



## Community Redevelopment Agency Live Where You Work Program

### Purpose

Under this program the City of Kissimmee Community Redevelopment Agency will grant \$10,000 to eligible employees of employers in the CRA Overlay District on a first come first served basis. It is intended to improve the owner-occupancy rate in the Community Redevelopment Agency area and encourage a walkable community that is less dependant on traditional modes of transportation.

### Restrictions and Guidelines

Persons who have filed for homestead exemption in the CRA Overlay District at any time during the 12 months prior to the date of application are not eligible for this program. Persons who have been renting property in the CRA Overlay District are eligible to apply for this funding. The program excludes properties located in the B-1 Zoning District. Legal nonconforming multifamily structures, duplexes and triplexes are only eligible if converted to single family. The grant is not retroactive. Only one grant per household structure is permitted.

### Eligible Employers

Any business located within the boundaries of the CRA is considered eligible. The employment requirement must be fulfilled within the CRA limits. For example, grantees employed by a company or firm that has a branch within the CRA limits but work at a branch outside the CRA limits are not eligible. The participating employers will be responsible for completing any employment requirement verification and monitoring for the duration of the grant. The CRA will be responsible for administering the funds and monitoring the homestead status of the Grantee.

### Employment Requirements

The applicant must submit the completed **Employment Verification Form and a copy of the most recent pay stub** with their grant application. The employee must be in good standing with their employer at the time of application.

### Property and Residency Requirements

The property must be located within the CRA Overlay District. The home must change ownership to a buyer who is not a family member of the seller. A family member means a father, mother, son, daughter, brother, sister, uncle, aunt, first cousin, nephew, niece, husband, wife, father-in-law, mother-in-law, son-in-law, daughter-in-law, brother-in-law, sister-in-law, stepfather, stepmother, stepson, stepdaughter, stepbrother, stepsister, half brother, half sister, grandparent, great grandparent, grandchild, great grandchild, step grandparent, step great grandparent, step grandchild, step great grandchild, person who is engaged to be married to the current homeowner or who otherwise holds himself or herself out as or is generally known as the person whom the current homeowner intends to marry or with whom the current homeowner intends to form a household, or any other natural person having the same legal residence as the current homeowner.

Refinancing a home does not qualify an individual for this program. No demolitions will be permitted unless the structure is determined to be unsafe and unsalvageable by the City of Kissimmee, Building Official. Single family infill on vacant land is permitted, but must follow the CRA Design Standards.

The Grantee must file for homestead exemption on the subject home immediately following closing and must maintain owner-occupancy with homestead exemption for a minimum period of five years. The Grantee must execute an affidavit stating that the home will be owner-occupied for a minimum of five years. As long as the resident continues to occupy the subject property for the full 5 year period, the grant offered by the CRA will not be affected.

## **Funding**

The property owner will submit an application to the Community Redevelopment Agency with the following documentation and funds:

- Completed Employment Verification Form
- Affidavit stating that Grantee will own and occupy the house for a minimum of five years immediately following the purchase
- Completed LWYW Application Form

CRA Staff will review the application for compliance with program guidelines and forward a recommendation to the CRA Commission. The CRA will have final authority for approval of the grant awards. Written confirmation of grant will be sent to applicant. A LWYW Grant Agreement and W-9 must be completed and signed by applicant/property owner and returned to the CRA Office.

Upon grant approval and submittal of all required signed documents a five year, interest-free, forgivable lien will be placed on the property. If the homestead exemption has remained on the property continuously during the five-year period, and if there is otherwise no evidence during the five-year period that the grantee was not residing on the property, the lien will be forgiven and all requirements will be removed.

Should the Grantee vacate the home prior to fulfilling the five-year occupancy requirement or sell the home to a third party who does not qualify for homestead exemption; then the Grantee shall pay to the Grantor the entire grant amount previously received within 15 business days of acquisition or vacation of the property. If the Grantee sells the property to a third party who intends to occupy

the house and qualify for homestead exemption; then the grant will be prorated for the balance of the five year term and the prorated amount will be paid to the grantor within 15 business days after closing on the acquisition.

**\*\*\*Grantees can only receive one LWYW grant per household structure, however, they are encouraged to use the LWYW grant in conjunction with other CRA grant opportunities\*\*\***

### **Owner Requirements/Additional Procedures**

\_\_\_\_\_ initial The qualified homebuyer must actually reside and claim homestead exemption in the subject property for a minimum of five years from the date of grant award. An encumbrance will be placed on the property, which will be removed automatically after fulfillment of the five-year occupancy requirement. The lien will be filed by the City Clerk's Office on the property within 30 business days after the date of grant award.

\_\_\_\_\_ initial Should the Grantee vacate the home prior to fulfilling the five-year occupancy requirement or sell the home to a third party who does not qualify for homestead exemption; then the Grantee shall pay to the Grantor the entire grant amount previously received within 15 business days of acquisition or vacation of the property. If the Grantee sells the property to a third party who intends to occupy the house and qualify for homestead exemption; then the grant will be prorated for the balance of the five year term and the prorated amount will be paid to the Grantor within 15 business days after closing on the acquisition.

\_\_\_\_\_ initial All restoration and/or infill housing must meet all applicable zoning, Historic Preservation District, CRA design guidelines and other applicable codes. Zoning and CRA design guidelines will be based on a single family residential zoning category. If the applicable CRA and/or Historic Preservation (within designated districts) restrictions are not met, the Grantee shall upon notice of the Grantor pay back the grant amount received within 15 business days of notice by the Grantor.

### **Appeals**

Appeal of a CRA decision to the City Commission must be made within 30 days of the denial. The City Commission shall approve or deny the appeal within 60 days of receipt of notice of the appeal. If after 60 days there is no action, the appeal shall be deemed denied.

\_\_\_\_\_  
**Signature**



Received _____
Grant # _____
Staff Approval _____
Requisition # _____

## Live Where You Work Grant Application

- I. You must read the Policy and Procedure in its entirety
- II. You must attach a picture of the home or property, a copy of your photo identification and a copy of the closing documents including the recorded deed.
- III. Return this completed and signed application and **required documentation** to the Community Redevelopment Agency (CRA), 320 E. Monument Avenue, Kissimmee.

Name: \_\_\_\_\_ SS# \_\_\_\_\_

Present Address: \_\_\_\_\_

Phone Number \_\_\_\_\_ Cell Number \_\_\_\_\_

E-mail Address \_\_\_\_\_

New Home Address: \_\_\_\_\_

New Home Parcel Identification Number \_\_\_\_\_

By signing this application, I agree and certify as follows:

1. I am 18 years or older.
2. I will hold title to this residence.
3. I will reside in the subject home for a minimum of 5 years and claim it as my homestead (per Osceola County Property Appraiser).
4. I must complete an LWYW grant agreement and W-9 form and understand that an encumbrance will be placed on this property for 5 years.
5. I will be disqualified and my grant funds will be revoked if I do not comply with applicable zoning requirements, design standards and guidelines.
6. If I fail to obtain homestead exemption, am found to be using the exemption fraudulently, vacate or sell the property to a buyer that does not intend to occupy the home I understand that I must repay the entire loan amount.
7. I have read and understand the requirements as stated in the Community Redevelopment Agency Live Where You Work Policy and Procedure.
8. I understand that I will be responsible for paying taxes on the grant dollars received.

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

## Employment Verification Form

Your employee has applied to the City of Kissimmee Community Redevelopment Agency (CRA) for a Live Where You Work Grant. This grant is intended to offer \$10,000 to eligible employees of employers in the CRA Overlay District on a first come first served basis to be used towards the purchase of a home. It is also intended to improve the owner-occupancy rate in the Community Redevelopment Agency area and encourage a walkable community that is less dependant on traditional modes of transportation.

We are pleased that you are willing to participate in this endeavor. We look forward to working with all of our employers in the CRA to create a more stable, economically viable community. Please complete the form below. This form is a requirement for your employee to receive the grant funds.

If you have any questions regarding the program, please feel free to contact the CRA Office, 407-518-2544.

Thank you for your cooperation.

Name of Employee \_\_\_\_\_

Name of Employer \_\_\_\_\_

Business Owner and/or Manager Name \_\_\_\_\_

Owner/Manager Phone \_\_\_\_\_

Address of Employer \_\_\_\_\_

How long has this person been employed at this address? \_\_\_\_\_

Is this employee in good standing? \_\_\_\_\_

For information purposes only (optional): Will you be offering matching grants to incentivize your employee to remain in your employ for a stated period of time? \_\_\_\_\_ If yes, what is the incentive? \_\_\_\_\_

As a partner for this program, we ask that you agree to notify the CRA when you become aware of any change of address. (initial) \_\_\_\_\_

\_\_\_\_\_

Owner/Manager (print name)

\_\_\_\_\_

Witness

\_\_\_\_\_

Owner/Manager signature

\_\_\_\_\_

Date