



Community Redevelopment Advisory Board Regular Meeting

Agenda

May 28, 2026 @ 5:30 PM

City Hall Commission Chambers
401 S. Park Avenue

welcome

Agendas and all backup material supporting each agenda item are accessible via the city's website at cityofwinterpark.org/meetings/ and include virtual meeting instructions.

decorum

As a courtesy to those present, please silence your mobile devices. If you must take a phone call, please excuse yourself and step outside.

Members of the public shall observe the same rules of propriety, decorum and good conduct applicable to members of the Board. Persons making remarks or exhibiting behavior that disrupts the orderly conduct of this meeting will be subject to removal from the meeting.

assistance & appeals

Persons with disabilities needing assistance to participate in any of these proceedings should contact the City Clerk's Office ([407-599-3277](tel:407-599-3277)) at least 48 hours in advance of the meeting.

"If a person decides to appeal any decision made by the Board with respect to any matter considered at this hearing, a record of the proceedings is needed 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." (F.S. 286.0105).

board member compliance

Board/Committee members when acting within the scope of their public duties are subject to the Florida Sunshine Law (Ch. 286, F.S.), Florida Public Records Act (Ch. 119, F.S.) and state ethics laws (Ch. 112, F.S.). All discussions with any other board member(s) regarding public items that are likely to come before the board/committee must occur on the record during a public meeting. No member shall vote upon, and no appointed member shall attempt to influence, any item considered which would inure to the special private gain or loss of the member, any principal/parent/subsidiary retaining the member, or any relative or business associate of the member. Members must announce their conflict and file a written conflict disclosure with the City Clerk within 15 days of the meeting.

- 1. Call to Order**
- 2. Approval of Minutes**
- 3. Public Comments (for items not on the agenda): Three minutes allowed for each speaker**
- 4. Action Items**
 - a. West Fairbanks Catalyst Development (CDP) & Septic to Sewer Programs 30 minutes
- 5. Non-Action Items**
 - a. Capital Project Worksheet 30 minutes
- 6. Staff Updates**
 - a. Project Updates 5 minutes
- 7. Board Comments**
- 8. Upcoming Agenda Items**
- 9. Adjournment**



Community Redevelopment Advisory Board

agenda item 4.a

item type

Action Items

meeting date

May 28, 2026

prepared by

Kyle Dudgeon, Assistant Division Director of
Economic Development/CRA

approved by

Rene Cranis, City Clerk

subject

West Fairbanks Catalyst Development (CDP) & Septic to Sewer Programs

motion | recommendation

background

At the April 2026 meeting, the board reviewed and commented on the Catalyst Development (CDP) and Septic to Sewer programs to be acted upon at their May meeting. The following drafts (attached) provide for encouraging redevelopment both at the large and small scale level. The larger scale program attempts to amalgamate many of the previous conversations from the board, and endorses CRA support for redevelopment opportunities under the CRA plan. This includes promoting infrastructure redevelopment, land use types such as mixed-use options for housing, and offers a voice to the types of reinvestment envisioned along the corridor. The primary vehicle for offering this incentive is under the permit fee waivers (F.S. 376). The small scale (septic to sewer program) addresses similar needs to the CRA's existing business facade and build-out programs by offering one-time contributions to private investment for overall community benefit up to \$20,000. The additional value is that it also addresses commercial spaces near the city's previous investment along Fairbanks Avenue for water/wastewater improvement (W/WW). The septic to sewer program has been reviewed by city W/WW staff.

(Large Scale) Catalyst Development Program (CDP): This program is intended to catalyze transformational, large-scale redevelopment projects in the West Fairbanks corridor while simultaneously encouraging long-term tax increment growth, encouraging high-quality, mixed-use development consistent with the City's vision, addressing market gaps and financial feasibility challenges, and supports local businesses and economic vitality. Program requirements emphasize the following:

- Specific industry classifications

- Minimum private sector investment
- Acreage & floor area ratio (FAR) requirements
- Annexation if not currently within city limits
- Must be a taxable organization
- Removal of job creation threshold

Currently only 6% of properties in the West Fairbanks corridor are in excess of one acre implying the difficulty of assembling properties in the area as well as the potential infrequency of use and the need for 'gap-filling' programs that require public support. That said, this item looks to be very intentional with the requirements therein, prioritizing waivers as a first gap consideration through the city's newly founded economic enhancement district (EED) program. Ultimately this would provide additional fiscal stewardship in lieu of cash exchanges or capital investment as a primary resource for private investment while simultaneously looking to maximize the potential request of any grant application.

(Small Scale) Commercial Septic to Sewer Conversion Program: This program's intention is two-fold. The first is to improve water quality by replacing outdated septic systems and the second is to provide an additional tool in the toolbox for improvements to the W. Fairbanks corridor. This grant typically covers a significant portion of the costs to connect to the city sewer system, particularly in priority areas identified by the Florida Department of Environmental Protection and the CRA. This program's framework is similar to ones currently in place such as the CRA's build out and business facade program.

Each program is another tool in the tool belt for redevelopment opportunity in the context of the city's comprehensive plan, CRA redevelopment plan, and supporting private-public partnership. Staff is requesting approval with any further consideration prior to review by the CRA advisory board and City Commission worksession in May/June respectively.

Strategic Value:

As the advisory board continues to examine reinvestment options and projects, there is an opportunity to further reinforce its priority on encouraging preferred redevelopment in the West Fairbanks corridor. This also runs in parallel with the city's most recent resident survey. Next steps include a review by the city's economic development advisory board on June 9th and a worksession with the City Commission on June 11th to discuss this type of programming for acceptance.

alternatives | other considerations

- Modify the program
- Do not consider the program

fiscal impact

attachments

1. West Fairbanks Catalyst Development Program (CDP) Guidelines_DRAFT
2. West Fairbanks Catalyst Development Program (CDP) Application_DRAFT
3. WP Septic to Sewer Conversion Program- Guidelines_DRAFT
4. WP Septic to Sewer Conversion Program- Application_DRAFT
5. Select Pages from WP Citizen Survey_2026



Purpose and Intent

The City of Winter Park Community Redevelopment Agency (CRA) established the West Fairbanks Catalyst Development Program (CDP) to promote large-scale, mixed-use development projects within the CRA District III corridor (see attached map).

Specifically, the program is intended to:

- Catalyze transformational, large-scale redevelopment projects
- Leverage CRA resources to maximize long-term tax increment growth
- Encourage high-quality, mixed-use development consistent with the City's vision
- Address market gaps and financial feasibility challenges
- Promote redevelopment in priority CRA subareas, including underutilized and transitioning corridors
- Encourage Mixed-Use and Walkable Development Patterns
 - Prioritize projects that integrate residential, commercial, office, and civic uses in a manner that:
 - Reduces reliance on automobiles
 - Enhances connectivity between districts
 - Supports local businesses and economic vitality

Core Eligibility Requirements

The CDP is available to new and expanding businesses located in CRA district III.

Meeting all the guidelines does not guarantee approval of an application, and all terms of any approval are at the sole discretion of the City/CRA:

- Eligible businesses and tenants should generally fall within selected industry classifications as defined by the North American Industry Classification System (NAICS):
 - Construction/Attainable Housing (Code 2361)
 - Retail Trade (Code 44-45)
 - Financial Activities and Information (Code 51-53)
 - Professional and Administrative Services (Code 54-56)
 - Education and Health Services (Code 61-62)
 - Excluding: General Medical and Surgical Hospitals (6221), Psychiatric and Substance Abuse Hospitals (6222), Specialty Hospitals (6223), Nursing Care Facilities (6231) Residential Mental Health and Substance Abuse Facilities (6232), Community Food and Housing, and Emergency and Other Relief Services (6242), Vocational Rehabilitation Services (6243), Child Care Services (6244)
- Minimum total development cost of \$2.5 million+
- Development requires a minimum of 1 acre

- Must annex into the City of Winter Park (if applicable)
- Must be a taxable organization
- The project must be for a new business and should not already be under construction or in progress.
- The project must maintain a floor area ratio (FAR) of at least 50% to encourage catalytic development and take advantage of comprehensive plan South of Fairbanks (SOFA) District Planning Area policies.

Ineligible Uses

All uses not permitted or conditionally permitted within the core eligibility requirements are prohibited. Without limiting the uses that are prohibited, the following uses shall be prohibited:

- Adult-oriented businesses
- Automotive-related businesses (i.e., auto sales, auto repair, auto rental, body shops, auto wash, auto audio, auto glass, auto tinting, auto parts sales). This section shall apply to any form of motorized personal transportation devices that are not for medical use.
- Firearm sales
- Standalone massage parlors (not part of a health spa)
- Fast food (with or without drive-thru)
- Gas stations/convenience stores
- Liquor stores
- Pawn shops/check cashing
- Tattoo parlors
- Vape/smoke shops/hookah parlor
- Pain management clinics
- Medical marijuana dispensaries, processing, growing, etc.
- Billboards

Incentive Tools

This program enables the CRA to utilize any of its redevelopment tools in accordance with the CRA plan and/or local City authorities, such as:

- On-site improvements
- Streetscape and mobility improvements
- Relocation of Water, Wastewater, and Electric Transmission Lines
- Infrastructure Improvements
- Impact fee reductions or reimbursements
- Permit fee waivers
- Expedited review and approvals
- Brownfield building permit fee reimbursement

*Fee waivers will be given priority in this program.

Funds & Distribution

- The maximum available incentive per project shall not exceed \$500,000. The CRA Staff will review the project and recommend a funding plan/strategy and amount to the CRA Advisory Board and CRA Board.
- The incentive shall be distributed on a first-come, first-served basis to qualified applicants who have completed an application.
- Once the incentive fund's annual distribution has been depleted, no additional projects shall be funded until the incentive is replenished or is otherwise directed by the CRA and/or City Commission.
- The total amount of the incentive fund shall not exceed \$1 million in any given year

Guidelines

To be considered for the CDP Program, the applicant should review the guidelines below (see also Table 1: Guideline Matrix). Meeting all the guidelines does not guarantee approval of an application, and all terms of any approval are at the sole discretion of the City/CRA:

- Agree to utilize City utilities (Water, Sewer, Electric) where applicable.
- Demonstrate that the business is, and will remain, economically sound over the course of the agreement by submitting financial statements and tax returns as requested.
- All licenses must be up to date, and all property taxes must be current, with no debts in arrears to the City, at the time a contract is signed.
- Indicate that the Program is a major factor in its determination to locate/expand in the City.
- Eligible Property improvements to an existing building or construction of a new building:
 - Multi-parcel or district-scale redevelopment
 - Mixed-use (residential, commercial, office, hospitality, civic)
- Demonstrates significant public benefit or catalytic impact, such as increased taxable value, job creation, workforce or attainable housing, public infrastructure improvements, enhanced walkability, connectivity, and placemaking
- Be located within the CRA district boundaries
- Be consistent with:
 - Comprehensive Plan
 - CRA Redevelopment Plan
 - Applicable zoning and land use policies
- Demonstrate a funding gap through a financial pro forma or financial projections

Process

Applications are received on a first-come, first-served basis. Applications may be submitted to the City's Department of Economic Development for review of eligibility. Incomplete applications will not be accepted. Based on that review, City staff will draft a contract with the Applicant for approval by the CRA Agency or the City Commission, depending on the funding source. No agreement will be considered final until approved by either the CRA Agency or the City Commission. Applicants may be required to attend public meetings to discuss the application.

Contractual Agreement

All approved Applicants will execute an agreement with the City Commission or the CRA Agency that specifies the terms of the awarded incentive. Any mutually agreed-upon contract may include provisions for repayment of City/CRA funds if Program Guidelines are not maintained.

Change In Ownership, Land Ownership, Bankruptcy, or Relocation of Business

Change of Ownership: If an Applicant's business changes ownership, the business will remain eligible to receive award funds, provided all contractual obligations continue to be met.

Relocation of Business: Any Applicant business relocating within the City of Winter Park will still be eligible to receive payments upon providing proof of a new lease covering the remaining term of the contract. Any applicant business relocating outside the City of Winter Park will no longer be eligible for annual payments and must refund any funds awarded to date, as specified in their individual contractual agreement.

Bankruptcy/Dissolution: If an Applicant's business declares bankruptcy and is unable to meet the obligations of the contract or if the business is dissolved, no future payment will be made by the City/CRA.

Confidentiality

Financial statements and other information submitted to the City are not considered public records under FL Statute 288.075. However the City may use certain information retained for the purpose of issuing public reports, including the Applicant's name and business, contact info, description of need, number of full time equivalent jobs created, ratio of employees residing inside the City limits, the amount of any grant award, term of payment, and general wage information gathered for the purpose of determining eligibility.

Competitive Bidding

Applicants are required to get three (3) competitive bids for every type of proposed work, inclusive of any design or planning costs being reimbursed. All contractors must be insured and licensed by the State of Florida. All construction contracts will be between the applicant and the contractor.

Additional Program Assistance

Participation in this Program would not preclude an Applicant from seeking additional assistance from the City/CRA for other current programs.

Approvals

The CRA/City is the sole authority for determining the eligibility of proposed work and confirming completed work. Certain work may be required or precluded as a condition of funding. Participants will be responsible for obtaining necessary regulatory approvals, including any required by City departments or boards, and, but not limited to, any other necessary permits. All projects must appear before the City Commission for review and receive formal approval before proceeding. All work must comply with CRA/City, state, and federal regulations.

Program Funding

Nothing contained in this Program shall be construed to be a guarantee or entitlement to an economic incentive from the City of Winter Park, regardless of an Applicant's conformity to the Guidelines, financial condition of the City/CRA, or funding budgeted for economic incentives.

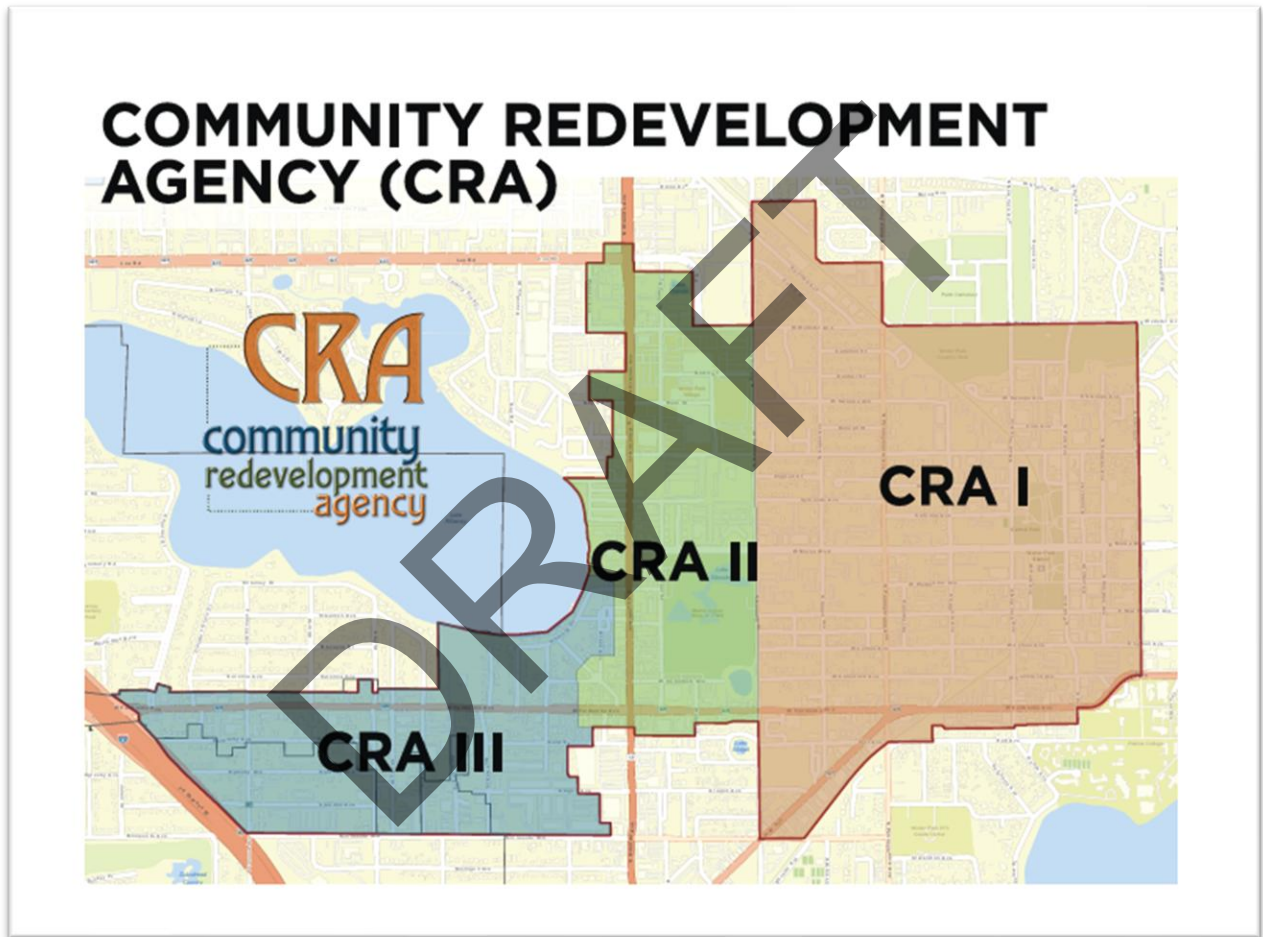
For more information on this and other City programs, please visit www.cityofwinterpark.org and click on Departments, Economic Development/CRA.

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Table 1: Guideline Matrix

Guidelines	Job Creation
Targeted Industry Sectors	Eligible businesses and tenants should generally fall within selected industry classifications as defined by the North American Industry Classification System (NAICS)
Payout of Incentive Awarded	Varies; no more than 5 years
Maximum Incentive	No more than \$500,000 total over 5 years

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Property Information

Property Name _____

Parcel ID _____

Address _____

City Winter Park State Florida Zip Code _____

Property Size (acres/square feet) _____

Attach a map showing the property's location (.pdf, .jpeg, etc, may be from the property appraiser website)

Project Overview

Brief summary of proposed project: _____

Planned future land use: Residential Mixed-Use Commercial Industrial Other

Estimated total project cost: _____

Estimated project timeline: _____

Is redevelopment contingent on public assistance/incentives? Yes No

Applicant Information

Name _____ Title _____

Organization _____

Address _____

City Winter Park State Florida Zip Code _____

Phone _____ Email _____

Interest in property _____

Septic-to-Sewer Conversion / Utility Readiness

Currently served by a septic system or sewer wastewater ?

Distance to nearest public sewer main (linear feet): _____

Roadway or right-of-way restoration required? Yes No

Any known utility moratoriums or capacity restrictions? Yes No

Utility provider has confirmed sewer service availability/capacity? Yes No Pending

Describe all outstanding property taxes (if applicable) _____

A title search must be conducted on this property. Have the results of the title search for this property been included with this application? Yes No

Current Property Owner (if different from applicant)

Name(s) _____ Title _____

Organization _____

Mailing Address _____

City _____ State _____ Zip Code _____

Telephone _____ Email _____

Legal Form	Sole Proprietorship	<input type="checkbox"/>	Limited Liability Partnership	<input type="checkbox"/>
	General Partnership	<input type="checkbox"/>	Limited Liability Company	<input type="checkbox"/>
	Corporation	<input type="checkbox"/>	S Corporation	<input type="checkbox"/>
	Joint Venture	<input type="checkbox"/>	Trustee	<input type="checkbox"/>
	Other (describe) _____			

Date formed _____

In which State are the incorporation and/or organization documents filed? _____

If an out-of-state entity, provide the date the entity registered to do business in the State of Florida _____

If a Trustee, describe _____

Other Contacts – Who would be the most appropriate contact person if the owner is unavailable for questions about the project? For example, a consultant, project manager, or attorney.

Name(s) _____ Title _____

Organization _____

Mailing Address _____

City _____ State _____ Zip Code _____

Telephone _____ Email _____

Name(s) _____ Title _____

Organization _____

Mailing Address _____

City _____ State _____ Zip Code _____

Telephone _____ Email _____

Environmental Status

Brief description of the nature and geographical extent of contamination by hazardous substances and/or pollutants, if known _____

Has a site assessment been done? Yes No

Brief description of any previous or current remedial action _____

Attach Phase I and/or Phase II Environmental Reports, if available.

____ Phase I Environmental Reports

____ Phase II Environmental Reports

Is the property subject to known or suspected environmental contamination, brownfield designation, or voluntary cleanup activities? Yes No Unknown

If yes, provide the following:

1. Known or suspected source(s) of contamination: _____
2. Potential exposure pathways identified (soil, groundwater, vapor intrusion, etc.): _____
3. Need for additional site investigation (sampling, monitoring, engineering analysis)?
 Yes No
4. Applicable or proposed cleanup criteria / regulatory standards: _____
5. Proposed remedial alternatives (removal, capping, monitoring, engineering controls, etc.): _____
6. Site map or exhibit showing affected/remediation areas attached? Yes No

The Department of Environmental Protection (DEP) provides excellent incentives. For certain projects, staff may assist in obtaining additional incentives from DEP.

Property Description

Is the property located within the Community Redevelopment III Area/Economic Enhancement District (EED)? Yes No

Residential	<input type="checkbox"/> Active	<input type="checkbox"/> Inactive	<input type="checkbox"/> Abandoned
Commercial	<input type="checkbox"/> Active	<input type="checkbox"/> Inactive	<input type="checkbox"/> Abandoned
Retail	<input type="checkbox"/> Active	<input type="checkbox"/> Inactive	<input type="checkbox"/> Abandoned

Office Space Active Inactive Abandoned
 Warehousing Active Inactive Abandoned
 Industrial Active Inactive Abandoned
 Manufacturing Active Inactive Abandoned
 Other (describe) _____

Provide the property's current zoning classification and describe the uses that are allowed under this classification _____

Is there a desire for zoning variance, special exceptions, or reclassification?

Yes No

If yes, please explain _____

Are there any recorded easements on the property? Yes No

If yes, explain and provide a map with all easements clearly marked _____

Based on future use of the property, please describe any anticipated physical changes to the property (e.g., building demolition, building expansion, paving, changes in site operations, etc.)

If known, describe the number and types of businesses that will be operating at the property after redevelopment _____

ADA / Accessibility

Existing site improvements compliant with ADA accessibility standards (to the best of the owner's knowledge)? Yes No Unknown

Existing structures require substantial ADA upgrades? Yes No N/A

ADA-compliant route from public right-of-way to primary entrance feasible? Yes No
 Unknown

Public sidewalk connection to site available? Yes No

ADA-compliant parking feasible? Yes No N/A

Estimated cost of work from bids received

(Applicants may make multiple copies of this page if the applicant is acting as their own General Contractor and more than one type of work is being performed. List each type of work separately under item 5 and enter the required bids below.)

Bid #1:

Company Name: _____

Contact Name: _____

Contact Phone Number: _____

Bid Amount for Total Work: \$ _____ . _____

Bid #2:

Company Name: _____

Contact Name: _____

Contact Phone Number: _____

Bid Amount for Total Work: \$ _____ . _____

Bid #3:

Company Name: _____

Contact Name: _____

Contact Phone Number: _____

Bid Amount for Total Work: \$ _____ . _____

Source(s) of additional funding _____

Provide the approximate increase in the property tax after redevelopment _____

How many new permanent full-time or part-time jobs will the project create after remediation?

Type of Assistance/Incentive

Primary requested incentive (select top priority): _____

____ Regulatory Assistance (aid for meeting government agency permitting requirements)

____ On-site Improvements

____ Streetscape and Mobility improvements

____ Relocation of Water, Wastewater, and Electric Transmission Lines

____ Infrastructure Improvements

____ Impact fee reduction or reimbursements

____ Permit/Impact fee waivers

_____ Brownfield building permit fee reimbursement

The content of the application shall be considered public records of the City. The undersigned affirms that the information contained in the application is true and accurate.

Acknowledgements

- Site Map
 - Title Search
 - Utility Availability documentation
 - Environmental reports (if applicable)
 - Photos of current site conditions
 - I have read and understand the program guidelines and criteria
 - I have attached a copy of my current business license to this document
 - I have attached a copy of my current property insurance
 - To the best of my knowledge, the business and the property are current on all local, state, and federal taxes
 - I have attached a copy of the scope of work and available drawings or sketches
 - I understand that final approval must come from all City departments involved in any improvement, and that the award of the grant by the CRA does not guarantee approval of the project. The applicant must meet all City requirements and codes.
-
-

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STATEMENT OF CERTIFICATION

I certify under penalty of law that the information provided in this application is, to the best of the applicant’s knowledge and belief, accurate and complete. Applicants are aware that there are significant penalties for falsifying any information required.

I certify that I am an authorized representative of the applicant.

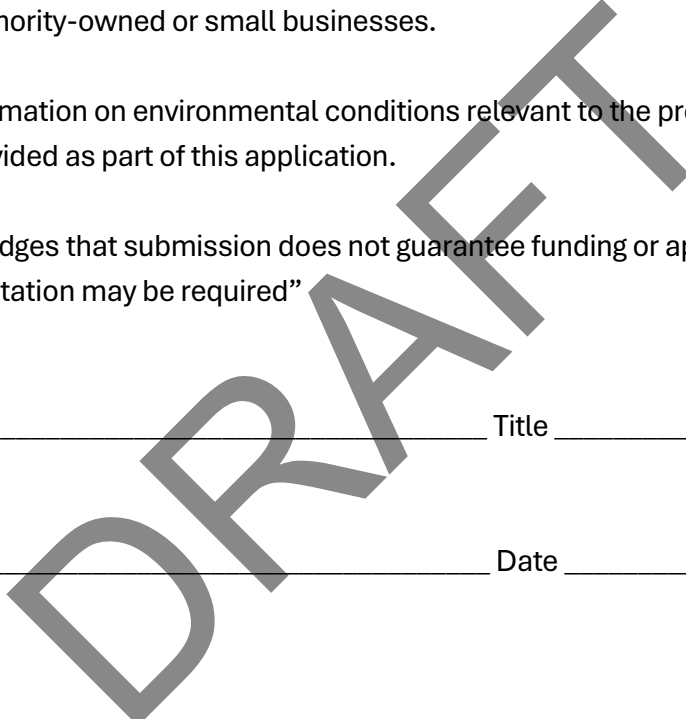
The CRA is dedicated to promoting and encouraging diversity in the programs that it supports or funds. Successful applicants in the CRA Catalyst Development Program (CDP) are encouraged to contact certified minority-owned or small businesses.

I certify that all information on environmental conditions relevant to the property and known to the applicant is provided as part of this application.

Applicant acknowledges that submission does not guarantee funding or approval and that additional documentation may be required”

Printed Name _____ Title _____

Signature _____ Date _____



Please return a copy of this completed application, along with any supporting documentation, to the CRA.

Community Redevelopment Agency 401 S. Park Ave
Winter Park, FL 32789

For additional information, please contact:
Edwige Josue
CRA Project Manager
Phone: 407-599-3218
Email: ejosue@cityofwinterpark.org

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Septic to Sewer Conversion Grant Program

A win-win: Protect Winter Park's water quality while increasing your property value.



The Winter Park Community Redevelopment Agency (CRA) established the Septic-to-Sewer Conversion Grant Program to improve water quality by replacing outdated septic systems. This grant typically covers a significant portion of the costs to connect to the city sewer system, particularly in priority areas identified by the Florida Department of Environmental Protection and the CRA.

Why should I connect?

➤ **Environmental Benefits**

Connecting to the City sewer reduces nutrient pollution entering the groundwater. Your wastewater will be sent to an Orange County treatment facility, where it's processed to higher standards and recycled to protect the environment. The Florida Department of Environmental Protection recommends septic-to-sewer conversion to enhance protection, as high nitrogen levels are affecting the ecosystem.

➤ **Personal Benefits**

Once connected, the City manages your wastewater—eliminating the burden of septic tank maintenance and repairs. Traditional septic tanks fail over time and require ongoing upkeep. By connecting to the City sewer, you'll also gain more flexibility with your yard space.

➤ **Financial Protection**

Grant funding is limited and may not be available in the future. If your septic tank fails, the Department of Health requires you to connect to the city sewer system if it's available. Connecting now with grant assistance prevents the financial burden of paying full connection costs later.

Why did the CRA start this program?

Septic tanks protect public health, but they're not designed to protect the environment. Expanding sewer service is part of the CRA's overall goal of protecting our water resources.

Who is Eligible?

This program applies to:

- Commercial and mixed-use properties
- Multifamily properties (as defined by the City)
- Properties currently using septic systems
- Properties located within the designated CRA

Priority areas may include:

- Commercial corridors
- Parcels near existing sewer infrastructure
- Environmentally sensitive zones

Program Requirements

Eligible property owners who choose or are required to participate must:

1. Connect to the City sewer system when service becomes available
2. Properly abandon existing septic systems in accordance with regulations
3. Obtain all required permits and inspections
4. Complete connection within the specified timeframe (typically 6–18 months after notice)

Financial Assistance & Incentives

To support participation, the CRA offers the following incentives (subject to funding availability):

1. Connection Cost Assistance

- Partial reimbursement for sewer connection costs
- Grant may cover a percentage of eligible expenses

2. Reduced or Waived Fees

- Discounted sewer connection fees
- Waived or reduced impact fees for qualifying properties

3. Construction Support

- City-funded or shared-cost installation of main sewer lines
- Coordination assistance to minimize business disruption

4. Expedited Permitting

- Priority review for permits related to sewer connection and redevelopment

5. Redevelopment Incentives

- Increased development flexibility where sewer service enables higher intensity use
- Potential eligibility for additional CRA Economic Development Programs

Eligible property owners in the Fairbanks Corridor can receive up to \$20,000 in grant funding to connect to the city sewer system.

Estimated Costs

Costs vary depending on property size and location, but may include:

- Private lateral connection (building to sewer line)
- Septic system abandonment
- Site restoration and plumbing modifications
- The City will provide cost guidance and resources to help property owners plan.

How to Participate

1. **Confirm Eligibility**
Contact CRA staff to verify your property is within a program area.
2. **Submit an application**
Apply for incentives and program participation
3. **Design & Permitting**
Work with a licensed contractor to prepare plans
4. **Construction & Connection**
Complete sewer connection and septic abandonment
A City inspector will conduct a final inspection after project completion

Important Notes

- Incentives are limited and may be available on a first-come, first-served basis
- Early participation may provide the greatest financial benefit

When would the connection happen?

The CRA staff will engage with the approved applicant on a mutually agreeable schedule once the agreement has been executed and the design plans have received approval.

DISCLAIMER: THE DECISION WHETHER TO AWARD THE SEPTIC-TO-SEWER GRANT TO ANY APPLICANT IS A DISCRETIONARY DECISION OF THE CRA IN ITS SOLE DISCRETION. THE CRA MAY AT ANY TIME ESTABLISH OR CONSIDER ADDITIONAL CRITERIA AND/OR REQUIREMENTS NOT LISTED IN THIS APPLICATION AND RELATED DOCUMENTS IN REJECTING OR ACCEPTING AN APPLICATION. SUBMISSION, ACCEPTANCE, OR APPROVAL OF AN APPLICATION DOES NOT CREATE A RIGHT OF THE APPLICANT TO RECEIVE THE GRANT, OR ANY OTHER RIGHT. APPLICANT SHALL HAVE ONLY THOSE RIGHTS EXPRESSLY GRANTED TO THEM IN THE SEPTIC-TO-SEWER GRANT AGREEMENT, IF ONE IS EXECUTED.



City Of Winter Park Community
Redevelopment Agency (CRA)
Commercial Septic-to-Sewer Conversion

1. APPLICANT

Name: _____

Address: _____

_____ Zip _____

Contact Name: _____ Phone Number: _____

Email: _____ Fax Number: _____

Legal Form: Sole Proprietorship [] Partnership []

Corporation: Profit [] Non-Profit []

In which State are the incorporation and/or organization documents filed?

Tax Identification Number: _____

2. BUILDING/BUSINESS TO BE IMPROVED

Name: _____

Address: _____

_____ Zip _____

Legal Description: _____

Property Tax Parcel Number: _____

3. OWNER OF PROPERTY (if not applicant)

Name: _____

Contact Name: _____

Address: _____

_____ Zip _____

Phone Number(s): _____

Staff Use Only: Application Approved (Y / N) Date: _____ By: _____

4. AUTHORIZATION TO UNDERTAKE WORK

If the applicant is not the owner of the property, provide written evidence in the form below that the owner authorizes this work to be undertaken.

5. ESTIMATED COST OF WORK FROM BIDS RECEIVED *(Applicant may make multiple copies of this page if the applicant is acting as their own General Contractor and more than one type of work is being performed. List each type of work separately under item 5 and enter the required bids below.)*

Bid #1:

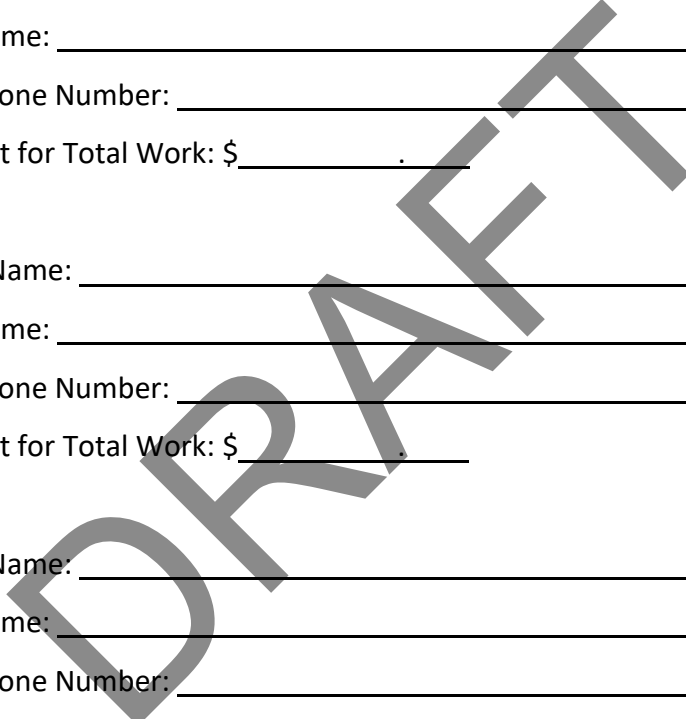
Company Name: _____
Contact Name: _____
Contact Phone Number: _____
Bid Amount for Total Work: \$ _____ . _____

Bid #2:

Company Name: _____
Contact Name: _____
Contact Phone Number: _____
Bid Amount for Total Work: \$ _____ . _____

Bid #3:

Company Name: _____
Contact Name: _____
Contact Phone Number: _____
Bid Amount for Total Work: \$ _____ . _____



6. SOURCE(S) OF ADDITIONAL FUNDING

7. INVESTMENT VALUE OF WORK BEING PERFORMED BY APPLICANT

Include the total cost estimate of all work being performed at the business, both exterior and any interior improvements being made. \$_____.

8. ACKNOWLEDGEMENTS

- I have read and understand the program guidelines and criteria
- I have attached a copy of my current business license to this document
- I have attached a copy of my current property insurance
- To the best of my knowledge the business and the property are current on all local, state and federal taxes
- I have attached a copy of the scope of work and available drawings or sketches
- I understand that final approval must come from all City departments concerned with any improvement and that award of the grant by the CRA does not guarantee approval of the project. The applicant must meet all City requirements and codes.

DRAFT

CERTIFICATION BY APPLICANT

The applicant certifies that all information in this application, and all information furnished in support of this application, is given for the purpose of obtaining up to \$20,000.00 grant and is true and complete to the best of the applicant’s knowledge and belief.

If the applicant is not the owner of the property to be converted, or if the applicant is not the sole owner of the property, the applicant certifies that he/she has the authority to sign and enter into an agreement to perform the rehabilitation work on the property. Evidence of this authority must be attached.

The CRA is dedicated to promoting and encouraging diversity in the programs that it supports or funds. Successful applicants in the CRA Commercial Septic-to-Sewer Program are encouraged to contact contractors that are certified minority owned or small businesses.

Verification of any information contained in this application may be obtained by the CRA from any available source.

Applicant Signature

Date

Please return a copy of this completed application along with any supporting documentation to the CRA.

Community Redevelopment Agency
401 S. Park Ave
Winter Park, FL 32789

For additional information, please contact:

Edwige Josue
CRA Project Manager
Phone: 407-599-3218
Email: ejosue@cityofwinterpark.org

Commercial Septic-to-Sewer Program Property Owner Authorization

I, _____, understand that
_____, a leaseholder of my property located at

_____ is considering improvements under the City of Winter Park Community Redevelopment Agency Commercial Septic-to-Sewer Grant Program, hereinafter referred to as "Program." For the purposes of this authorization, hereinafter the Community Redevelopment Agency shall be referred to as "CRA" and the City of Winter Park as "City".

I have received and reviewed the Program guidelines and reviewed the application submitted by my tenant. I agree to permit the proposed improvements to my building. I understand that I am not financially responsible to complete these improvements under the Program.

I understand and agree that neither the CRA nor the City assume responsibility or liability to me or any other part for any action or failure of any contractor or other third party and in no way guarantee any work to be done or material to be supplied.

I further agree to hold the CRA and the City harmless from and indemnify them for and against any and all claims which may be brought or raised against the CRA, the City, or any of its officers, representatives, agents or agencies regarding any matters relevant to the participant obligations under the Program.

I assure the CRA and the City that the tenant holds a valid lease with no expiration pending within the next twenty-four months following the date of application for Program funding.

I have read the above statements and acknowledge that they are true and complete to the best of my knowledge. I have no objection to the applicant pursuing the proposed improvements project, and I authorize the leaseholder to make the proposed improvements under the provisions of the Program.

Property Owner Signature

Date

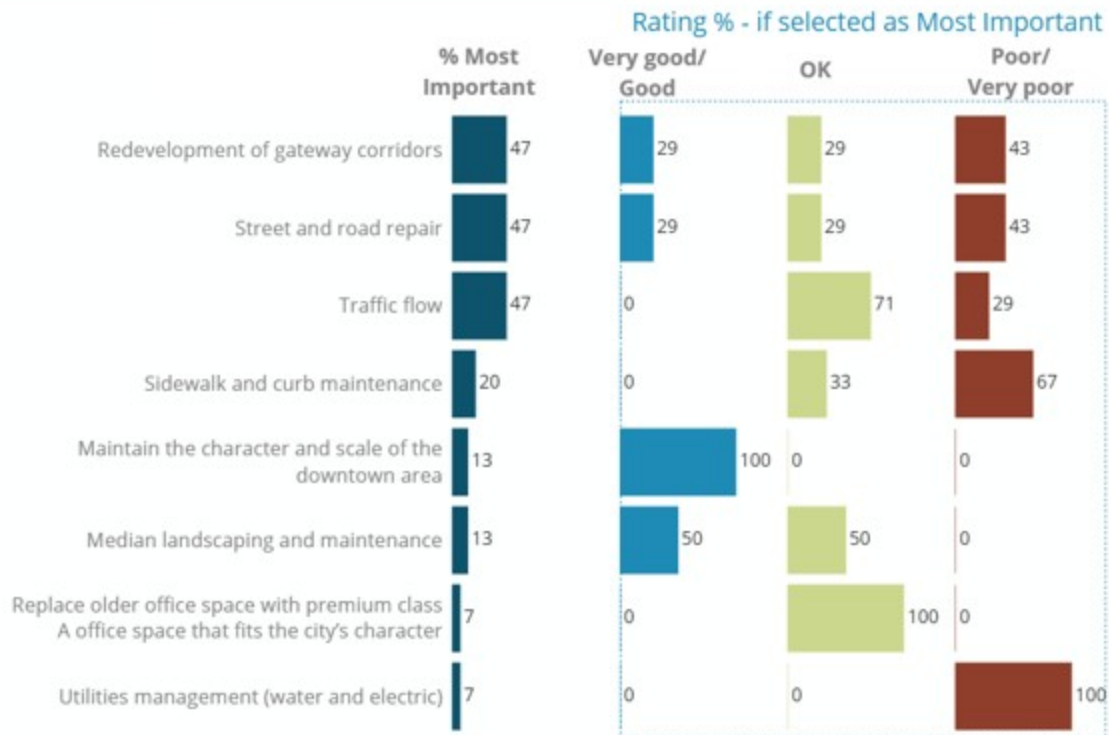
STATE OF FLORIDA
COUNTY OF _____

The foregoing instrument was acknowledged before me this _____ day of _____, 20__

by _____, who is personally

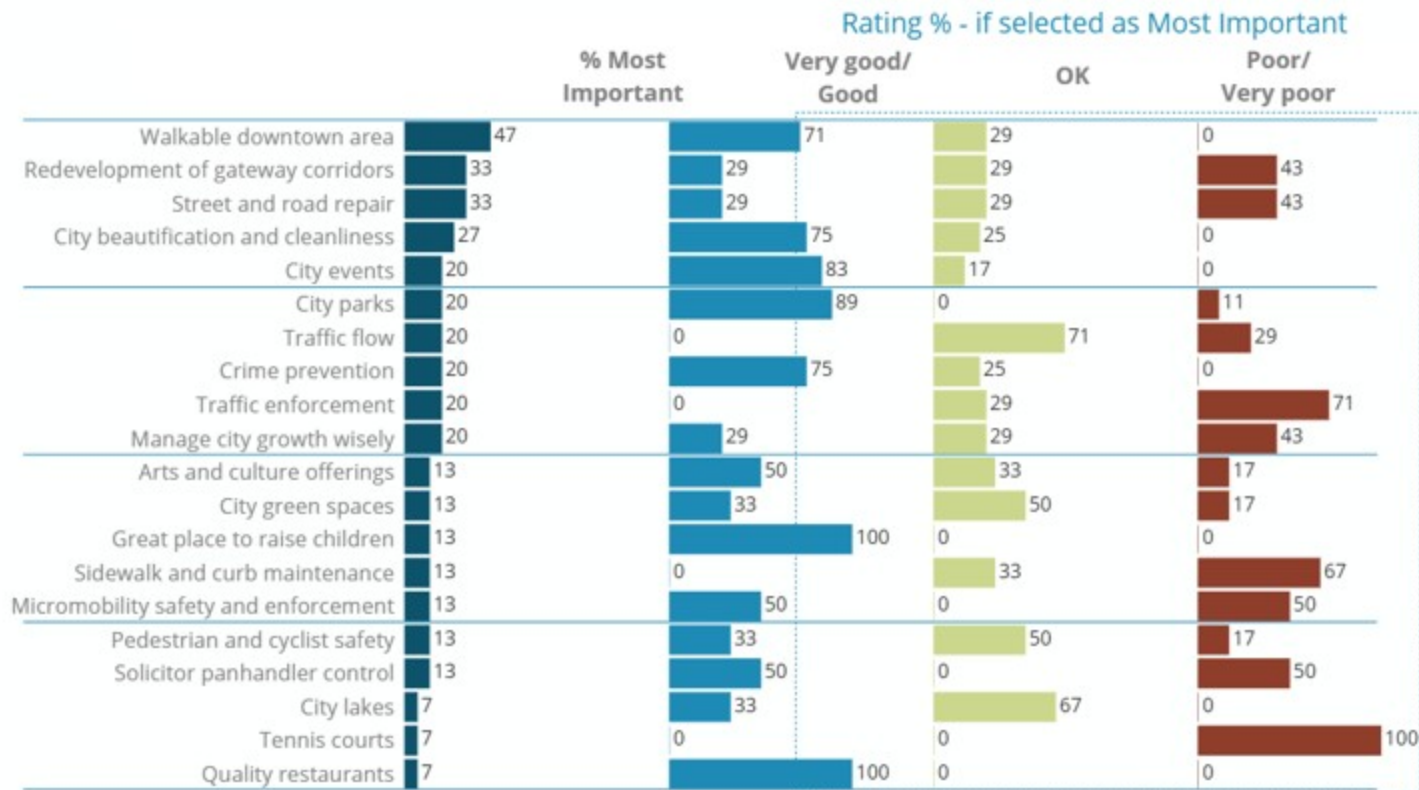
known to me or who has produced _____ as identification.

Notary Public



Demo Filters

- Gender
- Age
- Race
- Time in City
- Children at home
- Type of residence
- Area
- Right/Wrong Direction
- Type of invite



Demo Filters

Gender
(All)

Age
18-29

Race
(All)

Time in City
(All)

Children at home
(All)

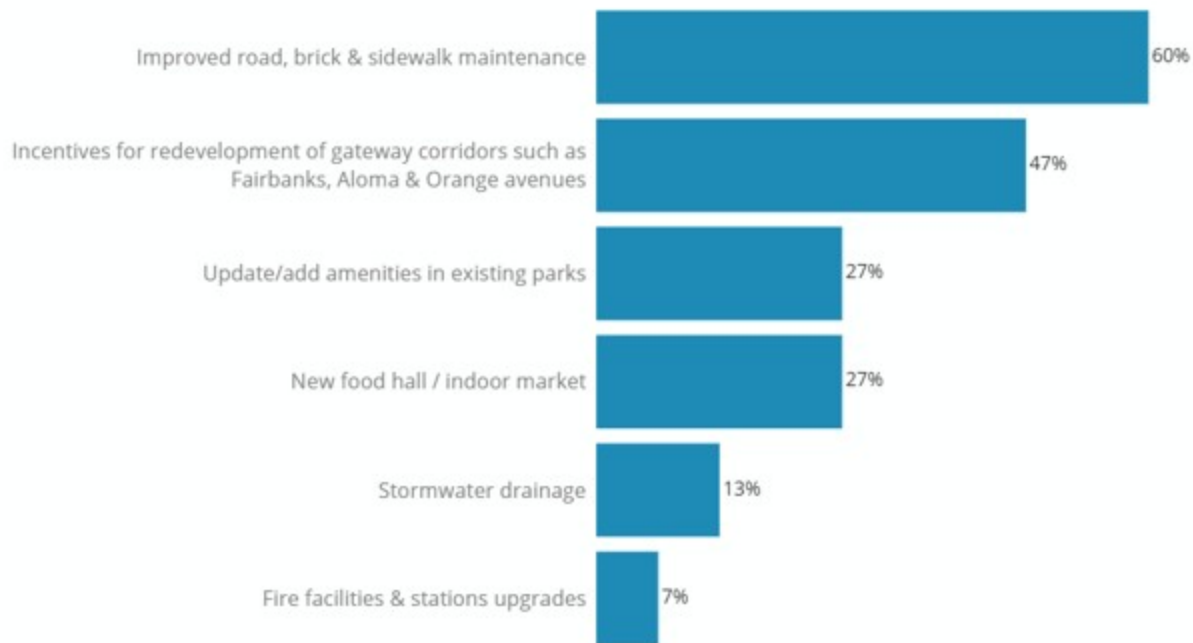
Type of residence
(All)

Area
(All)

Right/Wrong Direction
(All)

Type of invite
(All)

Sample: 15



Demo Filters

Gender

(All) ▾

Age

18-29 ▾

Race

(All) ▾

Time in City

(All) ▾

Children at home

(All) ▾

Type of residence

(All) ▾

Area

(All) ▾

Right/Wrong Direction

(All) ▾

Type of Invite

(All) ▾

Sample: 15



Community Redevelopment Advisory Board

agenda item 5.a

item type

Non-Action Items

meeting date

May 28, 2026

prepared by

Kyle Dudgeon, Assistant Division Director of
Economic Development/CRA

approved by

Rene Cranis, City Clerk

subject

Capital Project Worksheet

motion | recommendation**background**

Since the beginning of the calendar year, staff has been scribbling considerations provided by the board for potential incorporation into the 10-year capital improvement plan (CIP) with targeted considerations for years FY2032-2037. While the board may continue to add/delete/alter any item based on the nature of the discussion, staff would like the opportunity to begin to identify priorities. Ranking now also gives staff a proactive approach to honing CIP parameters for pricing, due diligence, and coordination as projects begin to percolate forward for consideration by the CRA Agency.

alternatives | other considerations**fiscal impact****attachments**

1. Capital Projects Worksheet_CRA Agency_May 2026

WINTER PARK CRA CAPITAL PROJECT CONSIDERATIONS WORKSHEET_DRAFT (FY27-35)

May 2026



#	Project	Amount	Time Estimate	Notes
1	Rehabilitation of existing stock*****	\$ 2,150,000	N/A	Continue and expand existing programming - review underway
2	New housing stock*****	\$ 7,200,000	N/A	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 FY27 and FY28 is estimated at 3,500,000 per year.	3 years	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	2 years	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 year	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	2 years	Project costs identified in the Winter Park Transportation Master Plan/CRA Plan
7	Jackson & Fairbanks Intersection Improvement	\$ 2,730,000	2 years	Project costs identified in the Winter Park Transportation Master Plan/CRA Plan
8	Shoreview & Fairbanks	\$ 2,600,000	2 years	Project costs identified in the Winter Park Transportation Master Plan/CRA Plan
9	W. Fairbanks local/collector street revitalization (streetscapes)	TBD	2 years	This includes scope development for side streets such as Formosa and Clay
10	17-92 Unfunded	\$ 10,370,456	5 years	Improvements include sidewalk enhancements, safety, and landscaping elements. Estimate dependent upon FDOT update. Does not include cost of FDOT required utility moves.
11	17/92 & Morse Blvd	\$ 1,000,000	1 year	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).
12	Acquisition of blighted property	TBD	N/A	removal of slum/blighted conditions, repair, replace, gift, lease, or partner with property
13	Lake Rose Connection/Denning&Fairbanks corner	\$ 3,000,000	2 years	Review underway by consultant to be considered by CRAAB. In coordination with grant opportunities
14	East/west connectivity between CRA downtown cores	TBD	N/A	Exploration of east/west connection between Park Avenue and Interlachen area
Misc Enhancement Items				
15	Library extension to Community Center	\$ 5,000	less than 1 year	Library staff is considering support from the CRA, through the Parks department to expand services
16	Street Lighting	\$ 22,500	less than 1 year	Installation in Q4 2026
17	Hannibal Square Gateway Feature	TBD	1-2 years	This may include ROW improvements, lighting, or other streetscape enhancements.

* 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.

****Time estimates are provided based on the year they would be issued within the CIP/Pro forma. For example, if a project was slotted for 2029, it would take an estimated two years to complete with the finished product in 2031.

*****Housing amounts do not constitute final cost and only represented by the capital project worksheet in the CRA plan. These are subject to change.

	Housing
	Infrastructure
	Parks
	Community Amenity



Community Redevelopment Advisory Board

agenda item 6.a

item type

Staff Updates

meeting date

May 28, 2026

prepared by

Kyle Dudgeon, Assistant Division Director of
Economic Development/CRA

approved by

Rene Cranis, City Clerk

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 Lake Rose Improvements — Staff presented the board with a conceptual vision of the area including and in proximity to Lake Rose. Elements included public parking, passive multimodal amenities, and connection to the previous work already underway at MLK Park. Next steps include a schematic and estimation of probable cost to be considered by staff and the board. A scope is under development by Dix-Hite. The City/CRA has also submitted grant opportunities to supplement potential costs of the project. Timing of grant notification is TBD.

(2) MLK Park Community Playground — The community playground area was closed March 9th. Closure is anticipated for much of the rest of the year. Park and playground goers are encouraged to find other venues for play on the city's website and through various other mediums. Details can be found at: <https://cityofwinterpark.org/government/projects/mlk-jr-park-renovations-project/>. The restroom portion of this project is currently under design and anticipating permit review in the next month.

(3) CRA MLK Stormwater / W. Fairbanks Stormwater Improvements – The CRA Agency approved two Lake Killarney outfall projects over the course of the past year to provide immediate relief for storm conveyance to the neighborhood. Phase I of this project is complete. Phase II is in design with construction anticipated to be completed by year-end 2026. Several sections of work for re-bricking in this area have also largely been completed

under the purview of Public Works.

(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 Community Feature: Staff met with various members of city departments and public businesses to determine viability of the project. After discussions, it was proposed to consider an alternative to a gateway element. Staff is currently reviewing options and welcome suggestions during due diligence.

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

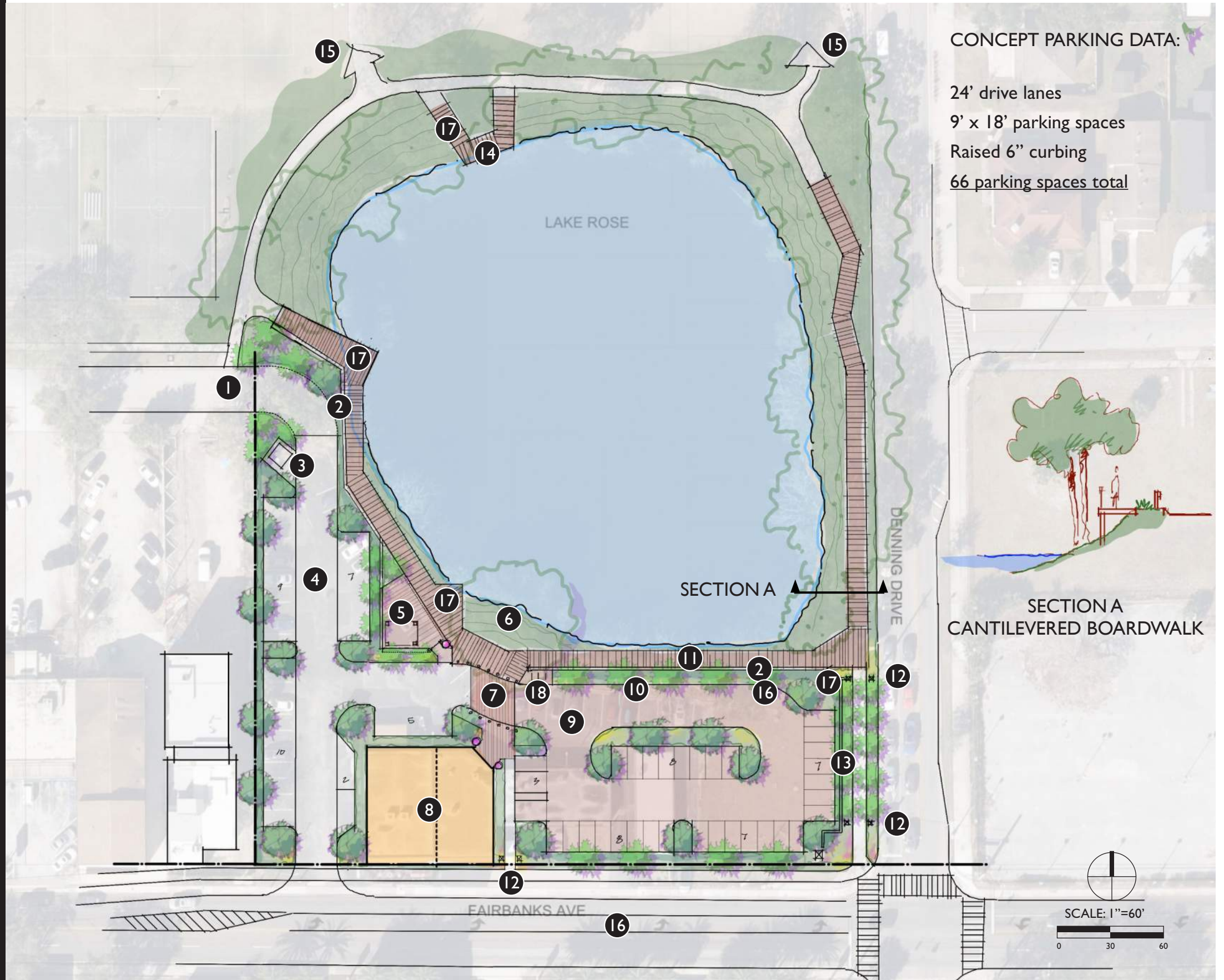
1. WPPlayground Photos_Week of_5.20.26
2. Lake Rose Corner - Vision Concept
3. MLK Park Restroom Design_Conceptual Option B
4. Housing Program Comparison Matrix





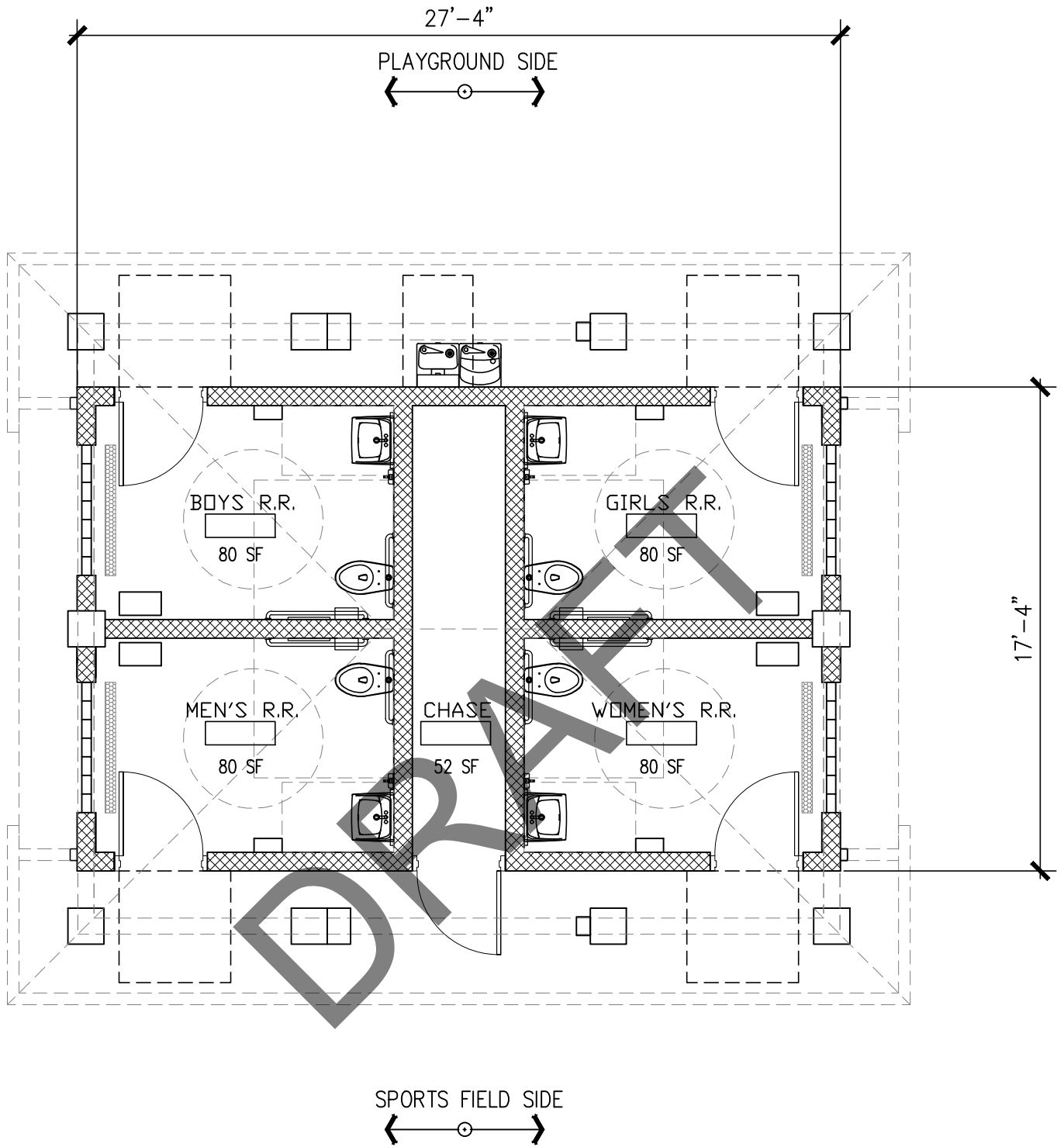
Final Concept

- ① VEHICULAR CONNECTION TO W. COMSTOCK AVE.
- ② <30" RETAINING WALL
- ③ RELOCATED DUMPSTER
- ④ ASPHALT PARKING
- ⑤ LAKESIDE ARBOR/PAVILION ON PAVERS
- ⑥ EXISTING TREE
- ⑦ PAVER PEDESTRIAN CROSSING (RAISED) W/ VEHICULAR-RATED BOLLARDS
- ⑧ EXISTING RESTAURANT USES
- ⑨ PARKING COURT W/ PERMEABLE PAVING AND POTENTIAL EXFILTRATION INTEGRATION
- ⑩ RAISED CURBS, TYP.
- ⑪ CANTILEVERED BOARDWALK
- ⑫ PEDESTRIAN GATEWAY
- ⑬ KNEE WALL AND LANDSCAPE BUFFER
- ⑭ OVERLOOK
- ⑮ PEDESTRIAN CONNECTIONS TO MLK PARK
- ⑯ PROPOSED TURN LANE
- ⑰ INFORMATIONAL SIGNAGE OPPORTUNITIES
- ⑱ BIKE PARKING



CONCEPT PARKING DATA:
 24' drive lanes
 9' x 18' parking spaces
 Raised 6" curbing
66 parking spaces total





1 OPTION "B"
SK002 3/16" = 1'-0"

kma
DESIGN GROUP, LLC

AR 92267
voice 407.810.2606
www.kmadg.net

Conceptual Option B

Martin Luther King, Jr. Park
255 South Denning Dr.
Winter Park, FL 32789
Building 1

REVISION:	

SK-002
CONCEPTUAL

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	https://www.tampa.gov/cra/community-redevelopment-areas/cra-housing-programs/initiatives/cra-down-payment-assistance
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.	https://www.jacksonville.gov/getmedia/cd4ac08c-7c1f-4f81-ab6c-40019b644dc/Down-Payment-Assistance-Home-Ownership-Program-CC
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	APPLICATION LAUNCH DATE 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.	https://discover.pbc.gov/HED/Pages/HOME-First-Time-Homebuyer-Program.aspx
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	https://www.stpete.org/residents/grants_loans/cra_housing-based_grants.php
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	https://www.stpete.org/residents/grants_loans/purchase_assistance_program.php
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. click here	Program currently paused due to limited availability	https://fortlauderdalecra.com/incentive-program/
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.	https://www.mvwinterhaven.com/488/State-Housing-Initiatives-Partnership-5H

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		https://www.orangecountyfl.net/Neighbors/Housing/StateHousingInitiativesPartnership.aspx
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 (www.floridahousingsearch.org).		www.floridahousingsearch.org
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	https://netaps.ocfl.net/nsp/docs/NSPFEver.pdf
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	Eligibility requirements typically include: 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			https://www.orangecountyfl.net/Neighbors/Housing/HousingAndCommDev.aspx
Orange County Housing Assistance Program	Provides funds for home repairs Assists with minor and major rehabilitation projects Hello, with emergency repairs			https://www.orangecountyfl.net/Neighbors/Housing/RentalAssistance.aspx
Habitat for Humanity of Greater Orlando	Rental assistance Housing vouchers First-time homebuyer programs			https://habitatofandocsoeola.org/
Orange County Housing Help Center	Home construction and repair services Affordable homeownership opportunities Critical home repair program			https://www.orangecountyfl.net/FamilialHealthSocialSvcs/HousingHelpCenter.aspx
Emergency Rental Assistance Program	Housing counseling services Financial education Foreclosure prevention assistance			https://www.ocfl.net/EmergencyRentalAssistance
Orange County Government Housing Portal	Foreclosure prevention services Financial education Foreclosure prevention assistance			https://www.orangecountyfl.net/Neighbors/Housing.aspx

Housing and Urban Development (HUD) - Orlando Field Office	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>	https://www.hud.gov/helping-americans/homeownership
	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 USA.gov</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: https://answers.hud.gov/housingcounseling/s/?language=en_US