



AGENDA

COMMUNITY REDEVELOPMENT BOARD

DECEMBER 6, 2022

AT 4:00 PM

COMMISSION CHAMBERS

121 SW FLAGLER AVE.

STUART, FLORIDA 34994

COMMUNITY REDEVELOPMENT BOARD

Chairman - Tom Campenni

Vice Chairman - Nina Dooley

Board Member - Chris Lewis

Board Member - Katherine Makemson

Board Member - Nikolaus Schroth

Board Member - Frank Wacha

Board Member - VACANT

ADMINISTRATIVE

Development Director, Jodi Nentwick-Kegler

CRA Executive Director, Pinal Gandhi-Savdas

Board Secretary, Mary R. Kindel

Agenda items are available on our website at <http://www.cityofstuart.us>
Phone: (772) 288-5306. Fax: (772) 288-5305. E-mail: mkindel@ci.stuart.fl.us

In compliance with the Americans with Disabilities Act (ADA), anyone who needs a special accommodation to attend this meeting should contact the City's ADA coordinator at 772-288-5306 at least 48 hours in advance of the meeting, excluding Saturday and Sunday.

If a person decides to appeal any decision made by the Board with respect to any matter considered at this meeting, he will need a record of the proceeding, and that for such purpose he may need 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.

(RC) next to an item denotes there is a City Code requirement for a Roll Call vote.

(QJ) next to an item denotes that it is a quasi-judicial matter or public hearing.

WHAT IS CIVILITY? Civility is caring about one's identity, needs and beliefs without degrading someone else's in the process. Civility is more than merely being polite. Civility requires staying "present" even with those persons with whom we have deep-rooted and perhaps strong disagreements. It is about constantly being open to hear, learn, teach and change. It seeks common ground as a beginning point for dialogue. It is patience, grace, and strength of character. Civility is practiced in our City Hall.

PUBLIC COMMENT: If a member of the public wishes to comment upon ANY subject matter, including quasi-judicial matters, please submit a Request to Speak form. These forms are available in the back of the Commission Chambers, and should be given to the City Clerk prior to introduction of the item number you would like to address.

CONSENT CALENDAR: Those matters included under the Consent Calendar are self-explanatory, non-controversial, and are not expected to require review or discussion. All items will be enacted by one motion. If discussion on an item is desired by any City Commissioner that item may be removed by a City Commissioner from the Consent Calendar and considered separately. If an item is quasi-judicial it may be removed by a Commissioner or any member of the public from the Consent Calendar and considered separately.

QUASI-JUDICIAL HEARINGS: Some of the matters on the Agenda may be "quasi-judicial" in nature. City Commissioners will disclose all ex-parte communications, and may be subject to voir dire by any interested party regarding those communications. All witnesses testifying will be "sworn" prior to their testimony. However, the public is permitted to comment without being sworn. Unsworn testimony will be given appropriate weight and credibility by the City Commission.

CALL TO ORDER

ROLL CALL

PLEDGE OF ALLEGIANCE

APPROVAL OF AGENDA

APPROVAL OF MINUTES

1. APPROVAL OF NOVEMBER 1, 2022 MINUTES

COMMENTS FROM THE PUBLIC (3 Minutes Max.)

COMMENTS BY BOARD MEMBERS (Non-Agenda Items)

ACTION ITEMS

2. PRESENTATION OF THE SOLAR AND ENERGY LOAN FUND (SELF) FOR IMPROVING HOMES

STAFF UPDATE

ADJOURNMENT

**CITY OF STUART, FLORIDA
AGENDA ITEM REQUEST
Community Redevelopment Board**

Meeting Date: 12/6/2022

Prepared by: Jordan Pinkston

Title of Item:

APPROVAL OF NOVEMBER 1, 2022 MINUTES

Summary Explanation/Background Information on Agenda Request:

N/A

Funding Source:

N/A

Recommended Action:

Approve.

ATTACHMENTS:

1. CRB Minutes_11012022

**MINUTES
COMMUNITY REDEVELOPMENT BOARD OF THE CITY OF STUART
NOVEMBER 1, 2022
AT 4:00 PM
COMMISSION CHAMBERS
121 SW FLAGLER AVE.
STUART, FLORIDA 34994**

COMMUNITY REDEVELOPMENT BOARD

**Chairman - Tom Campenni
Vice Chairman - Nina Dooley
Board Member - Chris Lewis
Board Member - Katherine Makemson
Board Member - Nikolaus Schroth
Board Member - Frank Wacha
Board Member - VACANT**

ADMINISTRATIVE

**Development Director, Jodi Nentwick-Kegler
CRA Executive Director, Pinal Gandhi-Savdas
Board Secretary, Jordan Pinkston**

CALL TO ORDER

Chris Lewis acted as Chair in the absence of Tom Campenni.

ROLL CALL

**PRESENT: Vice Chairperson Dooley, Board Member Lewis, Board Member Makemson,
Board Member Schroth**

ABSENT: Chairperson Campenni, Board Member Wacha

PLEDGE OF ALLEGIANCE

APPROVAL OF AGENDA

MOTION: Approve.

MOVED BY: Nik Schroth

SECONDED BY: Katie Makemson

Motion approved unanimously.

APPROVAL OF MINUTES

1. APPROVAL OF SEPTEMBER 6, 2022 MINUTES

MOTION: Approve.

MOVED BY: Katie Makemson
SECONDED BY: Nik Schroth
Motion approved unanimously.

COMMENTS FROM THE PUBLIC (3 Minutes Max.)

None.

COMMENTS BY BOARD MEMBERS (Non-Agenda Items)

Nik Schroth asked for confirmation that Zoning in Progress would not be brought before the CRB board.

Pinal Gandhi-Savdas confirmed that it is a Commission discussion.

ACTION ITEMS

2. PEPE & SALE PROPOSED AWNING OVER THE SIDEWALK AND OUTDOOR DINING DECK

RESOLUTION NUMBER 09-2022 CRA; A RESOLUTION OF THE BOARD OF THE COMMUNITY REDEVELOPMENT BOARD OF THE CITY OF STUART, FLORIDA, CONSIDERING A MINOR URBAN CODE CONDITIONAL USE TO ALLOW AWNING ATTACHED TO A BUILDING TO PROVIDE SHADE OVER THE PUBLIC RIGHT-OF-WAY, INCLUDING THE SIDEWALK AND OUTDOOR DINING DECK, LOCATED AT 101 SE OCEAN BLVD, UNIT #103; PROVIDING FOR CONFLICTS; SEVERABILITY; PROVIDING FOR AN EFFECTIVE DATE, AND FOR OTHER PURPOSES.

PUBLIC COMMENT:

1. Mark Brechbill (SE Osceola Street) - Expressed concerns about increasing capacity on the property, but not adding additional parking regulations. He wants to ensure that all local businesses are treated equally with additional outdoor dining.

BOARD COMMENT:

Eric Cavallaro, Owner of Pepe & Sale, clarified that he does not expect a parking issue.

Nik Schroth questioned if this project was part of the Outdoor Dining Program and program boundaries.

Pinal Gandhi-Savdas confirmed this is part of the Outdoor Dining Program and this proposal is coming before the board because they are requesting an alternative to umbrellas.

Nik Schroth addressed the public comment on parking concerns and the City's long-term parking plan.

Pinal Gandhi-Savdas explained that the program could always be amended based on recommendations.

Chris Lewis commented on parking issues downtown and the goals of the Business Improvement Grant Program.

MOTION: Approve.
MOVED BY: Nik Schroth
SECONDED BY: Nina Dooley
Motion approved unanimously.

STAFF UPDATE

Pinal Gandhi-Savdas gave an update of the Parking Study recommendations.

BOARD COMMENTS:

Nik Schroth said that Stuart Main Street created a parking plan that connected Osceola Street, North to Flagler Center as an extension and explained the goals of the plan proposed.

Pinal Gandhi-Savdas provided an update on the East Stuart District's status on becoming a Historic District within the state.

PUBLIC COMMENTS:

Mark Brechbill (SE Osceola Street) - Commented on the parking situation downtown and encouraged a parking garage.

BOARD COMMENTS:

Katie Makemson asked about additional parking in front of his restaurant that was originally proposed.

Mark Brechbill explained the status of the parking proposal and past parking studies.

ADJOURNMENT

MOTION: Adjourn.
MOVED BY: Nik Schroth
SECONDED BY: Katie Makemson
Motion approved unanimously.

Jordan Pinkston, Board Secretary

Tom Campenni, Chair

CITY OF STUART, FLORIDA

AGENDA ITEM REQUEST

Community Redevelopment Board

Meeting Date: 12/6/2022

Prepared by: Pinal Gandhi-Savdas

Title of Item:

PRESENTATION OF THE SOLAR AND ENERGY LOAN FUND (SELF) FOR IMPROVING HOMES

Summary Explanation/Background Information on Agenda Request:

Solar and Energy Loan Fund (SELF) is a nonprofit “Green Bank” certified as a Community Development Financial Institution (CDFI) by the U.S. Department of the Treasury. The CDFI Fund plays an important role in generating economic growth and opportunity in some of our nation's most distressed communities by offering tailored resources and innovative programs that invest federal dollars alongside private and philanthropic capital. The CDFI Fund serves mission-driven financial institutions, such as SELF, which take a market-based approach to supporting economically disadvantaged communities.

SELF is the only nonprofit green bank in Florida and one of the few green banks in America focused on helping low- and moderate-income (LMI) residents. SELF is also one of the few CDFIs in America that offers unsecured personal loans to homeowners to achieve energy efficiency, resilience, solar, and more. SELF started out as a pilot program in St. Lucie County, Florida in 2010, and has since grown to four (4) states, including: FL; AL; GA; and, SC. SELF has expanded rapidly over the last 5 years and opened up new satellite programs in St. Petersburg, Tampa, Orlando, Atlanta, and now Miami-Dade County. SELF has been working with the City of Stuart for nearly a decade, and also collaborates with Martin County and the Martin County Utility on new septic-to-sewer conversion loans.

As a 501.c.3 organization, SELF has partnered with more than a dozen local governments in multiple regions and states. SELF serves as an “implementation tool” for local, state, federal governments to achieve a variety of important goals and transformational impacts, most notably, energy equity, preserving and retrofitting existing affordable housing and making these homes safer, more resilient, more valuable and cost-effective, healthier, and more sustainable. SELF also strives to support generational wealth and local businesses and green jobs, including local minority contractors.

SELF also has special programs for seniors, veterans, female heads of household, disabled homeowners, hurricane storm victims, and individuals with poor credit.

SELF’s mission-driven lending programs provide financial inclusion, by approving unsecured loans based on the applicant's ability to pay, not credit scores. SELF fills an important financial gap in unbanked and underbanked communities and provides direct benefits to low- and moderate-income (LMI) homeowners as well as the contractors who perform the home improvement work. With an estimated 40% of the Florida population outside of traditional banking options, SELF’s inclusive underwriting policies enable the organization to further penetrate LMI and BIPOC communities that need additional financing options for much needed home repairs and improvements. SELF also reports these loans to the Credit Bureau, so their clients are building their credit scores as they pay off their loans. The home improvement projects also increase property values and home equity, and create stability and generational wealth for LMI families.

SELF is requesting to collaborate with the CRA to provide low-income homeowners with access to both grants and low-cost financing to make larger roof repairs and replacement projects more affordable and attainable. In particular, low income homeowners typically have the ability to pay for a loan, but often not enough for larger projects, such as roof repairs and replacement. They need small mini-grants and

access to low-cost financing options to make these larger projects more affordable.

This proposal would offer up to \$5,000 roof grants from the CRA to qualifying low income homeowners, which would be coupled with SELF's inclusive and affordable financing options for LMI homeowners. The CRA grant would cover approximately 1/3 of the typical cost for roof replacement on smaller homes, with SELF financing the remaining portion (est. \$5-10k). By combining small mini-grants from the CRA with accessible and below-market rate financing from SELF, more low-income residents will be able to complete major roof repairs/replacement. The CRA budgeted \$20,000 for the Brush with Kindness Program, which could be expanded to include the SELF Roof Assistance Program (RAP). The intent is that 100% of the CRA grant funds for this pilot program would go towards low-income homeowners within the CRA boundaries.

Funding Source:

N/A

Recommended Action:

Provide feedback and direction for staff to prepare a budget amendment to include the SELF Roof Assistance Program.

ATTACHMENTS: