



**City of Panama City  
Community Redevelopment Agency**

**Guidelines & Procedures  
for  
Commercial Improvement Grant Program  
Revised August 2022**

Please note that an application must be submitted and approved by the CRA BEFORE work begins. The applicant assumes all financial liabilities related to work that is completed prior to a ruling. Following a review of the CRA application, the applicant will be sent an official correspondence by the CRA Grants Coordinator.

**Purpose:**

The purpose of the CRA Commercial Improvement Grant Program is to encourage commercial property owners to upgrade their properties by improving the external appearance of their building and to encourage businesses to invest in their operations. The objective is to stimulate reinvestment in the CRA districts and to preserve or renew the traditional business areas and establish them as centers for community-oriented activities.

Commercial Property owners may qualify for this matching grant program which provides up to 50% reimbursement of the total project cost, up to a maximum of \$10,000, to pay for the design and implementation of eligible improvements to existing commercial structures within the CRA Districts. Funds are appropriated annually in the CRA Budget for each district and are available on a first come-first served basis. **The program is subject to the availability of allocated funds in that district's CRA Budget.**

Applicants are reminded that grant awards are discretionary and should not be considered an entitlement. All grant criteria contained herein are guidelines, not guarantees for awards and successful Applicants may receive any amount up to the maximum award. Should an Applicant meet all grant criteria, a grant may or may not be awarded due to funding limitations, competing applications, and/or competing priorities.

## Program Rules:

The following rules are intended to inform a potential grant applicant of the extent and scope of the program. The desired result will halt deterioration, stabilize property values, improve and upgrade the appearance of the area, and facilitate and encourage redevelopment activity in the CRA districts.

1. The program is for commercial properties and businesses, to include residentially zoned properties not homesteaded or occupied by property owner (Single-family homes, Multi-family units, apartment buildings and duplexes are included in this definition). Non-profit and/or government owned properties are ineligible for this program. The property owner must be the applicant. **Applications for properties delinquent in payment of property taxes will not be accepted.**
2. The program is available only for property located within a CRA District.
3. Improvements must be consistent with applicable design guidelines and policies as outlined by the CRA Plan and the City of Panama City Neighborhood Plan.
4. Eligible improvements for this program include:
  - Painting
  - Awnings/canopies
  - Exterior doors/windows
  - Landscaping (to include hardscapes)
  - Irrigation
  - Parking lot re-paving, re-sealing, re-stripping
  - Exterior lighting and electrical
  - Exterior security cameras (Access of security cameras for law enforcement required)
  - ADA improvements
  - Fencing (in accordance with Panama City Planning and Code)
  - Demolition of structures deemed unfit and unsafe for use.
  - Permit/Impact Fees associated with proposed improvements
5. All work **must** be done in compliance with applicable City of Panama City Codes and Planning Regulations. All professional work **must** be performed by a licensed contractor in good standing with the City of Panama City. **Improvements to properties that do not or cannot meet building and safety codes are ineligible.**
6. Historic buildings shall be designed, revitalized and maintained to complement and accent the original architectural features of the building. All accessories, signs, awnings, etc. shall likewise harmonize with the overall character of the building.
7. Grant funds will be reimbursed exclusively for approved work, approved change orders and only for work that has been performed **after** being notified of grant approval by the CRA. Any work completed prior to receiving grant approval is ineligible for reimbursement.

8. Only one (1) Commercial Improvement Grant application will be accepted per property, per annual grant cycle. The Commercial Improvement Grant Program is only available to applicants that have not received previous grant funding through this program for the same property in the last two (2) years.

### **Application Process:**

1. An applicant seeking a Commercial Improvement Grant may apply online at <https://www.panamacity.gov/604/Grant-Applications>  
A checklist of required documents and forms can be found and uploaded within the online grant application.
2. Applications will be accepted no sooner than October 1, and no later than June 30 of each fiscal year.
3. The CRA Grants Coordinator undertakes the initial review of the application and determines if the application is complete. If the application is found incomplete, the applicant will be provided a timeframe to complete and resubmit the application. Once complete, application will be date-stamped as received. **Acceptance of completed application packet is not a guarantee of funding.**
4. Applicants may not have any outstanding City of Panama City liens or current code violations against their property. CRA grants will not be awarded until the complete satisfaction of any City of Panama City liens.
5. Within two (2) weeks, or 10 business days, of receipt of the completed application, the CRA Grants Coordinator will conduct a full review to ensure compliance with the CRA Grant Program Criteria. The CRA Grants Coordinator will forward a recommendation to the CRA Program Manager, CRA Director and City Manager for final approval.
6. An official notification from the CRA Grants Coordinator will be delivered to the Applicant within two (2) weeks, or 10 business days, of recommendation, informing them of the approval or denial of the application and may include approval **with conditions**. Failure to comply to conditions in a timely manner may result in the revocation of grant approval.
7. All Grant funding decisions provided by CRA staff and Director are final. Applicants that are formally denied a CRA grant may appeal staff decisions in writing to **CRA Director** for review by City Manager and/or, finally the CRA Board if applicable.
8. Applicant must return the signed and notarized award agreement to the CRA office in person or via email to [CRAs@panamacity.gov](mailto:CRAs@panamacity.gov) within two (2) weeks of notification of approval. Failure to return this agreement within this timeframe may result in revocation of grant award.
9. By accepting the CRA grant award, applicant understands and agrees to:

- a. Maintain the improvements made in accordance with this agreement for a period of three (3) years.
- b. Not to alter, modify, or remove the improvements made in accordance with the agreement for a period of three (3) years without CRA approval.
- c. Maintain ownership of the property in accordance with the agreement for a period of three (3) years. **Receipt of grant funding to improve property for sale is prohibited.** Sale of subject property prior to completion of improvements will result in the revocation of award approval.

Failure to comply may result in:

- a. Code Enforcement action
- b. Repayment of all CRA funds received by applicant for the subject property.

### **Project Implementation and Reimbursement Process:**

1. Projects receiving funding must begin work within 90 days from receipt of grant approval notification and must be completed within one (1) year, unless a written request for time extension is received and approved by the CRA at least 30 days prior to project expiration. Non-compliance of these time frames may result in retraction of grant approval, and a new application would be required for consideration.
2. Reporting – By accepting the grant, applicant agrees to comply with monthly updates conducted by the CRA Grants Coordinator. These updates may be obtained via email, phone or site visits. Reporting may include, but not limited to, work schedules, reporting forms, and projected completion dates.
3. Site Visits – CRA staff may conduct a site visit before grant payment is made in order to verify that the business is in operation. Staff may also conduct unannounced site visits periodically in order to ensure compliance with the terms of the grant agreement.
4. Applicants will receive grant funding after the improvements are completed, inspected and all associated costs have been paid. It is the responsibility of the Applicant to maintain proper documentation of funds expended in the course of completing the project. Release of funds is subject to submission of this documentation to the CRA Grants Coordinator by the Applicant. The project must be completed essentially as presented to the CRA Grant Coordinator and approved by the CRA Director in order to receive payment/reimbursement.
5. Award reimbursement shall be made upon completion of the improvements as approved. A final inspection and approval by the City are required. Submission of the following documentation is required for reimbursement of awarded project costs:
  - a. Pictures of completed project and all work funded by the CRA grant.
  - b. Proof of payment in full for all work included in project as approved. Detailed invoices and paid receipts showing the name, address and phone number of licensed contractor or professional service used is required.
  - c. Copies of all required permits and final inspections.
  - d. Signed and completed W-9, as required by law, for the recipient of grant funds.

6. Requests for reimbursement of project costs not included in either the approved renovation plan or an approved Change Order shall not be considered for reimbursement.
7. The CRA reserves the right to verify any and all costs associated with design or renovation work for which reimbursement is requested.

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