



**CITY OF FORT LAUDERDALE**  
**City Commission Agenda Memo**  
**CRA BOARD MEETING**

**#25-0449**

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**TO:** CRA Chairman & Board of Commissioners  
Fort Lauderdale Community Redevelopment Agency

**FROM:** Rickelle Williams, CRA Executive Director

**DATE:** April 15, 2025

**TITLE:** Resolution Adopting a Policy for the Issuance of Satisfaction of Mortgages, Full and Partial Releases, Releases of Restrictive Covenants and Other Instruments for the Northwest-Progresso-Flagler Heights Community Redevelopment Area and the Central City Community Redevelopment Area; Authorizing the Executive Director to Execute Any and All Related Instruments; and Delegating Authority to the Executive Director to Take Certain Actions - **(Commission Districts 2 and 3)**

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**Recommendation**

Staff recommends the Community Redevelopment Agency (CRA) Board of Commissioners approve a Resolution adopting a policy for the issuance of satisfaction of mortgages, full and partial releases, releases of restrictive covenants and other instruments for the Northwest-Progresso-Flagler Heights (NPF) Community Redevelopment Area and the Central City Community Redevelopment Area; authorize the Executive Director to execute any and all related instruments; and delegate authority to the Executive Director to take certain actions.

**Background**

Pursuant to the Redevelopment Plans for the Northwest-Progresso-Flagler Heights Community Redevelopment Area and the Central City Community Redevelopment Area, the Fort Lauderdale Community Redevelopment Agency has adopted several economic incentives which provide funding for qualified projects and has donated land for affordable and workforce housing projects. These incentives are typically forgivable loans which expire over time or after certain community benefits or deliverables are met.

In most instances, funding under the programs is secured by mortgages which require a satisfaction of mortgage after the conditions for satisfaction are met. Under these programs, restrictive covenants are recorded on real property to provide for community benefits such as affordable housing or discounts on market rate rents for commercial tenants. In addition, there are CRA housing programs that have residency requirements for eligible homeowners and as the residency requirement is met, the eligible homeowner is entitled to receive a satisfaction of mortgage and/or a release of the restrictive covenant(s).

The proposed policy authorizes, empowers, and directs to issue satisfaction of mortgages, full or partial releases, releases of restrictive covenants or other instruments as appropriate to the transaction by the CRA Executive Director, subject to the following conditions:

1. Review, by staff, of signed copies of the Note, Recorded Mortgage, Recorded Restrictive Covenant and other appropriate documents;
2. Identification of the "Deliverable", and/or "Community Benefit";
3. Certification from staff that the Deliverable or Community Benefit has been met;
4. Certification by the Developer or homeowner, in the form of an affidavit, that the "Deliverable" or "Community Benefit" has been met;
5. Copy of the Certificate of Completion and/or Certificate of Occupancy, as applicable;
6. Copy of the Lease when the First Tenant occupied the Residential unit, if applicable;
7. Copy of the Lease when the First Tenant occupied the Commercial Unit, if applicable;
8. In lieu of satisfying the Deliverable or Community Benefit, if the forgivable loan has been paid or if the loan is not forgivable, then a copy of the check with verification from finance that the check has cleared, or the wire payment has been received;
9. Copy of the Broward County Property Appraiser Information Sheet;
10. Such other documents or information as reasonably requested by the Executive Director and the General Counsel office.

The Executive Director is delegated authority to waive some of these conditions in the exercise of his or her reasonable judgment in the event of extenuating circumstances or circumstances beyond the control of the affected party which prohibits performance of the deliverable or community benefit. Notwithstanding this delegation of authority, the governing body reserves the right to approve a reduction in payment required under the transactional documents for CRA projects. The General Counsel's Office will be responsible for preparing the legal instruments and will conduct its own independent review.

#### Consistency with NPF CRA Community Redevelopment Plan

The Redevelopment Program seeks to preserve and expand affordable housing, commercial development and job opportunities. The NPF CRA Community Redevelopment Plan is designed, in part, to stimulate private development of areas. The Project is consistent with the NPF CRA Plan which provides for direct physical improvements to enhance the overall environment, improve the quality of life, promote public private partnerships, and investment in the area. In addition, per the Future Land Use Plan and CRA Plan, redevelopment and housing opportunities for low- and moderate-income households within the CRA should be encouraged. The CRA will establish incentive programs, as deemed appropriate, to address redevelopment

obstacles at any given point in time which may be modified, expanded, eliminated or added, and incentive program policies shall be approved by the CRA Board.

Land assembly may be used as a government intervention technique or predominant method of redevelopment programming to foster private redevelopment. In connection with those programs, projects or activities where land assembly for private disposition and use is deemed appropriate, the purpose, intent and objectives of the Redevelopment Plan shall be protected. Prior to the disposition of any such public property acquired directly in connection with the Redevelopment Plan, the City or CRA shall approve conditions of control deemed appropriate at the time to facilitate the intended program, project or activity while adequately protecting the intent and objectives of the Redevelopment Plan.

#### Consistency with Central City Community Redevelopment Plan

The Central City CRA Community Redevelopment Plan is designed in part to encourage the rehabilitation of existing, usable and viable structures, in addition to construction of new retail and office facilities, as well as attraction of new jobs in office retail and restaurants in areas planned for commercial and business development. The Central City CRA Community Redevelopment Plan identifies and develops processes and activities to eliminate and prevent the spread of blighting conditions and to develop workable programs to aid in rehabilitation, conservation and redevelopment. These shall include economic development projects and programs, housing projects and programs, acquisition of vacant lots, and disposal via developer RFP and their administration. The Community Redevelopment Agency reserves for itself, its officers, employees and agents, all the powers, duties and responsibilities vested to it and provided by the Redevelopment Act to carry out the purposes and intent of the Redevelopment Plan.

#### Resource Impact

There is no fiscal impact associated with these actions.

#### Strategic Connections

This item is a FY 2025 Commission Priority, advancing the Affordable Housing and Economic Development initiative.

This item supports the *Press Play Fort Lauderdale 2029* Strategic Plan, specifically advancing:

- The Business Growth and Support Focus Area, Goal 6: Build a diverse and attractive economy
- The Housing Focus Area, Goal 2: Enable housing options for all income levels

This item advances the *Fast Forward Fort Lauderdale 2035* Vision Plan: We Are Community

This item supports the Advance Fort Lauderdale 2040 Comprehensive Plan, specifically advancing:

- The Business Development Focus Area

- The Economic Development Element
- Goal 2: Enhance the economic competitiveness of Fort Lauderdale through policies that encourage retention and recruitment of businesses and industry which provide living-wage employment and increased training and competitiveness of the local workforce.
- The Neighborhood Enhancement Focus Area
- The Future Land Use Element
- Goal 2: Sustainable Development: The City shall encourage sustainable, smart growth which designates areas for future growth, promotes connectivity, social equity, preservation of neighborhood character and compatibility of uses.
- The Housing Element
- Goal 1: The Comprehensive Plan shall support the provision of adequate sites for future housing, including affordable workforce housing, housing for low-income, very low-income, and moderate-income families, mobile homes, and group home facilities and foster care facilities, with supporting infrastructure and public facilities.
- Goal 2: Be a community of strong, beautiful and healthy neighborhoods.

#### **Attachment**

#### **Exhibit 1 – Resolution**

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Prepared by: Bob Wojcik, AICP, CRA Housing and Economic Development Manager  
Clarence Woods, CRA Manager

CRA Executive Director: Rickelle Williams