk, utilities, landscaping, lighting, and pedestrian safety.
4	Minnesota Avenue	\$ 267,000	Estimated cost per 2024 CRA plan. Does not account for CPI adjustments to labor, materials, and previous work completed.
5	Last Mile Transit Program	500,000 (per yr)	Cost is estimated at a per year value. Several communities are reviewing and implementing last mile transit. The benefit to the Winter Park CRA is the potential to evaluate programs already in effect prior to consideration and implementation.
6	Ohio/Fairbanks Intersection Improvement	\$ 2,600,000	Project costs identified in the Winter Park Transportation Master Plan/CRA Plan
7	Jackson & Fairbanks Intersection Improvement	\$ 2,730,000	Project costs identified in the Winter Park Transportation Master Plan/CRA Plan
8	Shoreview & Fairbanks	\$ 2,600,000	Project costs identified in the Winter Park Transportation Master Plan/CRA Plan
9	17-92 Unfunded	\$ 10,370,456	Improvements include sidewalk enhancements, safety, and landscaping elements. Estimate dependent upon FDOT update. Does not include cost of FDOT required utility moves.
10	17/92 & Morse Blvd	TBD	Potential to fast track signal box and mast arm enhancements for line of sight and safety improvement (also for staff access for ongoing operations and maintenance).
11	Acquisition of blighted property	TBD	removal of slum/blighted conditions, repair, replace, gift, lease, or partner with property
12	Lake Rose Connection/Denning&Fairbanks corner	TBD	Review underway by consultant to be considered by CRAAB
Misc Enhancement Items			
13	Library Kiosks	TBD	Awaiting report from Winter Park Library
14	Street Lighting	\$ 22,500	Installation in Q4 2026
15	Hannibal Square Gateway Feature	\$ 400,000	Staff is working with Public Works to understand the capacity for gateway feature implementation. Staff has learned there is more limited ROW which may impact how any improvement may be constructed, and are open to alternative considerations.

\* TBD implies estimate forthcoming

\*\*Project list is not exhaustive. Items may be added or removed as part of the CRAAB/Agency recommendation and approval process

\*\*\*Costs are provided to indicate order of magnitude and should not assumed to be a final project cost. In some cases RE: 'TBD' total scope is not identified. They are for discussion purposes to assist in discussion & prioritization.



# Community Redevelopment Advisory Board

# agenda item 6.a

## item type

Staff Updates

## meeting date

January 22, 2026

## prepared by

Kyle Dudgeon, Assistant Division Director of  
Economic Development/CRA

## approved by

Peter Moore, Director of Office of  
Management and Budget

## subject

Project Updates

## motion | recommendation

## background

Staff is providing an update relative to the following topics below. In general, these do not necessitate action by the board, but are included to provide the public with the most up-to-date information regarding the status of board discussion, next steps, and ongoing projects. The board may use this time to address discussion or viewpoints on these items.

**(1) Denning/Fairbanks Improvements** — Staff has enlisted a consultant to review the corner for potential enhancements. Review of the intersection and properties around the northwest corner are still being contemplated and evaluated.

**(2) MLK Park Community Playground** — Permit for the playground is currently under review with anticipated closure in Jan/Feb 2026.

**(3) CRA Stormwater Improvement/W. Fairbanks Stormwater Improvements** – The CRA Agency approved a Lake Killarney outfall project in February which is expected to provide immediate relief for storm conveyance to the neighborhood. Phase I of this project is complete. The board also reviewed phase II of this project which was also approved by the Agency in early summer 2025. The Killarney Estates bricking portion of this project is largely completed as part of this effort.

**(4) Misc.** – Staff has completed four videos to expand dissemination of information relative to the CRA's programs, goals, and priorities. The board is urged that if there are any topics that should be covered to please advise staff. In addition, staff is researching and developing best practices from the advisory board's conversation regarding misc. enhancement funds. Updates are as follows:

Street Lighting: CRA staff has successfully coordinated with the Electric Utility Department for

integration of lighting in accordance with the attached scope of work previously reviewed by the board. Expected installation date is Q4 2026.

Hannibal Square Gateway Feature: Staff has worked with various city departments on the feasibility of the concept. This includes due diligence on location and right-of-way (ROW) accessibility to ensure ADA requirements are met within potential limited ROW.

Library Kiosks: The Winter Park Library is still in its due diligence phase and will report back to CRA staff for a proposal.

Housing Improvement Programs: Staff has developed a matrix of peer communities for evaluation. Staff is requesting priority for direction or emulation should this be a prerogative of the board.

## **alternatives | other considerations**

### **fiscal impact**

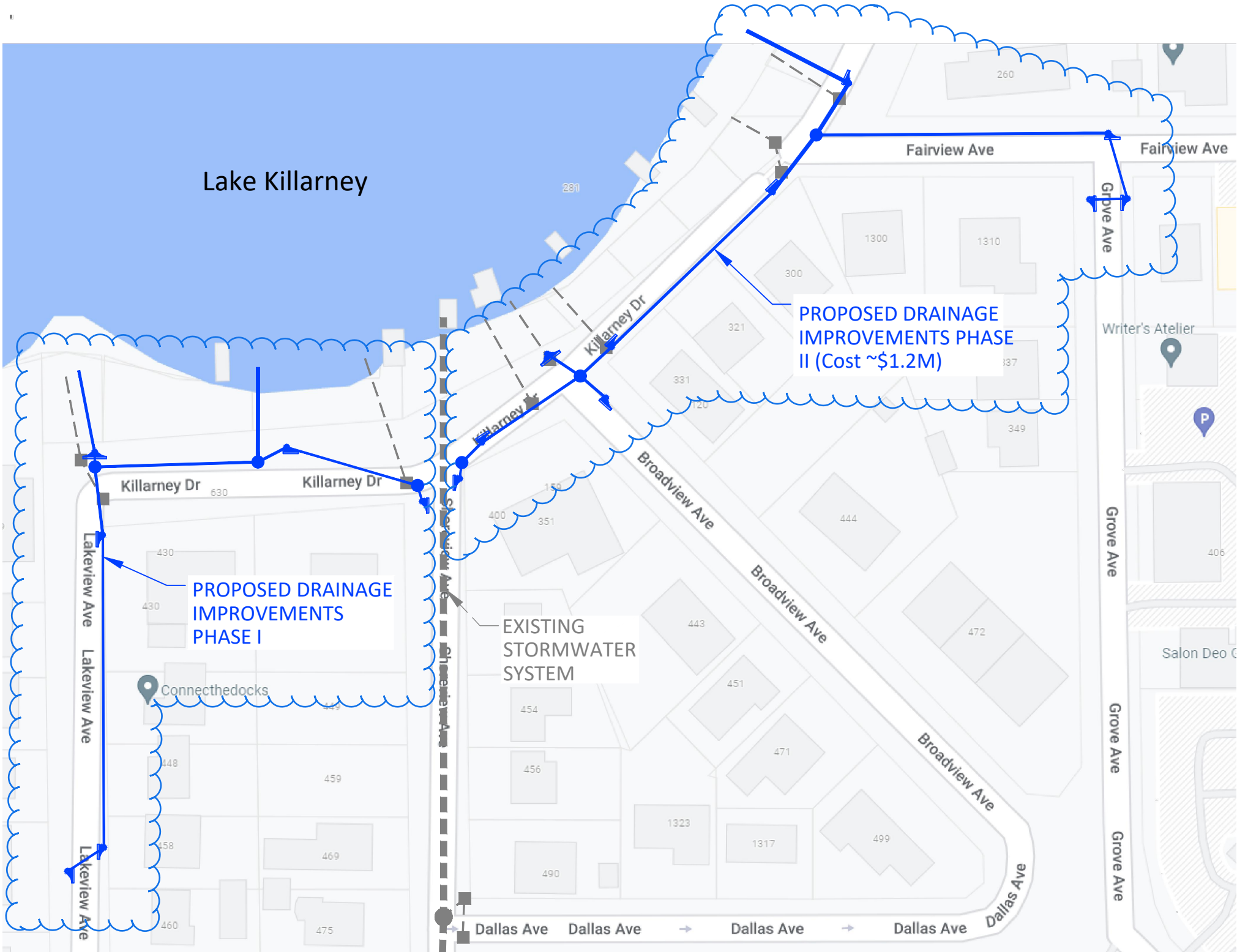
### **attachments**

1. Draft sample lighting scope. New England Ave area near Denning Drive
2. Killarney Dr Phasing Exhibit I & II
3. Housing Program Comparison Matrix

Provided by City of Winter Park Electric Utility



\*Sample scope does not indicate final cost, locations, or due diligence that may be required to implement.



Lake Killarney

PROPOSED DRAINAGE IMPROVEMENTS PHASE I

PROPOSED DRAINAGE IMPROVEMENTS PHASE II (Cost ~\$1.2M)

EXISTING STORMWATER SYSTEM

City	Program	Description	Eligibility	Weblink
City of Tampa CRA	First Time Buyer Downpayment Assistance	Programs through East Tampa and Central Park CRA districts. Income and purchase price limits apply.	Individuals with HOUSEHOLD income between 50% and 140% of Area Median Income (AMI). \$30k - \$50k, based on income	<a href="https://www.tampa.gov/cra/community-redevelopment-areas/cra-housing-programs/initiatives/cra-down-payment-assistance">https://www.tampa.gov/cra/community-redevelopment-areas/cra-housing-programs/initiatives/cra-down-payment-assistance</a>
Jacksonville Downtown Investment Authority	HOME OWNERSHIP PILOT PROGRAM DOWN-PAYMENT ASSISTANCE	Forgivable loans for qualified buyers.  Participation in this program mandates home-buyer education courses to ensure applicants understand the responsibilities of home ownership.	Single-family housing unit newly built or existing (including patio homes, town homes, and condominiums), which is located within the consolidated City of Jacksonville is eligible except for mobile homes or manufactured housing. Gross income limits are adjusted annually by HUD.	<a href="https://www.jacksonville.gov/getmedia/cd4ac08c-7c1f-4f81-ab6c-40019b64d4cc/Down-Payment-Assistance-Home-Ownership-Program-CC">https://www.jacksonville.gov/getmedia/cd4ac08c-7c1f-4f81-ab6c-40019b64d4cc/Down-Payment-Assistance-Home-Ownership-Program-CC</a>
Delray Beach CRA	First Time Buyer Downpayment and closing cost Assistance	Up to \$20k. Must be within the CRA boundaries	Program Temporarily Closed.	
Palm Beach County	First Time Home Buyer Assistance	<b>APPLICATION LAUNCH DATE</b> Wednesday, July 23, 2025 at 12:00 pm and end on Wednesday, August 20, 2025  Limited to 100 applications Maximum Award \$100k	Funding will assist income-eligible (low income - 80% of AMI) applicants/households to acquire their first home (including acquisition, new construction, down payment, and closing costs) that will be used as their primary place of residence. Eligible locations and processes when purchasing desired properties will be shared during the orientation.	<a href="https://discover.pbc.gov/HED/Pages/HOME-First-Time-Homebuyer-Program.aspx">https://discover.pbc.gov/HED/Pages/HOME-First-Time-Homebuyer-Program.aspx</a>
St. Petersburg, South St Pete CRA	Short term loans, 5, 10, or 15 years. Housing down payment assistance	The Affordable Single-Family Homeownership Program provides funding to support affordable homeownership for income-eligible households in the South St. Petersburg CRA through direct financial assistance programs. Awards are in the form of loans with a term of 5, 10, or 15 years.	Program currently paused due to limited availability	<a href="https://www.stpete.org/residents/grants_loans/cra_housing-based_grants.php">https://www.stpete.org/residents/grants_loans/cra_housing-based_grants.php</a>
St Petersburg Citywide		Applications are being accepted for for households at or below 120% of Area Median Income (AMI) will continue to be processed as usual. However, applications for households exceeding 121% AMI or higher will be placed on hold until additional funding becomes available.	Current program available only for households at or below 120% AMI	<a href="https://www.stpete.org/residents/grants_loans/purchase_assistance_program.php">https://www.stpete.org/residents/grants_loans/purchase_assistance_program.php</a>
Fort Lauderdale Northwest-Progresso-Flagler Heights CRA	Housing Purchase Assistance Program	To provide down payment and closing cost assistance to eligible participants seeking to purchase and occupy as their primary residence a single family home within the NPF-CRA constructed on a previously City or CRA owned lot, vacant or abandoned structure to prevent the creation of blighted conditions within the CRA. <a href="#">click here</a>	Program currently paused due to limited availability	<a href="https://fortlauderdalecra.com/incentive-program/">https://fortlauderdalecra.com/incentive-program/</a>
Winter Haven	First Time Buyer Downpayment and closing cost Assistance	Funds are provided for down payment assistance and closing costs to eligible individuals. Down Payment Assistance up to \$60,000 based on household income. Homes must not exceed \$510,937 Home must be a single family dwelling, condominium or townhouse. Cannot be a mobile house. The home being purchased must be located within Winter Haven City Limits.	The Sadowski Affordable Housing Act, as authorized under F.S. 420.907-420.9079 and Rule 67-37 Of the Florida Administrative Code provides for and allows State Housing Initiatives Partnership (SHIP) funds to be used for a variety of housing activities, including but not limited to; down payment assistance.	<a href="https://www.mvwinterhaven.com/488/State-Housing-Initiatives-Partnership-SH">https://www.mvwinterhaven.com/488/State-Housing-Initiatives-Partnership-SH</a>

## COMMUNITY SOCIAL, NONPROFIT AND GOVERNMENTAL ORGANIZATIONS

Heart of Florida United Way - Call 211 (A United Way Program)	211 Connects to Immediate Assistance	HFWU's 211 Information and Referral Line offers free, confidential support available 24/7/365 by call, text, or chat to connect our neighbors to existing resources, including food and housing assistance	211 Assistance is available to anyone 24/7	
Florida Hometown Heroes Housing Program	The Hometown Heroes Housing Program provides down payment and closing cost assistance to Florida's hometown workforce. Eligible homebuyers can apply to the Florida Housing Finance Corporation to receive up to 5% of the first mortgage loan amount, not exceeding \$35,000, as a second mortgage to help purchase a home.	Down Payment and Closing Cost Assistance	Eligible Applicants: Persons or families who have incomes that do not exceed 150 percent of the state median income or local median income, whichever is greater. The borrower must be seeking to purchase a home as a primary residence, must be a first-time homebuyer and a Florida resident; and must be employed full-time by a Florida-based employer. The requirement to be a first-time homebuyer does not apply to a borrower who is an active duty servicemember of a branch of the armed forces or the Florida National Guard, as defined in s. 250.01, or a veteran. Assistance may be used for the purchase of manufactured homes that meet certain criteria.	
State Housing Initiatives Partnership (SHIP) – Home Ownership	Each local government receives an annual allocation, which is appropriated by the Florida Legislature.	Funds under Local Government Control Based on Annual Legislative Appropriation Funds available for New Construction, Gap Financing, Repairs, Rehabilitation, Acquisition, Purchase Assistance		<a href="https://www.orangecountyfl.net/Neighbors/Housing/StateHousingInitiativesPartnership.aspx">https://www.orangecountyfl.net/Neighbors/Housing/StateHousingInitiativesPartnership.aspx</a>
Weatherization Assistance Program (WAP)	Weatherization Assistance	Reduce the monthly energy burden on low-income households by improving the energy efficiency of the home. The program offers free weatherization services to homeowners and renters including upgrades of air infiltration with weather stripping, caulking, thresholds, minor repairs to walls, ceilings, and floors, and window and door replacement. Other actions may include installation of attic ventilation, solar reflective coating to manufactured homes, solar screens, repairs or replacement of inefficient heating and cooling units, and the repair or replacement of water heaters.	To qualify for the Weatherization Program, the total household income may not be more than 200 percent of the national poverty level. Preference is given to owner-occupied homes, elderly, or physically disabled residents, families with children under 12 and households with a high energy burden (repeated high utility bills).	
Rental Housing Assistance	Website provides rental housing search and assistance information as well as disaster recovery and general resources.	Households may find low-cost rental housing, the Florida Housing Finance Corporation's "Florida Housing Search" website ( <a href="http://www.floridahousingsearch.org">www.floridahousingsearch.org</a> ).		<a href="http://www.floridahousingsearch.org">www.floridahousingsearch.org</a>
Neighborhood Stabilization Program (NSP)	Neighborhood Stabilization Program (NSP) was created to respond to rising residential foreclosures and property abandonment. The main purpose of the NSP is to stabilize neighborhoods negatively impacted by foreclosures. Orange County will use NSP funds to assist with acquisition, repair and sale of foreclosed homes	NSP has five eligible uses of funds: A. Establish financing mechanisms for purchase and redevelopment of foreclosed-upon homes and residential properties. B. Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop these properties. C. Establish and operate land banks for homes and residential properties that have been foreclosed upon. D. Demolish blighted structures. E. Redevelop demolished or vacant properties as housing.*	Cannot currently own property Must meet income guidelines	<a href="https://netamps.ocfl.net/nsp/docs/NSPFEver.pdf">https://netamps.ocfl.net/nsp/docs/NSPFEver.pdf</a>
To access the following programs, residents can:		1) Contact Orange County Housing and Community Development 2) Visit the Orange County Government website 3) Call 311 for information and referrals 4) Reach out to local non-profit organizations	<b>Eligibility requirements typically include:</b> Income limits Residency in Orange County Property ownership (for repair programs) Meeting specific program criteria - Must meet credit guidelines - Must have a minimum credit score of 640 - Must have two (2) years of satisfactory credit - INVESTORS ARE NOT ALLOWED to purchase under this program - Must have the legal right to reside permanently in the United States	
Orange County Housing and Community Development	Housing rehabilitation programs Down payment assistance Emergency home repair assistance Weatherization assistance			<a href="https://www.orangecountyfl.net/Neighbors/Housing/HousingAndCommDev.aspx">https://www.orangecountyfl.net/Neighbors/Housing/HousingAndCommDev.aspx</a>
Orange County Housing Assistance Program	Provides funds for home repairs Assists with minor and major rehabilitation projects <a href="#">Hello, with emergency repairs</a>			<a href="https://www.orangecountyfl.net/Neighbors/Housing/RentalAssistance.aspx">https://www.orangecountyfl.net/Neighbors/Housing/RentalAssistance.aspx</a>
Habitat for Humanity of Greater Orlando	Rental assistance Housing vouchers First-time homebuyer programs			<a href="https://habitatofandcosocla.org/">https://habitatofandcosocla.org/</a>
Orange County Housing Help Center	Home construction and repair services Affordable homeownership opportunities Critical home repair program			<a href="https://www.orangecountyfl.net/FamilialHealthSocialSvcs/HousingHelpCenter.aspx">https://www.orangecountyfl.net/FamilialHealthSocialSvcs/HousingHelpCenter.aspx</a>
Emergency Rental Assistance Program	Housing counseling services Financial education Foreclosure prevention assistance Housing counseling services			<a href="https://www.ocfl.net/EmergencyRentalAssistance">https://www.ocfl.net/EmergencyRentalAssistance</a>
Orange County Government Housing Portal	Financial education Foreclosure prevention assistance			<a href="https://www.orangecountyfl.net/Neighbors/Housing.aspx">https://www.orangecountyfl.net/Neighbors/Housing.aspx</a>

<b>Housing and Urban Development (HUD) - Orlando Field Office</b>	Help with Home Ownership	<p>Learn about Federal Housing Administration (FHA) loans and other homeownership programs by reading FHA's frequently asked questions.</p> <p>For customized support, speak with a HUD Approved Housing Counselor about becoming a homeowner.</p> <p>Search online for a HUD Approved Housing Counselor near you</p> <p>Check out HUD's guide to buying a home.</p> <p>Some housing agencies can help Housing Choice Voucher holders buy a home. Contact your local housing agency to find out if they are participating in a homeownership program.</p> <p>If you are a veteran, learn more about VA Home Loans.</p> <p>Learn financial management tools and strategies through the Federal Deposit Insurance Corporation FDIC's Money Smart program.</p> <p>Avoid homeowner scams and frauds.</p> <p>Use the HUD Home Store to find HUD homes for sale.</p>	<a href="https://www.hud.gov/helping-americans/homeownership">https://www.hud.gov/helping-americans/homeownership</a>
	Avoid Foreclosure	<p>Speak with a HUD Approved Housing Counselor. A HUD Approved Housing Counseling Agency can offer advice customized to your housing needs.</p> <p>Search online for a HUD Approved Housing Counselor near you.</p> <p>Find a lawyer for affordable legal aid   USAGov</p> <p>Understand your options by reviewing HUD's Avoiding Foreclosure guide and the Consumer Financial Protection Bureau guide to facing foreclosure.</p> <p>Be aware of reverse mortgage fraud.</p>	
	Need help paying utility bills.	<p>If you need help paying your utility bills, contact one of these organizations:</p> <p>Home Energy Assistance Program (HEAP): A federally funded program that helps homeowners heat and cool their homes</p> <p>Consider other ways to make your home more energy efficient:</p> <p>Tips from the Department of Energy on making your home more energy efficient</p>	
	Need a Housing Choice Voucher, (Section 8)	<p>HUD's programs are delivered by local partner organizations.</p> <p>Speak to a HUD Approved Housing Counselor for advice on your specific housing needs. Search online for a HUD Approved Housing Counselor near you.</p>	For direct assistance, please refer to the following resources: <a href="https://answers.hud.gov/housingcounseling/s/?language=en_US">https://answers.hud.gov/housingcounseling/s/?language=en_US</a>