



Community Redevelopment Advisory Board Regular Meeting

Agenda

June 25, 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.

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- 1. Call to Order**
 - 2. Approval of Minutes**
 - a. Minutes of May 28, 2026
 - 3. Public Comments (for items not on the agenda): Three minutes allowed for each speaker**
 - 4. Action Items**
 - a. CRAAB Election of Chair and Vice Chair 5 minutes
 - 5. Non-Action Items**
 - a. Capital Project Worksheet Integration & Budget Preview 40 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

May 28, 2026 at 5:30 PM

City Hall Commission Chambers
401 S. Park Avenue

Present

Carlos Benitez, Jay Trent, Pragasen Ramiah, Carl Creasman Jr, James Everett

Absent

Michael Perelman

Staff Present

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

1. Call to Order

The meeting was called to order at 5:32 pm.
The decorum statement read.

2. Approval of Minutes

Minutes are in process.

3. Public Comments (for items not on the agenda): Three minutes allowed for each speaker

No public comment.

4. Action Items

- a. West Fairbanks Catalyst Development (CDP) & Septic to Sewer Programs (STSP) 30 minutes

Mr. Dudgeon discussed the West Fairbank Corridor and how the Catalyst Development Program (CDP) and the Septic-to-Sewer Program (STSP) will benefit the CRA. The discussion was as follows:

- A board member suggested that CRAAB and EDAB should have a joint session. Mr. Dudgeon emphasized that he does not think this is necessary since both boards are on the same page and going in the same direction.
- Winter Park residents were surveyed about what they would like to see changed in the city. The main focus is on enhancing the corridor. West Fairbanks is a

strategic gateway into the city, which is why a dual program was created to help develop this area. A board member suggested speaking with major players or families who own most of the property along the West Fairbanks corridor. Mr. Dudgeon mentioned that staff has already been reaching out to major owners but does not want to give the impression of master-planning, as the city does not own any of the land.

- Mr. Dudgeon reemphasized that the purpose of the CDP and STSP programs is to guide the development landscape of the West Fairbanks corridor and reviewed the eligibility requirements for both programs. CDP has a cap of \$500,000 per project and \$1,000,000 per year, and STS has a cap of \$20,000 per property. Mr. Moore clarified that the funding for the CDP would not come from the CRA but would instead be a fee waiver. The board also discussed future planning and the types of businesses or projects they would like to see in the West Fairbanks corridor.

Carl Creasman Jr. moved to approve the Catalyst Development Program (CDP) and the Septic-to-Sewer Program (STSP); the motion was seconded by Pragasen Ramiah. The motion was approved unanimously, 5-0.

Jeffrey Blydenburgh, 204 Genius Dr., made a public comment, expressing interest in having EDAB, CRAAB, and other City boards hold a joint session to discuss the City's future development. He also emphasized the need to create a vision and discuss what the CRA truly wants for the future and where the agency is headed.

5. Non-Action Items

- a. Capital Project Worksheet 30 minutes

Mr. Dudgeon initiated the discussion on prioritizing projects and staff suggestions.

- Mr. Dudgeon reviewed the project prioritization process and explained how to add value through amenities, housing, parks, and transportation. He presented 17 potential projects that the board discussed over the past few months and outlined how to prioritize them for the remaining five years of the CRA. He made it clear that the projects are not in any specific order and that the dollar amounts are estimates. Board members interjected, emphasizing that future projects should focus on workforce development, affordable housing, and mixed-use development.
- The board underscored that the CRA should focus on parking, transportation, and housing.
- Mr. Dudgeon and Mr. Moore provided an update on the parking garage, and the City Commission approved issuing an RFQ to solicit information about a possible public/private parking garage. Board members agreed that we should add

parking and connectivity to the list of priority projects.

- Board members discussed a recent article from the Winter Park Voice about the Winter Park Downtown Refresh and how the CRA can help vendors negatively impacted by the Park Ave Refresh.

6. Staff Updates

a. Project Updates

5 minutes

Mr. Dudgeon and Mr. Moore gave the board project updates:

- MLK Park construction is still ongoing for the rest of the year. Board members praised CRA staff for improving parking at the park.
- The electric and utility departments will complete side street lighting in Hannibal Square in quarter 4.
- The CRA applied for a grant through Congressman Frost's office for Lake Rose, and it is currently pending. Mr. Dudgeon continued the discussion about Lake Rose and the possibility of adding a boardwalk. The CRA also applied for a secondary grant for the boardwalk. The nail salon along the lake has decided to move elsewhere, clearing the middle of the building for demolition.
- Mr. Moore wanted the board to be aware that they may encounter AI-generated journalistic reports instead of information from a live person.
- The Transportation Advisory Board is conducting a safety audit along West Fairbanks and is seeking public feedback. They will hold a session on Saturday, May 30.

7. Board Comments

Mr. Trent attended the ribbon-cutting ceremony on April 14th for the learning garden hosted by Natural Resources & Sustainability and supported by the CRA. He advised all board members to check it out; he thoroughly enjoyed it.

8. Upcoming Agenda Items

Mr. Moore stated that some of the items discussed will be revisited at the June meeting, and the FY 2027 budget will be discussed. The CRA should also be receiving the preliminary tax-based amounts from the Orange County Property Appraiser. Mr. Moore also informed the board about the Governor's plans for property tax relief in Florida, which should reach a consensus soon. The Governor plans to raise the homestead exemption from \$50,000 to \$150,000 in 2027 and from \$150,000 to \$250,000 in 2028. He stated that this plan will have a 6-7% impact on the City's gross revenue and about a 10% impact on the CRA budget. This plan will not be voted on until November, so it will not have any impact on the CRA 2027 budget year.

9. Adjournment

The meeting adjourned at 6:38 p.m.

ATTEST:

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

DRAFT



Community
Redevelopment
Advisory Board

agenda item 4.a

item type

Action Items

meeting date

June 25, 2026

prepared by

Kyle Dudgeon, Assistant Division Director of
Economic Development/CRA

approved by

Peter Moore, Director of Office of
Management and Budget

subject

CRAAB Election of Chair and Vice Chair

motion | recommendation

Motion is at the pleasure of the board

background

Per city charter, the board is required to annually appoint a chair and vice chair given the term dates of new and existing members. These nominations are at the discretion of the board.

alternatives | other considerations

fiscal impact

attachments

None



Community Redevelopment Advisory Board

agenda item 5.a

item type

Non-Action Items

meeting date

June 25, 2026

prepared by

Kyle Dudgeon, Assistant Division Director of Economic Development/CRA

approved by

Peter Moore, Director of Office of Management and Budget

subject

Capital Project Worksheet Integration & Budget Preview

motion | recommendation**background**

The purpose of this item is to receive feedback from the board on scope, scale, and prioritization of projects within the CRA CIP along with any other feedback for operations prior to budget approval in July.

Capital Project Worksheet & Pro Forma Integration:

Since the beginning of the calendar year, staff has been scribbling considerations through a capital project worksheet (attached) sculpted by the board for potential incorporation into the 10-year capital improvement plan (CIP) with targeted considerations for years FY2032-2037. At the May 2026 meeting, staff requested the board begin ranking and prioritizing items to give staff a proactive approach to honing CIP parameters for pricing, due diligence, and coordination as projects begin to percolate forward for consideration to the CRA Agency. To that end, staff has incorporated priority items into two separate models. The first showcases reduced revenue growth given the potential impact of possible tax reform. The second shows moderate growth levels through the remaining years of the CRA. Despite the variability of future growth rates, at this time staff was able to accommodate all emphasized capital items into each scenario. Staff also developed a CIP review to articulate spend of previous projects underway year over year.

Budget Revenues & Expenditures:

The CRA pro forma also showcases estimated revenues and operating expenditures as part of its framework:

Revenue:

Budget estimates suggest increment revenue will increase at a blended rate of 8.14%. This is the second year the CRA will collect increment revenue from CRA III (West Fairbanks). With added earnings, revenue totals are projected at slightly over \$10.6 million. Contributions from Orange County over \$2 million in increment revenue are met with a 30% rebate and a 50% rebate on contributions over \$3 million. This year, the CRA will rebate \$1,893,025 to the County as part of this agreement. CRA revenues are sensitive to changes in the real estate market. Commercial property taxes make up approximately 70% of the CRA TIF revenues and therefore, the performance of that market will greatly determine CRA projects. With the CRA's recent extension and expansion, it provides additional capacity to maximize the partnership between the City, Orange County, and now Orlando for meaningful capital/program investment in the district that would otherwise be delayed or go unattended.

Expenses:

Through June 2026, actual expenditures of the CRA are continuing to see adjusted costs due to continual adjustments in labor and material costs. Although not as significant as in previous years, this has an effect on budget estimates and timing for project completion. As a result, staff has proposed a budget that anticipates program costs, supports operations, fulfills all contracts, and includes capital improvement projects for consideration. For FY26-27, general personnel and indirect costs are expected to each stay below ten percent of total expenditures. This will be the first year the CRA has no longer carried debt service since 2006. The table below demonstrates budget expense categories consistent with the proforma for FY26-27.

FY26-27 CRA Budget Expenses		%
Personnel & Indirect Costs	\$767,655	7%
General Operating	766,449	7%
Community Initiatives	1,079,210	10%
Capital Maintenance	195,000	2%
Debt Service	-	0%
Misc. Infrastructure Improvements	400,000	4%
Proposed Additional Projects	7,950,000	71%
Total:	\$11,158,314	100%

Personnel & Indirect Costs: Identified as any cost related to salaries, wages, and benefits.

General Operating: Costs associated with operating supplies, memberships, books, periodicals, equipment, promotional activities, travel and training, and contractual services.

Debt Service: The CRA made its last payment on bonds in the current fiscal year. The CRA will be completely debt free going forward, with that funding now now redirected towards projects.

Community Initiatives: Includes CRA resident and business programs, support funding for the Winter Park Community Center and other partner organizations.

Capital Maintenance: Funding for parking agreements within the CRA district.

Misc. Infrastructure Improvements: The purpose of this item is to be responsible to needs and concerns not considered as part of the city's and CRA's budget within a given year. Put differently, it provides a financial opportunity to increase levels of service not considered at budget approval. In the past, funding has been used to provide ADA accommodations on sidewalks and intersections, small scale streetscape improvements, special project initiatives (parking sensors, weekend sunrail ridership), CRA district amenities (gateways), and brickwork repair and replacement.

Capital Improvement Plan Funding Highlights

The chart below represents highlights of new funding for the upcoming fiscal year divided by project, program, and community development:

Budget Highlights:

Project Funding	Cost	Budget Category
Park Avenue Refresh	\$3,500,000	Capital Projects
Canton Ave Stormwater Drainage	2,450,000	Capital Projects
W. Fairbanks Stormwater/Infrastructure	1,000,000	Capital Projects
1792/Fairbanks Intersection Improvements	1,000,000	Capital Projects
Misc. Enhancements	400,000	Capital Projects
Program Funding		
Housing Renovation Program	\$200,000	Community Initiatives
Business Facade/Build Out Programs	200,000	Community Initiatives
Summer Youth Employment Program	30,000	Community Initiatives
Community Development		
Winter Park Library	\$398,610	Community Initiatives
Community Center Programming	85,000	Community Initiatives
Heritage Center Operations	51,500	Community Initiatives
Winter Park Playhouse	50,800	Community Initiatives

Welbourne Nursery Program	44,300	Community Initiatives
Snow in the Park	40,000	Community Initiatives
Enzian Popcorn Flicks	14,000	Community Initiatives
Total:	\$9,453,710	

The table highlights over \$9.87 million of new investment by the CRA to the district in project, program, and community development funding. Included for discussion are the Park Avenue refresh project (Phase II), Canton Avenue stormwater, 1792 Fairbanks Intersection improvements, Small Scale CRA Projects, and program/community support updates.

Park Avenue Refresh Phase II:

Park Avenue is at the core of Winter Park's downtown and the CRA district. The last Park Avenue streetscape restoration occurred between 1996 and 1999. Several pieces of infrastructure are aging past their useful life requiring reinvestment into a public cultural cornerstone. The project will take a broad approach looking at hardscape, landscape, and architectural features along the Avenue, enhance aesthetics, and strengthen infrastructure for areas such as electric, smart city initiatives, irrigation, and multi-mobility elements. Funding for FY27 represents the second phase of a three-year project encapsulating the section of Park Avenue from Garfield to New England Avenue.

Canton Ave Stormwater Drainage:

This funding will provide infrastructure improvements that add conveyance needs around the Canton Ave area. The resulting investment should provide a substantial decrease in the extent and severity of potential roadway flooding along Canton Avenue, particularly from Canton Avenue to Knowles Avenue and Park Avenue, in 2-year, 24-hour and 10-year 24-hour design storm events.

West Fairbanks Stormwater Improvements:

Funding dedicated at \$1.0M in FY27 for stormwater enhancements at West Fairbanks. Staff has worked the past year on diligently evaluating design concepts and project documents to execute meaningful improvements aligned with the City's stormwater master plan which includes the CRA.

17-92/Fairbanks Intersection Improvements:

The CRA has long desired the opportunity to transform 17/92. This includes elements of PD&E studies and coordination with FDOT, MetroPlan, and private consultants dating back to the 2000's. The final product for this portion of collective work on 17-92 aims to include mast arm improvements, lighting upgrades, and turn lanes to better utilize right-of-way for domestic and regional traffic. It is anticipated these improvements would be consistent with the overall 17/92 plan, provide additional accessibility at the intersection, and create a model for the entire corridor moving forward. Funding is set at \$1.0M in FY27.

alternatives | other considerations

fiscal impact

attachments

1. Capital Projects Worksheet_CRA Agency_June 2026
2. Ten Year Pro-Forma - FY 2027_CRAAB_low growth
3. Ten Year Pro-Forma - FY 2027_CRAAB_moderate growth
4. CIP Review 2023-2026_DRAFT

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

June 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
15	Parking Capacity Considerations	TBD	1-5 years	May include surface to garage parking in and around the downtown area
Misc Enhancement Items				
16	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
17	Street Lighting	\$ 22,500	less than 1 year	Installation in Q4 2026
18	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 Agency 10-Year CIP

	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031	FY 2032	FY 2033	FY 2034	FY 2035	FY 2036
ESTIMATED REVENUES										
TIF Revenue - City	5,708,429	5,708,429	5,708,429	5,765,513	5,880,824	6,057,248	6,360,111	6,678,116	7,012,022	7,362,623
TIF Revenue - County	4,293,024	4,293,024	4,293,024	4,335,954	4,422,673	4,555,354	4,783,121	5,022,277	5,273,391	5,537,061
Investment Earnings	627,026	721,080	793,188	832,847	832,847	749,563	749,563	749,563	749,563	749,563
Misc. Revenues	30,000	-	-	-	-	-	-	-	-	-
CRA Revenues	10,658,479	10,722,533	10,794,641	10,934,315	11,136,344	11,362,164	11,892,794	12,449,956	13,034,976	13,649,246
Fund Balance	499,835	-	-	-	-	-	-	-	-	-
Total Revenues	11,158,314	10,722,533	10,794,641	10,934,315	11,136,344	11,362,164	11,892,794	12,449,956	13,034,976	13,649,246
ESTIMATED EXPENDITURES										
Personnel & Indirect Costs	767,655	801,567	834,945	866,238	898,731	933,991	970,713	1,008,962	1,048,807	1,090,319
General Operating	766,449	791,909	814,502	838,954	864,139	890,081	916,802	944,325	972,675	1,001,876
Community Initiatives	1,079,210	1,095,982	1,129,734	1,162,509	1,196,342	1,231,268	1,267,324	1,304,544	1,342,968	1,382,633
Capital Maintenance	195,000	202,800	209,898	216,195	222,681	229,361	236,242	243,329	250,629	258,148
Misc. Capital Enhancements	400,000	400,000	400,000	400,000	412,000	424,360	437,091	450,204	463,710	477,621
Debt Service & Transfers	-	-	-	-	-	-	-	-	-	-
Total Expenditures	3,208,314	3,292,258	3,389,079	3,483,895	3,593,892	3,709,061	3,828,171	3,951,364	4,078,789	4,210,597
Annual Surplus/Deficit (Funding Available for Additional Projects and Programs)	7,950,000	7,430,275	7,405,562	7,450,419	7,542,452	7,653,103	8,064,624	8,498,592	8,956,187	9,438,649

Five Year CIP & Project Balances	Prj. Bal.	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031	FY 2032	FY 2033	FY 2034	FY 2035	FY 2036
Misc. Infrastructure Improvements	1,383,121										
17/92 Streetscape		-	-	1,500,000	2,500,000	2,500,000	2,500,000	5,000,000	5,000,000		
MLK Basin Stormwater Improvements	3,203,690	-	-	1,000,000	-	-					
Denning/Fairbanks Intersection Improvements	1,461,099	-	-	-	1,000,000	-					
MLK Park Improvements	967,624	-	-	-	-	-					
W. Fairbanks Stormwater/Infrastructure	3,752,908	1,000,000	-	2,600,000		2,600,000	2,730,000				
MLK Surface Parking	869,150	-	-	-	-	-					
Canton Ave Stormwater Drainage	2,050,000	2,450,000		-	-	-					
1792/Fairbanks Intersection Improvements		1,000,000	3,000,000	-	-	-					
Park Ave Refresh	(193,861)	3,500,000	3,500,000		-	-					
Property Acquisition (Workforce/Infrastructure)				1,000,000	4,000,000	2,000,000	2,200,000				
Parking Capacity Considerations								4,000,000	5,000,000	5,000,000	
CRA Project Funding Total		7,950,000	6,500,000	6,100,000	7,500,000	7,100,000	7,430,000	9,000,000	10,000,000	5,000,000	-
Fund Surplus/Deficit		-	930,275	1,305,562	(49,581)	442,452	223,103	(935,376)	(1,501,408)	3,956,187	9,438,649
Cumulative Fund Balance (Reserves est.)		-	930,275	2,235,837	2,186,256	2,628,708	2,851,812	1,916,435	415,027	4,371,214	13,809,863

DRAFT

Community Redevelopment Agency 10-Year CIP

	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031	FY 2032	FY 2033	FY 2034	FY 2035	FY 2036
ESTIMATED REVENUES										
TIF Revenue - City	5,708,429	6,022,393	6,293,400	6,419,268	6,611,846	6,876,320	7,357,663	7,872,699	8,423,788	9,013,453
TIF Revenue - County	4,293,024	4,529,140	4,732,952	4,827,611	4,972,439	5,171,337	5,533,330	5,920,663	6,335,110	6,778,567
Investment Earnings	627,026	721,080	793,188	832,847	832,847	749,563	749,563	749,563	749,563	749,563
Misc. Revenues	30,000	-	-	-	-	-	-	-	-	-
CRA Revenues	10,658,479	11,272,613	11,819,540	12,079,726	12,417,133	12,797,219	13,640,555	14,542,925	15,508,460	16,541,583
Fund Balance	499,835	-	-	-	-	-	-	-	-	-
Total Revenues	11,158,314	11,272,613	11,819,540	12,079,726	12,417,133	12,797,219	13,640,555	14,542,925	15,508,460	16,541,583
ESTIMATED EXPENDITURES										
Personnel & Indirect Costs	767,655	801,567	834,945	866,238	898,731	933,991	970,713	1,008,962	1,048,807	1,090,319
General Operating	766,449	791,909	814,502	838,954	864,139	890,081	916,802	944,325	972,675	1,001,876
Community Initiatives	1,079,210	1,095,982	1,129,734	1,162,509	1,196,342	1,231,268	1,267,324	1,304,544	1,342,968	1,382,633
Capital Maintenance	195,000	202,800	209,898	216,195	222,681	229,361	236,242	243,329	250,629	258,148
Misc. Capital Enhancements	400,000	400,000	400,000	400,000	412,000	424,360	437,091	450,204	463,710	477,621
Debt Service & Transfers	-	-	-	-	-	-	-	-	-	-
Total Expenditures	3,208,314	3,292,258	3,389,079	3,483,895	3,593,892	3,709,061	3,828,171	3,951,364	4,078,789	4,210,597
Annual Surplus/Deficit (Funding Available for Additional Projects and Programs)	7,950,000	7,980,355	8,430,461	8,595,831	8,823,240	9,088,158	9,812,384	10,591,561	11,429,672	12,330,986

Five Year CIP & Project Balances	Prj. Bal.	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031	FY 2032	FY 2033	FY 2034	FY 2035	FY 2036
Misc. Infrastructure Improvements	1,383,121										
17/92 Streetscape		-	-	5,000,000	2,500,000	2,500,000	5,000,000	5,000,000			
MLK Basin Stormwater Improvements	3,203,690	-	-	1,000,000	-	-					
Denning/Fairbanks Intersection Improvements	1,461,099	-	-	-							
MLK Park Improvements	967,624	-	-	-	-	-					
W. Fairbanks Stormwater/Infrastructure	3,752,908	1,000,000	-	2,600,000		5,330,000					
MLK Surface Parking	869,150	-	-	-	-	-					
Canton Ave Stormwater Drainage	2,050,000	2,450,000		-	-	-					
1792/Fairbanks Intersection Improvements		1,000,000	3,000,000	-	-	-					
Park Ave Refresh	(193,861)	3,500,000	3,500,000		-	-					
Property Acquisition (Workforce/Infrastructure)				1,000,000	5,000,000	2,000,000	2,200,000				
Parking Capacity Considerations								4,000,000	5,000,000	5,000,000	
CRA Project Funding Total		7,950,000	6,500,000	9,600,000	7,500,000	9,830,000	7,200,000	9,000,000	5,000,000	5,000,000	-
Fund Surplus/Deficit		-	1,480,355	(1,169,539)	1,095,831	(1,006,760)	1,888,158	812,384	5,591,561	6,429,672	12,330,986
Cumulative Fund Balance (Reserves est.)		-	1,480,355	310,816	1,406,646	399,887	2,288,045	3,100,430	8,691,990	15,121,662	27,452,647

DRAFT

Account Number	Account Name	Actual	Actual	Actual	Total Spend to Date (FY23-25)	Budget	Project Balance June 2026	5-Year CIP Future Allocation Considerations (funds to be added)	Project Notes
1042308 565100	CRA PROJECTS / MISC. ENHANCEMENTS/OPP	\$ 38,840	\$ 199,938	\$ 787,337	\$ 1,026,115	\$ 1,418,550	\$ 1,383,121	N/A	Per year by request starting in 2016. CIP line instituted to be 'fast-acting' arm for elevated levels of CIP service not considered during the seasonal budget approval process. Remaining CIP funds are rolled into the following year. Future allocations to be expended for HS lighting, W. Fairbanks side street improvements, and Minnesota Ave streetscape
1042308 565182	CRA PROJECTS / MLK STORMWATER BASIN IMP	\$ -	\$ -	\$ 41,813	\$ 41,813	\$ 3,203,690	\$ 3,203,690	\$ 1,000,000	Project awaiting design completion
1042308 565183	CRA PROJECTS / DENNING/FAIRBKS TRAFFIC&SW	\$ 26,483	\$ 647,215	\$ 3,039,596	\$ 3,713,294	\$ 1,461,099	\$ 1,461,099	\$ 1,000,000	Accounts for property purchase, Denning Drive right turn lane (onto Fairbanks), Lake Rose area improvements. Future allocations for potential ROW and amenity enhancements at the corner.
1042308 565185	CRA PROJECTS / CRA MLK PARK IMPROVEMENT	\$ 242,512	\$ 399,185	\$ 1,093,038	\$ 1,734,735	\$ 4,580,965	\$ 967,624	\$ -	Project balance in FY26 includes 3M in contracted work for MLK playground, lighting, and MLK master plan improvements
1042308 565189	CRA PROJECTS / W. FAIRBANKS STORMWATER	\$ -	\$ 105,973	\$ 431,007	\$ 536,980	\$ 3,943,992	\$ 3,752,908	\$ 1,000,000	Project awaiting design completion. Portions of this line item near Nicolet Ave also dependent upon a partnership timeline with Orange County.
1042308 565190	CRA PROJECTS / MLK SURFACE PARKING	\$ -	\$ -	\$ -	\$ -	\$ 1,200,000	\$ 869,150	\$ -	Project currently underway.
1042308 565192	CRA PROJECTS / CANTON AVE STORMWATER	\$ -	\$ -	\$ -	\$ -	\$ 2,050,000	\$ 2,050,000	\$ 2,450,000	Line item accounts for 1.3M in CRA funds plus 750k in grant funding. Remaining value for requested improvements highlighted by hydrodynamic separator for stormwater treatment and resiliency in the area.
1042308 565194	CRA PROJECTS / FAIRBANKS/17-92 INTERSEC	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,000,000	Enhancements to include turnlanes and improved MOT at the intersection in coordination with MetroPlan and FDOT.
1042308 565192	CRA PROJECTS / PARK AVE REVITALIZATION	\$ -	\$ -	\$ 146,821	\$ 146,821	\$ 3,647,042	\$ (193,861)	\$ 7,000,000	Phase I underway with phases II and III anticipated in subsequent years.

*Unspent funds for budgeted projects are returned to the CRAs unencumbered total balance at the end of the project's construction phase

**Total budget for design projects may change based on ultimate implementation of approved design.

***Line item funding may be used for multiple purposes within CIP projects



Community Redevelopment Advisory Board

agenda item 6.a

item type

Staff Updates

meeting date

June 25, 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 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 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 permit review.

(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) Mt. Moriah Parking Lot Agreement - Beginning in 2010, the Mt. Moriah parking lease has offered an opportunity for additional surface public parking within the Hannibal Square community. The original agreement was for 40 spaces, but was amended in 2013 to count for an additional eight. The agreement was extended in 2015 for all 48 spaces at \$30 per space per month for five years, and again in 2020 for an additional ten years. This fourth extension, pending budget approval moving forward, would represent a lock-in rate for the next ten years (at a onetime increase of 4%) through the useful life of the CRA to 2037. As a condition, Mt. Moriah has requested two onetime contributions of \$28,800 for physical improvements to their property separated by five-year increments. The agreement would also provide for clawbacks should the church consider a different use for the property. The document is currently being drafted by the city attorney.

(5) 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. Mount Moriah Parking Brief
2. Hannibal Lease Parking Lot - Jan 1, 2023 - Dec 31, 2025
3. MLK Park Restroom Design_Conceptual Option B
4. Lake Rose Corner - Vision Concept
5. Housing Program Comparison Matrix

Mount Moriah Parking Lot Lease Brief

Privately owned property consisting of 48 surface parking spaces which is owned by Mount Moriah Church.

The CRA executed an agreement on September 13th, 2010. The original agreement was for 40 spaces at a rate of \$25-\$30 per space . On November 4th, 2013 the agreement was modified to include an extra 8 spaces at a rate of \$30 per space for all 48 spaces. On December 16, 2015, the agreement was extended five years to September 30, 2020. Further, this agreement was extended (amendment three) to FY2027.

Parking Lot Stats:

48 parking spaces

As per the lease agreement: all 48 spaces are reserved for public use with the exception of additional space needed for church related events (2-4 per year).

\$25 per space per month for the first year

\$25 per space per month for the first year

\$30 per space per month for the third year

\$30 per space per month for the fourth year

\$30 per space per month for the fifth year onward

All maintenance, operating expenses and capital improvements are paid for by the property owner. A 15 year history of FY spending is included:

Year	Paid
FY 2010	19,200
FY 2011	12,000
FY 2012	12,000
FY 2013	12,000
FY 2014	17,280
FY 2015	17,280
FY 2016	17,280
FY 2017	17,280
FY 2018	17,280
FY 2019	17,280
FY 2020	37,280
FY 2021	17,280
FY 2022	17,280
FY 2023	17,280
FY 2024	17,280
FY 2025	17,280

This agreement was extended in 2020 through the remaining term of the CRA through 2027. An initial one time payment of 20,000 was made for physical improvements to the owner.

Property Overview

Jan 1, 2023 - Dec 31, 2025

Property:

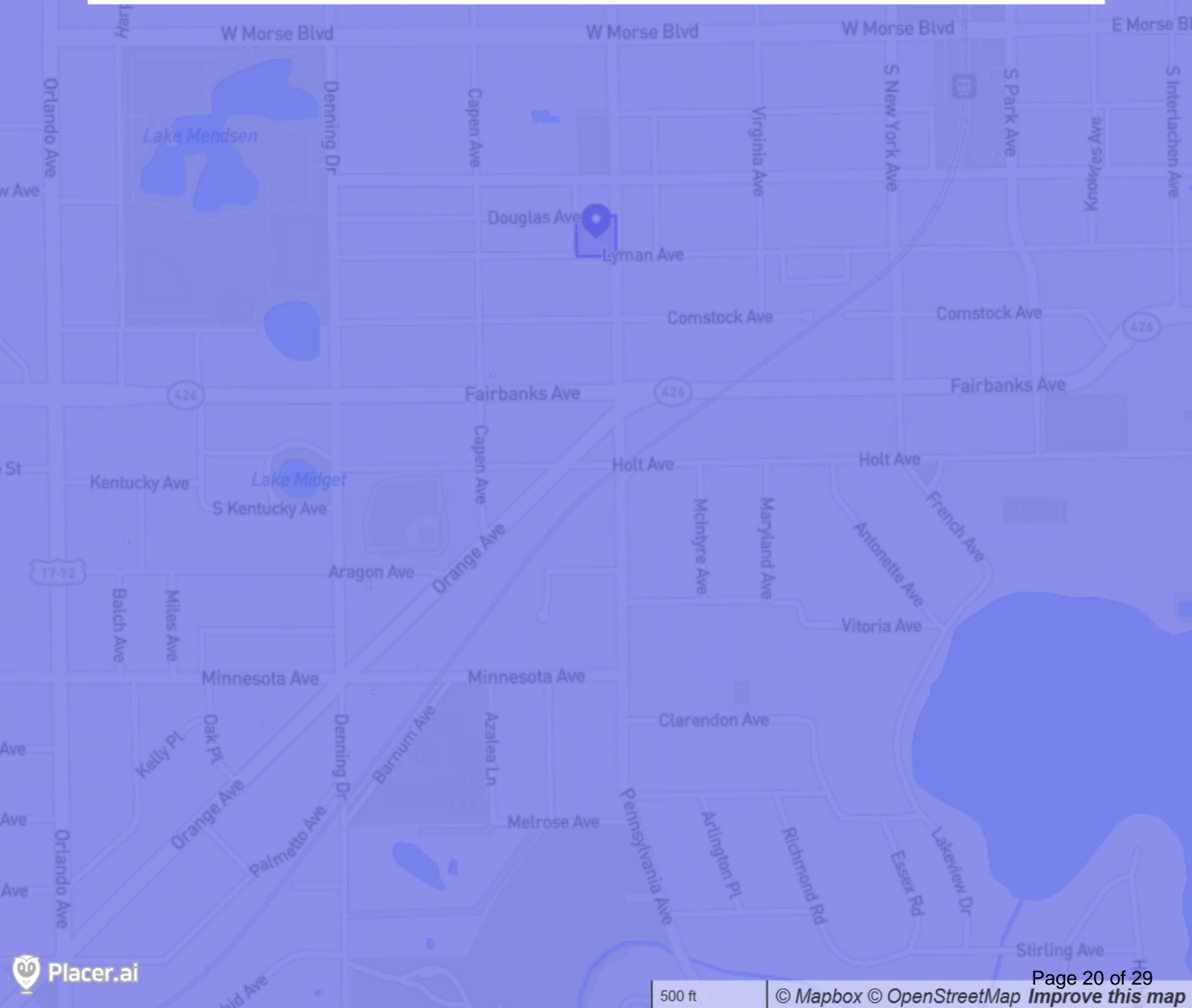


Hannibal Lease Parking Lot

641 Lyman Avenue, Winter Park, FL 32789



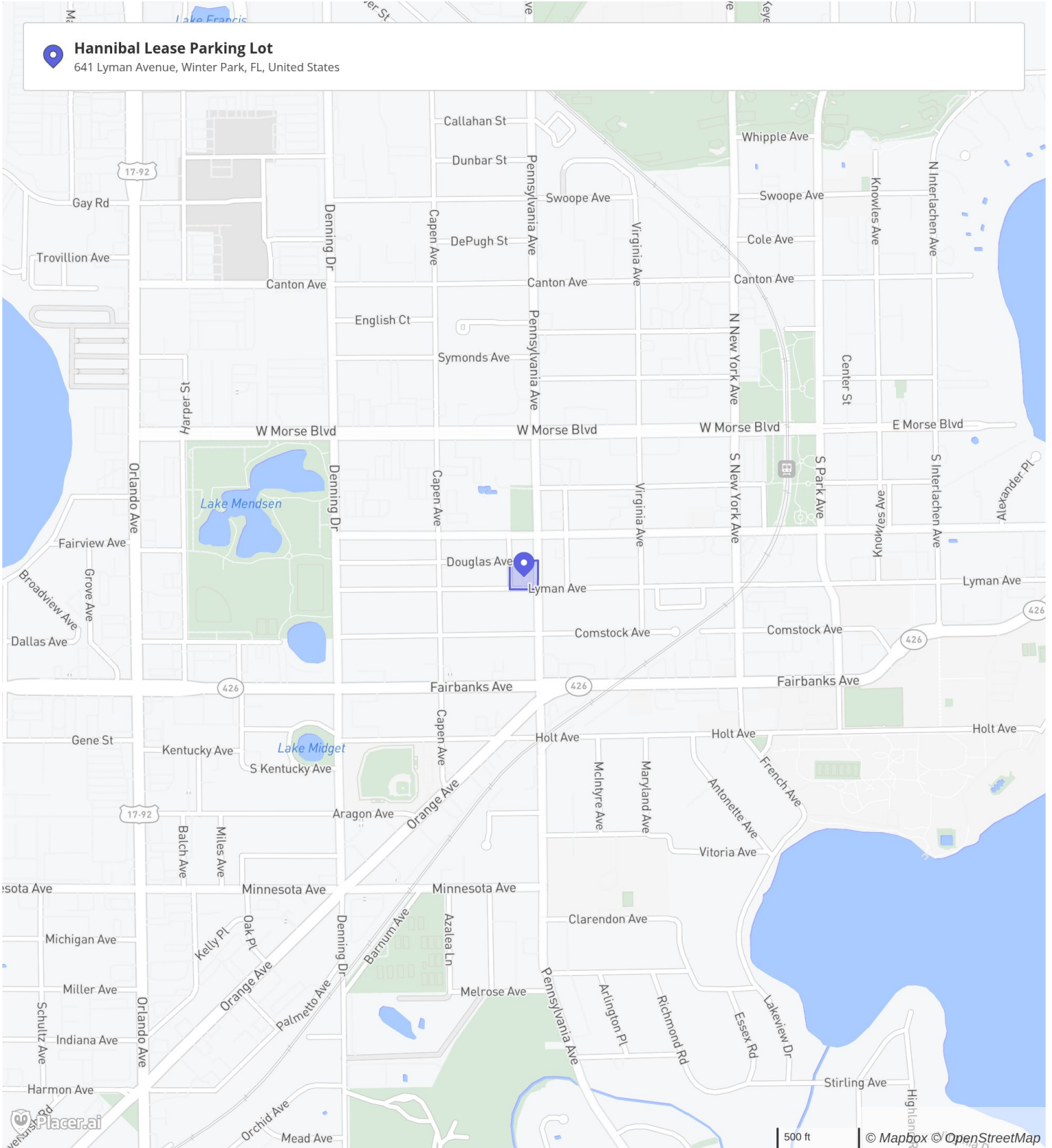
Scan to view on placer.ai platform





Property Overview

Jan 1, 2023 - Dec 31, 2025





Property Overview

Jan 1, 2023 - Dec 31, 2025

Metrics

Hannibal Lease Parking L...

Lyman Avenue, Winter Park, FL

Visits

59.2K

Jan 1st, 2023 - Dec 31st, 2025

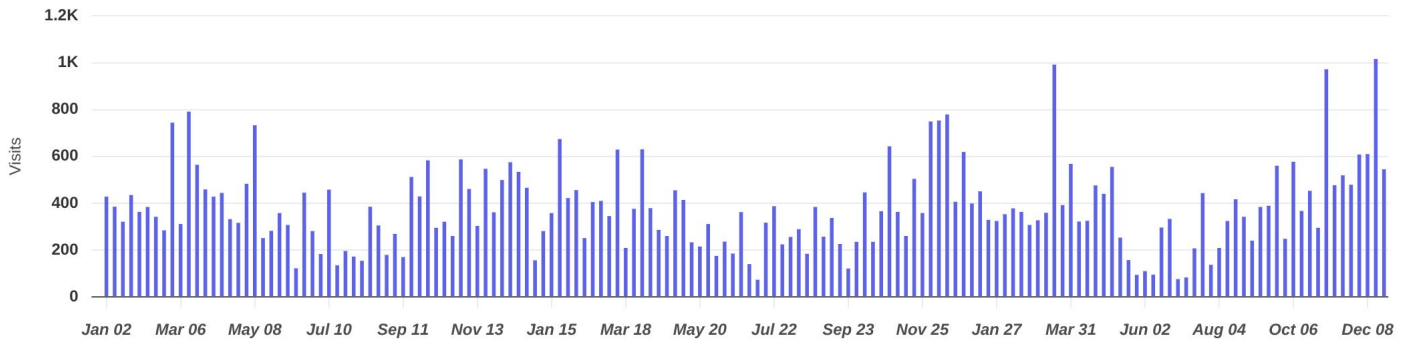
Data provided by Placer Labs Inc. (www.placer.ai)



Visits Trend

Hannibal Lease Parking Lot

Lyman Avenue, Winter Park, FL



Weekly | Visits | Jan 1st, 2023 - Dec 31st, 2025

Data provided by Placer Labs Inc. (www.placer.ai)





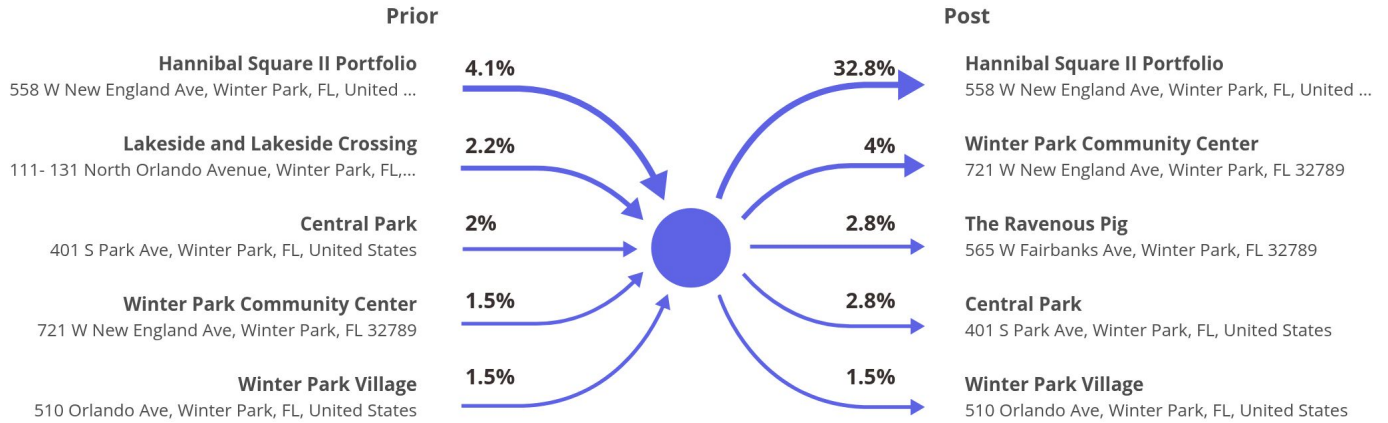
Property Overview

Jan 1, 2023 - Dec 31, 2025

Visitor Journey

Hannibal Lease Parking Lot

Lyman Avenue, Winter Park, FL



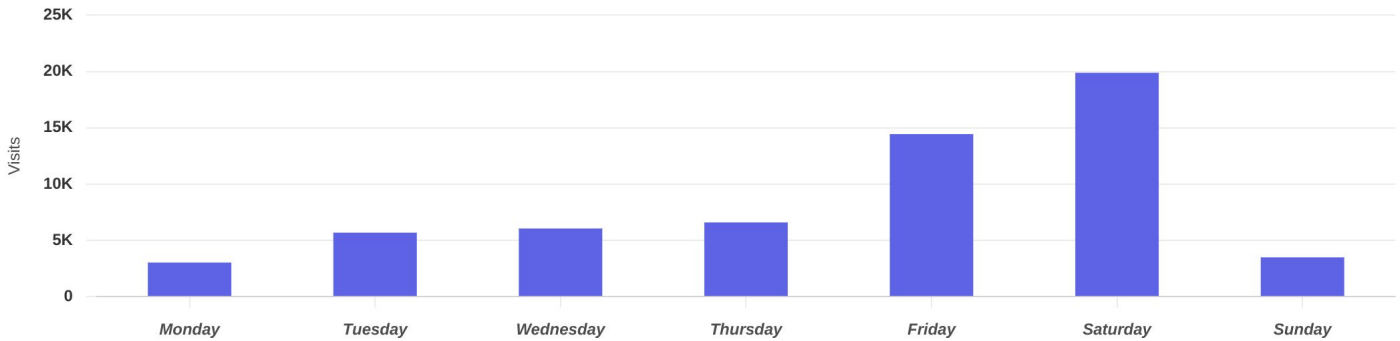
Show by: | Jan 1st, 2023 - Dec 31st, 2025
Data provided by Placer Labs Inc. (www.placer.ai)



Daily Visits

Hannibal Lease Parking Lot

Lyman Avenue, Winter Park, FL



Visits | Jan 1st, 2023 - Dec 31st, 2025
Data provided by Placer Labs Inc. (www.placer.ai)





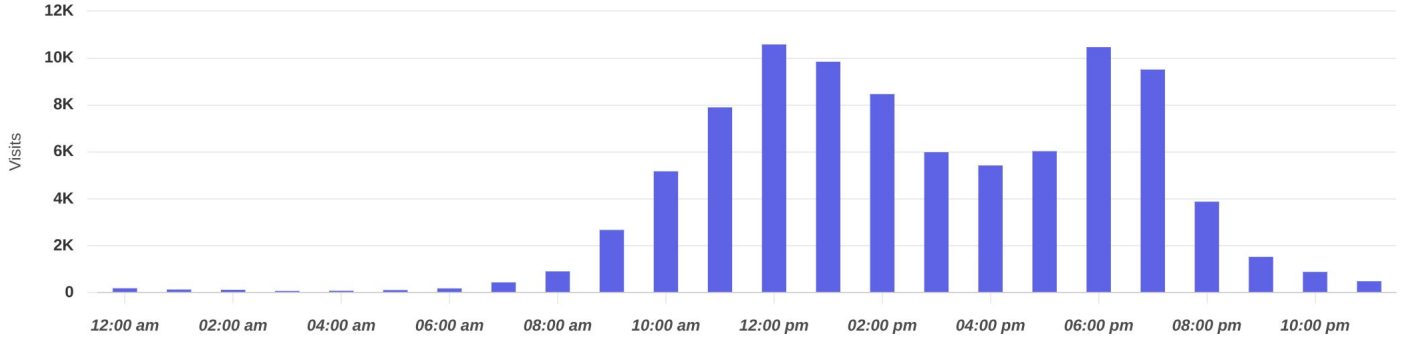
Property Overview

Jan 1, 2023 - Dec 31, 2025

Hourly Visits

Hannibal Lease Parking Lot

Lyman Avenue, Winter Park, FL



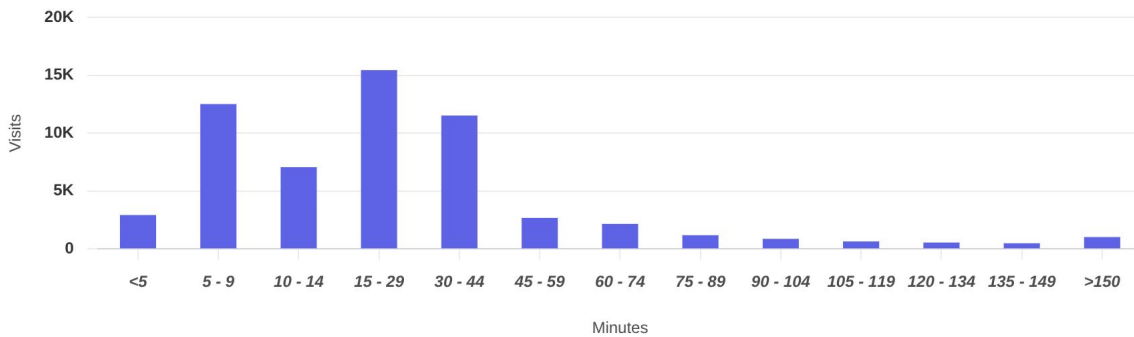
Visits | Jan 1st, 2023 - Dec 31st, 2025
Data provided by Placer Labs Inc. (www.placer.ai)



Visit Duration

Hannibal Lease Parking Lot

Lyman Avenue, Winter Park, FL



Average Stay	30 min
Median Stay	21 min

Visits | Jan 1st, 2023 - Dec 31st, 2025
Data provided by Placer Labs Inc. (www.placer.ai)





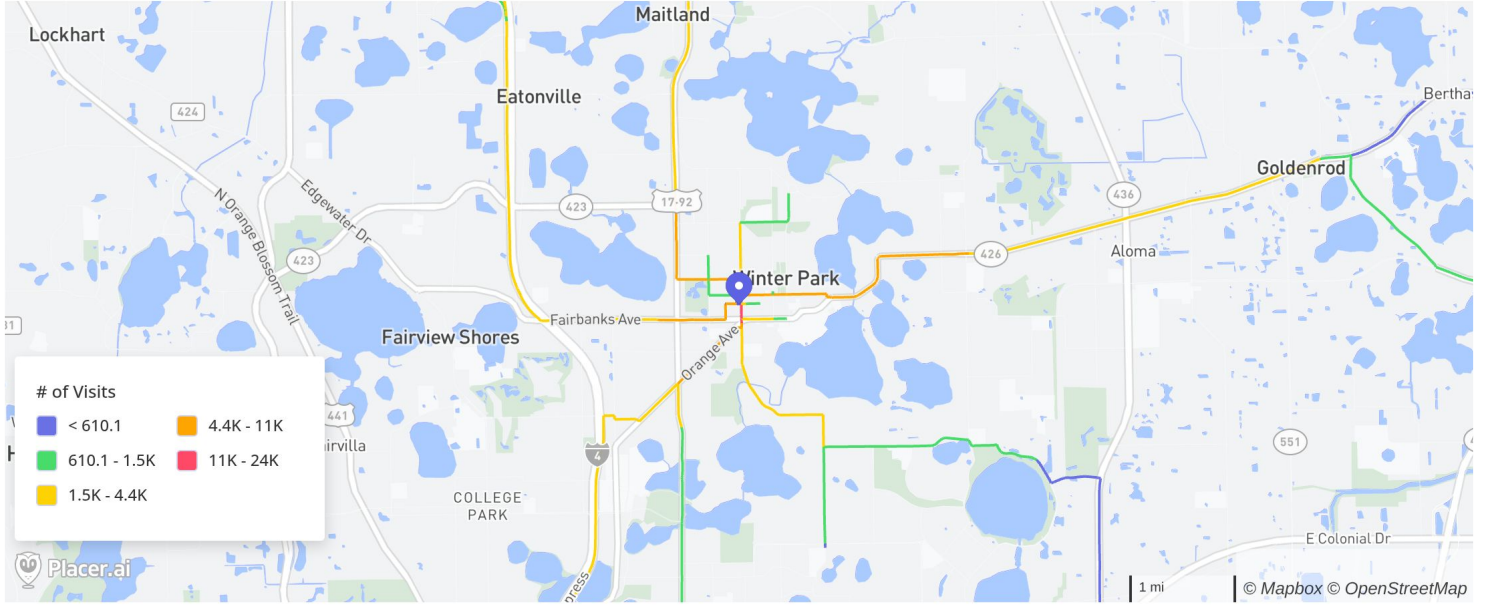
Property Overview

Jan 1, 2023 - Dec 31, 2025

Visitor Journey - Routes

Hannibal Lease Parking L...

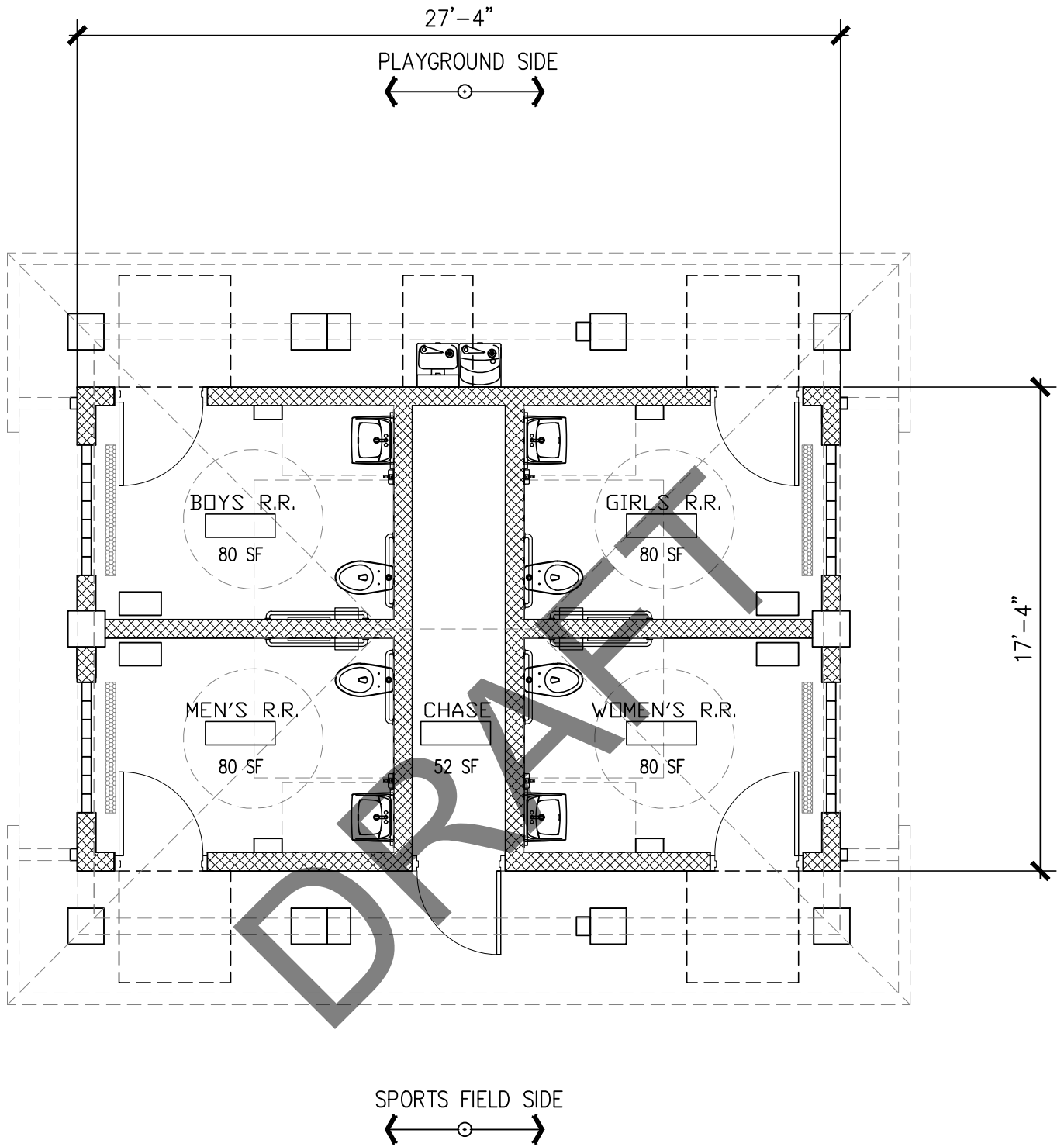
Lyman Avenue, Winter Park, FL



To protect individual privacy, the beginning points shown for each route are approximations and do not represent actual home locations.

Journey Direction: To Property | Jan 1st, 2023 - Dec 31st, 2025
Data provided by Placer Labs Inc. (www.placer.ai)





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

kma
 DESIGN GROUP, LLC

AR 92267
 voice 407.810.2606
 www.kmadg.net

Conceptual Option B

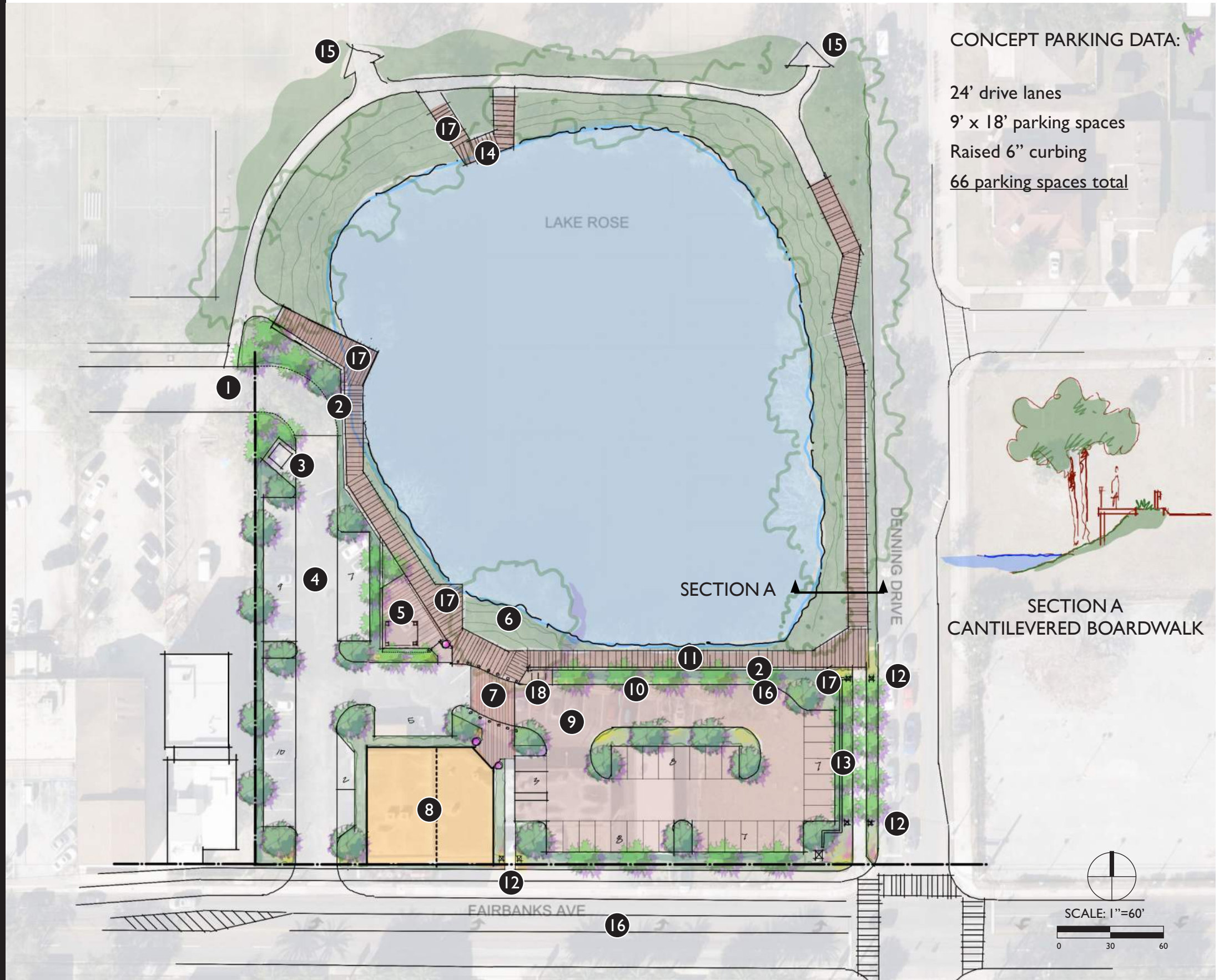
Martin Luther King, Jr. Park
 255 South Denning Dr.
 Winter Park, FL 32789
 Building 1

REVISION:	

SK-002
 CONCEPTUAL

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



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-40019b64d4cc/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-SHIP

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://habitatofandocsc.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 Housing counseling services			https://www.ocfl.net/EmergencyRentalAssistance
Orange County Government Housing Portal	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 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: https://answers.hud.gov/housingcounseling/s/?language=en_US