

First Responder Incentive Program Proposal

The City of Pine Bluff and Go Forward Pine Bluff are in partnership with a mission to increase the revenues of the City. The public private review committee established by Mayor Washington makes recommendations that if fulfilled will retain population, relocate population, and establish Pine Bluff as a point of destination for dining, entertainment, and professional services.

. One of the action items announced was the creation of a strategy to retain the quality and professionalism of the first responder force through effective recruiting, continuing education, and competitive salaries. A highly trained and well paid professional first responder force for the City will enhance safety, reduce social tension, lower insurance rates, help attract new business and improve Pine Bluff's public image.

Phase I Beginning 2018 and continuing 2019

First Responder Homebuyer Assistance Program

The first responder homebuyer assistance program aids full time City of Pine Bluff uniform police and fire employees by making a 0% interest/ no payment second loan in an amount of \$5,000 or \$10,000. This loan can be used for any combination of down-payment required by the lender, and some of the additional cost associated with purchasing a home. Only homes located in the Pine Bluff Urban Renewal Area are eligible for \$10,000. A detailed map of the Pine Bluff Urban Renewal Area is attached. All other homes located within the City limits of Pine Bluff are eligible for \$5,000. The program is a natural fit for Economic and Community Development due to existing programs similar to this proposal.

Eligibility and Approval

The home must be a single-family domain used as the primary residence and not used as rental property or for other family members. New construction is eligible. There is no limit to the price of home that can be purchased as long as the home is within the City limits of Pine Bluff and the home is affordable to the homebuyer. Current officers that currently live in an assessed value home of \$70,000.00 or more within the city limits are not eligible. Standard credit regulations will still apply to the housing incentive program. However, assistance will be available for non-automatic qualifiers through secondary market lenders and credit repair assistance. The money will be distributed on a first come first serve basis. In the event budgeted funds are exhausted before the demand from public safety officers is complete, a waiting list will be created.

Eligible officers may complete an application and submit to their Chief. The administration of each respective department is responsible for establishing criteria for approving applications. Criteria suggestions are seniority, completion of annual extended education certifications, and community involvement. All properties of interest must pass an inspection and first-time home buyers must complete an eight-hour HUD approved homebuyer education course.

Compliance

Down payment and closing cost will be structured in the form of a 0% interest five-year forgivable loan. Public safety officers are required to serve as a uniform officer for five years for the loan to be forgiven. Voluntary resignation and/or termination before the five-year forgiveness period will result in repayment of the loan. Physical and mental disability along with death represent extenuating circumstances in which the five-year mandatory service period will be waived.

The home must be a single-family domain used as the primary residence and not used as rental property or for other family members within the City of Pine Bluff. New construction is eligible. The funds are provided for down-payment and closing costs toward the purchase at the time of closing.

Implementation

An annual housing fair will be held at the Pine Bluff Convention Center where real estate agents will be able to showcase properties within the city limits of Pine Bluff. Also, Public Safety Officers will be able to engage financial institutions during the housing fair to seek information about various housing programs in addition to the above incentives mentioned. Ideally public safety officers will be (1) interested in the program and attend the housing fair (2) identify a property of interest (3) apply for the housing incentive through their department (4) be approved and provided \$5,000 (10,000 if within the Urban Renewal Area) in down payment and closing cost toward a home of their choice.

Targeted Recruitment and Internships beginning in 2019 (\$18,000)

The local school systems offer a population to be recruited as first responders. The University of Arkansas at Pine Bluff and Southeast Arkansas College host students who are currently focused on public safety as a career. Internship opportunities will establish early relationships for future hiring opportunities. Internship opportunities should be extended to students who have a maximum of two semesters or less to graduate.

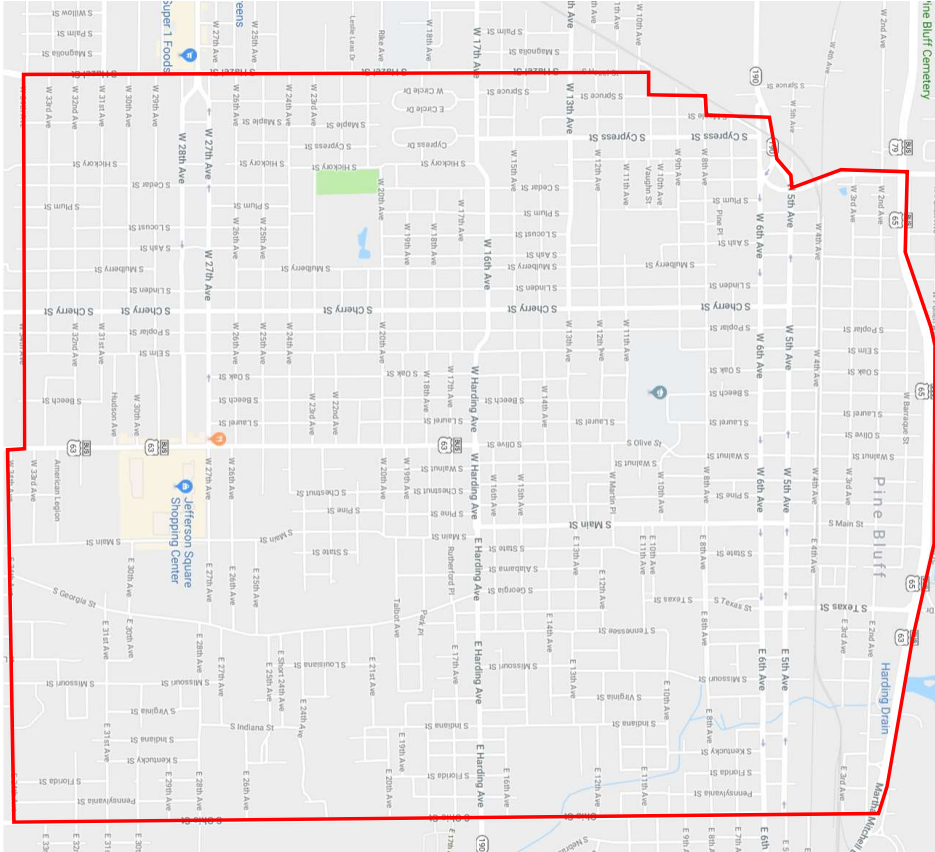
University athletes throughout Southeast Arkansas are a great target audience to recruit. Athletes are apt to enjoy a career in public safety as it allows them to use their athletic ability for a good cause. The cost to attend and often host recruitment fairs within athletic departments around southeast Arkansas will be budgeted outside of the internship stipends. ~~Public safety department must host joint recruitment fair within these athletic departments in order to be cost effective.~~

Police – three summer interns for a \$3,000 stipend each totaling \$9,000.00

Fire – three summer interns for a \$3,000 stipend each totaling \$9,000.00

In the event one department is not able to fill three internship opportunities and the other has eligible applicants, the remaining internship dollars will be awarded to the available applicants. Date for applicant submission will be established.

URBAN RENEWAL AREA MAP



NORTH: US HIGHWAY 65
SOUTH: 34TH AVENUE
WEST: HAZEL Street
EAST: OHIO Street

