



City of Tampa
Downtown Tampa CRA Preservation Trust Fund Loan Application
A Revolving Loan Program for the Downtown Tampa CRA Districts

PROCEDURES AND STANDARDS – LOAN PROGRAM

Downtown Tampa CRA Preservation Fund Loan Application

The Mission of the Downtown Tampa CRA Preservation Trust Fund is to provide funding to property owners for the preservation of older properties in the Downtown CRA Districts.

Goal

To enable the owners of older (more than 50 years old) properties to preserve the character and structure of those historic properties by providing exterior preservation funds for eligible owners and projects. Funds are provided through loans with reasonable terms to all owners.

Application Cycles

Application can be made at any time. All applications will be received at the following address:

Purchasing Department
City of Tampa
306 E. Jackson, St., 2E
Tampa, FL 33602

Fee

The following fee schedule will cover administrative costs, postage, photography, and document reproductions:

Loan Application Fee - \$75.00

Review Process

The City of Tampa evaluates all applications on a competitive basis.

Application Procedure

- a) Interested applicants shall obtain an application for assistance under the Trust Fund from the City of Tampa Economic Development Department. The Economic Development Department shall determine eligibility of the project under the requirements of the Trust Fund. When a project is determined to be eligible, the property owner will be referred to the City of Tampa Housing and Community Development Division (HCD) for financial review and underwriting. Following the timely receipt of the Trust Fund Application (**EXHIBITS A-G**), and verification of applicant eligibility to participate in the *Downtown Tampa CRA Preservation Trust Fund Loan Program*, the application submissions will be scheduled before the Interstate Historic Preservation Trust Fund Advisory Committee for consideration.



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- b) Who Can Apply?
Property Owner
Not-for-Profit Organization

Eligible property owners may receive funding through the Trust Fund loan program only once per calendar year per property folio number. Subsequent applications to the Trust Fund must encompass a different project for which the funds are being sought, but may be applied to the same property folio number. Applicants can request a maximum loan amount of \$50,000.00 and a maximum term of 20 years per qualified project.

Eligibility Requirements (all of the following eligibility requirements must be met)

- Applications that have a funding deficit are ineligible for consideration. The total project budget must be covered by total funding sources, as evidenced by a completed **PROJECT FINANCIAL PLAN WORKSHEET (EXHIBIT B)** of the application.
- Financing must have been sought through conventional financing and indicated on **FINANCING DUE DILIGENCE WORKSHEET (EXHIBIT C)** in order to qualify for an *INTERSTATE HISTORIC PRESERVATION TRUST FUND* loan.
- Located in the Downtown CRA District and constructed more than fifty (50) years prior to the date of the application.
- Funds cannot be used for acquiring vacant property.
- Does not include interior rehabilitation or restoration except for electrical, mechanical and plumbing improvements necessary for proper preservation and/or exterior improvements to the structure.
- Work identified in the scope of the project in the application has not been initiated.



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Evaluation Criteria for Application

The Interstate Historic Preservation Trust Fund Advisory Committee (Committee) will utilize the following criteria to evaluate and rank each eligible project received in the application cycle. The Committee will evaluate and rank each application based, in general, upon the selection criteria identified below and the extent to which the project fulfills the mission of the Trust Fund. It is the responsibility of the applicant to demonstrate clearly within the application that the project addresses the evaluation criteria. The criteria that will be used as a general guide to evaluate and rank the application includes, but is not limited to, the following:

- Catalyst for historic preservation projects in the immediate vicinity.
- Project alleviates or prevents endangerment of historic property.
- Importance of the structure as to its historic and/or architectural significance.
- Qualifications of the applicant and/or professionals composing the project team.
- Financial Commitments: Applicant has identified the monetary scope of the project and has sought conventional sources of funding and/or has pledged personal/corporate funds to initiate and complete the project for which CRA monies are sought. Applicant shall provide documentary evidence of all funding sources necessary to complete the project except for the funding source being sought through a grant application. Personal financial commitment will rank higher than applications that do not include a personal financial commitment. Applications with a shorter loan term being requested will rank higher than applications for projects of similar scope, but with a longer loan term being requested. Applications that have a funding deficit are ineligible for consideration.

Eligible Activities Which May Be Funded in Order of Priority

- Structural Stabilization or relocation of an eligible structure
- Exterior restoration, rehabilitation, or reconstruction of architectural details.
- Mothballing
- Electrical, mechanical and plumbing improvements necessary for proper preservation and/or exterior improvements to the structure.
- Soft costs (architectural or engineering) when included as part of scope of stabilization, mothballing, restoration or reconstruction project.
- Minor additions for contemporary adaptation of buildings.



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Program Requirements

- a) Eligible property owners may receive funding through the CRA only once per calendar year per property folio number. Subsequent applications to the Trust Fund must encompass a different project for which the funds are being sought, but may be applied to the same property folio number.
- b) Applicants can request a maximum loan amount of \$50,000.00 and a maximum term of 20 years per qualified project.
- c) The owner shall be required to execute a covenant running for the term of the loan with the City of Tampa that ensures that the improvement to the property that is funded through the Trust Fund loan program will be properly maintained.
- d) Applicants must attach a commitment letter to evidence each funding source listed in **EXHIBIT B**, the *Project Financial Plan Worksheet*. The Total Costs of Project must be covered by the Total Project Funding. The loan amount requested shall not exceed the cost of the approved work. Applications that have a funding deficit are ineligible for consideration.
- e) Financing must have been sought through conventional financing and indicated on **EXHIBIT C**, the *Financing Due Diligence Worksheet*, in order to qualify for a Trust Fund loan. Applicants must provide an outcome letter from each conventional funding source.
- f) Loan recipients are required to commence construction of the Project within three months of the disbursement date of the loan and be completed within one year from the date of disbursement of the loan. Please refer to **EXHIBIT G**, the *Agreement and Declaration of Covenants and Restrictions*, for complete requirement.
- g) Approval of the Project plans by City of Tampa is required prior to initiation of the approved Project. Applicants that initiate or complete the Project work without prior approval of the Project plans will be disqualified from receiving a Trust Fund loan.

Loan Underwriting Requirements

- a) Owner applicant must have the capacity to repay the loan under the requirements of the CRA Fund as set out in this policy. Applications will be evaluated based on credit and financial status of the applicant. Past performance or similar projects may be considered for this purpose.
- b) Debt Ratio: The applicant's total monthly debt to income ratio should not exceed 50%.
- c) Credit Report: Credit record shall be reviewed by HCD to determine how the applicant has handled prior obligations. No loan shall be granted in the event that there are judgments or other liens, other than mortgage liens, encumbering the property.
- d) All ad Valorem taxes on property owned by the applicant within the City of Tampa must be current.
- e) Property title must be clear with the exception of mortgage liens. HCD shall obtain a title binder prior to loan approval. Mortgage Title Insurance must be obtained for all loans from the Trust Fund.
- f) A property survey, no more than ten years old for same structure on survey, shall be provided.
- g) Total Encumbrances: In some cases the property may become over-encumbered when the CRA loan is considered. In this event, the CRA will consider this when determining the repayment period.



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h) When the project owner is a for-profit corporation, the CRA shall require that a principal of that organization personally guarantee the mortgage.

Loan Terms

- a) Loans from the Trust Fund may not exceed \$50,000 for eligible project.
- b) Loans will be amortizing loans with a repayment period based on the amount of the loan.
 - 1. If the loan amount is less than \$10,000, the repayment period shall be generally five (5) years but in no event longer than fifteen (15) years.
 - 2. If the loan amount is more than \$10,000, the repayment period shall be no longer than twenty (20) years.
- c) The interest rate on CRA loans shall be based upon the published Ten Year Treasury Note rates for a term to correspond with the term of the loan approved by the Advisory Committee.
- d) The loan amount shall not exceed the cost of the approved work plus approved closing costs.
- e) In the case of a sale of the property, loans will be repaid at the time of closing.
- f) The owner shall be required to execute a covenant running with term of the loan (until full payment is made) with the City of Tampa that ensures that the property will be properly maintained (and not altered without the written permission of the City of Tampa Economic Development Department). The covenant is attached hereto as **EXHIBIT G**.
- g) Servicing of loans shall be carried out by the contractor engaged by the City of Tampa. Monthly loan servicing fees shall be paid from interest earnings on each loan. HCD shall set up each loan with the mortgage-servicing contractor at the time of loan closing.

Compliance with the City of Tampa Ethics Code

The applicant shall comply with all applicable governmental and city rules and regulations including the City's Ethics Code, which is available on the City's website. (City of Tampa Code, Chapter 2, Article VIII. - Section 2-522). Moreover, each applicant to the Interstate Historic Preservation Trust Fund Loan Program acknowledges and understands that the City's Charter and Ethics Code prohibit any City employee from receiving any substantial benefit or profit out of any contract or obligation entered into with the City, or from having any direct or indirect financial interest in effecting any such contract or obligation. City of Tampa Code, Chapter 2, Article VIII. - Section 2-514(d)).

Please note that the City's Ethics Code may be accessed on the Internet through the following website:
www.tampagov.net

Tampa's municipal codes are published online by the Municipal Code Corporation. Printed copies of the Ethics Code can be obtained from the City Clerk's Office for a fee of \$0.15 cents a page.



City of Tampa Downtown Historic Preservation Trust Fund Loan Program

Q & A

1. **How do I know if my property is eligible for the Interstate Historic Preservation Trust Fund loan program?** The property must be located in of the Downtown Tampa CRAs and have been constructed more than fifty (50) years prior to the date of the application.
2. **Is there a fee to apply for a Trust Fund loan?** There is a \$75.00 fee per application for each cycle, to cover administrative costs, postage, photography, and document reproductions.
3. **How long before I know if I am awarded a loan?** Applicants will know if their application is approved within 30 days of submitting a completed application.
4. **If my application qualifies for a Trust Fund loan, but is not awarded a loan, will I be able to re-apply during the next cycle?** Yes.
5. **How will the loan funds be disbursed?** The loan will be dispersed in draws. The number of draws will be dependent on the scope of the project. An inspector will verify that all work is completed prior to a draw request being approved.
6. **How is the loan interest determined?** The interest rate on Trust Fund loans shall be based upon the published Ten Year Treasury Note rates for a term to correspond with the term of the loan approved by the Advisory Committee. The repayment period shall be no longer than twenty (20) years.
7. **How do I obtain application forms to apply to the Downtown Historic Preservation Trust Fund?** Application forms are available at the City of Tampa's Economic Development web site: www.tampagov.net or can be obtained at the Economic Development Offices. Call 813-274-8245 for information.
8. **Is there a limit to the number of times a person or business can apply?** An individual is able to apply to the fund once per cycle per property folio number. Eligible owners may receive funding through the Trust Fund loan program only once per calendar year per property folio number. Subsequent applications to the Trust Fund must encompass a different project for which the funds are being sought, but may be applied to the same property folio number.
9. **What is the maximum loan amount that I can apply for?** The Interstate Historic Preservation Trust Fund Advisory Committee may award a maximum of \$50,000.00 to a single project per funding request. A property owner is limited to a maximum of \$50,000.00 in total funding through the Trust Fund loan program per property folio number.
10. **Are there any other preservation incentives, grants or programs that I can apply for to assist me in the rehabilitation of my building?** There are a number of programs that property owners may qualify for that can provide financial assistance or tax relief for historic building rehabilitation projects. For a list of these programs visit the City of Tampa's Historic Preservation web site at www.TampaGov.net.
11. **Who should I call if I have questions about my application?**

Downtown Historic Trust Fund Application Assistance:

Bob McDonough
813-274-8245

Dennis.Fernandez@tampagov.net

Loan information, Loan Eligibility, or Payment Schedules:

Fred Meyer
Fred.Meyer@tampagov.net
813-274-7988



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APPLICATION INSTRUCTIONS

Application to the Downtown Tampa CRA Preservation Trust Fund should be completed after reading these instructions. All responses must be typed or printed in ink and confined to the spaces provided.

MAIL or DELIVER COMPLETED APPLICATIONS TO

Purchasing Department
City of Tampa
306 E. Jackson St., 2E
Tampa, Fl 33602

SUBMISSION FORMAT

- Submit an original copy that bears original authorized signatures and three additional copies. Owner/agent shall maintain a copy for future reference.
 - Submit copy of construction estimates.
 - Staple application in the upper left-hand corner.
 - No binders or folders, please.
 - Do not submit instructions with application.

For Assistance

Application Assistance:

Bob McDonough

813-274-8245

Bob.McDonough@tampagov.net

Loan information, Loan Eligibility, or Payment Schedules:

Fred Meyer

Fred.Meyer@tampagov.net

813-274-7988

No answers to procedural questions will be provided over the telephone.

For information, please refer to the Economic Development web site:

<http://www.tampagov.net>

or visit the

Office of Economic Development, 306 East Kennedy Boulevard, Tampa, Florida 33602



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The following is provided to assist the applicant in completing an Application for a loan from the Downtown Tampa CRA Preservation Trust Fund (Exhibit A). Part I. & Part II. must be completed for an application to be accepted. Do not leave a request for information unanswered. If an item does not apply, insert or answer “Not Applicable (N/A)”.

PART I

1. Answer each item as requested.
2. Consult real estate records and current tax bill as needed.
 - Designation of an authorized agent requires completion of **EXHIBIT D**

PART II

1. Contact the Economic Development Office to verify if the subject property is in an eligible CRA District.
2. Indicate a **Project Type** from the following project scopes:
 - **Structural Stabilization** – Includes rehabilitation to the foundation, walls, joists and planks, roof, or building frame.
 - **Electrical, Mechanical, or Plumbing** – Includes the electric main power service, wiring, outlets, exterior fixtures, and control devices. Mechanical systems include heating, ventilating, air conditioning, plumbing, and fire suppression system.
 - **Mothballing** - The process of closing a building temporarily to protect the building from weather, as well as to secure it from vandalism.
 - **Minor Additions** - Including exterior stairs to meet current code requirements, building addition for a contemporary adaptation, or reconstruction of a building portion that has been lost.
 - **Exterior Restoration/Reconstruction of Exterior Architectural Details** - Includes windows and doors, chimneys, porches, and historically correct decorative details.
 - **Soft Cost (Architectural or Engineering)** - Includes professional service necessary to evaluate the condition of a building or provide the documents to initiate the rehabilitation of a building.
3. **Project Description** - Describe the project for which the funding is requested. Describe each of the major work items.



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4. **Evaluation Criteria** - Describe how the project is going to accelerate economic development in the neighborhood of the project site. Specify the qualifications of the project team in accomplishing the scope of the proposed project.
 5. **Construction Activity** - Summary of project related activities that have been completed in the last five years. This could be architectural drawings, engineering reports or related documents. If available, submit architectural drawings with application.
 6. **Means to maintain** - Provide evidence of the applicant's ability to maintain the project for which funds are being requested following its completion. Indicate the applicant's personal history of owning and maintaining historic properties.
 7. **Additional Information** - This is the applicant's opportunity to provide relevant information about the project not presented elsewhere. This could include information on architectural history or a significant event that occurred in the building or on the site.
 8. **Term and Amount of Funding** - Complete the information as requested.
 9. **Photograph** – This must be a photo taken within the last three weeks. The photo can be color or black & white.
- **Signatures** – Please ensure that all the submitted information is correct, that the applicant understands all items, and that the correct signatures are included and notarized.
 - **Construction Estimate(s)** – Please attach a construction estimate(s) for the project for which funding is requested. The construction estimate should itemize each element of the project.
 - All applicants must complete the **PROJECT FINANCIAL PLAN WORKSHEET (EXHIBIT B)** and the **FINANCING DUE DILIGENCE WORKSHEET (EXHIBIT C)**. Financing must have been sought through conventional financing sources and indicated on **EXHIBIT C** in order to qualify for an *INTERSTATE HISTORIC PRESERVATION TRUST FUND* loan.
 - All applicants must complete the **FINANCIAL EVALUATION AUTHORIZATION FORM (EXHIBIT E)** and the **LOAN UNDERWRITING FORM (EXHIBIT F)**. Application submissions that are part of a Corporate/Company/Partnership application are required to provide current financial statements including Balance Sheets, and Profit & Loss Statements. Individual information is required for the organization's principal who will be executing the loan document.



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EXHIBIT A

DATE RECEIVED: _____	PROPERTY OWNERSHIP VERIFICATION: _____	DATE: _____	INITIAL: _____
VERIFICATION LEGAL DESCRIPTION: _____	FORWARD INFORMATION TO HOUSING: _____	OUTCOME: _____	
DATE: _____ INITIAL: _____	DATE: _____ INITIAL: _____	DATE: _____ INITIAL: _____	

PART I

BUILDING/PROPERTY ADDRESS: _____

PROPERTY OWNER OF RECORD: _____

DAYTIME
PHONE: _____

FAX: _____

CONTACT PERSON: _____

CELL: _____

ADDRESS: _____

CITY, STATE: _____

ZIP: _____

AUTHORIZED AGENT*: _____

DAYTIME
PHONE: _____

COMPANY: _____

FAX: _____

ADDRESS: _____

CELL: _____

CITY, STATE: _____

ZIP: _____

ZONING DISTRICT: _____

TAX FOLIO NUMBER: _____

CURRENT USE: _____

PROPOSED USE: _____

LEGAL: Block: _____ Lot: _____ Subdivision: _____

***DESIGNATION OF AN AUTHORIZED AGENT
REQUIRES COMPLETION OF EXHIBIT D**



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PART II

1. NATIONAL REGISTER HISTORIC DISTRICT: N/A

2. PROJECT TYPE: BUILDING'S DATE OF CONSTRUCTION: _____

Structural Stabilization

Electric, Mechanical, or Plumbing

Mothballing

Minor Additions

Exterior Restoration / Reconstruction of Architectural Details

Soft Costs (Architectural or Engineering)

3. DESCRIBE THE PROJECT FOR WHICH FUNDING IS REQUESTED. THE REQUEST MUST BE FOR ONE OF THE CATEGORIES CITED IN ITEM 2 ABOVE.

ALL RESPONDENTS MUST COMPLETE THE ATTACHED **PROJECT FINANCIAL PLAN WORKSHEET (Exhibit B)**

ALL RESPONDENTS MUST COMPLETE THE ATTACHED **FINANCING DUE DILIGENCE WORKSHEET (Exhibit C)** AS EVIDENCE THAT THE APPLICANT HAS TAKEN REASONABLE STEPS TO DEMONSTRATE THAT THE PROJECT CANNOT BE FULLY FUNDED USING CONVENTIONAL FINANCING AND THAT THE REQUESTED LOAN IS THEREFORE NECESSARY.

4. PROVIDE A BRIEF EXPLANATION OF HOW THE PROPOSED PROJECT ADDRESSES THE EVALUATION CRITERIA AS FOLLOWS, SPECIFICALLY HOW DOES THE PROJECT:

- SERVE AS A CATALYST FOR DEVELOPMENT PROJECTS IN THE IMMEDIATE VICINITY?

- HOW DOES THE PROJECT ALLEVIATE OR PREVENT ENDANGERMENT OF HISTORIC PROPERTY?

- WHAT IS THE IMPORTANCE OF THE STRUCTURE AS RELATED TO ITS HISTORIC AND/OR ARCHITECTURAL SIGNIFICANCE?



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- WHAT ARE THE QUALIFICATIONS OF THE APPLICANT and/or PROFESSIONALS COMPOSING THE PROJECT TEAM?

5. DESCRIBE ANY CONSTRUCTION ACTIVITY THAT HAS OCCURRED ON THE SITE IN THE LAST FIVE (5) YEARS.

6. PROVIDE EVIDENCE OF YOUR MEANS TO MAINTAIN THE PROPOSED IMPROVEMENT.

- a) How long have you been a homeowner/property owner? _____
- b) How long have you owned, or previously owned, a historic property? _____ Explain: _____

-
- c) What other historic homes/properties have you owned? (List Addresses and number of years owned): _____

- d) Have you attended any home ownership or historic preservation courses? _____ If yes, Please specify _____

- e) Provide any other additional information that demonstrates your ability to maintain the improvement for which the funds are being requested. _____

7. USE THE SPACE BELOW TO DESCRIBE ANY ADDITIONAL INFORMATION THAT IS PERTINENT IN REVIEWING THIS PROJECT.

8. TERM AND AMOUNT OF FUNDING REQUESTED (NOT TO EXCEED 20 YEARS) -
TERM: NUMBER OF MONTHS _____ and/ or YEARS _____

LOAN AMOUNT: _____
NOT TO EXCEED \$100,000.00



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9. ATTACH A 3" X 5" PHOTOGRAPH OF THE FRONT ELEVATION OF THE PROPERTY.

I understand that, in accordance with Chapter 119 of the Florida Statutes, and, except as may be provided by Chapter 119 of the Florida Statutes and other applicable State and Federal Laws, all applicants should be aware that the application and the responses thereto are in the public domain and are available for public inspection.

I understand that full disclosure of information necessary for underwriting, or other relevant information necessary for a thorough review and evaluation of the application, will be required.

I understand that funds and awards also require that application will be made to the Architectural Review Commission (ARC), when the Certificate of Appropriateness process applies. The applicant will be required to pay appropriate ARC submittal fees.

All appropriate permits for construction must be obtained.

The *Agreement and Declaration of Covenants and Restrictions* (Exhibit E) shall be effective for the duration of the loan.

All applications must adhere to the City of Tampa Ethics Code as referenced in the Historic Preservation Trust Fund Procedures and Standards.

I hereby certify that the information on this application is true and complete, and I understand the intent of the Trust.

SIGNED (Property Owner/Agent)

SIGNED (Property Owner/Agent)

Sworn to and subscribed before me this
_____ day of _____, 20_____

Notary Public, State of Florida

My Commission Expires:_____



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EXHIBIT B

PROJECT FINANCIAL PLAN WORKSHEET

PROJECT BUDGET and FUNDING SOURCES

<u>Budget Items</u>	Sub-Total Cost
<u>Project Budget (Attach Basis for Estimates)</u>	
Design	\$.00
Engineering	\$.00
Construction Estimate	\$.00
Construction Contingency (Maximum 20% of Construction Estimate)	\$.00
Financial Transaction Expenses (e.g. closing costs)	\$.00
Other (Specify)	\$.00
Other (Specify)	\$.00
Other (Specify)	\$.00
<u>Total Budget Uses</u>	\$.00
* <u>Funding Sources</u>	
Personal/ Corporate Equity	\$.00
Bank Loan	\$.00
Other (Specify)	\$.00
Other (Specify)	\$.00
Requested Historic Trust Fund Loan	\$.00
<u>Total Funding Sources</u>	\$.00

APPLICATIONS THAT HAVE A FUNDING DEFICIT ARE INELIGIBLE FOR CONSIDERATION. THE TOTAL BUDGET USES MUST BE COVERED BY TOTAL FUNDING SOURCES.

*** PLEASE ATTACH A COMMITMENT LETTER TO EVIDENCE EACH FUNDING SOURCE LISTED ABOVE**



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EXHIBIT C

FINANCING DUE DILIGENCE WORKSHEET

NOTE: ALL RESPONDENTS MUST COMPLETE THE **FINANCING DUE DILIGENCE WORKSHEET** AS EVIDENCE THAT THE APPLICANT HAS TAKEN REASONABLE STEPS TO DEMONSTRATE THAT THE PROJECT CANNOT BE FULLY FUNDED USING CONVENTIONAL FINANCING AND THAT THE REQUESTED LOAN IS THEREFORE NECESSARY. PLEASE LIST ALL THE SOURCES IN WHICH FUNDING WAS SOUGHT THROUGH CONVENTIONAL FINANCING.

	Date	Institution	Contact Name	Phone #.	Application Amount	Response
1				() -		
2				() -		
3				() -		
4				() -		
5				() -		
6				() -		
7				() -		
8				() -		



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EXHIBIT D

AFFIDAVIT TO AUTHORIZE AGENT

STATE OF FLORIDA - COUNTY OF HILLSBOROUGH

_____ who reside(s) at
 (NAME OF ALL PROPERTY OWNERS)

_____ (PHONE NUMBER)
 (ADDRESS: STREET, CITY, STATE, ZIP)

being first duly sworn, depose(s) and say(s):

1. That (I am/we are) the owner(s) and record title holder(s) of the following described property:
 Address or General location _____

2. That this property constitutes the property for which a request for a: (NATURE OR REQUEST)

 is being applied to the Historic Preservation Trust Fund, Tampa, Florida;
3. That the undersigned (has/have) appointed and (does/do) appoint: Name _____
 Address _____ Phone (_____) _____
 as (his/their) agent(s) to execute any petitions or other documents necessary to affect such petition;
4. That this affidavit has been executed to induce the City of Tampa, Florida to consider an act on the above described property;
5. That (I/we), the undersigned authority, hereby certify that the foregoing is true and correct.

 SIGNED (Property Owner)

 SIGNED (Property Owner)

 SIGNED (Property Owner)

 SIGNED (Property Owner)

Sworn To and Subscribed before me
 this _____ day of _____,
 20____.

My Commission Expires:

NOTARY PUBLIC



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EXHIBIT E

Financial Evaluation Authorization Form

**IN ORDER TO VERIFY EMPLOYMENT, INCOME, ASSET BALANCES, CREDIT HISTORY,
RENTAL & MORTGAGE HISTORY**

TO WHOM IT MAY CONCERN:

I hereby authorize Housing & Community Development, the "Lender", its successors and assigns, to verify my past and present employment earnings records, bank accounts, stock holdings and any other asset balances that are needed to process my loan application. I further authorize the "Lender" to verify my Mortgage and Rental History and order a credit report and verify any other credit information.

It is understood that a photocopy of this form will also serve as authorization.

The information that is obtained is to be used in the processing of my application for a mortgage loan and for subsequent quality control verification.

I hereby acknowledge that I am fully aware that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the information on my application for a mortgage loan, as applicable under provisions of Title 18, United States Code, Section 1014.

Borrower

Date

Co-Borrower

Date



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EXHIBIT F

LOAN UNDERWRITING FORM

Note: IF THIS APPLICATION IS PART OF A CORPORATE/COMPANY/PARTNERSHIP APPLICATION, PLEASE PROVIDE CURRENT FINANCIAL STATEMENTS INCLUDING BALANCE SHEET AND PROFIT AND LOSS STATEMENT. INDIVIDUAL INFORMATION IS NEEDED ONLY FOR THE ORGANIZATION'S PRINCIPAL WHO WILL ALSO BE EXECUTING LOAN DOCUMENT

GENERAL INFORMATION:

	APPLICANT	CO-APPLICANT
Full Name (include Jr. or Sr. if applicable)		
Date of Birth / Age		
Marital Status	() Married () Unmarried	() Married () Unmarried
	() Yrs. School	() Yrs. School
Home Phone (incl. Area Code)		
Present Address (Street)		
City, State, Zip Code		
() Own () Rent _____ No. Yrs. Monthly Rent/Mortgage \$ _____ Landlord/Apartment Name: _____ Phone: _____ Address: _____		

Former Address (if residing at present address less than two years)	
Address (Street)	
City, State, Zip Code	
() Own () Rent _____ No. Yrs. Monthly Rent/Mortgage \$ _____ Landlord/Apartment Name: _____ Phone: _____ Address: _____	

Is Applicant, Co-Applicant, or any other household member, age 18 or older, a full-time student?
 () Y () N If yes, please list names: _____

EMPLOYMENT INFORMATION:

	APPLICANT	CO-APPLICANT
Employer Name		
Employer Address		
City/State/Zip Code		



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Employer Phone #	()	()
Position/Title		
Time/Dates Employed		
Pay Rate & Frequency/# Hours		

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

EMPLOYMENT INFORMATION:	APPLICANT	CO-APPLICANT
Employer Name		
Employer Address		
Employer Phone #		
Position/Title		
Time/Dates Employed		
Pay Rate & Frequency/# Hours		

OTHER SOURCES OF INCOME:

(For ALL Household Members 18 and Over)

List Business or Rental Net Income, Child Support, Alimony, Social Security, Pensions, Unemployment or Workers Compensation, Welfare Payments, etc.

Name of Recipient	Type of Income	Gross Annual Income
1.		\$
2.		\$
3.		\$
4.		\$
5.		\$
6.		\$
		Total \$

ASSETS AND ASSET INCOME:

List Checking and Savings Accounts, IRA, CD, Bonds, Stocks, Property Equity, Cash Value of Pensions and Insurance Policies, etc.

Type of Asset:	Asset	Bank/Ins. Co.	Account #	Annual Asset
1.	\$			\$
2.	\$			\$
3.	\$			\$
4.	\$			\$
5.	\$			\$
6.	\$			\$
				Total \$



City of Tampa
Downtown Tampa CRA Preservation Fund Loan Application
 A Revolving Loan Program for the Downtown Tampa CRA Districts

LIABILITIES:

List Credit Card Debt, and Automobile, Real Estate and Mortgage Loans, etc.

Type: (Credit/Loan,	Creditor's Name	Balance Owed	Monthly Payment
1.		\$	\$
2.		\$	\$
3.		\$	\$
4.		\$	\$
5.		\$	\$
6.		\$	\$
		Total Monthly Payments: \$	

ETHNICITY/SPECIAL NEEDS:

(For reporting purposes only, please check all that apply for Head of Household only):

<input type="checkbox"/> White	<input type="checkbox"/> Black	<input type="checkbox"/> Hispanic	<input type="checkbox"/> Asian/Pacific Islander
<input type="checkbox"/> Native American	<input type="checkbox"/> Farmworker	<input type="checkbox"/> Disabled or Disabled Minor	
<input type="checkbox"/> Elderly	<input type="checkbox"/> Homeless	<input type="checkbox"/> Other: _____	

I/We understand that Florida Statute 817 provides that willful false statements or misrepresentation concerning income; asset or liability information relating to financial condition is misdemeanor of the first degree, punishable by fines and imprisonment provided under Statutes 775.082 or 775.83. I/We further understand that any willful misstatement of information will be grounds for disqualification. I/We certify that the application information provided is true and complete to the best of my/our knowledge. I/We consent to the disclosure of information for the purpose of income verification related to making a determination of my/our eligibility for program assistance. I/We agree to provide any documentation needed to assist in determining eligibility and are aware that all information and documents provided are a matter of public record.

 Applicant Signature

 Co-Applicant Signature

Date _____

Date _____



City of Tampa
Downtown Tampa CRA Preservation Trust Fund
A Revolving Loan Program for Downtown Tampa CRA Districts

CHECKLIST

All responses must be typed or printed in ink and confined to the spaces provided.

MAIL or DELIVER COMPLETED APPLICATIONS TO:
PURCHASING DEPARTMENT
CITY OF TAMPA
306 E. Jackson St., 2E
Tampa, FL 33602

A COMPLETE Application Packet for the Trust Fund includes:

- APPLICATION INSTRUCTIONS
- PROCEDURES AND STANDARDS
- EXHIBIT A** - APPLICATION FORMS PART I AND PART II
- EXHIBIT B** - PROJECT FINANCIAL PLAN WORKSHEET
- EXHIBIT C** - FINANCING DUE DILIGENCE WORKSHEET
- EXHIBIT D** - AFFIDAVIT TO AUTHORIZE AGENT
- EXHIBIT E** - FINANCIAL EVALUATION AUTHORIZATION FORM
- EXHIBIT F** - LOAN UNDERWRITING FORM
- EXHIBIT G** - AGREEMENT AND DECLARATION OF COVENANTS AND RESTRICTIONS

Necessary enclosures: THESE documents must be submitted with the Trust Fund Application in order for the Application to be considered complete.

- Application Forms, Part I and II (**EXHIBIT A**)
 - Application Fee of \$ 75.00
 - Please attach a commitment letter to evidence each funding source listed in the **PROJECT FINANCIAL PLAN WORKSHEET (EXHIBIT B)**.
 - Complete the **FINANCING DUE DILIGENCE WORKSHEET (EXHIBIT C)**. Please provide a copy of the outcome letter from each conventional funding source.
 - Complete the **AFFIDAVIT TO AUTHORIZED AGENT (EXHIBIT D)**, if anyone will be representing the property owner(s).
 - Complete the **FINANCIAL EVALUATION AUTHORIZATION FORM (EXHIBIT E)**.
 - Complete the **LOAN UNDERWRITING FORM (EXHIBIT F)**.
 - Complete the **AGREEMENT AND DECLARATION OF COVENANTS AND RESTRICTIONS (EXHIBIT G)**.
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