

## **First Responder Incentive Program Proposal 2021**

The City of Pine Bluff and Go Forward Pine Bluff are in partnership 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 action item is to create 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 First Responder Homebuyer Assistance Program**

The first responder homebuyer assistance program aids full time City of Pine Bluff uniform police and fire officers by making a 0% interest/no payment second loan up to \$10,000. This loan can be used for any combination of down-payment and or interest reduction required by the lender along with additional cost associated with purchasing a home. The funds can also be used for home improvement. Only homes located in the city limits of Pine Bluff, Arkansas are eligible. In the event interested first responders do not require assistance with any combination of down-payment and or interest required by the lender along with additional cost associated with purchasing a home, up to \$10,000 (ten thousand) can be applied to home improvement. New construction is eligible. First responders who are existing home owners are eligible for up \$10,000 (ten-thousand) in home repairs. Payment for home repairs will be subject to procurement laws and made directly to qualified licensed subcontractors. Go Forward Pine Bluff will serve as facilitators of the program at no cost to the city. As facilitators, Go Forward Pine Bluff will promote the first responder incentive program and assist the department(s) and interested officers by coordinating communication between the city of Pine Bluff and their respective financial institution. Go Forward Pine Bluff will serve in capacities to fulfill the above specified strategy as it relates to this recruitment and retention effort.

### **Eligibility and Approval**

The home must be a single-family domain used as the primary residence not used as rental property or for other family members. New construction is eligible. There is no limit to the price of the 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. 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. Upon approval by department head and lending institutions, 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 the appropriate department head. 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 homebuyers must complete an eight-hour HUD approved homebuyer education course or an eight-hour course approved by the lending institution.

### **Compliance**

Down payment, closing cost and or home repair loans 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.

### **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 by their department head and (5) seek primary financing for the purchase.

First responders that are seeking home repair loans will be required to work with licensed and insured subcontractors whereby the business license is registered with the city of Pine Bluff, Arkansas. It is preferred that these subcontractors be a member of the Pine Bluff Construction and Trade Alliance.

### **Targeted Recruitment and Internships beginning in 2019**

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. Expenditures of \$1500 each for administrative costs and supplies associated with general recruitment of employees for the fire and police departments are allowed.

Police – ~~three~~ two summer interns for a \$3,000 stipend each totaling \$6,000.00

Fire – ~~three~~ two summer interns for a \$3,000 stipend each totaling \$6,000.00

In the event one department is not able to fill two 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.

### **2020 – 2021 Goals**

The goal is to secure the commitment of a minimum 20 public safety officers through home ownership and home repair loans while improving the value of neighborhoods and reducing crime.