

COMMERCIAL PROPERTY IMPROVEMENT GRANT GUIDELINES

**Approved
12.02.2025**

PROGRAM SNAPSHOT

Millville CRA – Commercial Property Improvement (CPI) Grant Program

Administered By:

City of Panama City Community Redevelopment Agency (CRA) – Millville CRA

Purpose:

Encourage exterior improvements to commercial buildings along U.S. 98 / 5th Street to enhance Millville's appearance, attract reinvestment, and strengthen the district's commercial identity.

Grant Details:

- Maximum Award: Up to \$15,000 per property
- Availability: 10 grants per fiscal year
- Award Basis: First-come, first-served (subject to funding availability)
- Grant Term: 3 years
 - Improvements must be maintained for at least three years.
 - If a tenant vacates, grant terms may transfer to a new tenant or property owner as long as improvements remain in place and maintained.

Funding Options:

- **Option 1 – Reimbursement Grant**
 - Applicant completes improvements and is reimbursed after submission of paid invoices, required documents and final inspection.
- **Option 2 – CRA Direct Vendor Payment**
 - CRA pays vendors directly after project completion. Applicant must provide three quotes from licensed contractors, and the City will select the lowest qualified bid and process payments directly with the contractors.

Eligible Work:

- Exterior painting and repairs, façade enhancements, architectural details, windows and doors, signage, awnings, lighting, landscaping, parking lot or sidewalk upgrades, murals, and other visible exterior improvements.
- Design, architectural, or engineering fees
- Permit fees

Ineligible Costs:

- Interior improvements or renovations
- Any expenses not tied to eligible exterior improvements

Applicant Eligibility:

Open to commercial property owners and business tenants (with owner's consent) located within the Millville CRA boundaries.

Contact:

City of Panama City Community Redevelopment Agency
Attn: Millville CRA – Commercial Property Improvement Grant Program
501 Harrison Avenue, Suite 101, Panama City, FL 32401
Phone: 850.691.4603
Email: cras@panamacity.gov
Website: www.panamacity.gov

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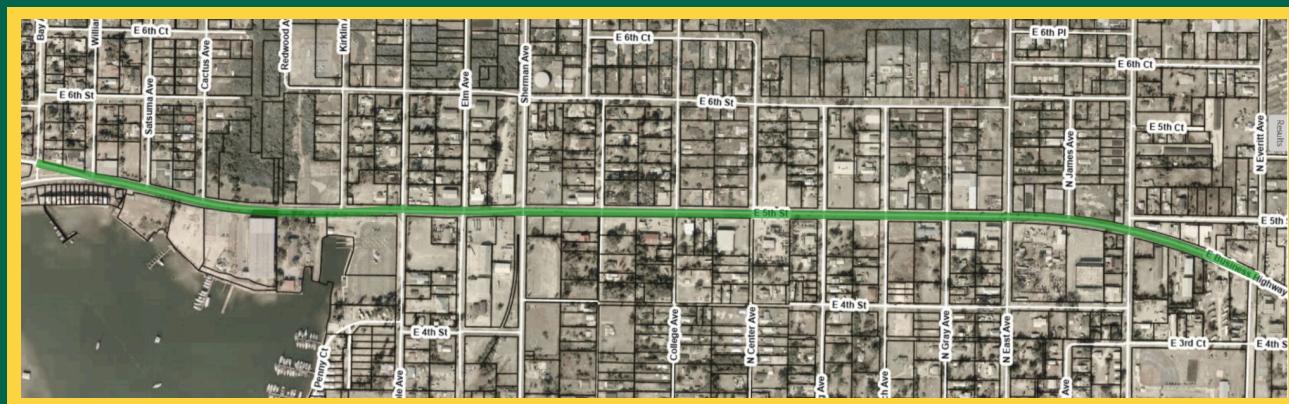
PROGRAM OVERVIEW

The Commercial Property Improvement (CPI) Grant Program is designed to support and encourage exterior improvements or rehabilitation to existing commercial properties located along U.S. 98 / 5th Street from Bay Avenue to Everitt Avenue, within the Millville Community Redevelopment Area (CRA). The program's goal is to stimulate reinvestment in the district, preserve Millville's traditional commercial character, and enhance its overall visual appeal, ultimately increasing occupancy rates, property values, and economic vitality within the CRA.

Through this program, the Millville CRA seeks to provide financial assistance to business and property owners in rehabilitation or upgrading the exterior appearance of their commercial buildings, contributing to a more attractive and cohesive streetscape. These improvements help strengthen Millville's identity, attract new private investment, and promote long-term maintenance and community pride in the area's built environment.

Each fiscal year, the CRA will award up to ten (10) grants on a first-come, first-served basis, with a maximum grant amount of \$15,000 per property, with no match requirement to eligible commercial property owners or business operators for exterior-only improvements. Grants are not guaranteed and are subject to funding availability. Only one grant per property address will be awarded per fiscal year.

Two funding options are available to accommodate different applicant needs, including reimbursement-based grants and direct vendor payments through the CRA.



ELIGIBILITY REQUIREMENTS

To qualify for funding under the Commercial Property Improvement (CPI) Grant Program, applicants must meet the following criteria:

- The commercial property must be located within the Millville Community Redevelopment Area (CRA) boundaries, specifically along U.S. 98 / E. 5th Street from Bay Avenue to Everitt Avenue.
- The applicant must be either:
 - The legal property owner, or
 - A business tenant with the property owner's written consent to make exterior improvements. Tenant must have an executed multi-year lease (three-year minimum).
- Property to be improved must be free of all municipal and county liens, judgments or encumbrances of any kind.
- The applicant must provide an active business license.
- The applicant must be current on all property taxes, business tax receipts, and municipal fees.
- The applicant must provide proof of property insurance.
- The property must be used for a commercial purpose and all work must comply with all applicable zoning, building, and code requirements. All contractors must be licensed in Bay County.
- Residentially zoned properties, government and public agencies, tax exempt organizations and religious institutions are NOT eligible.
- No construction can begin until a Grant Agreement is signed by all parties. Improvements completed prior to approval and execution of the Grant Agreement by the CRA Board will not be eligible.
- Only one CPI Grant may be awarded per property address per fiscal year.
- Grant funds may not be used for new construction.
- CRA Staff will review the application within fourteen (14) business days of submittal. You will be notified if additional information is required. Approval from the CRA Board could take up to 90 days from CRA Staff approval; however, all efforts will be made to expedite approvals of applications that are complete. The Panama City CRA Board reserves the right to reject any and all applications for funding under the Program.

ELIGIBLE IMPROVEMENTS

Eligible improvements shall include exterior improvements and/or visible enhancements necessary to restore or improve building appearance, integrity and character and must be visible from US 98 / E. 5th Street, Panama City, FL, from Bay Avenue to Everitt Avenue. Improvements must stay with the property, increase the taxable value and improve the property's appearance and value, and align with the Millville CRA Redevelopment Plan.

Eligible Exterior Improvements Include:

- Repair, cleaning, and/or painting of all visible surfaces of exterior walls.
- Repair or replacement of deteriorated architectural features such as soffits, fascia, gables, stucco, columns, or siding.
- Repair or replacement of exterior doors and windows, when necessary due to deterioration or to improve energy efficiency.
- Driveway, parking lot, and sidewalk improvements, including resurfacing, replacement, or restriping.
- Landscaping and irrigation enhancements visible from U.S. 98 / E. 5th Street.
- Decorative fencing and screening (chain-link fencing is not eligible).
- Outdoor seating or furniture visible from U.S. 98 / E. 5th Street that is permanently installed.
- Exterior lighting and security fixtures/equipment designed to enhance safety and aesthetics.
- Shade sails visible from U.S. 98 / E. 5th Street.
- Murals or public art visible from U.S. 98 / E. 5th Street.
- Signage that complies with City codes and complements the property's design.
- Awnings and canopies, including installation, repair, or replacement to improve façade design.
- Façade materials or architectural upgrades, such as brick veneer, hardie board, or decorative panels.

ELIGIBLE / INELIGIBLE IMPROVEMENTS

- Architectural accents (e.g., cornices, brackets, trim) that restore or enhance building character.
- Electrical directly related to exterior lighting, security or signage.
- Building address numbers that are clearly visible, attractive, and code-compliant.
- ADA accessibility improvements, including ramps, handrails, or accessible entries.
- Screening for mechanical equipment, dumpsters, or utilities visible from the public right-of-way.
- Roofline or parapet repairs that improve visible building aesthetics (non-structural).
- Exterior cleaning, pressure washing, or masonry restoration to repair or restore existing materials.
- Permanent planters, tree wells, or landscape buffers that contribute to an improved streetscape.
- Bicycle racks or small pedestrian amenities, such as benches or decorative waste receptacles, that support a welcoming commercial environment.
- Decks and/or patios that are permanently installed, improve exterior usability, and contribute to the overall appearance and functionality of the property.
- Design fees, architectural fees, engineering fees, or permit fees.

The CRA may, at its discretion, approve additional improvements not specifically listed above if the proposed work clearly contributes to the overall enhancement of the property's exterior appearance and aligns with the intent of the Millville CRA Redevelopment Plan.

Ineligible Improvements/Costs:

The following expenses are not eligible for reimbursement or direct payment under this program:

- Interior improvements or renovations.
- Any improvements not visible from US 98 / E. 5th Street from Bay Avenue to Everitt Avenue.
- Any monthly service fees associated with improvements (i.e., surveillance fees for new security cameras, maintenance fees, etc.).
- Any other cost not directly associated with eligible exterior improvements.

FUNDING OPTIONS

The Commercial Property Improvement (CPI) Grant Program offers two funding options to provide flexibility for different financial circumstances. Both options require prior approval from the CRA before any work begins.

Option 1 – Reimbursement Grant

- This option allows the applicant to pay for eligible improvements up front and receive reimbursement after successful project completion.
- The applicant completes the CRA-approved improvements using licensed contractors.
- Upon completion, the applicant must submit proof of permits and inspection reports, paid invoices, receipts, photos of completed work, and any other required documentation to CRA staff for review.
- After verification that all work meets program standards and the approved scope, the CRA will reimburse eligible expenses up to the approved grant amount.
- Reimbursement is made to the grantee only after project completion and CRA inspection/approval.

Option 2 – CRA Direct Vendor Payment

- This option is designed to assist applicants who may face financial hardship or have limited capacity to pay project costs up front.
- The grantee must obtain three (3) competitive quotes from licensed contractors, vendors, or equipment suppliers for each task in the approved scope of work when the cost of the work from a single vendor exceeds \$3,499.
- The City of Panama City will review all quotes in accordance with its adopted Purchasing Policy and will typically select the lowest-priced qualified bid. In cases where justification exists, the City may select an alternate qualified vendor.
- The selected contractor will complete the improvements, and the CRA will pay the vendor directly upon project completion and verification.
- The applicant remains responsible for coordinating the project, ensuring compliance with approvals, and confirming that all work is completed satisfactorily.

GRANT TERMS AND OCCUPANCY REQUIREMENTS

All Commercial Property Improvement (CPI) Grants are subject to a three-year compliance and occupancy period following the completion of improvements.

- The three-year term begins on the date of final payment or reimbursement by the CRA.
- During this period, the property owner or tenant must maintain the completed improvements in good condition and ensure they remain visible and consistent with the approved project scope.
- The CRA reserves the right to inspect the property periodically throughout this period to verify compliance.
- If a tenant vacates during the compliance period, the grant obligations may transfer to the new tenant or property owner, provided the improvements remain in place and are properly maintained.
- If the property is sold, transferred, or if improvements are removed or neglected, the CRA may seek reimbursement of grant funds as specified in the Grant Agreement.
- The CRA does not require repayment if improvements are maintained in accordance with program conditions for the full three-year term.

APPLICATION AND REVIEW PROCESS

The Commercial Property Improvement (CPI) Grant Program is administered by the Panama City Community Redevelopment Agency (CRA). All applications will be reviewed to ensure compliance with program requirements, funding availability, and alignment with the goals of the Millville Community Redevelopment Plan.

Step 1 – Application Submission

- Commercial Improvement Grant applications are available at www.panamacity.gov
- Applicants must submit a completed application form, along with all required documents, via email at CRAs@panamacity.gov or in person at 501 Harrison Ave., Room 101, Panama City, FL 32401.
- Required documentation includes:
 - Proof of property ownership or owner authorization.
 - If applicant is a tenant a three-year lease agreement is required.
 - Active business license.
 - Proof of Property Insurance.
 - Current photos of the property (all sides of the property and areas to be improved).
 - Project Description and timeline including the proposed improvements and how they will enhance the property, and timeline of the project.
 - W9 for applicants selecting Funding Option 1 – Reimbursement Grant
 - Three cost estimates and/or contractor quotes for applicants selection Funding Option 2 – CRA Direct Vendor Payment).
 - Documentation verifying that all property taxes, local business taxes, and municipal fees are current.
- Incomplete applications will not be reviewed until all required information is submitted.

Step 2 – Staff Review and Eligibility Verification

- CRA staff will review applications to ensure all eligibility requirements are met and verify that the proposed work aligns with the Millville CRA Redevelopment Plan.
- Staff may request additional information or clarification during the review process.
- Eligible applications will be evaluated on a first-come, first-served basis until available funding is exhausted.

Step 3 – Funding Recommendation and Approval

- Upon completion of the staff review, qualifying applications will be presented to the CRA Board for approval.
- Applicants will be notified in writing of the approval status and any conditions attached to the grant award.

APPLICATION AND REVIEW PROCESS

Step 4 – Grant Agreement Execution

- Approved applicants must sign a Grant Agreement outlining the approved scope of work, funding amount, and program conditions.
- No work may begin until the Grant Agreement is fully executed and all necessary permits have been obtained.
- Changes to the approved project scope require prior written approval from the CRA.

Step 5 – Project Completion and Verification

- The applicant is responsible for ensuring that all work is completed in accordance with the approved plans, applicable codes, and City permit requirements.
- CRA staff will conduct a final inspection upon project completion to verify compliance and quality.
- For Option 1 – Reimbursement Grants, the applicant must submit all permits and inspection reports, paid invoices, receipts, and proof of payment (copies of cancelled checks).
- For Option 2 – CRA Direct Vendor Payment, the CRA will issue payment directly to the selected vendor after confirming satisfactory completion of work.

Step 6 – Closeout and Compliance Period

- Once final reimbursement or payment is issued and all required documentation has been submitted, the project will be formally closed for administrative purposes.
- The grantee then enters a three-year compliance period, during which the property owner (or tenant) must maintain the completed improvements in good condition.
- The CRA reserves the right to conduct periodic inspections during this three-year period to ensure the improvements remain consistent with the approved project scope.
- If the tenant vacates the property during the compliance period, the grant obligations may transfer to the new tenant or property owner, provided the approved improvements remain in place and are properly maintained.
- If the property is sold, transferred, or if the improvements are removed or not maintained during this compliance term, the CRA may seek reimbursement of grant funds as outlined in the Grant Agreement.

PROGRAM ADMINISTRATION

The Commercial Property Improvement (CPI) Grant Program is administered by the Panama City Community Redevelopment Agency (CRA). The program is managed under the direction of the Millville CRA, which oversees all grant applications, project reviews, and compliance activities.

All grant awards are subject to the availability of funds as approved in the CRA's annual budget. The CRA reserves the right to amend, suspend, or discontinue the program at any time based on funding levels, policy changes, or community redevelopment priorities. Submission of an application does not guarantee funding.

CRA RESPONSIBILITIES

- Review and evaluate all applications for completeness and eligibility.
- Ensure proposed improvements align with the Millville Community Redevelopment Plan and the City of Panama City Land Development Code.
- Manage the approval, reimbursement, and payment processes in accordance with program procedures.
- Conduct site inspections during and after project completion to verify compliance.
- Maintain program records and monitor project performance during the three-year compliance period.

APPLICANT RESPONSIBILITIES

- Submit a complete and accurate application with all required documentation.
- Obtain all required permits and approvals prior to beginning work.
- Complete all improvements as approved and within the time period established in the Grant Agreement.
- Maintain the improvements for at least three (3) years after project completion.
- Notify CRA staff of any change in tenancy, ownership, or property status during the compliance period.

CONTACT INFORMATION

For more information or to obtain an application, please contact:

City of Panama City Community Redevelopment Agency
Attn: Millville CRA – Commercial Property Improvement Grant Program
501 Harrison Avenue, Panama City, FL 32401

📞 Phone: 850.691.4603
✉️ Email: cras@panamacity.gov
🌐 Website: www.panamacity.gov

COMMERCIAL PROPERTY IMPROVEMENT GRANT APPLICATION

The Commercial Property Improvement (CPI) Grant Program provides financial assistance to eligible commercial property owners and tenants within the Millville Community Redevelopment Area to complete exterior improvements that enhance the U.S. 98 / 5th Street corridor. Please complete all sections of this application and provide the required supporting documentation. Incomplete applications cannot be reviewed.

SECTION 1: APPLICANT INFORMATION

APPLICANT NAME: _____

BUSINESS NAME (IF APPLICABLE): _____

BUSINESS TYPE: _____

BUSINESS LICENSE NUMBER: _____ EXP. DATE: _____

MAILING ADDRESS: _____

CITY, STATE, ZIP: _____

PHONE: _____ EMAIL: _____

ARE YOU THE PROPERTY OWNER? YES NO (IF "NO," PROPERTY OWNER AUTHORIZATION IS REQUIRED)

SECTION 2: PROPERTY OWNER INFORMATION

NAME OF PROPERTY OWNER: _____

MAILING ADDRESS: _____

PHONE: _____ EMAIL: _____

PROPERTY ADDRESS: _____

CITY, STATE, ZIP: _____

PARCEL ID NUMBER: _____ ZONING CLASSIFICATION: _____

IS THE PROPERTY CURRENTLY OCCUPIED BY AN ACTIVELY OPERATING BUSINESS? YES NO

TYPE OF BUSINESS OPERATING (IF ANY): _____

IF APPLICANT IS NOT THE PROPERTY OWNER:

Complete Section 2 – Property Owner Information and attach a signed Property Owner Authorization Letter granting approval for the proposed improvements and participation in the CPI Grant Program. A copy of the current lease agreement showing at least three (3) years of remaining term must also be included.

COMMERCIAL PROPERTY IMPROVEMENT GRANT APPLICATION

SECTION 3: PROJECT INFORMATION

Provide a detailed summary of the proposed project and how the requested grant funds will be used. Clearly describe the scope of work and the specific exterior improvements that will be completed. Attach additional pages if more space is needed.

How will these improvements enhance the property on US 98 / E. 5th Street?

Proposed Start Date: _____ Proposed Completion Date: _____

SECTION 4: FUNDING REQUEST (SELECT ONE)

Total Estimated Project Cost: \$ _____

Provide the estimated total cost of the proposed improvements, if known. If you do not have contractor quotes yet, provide your best estimate based on planned work. Final costs will be verified before grant approval and funding.

Grant Amount Requested (up to \$15,000): \$ _____

Funding Option (select one):

Option 1 – Reimbursement Grant

Under this option, the applicant pays all project costs upfront.

- The CRA will reimburse eligible expenses only after:
 - The project is fully completed
 - A final CRA inspection confirms compliance
 - All paid invoices and proof of payment are submitted
 - Any required permits are closed out
- The applicant must have the financial ability to pay 100% of project costs upfront.
- Reimbursement is not issued until all documentation is verified and approved.
- Work started before CRA approval and an executed Grant Agreement will not be eligible for reimbursement.

Important: Applicants choosing this option must be prepared to carry the full cost of the project until reimbursement is issued.

COMMERCIAL PROPERTY IMPROVEMENT GRANT APPLICATION

Option 2 – CRA Direct Vendor Payment

Under this option, the CRA pays the contractor/vendor directly after work is completed.

- The applicant must obtain three (3) competitive quotes from licensed contractors for the same scope of work.
- The CRA will select the lowest priced qualified quote and issue payment directly to that vendor.
- Payment is issued only after:
 - Work is completed
 - All inspections and permits are finalized
 - CRA staff verifies compliance with approved scope
- Applicants must ensure all contractors understand this is a CRA-managed payment process, not a typical private contract.
- The applicant is still responsible for:
 - Coordinating access to the site
 - Ensuring contractor responsiveness
 - Confirming all work matches the approved scope

Important: Work may not begin until CRA approval and a fully executed Grant Agreement are in place. Any work done beforehand is not eligible for payment.

SECTION 5: REQUIRED ATTACHMENTS

Please include the following documentation with your completed application (as applicable):

- Proof of property ownership (deed or current property appraiser record)
- Property Owner Authorization Letter (required if the applicant is not the property owner)
- Copy of current lease showing at least three (3) years remaining or acknowledgment of the three-year compliance requirement
- Current color photos of the property, including:
 - Entire front façade
 - Side elevations (if visible from U.S. 98 / 5th Street)
 - Areas where improvements will occur
- Project description and itemized cost estimate
(estimated costs acceptable if quotes not yet obtained)
- Contractor/vendor quotes (required only for applicants selecting Option 2)
- Three (3) competitive quotes for identical scopes of work
- Documentation confirming all property taxes, business taxes, fees, and licenses are current
- Renderings, sketches, product samples, color selections, or material examples, if applicable

COMMERCIAL PROPERTY IMPROVEMENT GRANT APPLICATION

SECTION 6: APPLICANT CERTIFICATION

By signing below, the applicant certifies and agrees to the following:

All information provided in this application is true, accurate, and complete.

- No work will begin until the CRA has reviewed the application, approved the project, and executed a Grant Agreement.
- All required City permits will be obtained before any work begins.
- The applicant and/or property owner will maintain all completed improvements for a minimum of three (3) years following project completion.
- If the property is sold, transferred, the improvements are removed, or maintenance is not upheld during the three-year compliance period, the CRA may require reimbursement of grant funds as allowed under the Grant Agreement.
- If a tenant vacates during the three-year period, the grant obligations may transfer to a new tenant or the property owner, provided the improvements remain in place and are properly maintained.
- For Funding Option 2 applicants: the CRA will select the lowest priced qualified quote, and vendors will be paid directly after project completion and verification.

Applicant Signature: _____

Printed Name: _____

Date: _____

FOR CRA USE ONLY

Date Application Received: _____

Reviewed By: _____

Complete Incomplete - Date applicant notified: _____

Funding Source: Millville CRA

Grant Amount Approved: \$ _____ Approval Date: _____

CRA Staff Signature: _____

Project Completion Verified: Yes No Verification Date: _____

Final Payment / Reimbursement Date: _____ Reimbursement Check #: _____

PANAMA CITY COMMUNITY REDEVELOPMENT AGENCY PROPERTY OWNER AUTHORIZATION

Millville CRA – Commercial Property Improvement (CPI) Grant Program City of Panama City Community Redevelopment Agency

NAME: _____

MAILING ADDRESS: _____

PHONE: _____ EMAIL: _____

GRANT PROPERTY ADDRESS: _____

CITY, STATE, ZIP: _____

PARCEL ID NUMBER: _____

TENANT/APPLICANT NAME: _____

BUSINESS NAME: _____

Authorization Statement

I, the undersigned property owner, hereby authorize the above-named tenant/applicant to apply for and participate in the Millville Community Redevelopment Area (CRA) Commercial Property Improvement (CPI) Grant Program for the commercial property located at the address listed above.

I grant permission for the tenant/applicant to complete the exterior improvements described in their application and understand that all improvements must comply with program requirements, City codes, and the Millville CRA Redevelopment Plan.

I acknowledge and agree to the following:

- I approve the proposed improvements for the property.
- I consent to the tenant/applicant receiving CPI Grant funding for eligible improvements.
- I understand that all improvements must remain in place and be maintained for a minimum of three (3) years after project completion.
- I agree that if tenancy changes during the compliance period, the grant obligations may transfer to a new tenant or to me as the property owner.
- I understand that removal or failure to maintain the improvements may result in the CRA seeking reimbursement as outlined in the program guidelines.
- I understand that no work may begin until the CRA has fully approved the application and executed a Grant Agreement.

Property Owner Signature: _____

Printed Name: _____

Date: _____