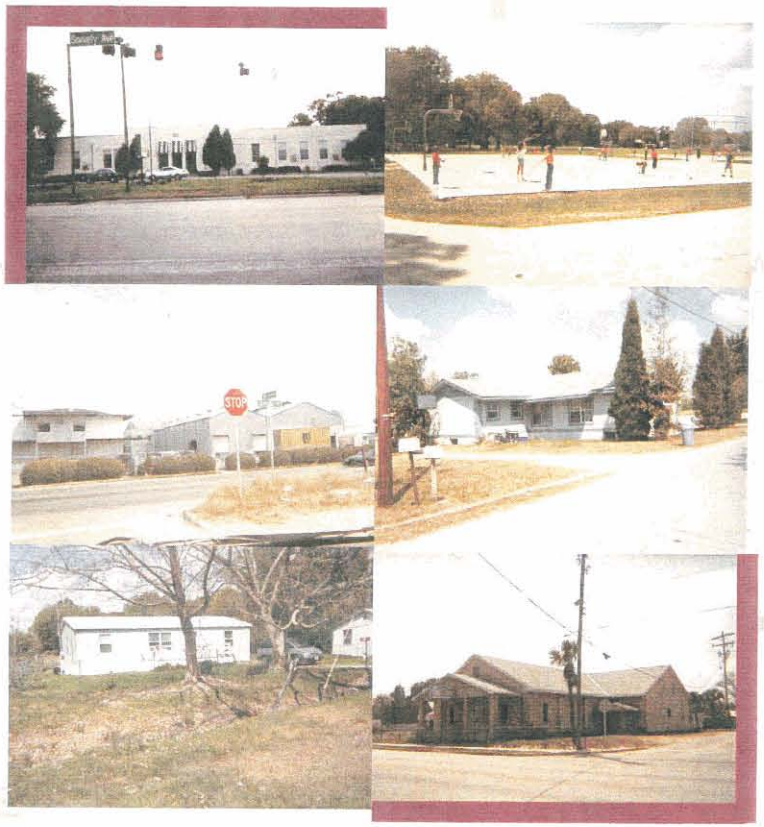
Eloise Redevelopment Plan
Polk County, Florida



May, 2000

Benjamin Withers
Urban Planning & Economics

ELOISE REDEVELOPMENT PLAN

May, 2000
Polk County, Florida

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TABLE OF CONTENTS

INTRODUCTION 1
ELOISE PROFILE 3
BLIGHT DETERMINATION 5
- STATUTORY CRITERIA 5
- DETERMINATION OF BLIGHT 6
- SOCIO-ECONOMIC PROFILE 8
- POPULATION 11
- EXISTING LAND USE 12
- HOUSING AND STRUCTURAL CONDITIONS 12
- OWNERSHIP PATTERNS 16
- INFRASTRUCTURE CONDITIONS 18
- TRANSIT 21
- PUBLIC SAFETY 21
- COMMUNITY RESOURCES 23
- CONCLUSION 24

DEVELOPMENT POTENTIAL 26
- FUTURE LAND USE PLAN 26
- WETLANDS / FLOODPLAINS 28
- MARKET ISSUES 30
- DEVELOPMENT OPTIONS 31

REDEVELOPMENT PLAN OBJECTIVES 34
ELOISE REDEVELOPMENT PLAN 36
- DEVELOPMENT STRATEGIES 36
- GROWTH MANAGEMENT STRATEGIES 38
- HOUSING AND CODE ENFORCEMENT STRATEGIES 38
- INFRASTRUCTURE STRATEGIES 41
- BEAUTIFICATION STRATEGIES 43
- FINANCING / PHASING STRATEGIES 45
- NEIGHBORHOOD IMPACT ASSESSMENT 47
- OTHER STATUTORY REQUIREMENTS 49

CONCLUSION 50

FIGURES

1. *VICINITY MAP*
2. *ELOISE CRA BOUNDARY*
3. *CENSUS TRACTS*
4. *EXISTING LAND USES*
5. *STRUCTURAL CONDITIONS*
6. *OWNERSHIP PATTERNS*
7. *EXISTING INFRASTRUCTURE*
8. *COMPOSITE BLIGHT MAP*
9. *FUTURE LAND USE MAP*
10. *WETLANDS AND FLOODPLAINS*
11. *DEVELOPMENT POTENTIAL*
12. *INFRASTRUCTURE IMPROVEMENTS*
13. *COMPOSITE REDEVELOPMENT PLAN*

APPENDICES

A. *AREA PHOTOS*
B. *LEGAL DESCRIPTION*
C. *CODE AND COMPREHENSIVE PLAN EXCERPTS*
D. *PUBLIC MEETING SUMMARIES*
E. *ROAD RIGHT-OF-WAY NEEDS*
F. *TAX INCREMENT FINANCING PROJECTIONS*
G. *REFERENCES*

TABLES

1. *CENSUS DATA SUMMARY*
2. *ELOISE POPULATION PROJECTION 1990-2030*
3. *EXISTING LAND USES*
4. *STRUCTURAL CONDITIONS*
5. *CODE ENFORCEMENT ACTIVITY*
6. *FIRE / EMS ACTIVITY*
7. *STRENGTHS AND WEAKNESSES*
8. *DEVELOPABLE ACREAGE*
9. *DEVELOPMENT OPTIONS*
10. *SELECTED DEVELOPMENT PLAN*
11. *HOUSING IMPROVEMENT PROJECTS*
12. *INFRASTRUCTURE PROJECT BUDGET*
13. *TAX INCREMENT FIANANCE PROJECTIONS*
14. *IMPLEMENTATION TIMELINE*

INTRODUCTION

The purpose of this document is to combine and update previously prepared studies, to prepare a Redevelopment Plan for the Eloise community, and to adopt Tax Increment Financing (TIF) pursuant to Chapter 163 of the Florida Statutes. The resulting document will include an analysis of existing socio-economic and physical conditions, plan objectives, a Redevelopment Plan and implementation strategies.

In 1996, the Polk County Housing and Neighborhood Development Division and the Eloise Neighborhood Association prepared the Eloise Neighborhood Revitalization / Redevelopment Plan. This focused on the 138 acres generally bounded by the CSX Railroad on the east, the railroad and US 17 on the north, the Wahneta Canal on the west, to just south of the Snively School. Its recommendations included improved social services, land use changes, housing programs and infrastructure improvements. It also resulted in the desire of the residents to establish a Community Redevelopment Agency in order to implement these planned improvements.

In 1998, the Polk County Board of County Commissioners (BOCC) adopted resolutions 98-08 and 98-66 which made a finding of blighting conditions and adopted a redevelopment plan, respectively. These findings and plan were documented in the Declaration of Slum and Blight and a Report on Tax Increment Financing (TIF) for Eloise, prepared by BCI Engineers and Scientists, Inc. Although the TIF was not established, the Eloise Community Redevelopment Agency (ECRA) was created, the culmination of a dream for many Eloise residents intent on improving their community. Many other objectives of these plans have been achieved since that time. These include establishment of the COPS Program, adoption of a Public Drinking Ordinance, budget approval for The Resource Center and infrastructure, and completion of Snively/Brooks Community Park. Additional achievements are listed on the following page.

This report incorporates much of the data and findings from these three previous reports. Where possible, data has been updated or verified. The primary purpose of this document is to propose a Redevelopment Plan which identifies future public and private sector projects for Eloise. The Redevelopment Plan proposed differs somewhat from previous plans. It considers different options and levels of development. The Plan attempts to be realistic while being compatible with adjacent uses and minimizing the inherent conflicts where residential and industrial uses abut. The plan includes strategies addressing development, housing, code enforcement, infrastructure and beautification. In addition, the Plan will be used to estimate the increased tax revenues that will hopefully result from these new projects. These increased revenues will be the Tax Increment Financing dollars set aside in a trust fund to be used in Eloise and directed by the Eloise CRA.

Back to Table of Contents

By State law, the Redevelopment Plan and TIF Trust Fund must be adopted prior to July 1 of the "base" year. The goal of this project is to complete the public involvement, the plan, local planning agency review, and BOCC adoption prior to July 1, 2000. This would allow dollars to begin to accrue in the Eloise Trust Fund next year.

Toward this end, input and ideas from the community stakeholders are being sought throughout the development of this plan. The first combined ECRA Board meeting and public meeting was held on February 15, 2000 to obtain input on the problems and opportunities in Eloise, the objectives for the Plan, and the priorities for funding.

On March 23, 2000, a second joint meeting of the ECRA and the general public was held to review the draft Redevelopment Plan. A subsequent public meeting and public hearings are proposed before final adoption by the BOCC.

	TIMELINE OF ELOISE ACHIEVEMENTS
1992	Eloise Neighborhood Association formed
1993	Public Drinking Ordinance adopted
1994	Community Oriented Policing (COPS) began
1996	Eloise Neighborhood Revitalization / Redevelopment Plan completed
1997	Eloise / Brooks Park completed
1997	Declaration of Slum and Blight prepared
1997	Water, Sewer, Drainage Improvements designed
1998	Tax Increment Financing Report completed
1998	BOCC adopts Blight Report
1998	Eloise Community Redevelopment Agency established
1998	Eloise Resource Center funding approved
1998	Water and Sewer Improvements budgeted
1999	Wahneta Canal Improved and Cleaned
1999	Bus Service began

Back to Table of Contents

ELOISE PROFILE

Eloise is located in the unincorporated area of Polk County, between Winter Haven and Eagle Lake (See Figure 1). The history of Eloise is rooted in the citrus industry. In the 1920's and 1930's, the Snively Packing Plant was located on what is now the site of Phoenix Industries on the east side of Snively Avenue. The Eloise community evolved across the street to house many of those employees. The plant eventually burned, leaving many Eloise residents unemployed and creating a long period of decline and instability. Once the jobs left, income began to decline and made the area vulnerable to crime and drugs. The neighborhood's early history , however, was as a strong community committed to helping each other and even had its own volunteer fire department and police department.

Eloise is a small, densely-built neighborhood, unlike patterns of development in this part of the County. There are numerous dead-end streets, inadequate utilities and broad mixture of uses in a small area (See Area Photos, Appendix A). The study area comprises 665 acres but nearly two-thirds of it is undeveloped, wetland or pastureland. The population of Eloise is estimated at 1,580 people with a high proportion of Hispanics and younger than the County as a whole. The income, education and employment levels are all below the County average. The housing stock is old and in a severe state, with 76% of the structures in Eloise being in sub-standard or deteriorated condition.

Since the early 1900's, Snively Elementary School has been a center for the community and, to this day, provides adult evening classes, English as a Second Language (ESOL), and other programs for the community. During the last decade many actions have been taken to reverse the negative trends. Other accomplishments are discussed throughout this document. The residents and other interested parties are committed to making Eloise a better place to live for themselves as well as their children. Recently, the community has initiated the Eloise Neighborhood Association, the Community Oriented Policing Program (COPs), and a Public Drinking Ordinance which makes it illegal to drink on public property.

By initiating the ECRA and this plan, they have rekindled community pride, economic and political empowerment, and have developed lasting partnerships between government and various stakeholders. The strategies presented in this plan are directed toward that goal.

Back to Table of Contents

ELOISE REDEVELOPMENT PLAN

Vicinity Map

Project Vicinity

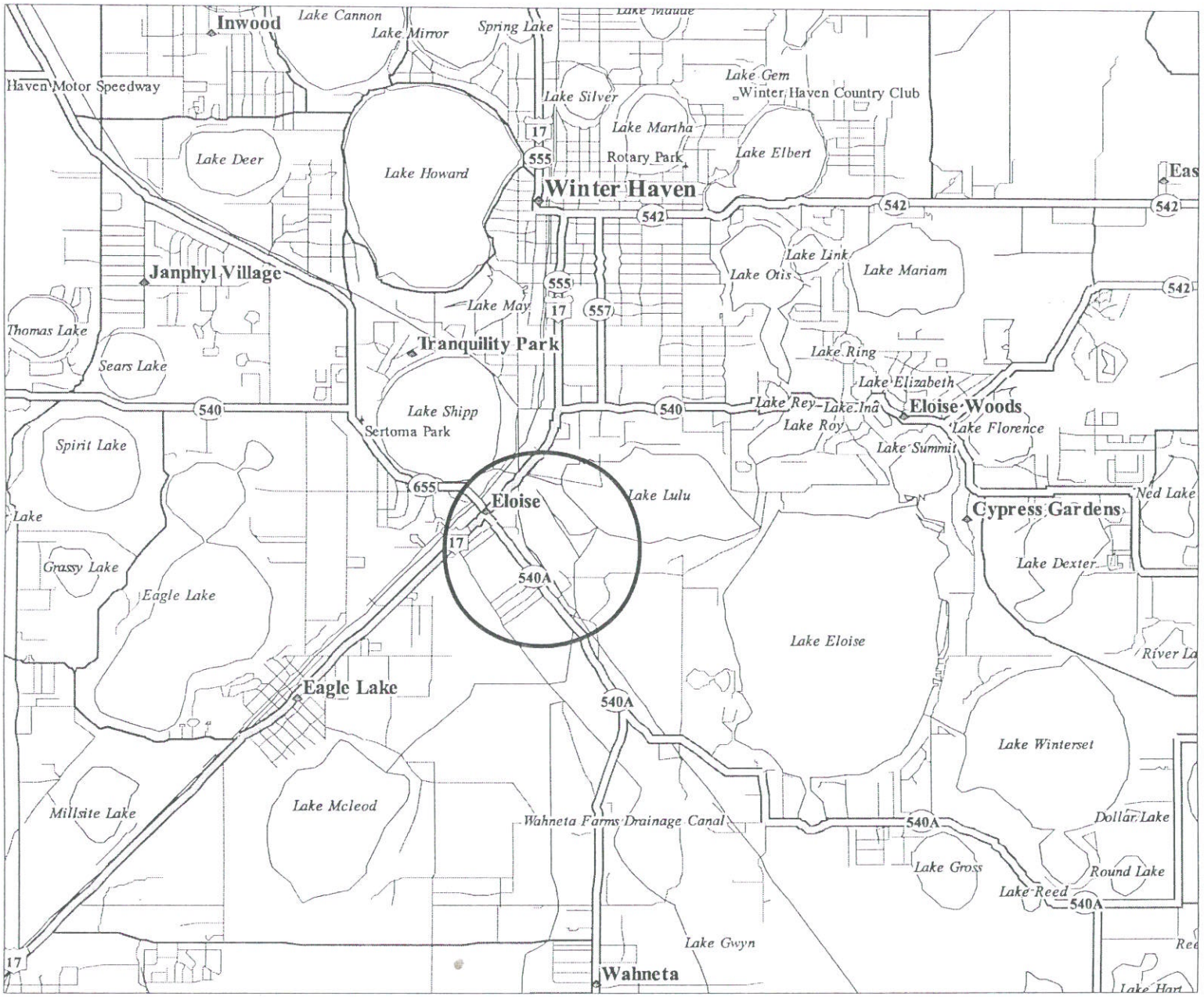

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FIGURE 1

BLIGHT DETERMINATION

STATUTORY CRITERIA

Because preserving our communities is so important, the State of Florida offers an opportunity to pursue focused redevelopment as a means of reversing decline. The Community Redevelopment Act of 1969 (codified as Florida Statutes, Part III, Chapter 163) is one vehicle available to Polk County and Eloise.

The law requires that a proposed redevelopment area exhibit conditions of "blight" before the County can use its authority provided by the Act for redevelopment of the area. Documentation is required to show that blighted conditions exist in the area by analyzing such factors as: population trends; housing conditions; property values and tax revenues; building conditions; incidence of crime; incidence of fire and emergency medical service; unacceptable levels of service on roadways; inadequate parking conditions; infrastructure capacity constraints; building code violation; non-conforming conditions; faulty lot layouts; and amounts of and types of vacant and underutilized land.

The Act provides for the finding of blight, which "constitutes an economic and social liability imposing onerous burdens, which decrease the tax base and reduce the tax revenues, substantially impairs or arrests sound growth, retards the provision of housing accommodations, aggravates traffic problems, and substantially hampers the elimination of traffic hazards and improvement of traffic facilities" (Section 163.335(1) Florida Statutes). The conditions necessary to find an area to be "blighted" are defined by Section 163.340(8) Florida Statutes, as follows.

"An area in which there are a substantial number of slum, deteriorated, or deteriorating structures and conditions that lead to economic distress or endanger life or property by fire or other causes or *one or more* of the following factors that substantially impairs or arrests the sound growth of a county or municipality and is a menace to the public health, safety, morals, or welfare in its present conditions and use:

1. Predominance of defective or inadequate street layout;
2. Faulty lot layout in relation to size, adequacy, accessibility, or usefulness;
3. Unsanitary or unsafe conditions;
4. Deterioration of site or other improvements;
5. Inadequate and outdated building density patterns

Back to Table of Contents

6. Tax or special assessment delinquency exceeding the fair value of the land;
7. Inadequate transportation and parking facilities;
8. Diversity of ownership or defective or unusual conditions of title which prevent the free alienability of land within the deteriorated or hazardous area; *or*

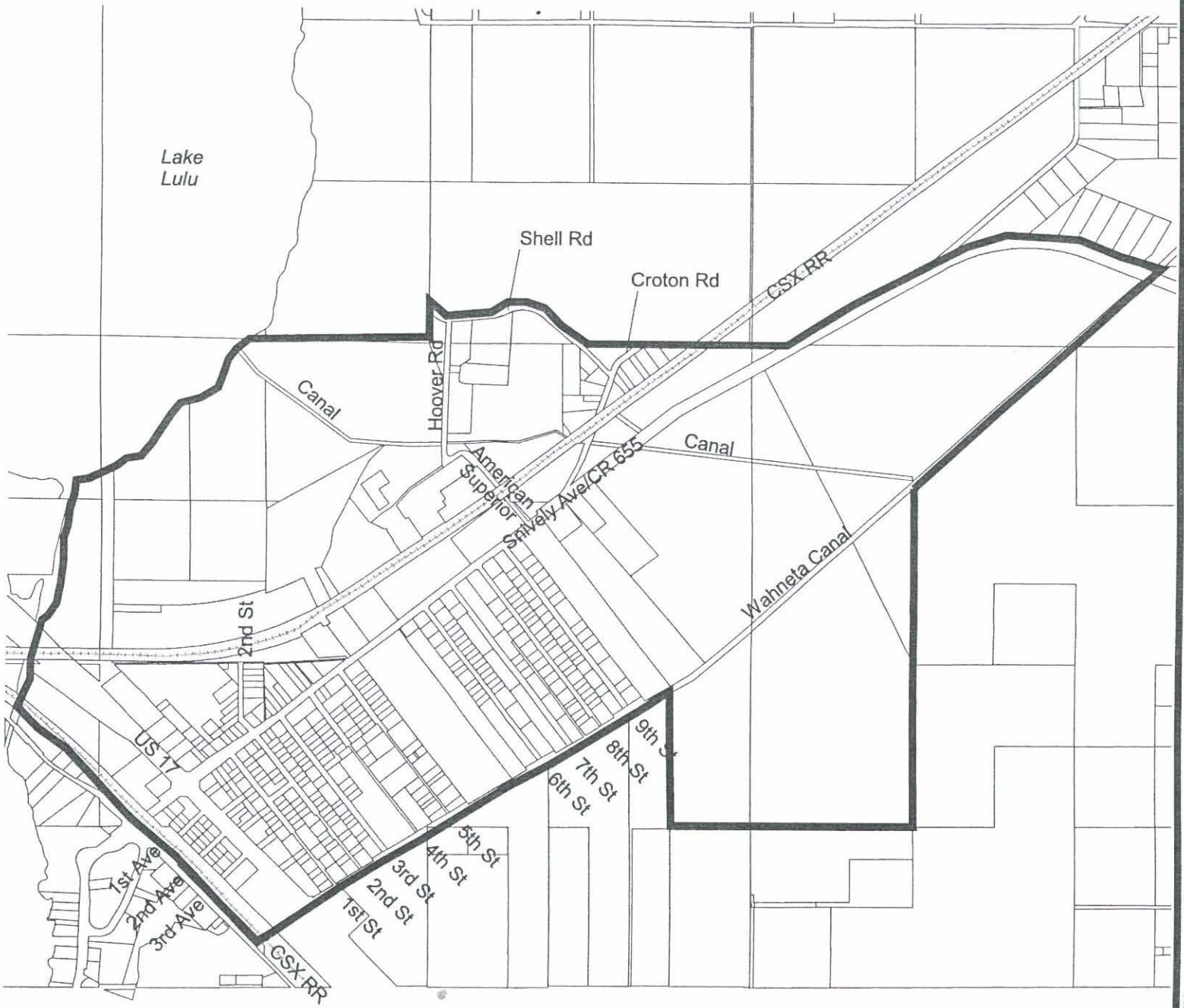
An area in which there exists faulty or inadequate street layout; inadequate parking facilities; or roadways, bridges, or public transportation facilities incapable of handling the volume of traffic flow into or through the area, either at present or following proposed construction."

DETERMINATION OF BLIGHT

The Eloise Community Redevelopment Area boundary is shown on Figure 2. It is generally bounded by the CSX railroad to the north of US 17, by Lake Lulu and Shell Road on the east, by CR 655 on the south and by the Wahneta Canal and a portion of Wahneta farms on the west. Eloise spans five sections most of which lies in Section 5, Township 29 South, Range 26 East. Portions of Sections 4, 8, and 9 of Township 29 South, Range 26 East and a small portion of Section 32, Township 28 South, Range 26 East are also included. The legal description is included as Appendix B. These boundaries were established in order to address the areas of concentrated blighting conditions while providing sites for additional development and future tax base. The area boundary was expanded beyond the existing Eloise residential neighborhood in order to protect it borders form further incompatible development.

Ten percent of the area is residential and 15% is industrial and commercial. Most of the area within the CRA boundary is wetland, vacant or undeveloped (62.2%). The housing is older stock and is primarily located on the west side of Snively Avenue while the industrial is located on the east side. The South half of the area is vacant or pastured land.

Back to Table of Contents



ELOISE REDEVELOPMENT PLAN

Eloise CRA Boundary

Eloise CRA Boundary

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FIGURE 2

This report summarizes the finding of blight that was adopted by Resolution 98-08 and supported in the Declaration of Slum and Blight, prepared by BCI in 1997. The following conditions in Eloise are found to comply with the statutory definition of blight:

- 76% of the structures in Eloise are sub-standard or deteriorated; most of these are housing units.
- All of the nine residential streets of Eloise dead-end into the Wahneta Canal, creating a defective and inadequate street layout.
- Seven of the nine streets have no other access thereby creating difficult access for fire and EMS vehicles.
- The lack of connecting streets requires all trips and pedestrians to use CR 655/Snively Avenue.
- All nine residential streets have inadequate pavement widths for two-way traffic and have ditches running on both sides of the pavement.
- Nine of the 20 streets in Eloise flood frequently.
- Sanitary sewer service is not provided.
- Potable water lines are inadequate for fire protection.
- As of 1997, there were no fire hydrants on any residential streets in Eloise.
- Severe public health and safety hazards exist based upon the high incidence of fires and the hurdles in effectively fighting them (i.e. no hydrants, poor water pressure, and roads inaccessible to emergency vehicles).

In summary, the blighting conditions in Eloise comply with numbers 1, 3, 4 and 7 of the statutory criteria.

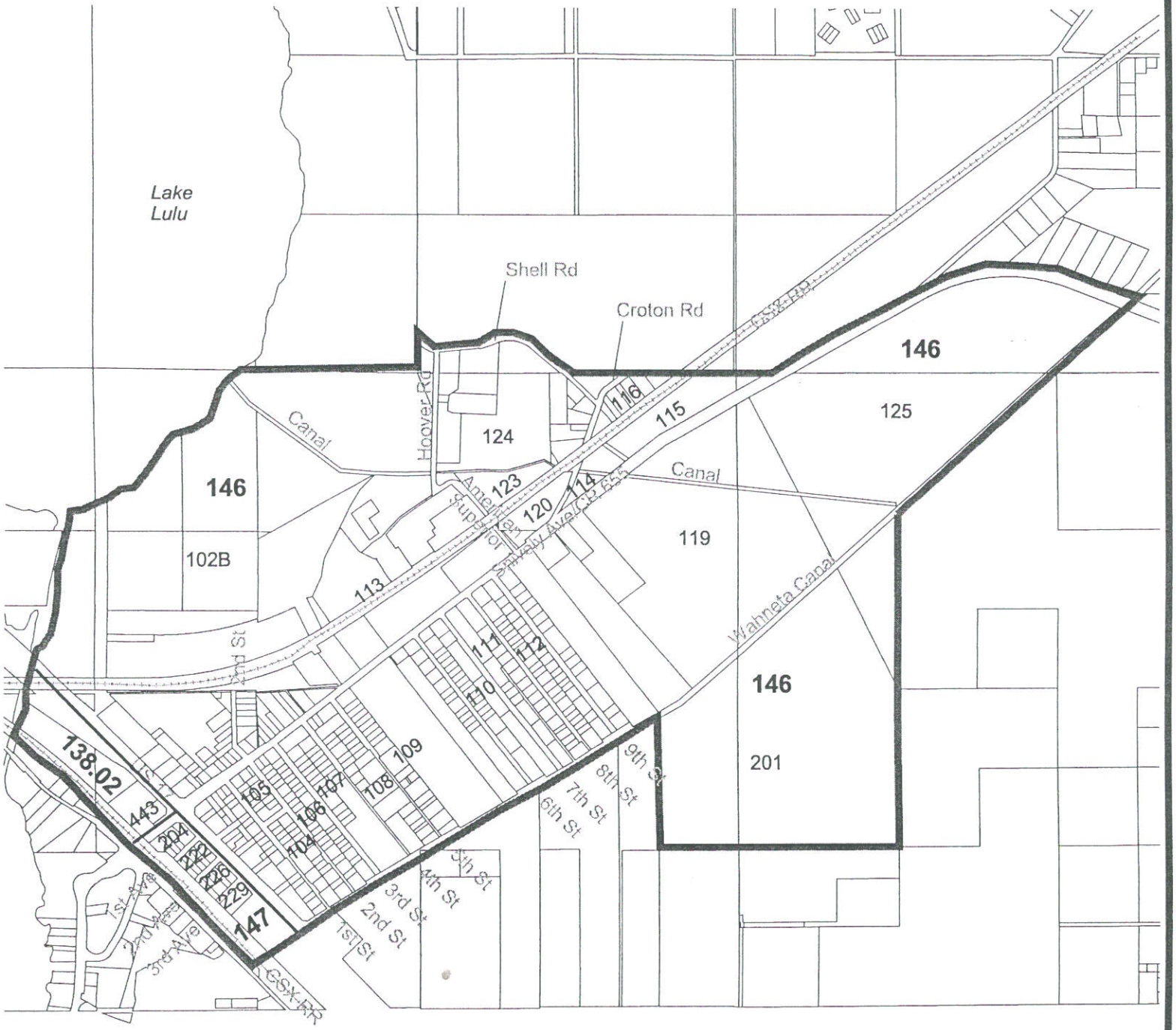
SOCIO-ECONOMIC PROFILE

Although the 2000 Census is imminent, the most thorough source of certain socio-economic data for comparison purposes is the 1990 Census. Figure 3 shows the census tracts for Eloise and Table 1 summarizes the data. This data excludes the relatively unpopulated areas of Eloise within Census Tract 138.02 and Tract 146, Blocks 101.102B, 120, 123-125 and 201.

Back to Table of Contents

ELOISE REDEVELOPMENT PLAN

Census Tracts



Eloise CRA Boundary

201 Census Tract No.

146 Census Tract No.

Census Tract Division Line

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Source: Declaration of Slum & Blight Report, BCI Engineers & Scientist, 1997.

HDR

FIGURE 3

TABLE 1. CENSUS DATA SUMMARY

		ELOISE	POLK COUNTY
POPULATION	**POPULATION**	**992**	**405,382**
Race	White	73.08%	84.35%
	African-American	2.12%	13.42%
	Hispanic	34.68%	4.09%
Age	Under 18 years	30.04%	24.11%
	Over 65 years	14.42%	18.56%
Housing	Total Units	407	186,225
	Owner-occupied	42.01%	58.99%
	Renter-occupied	39.56%	24.75%
	Units Built before 1980	79.01%	65.56%
	Lacking public water	15.10%	18.54%
	Lacking public sewer	86.37%	44.03%
Household Size	1 person household	8.52%	8.63%
	Single parent	5.41%	3.59%
Lived in same house in 1955	Lived in same house in 1955	52.32%	48.09%
Language	Speak Spanish at home	17.32%	3.97%
	Do not speak English well	2.92%	1.62%
Education	Did not complete 9th grade	40.82%	11.61%
	9 – 12 grade dropout	23.67%	20.39%
	High school graduate	19.73%	33.00%
Employment By Industry	Agriculture	13.88%	3.78%
	Manufacturing	21.48%	13.73%
	Transportation	3.69%	4.40%
	Sales/Service/Finance/Ins./RE	52.28%	50.41%
Poverty Status	Below poverty level	39.80%	12.90%
	Female HH below poverty level	26.97%	30.30%
Transportation	Mean travel time to work	21.7 minutes	20.6 minutes
	No vehicle available	26.97%	8.04%

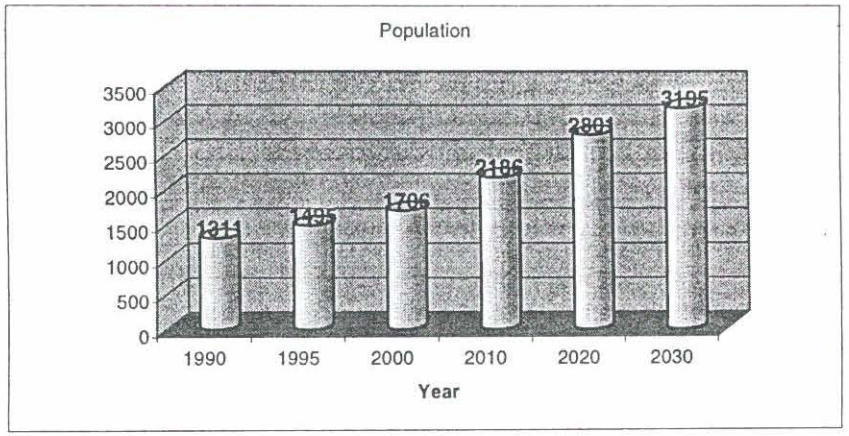
Source: 1990 Block Level Census Data, Eloise Revitalization Plan, 1996, HNDD.
Note: This data excludes those areas of Eloise within Census Tracts 138.02 and Blocks 101, 102B, 120, 123-125 AND 201 of Census Tract 146.

Back to Table of Contents

POPULATION

According to the Census, Eloise had a population of 1,311 people in 1990. In 1997, the BCI study estimated a population of 1,580 based upon field data, Traffic Analysis Zone information, and previous estimates by the Polk County Housing and Neighborhood Development Staff. By the year 2030, the population is expected to double to nearly 3,200 people (See Table 2).

TABLE 2. ELOISE POPULATION PROJECTION 1990 – 2030



Source: Declaration of Slum and Blight, BCI Engineers and Scientists 1997.

According to the original Eloise Plan, the following summarizes some of the unique population characteristics in Eloise:

- The proportion of Hispanics is 8.5 times that of the County as a whole.
- 17% do not speak English as their primary language.
- The population of Eloise is slightly younger than the rest of the County.
- Incomes of Eloise residents are notably lower than countywide.
- Educational attainment is lower than countywide.
- Unemployment among Eloise residents is 2.5 times that of the rest of the County.
- Few Eloise residents are employed by businesses in or adjacent to the area.
- Lack of transportation in Eloise is a contributing factor to the unemployment rate.
- High birth rates and insufficient pay result in a disproportionate need for childcare.

Back to Table of Contents

EXISTING LAND USE

The Eloise Community Redevelopment Area (CRA) encompasses 665 acres, one-third of which is developed. The data is based upon the 1997 BCI study and updated by field verification by HDR in February 2000. See Figure 4 and Table 3 below for the location and distribution of existing land uses.

TABLE 3. EXISTING LAND USES

EXISTING LAND USE	ACREAGE	% OF TOTAL
Residential	64	10
Commercial	39	6
Industrial	61	9
Churches	3	*
Public	20	3
Rights-of-way	65	10
Vacant	413	62
TOTAL	665	100

Of the 413 acres of vacant land, a portion is agricultural according to the tax property appraiser records, and part is wetlands. The wetland areas have been analyzed by environmental scientists in terms of topography, soils and vegetation. These wetland areas and their development potential are mapped on Figure 10 and discussed in more detail in later sections of this document.

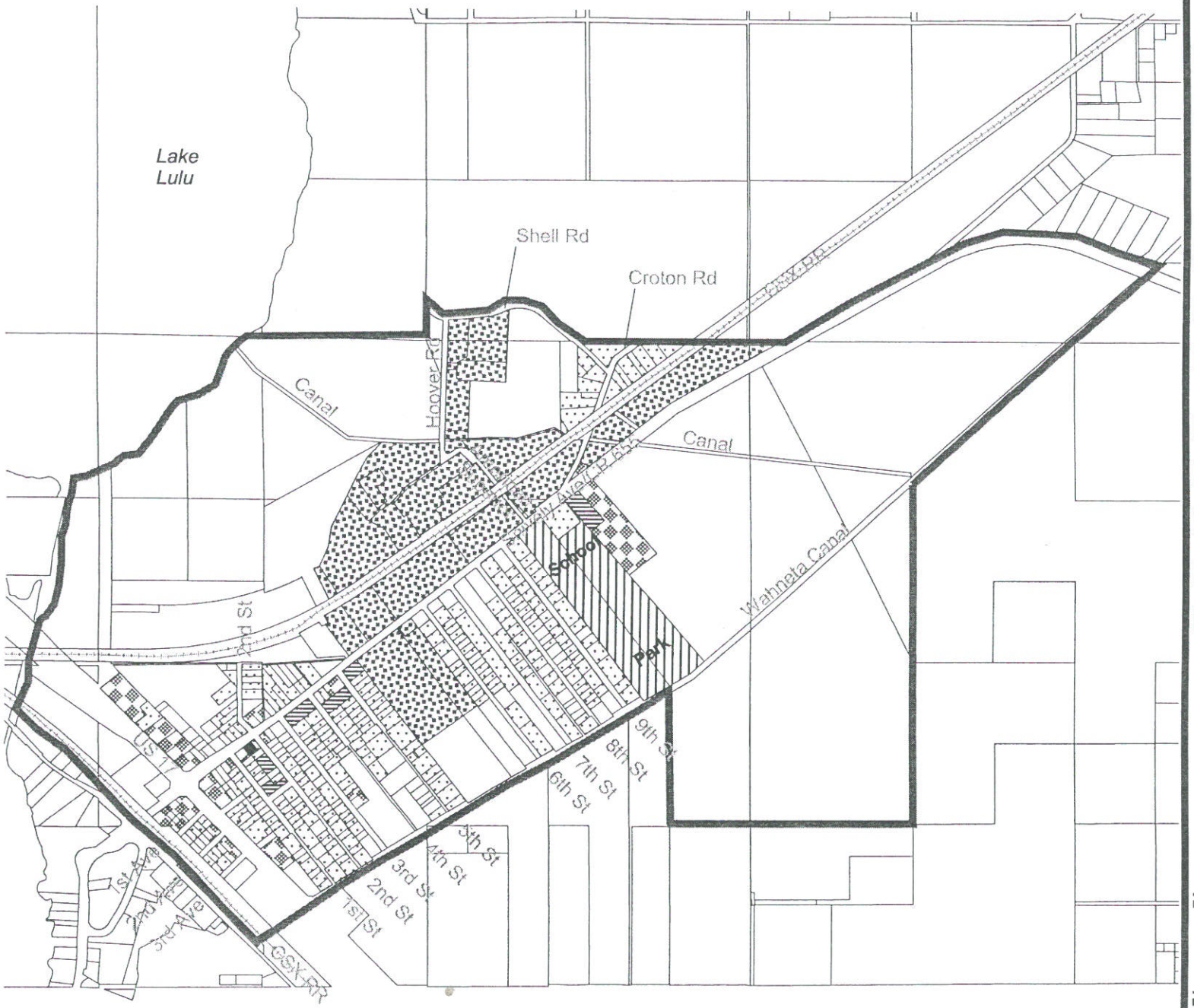
HOUSING AND STRUCTURAL CONDITIONS

In 1994, the County conducted a survey of housing conditions in Eloise. In 1997, as part of the BCI study, this was updated and non-residential structures were added. Both studies confirm a very large proportion of sub-standard and deteriorated buildings, especially for residential. Of the 397 structures in Eloise, seventy-six (76%) are in severe disrepair. Only one multi-family housing structure exists in Eloise. This is the Eloise Hilton, which is a rooming house located on Snively Ave., and is in disrepair. All other housing units are single-family conventional or mobile homes. This compares to a countywide statistic of 15% for substandard structures. The Eloise conditions are shown on Table 4 and Figure 5.

Back to Table of Contents

ELOISE REDEVELOPMENT PLAN

Existing Land Use Map



- Eloise CRA Boundary
- Residential
- Multi-Family Residential
- Agricultural/Commercia
- Industrial
- Public
- Church
- Vacant

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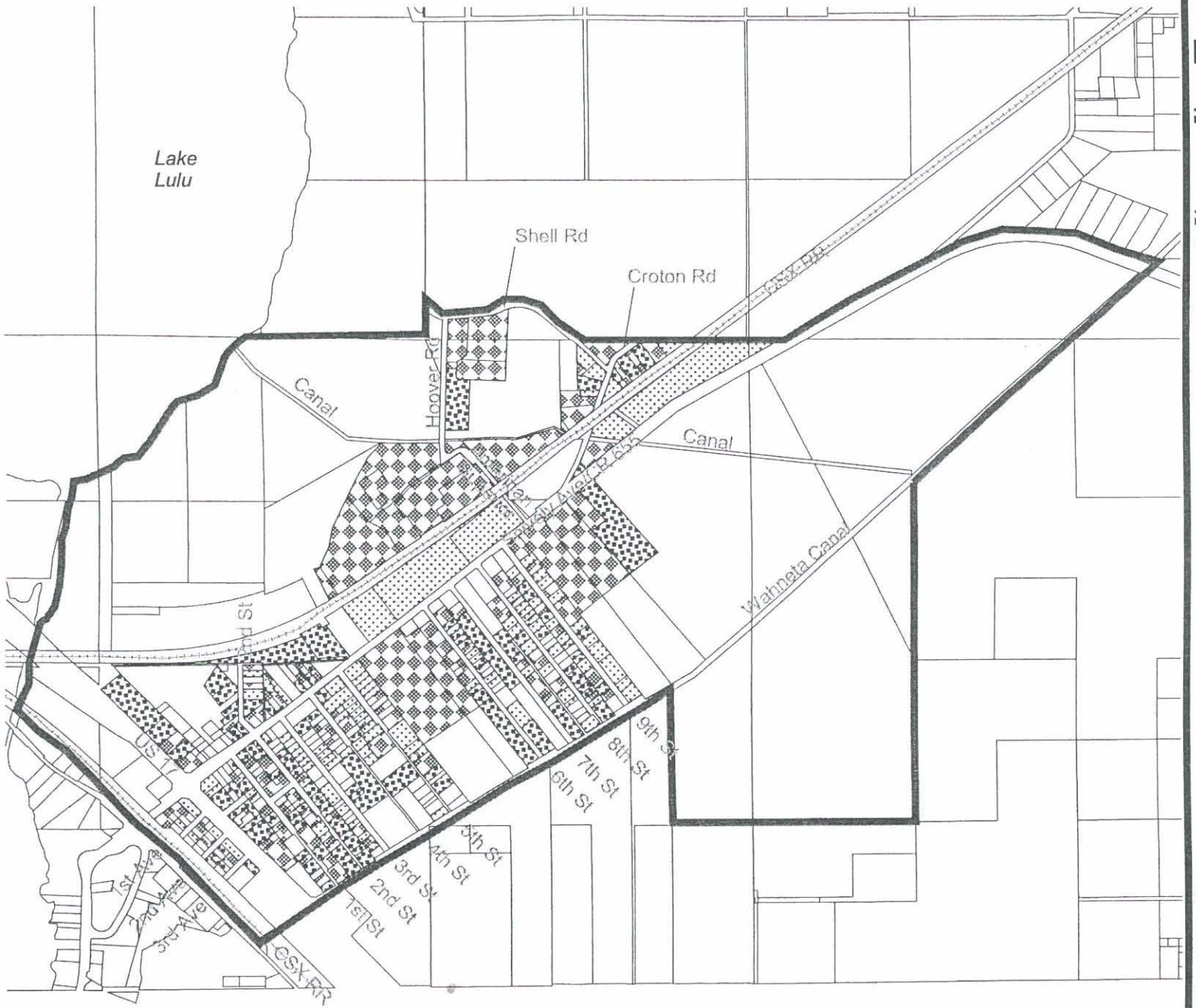
FIGURE 4



ELOISE REDEVELOPMENT PLAN

Structural Conditions Map

- Eloise CRA Boundary
- Standard
- Sub-standard
- Deteriorated
- Vacant

N

Not to Scale

Source: Declaration of Slum & Blight Report, 1997, BCI Engineers & Scientists

HDR

FIGURE 5

TABLE 4: STRUCTURAL CONDITIONS

CONDITION	TOTAL STRUCTURES	PERCENT
Standard	92	24%
Sub-Standard	145	38%
Deteriorated	147	38%
Total	397	100

Source: Structural Conditions Survey, BCI, 1997.

Since the 1997 field survey, several activities have improved these conditions somewhat. The County's housing programs have financed two home replacements and one emergency repair since 1997. In addition, many dilapidated residential units have been demolished, primarily through fire or code enforcement actions. Complete data was unavailable, but four demolitions have been permitted just since October, 1999.

Compounding the severe situation in structural conditions, there is a significant aesthetic and safety problem with lot maintenance in Eloise. Each year there is an average of 73 code violations cited by the County. Most of these address overgrown lots, inoperative vehicles, debris and junk.

In recent years, the County has increased its attention to Eloise but code enforcement is still handled on a complaint basis rather than a scheduled enforcement program. At present, there are numerous abandoned or boarded up mobile homes concentrated in two or three locations that were probably illegally placed and unpermitted. Table 5 lists recent code violation activity in Eloise.

Back to Table of Contents

TABLE 5. CODE ENFORCEMENT ACTIVITY

DESCRIPTION OF VIOLATION	1996	1997	1998	1999
Distressed vehicle	20	4	17	19
Overgrown lot	19	7	7	16
Junk (in excess of 6 cubic feet)	29	8	20	12
Commercial business in res. area	0	1	3	0
RV / Comm vehicle on res. property	2	0	1	2
Check for code violations	1	0	1	0
No building / trades permit	7	2	2	1
Mobile home without permits (outside)	5	3	1	3
Demolition	8	9	3	1
Farm Animals – related	1	3	0	0
House does not meet minimum codes	6	3	3	1
Garage Sales / Flea Markets	0	1	0	0
Signs installed without permit	0	1	1	0
Miscellaneous	13	10	14	1
TOTAL	**111**	**52**	**73**	**56**

OWNERSHIP PATTERNS

The existing Eloise residential neighborhood between 1st and 9th Streets is subdivided into platted, fifty-foot wide lots. Most are 100-125 feet in depth. Lots along 9th Street abutting the school and park are platted as 70-foot wide lots. The ownership pattern in this area typically follows the lot lines. Most are individually owned lots. (See Figure 6)

Lots 33 and 34 are each approximately 9 acres and are both owned by Alterman Transport Corporation (ATC). The site is currently used for truck storage and, in the past, was zoned GI and R-3. In the current Comprehensive Plan, however, this site is planned for Residential Suburban (RS) to be compatible with the surrounding neighborhood. The trucks are a legal non-conforming use and may continue but any future development shall comply with the RS land use district.

Back to Table of Contents

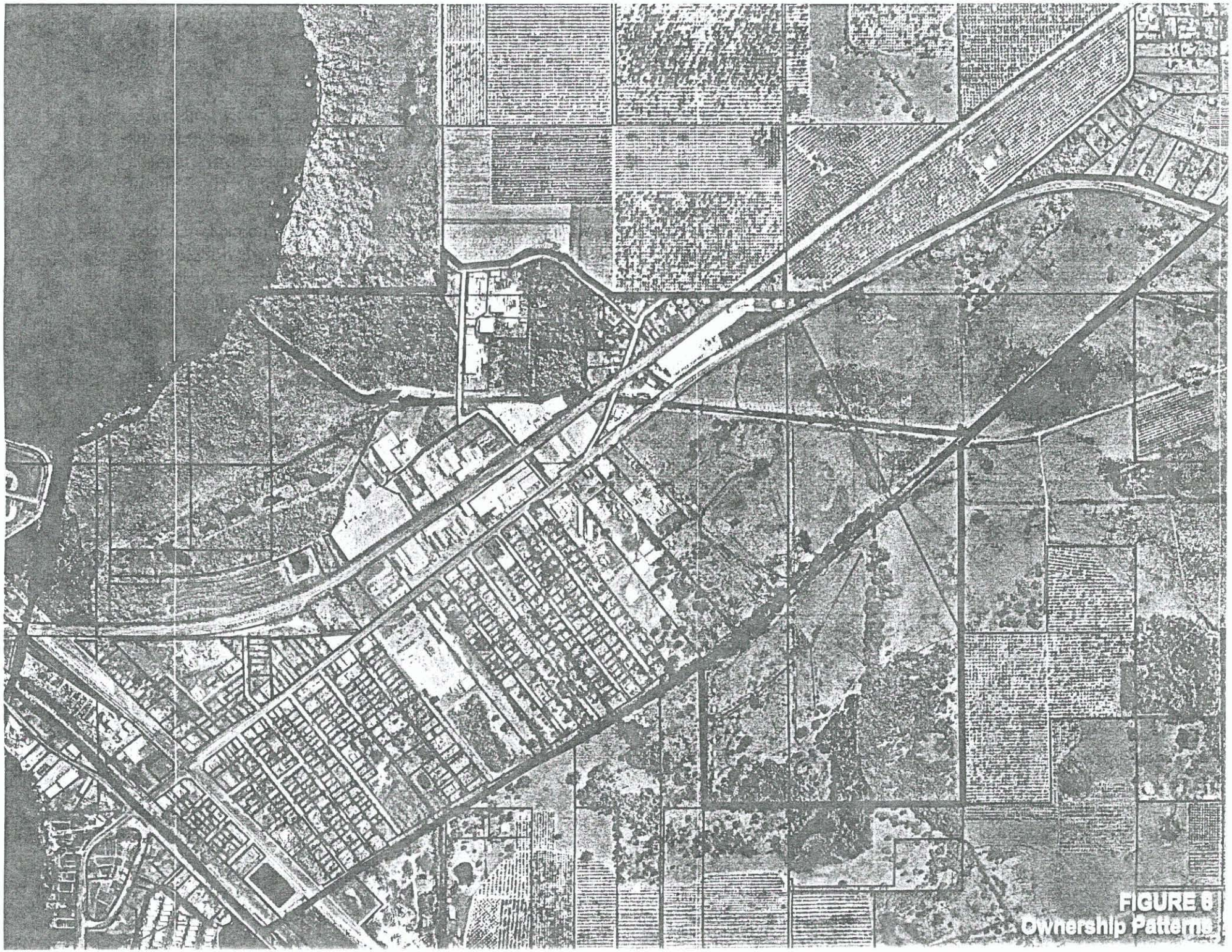


FIGURE 8
Ownership Patterns

The remainder of Eloise is platted into farm lots averaging 10 acres each. The acreage west of the Wahneta Canal is in two ownerships – one owning approximately 65 acres and the other approximately 25 acres. The vacant land in the southern portion of the Eloise CRA (south of the juice company) encompasses approximately 120 acres and is shared by five owners. On the east side of the Snively Avenue and the CSX Railroad, lots are also platted into 10-acre tracts. There is one 20-acre vacant tract that is under single ownership south of Hoover and west of Shell Road.

In terms of home ownership patterns, Eloise has a much lower proportion of owner-occupied residences than Polk County as a whole - 42% vs. 59%, respectively (1990 Census, See Table 1). This is a known contributing factor to neighborhood instability and code enforcement problems.

INFRASTRUCTURE CONDITIONS

WATER

Eloise lies within the utility service area of the City of Winter Haven. Potable water lines are typically two inches in diameter and were reportedly installed more than 70 years ago. The lines within the residential neighborhood are insufficient size for adequate fire pressure, are in poor condition and are poorly designed (following the dead-end street network), as shown in Figure 7. The City of Winter Haven receives constant reports of line breaks, poor pressure and poor water quality.

There are also only 15 fire hydrants within the entire CRA area. Nine are along Snively Avenue, four serve the industrial area north of Snively Avenue, and the remaining two are on US 17. Only five hydrants serve the residential area and due to the long, dead-end streets, many homes are too far to be protected in case of fire. The standard distance requirement or guideline is to have a hydrant within 500ft. Some Eloise residents are as much as 1700ft. from a hydrant. As seen in the next section, Eloise has an unusually high incidence of fires when compared to the countywide statistics.

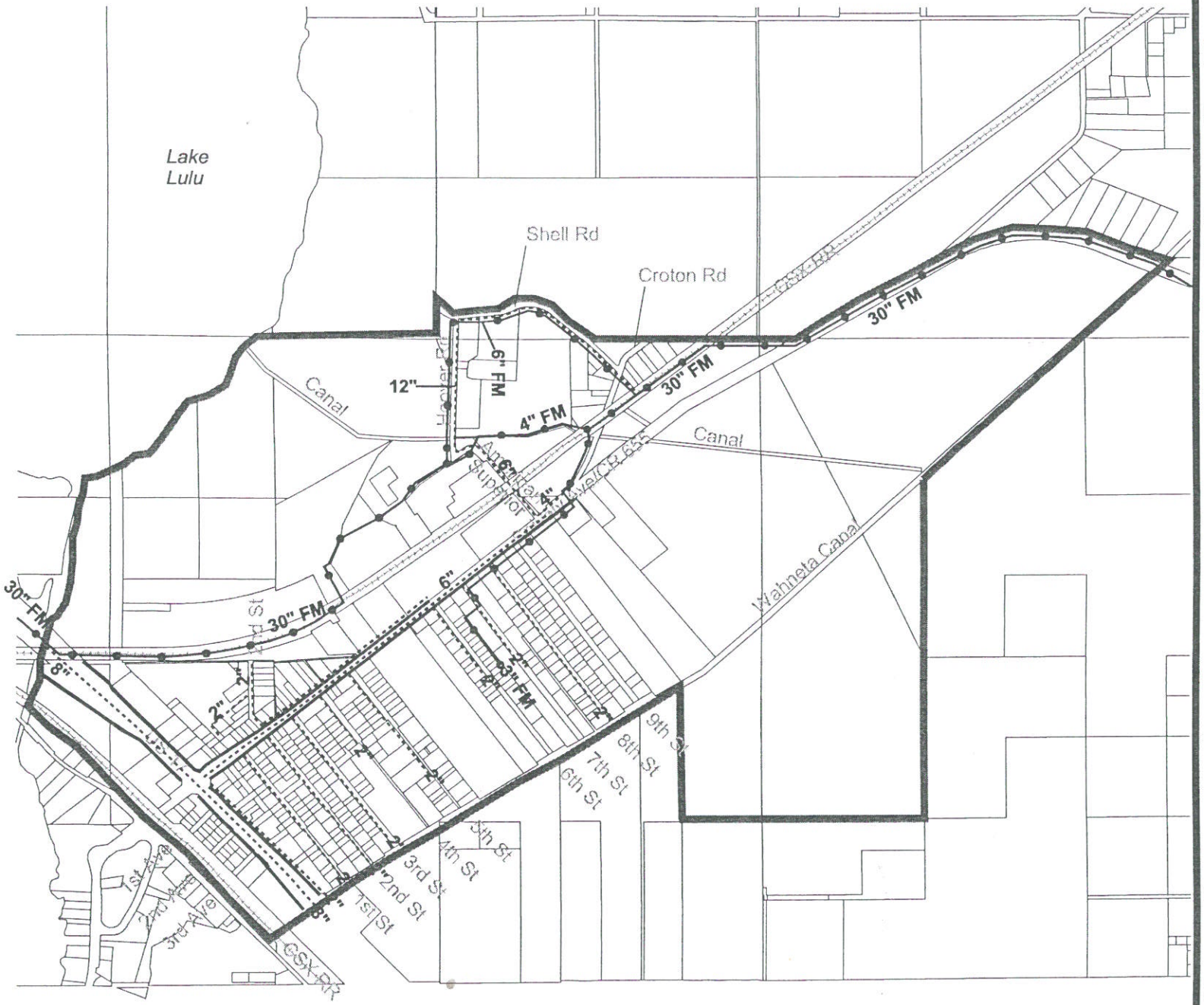
SEWER

With few exceptions, there is no public sewer service in Eloise, which is in the City of Winter Haven sewer service area. The Good News Mobile Home Park on 3rd Street, the Snively School and a few businesses east of Snively Avenue are served with sewer lines (See Figure 7). All other existing uses must utilize septic systems with elevated or raised drainfields due to the high water tables. These septic fields are unsightly and utilize what little yard remains on these small 5,000 square foot lots.

Back to Table of Contents

ELOISE REDEVELOPMENT PLAN

Existing Infrastructure



Eloise CRA Boundary

Water

Sewer

Sidewalks

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Not to Scale

NOTE:
1) 1st Street through 9th Street have drainage ditches along both sides of street.
2) All other developed sites have private wells or septic systems.

HDR

FIGURE 7

SOLID WASTE

Polk County contracts with Florida Refuse for garbage collection services in Eloise. Curb-side recycling is not available, but several containers are maintained within the neighborhood.

STREETS, SIDEWALKS, DRAINAGE

The residential streets west of Snively Avenue are in poor condition and do not provide safe or convenient access. Each street runs from Snively Avenue and dead-ends into the Wahneta Canal (See Figure 7). There are no connecting streets except for 1st Court and Florence Drive between 1st, 2nd and 3rd Streets.

Most streets are lined with ditches on both sides and are barely wide enough for two-way automobile traffic. The dead-ends have insufficient areas to turn around causing vehicles to get stuck in ditches or having to back down a 1700 foot long roadway. This is especially problematic for EMS and fire vehicles, and garbage collection trucks. With Eloise's high number of fires, the disconnected street layout has become a severe public health and safety problem. Other roads in Eloise vary in their condition. US 17 has been recently reconstructed. Most segments of Snively Avenue are in standard condition as are industrial roads east of Snively Avenue. Some ditches have been washed away or are overgrown and there are many sites of street flooding.

The Wahneta Canal, on the other hand, is the subject of a major improvement program co-sponsored by the County and SWFWMD. The canal has been cleaned out, re-aligned and visually improved. This and upcoming phases will improve overall drainage for this part of Polk County.

This combination of poorly maintained roads and drainage systems is both a safety and health risk. With no adequate turnaround space provided, eroding shoulders, and ditches filled with vegetation, it can be difficult to maneuver a vehicle safely along these streets, especially for one attempting to turn around. In addition, a health risk can also be created when flooding in the unmaintained ditches backs water up to the houses and their septic tanks and drainfields. Only two streets in Eloise have sidewalks – US 17 and a portion of Snively Avenue (to just south of the school). This is especially unsafe due to the narrow residential streets and open ditches previously mentioned.

Back to Table of Contents

TRANSIT

Just one year ago bus service was unavailable to Eloise residents and future plans are promising for the residents to travel to employment, shopping, and medical facilities, etc. These services are especially important to improve employment and therefore the overall quality of life in Eloise. According to the 1990 Census, more than 26% of Eloise residents do not have automobiles.

There are now numerous bus service options for the Eloise area but these are recent. The Winter Haven Area Transit system, originating at 3rd Street, between Avenues A and B in Winter Haven travels once an hour to 4th Street in the vicinity of the post office in Eloise Monday through Saturday (no Sunday service). The first bus arrives at 6:58 a.m. and the last bus departs at 5:58 p.m.

Polk County Transportation will be offering the Inter-City Transit System beginning April 10, 2000. Initially, there will be three bus routes serving Monday through Friday. Each route will stop at the AmTrak station, which is within close proximity to the residential areas of Eloise. The street address for AmTrak is 18007 Street SW, Winter Haven. The actual location is a right turn off of Lake Shipp Drive (other side of Snively Avenue after US 17 intersection, behind the Discount Auto property, right outside of the study area). The system is in development, but the residents of Eloise will initially have the ability to travel on at least one of the bus routes which will provide trips as far as 40 miles for $1.00. Once into Winter Haven, the Greyhound Bus Lines offers service at 900 6th Street NW.

The Citrus Connection of Lakeland and Winter Haven anticipates offering hourly service between Winter Haven and Lakeland in the future. Once into Winter Haven, the bus will travel to 1212 Jenkins Boulevard, in Lakeland, primarily connecting the citrus industries of the area. Current service on the Citrus Connection travels once in the morning from Lakeland to Winter Haven and returning from Winter Haven to Lakeland in the evening.

PUBLIC SAFETY

Eloise Fire/EMS service is provided by two stations: Eagle Lake Fire Department Station No. 32 and Rifle Range Fire Department Station No. 25. Eagle Lake will respond first for car fire or medical emergencies; both stations will respond to structure fires. The fire rating for Eloise is based upon the nationwide rating, which is also the countywide rating system of a five or nine. Eloise is a five (within five miles of a fire station and 1000 feet of a fire hydrant). The nine rating translates to more than five miles from a fire station and 1000 feet or more away from a fire hydrant.

Back to Table of Contents

TABLE 6. FIRE / EMS ACTIVITY

DISPATCH TYPE	1998 COUNT	1998 PERCENTAGE	1999 COUNT	1999 PERCENTAGE
Medical Emergency	55	35%	69	42.3%
Rescue	41	26.1%	29	17.8%
Commercial Structure Fire	14	8.9%	14	8.6%
Brush Fire	12	7.6%	10	6.1%
Hazardous Condition	10	6.4%	9	5.5%
Assist EMS	9	5.7%	12	7.4%
Residential Structure Fire	7	4.5%	12	7.4%
Haz-Mat	6	3.8%	---	---
Vehicle Fire	3	1.9%	8	4.9%

An unfortunate pattern is developing with an increase in residential structure and vehicle fires in 1999. And, in just the first two months of this year, an additional five fires have been responded to (two vehicle fires, two residences and one commercial building). According to fire officials, this square mile area of Eloise has significantly higher fire/EMS activity than any other service area of the County.

Updated crime statistics and traffic accident data were unavailable. School officials and parents have concerns about conflicts between children, trucks and automobiles in front of and around the Snively School. There were no high accident locations, however, as additional businesses are encouraged to relocate to Eloise, more traffic will be generated and the level of service will decrease. It is reasonable to assume that the frequency of accidents will probably increase with the increased traffic. The truck traffic along Snively Avenue is a concern for the residents. The current roadway section allows for no buffer between the sidewalk and road and no turning lanes are provided to allow storage for trucks entering the industrial businesses on the north side of Snively Avenue.

According to earlier studies, crime has gradually decreased since 1990. This can be attributed to at least three things , the economy, implementation of the COPs program, and adoption of the Public Drinking Ordinance, which prohibited drinking on public property.

Back to Table of Contents

COMMUNITY RESOURCES

The Snively Elementary School is the center of Eloise – both physically and psychologically. It is located at the intersection of Snively Avenue and American Superior Blvd. The school was built in September 1948 and was expanded in 1956. The Snively Elementary School is perhaps the most representative of Eloise's strengths. It is a solid, elderly building offering a better future and opportunity for Eloise residents of all ages. The Brooks / Snively Park and the proposed Resource Center continue to add to the "heart" of Eloise. These offer more opportunities for social, recreational and educational enhancements for the community.

The school administration is very involved in the Eloise Community and its principal serves on the ECRA Board. Neighborhood and ECRA meetings are often held at the school. In 2000, Snively Elementary was selected as a "School of Choice," with special emphasis on communications, technology and work force preparation. There is a waiting list for the +/- 50 openings, clearly demonstrating the strength of the school's leadership, staff and overall nucleus of parental support. In addition, numerous other programs, from pre-school to adult education are offered at the Snively School. Recent offerings have included:

- Florida First Start
- Head Start
- Pre-Kindergarten early intervention classes
- GED classes
- English As A Second Language classes
- Boy Scouts
- Summer Recreation

Eloise / Brooks Park is located behind Snively Elementary School and was completed in 1997. The park was funded with CDBG dollars and was a cooperative effort of a persistent Eloise Neighborhood Association, several County departments and the School Board. The park is used by the school during school hours and open to the public during other daylight hours. The park facilities include a jogging path with exercises stations; a baseball diamond; two basketball courts; covered picnic tables and barbecue equipment; playground swing and equipment; and a storage/bathroom facility. There is a small post office located on 4th Street where the bus route now stops. It operates limited hours and is in need of site improvements but is a convenient community resource nonetheless.

Back to Table of Contents

Four churches are located within Eloise. These include the Eloise Methodist, which was the first church built in Eloise; the Church of God; the First Baptist Church, which is a central church for the Hispanic community in Eloise; and the Church of Christ. These denominations are the only ones represented by a formal gathering location. Most churches have youth programs such as Vacation Bible School, youth camp, and field trips. The churches in Eloise are also heavily involved in community clean up programs. The above-mentioned community resources are identified on Figure 4 as public uses.

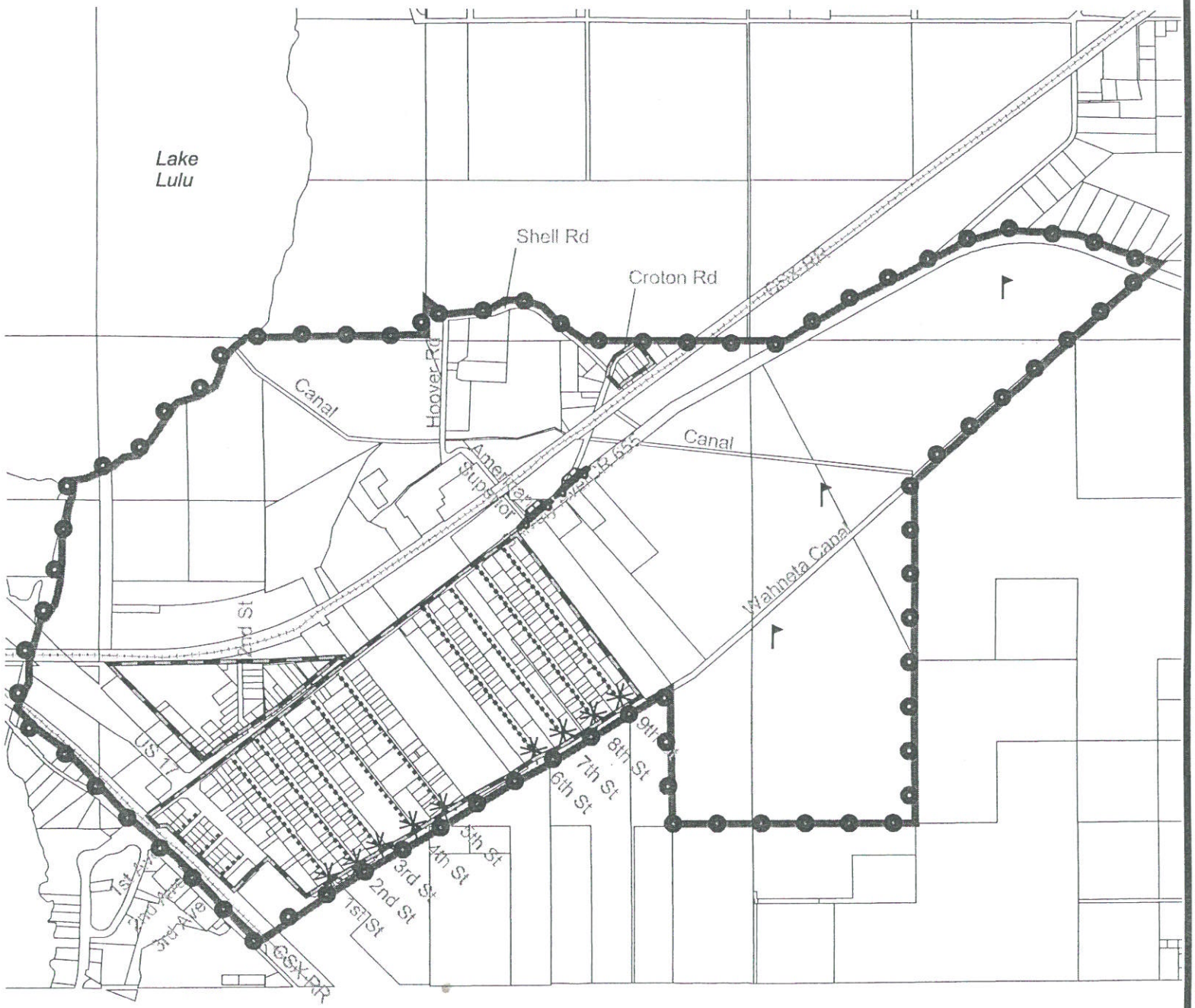
CONCLUSION

In addition to the findings of blight summarized in previous studies, the previous discussion outlines other blight indicators within the Eloise CRA boundaries. The strengths and weaknesses of the Eloise CRA area are summarized in the table below and on Figure 8, The Composite Blight Map. These will be used to develop a plan to reverse the weaknesses and capitalize on the strengths.

TABLE 7. STRENGTHS AND WEAKNESSES

	STRENGTH	WEAKNESS
Population Increases	X	
Existing Land Use Pattern	X	
Housing Conditions		X
Site Conditions		X
Code Enforcement		X
Ownership Patterns	X	
Water and Sewer Service		X
Streets and Drainage		X
Transit Service	X	
Public Safety Service	X	
Community Resources	X	
Fire Incidence		X
Traffic Safety		X

Back to Table of Contents



ELOISE REDEVELOPMENT PLAN

Composite Blight Map

- Eloise CRA Boundary
- Faulty Street Layout
- Inadequate Fire Flow
- No Sewer Service
- 80 Percent Substandard Housing
- Floodprone Areas
- Traffic Safety Problems

N

Not to Scale

HDR

FIGURE 8

DEVELOPMENT POTENTIAL

FUTURE LAND USE PLAN

According to the Polk County 2010 Future Land Use Map, the Eloise area encompasses four land use districts (See Figure 9). The County's new Land Development Code was adopted this month and becomes effective September 2000. This action also converts the old zoning districts to the new land use districts identified above. The district descriptions and dimensional requirements such as setbacks, height and density are attached in Appendix C. Essentially, the land use and zoning district names will be identical.

These are:

- Residential-Suburban (RS)
- High Impact Commercial Center (HIC)
- Industrial (IND)
- Institutional (INST)

The Residential-Suburban district allows one unit per 5 acres, for new subdivisions. This severely limits development of the large infill parcels in Eloise and is clearly inconsistent with the existing land use pattern. Existing platted lots in Eloise can redevelop at their existing density or size, which is typically 5 units per acre or 5,000 sq. ft. per lot.

Another option to achieve additional density is to utilize Suburban Planned Development, which, according to Policy 2-120B of the Future Land Use Plan, allows a density up to 3 units per gross acre subject to certain conditions such as central services. This is still below the actual densities existing in the Eloise neighborhood which are 5 units per net acre, but will be significant enough to attract infill development once utilities are provided.

Back to Table of Contents

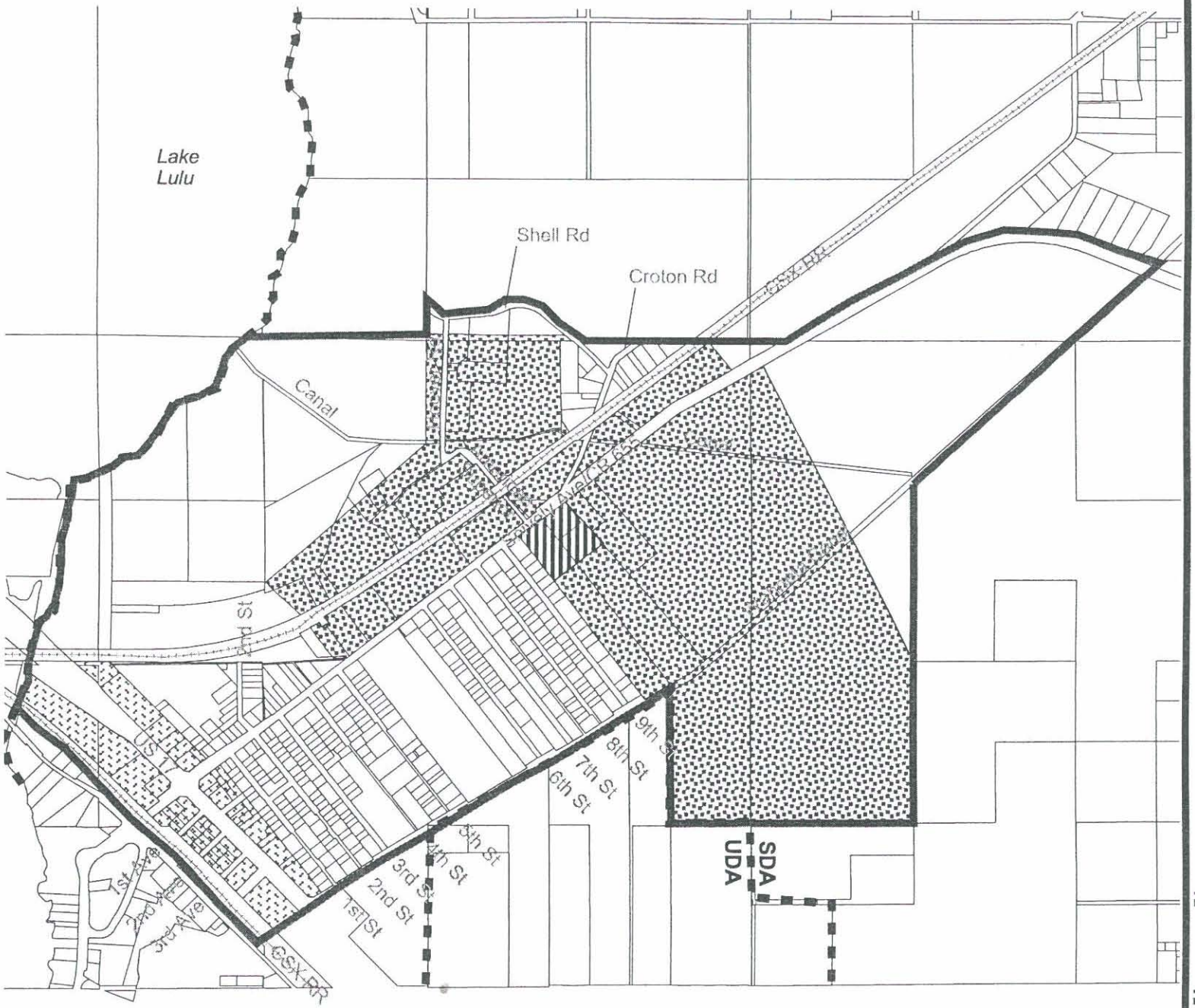
Consideration should be given to a plan amendment to increase densities to Residential Low, RL-4, which would allow 6,000 square feet lots by right rather than requiring a Planned Development. In addition, the placement of the Industrial land use district should be revisited, given the limited access, significant floodplains and lengthy absorption of industrial properties. The large area south of the juice plant is proposed for Industrial land use on the Future Land Use Plan. Given the RS designations and open pasturelands of its surrounding areas and the physical limitations of the property, changing the use to RS may be appropriate. Snively Avenue seems to be a natural divider between industrial and residential uses. The Future Land Use Map should also recognize this in order to eliminate some of the conflicts between residential and industrial uses. Where small isolated blocks of homes exist east of Snively, a long-term designation of Industrial might best serve the area. Finally, the HIC land use district along US 17 allows for redevelopment to commercial uses, however, some of the permitted uses are too heavy and are not conducive to the existing small lots or the abutting residential uses. A change to CAC will still allow the national gas, restaurant, and convenience retailers to locate here, but will eliminate heavier uses that have more outdoor storage or negative impacts on adjacent residences.

WETLANDS / FLOODPLAINS

There are two factors which significantly reduce the amount of developable land in Eloise; wetlands and floodplains. Based upon a review of the soils, topography and vegetation in the area, two large and two small wetland areas have been identified (See Figure 10). One is the land that comprises the southern border of Lake Lulu. It is of high quality and would be considered jurisdictional protected wetlands by State and/or Federal regulations. This wetland encompasses approximately 83 acres.

The area at the south end of Eloise, where several ditches intersect, is a potential wetland which needs further review. The low-lying area is more than 100 acres in size, however, a wetland delineation is necessary to determine its development potential. This area is also in the 100-year flood plain according to recently revised but unpublished maps (See Figure 10). This portion of Eloise is characterized as a slough, which is a wide, low wetland that flows following the natural topography of the land. This area may be considered jurisdictional wetlands requiring mitigation if disturbed. If they are not regulated as protected wetlands they still pose several development constraints including a high water table, hydric soils and low elevations. If permittable, development would be more expensive.

Back to Table of Contents



ELOISE REDEVELOPMENT PLAN

Future Land Use Map

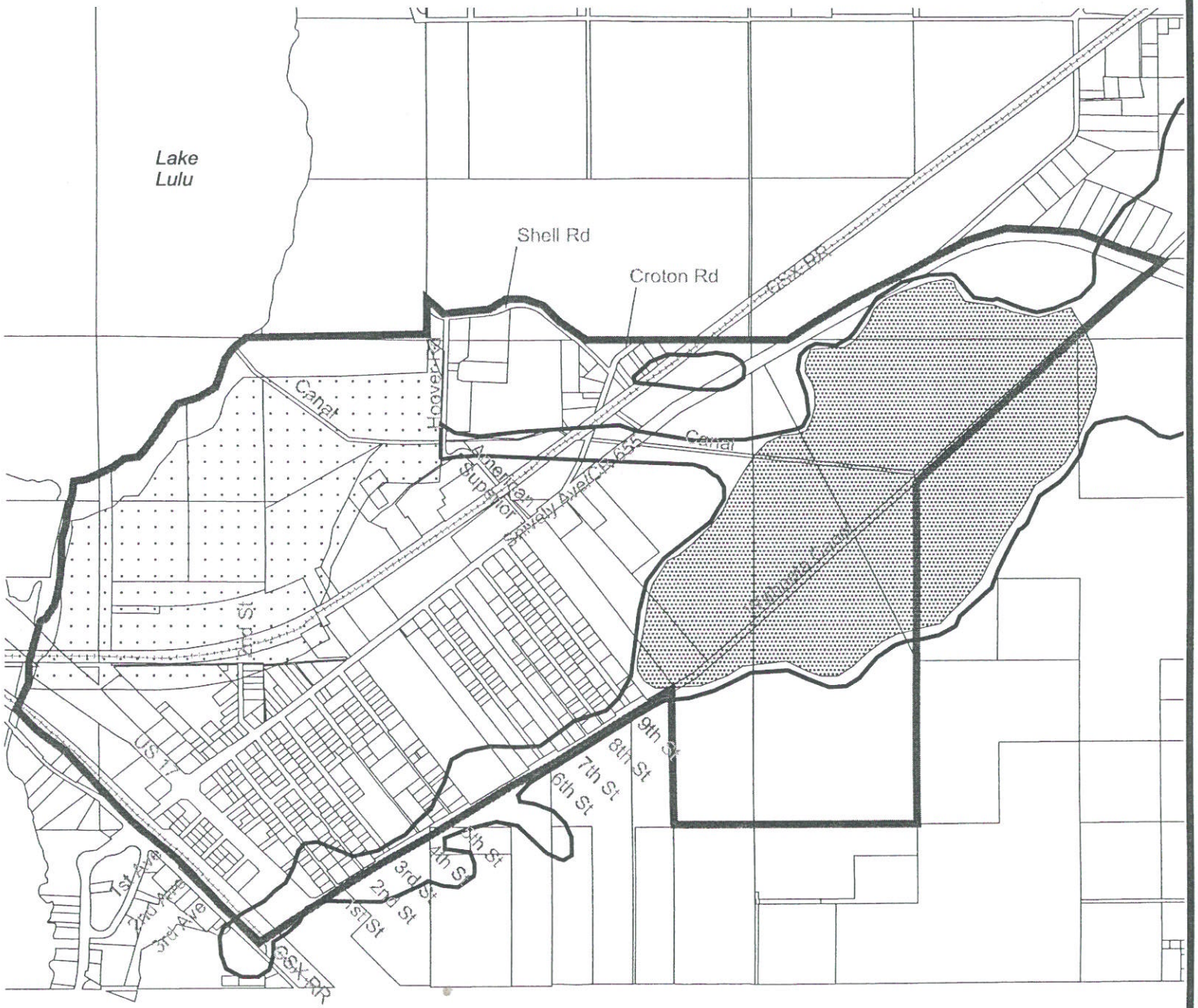
- Eloise CRA Boundary
- Residential-Suburban
- High Impact Commercial
- Institutional
- Industrial
- UDA/SDA Boundary

N

Not to Scale

HDR

FIGURE 9



ELOISE REDEVELOPMENT PLAN

Wetlands and Floodplains

- Eloise CRA Boundary
- Wetlands
- Potential Wetlands
- Flood Zone A

N

Not to Scale

HDR

FIGURE 10

The other smaller wetlands also need further review. One is on 4th Street and is the site of abandoned fish hatchery ponds. These are proposed to be used for stormwater management as part of the proposed infrastructure project. The other potential wetland encompasses parts of lots 17, 19 and 20 near Hoover and Shell Roads. This may be a developable site, but needs further review. The result of this information is that there is much less developable area than anticipated by previous studies. Dependent upon the outcome of future detailed environmental analyses, up to 225 acres of the 413 acres may be wetlands or 100-year floodplains. This limits the development potential of the Eloise area. (See Table 8)

TABLE 8. DEVELOPABLE ACREAGE

TOTAL ELOISE AREA	665 ACRES
Developed Area	252
Potential Wetlands / Floodplains	225
Developable Uplands	188

MARKET ISSUES

Without accessible and safe roads, sufficient water pressure for fire suppression, and sanitary sewer service, redevelopment and new development in Eloise is unreasonable to expect. Industrial or employment-based business cannot be attracted to Eloise when competing areas have public sewer and water facilities. Residential developers and financial institutions will not invest in infill housing on poorly drained, dead-end streets. The importance of updated public services and facilities cannot be underestimated if Eloise is to stabilize and grow.

The Eloise Redevelopment Plan must be realistic in its objectives and expectations. Infill housing is realistic if it is compatible with the existing densities and affordability of Eloise. Eloise residents prefer to maintain the single-family character and do not want multi-family construction. In terms of industrial development, there is significant competition in various parts of Polk County and all along the I-4 corridor from Orlando to Tampa. Areas with public services and better access to major highways are in demand but on the whole, industrial absorption rates are slower than other uses. The Eloise CRA should be realistic about industrial growth in the long-term.

Back to Table of Contents

Commercial development potential, however, is well timed. With the opening of the Polk Parkway in 1999, the intersection of US 17 and Snively Avenue will continue to grow in exposure and traffic. The parkway ends as traffic flows south, directly into this intersection. Even recent trip counts prior to completion of the Polk Parkway, recorded more than 29,000 trips northbound on US 17 and 19,300 trips heading south to Bartow (1998). This intersection is now a major crossroads of the County and ripe for development by national chain stores.

DEVELOPMENT OPTIONS

The developable sites in Eloise are identified on Table 9 and Figure 11. The development potential for each site was projected based upon the acreage and Future Land Use Plan classification, less 25% of the area required for infrastructure. Some development parcels were reviewed with various development options based upon possible land use plan amendments.

Eleven development sites were identified and analyzed. Four development options or scenarios were compiled – a low, medium, high, and long-term build-out projection. The preferred option is the Redevelopment Plan outlined in the next section which reflects the medium projection.

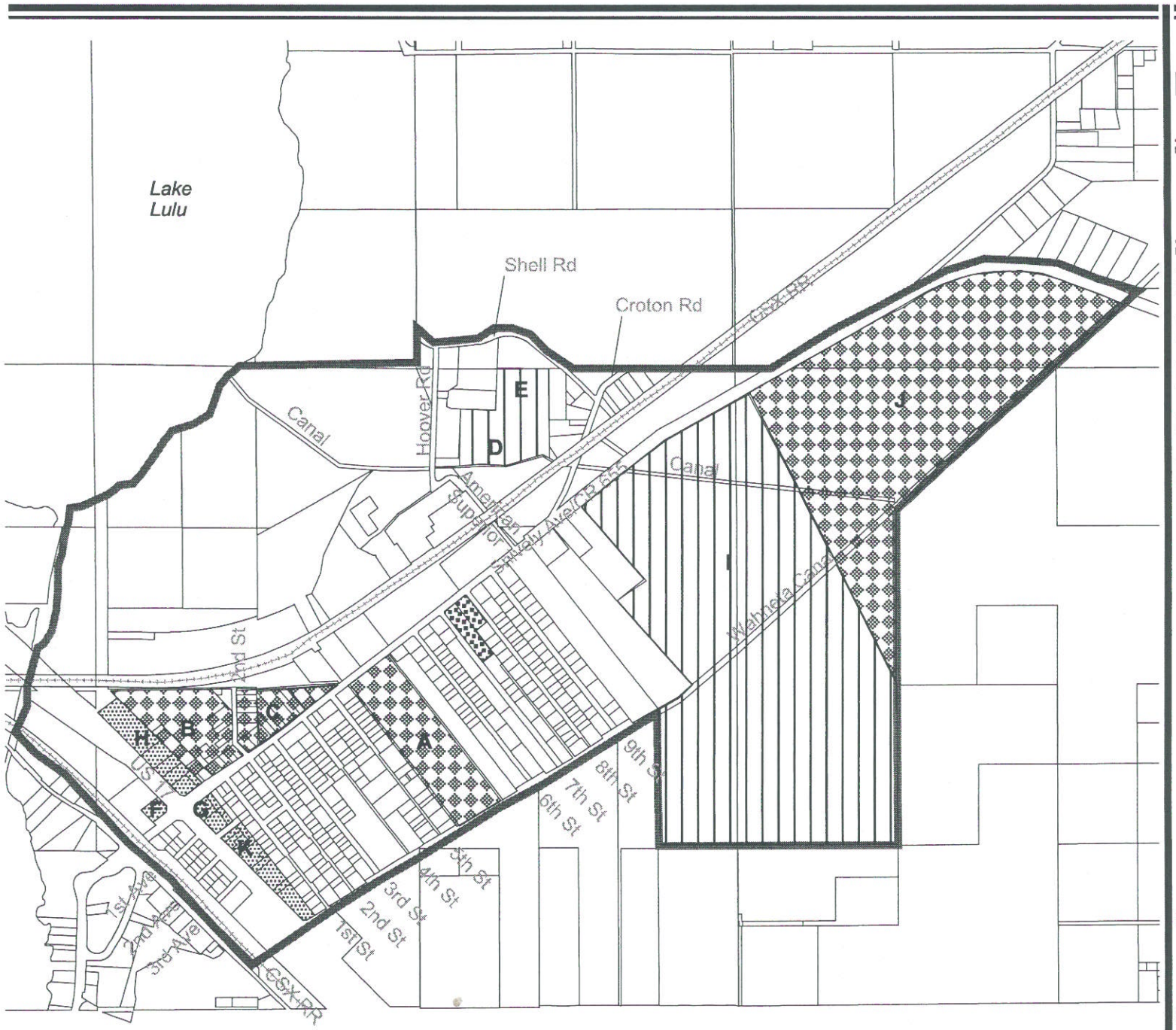
Back to Table of Contents

TABLE 9. DEVELOPMENT OPTIONS

MAP #	SITE	ACRES	DEVELOPMENT OPTIONS[4]	DEVELOPMENT POTENTIAL[6]
A	Alterman Trucking Annex	18.9	RS: 1 unit / 5 acres	3 units: single-family
			SPD: 3 units / acre[1]	56 units: single-family
			RL-4: 4 units / acre	75 units: single-family
B	2ND Terrace Area	3.2	RS: 1 unit / 5 acres	0
			SPD: 3 units / acre[1]	9 units: single-family
			IND: 0.65 FAR / SDA[2]	67, 954 sq. ft: industrial
C	Fewox Subdivision	4.8	RS: 1 unit / 5 acres	0
			SPD: 3 units / acre[1]	14 units: single-family
			IND: 0.65 FAR / SDA[2]	101,930 sq. ft: industrial
D	Wahneta Farms, Lots 17 and 19	8.7	IND: 0.65 FAR / SDA	184,749 sq. ft: industrial
E	Wahneta Farms, Lot 20	13.8	IND: 0.65 FAR /SDA	293,050 sq. ft: industrial
F	NE Corner US 17 and Snively Ave.	0.6	HIC: 0.4 FAR / SDA[3]	7,841 sq. ft: commercial
G	SW Corner US 17 and Snively Ave.	1.3	HIC: 0.4 FAR / SDA	16,988 sq. ft: commercial
H	SE Corner US 17 and Snively Ave.	4.5	HIC: 0.4 FAR / SDA	58,806 sq. ft.: commercial
I	Industrial / South End	100[5]	IND: 0.65 FAR / SDA	2,123,550 sq. ft.: industrial
		130	RS: 1 unit / 5 acres	26 units: single-family
J	Residential / South End	68	RS: 1 unit / 5 acres	13 units: single-family
K	US 17 and 1st Court	1	HIC: 0.4 FAR / SDA	13,068 sq. ft.: commercial

Notes:
1 = In order to achieve this density, certain criteria must be met
2 = In order to achieve this use, a plan amendment is required
3 = Potential to acquire larger site
4 = Densities based on gross acres
5 = Site reduced by 30% due to potential wetland / floodplains
6 = Includes 25% of site for infrastructure on non-residential sites.

Back to Table of Contents



ELOISE REDEVELOPMENT PLAN

Development Potential

- Eloise CRA Boundary
- Future Residential
- Future Commercial
- Future Industrial
- Future Public
- **A** Development Sites (see table)

N

Not to Scale

HDR

FIGURE 11

REDEVELOPMENT PLAN OBJECTIVES

The County's Division of Housing and Neighborhood Development had several objectives in HDR's scope for this project:

- Prepare a Redevelopment Plan for Eloise that complies with Ch. 163, F.S.
- Update earlier data from previous studies, where possible
- Coordinate with Polk County Planning Division
- Facilitate public involvement
- Prepare a realistic Eloise Redevelopment Plan
- Project Tax Increment Financing revenues

After beginning the project the consultant suggested that important features of previous studies that relate to the Redevelopment Plan be consolidated or summarized into one document. It is therefore another objective of this document to "match" the *weaknesses* or needs shown in the Blight and Existing Conditions Reports to the *solutions* recommended in the Redevelopment Plan.

Involvement from the Eloise CRA and citizens is an important consideration. On January 18, 2000, HDR representatives met with the ECRA to discuss the project scope and schedule. On February 15, 2000, HDR facilitated a joint public meeting/ECRA meeting to solicit ideas on the following topics:

- Review of previous survey studies and findings (1996)
- What has improved since 1996?
- What has worsened since 1996?
- What should the current priorities be?
- What should the Redevelopment Plan focus on?
- What uses are preferred?

Back to Table of Contents

Please see Appendix D for a summary of public responses and votes to the above questions. The participants listed their highest priorities as:

- Implementing infrastructure improvements
- Continued improvements in COPS program and fire protection
- Need for traffic light in front of school
- Implementing Resource Center as planned
- New housing; no multi-family
- Street lights
- Beautification, image, pedestrian improvements
- Daycare, adult and youth classes

On March 23, 2000, the Eloise CRA conducted a public meeting to review the draft of the Eloise Redevelopment Plan. Overall, the plan was acceptable to those present. Two issues were discussed at length. First, it was suggested that the recreational path/walkway along the Wahneta Canal be deleted so as not to attract loitering and crime. This has been deleted from the final Plan.

The second issue surrounds the infrastructure improvements already designed and budgeted for Eloise prior to this planning effort. Some residents still oppose portions of the infrastructure project due to the connection of certain streets. The Plan includes complete water, sewer, hydrant, street and underground drainage improvements for each residential street in Eloise (with the exception of the blocks around Croton Avenue), thereby improving the health, safety and welfare of Eloise residents.

According to the "Project Report for the Redevelopment and Revitalization of the Eloise Neighborhood" (BCI Engineers and Scientists, February, 1999) several public meetings were conducted in 1997 specifically for the discussion of the infrastructure plans. The original plans were redesigned as a result of public input. In 1998, the BOCC included $4.66 million in the County's five-year budget for the acquisition, design and construction of the infrastructure project.

It should be noted that this infrastructure project was approved and budgeted prior to the existence of the ECRA and the development of this plan, and was not endorsed by the ECRA.

Back to Table of Contents

ELOISE REDEVELOPMENT PLAN

The Eloise Redevelopment Plan is intended to reverse the weaknesses and take advantage of the strengths of the area. Although some of the development options that were described earlier might generate more development, the proposed Redevelopment Plan is compliant with the current adopted Future Land Use Plan for Polk County. The Plan includes:

- Future Development Plan
- Gateways and Beautification Projects
- Infrastructure Improvements
- Housing and Code Enforcement
- Financing
- Neighborhood Impact Assessment

The Redevelopment Plan provides several strategies to resolve these blighting conditions and other priorities identified by the citizens and this analysis. The strategies address growth management, housing and code enforcement conditions, infrastructure, public safety, beautification and economic development. A composite map of the Redevelopment Plan is shown on Figure 13.

DEVELOPMENT STRATEGIES

A development strategy for Eloise has been derived using the development potential options shown earlier. The selected development strategy becomes the basis of the Eloise Redevelopment Plan along with the other strategies presented. The selected plan represents the medium or moderate projection. It was selected because it complies with the current County Plan, is compatible with surrounding uses, and is realistic in terms of timing of market absorption and infrastructure improvements. The plan is shown on Figure 13 and the Development Plan calculations are shown on Table 10. These are then tied to the Tax Increment Financing projections to present a realistic expectation when compared to the timing of other improvements.

Back to Table of Contents

Of the previously presented four options, the middle or moderate one was selected. The Plan projects a total of 92 residential units, 96,703 square feet of commercial, and 2.7 million sq. ft. of industrial over the 30 year life of the TIF district. These projects will of course be phased by market and other conditions. Although a significant amount of housing replacement and renovations can continue to occur, new residential on larger vacant parcels and industrial development will not be feasible until the infrastructure construction is completed in 2004. The development of the commercial properties along US 17 is more imminent for two reasons. First, high traffic volumes make these sites attractive to national retailers. Second, they are closer to existing water and sewer if connections were desired. These short-term projects are shown on Figure 13 as "catalyst projects." They represent six of the eleven sites shown on Table 10.

The timing of the southern half of Eloise is much longer-term. Both the industrial and the large lot residential would not be marketable until more competitive properties were absorbed. The industrial sites will have to extend utilities and roadway access deep into the site and provide access to the tracts west of the Wahneta Canal. As a result, development of sites I and J on the table below were excluded from the Tax Increment Financing (TIF) projections in Table 13.

TABLE 10. SELECTED DEVELOPMENT PLAN

MAP #	SITE	ACRES	LAND USE PLAN[4]	DEVELOPMENT[6]	SCHEDULE
A	Alterman Trucking Annex	18.9	RS / SPD: 3 units / acre	56 units: single-family[1]	2004
B	2ND Terrace Area	3.2	RS / SPD: 3 units / acre	9 units: single-family[1]	2010
C	Fewox Subdivision	4.8	RS / SPD: 3 units / acre	14 units: single-family[1]	2010
D	Wahneta Farms, Lots 17 and 19	8.7	IND: 0.65 FAR / SDA	184,749 sq. ft. industrial	2004
E	Wahneta Farms, Lot 20	13.8	IND: 0.65 FAR / SDA	293,050 sq. ft. industrial	2004
F	NE Corner US 17 and Snively Ave.	0.6	HIC: 0.4 FAR / SDA	7,841 sq. ft. commercial[3]	2002
G	SW Corner US 17 and Snively Ave.	1.3	HIC: 0.4 FAR / SDA	16,988 sq. ft. commercial	2003
H	SE Corner US 17 and Snively Ave.	4.5	HIC: 0.4 FAR / SDA	58,806 sq. ft. commercial	2002
I	Industrial / South End	100	IND: 0.65 FAR / SDA	2,123,550 sq. ft. industrial	2020
J	Residential / South End	68	RS: 1 unit / 5 acres	13 units: single-family	2020
K	US 17 and 1st Court	1	HIC: 0.4 FAR / SDA	13,068 sq. ft. commercial	2005

Notes:
1 = In order to achieve this density, certain criteria must be met
2 = In order to achieve this use, a plan amendment is required
3 = Potential to acquire larger site
4 = Densities based on gross acres
5 = Site reduced by 30% due to potential wetland / floodplains
6 = Includes 25% of site for infrastructure on non-residential sites.
7 = Sites I and J are considered long-term and excluded from TIF projections.

Back to Table of Contents

GROWTH MANAGEMENT STRATEGIES

The Eloise Redevelopment Plan set forth herein is in compliance with the adopted Polk County Comprehensive Plan. There are, however, several recommendations which would eliminate hurdles to redevelopment while making uses more compatible to the surrounding neighborhood and physical features of the sites.

- Consider a plan amendment from RS to RL-4 for the properties north of Snively School and west of Snively Avenue.
- Consider a plan amendment for RS to Industrial for the properties east of Snively Avenue along 2nd Terrace and 2nd St.
- Consider a plan amendment from HIC to CAC for the properties along US 17.
- Consider a plan amendment from Industrial to RL-1 for the properties at the south end of the ECRA district.
- Consider a plan amendment from IND to INST for Brooks / Snively Park.

HOUSING AND CODE ENFORCEMENT STRATEGIES

Since 1993, the Polk County Housing and Neighborhood Development Division has made a concerted effort to improve the housing conditions in Eloise. Depending upon the household circumstances, several housing programs are available for rehabilitation, replacement or emergency repairs. These programs are financed by Federal, State and Local funds.

In Eloise, a total of 14 homes have been improved or replaced using one of the above programs since 1993.

TABLE 11. HOUSING IMPROVEMENT PROJECTS

TYPE	FUNDING	'93	'94	'95	'96	'97	'98	'99
Rehabilitation	CDBG	7	1	1	-			
Substantial Rehab	SHIP / HOME					1		
Replacement	SHIP / HOME					1		2
Emergency Repair	SHIP / HOME						1	

Back to Table of Contents

DOWN PAYMENT AND CLOSING COST ASSISTANCE

The purpose of this strategy is to provide down payment and closing cost assistance to SHIP-eligible homebuyers. Down payment/closing cost assistance may be for the purchase of existing homes, for newly constructed homes, or for rehabilitated existing homes.

In all cases, applicants are required to obtain a first mortgage for the balance of the purchase price. While the program is open to very low, low, and moderate-income households, historical experience has been that primarily low and moderate-income households are able to qualify for first mortgage financing for loans.

The down payment assistance under this program is secured through a deferred, no interest subordinate mortgage. The amount of the subordinate mortgage is forgiven at a rate of 10 percent per year over 10 years. If the home is sold, title is transferred, or the home ceases to be the primary residence of the applicant, the amount of assistance that has not yet been forgiven must be repaid. Closing cost assistance and sponsor fees are provided as a grant.

EMERGENCY REPAIRS

This strategy provides one-time emergency repairs for SHIP-eligible very low, low, and moderate-income owner-occupied homes. Mobile homes and manufactured homes are not eligible for assistance. The Polk County Housing and Neighborhood Development Division administers the program.

Homes requiring emergency repairs costing up to $6,500 are not required to be repaired to meet Polk County's Housing Rehabilitation Standards. Eligible emergency repairs must correct substantial code violations, eliminate architectural barriers for the physically disabled and/or handicapped, or be improvements which correct deficiencies posing an immediate threat to the health or safety of the occupant(s).

SUBSTANTIAL HOUSING REHABILITATION

This strategy provides substantial rehabilitation for SHIP-eligible very low, low, and moderate-income owner-occupied homes. Mobile homes and manufactured homes are not eligible for assistance. The program is administered by the Polk County Housing and Neighborhood Development Division.

Back to Table of Contents

Eligible homes requiring substantial rehabilitation (repairs exceeding $6,500 but no greater than $34,500) are repaired to meet Polk County's Housing Rehabilitation Standards. A grant of up to $4,500 will be provided for temporary relocation expenses (if necessary), permits, Ownership and Encumbrance Reports, and service delivery costs. Substantial rehabilitation costs for very low-income homeowners will be secured with a deferred no interest subordinate lien.

Substantial rehabilitation costs for low-income homeowners will be secured with a zero-interest loan that will be amortized for up to 20 years. For moderate-income homeowners, assistance will be in the form of a loan with an interest rate not to exceed 3%, based upon the homeowner's cash flow and ability to pay, that will be amortized for up to 20 years. If the home is sold, title is transferred, or the home ceases to be the primary residence of the applicant, the loan must be repaid. This strategy may be combined with other state, federal, or local programs.

RECONSTRUCTION

This strategy provides replacement housing for SHIP-eligible very low income owner-occupied homes that are unfeasible for rehabilitation, especially those homes that are owned by the elderly (over age 55). Mobile homes and manufactured homes are not eligible for assistance unless the owner agrees that the mobile/manufactured home will be removed from the site. The program is administered by the Polk County Housing and Neighborhood Development Division.

Under current County policy, no owner-occupied dwelling will be subject to condemnation. Only those dwellings occupied by eligible homeowners wishing to participate in a voluntary demolition will be considered qualified for replacement if certain criteria can be met. If assistance is required, a grant of up to $4,500 will be provided for temporary relocation expenses, permits, Ownership and Encumbrance (O&E) Reports, and service delivery costs.

Housing replacement costs for very low income homeowners under age 55 will be secured with a 10-year deferred zero-interest loan not to exceed $30,000 that will be forgiven at a rate of 10 percent per year over 10 years. For elderly homeowners, the entire amount will be deferred and forgiven on a schedule. If the home is sold, title is transferred, or the home ceases to be the primary residence of the applicant, the amount of assistance that has not yet been forgiven must be repaid.

The cumulative effects of the County's housing assistance programs are beginning to show in Eloise. This is especially evident on 8th Street where seven units have been replaced or renovated. Such housing programs not only achieve the desired and obvious objective of improving that home, but they also have a ripple effect of improving aesthetics and encouraging neighbors to do the same. Fourteen units have been improved in Eloise since 1993.

Back to Table of Contents

Code enforcement in Eloise has become a priority and is continuing to improve since the neighborhood association became active in the early 1990's. There is still much to be done, however, in eliminating dilapidated or abandoned houses, trailers and vehicles throughout the area. There seems to be a proliferation of deteriorated, unpermitted trailers moved onto lots, illegally. In many cases, there are multiple trailers moved onto one lot. The County now manages their code enforcement program on a complaint basis. This means that there is no concentrated or scheduled program of inspections. This is partly due to limited staffing and partly due to not wanting to cite very low income owner-occupants who cannot afford to correct all violations.

The Housing and Code Enforcement Strategies for this plan include:

- Continue the County's housing assistance program and take advantage of new State and Federal funding opportunities.
- Consider establishing a schedule of inspections by County code enforcement officials.
- Consider establishing a public-private partnership to involve the ECRA and lessen the burden on County inspectors.
- Establish an ECRA Committee to file periodic reports of violations to the Code Enforcement staff in order to prioritize the worst violations and to create a regular presence and schedule of inspections.

INFRASTRUCTURE STRATEGIES

Major infrastructure improvements for Eloise were designed and budgeted, in 1997, and adopted by the BOCC in 1998. This project will be a significant improvement to the health, safety and welfare of Eloise residents. The improvements include roadway connections or cul-de-sacs for all streets north of 9th Street (See Figure 12.) At the same time, an underground drainage system will replace the inefficient, unsafe and poorly maintained open ditch system that now lines both sides of each street. Old 2-inch water lines will be replaced with new 8-inch lines, which are looped for better fire pressure. Twenty-six new fire hydrants will be installed to provide desperately needed life safety protections. Finally, a public sanitary sewer system will be provided. A limited amount of right-of-way acquisition is needed and is scheduled to begin next month.

Because Eloise is within the City of Winter Haven's water and sewer service area, there has been ongoing discussion about construction and financing of such improvements for years. In 1998, the County decided to finance this project with CDBG and other funds, and will manage the construction project. The City of Winter Haven will maintain the utilities and will collect monthly fees and a connection charge for the water and sewer utilities.

The proposed project is scheduled to be constructed in one phase, beginning in 2002. The budget and schedule follows in Table 12. The typical cross-section for the proposed roadway improvements includes 10-ft. lanes, curb and gutters and 4-ft

Back to Table of Contents

sidewalks on each residential street from 1st to 9th Streets. The required right-of-way to achieve this plan is 50-ft. wide. Some right-of-way will have to be acquired on all but four streets. The Wahneta Canal is also the subject of a major ongoing capital reconstruction project. Phase I is underway and significant clean up and drainage efficiency is already evident. Future phases will further enhance the regional drainage system.

One final traffic issue arose when attendees at the public meeting voiced the need for a traffic light at Snively and American Superior in front of the School. If a light request is not warranted by engineering standards, a reduction in the speed limit from 40mph to 25 or 30mph should be imposed and enforced.

The infrastructure strategies include:

- Complete infrastructure and canal improvements as planned.
- Conduct a warrant study for a traffic light in front of Snively School.

TABLE 12. INFRASTRUCTURE PROJECT BUDGET

	Prior Yrs.	FY 99/00	FY 00/01	FY 01/02	FY 02/03	FY 03/04	FY 04/05	Beyond 5 Yr. Costs	Project Total
Land		100,000	100,000						200,000
Professional Svcs.	817,058	180,000	180,000	25,000	50,000	50,000	50,000	100,000	1,452,058
Construction					800,000	800,000	800,000	1,400,000	3,800,000
Other				25,000					25,000
Total	**817,058**	**280,000**	**280,000**	**50,000**	**850,000**	**850,000**	**850,000**	**1,500,000**	**5,477,058**

BEAUTIFICATION STRATEGIES

There are several small but relatively inexpensive projects that could serve to make a big difference in the appearance and image of Eloise. These are shown on the Plan on Figure 13 and include two gateway corners at the intersection of Snively Ave. and US 17. These would include signage and landscaping to identify Eloise as a place rather than a US highway intersection.

Back to Table of Contents

Source: Water, Sewer, Drainage Master Plans, BCI Engineers & Scientiests, 1997.

ELOISE REDEVELOPMENT PLAN

Infrastructure Improvements

- Eloise CRA Boundary
- Streets
- Water/Sewer/Drainage

N

Not to Scale

HDR

FIGURE 12

For Snively Ave., since right-of-way is limited, it is proposed that strategic locations be landscaped rather than streetscape down the entire street. These locations are shown on the same figure and intend to highlight the south end of Eloise at the apex of Croton and Snively, and also in front of the Phoenix and ATC businesses. It is hoped that these could be achieved through public-private partnerships in cooperation with these companies.

The Post Office offers a convenient service to the Eloise area, however, it is in need of upkeep and beautification. The Winter Haven Area Transit System began serving Eloise in March 1999, stopping at the post office on an hourly basis. Exterior enhancements such as painting, landscaping , bus benches and a shelter or overhang should be considered for this site.

BEAUTIFICATION STRATEGIES

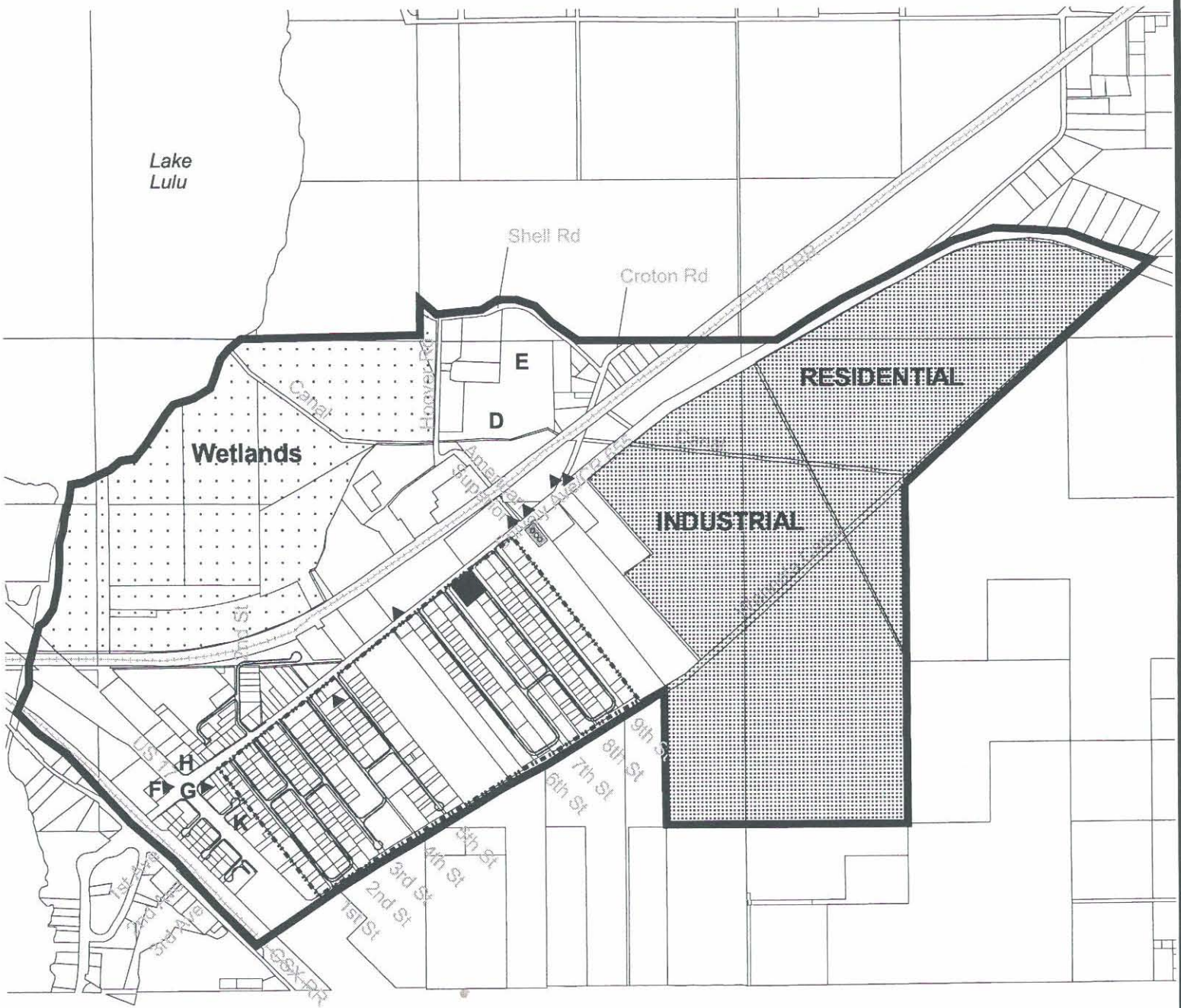
- Design and construct gateway feature for the northeast and southwest corners of US 17 and Snively Avenue
- Design landscaping for the northeast and northwest corners of American Superior Blvd. and Snively Avenue
- Encourage Phoenix Industries and Alterman Trucking Corp. to landscape small areas on Snively Avenue in front of their businesses.
- Design and construct gateway feature for the corner of Croton and Snively Avenue.
- Work with the Post Office and Winter Haven Transit to beautify the Post Office building and provide bus stop and landscaping enhancements.

FINANCING / PHASING STRATEGIES

The Redevelopment Plan lists publicly-funded redevelopment projects which the County proposes to undertake in pursuit of its redevelopment goals. The County intends to fund these projects through all available sources, such as tax increment financing, CDBG funding, grants, and loans among others. The implementation of the plan will be directed by the ECRA. Together with the County, the ECRA will make policy decisions such as:

- Whether to hire staff for the ECRA
- Who is responsible for daily administrative tasks
- Who is responsible for project implementation

Back to Table of Contents



ELOISE REDEVELOPMENT PLAN

Composite Redevelopment Plan

- Eloise CRA Boundary
- New Roads & Infrastructure
- Traffic Light
- Public Catalyst Project
- A Catalyst Project
- Gateway
- Long-Term Development Projects
- Continued Housing Program

N

Not to Scale

HDR

FIGURE 13

Typically, implementation is more successful when a independent CRA staff is hired and assigned primary responsibility for the plan activities. This will only work if sufficient budget and staff is provided. During the first few years of the ECRA, TIF funding is insufficient to support a staff without supplemental funding.

TAX INCREMENT FINANCING (TIF)

The ability to use tax increment revenues for community redevelopment is authorized by Chapter 163, Part III, Florida Statutes. Once the County designates an area as a Redevelopment Area, the assessed valuation of the area is "frozen" commencing with the certified tax rolls as of a specified date, as the base year, in order to derive tax increment revenues. Such revenues must be used by the agency to pay for approved projects within the Redevelopment Area, either on a pay-as-you-go basis or as security for bonds, the proceeds of which must be used for such lawful purposes as described in Chapter 163, Florida Statutes.

Upon the adoption of this Plan, a Tax Increment Financing Plan may be implemented with the creation of a Redevelopment Trust Fund, as specified in Section 163.387, Florida Statutes. The CRA shall establish a time certain for completing all redevelopment financed by increment revenues, which shall occur not later than 30 years after the fiscal year in which the plan is adopted, as required by Section 163.362(10), Florida Statutes.

The estimate of TIF revenues proposed approximate increments of assessed values and resultant tax increment for general planning purposes. Variables of millage increases, increased assessed values and new development will yield greater returns. These are estimates only and subject to variance, dependent on changes from year-to-year. The exact increment will not be determined until an accounting is finalized with the County tax offices.

The TIF estimate is based on variable percentage increases over a 30 year period. Changes in annual percentage increases reflect estimates of when major projects come on line and general value increases. For Eloise, the taxable value has increased 4.13% on an annual average based on recent trends. Significant increases are not projected until the infrastructure improvements are completed, after 2004. The TIF projections exceed $6 million over the 30 year period and are attached in Appendix F.

Back to Table of Contents

TABLE 13

TAX INCREMENT FINANCE PROJECTIONS
ELOISE CRA DISTRICT
"Option #2: Medium Potential"

Year No.	Fiscal Year	Appreciated Base Year Assessment (1998)	Estimated Taxable Value of New Construction	Projected Total Assessment	Cumulative Incremental Assessed Value From Base Year	County Millage Rate	Incremental Annual Tax Revenue From Base Year
1	1998	$11,804,157	$0	$11,804,157	$0	0.008995	$0
2	1999	$12,291,669	$0	$12,291,669	$487,512	0.008995	$4,385
3	2000	$12,799,315	$0	$12,799,315	$995,158	0.008995	$8,951
4	2001	$13,327,926	$0	$13,327,926	$1,523,769	0.008995	$13,706
5	2002	$13,878,370	$179,175	$14,057,545	$2,253,388	0.008995	$20,269
6	2003	$14,451,546	$179,175	$14,809,896	$3,005,739	0.008995	$27,037
7	2004	$15,048,395	$4,300,191	$19,706,936	$7,902,779	0.008995	$71,085
8	2005	$15,669,894	$1,092,476	$21,420,911	$9,616,754	0.008995	$86,503
9	2006	$16,317,061	$179,175	$22,247,253	$10,443,096	0.008995	$93,936
10	2007	$16,990,955	$179,175	$23,100,322	$11,296,165	0.008995	$101,609
11	2008	$17,692,682	$4,300,191	$28,102,240	$16,298,083	0.008995	$146,601
12	2009	$18,423,389	$179,175	$29,012,122	$17,207,965	0.008995	$154,786
13	2010	$19,184,275	$179,175	$29,952,183	$18,148,026	0.008995	$163,241
14	1011	$19,976,586	$179,175	$30,923,669	$19,119,512	0.008995	$171,980
15	2012	$20,801,619	$4,300,191	$36,048,893	$24,244,736	0.008995	$218,081
16	2013	$21,660,726	$179,175	$37,087,175	$25,283,018	0.008995	$227,421
17	2014	$22,555,314	$0	$37,981,763	$26,177,606	0.008995	$235,468
18	2015	$23,486,848	$4,300,191	$43,213,488	$31,409,331	0.008995	$282,527
19	2016	$24,456,855	$0	$44,183,495	$32,379,338	0.008995	$291,252
20	2017	$25,466,923	$0	$45,193,563	$33,389,406	0.008995	$300,338
21	2018	$26,518,707	$0	$46,245,347	$34,441,190	0.008995	$309,799
22	2019	$27,613,930	$0	$47,340,570	$35,536,413	0.008995	$319,650
23	2020	$28,754,385	$0	$48,481,025	$36,676,868	0.008995	$329,908
24	2021	$29,941,941	$0	$49,668,581	$37,864,424	0.008995	$340,590
25	2022	$31,178,543	$0	$50,905,183	$39,101,026	0.008995	$351,714
26	2023	$32,466,217	$0	$52,192,857	$40,388,700	0.008995	$363,296
27	2024	$33,807,072	$0	$53,533,712	$41,729,555	0.008995	$375,357
28	2025	$35,203,304	$0	$54,929,944	$43,125,787	0.008995	$387,916
29	2026	$36,657,200	$0	$56,383,840	$44,579,683	0.008995	$400,994
30	2027	$38,171,143	$0	$57,897,783	$46,093,626	0.008995	$414,612
TOTAL							**$6,213,014**

Annual Appreciation Rate = 4.13%

Benjamin Withers: Urban Planning & Economics

Back to Table of Contents

PHASING

Implementation of the Eloise Plan must be closely coordinated in order to maximize resources before the infrastructure improvements are made. The commercial sites can be marketed early to reap tax benefits, however, larger residential and industrial sites need water and sewer service to make them competitive. A recommended implementation schedule is shown on Table 14.

TABLE 14. IMPLEMENTATION TIMELINE

STRATEGIES	TIMING	FUNDING SOURCES	ESTIMATED COST
Development Strategies			
Develop Tracts A-K	2000 – 2030	Private	N/A
Growth Management Strategies			
Amend Future Land Use Map (5 items)	2000	County	N/A
Housing Strategies			
Continue Housing Programs	Ongoing	CDBG/SHIP/HOME	N/A
Code Enforcement Strategies			
Inspection Schedule	2001	County	N/A
Involve ECRA	2000	TIF	N/A
ECRA Reporting	2000	TIF	N/A
Infrastructure Strategies			
Construct Infrastructure	2002	CDBG/County	$5.4 million
Beautification Strategies			
Gateway – US 17 and Snively (2)	2001	TIF	$100,000
Gateway – American Superior and Snively (2)	2002	TIF	$40,000
Industry Landscaping (2)	2002	Private	N/A
Gateway – Croton and Snively	2003	TIF	$20,000
Post Office – Bus Area	2001	TIF	$20,000

Back to Table of Contents

NEIGHBORHOOD IMPACT ASSESSMENT

A Neighborhood Impact Assessment is required by Chapter 163.362 (3) Florida Statutes if the Redevelopment Plan affects low and moderate income housing. Such is the case for the Eloise Redevelopment Plan. The criteria outlined in the Statute is itemized below with an assessment of the impacts of the Plan on Eloise housing and residents.

Relocation: A major road and utility improvement project will occur and will require partial or total acquisition of certain properties. The project pre-dates this plan and the ECRA. Of these proposed acquisitions, two have structures proposed to be demolished because they encroach in the proposed right-of-way. One structure is in dilapidated condition. In either case, as with all assisted housing programs utilized in Eloise, relocation benefits comply with federal requirements and will be provided where applicable (See Appendix E for affected properties).

Traffic Circulation: Traffic circulation is one of the most blighting influences in Eloise, affecting emergency access, traffic and pedestrian safety. The proposed Redevelopment Plan will significantly improve these conditions by adding street connections and cul-de-sacs and thereby eliminating all the dead-end streets.

Environmental Quality: The proposed infrastructure improves environmental quality in several ways.

- Eliminates standing water in ditches
- Provides public water and sewer service and treatment, thereby eliminating wells and septic systems
- Eliminates debris in ditches and abandoned fish ponds by creating an under ground, maintained stormwater system
- Improves water quality by constructing a stormwater system that complies with standards

Availability of Community Services and Facilities: As a precedent to the Eloise Redevelopment Plan, the County is providing a public sewer system for the first time and is upgrading an antiquated water distribution system. In addition, a Community Resource Center has been previously authorized and budgeted.

Effect on School Population: The school population will experience new students from a proportion of the 92 new residences that could be built over time. These are within current land use plan densities. A proposed traffic light in front of the school will have a positive effect on the school population.

Back to Table of Contents

Physical Quality of the Neighborhood: The Redevelopment Plan will have a beneficial effect on the physical quality of Eloise. This will include the maintenance and appearance of streets and housing resulting from infrastructure improvements and housing programs. In addition, there are five beautification projects proposed.

Social Quality of Neighborhood: The development proposed as part of this plan are intended to bring jobs and some stability to Eloise. This will in turn improve the social quality in Eloise. The beautification and infrastructure project will enhance the community's image of itself and from others. Finally, the construction of the Eloise Resource Center is designed as a place residents can meet, learn and recreate.

OTHER STATUTORY REQUIREMENTS

Chapter 163.362 cites specific contents to be included in a CRA plan. These are summarized below and are included in this document.

- Boundary legal description and reasons (Appendix B)
- Land uses, limitation, units, etc. (Development Potential)
- Neighborhood Impact Assessment (See above)
- Capital projects (Table 14)
- Safeguards will be provided by oversight from the BOCC, HNDD Staff and the Eloise CRA
- Replacement housing will be provided where necessary
- This plan is not intended to remedy a shortage of affordable housing supply, but is intended to prevent further decline in affordable units as to bring affordable units up to standard housing quality.
- Project Costs (Table 14)
- TIF Timeframe (Appendix F)
- No special controls, restrictions or covenants running with the land other than those currently in effect, are proposed by this plan.

Back to Table of Contents

CONCLUSION

During the last seven years, significant improvements have been made in Eloise, not the least of which is an awareness by various agencies that Eloise exists and has stakeholders interested in its future. Since 1992, when the Eloise Neighborhood Association formed many capital, safety and social service improvements have been achieved and many more budgeted for completion in the next few years. Polk County departments and other agencies have cooperated to improve housing, code enforcement, infrastructure, recreation and social services.

These great strides will include significant capital projects in the near future. A new roadway and drainage system has been designed and budgeted. Old water lines will finally be upgraded to comply with fire pressure requirements. This is especially important given the high number of fires in Eloise. It is also a necessity if economic development and job growth is to be achieved. A sewer system will also be installed. This is important in order to attract additional employers and to eliminate the need for elevated septic fields on Eloise's small residential lots.

The Eloise Resource Center, which is set to break ground in the next few months, is a long awaited dream for many Eloise residents. It will be located on Snively Avenue between 7th and 8th Streets, and will be 13,000 square feet in size on 2.2 4 acres. The Center will be available for recreation, educational classes, social services and meetings. Implementation of the Community Oriented Policing (COPS) program has been a critical first step in reducing crime and increasing the feeling of security for Eloise families. The neighborhood was instrumental in the adoption of the Public Drinking Ordinance, which has significantly improved public safety in Eloise.

Finally, the Southwest Water Management District (SWFWMD) and the County Engineering Department embarked on a major capital plan to clean up and improve the Wahneta Canal. The clean up and ongoing maintenance is evident and major capital improvements are being completed in phases. This has improved the regional drainage system as well as the aesthetics of Eloise.

Back to Table of Contents

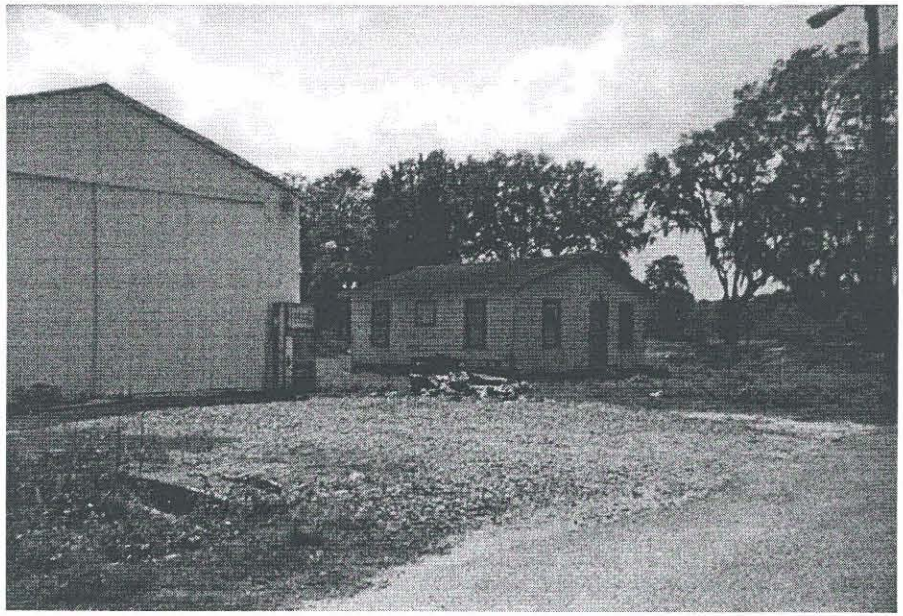
The strategies presented in this Plan address development, beautification, infrastructure, housing and code enforcement, and financing. They will significantly improve the health, safety and welfare of Eloise residents. The strategies are inter-related and stability and growth for Eloise cannot be achieved without implementation of most of them. Development will not take place without utilities and housing upgrades will not take place without code enforcement. The Eloise CRA, the County, residents and businesses are all stakeholders in the future of the Eloise community. Their efforts, just in the last several years are indications that stability, growth and quality of life in Eloise are of utmost importance and the achievements to date are evidence of their efforts. The adoption and implementation of this Plan will focus their efforts and funds toward a better Eloise.

Back to Table of Contents

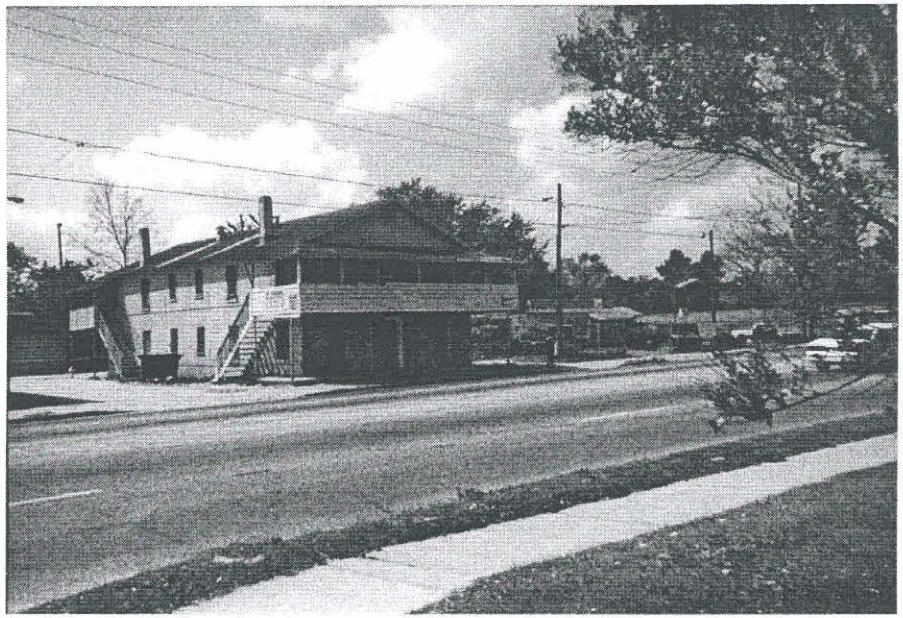
APPENDIX A
AREA PHOTOS

Back to Table of Contents

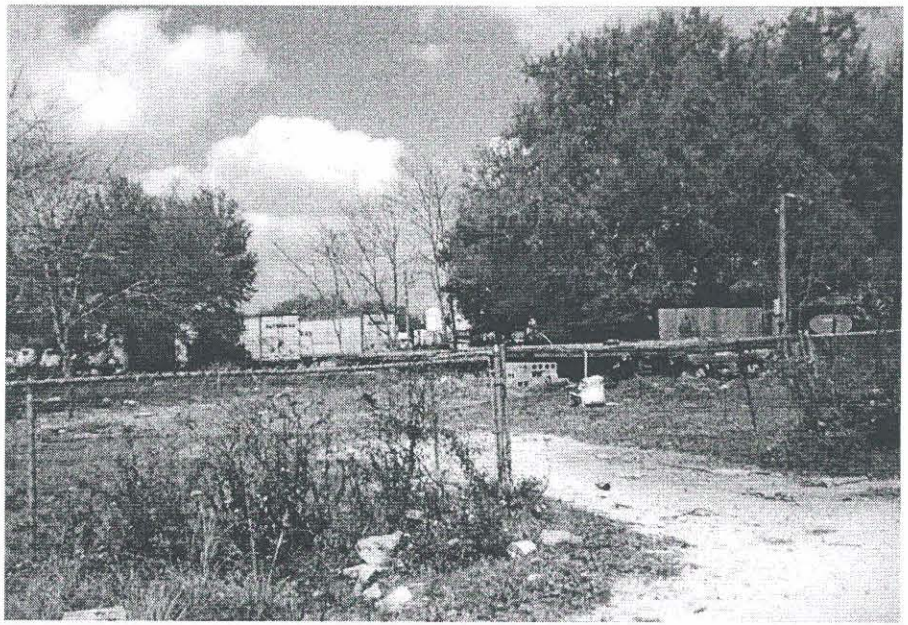
"Eloise Problems"



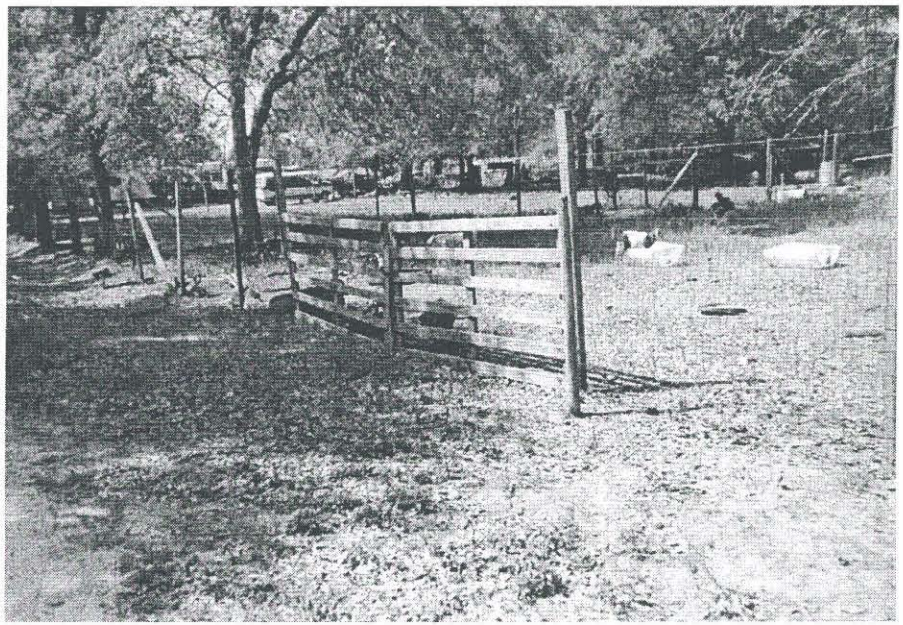
Incompatible Uses and Dilapidated Structures



Code Enforcement, Public Safety Issues

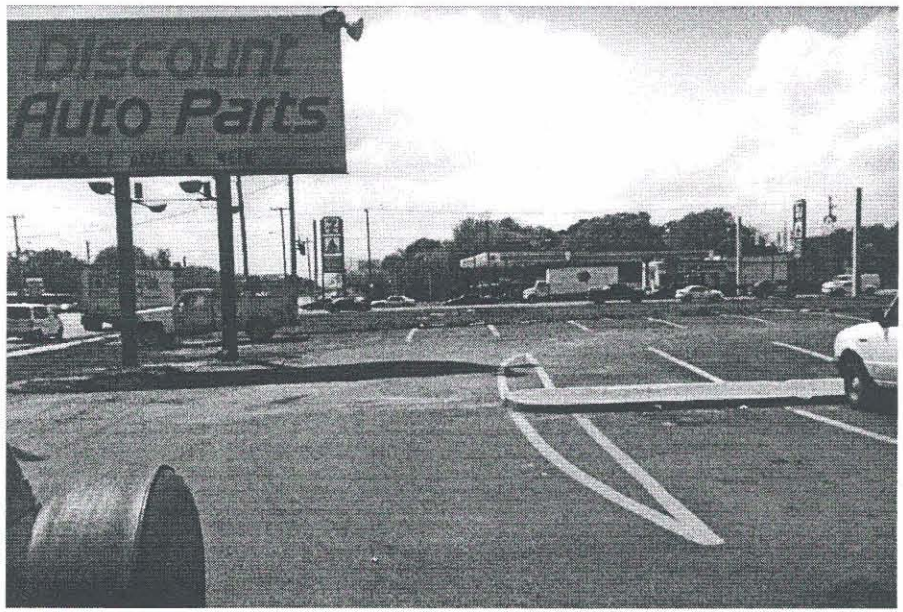


Debris and Incompatible Uses



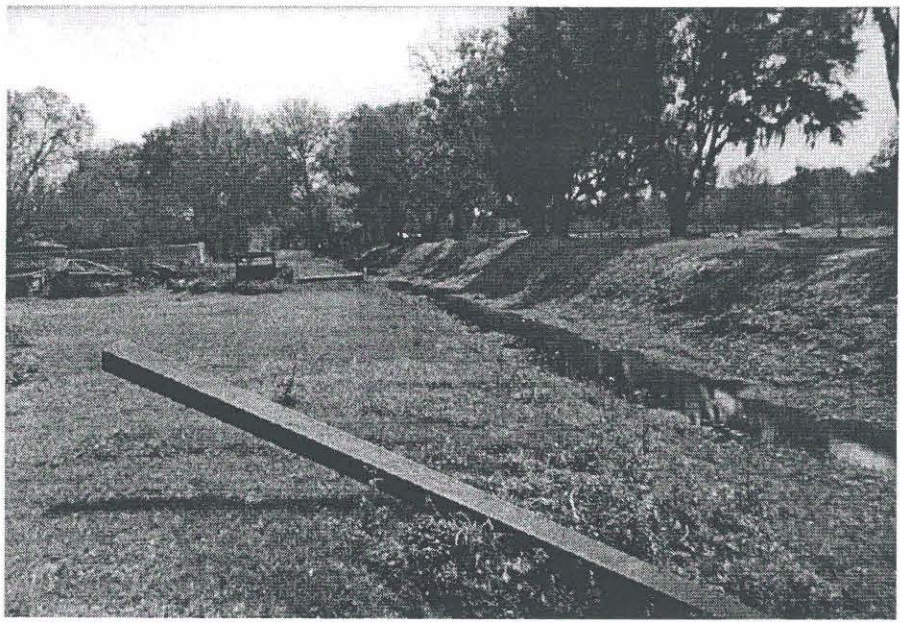
Farm Animals in Residential Area

"Eloise Opportunities"



Commercial Development and Gateway Opportunity
at US 17 & Snively Avenue

Development Opportunity Snively Avenue, Near US 17



Opportunity for Pedestrian Path Along Wahneta Canal

Opportunity for Post Office Beautification

APPENDIX B
LEGAL DESCRIPTION

Back to Table of Contents

LEGAL DESCRIPTION FOR THE ELOISE COMMUNITY REDEVELOPMENT AREA PREPARED FOR THE POLK COUNTY BOARD OF COMMISSIONERS

DESCRIPTION:

That part of Section 32, Township 28 South, Range 26 East, and Sections 4, 5, 8 and 9, Township 29 South, Range 26 East, Polk County, Florida, described as follows:

Commence at the Northwest corner of Section 5, Township 29 South, Range 26 East, also being the Southwest corner of Section 32, Township 28 South, Range 26 East; thence N89°44'20"E, along the North boundary of said Section 5 and the South boundary of said Section 32, a distance of 1690.75 feet to the intersection with the Northwesterly boundary of the CSX Transportation Railroad right-of-way and to the Point of Beginning; thence N45°08'16"E, along said boundary, into said Section 32, a distance of 51.03 feet to a point of curve; thence along the arc of a curve to the left (having a radius of 5679.65 feet, central angle 08°20'52") 827.52 feet, more or less, to the South boundary of the Lake Shipp-Lake Lulu Canal; thence run Easterly along the South boundary of said Lake Shipp-Lake Lulu Canal to the intersection of the Westerly right-of-way boundary of U.S. Highway No. 17; thence continue along said South boundary of the Lake Shipp-Lake Lulu Canal in an Easterly direction to the West boundary of the SE1/4 of the SE1/4 of Section 32, Township 28 South, Range 26 East; thence S00°50'27"W, along said West boundary, 196 feet, more or less, to the Southwest corner of said SE1/4 of SE1/4 of Section 32; thence N89°44'20"E, along the South boundary of said Section 32, a distance of 224 feet, more or less, to the water's edge of Lake Lulu; thence Southeasterly, along said water's edge, into Section 5, Township 29 South, Range 26 East, to the intersection of the East boundary of said Section 5; thence S00°11'00"E, along said East boundary, 1494 feet, more or less, to the Southeast corner of the NE1/4 of said Section 5; thence N89°49'28"E, into Section 4, along the North boundary of the SW1/4 of said Section 4, a distance of 330.56 feet to the Easterly boundary of Shell Road as described in Official Records Book 949, Page 327 of the public records of Polk County, Florida; thence along said Easterly boundary the following courses and distances: thence S29°24'57"E, 32.95 feet to a point on a curve concave to the Southeast; thence along the arc of a curve to the left (having a radius of 185.37 feet, central angle 65°57'23", chord bearing S27°36'22"W) 213.39 feet to the end of said curve; thence S05°22'20"E, 197.64 feet to a point of curve; thence along the arc of a curve to the left (having a radius of 783.51 feet, central angle 16°40'00") 227.91 feet to the end of said curve; thence S22°02'20"E, 50.39 feet to a point of curve; thence along the arc of a curve to the right (having a radius of 255.37 feet, central angle 62°00'00") 276.34 feet to the end of said curve; thence S39°57'40"W, 406.17 feet to a point of curve; thence along the arc of a curve to the right (having a radius of 1944.86 feet, central angle 00°33'00") 18.67 feet to the end of said curve; thence N49°29'20"W, 26.14 feet to the Southeast boundary of the maintained right-of-way of Shell Road as shown in Map Book 10, Page 13, of the public records of Polk County, Florida; thence S41°21'04"W, along said maintained right-of-way, 10.14 feet to the East boundary of said Section 5; thence S00°11'00"E, along said East

Back to Table of Contents

boundary, 1394.20 feet to the Southeast corner of said Section 5, also being the Northwest corner of Section 9; thence S00°14'57"E, along the West boundary of said Section 9, a distance of 264.42 feet to the intersection of the Easterly right-of-way boundary of State Road No. 655; thence, along said right-of-way boundary, into said Section 9, the following courses and distances: thence S29°43'08"E, 1453.37 feet to a point of curve; thence along the arc of a curve to the right (having a radius of 1482.40 feet, central angle 50°55'00") 1317.35 feet to the end of said curve; thence S21°11'52"W, 566.02 feet to the intersection of the Southwesterly boundary of a 50 foot wide canal as shown on the plat of WAHNETA FARMS as recorded in Plat Book 1, Pages 82A and 82B of the public records of Polk County, Florida; thence, N41°55'03"W, along said Southwesterly boundary of canal, 898.30 feet to the East boundary of Section 8, Township 29 South, Range 26 East; thence continue N41°55'03"W, along said Southwesterly canal boundary, into said Section 8, a distance of 1772.41 feet to the Southeast corner of Lot 71 of said WAHNETA FARMS; thence S89°46'55"W, along the South boundary of Lots 71, 72, 73 & 74 of said WAHNETA FARMS, a distance of 2784.49 feet to the Southwest corner of Lot 74; thence N00°06'50"W, along the West boundary of Lot 74 and Lot 60 of said WAHNETA FARMS, a distance of 1332.59 feet to the North boundary of said Section 8; thence continue N00°06'50"W, along the West boundary of Lot 51 and Lot 52 of said WAHNETA FARMS, into said Section 5, a distance of 659.53 feet to the Northwest corner of said Lot 51; thence N89°45'09"E, along the North boundary of said Lot 51, a distance of 1095.72 feet, more or less, to the Southwest boundary of a 50 foot wide canal as shown on said plat of WAHNETA FARMS; thence, along the Southwesterly boundary of canal, N30°44'16"W, 1736.75 feet; thence continue along said canal N31°18'21"W, 1639.89 feet to the Southeast boundary of State Road 555 (U.S. Highway No. 17); thence N31°39'28"W, 551.93 feet to the Northwesterly boundary of the CSX Transportation Railroad right-of-way; thence N45°08'16"E, along said right-of-way, 1797.19 feet to the Point of Beginning.

Said parcel of land contains 671 acres, more or less.

Back to Table of Contents

APPENDIX C
CODE AND COMPREHENSIVE PLAN EXCERPTS

Back to Table of Contents

C. ***Suburban Development Areas (SDA)***

The purpose of SDAs is to provide for areas of suburban-intensity growth. SDAs are those areas within the County that are not located within a UDA or UGA and have developed predominantly in a suburban residential pattern with County-owned, municipal or County-franchised potable water systems, but generally without centralized sewer facilities.

D. ***Utility Enclave Areas (UEA)***

The purpose of UEAs is to recognize existing isolated areas of urban development that contain centralized water and sewer systems. UEAs are those areas within the County that are not located within a UDA, UGA, or SDA and have developed at urban or suburban densities with County-owned, municipal or County-franchised potable water systems, and small-scale public or County-franchised centralized sewer facilities, or private sewer systems with capacities in excess of 400,000 GPD.

E. ***Rural Development Areas (RDA)***

The purpose of RDAs is to provide areas for rural activities such as agricultural uses, mining activities, and rural-residential development. The RDA includes those areas of the County that are not located within a UDA, UGA, SDA, or UEA.

Section 203 Land Use Districts Established

The unincorporated County is divided into land use districts in order to implement the policies of the Polk County Comprehensive Plan. Polk County is hereby divided into said districts, the boundaries and designations of which are shown on a series of maps entitled "Future Land Use Map Series (FLUMS)".

The standard land use districts are established and listed in Section 204. Selected Area Plan (SAP) land use districts are established in Chapter 4 and the Green Swamp land use districts are established in Chapter 5. The use table and density/dimensional regulations for the Land Use Standard Districts are prescribed in this Chapter. The use tables and density/dimensional regulations for the SAP and Green Swamp districts are in Chapters 4 and 5, respectively. The SAP and Green Swamp land use districts are denoted on the FLUMS maps with an "X".

Section 204 Standard Land Use Districts

The purpose and intent of the standard land use districts are prescribed. Specific uses and dimensional/density regulations are outlined in the Tables in Sections 205 and 208.

A. ***Standard Residential Districts***

1. Agricultural/Residential Rural (A/RR): The purpose of the A/RR district is to provide lands for the continuation of productive agricultural uses and to provide for very low-density

Back to Table of Contents

residential development within unincorporated rural areas. The A/RR district permits agricultural activities, agricultural-support facilities, single-family dwelling units, farm-labor housing, group living facilities, and community facilities.

2. Rural Cluster Center - Residential (RCC-R): The purpose of the RCC-R district is to recognize and protect residential neighborhoods within unincorporated communities designated RCC on the Future Land Use Map Series of the Comprehensive Plan. The RCC-R district permits low-density residential development, group living facilities, and community facilities.

3. Residential Suburban (RS): The purpose of the RS district is to provide areas for suburban-density residential development to promote the proper transition of land from rural to urban uses. The RS district permits single-family dwelling units, family care homes, agricultural-support uses, and community facilities.

4. Residential Low-1 (RL-1): The purpose of the RL-1 district is to provide areas for the low-density residential needs of residents in urban areas who desire areas with larger sized lots, a minimum of 40,000 square feet.

5. Residential Low-2 (RL-2): The purpose of the RL-2 district is to provide areas for the low-density residential needs of residents in urban areas who desire areas with smaller lots than the RL-1 districts, a minimum of 15,000 square feet.

6. Residential Low-3 (RL-3): The purpose of the RL-3 district is to provide areas for the low-density residential needs of residents in urban areas who desire areas with smaller lots, a minimum of 10,000 square feet.

7. Residential Low-4 (RL-4): The purpose of the RL-4 district is to provide areas for the low-density residential needs of residents in urban areas who desire areas with smaller lots, a minimum of 6,000 square feet.

8. Residential Medium (RM): The purpose of the RM district is to provide areas for medium-density residential development within urban areas. The RM district permits single-family dwelling units, duplex units, multi-family units, group living facilities, and community facilities.

9. Residential High (RH): The purpose of the RH district is to provide areas for high-density residential development within urban areas. The RH district permits single-family dwelling units, duplex units, multi-family units, group-living facilities, and community facilities. Multi-family structures may contain non-residential uses to provide retail and personal services for residents

Back to Table of Contents

B. ***Non-residential Districts/Activity Centers***

1. Rural Cluster Center (RCC): The purpose of the RCC district is to provide locations in the rural area for the placement of retail and service establishments to accommodate the daily shopping needs of rural residents. The RCC district permits commercial and office uses at an intensity and scale necessary to provide the immediate rural population with retail and personal services, agricultural-support uses, and community facilities.

2. Convenience Center (CC): The purpose of the CC district is to provide for the convenience shopping needs of residents within an immediate surrounding area. The CC district permits medium-density residential development, non-residential uses such as offices, convenience stores, gas stations, dry cleaners and community facilities.

3. Neighborhood Activity Center (NAC): The purpose of the NAC district is to provide for the daily shopping needs of residents within neighborhoods surrounding the center. The NAC district permits medium-density residential development, non-residential uses such as offices, grocery stores, drug stores banks and community facilities.

4. Community Activity Center (CAC): The purpose of the CAC district is to provide for shopping needs of residents living within a surrounding community. The CAC district permits medium and high-density residential development, non-residential uses such as offices, department stores, supermarkets, restaurants and community facilities.

5. Regional Activity Center (RAC): The purpose of the RAC district is to provide for the regional-shopping needs of residents. The RAC district permits medium and high-density residential development, regional shopping centers, other regional attractors and community facilities.

C. ***Other Standard Land Use Districts***

1. Linear Commercial Corridor (LCC): The purpose of the LCC district is to recognize existing linear concentrations of commercial, office, institutional, and industrial uses along roadways.

2. Business Park Center-1 (BPC-1): The purpose of the BPC-1 district is to provide areas for office and business park development. The BPC-1 district permits office, research and development parks, distribution centers and wholesaling activities. Some retail uses are also permitted to support the businesses and activities within the Business Park Center.

3. Business Park Center-2 (BPC-2): The purpose of the BPC-2 district is to provide areas for light-industrial activities. The BPC-2 district permits light manufacturing, fabrication, assembly, distribution and wholesaling activities, and some retail uses to support the businesses and activities within the Business Park Center.

4. Commercial Enclave (CE): The purpose of the CE district is to recognize existing concentrations of commercial and office uses located outside of Activity Centers and Linear

Back to Table of Contents

Commercial Corridors, whose future development or redevelopment is consistent with the Polk County Comprehensive Plan.

5. High-Impact Commercial Center (HIC): The purpose of the HIC district is to provide areas for non-retail businesses and service establishments that may generate substantial truck traffic, noise, odor, and visual impacts to adjacent properties. The HIC district permits a range of non-residential service establishments and general retail uses to support the businesses and activities.

6. Industrial (IND): The purpose of the IND district is to provide areas for general manufacturing, processing, and distribution of goods. General commercial uses necessary to support the industrial area are also permitted.

7. Phosphate Mining (PM): The purpose of the PM district is to provide areas for phosphate mining operations, phosphate-mining support facilities, and other uses that are compatible with and related to phosphate mining and its allied uses.

8. Leisure/Recreation (L/R): The purpose of the L/R district is to provide for facilities and areas oriented primarily towards providing recreation-related services for residents and short-term visitors.

9. Institutional (INST): The purpose of the INST district is to provide for the use and development of lands for private and public-service structures such as schools, government facilities, cultural facilities and hospitals.

10. Recreation and Open Space (ROS): The purpose of the ROS district is to provide for the use and development of lands and areas which are accessible to the public, and which are oriented towards providing recreational activities and services for County residents and visitors.

11. Preservation Areas (PRESV): The purpose of the PRESV district is to provide for the preservation of public or privately owned preservation areas, either obtained for long-term protective purposes, containing sensitive and unique vegetative or animal habitats, or publicly accessible property intended for long-term open space purposes.

12. Tourism-Commercial Center (TCC): The purpose of the TCC district is to provide areas for tourism activities, recreation, and tourist-related commercial establishments. The TCC district permits commercial amusement activities, lodging facilities, service stations, restaurants, gift shops and ancillary non-residential uses to the tourism industry.

Back to Table of Contents

Table 2.3 Density and Dimensional Regulations for Standard Districts

	A/RR	RCC-R	RS	RL-1	RL-2	RL-3	RL-4	RM	RH	RCC	CC	NAC	CAC
RESIDENTIAL GROSS DENSITY(1)(2): MAXIMUM MINIMUM	1 du/5 ac(2) N/A	2 du/ac N/A	1 du/5 ac(2) N/A	1 du/ac N/A	2 du/ac N/A	3 du/ac N/A	4 du/ac N/A	7 du/ac N/A	10 du/ac N/A	N/A N/A	10 du/ac 5.01du/ac	10 du/ac 5.01 du/ac	15 du/ac(2) 5.01 du/ac
MIN. RESIDENTIAL LOT AREA(3)	AC 5	20,000 sf	5 AC	40,000 sf	15,000 sf	10,000 sf	6,000 sf	6,000 sf	5,000 sf	N/A	4,500 sf	4,000 sf	3,500 sf
MAX. NON-RESIDENTIAL IMPERVIOUS SURFACE RATIO (ISR)(4)	0.50	0.50	0.60	0.65	0.65	0.70	0.70	0.70	0.70	0.50	0.70 0.60-SDA	0.70 0.60-SDA	0.70 0.60-SDA
MAX. NON-RESIDENTIAL FLOOR AREA RATIO (FAR)(5)	0.25	0.30	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.20	0.25	0.25	0.30 0.25-SDA
MIN. SETBACKS:(ROAD R/W / C/L) (6) (9) (10) (13) LIMITED ACCESS	100 / NA	100 / NA	100 / NA	100 / NA	100 / NA	100 / NA	100 / NA	100 / NA	100 / NA	100 / NA	100 / NA	100 / NA	100 / NA
ARTERIAL	65 /125	65 / 125	65 / 125	65 / 125	65 / 125	65 / 125	65 / 125	65 / 125	65 / 125	65 / 125	65 / 125	65 / 125	65 / 125
PRINCIPAL MINOR URBAN	50 / 90	50 / 90	50 / 90	50 / 90	50 / 90	50 / 90	50 / 90	50 / 90	50 / 90	50 / 90	50 / 90	50 / 90	50 / 90
URBAN COLLECTOR	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65
RURAL MAJOR COLLECTOR	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 95	35 / 95	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65
RURAL MINOR COLLECTOR	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65
LOCAL, 60' R/W, or greater	25 / 55	25 / 55	20 / 50	15 / 45	15 / 45	15 / 45	15 / 45	15 / 45	15 / 45	15 / 45	30 / 60	30 / 60	30 / 60
LOCAL, 41- 60' R/W	25 / 50	25 / 50	20 / 45	15 / 40	15 / 40	15 / 40	15 / 40	15 / 40	15 / 40	15 / 40	30 / 60	30 / 60	30 / 60
LOCAL, 40' R/W	25 / 45	25 / 45	20 / 40	15 / 35	15 / 35	15 / 35	15 / 35	15 / 35	15 / 35	15 / 35	30 / 55	30 / 55	30 / 55
MIN. SETBACKS: INTERIOR SIDE (PRINCIPAL / ACCESSORY) (9) (10) (15)	15 / 15	15 / 15	10 / 10	10 / 10	7 / 5	7 / 5	7 / 5	7 / 5	7 / 5	7 / 5	15 / 15	15 / 15	15 / 15
MIN. SETBACKS: INTERIOR REAR (PRINCIPAL / ACCESSORY) (9) (10)	30 / 10	30 / 10	20 / 10	20 / 0	20 / 5	20 / 5	20 / 5	15 / 5	15 / 5	15 / 5	15 / 15	15 / 15	15 / 15
MAX. STRUCTURE HEIGHT (ft) (7)(12)	35	35	35	35	35	35	35	35	50	35	35	35	50

See footnotes following table.

Back to Table of Contents

Table 2.3. Density and Demensional Regulations for Standard Districts

	RAC	BPC-1	BPC-2	HIC	TCC	LCC	CE	IND	PM	L/R	INST	ROS	PRESV
RESIDENTIAL GROSS DENSITY(1)(2): MAXIMUM MINIMUM	15 du/ac(2) 5.01 du/ac	15 du/ac 10.01 du/ac	N/A	N/A	N/A	N/A	N/A	N/A	N/A	10 du/ac N/A	N/A	N/A	N/A
MIN. RESIDENTIAL LOT AREA (3)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
MAX. NON-RESIDENTIAL IMPERVIOUS SURFACE RATIO (ISR)(4)	0.70 0.60-SDA	0.70 0.60-SDA 0.55-RDA	0.70 0.60-SDA 0.55-RDA	0.80 0.70-SDA	0.70 0.60-SDA 0.50-RDA	0.70 0.60-SDA 0.50-RDA	0.70 0.60-SDA O.50-RDA	0.70 0.60-SDA 0.50-RDA	0.60	0.70 0.60-SDA 0.50-RDA	0.70 0.60-SDA 0.50-RDA	0.20 0.15-SDA 0.10-RDA	0.01
MAX. NON-RESIDENTIAL FLOOR AREA RATIO (FAR)(5)	0.35	0.75 0.50-SDA 0.35-RDA 0.25-COM	0.75 0.60-SDA .35-RDA 0.25-COM	0.50 0.40-SDA	0.35 0.30-SDA 0.25-RDA	0.35 0.30-SDA 0.25-RDA	0.35 0.30-SDA 0.25-RDA	0.75 0.65-SDA 0.50-RDA 0.25-COM	0.75	0.25	0.25	0.10 0.05-SDA 0.01-RDA	0.01
MIN. SETBACKS:(ROAD R/W / C/L) (6)(9)(10)(13) INTERSTATE	100 / NA	100 / NA	100 / NA	100 / NA	100 / NA	100 / NA	100 / NA	100 / NA	100 / NA	100 / NA	100 / NA	100 / NA	100 / NA
ARTERIAL	65 / 125	65 / 125	65 / 125	65 / 125	65 / 125	65 / 125	65 / 125	65 / 125	65 / 125	65 / 125	65 / 125	65 / 125	65 / 125
PRINCIPAL MINOR ARTERIAL	50 / 90	50 / 90	50 / 90	50 / 90	50 / 90	50 / 90	50 / 90	50 / 90	50 / 90	50 / 90	50 / 90	50 / 90	50 / 90
URBAN COLLECTOR	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65
RURAL MAJOR COLLECTOR	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65
RURAL MINOR COLLECTOR	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65	35 / 65
LOCAL, 60' R/W, or greater	30 / 60	30 / 60	30 / 60	30 / 60	30 / 60	30 / 60	30 / 60	25 / 55	25 / 55	30 / 60	30 / 60	30 / 60	25 / 55
LOCAL, 41- 60' R/W	30 / 60	30 / 60	30 / 60	30 / 60	30 / 60	30 / 60	30 / 60	25 / 50	25 / 50	30 / 60	30 / 60	30 / 60	25 / 50
LOCAL, 40' R/W	30 / 55	30 / 55	30 / 55	30 / 55	30 / 55	30 / 55	30 / 55	25 / 45	25 / 45	30 / 55	30 / 55	30 / 55	25 / 45
MIN. SETBACKS: INTERIOR SIDE (PRINCIPAL / ACCESSORY) (9)(10)(15)	15 / 15	20 / 20	20 / 20	15 / 15	15 / 15	15 / 15	15 / 15	15 / 15	15 / 15	15 / 15	15 / 15	15 / 15	15 / 15
MIN. SETBACKS: INTERIOR REAR (PRINCIPAL / ACCESSORY) (9)(10)	30 / 10	20 / 20	20 / 20	15 / 15	15 / 15	15 / 15	15 / 15	30 / 10	30 / 10	15 / 15	15 / 15	15 / 15	30 / 10
MAX. STRUCTURE HEIGHT (ft)(7)(12)	50	50	50	35	50	35	35	50	50	25	50	25	25

See notes following table.

Back to Table of Contents

APPENDIX D
PUBLIC MEETING SUMMARY
2/15/00
PUBLIC MEETING MINUTES
3/23/00

Back to Table of Contents

Eloise Public/ ECRA Meeting: February 15, 2000	
Priorities	**Votes**
COPS – Police and Fire Protection	7
YMCA/Youth Center	
Swimming Pool	
Recreational Center	5
Identity/Community (ie. community center, post office)	2
Beautification	2
New Housing	5
After school classes and daycare	1
Library	1
CIP Project are built	
Don't want cross streets (except 1 or 2)	
Maybe cul-de-sacs and pedestrians	2
Effects of industrial growth on residents has worked out well so far	
Communication	

What Should This Accomplish? Focus On.	Votes
Street Lights	5
Vacant Buildings – Not maintained and not used.	
Traffic Light – unsafe to get out. (especially at schools)	7
Lower speed limit	
Sidewalks and other safety issues for children.	
Communicate with school board and vice-versa	
Gateway beautification at Snively and US 17 and signage (identity) and emergency vehicles for Eloise	
Easily maintainable streetscape and lighting.	
Encourage economic growth.	
Business – resident, coop and job training.	1

Preferred Uses – Infill Areas	
Single Family Only	
Laundromat	
Fire Station	
Elderly services (adult day care, etc.)	

Preferred Uses – Vacant Areas	
OK	

Back to Table of Contents

1996 Priorities	Better	Worse
Day Care and After School **(No day care center)**		X
Job Training and Adult Education **(Training exists – No and Education exists – yes)**	Same	
Fire Protection and Hydrants	Same	
Community Center	X	
Roadside Trash Collection	X	
Clean Out Wahneta Canal	X	
Public Transportation **(Still needs more but better, stops at Post Office and serves transportation disavantaged.)**	X	

1996 "Likes"	Better	Worse
Affordable **(No, rental prices have increased)**		X
Nice Neighbors	X	
Quiet Streets **(first few streets are bad, improving per COPS)**	X	
Trees	X	

1996 "Dislikes"	Better	Worse
Crime and Drugs	X	
Rundown Houses/Yards	X	
Loitering/Public Drinking	X	
Noise from Trucks/Businesses **(May be better)**	Same	
Housing **(County programs are helping)**	X	

1996 Priorities	Better	Worse
Install Sewer **(Committed but not built)**	X	
Medical Services		X
Code Enforcement – yards/lots	X	
Code Enforcement – homes and other structures	X	
Police Protection and Crime Prevention	X	
Upgrade Water Service **(Need Pressure for fire protection 72 yrs. old, not improved in 50 yrs.)**		X

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Back to Table of Contents

MINUTES
ELOISE COMMUNITY REDEVELOPMENT AGENCY (ECRA)
March 23, 2000
Snively Elementary
Eloise, Florida

MEMBERS PRESENT:	Bruce Bachman, Chairperson Johnny Brooks Eugenia Barton Marc Craen B-Annie Lewis Bill Mathews Lee Rodriquez
COUNTY STAFF PRESENT:	Dana Crosby, Assistant County Attorney Terese Beaudry, Director Housing and Neighborhood Liz Eginton, Senior Planner Bernie Feit, HND Secretary
LEGAL COUNSEL:	Bill Cea, Antonello, Fegers & Cea, Attorneys at Law
GUESTS:	Susan Swift, HDR, Inc., Consultant for the CRA Planning Document

The meeting was called to order at 6:00 p.m. by Chairperson Bruce Bachman. Self-introductions were made. A quorum was present. A motion was made to table the approval for the minutes from the February 15, 2000 meeting until the next scheduled meeting. Motion approved. No agenda was presented for the meeting.

Insurance Contact Person: Chairman Bachman asked for a volunteer to act as an insurance contact person for the CRA to Polk County Risk Management. Mr. Cea suggested that this person be selected on an interim basis until such time that an Executive Director is found, who would more appropriately serve in that capacity. A motion was made by Johnny Brooks for Bill Mathews to fill this position. Marc Craen seconded. Motion was approved.

Eloise Redevelopment Plan: Mr. Bachman thanked Johnny Brooks for delivering draft copies of the Eloise Redevelopment Plan to everyone.

The purpose of this meeting was the draft submission of the Eloise Redevelopment Plan to the CRA Board. The CRA will then submit the plan to Polk County's Planning Division for its review. The County Planning Division's function is to insure the Eloise Redevelopment Plan is consistent with Polk County's Comprehensive Plan. Once that is accomplished, the CRA will call a meeting to recommend in writing the Board of County Commissioners (BoCC) approve the plan before July 1, 2000 (in order to freeze the year 1999 as a tax base year.)

Back to Table of Contents

The County Attorney's office is keeping track of the timeline. Dana Crosby said the local Planning Division has 60 days to review the plan, but they have agreed to do it sooner than that. A meeting of the CRA is planned for some time in May, at which time the CRA will recommend approval to the BoCC, and presenting the plan to the BoCC in June will meet the July 1, deadline.

If there are any changes deemed necessary and they do not effect land use but are simply points of clarification, it will be a matter of inserting new pages into the redevelopment plan and sending them to the Planning Division. It is not appropriate for the CRA to make zone and land use changes.

Presentation by Susan Swift: HDR, Inc., reviewed all previous documents before drafting the current plan. The first plan was social issue oriented for a much smaller area. The second plan included the full area considered this time. This plan was more engineering public works and infrastructure oriented. The proposed plan is planning oriented and takes all relevant issues into consideration.

Mr. Cea has reviewed the draft plan and will be working with the County Attorney next week, on concerns which would not preclude the CRA from consideration to submit the plan to the planning agency. A letter will be sent to Susan Swift, HDR, Inc., about any changes or suggestions from a legal standpoint.

Details Regarding Proposed Plan Pages 6-8 Eloise Redevelopment Plan shows seven or eight criteria according to the Florida Statute 163 to establish this a slum and blighted area. Faulty street layout, lot layout, safety issues, sanitation issues, and 80% substandard housing are all part of these criteria. There is virtually no sanitary sewer except for a couple of lines. Water service is inadequate for water pressure and fire safety. There are very few fire hydrants especially in the residential area, several flood prone areas in the South end and street layouts are not good for traffic and pedestrian circulation, emergency vehicles, fire and sanitation.

The land use plan (Pg. 12-14) is the County's current land use plan. The County has just recently adopted a new land development code that will not affect this plan at all. The new plan eliminates the different names of the zoning districts so that they virtually match the names of the land use districts. US Hwy. 17 is zoned as high impact commercial (HIC) and it runs all along the frontage of US 17. The zoning for residential suburban area of Eloise runs along the frontage of the lake, around second street, either side of the railroad tracks and first street through ninth street. The rest is zoned for industrial and the school is zoned for institutional.

Figure 12, page 42 of the Eloise Redevelopment Plan draft establishes what has been designed and budgeted by the County and it includes a road layout, upgraded water lines to code, fire hydrants, and sewer service, all to be constructed in FY 2002. This is a $5,000,000 plan that has been proven to be needed as it addresses so many of the blight

Back to Table of Contents

criteria that were identified in all of the plans.

Bruce Bachman asked if the water and sewer were just for the residential side? Terry Beaudry responded that CDBG funds cannot be expended for commercial property. What this plan will do, will be to provide better service up to and adjacent to the commercial property. When the surrounding territory is improved, it ends up improving the delivery system that interfaces the commercial area.

Discussion followed on the proposed street layout including the cross streets. It was decided that this part of the plan was completed by the County and engineers and not something the CRA has input in to. The BoCC has already approved the budget for it. Dana Crosby requested HDR to create two headers in this segment of the plan and to describe one as "existing County plans currently underway." A sentence or paragraph stating that these particular plans are not approved or endorsed by the CRA will be included under this heading. The CRA wants the community to know that they don't specifically endorse these engineering plans. Another bulleted paragraph would describe the CRA changes and issues they would like the engineering plans to include.

The new roads and new infrastructure have been discussed. The clean up of the canal is ongoing. A concern of the community was a traffic light in front of the school. A warrant study for a traffic light has not been done. A new study would indicate if the traffic light is warranted.

Reference page 44, Figure 13. In the proposed plan a walkway by the canal can be taken out if not desired. Two other things included in this plan are the gateway and signs as you enter Eloise. These may be accomplished without buying right-of-way as there may be an easement. The original plan had trees being planted all the way down Snively, but it's too tight in terms of right-a-way. The sidewalks are needed. An alternate idea is to take a few key places like across from the school, on the other side of the street from the school, where the vacant commercial building is, and plant trees.

The catalyst projects are for short term development. Most of this will be long term development. The south end is more long range. The commercial areas will most likely be developed first because there is some water and sewer available. The traffic pattern is very high on US I7 since it has been widened, Polk Parkway is complete, and Recker Highway is soon to be finished. The convenient store is probably the first of many national chains to have an interest here. The residential area will not likely be improved until the infrastructure is completed.

Susan passed out a tax increment document. HDR tried to make it realistic and chose a moderate increase for the tax increments. The south end is not develop able for a long time, however other sites are likely to be developed and it is believed there is a lot of potential.

Back to Table of Contents

A motion was made to authorize the chair to write a cover letter of transmittal to the planning department according to Florida Statute 163 and send copies of the Redevelopment plan with the letter to the planning department. Motion seconded and passed.

According to Terese Beaudry, HND staff, the Resource Center is scheduled to be bid out in the next several months, the architect and BCI are coordinating final changes for the bid specifications. The budget is not to exceed 1.5 million dollars. The expected construction schedule is eight months from the "notice to proceed."

TRANSCRIBED BY

Bernie Feit

Bernie Feit, Secretary Housing and Neighborhood Division

Back to Table of Contents

APPENDIX E
ROAD RIGHT-OF-WAY NEEDS

Back to Table of Contents

Table 5, Eloise Proposed and Existing Right-of-Way Widths

STREET NAME	EXISTING ROW WIDTH	ROW WIDTH NEEDED	LENGTH OF ROW NEEDED
First Avenue	45 ft	5 ft	Entire street
Second Avenue	45 ft	5 ft	Entire street
Third Avenue	45 ft	5 ft	Entire street
First Court	50 ft	None	None
First Street	50 ft	None	None
Second Street	50 ft	None	None
Second Street (NE)	40 ft	10 ft, plus 563' extension	Entire street
Second Terrace	35 ft, 40 ft	10 and 15 ft	Entire street
Third Street	1/3 of road = 50 ft 2/3 of road = None	50 ft	2/3 of street
Fourth Street	20 ft, 50 ft	30 ft	2/3 of street
Fifth Street	20 ft, 35 ft, 50 ft	15 and 30 ft	2/3 of street
Sixth Street	40 ft	10 ft	Entire street
Seventh Street	10 ft, 40 ft	10 and 40 ft	Entire street
Eighth Street	40 ft	10 ft	Entire street
Ninth Street	50 ft	None	None

As the table shows, only four streets currently have the required right-of-way width. Some streets currently have no platted right-of-way or as little as 10 or 20 feet.

Locations for cul-de-sacs and connector roads were identified based on available land. Generally, a cul-de-sac was designed for the end of each dead-end street and a connector road was designed for 1st through 9th Streets to connect each adjacent street near its mid-point. Although every attempt was made to meet County standards for new roadway construction while at the same time minimizing impact to resident's property, some residents were still dissatisfied with the proposed design. The main objection was the amount of land necessary to accommodate the cul-de-sacs.

Based on several meetings with Eloise residents and County staff, the proposed design was modified. Cul-de-sacs were removed from the end of each street except 1st through 3rd Avenue, 1st Court, 3rd Street, and 5th Street. The ends of all other streets were connected to eliminate the need for a cul-de-sac. If the end of the street was connected, then the mid-point connector road was eliminated from the plans. While no design will be acceptable to all, every effort was made to minimize the impact to as many residents as possible while still accomplishing the goal of improving circulation.

One special condition exists along 2nd Street NE. The pavement ends as the road approaches the railroad, and approximately six residents have made a dirt road from the railroad to access their property. Without this access the resident's property would be landlocked. This area also experiences flooding as there are several low points and no drainage facilities. For these reasons it was decided that 2nd Streets NE should be extended to provide proper access to the adjacent property.

As mentioned above, minimizing impact to a resident's property was a goal throughout the design process. Once the proposed design was completed, each street was reviewed

Back to Table of Contents

to determine if encroachments exist and if so, determine if it is an existing condition or one would be created as part of the new design.

Seven structures were identified as encroaching into existing or proposed rights-of-way or a proposed easement. Each case is addressed below followed by recommendations for its solution.

- Third Avenue (Lot ID# 052926 671500 003090): Home encroaches approximately 10 feet into existing CSX right-of-way. A utility easement will be requested from CSX into which this home will also encroach approximately 10 feet. The house should be moved.

- Second Street (Lot ID# 052926 665500 002011): Two structures encroach into existing right-of-way. One structure falls just over the line, the other encroaches approximately 2 feet. Both structures are outside of the clear zone and neither one should interfere with construction activities. Therefore, no adjustments are needed to these structures.

- Second Street (Lot ID# 052926 665500 002080): One structure encroaches approximately 0.5 feet into existing right-of-way. The structure is outside of the clear zone and should not interfere with construction activities. Therefore, no adjustment is needed to this structure.

- Second Street (Lot ID# 052926 665500 003250): One structure encroaches approximately 1.5 feet into existing right-of-way. The structure is outside of the clear zone and should not interfere with construction activities. Therefore, no adjustment is needed to this structure.

- Second Street (Lot ID# 052926 665500 002260): Two lots are combined under this parcel ID number, lot 26 and 27. The structure on Lot 27 will be less than 2 feet off the back of the proposed curb, which will be an encroachment into the clear zone. The structure will also interfere with construction activities and based on its structural condition, should probably be razed.

- Second Street NE (Lot ID# 052926 670500 003000): One structure encroaches approximately one foot into existing right-of-way. The structure is outside of the clear zone and should not interfere with construction activities. Therefore, no adjustment is needed to this structure.

- Eighth Street (Lot ID# 052926 668500 000810): One structure encroaches almost entirely into proposed right-of-way. The structure is not inhabited and appears to be used as a shed. The structure will interfere with construction activities and therefore will need to be razed or relocated.

Therefore, of the seven structures, no action is recommended for four and the remaining three will need to be demolished or moved to accomplish construction activities. The final right-of-way and easement requirements to accommodate the design as described in the following sections is shown on the *Right-of-Way Maps* as prepared by Kendrick Land

Back to Table of Contents

APPENDIX F
TAX INCREMENT FINANCING PROJECTIONS

Back to Table of Contents

TAX INCREMENT FINANCE ANALYSIS
ELOISE CRA DISTRICT

INTRODUCTION

This is an analysis of the financial considerations relating to the preliminary estimate of incremental tax revenues from the Eloise Community Redevelopment Area (CRA) in Polk County, Florida. These incremental tax revenues, under Florida law, are available for critical uses in implementing the CRA plan and development program, including amortization of revenue bonds for public facilities within the district.

The purpose of this report is to test the potential incremental tax revenue that can be expected from three development scenarios provided by the prime contractor, HDR Engineers.

It should be emphasized that these *preliminary estimates* are based on current conditions and recent trends exhibited by taxable values in the CRA district. These trends and conditions were secured from the Polk County Property Appraiser and from an initial TIF analysis prepared by Bromwell & Carrier, Inc. This information contained a complete database of taxable property in the CRA district, its current valuation by parcel, and its development status. All of these data were accepted as having been prepared by professionals and was used in its existing form, except as noted in this report.

These conditions are subject to change over time, and the forecasts of tax increments should be periodically evaluated to adjust them as needed. Further, the estimated increments resulting from major development activities are based on general planning concepts available at the time, and the actual sequence and timing of major development activities is presented from an overall planning and development perspective. Thus, actual development timing is subject to change in response to market conditions and County actions.

CONCLUSIONS

These conclusions are based upon the assumptions, limiting conditions, and economic parameters described in subsequent sections of this report. No conclusions based on other information can be reasonably inferred. Further, since the analysis efforts to date have not included specific engineering design, subsequent data regarding these considerations may result in a modification of this financial analysis.

Back to Table of Contents

The following conclusions present quantitative results for the CRA revitalization scenario. Of particular note, the CRA district contains more development parcels than can be realistically absorbed within the foreseeable future; therefore, the initial redevelopment program focuses on the portion of the district that exhibits the most likely potential for market responsive development and effective use of public revenues.

Existing residential and nonresidential properties within the CRA district have exhibited slow rates of appreciation in taxable value during the past several years, according to information from the Polk County Property Appraiser. This public appraisal information revealed that property in the CRA district appreciated an average long-term rate of 4.13% annually. This annual appreciation rate was developed by Benjamin Withers: Urban Planning & Economics from qualified sales reported in the Property Appraiser's record. However, it must be emphasized that these sales exhibited rates that varied greatly in amount, and some of them showed negative trends. Because of the wide range of these rates it should be assumed that the 4.13% is an optimistic rate, the ceiling, for those that can be normally expected to occur in the CRA district. Within these limitations, this number is used in the foregoing analysis.

The most conservative ("Static") scenario of tax increase in the CRA district results from appreciation of the existing tax base, without addition of taxable value through construction of new buildings in the area. This analysis was conducted. The tax base of $11,804,157 in the 1998 tax roll was adjusted via the appreciation rate to a 1999 level of $12,291,669. By 2010 the district tax base is projected to increase to a total of $19,184,275, for an incremental annual tax revenue of $66,384. It is obvious that this additional tax income to the district will not support a meaningful revitalization program for the area.

Planners at HDR Engineers prepared a revitalization plan for the district and provided three development scenarios for analysis. Each of these scenarios incorporates a mixture of residential, commercial, and industrial land uses as a means of approaching market demands from a broad front. These scenarios are summarized in the following table.

Construction costs correspond with those originally contained in the BCI report, because they were determined to be an accurate representation of current charges in the Polk County area. Assessed values were estimated to be 80% of the total value resulting from the "replacement cost" method, and homestead exemption adjustments of $25,000 per unit were made for residential development. Further, land values were not increased beyond their current assessed value.

Back to Table of Contents

ELOISE CRA DEVELOPMENT PROGRAM OPTION #1 LOW POTENTIAL		
Land Use	**Development Units**	**Incremental Taxable Value**
Residential	6 du	$109,200
Commercial	24,829 sf GFA	$1,092,476
Industrial	477,799 sf GFA	$17,200,764
Total Value		$18,402,440

ELOISE CRA DEVELOPMENT PROGRAM OPTION #2 MEDIUM POTENTIAL		
Land Use	**Development Units**	**Incremental Taxable Value**
Residential	79 du	$1,437,800
Commercial	24,829 sf GFA	$1,092,476
Industrial	477,799 sf GFA	$17,200,764
Total Value		$19,731,040

ELOISE CRA DEVELOPMENT PROGRAM OPTION #3 HIGH POTENTIAL		
Land Use	**Development Units**	**Incremental Taxable Value**
Residential	75 du	$1,365,000
Commercial	24,829 sf GFA	$1,092,476
Industrial	647,683 sf GFA	$23,316,588
Total Value		$25,774,064

The fundamental findings of these calculations are as follows:

- The "Static" scenario, incorporating growth only by appreciations of existing property values, will generate only an estimated annual increase of $66,384 by 2010. This would be barely enough to staff a minimal office and not enough to support an active revitalization program.

- Option #1: Low Potential includes $18.4 million of taxable value for new construction. By 2010 this option is expected to generate an additional $154,554 in incremental tax revenues. The total revitalization program is expected to continue to 2015.

Back to Table of Contents

- Option #2: Medium Potential is projected to contribute an additional tax increment of $163,421 annually by 2010. A total of $19.7 million in added tax base will accrue from a development program that continues through 2015.

- Option #3: High Potential includes an increase of $25.8 million of taxable value in a development program that continues until 2019. By 2010, the incremental annual tax revenue will have increased to $163,241.

ASSUMPTIONS AND CONDITIONS OF ANALYSIS

In general, the assumptions and limiting conditions of this analysis are based upon the redevelopment plan prepared by HDR Engineers, Inc. Specifically, these assumptions and conditions include:

- Professional real estate development and marketing firms will aggressively market the projects included in this analysis.

- The project developers will have the expertise and experience to undertake mixed-use projects of the size and character of those represented in the redevelopment plan.

- The regulatory entitlements (Land Use Plan and Zoning regulations) sufficient to implement the master development plan will be approved by Polk County.

APPROACH

The specific methodology used in this analysis involves estimation of incremental increases to the tax basis within the CRA district and the tax revenues that will accrue from them. This process includes estimation of growth from both normal appreciation rates and increases from new development activities. These two sources of growth are combined to compute total growth increments that are likely.

Particular financial parameters are briefly discussed below.

COST AND FINANCIAL PARAMETERS

Parcel and Improvement Values: Information regarding all property tax values was taken from the records of the Polk County Property Appraiser. The values used in this analysis are "taxable values" and should not be viewed as actual market values, which are normally greater than taxable values. Values were examined in terms of both vacant land and improved properties.

Back to Table of Contents

Appreciation Rates: Appreciation rates used in this analysis are those that are current in the CRA area. Provided by Property Appraiser records, the historical sales information was evaluated for all individual properties in the area.

Development Costs: BCI, INC. and Means' Square-Foot Construction Costs, a standard construction cost estimating guide, provided Development costs. Adjustments from this reference were made for time and location within the metropolitan area.

Millage Rates: Existing millage rates for County have been held constant for the term of this analysis.

Back to Table of Contents

TAX INCREMENT FINANCE PROJECTIONS
ELOISE CRA DISTRICT
"Static Scenario: No New Construction"

Year No.	Fiscal Year	Appreciated Base Year Assessment (1998)	Estimated Taxable Value of New Construction	Projected Total Assessment	Cumulative Incremental Assessed Value From Base Year	County Millage Rate	Incremental Annual Tax Revenue From Base Year
1	1998	$11,804,157	$0	$11,804,157	$0	0.008995	$0
2	1999	$12,291,669	$0	$12,291,669	$487,512	0.008995	$4,385
3	2000	$12,799,315	$0	$12,799,315	$995,158	0.008995	$8,951
4	2001	$13,327,926	$0	$13,327,926	$1,523,769	0.008995	$13,706
5	2002	$13,878,370	$0	$13,878,370	$2,074,213	0.008995	$18,658
6	2003	$14,451,546	$0	$14,451,546	$2,647,389	0.008995	$23,813
7	2004	$15,048,395	$0	$15,048,395	$3,244,238	0.008995	$29,182
8	2005	$15,669,894	$0	$15,669,894	$3,865,737	0.008995	$34,772
9	2006	$16,317,061	$0	$16,317,061	$4,512,904	0.008995	$40,594
10	2007	$16,990,955	$0	$16,990,955	$5,186,798	0.008995	$46,655
11	2008	$17,692,682	$0	$17,692,682	$5,888,525	0.008995	$52,967
12	2009	$18,423,389	$0	$18,423,389	$6,619,232	0.008995	$59,540
13	2010	$19,184,275	$0	$19,184,275	$7,380,118	0.008995	$66,384
14	1011	$19,976,586	$0	$19,976,586	$8,172,429	0.008995	$73,511
15	2012	$20,801,619	$0	$20,801,619	$8,997,462	0.008995	$80,932
16	2013	$21,660,726	$0	$21,660,726	$9,856,569	0.008995	$88,660
17	2014	$22,555,314	$0	$22,555,314	$10,751,157	0.008995	$96,707
18	2015	$23,486,848	$0	$23,486,848	$11,682,691	0.008995	$105,086
19	2016	$24,456,855	$0	$24,456,855	$12,652,698	0.008995	$113,811
20	2017	$25,466,923	$0	$25,466,923	$13,662,766	0.008995	$122,897
21	2018	$26,518,707	$0	$26,518,707	$14,714,550	0.008995	$132,357
22	2019	$27,613,930	$0	$27,613,930	$15,809,773	0.008995	$142,209
23	2020	$28,754,385	$0	$28,754,385	$16,950,228	0.008995	$152,467
24	2021	$29,941,941	$0	$29,941,941	$18,137,784	0.008995	$163,149
25	2022	$31,178,543	$0	$31,178,543	$19,374,386	0.008995	$174,273
26	2023	$32,466,217	$0	$32,466,217	$20,662,060	0.008995	$185,855
27	2024	$33,807,072	$0	$33,807,072	$22,002,915	0.008995	$197,916
28	2025	$35,203,304	$0	$35,203,304	$23,399,147	0.008995	$210,475
29	2026	$36,657,200	$0	$36,657,200	$24,853,043	0.008995	$223,553
30	2027	$38,171,143	$0	$38,171,143	$26,366,986	0.008995	$237,171

Benjamin Withers: Urban Planning & Economics

Annual Appreciation Rate = 4.13%

Back to Table of Contents

TAX INCREMENT FINANCE PROJECTIONS
ELOISE CRA DISTRICT
"Option #1: Low Potential"

Year No.	Fiscal Year	Appreciated Base Year Assessment (1998)	Estimated Taxable Value of New Construction	Projected Total Assessment	Cumulative Incremental Assessed Value From Base Year	County Millage Rate	Incremental Annual Tax Revenue From Base Year
1	1998	$11,804,157	$0	$11,804,157	$0	0.008995	$0
2	1999	$12,291,669	$0	$12,291,669	$487,512	0.008995	$4,385
3	2000	$12,799,315	$0	$12,799,315	$995,158	0.008995	$8,951
4	2001	$13,327,926	$0	$13,327,926	$1,523,769	0.008995	$13,706
5	2002	$13,878,370	$54,600	$13,932,970	$2,128,813	0.008995	$19,149
6	2003	$14,451,546	$54,600	$14,560,746	$2,756,589	0.008995	$24,796
7	2004	$15,048,395	$4,300,191	$19,457,786	$7,653,629	0.008995	$68,844
8	2005	$15,669,894	$1,092,476	$21,171,761	$9,367,604	0.008995	$84,262
9	2006	$16,317,061	$0	$21,818,928	$10,014,771	0.008995	$90,083
10	2007	$16,990,955	$0	$22,492,822	$10,688,665	0.008995	$96,145
11	2008	$17,692,682	$4,300,191	$27,494,740	$15,690,583	0.008995	$141,137
12	2009	$18,423,389	$0	$28,225,447	$16,421,290	0.008995	$147,710
13	2010	$19,184,275	$0	$28,986,333	$17,182,176	0.008995	$154,554
14	1011	$19,976,586	$0	$29,778,644	$17,974,487	0.008995	$161,681
15	2012	$20,801,619	$4,300,191	$34,903,868	$23,099,711	0.008995	$207,782
16	2013	$21,660,726	$0	$35,762,975	$23,958,818	0.008995	$215,510
17	2014	$22,555,314	$0	$36,657,563	$24,853,406	0.008995	$223,556
18	2015	$23,486,848	$4,300,191	$41,889,288	$30,085,131	0.008995	$270,616
19	2016	$24,456,855	$0	$42,859,295	$31,055,138	0.008995	$279,341
20	2017	$25,466,923	$0	$43,869,363	$32,065,206	0.008995	$288,427
21	2018	$26,518,707	$0	$44,921,147	$33,116,990	0.008995	$297,887
22	2019	$27,613,930	$0	$46,016,370	$34,212,213	0.008995	$307,739
23	2020	$28,754,385	$0	$47,156,825	$35,352,668	0.008995	$317,997
24	2021	$29,941,941	$0	$48,344,381	$36,540,224	0.008995	$328,679
25	2022	$31,178,543	$0	$49,580,983	$37,776,826	0.008995	$339,803
26	2023	$32,466,217	$0	$50,868,657	$39,064,500	0.008995	$351,385
27	2024	$33,807,072	$0	$52,209,512	$40,405,355	0.008995	$363,446
28	2025	$35,203,304	$0	$53,605,744	$41,801,587	0.008995	$376,005
29	2026	$36,657,200	$0	$55,059,640	$43,255,483	0.008995	$389,083
30	2027	$38,171,143	$0	$56,573,583	$44,769,426	0.008995	$402,701

Benjamin Withers: Urban Planning & Economics

Annual Appreciation Rate = 4.13%

Back to Table of Contents

TAX INCREMENT FINANCE PROJECTIONS
ELOISE CRA DISTRICT
"Option #2: Medium Potential"

Year No.	Fiscal Year	Appreciated Base Year Assessment (1998)	Estimated Taxable Value of New Construction	Projected Total Assessment	Cumulative Incremental Assessed Value From Base Year	County Millage Rate	Incremental Annual Tax Revenue From Base Year
1	1998	$11,804,157	$0	$11,804,157	$0	0.008995	$0
2	1999	$12,291,669	$0	$12,291,669	$487,512	0.008995	$4,385
3	2000	$12,799,315	$0	$12,799,315	$995,158	0.008995	$8,951
4	2001	$13,327,926	$0	$13,327,926	$1,523,769	0.008995	$13,706
5	2002	$13,878,370	$179,175	$14,057,545	$2,253,388	0.008995	$20,269
6	2003	$14,451,546	$179,175	$14,809,896	$3,005,739	0.008995	$27,037
7	2004	$15,048,395	$4,300,191	$19,706,936	$7,902,779	0.008995	$71,085
8	2005	$15,669,894	$1,092,476	$21,420,911	$9,616,754	0.008995	$86,503
9	2006	$16,317,061	$179,175	$22,247,253	$10,443,096	0.008995	$93,936
10	2007	$16,990,955	$179,175	$23,100,322	$11,296,165	0.008995	$101,609
11	2008	$17,692,682	$4,300,191	$28,102,240	$16,298,083	0.008995	$146,601
12	2009	$18,423,389	$179,175	$29,012,122	$17,207,965	0.008995	$154,786
13	2010	$19,184,275	$179,175	$29,952,183	$18,148,026	0.008995	$163,241
14	1011	$19,976,586	$179,175	$30,923,669	$19,119,512	0.008995	$171,980
15	2012	$20,801,619	$4,300,191	$36,048,893	$24,244,736	0.008995	$218,081
16	2013	$21,660,726	$179,175	$37,087,175	$25,283,018	0.008995	$227,421
17	2014	$22,555,314	$0	$37,981,763	$26,177,606	0.008995	$235,468
18	2015	$23,486,848	$4,300,191	$43,213,488	$31,409,331	0.008995	$282,527
19	2016	$24,456,855	$0	$44,183,495	$32,379,338	0.008995	$291,252
20	2017	$25,466,923	$0	$45,193,563	$33,389,406	0.008995	$300,338
21	2018	$26,518,707	$0	$46,245,347	$34,441,190	0.008995	$309,799
22	2019	$27,613,930	$0	$47,340,570	$35,536,413	0.008995	$319,650
23	2020	$28,754,385	$0	$48,481,025	$36,676,868	0.008995	$329,908
24	2021	$29,941,941	$0	$49,668,581	$37,864,424	0.008995	$340,590
25	2022	$31,178,543	$0	$50,905,183	$39,101,026	0.008995	$351,714
26	2023	$32,466,217	$0	$52,192,857	$40,388,700	0.008995	$363,296
27	2024	$33,807,072	$0	$53,533,712	$41,729,555	0.008995	$375,357
28	2025	$35,203,304	$0	$54,929,944	$43,125,787	0.008995	$387,916
29	2026	$36,657,200	$0	$56,383,840	$44,579,683	0.008995	$400,994
30	2027	$38,171,143	$0	$57,897,783	$46,093,626	0.008995	$414,612

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Annual Appreciation Rate = 4.13%

Back to Table of Contents

TAX INCREMENT FINANCE PROJECTIONS
ELOISE CRA DISTRICT
"Option #2A: Medium Long-Range Potential"

Year No.	Fiscal Year	Appreciated Base Year Assessment (1998)	Estimated Taxable Value of New Construction	Projected Total Assessment	Cumulative Incremental Assessed Value From Base Year	County Millage Rate	Incremental Annual Tax Revenue From Base Year
1	1998	$11,804,157	$0	$11,804,157	$0	0.008995	$0
2	1999	$12,291,669	$0	$12,291,669	$487,512	0.008995	$4,385
3	2000	$12,799,315	$0	$12,799,315	$995,158	0.008995	$8,951
4	2001	$13,327,926	$0	$13,327,926	$1,523,769	0.008995	$13,706
5	2002	$13,878,370	$179,175	$14,057,545	$2,253,388	0.008995	$20,269
6	2003	$14,451,546	$179,175	$14,809,896	$3,005,739	0.008995	$27,037
7	2004	$15,048,395	$4,300,191	$19,706,936	$7,902,779	0.008995	$71,085
8	2005	$15,669,894	$1,092,476	$21,420,911	$9,616,754	0.008995	$86,503
9	2006	$16,317,061	$179,175	$22,247,253	$10,443,096	0.008995	$93,936
10	2007	$16,990,955	$179,175	$23,100,322	$11,296,165	0.008995	$101,609
11	2008	$17,692,682	$4,300,191	$28,102,240	$16,298,083	0.008995	$146,601
12	2009	$18,423,389	$179,175	$29,012,122	$17,207,965	0.008995	$154,786
13	2010	$19,184,275	$179,175	$29,952,183	$18,148,026	0.008995	$163,241
14	1011	$19,976,586	$179,175	$30,923,669	$19,119,512	0.008995	$171,980
15	2012	$20,801,619	$4,300,191	$36,048,893	$24,244,736	0.008995	$218,081
16	2013	$21,660,726	$179,175	$37,087,175	$25,283,018	0.008995	$227,421
17	2014	$22,555,314	$0	$37,981,763	$26,177,606	0.008995	$235,468
18	2015	$23,486,848	$4,300,191	$43,213,488	$31,409,331	0.008995	$282,527
19	2016	$24,456,855	$109,200	$44,292,695	$32,488,538	0.008995	$292,234
20	2017	$25,466,923	$109,200	$45,411,963	$33,607,806	0.008995	$302,302
21	2018	$26,518,707	$19,216,200	$65,679,947	$53,875,790	0.008995	$484,613
22	2019	$27,613,930	$109,200	$66,884,370	$55,080,213	0.008995	$495,447
23	2020	$28,754,385	$109,200	$68,134,025	$56,329,868	0.008995	$506,687
24	2021	$29,941,941	$19,216,200	$88,537,781	$76,733,624	0.008995	$690,219
25	2022	$31,178,543	$109,200	$89,883,583	$78,079,426	0.008995	$702,324
26	2023	$32,466,217	$109,200	$91,280,457	$79,476,300	0.008995	$714,889
27	2024	$33,807,072	$19,216,200	$111,837,512	$100,033,355	0.008995	$899,800
28	2025	$35,203,304	$109,200	$113,342,944	$101,538,787	0.008995	$913,341
29	2026	$36,657,200	$145,600	$114,942,440	$103,138,283	0.008995	$927,729
30	2027	$38,171,143	$19,107,000	$135,563,383	$123,759,226	0.008995	$1,113,214
TOTAL							**$10,070,387**

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Annual Appreciation Rate = 4.13%

Back to Table of Contents

TAX INCREMENT FINANCE PROJECTIONS
ELOISE CRA DISTRICT
"Option #3: High Potential"

Year No.	Fiscal Year	Appreciated Base Year Assessment (1998)	Estimated Taxable Value of New Construction	Projected Total Assessment	Cumulative Incremental Assessed Value From Base Year	County Millage Rate	Incremental Annual Tax Revenue From Base Year
1	1998	$11,804,157	$0	$11,804,157	$0	0.008995	$0
2	1999	$12,291,669	$0	$12,291,669	$487,512	0.008995	$4,385
3	2000	$12,799,315	$0	$12,799,315	$995,158	0.008995	$8,951
4	2001	$13,327,926	$0	$13,327,926	$1,523,769	0.008995	$13,706
5	2002	$13,878,370	$179,175	$14,057,545	$2,253,388	0.008995	$20,269
6	2003	$14,451,546	$179,175	$14,809,896	$3,005,739	0.008995	$27,037
7	2004	$15,048,395	$4,300,191	$19,706,936	$7,902,779	0.008995	$71,085
8	2005	$15,669,894	$1,092,476	$21,420,911	$9,616,754	0.008995	$86,503
9	2006	$16,317,061	$179,175	$22,247,253	$10,443,096	0.008995	$93,936
10	2007	$16,990,955	$179,175	$23,100,322	$11,296,165	0.008995	$101,609
11	2008	$17,692,682	$4,300,191	$28,102,240	$16,298,083	0.008995	$146,601
12	2009	$18,423,389	$179,175	$29,012,122	$17,207,965	0.008995	$154,786
13	2010	$19,184,275	$179,175	$29,952,183	$18,148,026	0.008995	$163,241
14	1011	$19,976,586	$179,175	$30,923,669	$19,119,512	0.008995	$171,980
15	2012	$20,801,619	$4,300,191	$36,048,893	$24,244,736	0.008995	$218,081
16	2013	$21,660,726	$6,375	$36,914,375	$25,110,218	0.008995	$225,866
17	2014	$22,555,314	$2,038,608	$39,847,571	$28,043,414	0.008995	$252,251
18	2015	$23,486,848	$4,300,191	$45,079,296	$33,275,139	0.008995	$299,310
19	2016	$24,456,855	$0	$46,049,303	$34,245,146	0.008995	$308,035
20	2017	$25,466,923	$2,038,608	$49,097,979	$37,293,822	0.008995	$335,458
21	2018	$26,518,707	$0	$50,149,763	$38,345,606	0.008995	$344,919
22	2019	$27,613,930	$2,038,608	$53,283,594	$41,479,437	0.008995	$373,108
23	2020	$28,754,385	$0	$54,424,049	$42,619,892	0.008995	$383,366
24	2021	$29,941,941	$0	$55,611,605	$43,807,448	0.008995	$394,048
25	2022	$31,178,543	$0	$56,848,207	$45,044,050	0.008995	$405,171
26	2023	$32,466,217	$0	$58,135,881	$46,331,724	0.008995	$416,754
27	2024	$33,807,072	$0	$59,476,736	$47,672,579	0.008995	$428,815
28	2025	$35,203,304	$0	$60,872,968	$49,068,811	0.008995	$441,374
29	2026	$36,657,200	$0	$62,326,864	$50,522,707	0.008995	$454,452
30	2027	$38,171,143	$0	$63,840,807	$52,036,650	0.008995	$468,070

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Annual Appreciation Rate = 4.13%

Back to Table of Contents

APPENDIX G
REFERENCES

Back to Table of Contents

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Back to Table of Contents