

# **COMMERCIAL GRANT PROGRAM & APPLICATION FORM**

**City of Clearwater Community Redevelopment Agency  
North Greenwood Community Redevelopment Area**

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Commercial Grant Program & Application Form  
Approved by the CRA Trustees on July 15, 2024  
Approved by the CRA Trustees on January 12, 2026

## **COMMERCIAL GRANT PROGRAM**

The Program provides grants up to **\$ \$100,000.**

### **SECTION 1 – PROGRAM OVERVIEW**

The Commercial Grant Program (Program) is designed to promote reinvestment in business development and incentivize commercial property owners and business owners located within the North Greenwood Community Redevelopment Area (NGCRA) to make building, structural, and site improvements to their property. In addition, the Program will aid to create a positive visual impact on the image and character of the community. The Program aims to strengthen local businesses – improving their competitiveness, productivity, capacity, job creation abilities – and promotes a business-friendly atmosphere.

### **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 North Greenwood Community Redevelopment Area in accordance with the Florida Community Redevelopment Act of 1969. Sections 163.330, et seq., Florida Statutes, by:

- 1) Carrying out plans for a program of voluntary or compulsory repair and rehabilitation of buildings or other improvements in accordance with the community redevelopment plan (Sections 163.370(2)(c)(5), Florida Statutes).
- 2) All plan recommendations must be implemented in, or benefit residents and businesses located in this defined area (NGCRA boundary) (Plan Section 2.5, Establishment of CRA Boundaries, page 9).
- 3) Encourage commercial or mixed-use development along North Martin Luther King Jr. Avenue (Plan Section 2.6, Public Engagement and Outreach, page 85).
- 4) Encourage commercial development along Pinellas Trail (Plan Section 2.6, Public Engagement and Outreach, page 85).
- 5) Increase access to high paying jobs for the residents of the North Greenwood CRA both within and outside of the area through workforce development, **business assistance programs**, and support for entrepreneurs (Plan Section 3.2 Goals & Objectives, Goal 3 Poverty Reduction, page 93). **(NGCRA funds are only applicable within the NGCRA boundary.)**
- 6) Develop a grant program to fund improvements to commercial buildings, to establish new businesses, and reduce blight in the North Martin Luther King, Jr. Avenue commercial corridor (Plan Section 4.5, Plan Implementation, Table 15, Goal 3 Policy Implementation: Poverty Reduction, page 138).
- 7) Creating value for the North Greenwood 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.

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

The Program provides a grant up to \$100,000 to assist applicants with improvements to commercial properties. To qualify for Program grant funds, the Applicant must **match the grant amount by the percentage amount listed in Table 1 below, or greater investment, of private funds or other verifiable grant funds** for the rehabilitation and restoration of a qualifying commercial property located within the NGCRA. The grant is a reimbursement grant to the Applicant, unless otherwise approved by the CRA Director to pay an approved licensed contractor/vendor directly, no more than one payment within a 30-day period.

**Legacy Credit:** Applicants may qualify for a "Legacy Credit" which rewards long-term business owners located within the NGCRA. The credit works alongside the grant. The credit can reduce the match all the way down to zero. The Applicant will match the grant amount by the percentages listed below (must provide proof of matching funds prior to grant approval):

**Table 1 Business Owner Grant Match Responsibility**

Years of Business Ownership at Property	Match Responsibility %
Less than 5 (no Legacy Credit)	40%
5	30%
10	20%
15	10%
20 or more	0%

**Community Service Credit:** In addition, up to 50% of Applicant's match may be waived at the rate of one hour of community service per \$300 of approved grant amount and be added back to the grant amount not to exceed \$ \$100,000. (***Community Service must be performed by Applicant within the NGCRA boundary and through a tax-exempt not-for-profit organization recognized by the CRA or City of Clearwater. Community service must be performed without pay or compensation from the organization, and service must be performed in full hour increments rounding up to the nearest whole hour. Scope of community service must be pre-approved by the CRA Director, prior to commencement. In addition, said community service must be performed prior to release of grant funds.***)

## SECTION 4 – ELIGIBLE PROPERTY AND APPLICANT

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

- Must be the owner\* of the subject property.
- 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. No Owner shall receive more than \$75,000 in total CRA grant value across all CRA grant programs within a 12-month rolling year. 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) Electrical/plumbing upgrades and utility connections;
- 2) Grease traps/interceptors;
- 3) Venting, HVAC, mechanical systems, and water heaters;
- 4) Sprinkler/fire suppression systems, firewalls, life safety improvements;
- 5) Certain fixed solid waste and recycling management systems;
- 6) American with Disabilities Act (ADA) systems;
- 7) Internal structural stabilization systems (e.g., repair and replacement of load bearing walls, columns, beams/girders, joist, etc.);
- 8) Interior walls (including drywall), ceilings, floors, doors, and molding;
- 9) Interior paint;
- 10) Wall insulation;
- 11) Certain permanent bathroom and kitchen counter tops, cabinets, sinks;
- 12) Interior historical restoration; or
- 13) *Other permanent improvements may be submitted for consideration but must demonstrate that the improvement meets the intent of this grant program.*

### **Exterior Improvements:**

- 1) The repair of exterior walls;
- 2) Roof repairs or replacement, including fascia board, soffits, and gutters;
- 3) \*Decorative fencing;
- 4) Exterior repainting;
- 5) Exterior windows and/or doors;
- 6) Exterior signage;
- 7) Awnings or canopies over windows or walkways, including shutters, seating areas;
- 8) The installation, repair, or renovation of porches, patios, plazas;
- 9) The installation, repair, or renovation of pathways and sidewalks;
- 10) The installation of decorative lighting, and security lighting;
- 11) Parking area and driveway improvements;
- 12) Stormwater drainage improvements for properties with a history of flooding;
- 13) Bicycle racks, shade areas, benches, or other pedestrian amenities;
- 14) Certain Crime Prevention Through Environmental Design (CPTED) improvements;
- 15) ADA accessibility improvements;
- 16) The removal of deteriorated or undesirable exterior alterations;
- 17) The installation of landscaping and irrigation systems, not to exceed twenty percent (20%) of the total grant amount; or
- 18) *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.*

### **Other Eligible Items:**

- 1) Predevelopment Cost (architecture, engineering fees, other as approved by CRA Director) up to \$5,000.

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

- 1) Past site or building improvements that were completed 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) Non-permanent improvements such as, but not limited to, kitchen appliances (e.g., stoves, refrigerators, dishwashers, etc.), carpet, furniture, and window blinds;
- 3) Bars, clubs, and taverns (as defined by the City's Land Development Code);
- 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.
- 8) Installation of window or door security bars.
- 9) Refinancing existing debts, business operational cost, payroll, etc.
- 10) Mobile Vendors.
- 11) Not-for-profit 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) Grant funding request up to \$\$100,000— completed applications that meet all the Program requirements will be reviewed by the CRA Director. The CRA Director will approve or deny applications based on the criteria set forth in this document.
- 3) 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 727-562-4039. Applications will be received on an ongoing basis.
- 4) If applicable, fully executed, 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.
- 5) Applicants must submit, as part of the application, design plans and floorplan accurately delineating the square footage of the improvement area within the commercial structure.
- 6) Digital photographs of the existing structure, interior and exterior, must be provided with application.
- 7) An estimated itemized/detailed budget must be provided on the budget form in the application.

- 8) 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.
  - *If work is performed by non-licensed workers, then only materials purchased will be eligible for grant funds, unless the work performed was required to be performed by a licensed individual per City codes.*
- 9) Portions of the project costs not funded by the requested grant must be provided by Owner funding. Owner must demonstrate their source of the Owner Funding and their ability to meet the financial obligations of the Program. Owner funding may consist of bank loans, lines of credit, grants, and owned assets (Owner Equity), etc.
- 10) Proceeds from other City-managed financial assistance programs may be used as Owner Equity to satisfy the Owner 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 Owner Equity to satisfy the Owner 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.

## 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) Applicant must demonstrate their ability to meet the financial match/obligations of the Program and any required community service has been completed by qualifying applicants.
- 2) 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.

- 3) 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).
- 4) 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.**
- 5) The CRA disburses funds to grant recipients within 30 days of fully completed reimbursement request.

## **SECTION 8 – GRANT EXPIRATION**

Applicants must receive a “Finding of Project Completion” within 365 calendar days from the date of application approval. 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**

1) Applicant (Property Owner)	
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):	

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) or Folio Number(s):	
Property is designated as a Local Historic Landmark: Yes ____ No ____	

4) Project description, scope of work to be performed, 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.	
_____ _____ _____	

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 (Applicant's contribution verified by staff):	\$
Other Funds:	\$
Grant Request:	\$
<b>Total Project Funding:</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.**

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Entity Name (if any)

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Applicant Signature

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Printed Name and Title (if any)

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Date

**Mail or hand deliver completed application form to:**

Community Redevelopment Agency  
City of Clearwater / 100 South Myrtle Ave / Clearwater, FL 33756  
For question call the Community Redevelopment Department at 727-562-4039

## SECTION 13 – ELIGIBLE CRA AREA MAP

### NORTH GREENWOOD COMMUNITY REDEVELOPMENT AREA



 Prepared by: Department of Public Works - Engineering Geographic Technology Division 180 S. Myrtle Ave, Clearwater, FL 33560 Ph: (727)582-4755, Fax: (727)528-4755 <a href="http://www.MyClearwater.com">www.MyClearwater.com</a>	 North Greenwood CRA Boundary	 Area not in Clearwater Jurisdiction	 N S E W
Map Gen By: KF	Reviewed By: ES	Aerial Flown 2023	Date: 10/20/2023

Map Gen By: KF      Reviewed By: ES      Aerial Flown 2023      Date: 10/20/2023      Page: 1 of 1

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## SECTION 12 – ATTACHMENT A – PROJECT BUDGET

### Attachment A - Project Budget Form

(Attach contractor/vendor estimates/quotes for consistency verification of items listed below. Contractor/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		\$		\$
17		\$		\$
<b>Total Improvement(s) Cost Amount</b>			<b>Total Cost Amount Eligible for Grant Consideration</b>	<b>\$</b>

Line No.	For Staff Use Only
1	Total Cost Amount Eligible for Grant Consideration (from "Attachment A" above and/or from attached contractor estimates/quotes.)
2	Amount of Grant Requested under this program (Section 9, question 5 of Application).
3	Enter the amount with the lower monetary value from either Line No. 1 or Line No. 2.
4	Enter required Applicant Contribution/Match contribution/match, see Section 3 of Grant Program.
5	Subtract Line No. 4 from Line No. 3 and enter amount.
6	Enter value of eligible community service hours for contribution/match waiver, if applicable. (See Section 3 of Grant Program for value of service hours). Number of service hours approved by CRA Director: _____.
7	Add Line No. 6 to amount in Line No. 5 and enter amount.
8	<b>Enter amount from Line No. 7. This is eligible grant award amount to enter in approval letter:</b>

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

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