

# **COMMERCIAL GRANT PROGRAM & APPLICATION FORM**

City of Clearwater Community Redevelopment Agency  
Downtown Community Redevelopment Area

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Commercial Grant Program & Application Form  
Approved by the CRA Trustees on August 12, 2024.

## COMMERCIAL GRANT PROGRAM

### SECTION 1 – PROGRAM OVERVIEW

The Downtown Commercial Grant Program (Program) offers varying levels of support and addresses both short and long-term challenges that commercial stakeholders have experienced in the Clearwater Downtown Redevelopment Area (DTCRA). This program aims to reduce blight and activate, commercial spaces with uses that aspire to generate creative and innovative gathering spaces, walkable pedestrian thoroughfares, and increased overall activity. This Program can also help a business or developer “close the gap” in their financial ability to meet the goals of the Community Redevelopment Area Plan (Community Redevelopment Agency Incentives, pg. 133). The overarching goal is that Downtown Clearwater's businesses are economically robust and thriving.

### SECTION 2 – PURPOSE AND INTENT

The purpose of the Program is to support the implementation of the adopted Community Redevelopment Area Plan (Plan) for the Clearwater Downtown Community Redevelopment Area in accordance with the Florida Community Redevelopment Act of 1969. Sections 163.330, et seq., Florida Statutes, by:

1. Downtown shall be a place that attracts residents, visitors, businesses, and their employees and enable the development of community. The City shall encourage a vibrant and active public realm, recreation and entertainment opportunities and support the community and neighborhoods. **(People Goals, page 46)**

**Objective 1E:** Maintain Cleveland Street as Downtown's Main Street which is valued for its historic character and pedestrian scale.

**Objective 1D:** Encourage a variety of office-intensive businesses, including finance and insurance, IT/software, professional services and medical to relocate and expand in Downtown to provide a stable employment center.

2. Downtown will be a memorable place to be enjoyed that is enhanced by Clearwater's waterfront location, natural resources, built environment and history. **(Amenity Goal, page 47)**

**Objective 3G:** Create and activate space to work as signature destination, including civic plazas, markets and retail gathering places that promote economic growth for Downtown. (page 48)

3. Downtown will be a dynamic built environment of dense and livable patterns and active and attractive streets through quality urban design and architecture. **(Urban Design Goals, page 48)**

**Objective 4A:** Encourage redevelopment that contains a variety of building forms and style.

**Objective 4D:** Encourage renovation, restoration, and reuse of existing historic structures to maintain the character of Downtown's neighborhoods.

4. Creating value for the Downtown Community Redevelopment Area by (themes stressed throughout the Plan):
  - a. Promoting a business, consumer, family and resident friendly atmosphere;
  - b. Creating more dining, retail, and entertainment opportunities;
  - c. Creating additional employment opportunities;
  - d. Promoting infill and adaptive reuse of properties;
  - e. Incentivizing property owners to enhance the value of their respective property;
  - f. Encouraging private investment in the improvement of commercial properties;
  - g. Reducing vacancies in commercial buildings; and
  - h. Increasing the functionality of existing buildings.

It is the intent of this Program to attract or improve the following types of businesses to the CRA (not limited to the following):

- Retail;
- Restaurants and food services (e.g., full-service sit-down restaurants, fast food restaurants, buffet or cafeteria restaurants, coffeehouse/shops with food component, cafes, bistros, delicatessens, bakeries, grocery stores, etc.);
- Micro-brewery;
- Personal services (e.g., barber, salons, beauty shops, tailors, childcare, etc.);
- Art studios and galleries;
- Co-working space; and
- Professional offices (financial services, IT/software, medical, etc.).

This Program is to help Downtown Clearwater thrive as the urban core and heart of the City, as the center of business and government, and as an attractive place to live, work, shop and play. (Ch. 3, Vision, pg. 44)

In addition, it is the intent of this Program to incentivize improvements to the area that go beyond what is required by the City's development codes to enhance the form, function, and design quality of the redevelopment area. It is not the intent of the CRA to engage in any rehabilitation activity that requires vacating property or displacing any business establishments or residents from property. Moreover, it is not the intent of this Program to assist in the development of new construction projects on vacant land. Rather, it is to rehabilitate and enhance area commercial structures exhibiting deterioration and decline.

### **SECTION 3 – AVAILABLE ASSISTANCE**

Grants shall be awarded on a first-qualified, first-awarded basis while fiscal year funds are available. The Program provides matching, as specified below in Levels 1 through 4, grant funding to assist applicants with improvements to commercial properties. Grants may be awarded to property owners and business owner/commercial tenants for exterior and interior improvements to commercial property within the DTCRA. The grant is primarily a reimbursement grant to the Applicant, unless otherwise approved by the CRA Director to allow initial project deposits or other necessary draws, up to fifty percent of the grant amount, to be paid directly to a City/CRA approved licensed contractor/vendor. Below is the level of funding and reimbursement percentage for the total eligible grant expenditures.

**Level 1 – \$25,000 and under (Requires a 25% match of funds)**

- Administrative approval
- Award letter and Grant Agreement

**Level 2 – \$25,001 plus to \$150,000 (Requires a 35% match of funds)**

- Administrative approval up to \$100,000
- Applicants must supply proof of a lease, or other acceptable documentation, that identifies at least a minimum of a three-year term for tenant/business occupying or will occupy the improved space.
- CRA Trustee Approval for Grants exceeding \$100,000
- Award letter and Grant Agreement

**Level 3 – \$150,001 plus to \$500,000 (Requires a 45% match of funds)**

- Staff recommendation
- Applicants must supply proof of a lease, or other acceptable documentation, that identifies at least a minimum of a five-year term for tenant/business occupying or will occupy the improved space.
- CRA Trustee approval
- Award letter and Grant Agreement

**Level 4 – Any grant funds request above \$500,000 is considered a special project and may require submittal requirements/documentation above and beyond what is described in this Program.**

- Staff recommendation
- CRA Trustee approval
- Applicants must supply proof of a lease(s), or other acceptable documentation, that identifies at least a minimum of a five-year term for tenant/business occupying or will occupy the improved space.
- Award letter, Grant Agreement, Mandatory Reporting.
- Other – Special Terms and Conditions

**SECTION 4 – ELIGIBLE PROPERTY AND APPLICANT**

To be eligible for the Program, the Applicant must meet all the following qualifications:

- Must be the property owner or commercial/business tenants.
- The business must be an allowable use on the subject property in accordance with the City's Land and Building Development Regulations/Codes.
- Must be current in all property taxes and City of Clearwater (City) business fees.
- Must be in good standing with the city (no outstanding code enforcement or building code violations). This requirement may be waived by the CRA Director if the work proposed under this application will remediate all code violations.
- Property must be free of code enforcement liens or other City liens.
- The business or new proposed business on the property must be an independently owned and operated local business.
- If the business is an independently owned and operated franchise, other franchise locations associated with the same brand must **ONLY** be located within the municipal boundary of the city.

- The proposed business on the property must make independent decisions regarding its name, signage, brand, appearance, purchasing practices, hiring, and distribution, and must be solely responsible for paying its own mortgage, rent, marketing, and other business expenses without assistance from a corporate headquarters outside of the City limits.
- \*The owner of the Property (Owner) shall be the Applicant, unless the Owner authorizes a business owner occupying the property by a valid lease to undertake improvements on the property. Owner means a holder of any legal or equitable estate in the premises, whether alone or jointly with others and whether in possession or not shall include all individuals, associations, partnerships, corporations, limited liability companies and others who have interest in a structure and any who are in possession or control thereof as agent of the owner, as executor, administrator, trustee, or guardian of the estate of the owner. For the purposes of this application, the total CRA grant value that an Owner has received over such period shall be the combined value, in the 12 month period immediately preceding the submission of an application for this program, of: (1) the amount of CRA grant funds that the applicant has received; (2) the amount of CRA grant funds that any holder of legal title in the subject property other than the applicant has received; and (3) if a business entity holds legal title in the subject property, the total amount of CRA grant funds received by any directors, members, partners, shareholders, any others with an ownership interest in such entity, and any others able to exert managerial control over or direct the affairs of said entity.

## SECTION 5 – ELIGIBLE IMPROVEMENTS

The following improvements or related items *may be eligible* for Program assistance:

### Interior Improvements:

- 1) Any fixed interior leasehold improvements to commercial space;
- 2) Electrical/plumbing upgrades and utility connections;
- 3) Grease traps/interceptors;
- 4) Venting, HVAC, mechanical systems, and water heaters;
- 5) Sprinkler/fire suppression systems, firewalls, life safety improvements;
- 6) Certain fixed solid waste and recycling management systems;
- 7) American with Disabilities Act (ADA) systems;
- 8) Internal structural stabilization systems (e.g., repair and replacement of load bearing walls, columns, beams/girders, joist, etc.);
- 9) Interior walls (including drywall), ceilings, floors, doors, and molding;
- 10) Interior paint;
- 11) Wall insulation;
- 12) Certain permanent bathroom and kitchen counter tops, cabinets, sinks;
- 13) Restaurant or other essential entertainment equipment up to a maximum of \$5,000 (purchase or repair)**
- 14) Interior historical restoration; or
- 15) *Other permanent improvements may be submitted for consideration but must demonstrate that the improvement meets the intent of this grant program.*

### Exterior Improvements:

- 1) Any fixed exterior leasehold improvements to commercial space;
- 2) The repair of exterior walls;
- 3) Roof repairs or replacement, including fascia board, soffits, and gutters;

- 4) Decorative fencing;\*
- 5) Exterior painting; (including murals)
- 6) Exterior windows and/or doors;
- 7) Exterior signage;
- 8) Awnings or canopies over windows or walkways, including shutters, seating areas;
- 9) The installation, repair, or renovation of porches, patios, plazas;
- 10) The installation, repair, or renovation of pathways and sidewalks;\*\*
- 11) The installation of decorative lighting, and security lighting;
- 12) Parking area and driveway improvements;
- 13) Stormwater drainage improvements for properties with a history of flooding;
- 14) Bicycle racks, shade areas, benches, or other pedestrian amenities;
- 15) Certain Crime Prevention Through Environmental Design (CPTED) improvements approved by the Police Department;
- 16) ADA accessibility improvements;
- 17) The removal of deteriorated or undesirable exterior alterations;
- 18) Outdoor café furniture in public realm up to a maximum of \$7,500.00 (only eligible in Downtown Core)**
- 19) The installation of landscaping and irrigation systems, not to exceed twenty percent (20%) of the total grant amount; or
- 20) *Other permanent improvements may be submitted for consideration but must demonstrate that the improvement meets the intent of this grant program.*

*\*Chain link fencing, with or without slats, wooden stockade, board on board, and wooden picket fencing are not eligible for the Program.*

*\*\*Not city right-of-way or property*

**Other Eligible Items:**

- 1) Predevelopment Cost (architecture, engineering fees, other as approved by CRA Director) up to \$10,000.**
- 2) Past site or building improvements that were completed **up to six months prior** to the approval of this application or completed under unrelated permits to the project permit issued by the city for improvements identified under this application.
  - a. Only improvements listed in the itemized budget submitted as part of this application will be considered for approval.

**The following are *ineligible* for assistance:**

- 1) Past site or building improvements that were completed **more than six months prior** to the approval of this application or completed under unrelated permits to the project permit issued by the city for improvements identified under this application.
  - a. Only improvements listed in the itemized budget submitted as part of this application will be considered for approval.
- 2) Properties that do not have an eligible business tenant(s) that is/are or will open for business once the building/site improvements are complete.**
- 3) Second floor and above renovations unless part of or tied to a ground floor business and verifiable proof is provided that second floor, or above floors, improvements will enhance a ground floor business.**
- 4) Assistance to businesses located in residential homes.
- 5) Repairs to unsafe or substandard structures that cannot be made safe for tenant occupancy with Program funds.**

- 6) Repairs covered by insurance.
- 7) Non-permanent improvements, except for items expressly stated as allowed in this Program.
- 8) Installation of window or door security bars.
- 9) Any fixed exterior or interior leasehold prohibited improvements to commercial space.
- 10) Refinancing existing debts, business operational cost, payroll, etc.
- 11) Mobile Vendors.
- 12) Not-for-profit entities and tax-exempt entities.

## SECTION 6 – REQUIREMENTS, REVIEW & APPROVAL PROCESS

- 1) All statements and representations made in the application must be correct in all material respects when made.
- 2) Applicants must schedule an appointment with the Community Redevelopment Agency Department staff prior to applying. The Community Redevelopment Agency Department (Department) is located at 600 Cleveland Street, Suite 600, Clearwater, Florida 33755. To schedule an appointment, contact staff at 727-562-4098. Applications will be received on an ongoing basis.
- 3) A copy of a fully executed lease agreement, and notarized copy of the Owners' Affidavit form, including property description and property address. If the forms are prepared and signed by a representative of the Owner, a legal Power-of-Attorney document must be submitted with the application.
- 4) Applicants must submit, as part of the application, concept plans, design plans and floorplan accurately delineating the square footage of the improvement area within the commercial structure.
- 5) Digital photographs of the existing structure, interior and exterior, must be provided with application.
- 6) An estimated itemized/detailed budget must be provided on the budget form in the application or on a separate attachment if additional space is needed.
- 7) Work required to be performed by licensed contractors. **Applicant must provide, as attachments, three quotes from contractors and copies of their licenses.** Quotes to include complete description of materials to be used.
- 8) Portions of the project costs not funded by the requested grant must be provided by Applicant funding. Applicant funding may consist of bank loans, lines of credit, other grants, and owned assets (Equity), etc.
- 9) Applicant must demonstrate their source of the Applicant Funding and their ability to meet the financial obligations of the Program.
- 10) Proceeds from other City-managed financial assistance programs may be used as Applicant Equity to satisfy the Applicant Funding requirements of this Program and may be used to assist with funding of remaining portion of larger improvement project. Grant funds cannot be used as Equity to satisfy the Applicant Funding requirements of other City-managed financial assistance programs.



- 11) Staff will review the application for completeness, which includes all required attachments and requested data. A post-application submittal conference will be held with the Applicant to discuss any issues or deficiencies with the application.
- 12) Incomplete applications will not be considered submitted until all required documentation has been submitted to Community Redevelopment Agency Department staff. Submittal of an application does not guarantee a grant award.
- 13) The Applicant will be required to obtain quotes/estimates from licensed contractors/design professionals for eligible improvements and submit said quotes/estimates as part of the grant application submission.
- 14) All construction/design contracts will be between the Applicant and the contractor or design professional.
- 15) Applicants may combine adjacent parcels, buildings and/or individual storefronts within a building to create one grant request.

## **SECTION 7 – DISBURSEMENT POLICY AND PROCEDURE**

Grant funds will, unless otherwise approved by the CRA Director to allow initial project deposits or other necessary draws, up to fifty percent of the grant amount, to be paid directly to a City/CRA approved licensed contractor/vendor, be disbursed upon a **“Finding of Project Completion”** by CRA Director. A “Finding of Project Completion” will be granted when the following criteria are met:

- 1) Requests for disbursement of project costs will be viewed as a single, completed package, unless prior disbursement of funds arrangements have been made to pay licensed contractors directly (no more than one payment within a 30-day period). Costs not included in the approved application budget will not be considered for disbursement.
- 2) Required documentation for disbursement of project costs must include:
  - a) Copies of cancelled checks, certified checks or money orders of project costs, or credit card statements of project cost;
  - b) Detailed invoices and paid receipts signed, dated, and marked “paid in full;”
  - c) Name, address, telephone number of design professional(s), general contractor, etc.;
  - d) Photographs of the project (before and after photos).
- 3) The Applicant must have obtained all necessary/required permits (e.g. zoning and building), passed all required inspections, and prior to final disbursement of funds received (if relevant) notice, in the form of a Certificate of Occupancy or Certificate of Completion for the project demonstrating the legal occupancy of the project area. **Any work performed without a permit that required a permit will not be eligible for grant funding.**
- 4) The CRA disburses funds to grant recipients within 30 days of fully completed reimbursement request.

## **SECTION 8 – GRANT EXPIRATION**

Applicants must receive a “Certificate of Occupancy or Certificate of Competition” within 365 calendar days from the date of the executed grant agreement. After the said 365 days, the grant will expire. An extension for the grant funds may be granted by the CRA Director for a good cause. It is the responsibility of the Applicant to request an extension of the grant approval before the expiration date.

## **SECTION 9 – ALTERATIONS AND MAINTENANCE**

The improvements will be maintained in accordance with City policies, codes and any other applicable requirements identified by the City, CRA, or other agencies for a period not less than three years, or upon written approval by CRA Director.

## **SECTION 10 – COMPLIANCE WITH THE CITY OF CLEARWATER ETHICS CODE**

The applicant will comply with all applicable City rules and regulations including the City's Ethics Codes. Moreover, each applicant to the Program acknowledges and understands that the City's Ethics Code prohibit City employees from receiving any benefit, direct or indirect, from any contract or obligation entered with the City.

**SECTION 11 – APPLICATION****COMMERCIAL GRANT PROGRAM**

**Please circle if you are the:** Property Owner    Business Owner

1) Applicant:	
Entity Name (if any):	
Full Legal Name and Title (if any):	
Mailing Address:	
City/State/Zip:	
Phone Number:	E-mail Address:
Web Site (if available):	
Lease Term (if applicable):	

**If applicant is not the property owner, please fill out section 2**

2) Authorized Agent (If applicable)	
Entity Name (if any):	
Full Legal Name and Title (if any):	
Mailing Address:	
City/State/Zip:	
Phone Number:	E-mail Address:

3) Subject Property/Location of Proposed Project
Address commonly known as:
Parcel Identification Number(s):
Property is designated as a Local Landmark: Yes ___ No ___

4) Project description (including business name, tenant description, type of business, proposed hours of operation, proposed opening date or proposed project completion date), scope of work to be performed, project schedule, sketch plans and specifications detailing the scope of work (provide attachment if needed). Applicant understands that depending on the project, certain City Departments may require additional documentation, plans, etc. to properly review and approve the proposed project described in this application.

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5) Describe existing uses and conditions on the property (include photographs as attachments):

6) Financial Disclosure	
<b>Amount of Grant Requested:</b>	\$
<b>Project Budget – Sources/Uses of Funds</b> (complete Attachment A: Project Budget)	
Owner Equity:	\$
Other Funds:	\$
Grant Request:	\$
<b>Total Project Funding:</b>	<b>\$</b>
My Property Is up to date with taxes, fees, and complies with City codes and regulations:	
Yes ___ No ___	
If the Applicant has received loan or grant assistance from a city-managed financial assistance program for a project at this address, please specify the program(s) and the loan/grant amount(s).	
1.	\$
2.	\$

**PLEASE NOTE:** Grants are awarded on a first come, first qualified basis until funds have been depleted.

**I UNDERSTAND THAT IN ORDER FOR MY REQUEST FOR GRANT FUNDING TO BE APPROVED, I MUST AGREE TO THE FOLLOWING CONDITIONS:**

- 1) To adhere to the application procedures and guidelines as specified.
- 2) That additional improvements or changes not approved in the original grant application will not be funded by the CRA.
- 3) That disbursement of grant funds will only occur after:
  - a) All improvements have been completed or as otherwise approved by the CRA Director;
  - b) Inspections of the improvements are approved by the appropriate City Officials or other required authorities, if any; and
  - c) Proof of payment, as described in this document, for project costs approved in the grant application.

**I ACKNOWLEDGE THAT I HAVE RECEIVED AND UNDERSTAND THE GRANT GUIDELINES HEREIN ABOVE STATED. IN ADDITION, BY EXECUTING THIS APPLICATION, I ACKNOWLEDGE THAT I AM LAWFULLY AUTHORIZED TO EXECUTE THIS APPLICATION.**

\_\_\_\_\_  
Entity Name (if any)

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Printed Name and Title (if any)

\_\_\_\_\_  
Date

STATE OF \_\_\_\_\_ COUNTY OF \_\_\_\_\_

The foregoing instrument was acknowledged before me this \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, by \_\_\_\_\_, as (title if applicable) \_\_\_\_\_ of (Entity name if any) \_\_\_\_\_, who [ ] is personally known to me or [ ] has produced identification.

Type of identification produced: \_\_\_\_\_.

My commission expires:  
(Notary Seal)

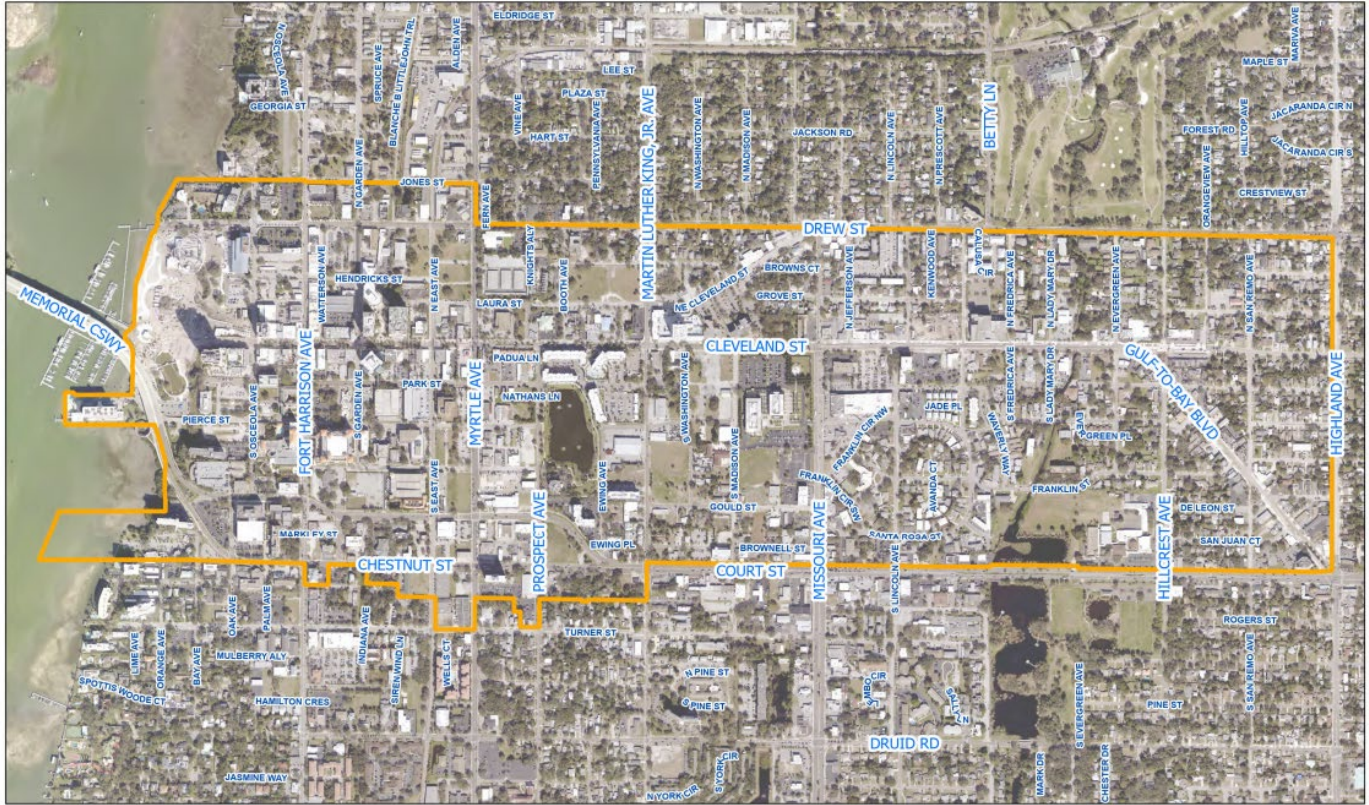
\_\_\_\_\_  
Notary Public Signature




\_\_\_\_\_  
Notary Public Print Name

**Mail or hand deliver completed application form to:**  
Community Redevelopment Agency  
City of Clearwater / 600 Cleveland Street, Suite 600 / Clearwater, FL 33755  
**For question call the Community Redevelopment Department at 727-562-4098.**

# SECTION 12 – ELIGIBLE CRA AREA MAP

## DOWNTOWN CLEARWATER COMMUNITY REDEVELOPMENT AREA



 <p>Prepared by: Department of Public Works - Engineering Geographic Technology Division 100 S. Myrtle Ave, Clearwater, FL 33756 Ph: (727)562-4750, Fax: (727)526-4755 www.MyClearwater.com</p>	 Downtown Clearwater CRA Boundary	 <p>Scale: N.T.S.</p>		
<p>Map Gen By: <b>KF</b></p>	<p>Reviewed By: <b>ES</b></p>	<p>Aerial Flown 2023</p>	<p>Date: <b>10/20/2023</b></p>	<p>Page 1 of 1</p>

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**SECTION 13 – ATTACHMENT A – PROJECT BUDGET**

**Attachment A - Project Budget Form**

(Attach contractor/vendor estimates/quotes for consistency verification of items listed below. Contactor/vendor estimates/quotes improvement item descriptions and cost will supersede if improvement item descriptions and cost are listed different below. If more project budget form lines are need, Applicant may duplicate budget template below on separate sheet. If new Project Budget Form is created, write "See Attached" in Line No. 1 below.)

For Applicant Use			For staff use only	
Line Item No.	Improvement(s) Item Description (Including construction materials, labor, permitting, other fees, etc.)	Improvement(s) Cost Amount	Line Item Eligible for Grant Consideration Yes/No	Cost Amount Eligible for Grant (%)
1		\$		\$
2		\$		\$
3		\$		\$
4		\$		\$
5		\$		\$
6		\$		\$
7		\$		\$
8		\$		\$
9		\$		\$
10		\$		\$
11		\$		\$
12		\$		\$
13		\$		\$
14		\$		\$
15		\$		\$
16	Architecture and Engineering fees	\$		\$
17		\$		\$
<b>Total Improvement(s) Cost Amount</b>		<b>\$</b>	<b>Total Cost Amount Eligible for Grant Consideration</b>	<b>\$</b>

Authorized Signature: \_\_\_\_\_

Date: \_\_\_\_\_