



LAKE CITY COMMUNITY REDEVELOPMENT AGENCY FY2026/27 EXPANDED COMMERCIAL FAÇADE GRANT PROGRAM

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INTRODUCTION

The City of Lake City is pleased to introduce a proposed framework designed to develop a clear, consistent, and transparent process for the public to apply for and access Community Redevelopment Agency (CRA) resources. This initiative is intended to strengthen fairness, accountability, and increased participation in redevelopment efforts throughout the CRA district.

The proposed process establishes standardized procedures for requesting CRA assistance, including eligibility requirements, application timelines, review standards, and funding prioritization. These improvements are intended to ensure that CRA programs are accessible, predictable, and aligned with the long-term redevelopment goals of the City of Lake City.

In addition, the proposed framework outlines structured program offerings that support local business development, property improvement, housing stability, infrastructure enhancements, and community-based revitalization. By formalizing these programs, the City seeks to provide a reliable pathway for residents, entrepreneurs, and property owners to participate in neighborhood improvement and economic growth initiatives.

The City is committed to maintaining transparency and public accountability in the allocation of CRA resources. This proposed framework will allow for consistent public access, objective evaluation of applications, and clear communication of funding decisions.

Thank you for your continued partnership in the revitalization of Lake City. Together, we can build stronger neighborhoods, support local investment, and promote a vibrant and equitable future for our community.

EXPANDED COMMERCIAL FACADE GRANT

Purpose

The purpose of the expanded façade grant is to aid with improving appearances and encouraging investment in the redevelopment area.

In an effort to revitalize and further invest into the Community Redevelopment Area the Lake City CRA has developed a comprehensive program of financial incentives geared towards promoting improvements to existing businesses for future growth and success.

This grant program, for qualifying commercial properties, has been designed to offer commercial property owners, business owners and possible tenants the opportunity to make physical exterior improvements to vacant and/or underutilized spaces, and to encourage the adaptive reuse of and promote upgrades to existing buildings, improve appearance and environment, improve functionality, eliminate code violations, and help fill vacant and/or underutilized spaces, with the goal of fostering renewed interest in opening and operating businesses within the CRA District.

Eligibility

Property owners in the Redevelopment Area are eligible, providing the following are met:

- Commercial Applicant must be the property owner.
- Permitted use in the zoning district.
- Properties which have no identified code violations, unless the proposed improvements serve to remedy said violations.
- No ad valorem tax liens.
- Properties identified, according to City records, as being within the adopted Redevelopment Area, and also which are designated on the Columbia County Tax Collector records as paying into the Lake City Redevelopment fund.
- Properties which have no signage or structures which were previously erected in violation of existing land development or other applicable code regulations, unless said signage or structures are removed or replaced as part of the proposed improvements.
- Properties for which the current and/or proposed future use is 100% conforming and legally exist in relation to the Zoning Atlas and applicable Land Development Regulations and will be used for legally permitted commercial or industrial purposes.
- Owner(s) and/or tenant(s) have maintained all required licensing to operate, as well as being current on all City utility accounts, and having no delinquent property tax payments.

Eligible Expenses

The following expenses have **been approved** for potential grant funding by the City of Lake City Community Redevelopment Agency Board for the current Fiscal Year. Eligible projects must be comprised of improvements to areas visible from the street other public space(s).

- Demolition of dilapidated or abandoned structures (Provided a site plan for rebuilding has been submitted and approved).
- Restoration of a building's original construction materials.
- Stucco or clapboard restoration.
- Masonry work and/or new stucco, brick or repairs thereof.
- Painting (includes preparation: scraping, sanding, pressure washing, sandblasting, etc.).
- Windows or door repair or replacement.
- Porch replacement and carpentry.
- Awnings (including the removal of old awnings and canopies and installation of new canvas awnings).
- Installation of front lawn landscaping and irrigation.
- Installation of brick or textured pavement.
- Roof repair or replacement. (when approved design/materials used). **Roof repair portion of grants shall be limited to a cap of \$2,500.00 in expenses and shall make up no greater than 50% of total eligible project costs for reimbursement upon project completion.*
- Improvements to meet current building code requirements and/or zoning requirements.
- Permanent Signage (including the removal of all temporary, old signs or non-conforming signs and the design, production and installation of new signs).
- Resurfacing, re-striping, re-habilitation of existing off-street parking areas, new parking and curb cuts (shall include a landscape element/compliance).
- ADA Improvements (exterior only, including ADA accessible ramps and entries).
- Restoration of a façade's historic appearance.
- Tear-out required to build a new entrance into the building (Must meet ADA and Florida Accessibility standards).
- Courtyard and outside patron activity design and development (when space is available).
- Lighting of the exterior (as permitted by the Land Development Regulations).

Ineligible Expenses

The following expenses **are not eligible** for grant funding, including, but not limited to:

- Any costs associated with the purchase or lease of the building, space or property.
- Any improvements or work completed prior to grant agreement signature(s).
- Any improvements to properties not within the CRA District.
- Work which removes or alters historically significant features.
- Use of inappropriate materials.
- Work performed by an unlicensed contractor, or any individual, firm or company who does not provide up-to-date documentation for the required State licensure, workman's comp and liability insurance.
- Work performed that is not compatible with the neighborhood, is not consistent with the Design Guidelines for the CRA and City of Lake City Comprehensive Plan and/or Land Development Regulations (LDRs).
- Work without a City of Lake City Building Permit, when required.
- Labor for hired help who are not licensed or qualified to operate or perform work within the City of Lake City or are not State licensed (as applicable).
- Items and work considered "general or routine maintenance" (activities planned and performed at regular intervals normally necessary to extend the life or prevent the premature failure of building components or equipment).
- Sweat equity payments (i.e., reimbursement for Owner's, applicant's, Grantee's or associates' own labor or equipment/tool purchases, in performance of renovation work or new construction).
- Interior renovations, fixtures, items, inventory, equipment or materials.
- Refinancing existing debts.
- Non-fixed improvements or installation of movable items as determined by CRA Staff and/or the CRA Board.
- Business Payroll.
- Other expenses as determined by CRA Staff, Board, or Board Attorney.

Funding Limitations

Unless otherwise stated, each eligible property may be able to qualify for up to 80% of the total project cost with no single grant exceeding \$25,000.

Applicant must contribute at least 20% of total cost – A maximum grant of \$25,000 would require applicant to provide a minimum of \$6250.

To find total project cost (when match is % of total):

Grant Amount / (1 - Required Recipient Share %) = Total Project Cost

Example: For a \$25,000 grant requiring a 20% match (meaning 80% CRA), the total project cost is $\$25,000 / 0.80 = \$31,250$.

To find grant amount (when match is % of total):

Match Amount / Required Recipient Share % = Total Project Cost`.

Example: If you have \$6250 match and need a 20% share, total cost is $\$6250 / 0.20 = \$25,000$, meaning you can request \$25,000 in CRA funds (Total Cost - Match).

To find required recipient share (when match is % of total):

Total Cost Amount X Required Recipient Share % = Total Recipient Share

Example: The total project cost of \$31,250 is multiplied by .20 = \$6250.

Grant funding is awarded on a first-come, first-served basis. Awards are currently limited to one (1) award per tax parcel per CRA Fiscal Year (October through September). The Board reserves the right to limit or cap the number of separate approvals, per specific location, site or parcel, during any one Fiscal Year; and/or to limit or cap the number of approvals for a specific business for multiple applications within a preceding three (3) year time period.

Returning applicants are required to adhere to a 180-day waiting period between projects to allow for freedom of opportunity for new applicants.

Projects applied for shall be considered on a case-by-case basis for each parcel of record. A separate application packet is required for each individual qualifying parcel.

New construction projects are not eligible for any Façade and Site Improvement Grant Program consideration.

Preapplication Requirement

Applicants interested in participating in the program must first contact and meet with the City of Lake City and CRA Staff to determine eligibility, review program, and scheduling of application submission.

Application Process

Following the required pre-application conference, a completed and signed application, along with required supporting documentation, must be submitted to:

City of Lake City
Community Redevelopment Agency
 205 N. Marion Street, Lake City, FL 32055
 Phone: (386) 362-2009
cra@lcfla.com

Completed applications and required associated documentation must be submitted at least four weeks prior to the next CRA meeting. As a general rule, applications must include:

- Contact information (i.e., primary contact, phone number, email, mailing address, etc.)
- A completed W-9 Tax Form (at reimbursement, a 1099 tax form will be issued specific to the grant amount)
- Proof of property ownership (deed of record) (for new construction); or, tentative or executed lease agreement, or notarized owner/agent authorization (for remediation)
- At least two (2) cost estimates from different CRA pre-qualified contractors for all categories of work, or a copy of the bid documents with the best two (2) offers received for the project. All estimates must include identical scopes of service, along with a proposed schedule of completion
- Materials-only estimates (these may be submitted singularly if from a bona fide retailer or supplier)
- Paint estimates (if applicable – must include all trim, etc.)
- Site and/or construction plans for the proposed project
- Acknowledgement that the applicant has read and understands grant program requirements
- Additional information as requested by CRA Staff

Grant agreement terms

1. **Duration:** Agreement term covers construction and a monitoring period (e.g., 3–10 years for affordability/occupancy covenants).
2. **Management and Payments:** The CRA shall work with the applicant to obtain quotes for eligible work from pre-approved contractors. The CRA will manage each project verifying contracted work has been successfully completed in a manner that utilizes approved materials and with quality workmanship. The CRA shall pay eligible project costs in accordance with the Agreement upon verification of required documentation, which may include invoices, verification of work completed, proof of payment when applicable, lien waivers, and certificates of occupancy, if required. Partial payments tied to milestones allowed for larger projects. The CRA shall pay eligible project costs in accordance with the Agreement upon verification of required documentation, which may include invoices, proof of payment when applicable, lien waivers, and certificates of

occupancy, if required. Payment may be made either as reimbursement to the applicant for eligible costs incurred or, where approved by the CRA, as direct payment to contractors or vendors. For larger projects, partial payments tied to approved project milestones may be authorized following inspection and confirmation of satisfactory completion of work. All payments are subject to compliance with CRA policies and the terms of the Agreement.

3. **Performance & claw-back:** If applicant fails to complete project or fails to comply with covenants (e.g., required job creation, or maintenance), the grant becomes repayable pro rata. ~~For forgivable loans, forgivable portion is amortized/forgiven over 6 years conditional on compliance; otherwise, repayable upon default.~~ **If the property is sold within a single year period of completion of the project, the grant becomes repayable in full.**
4. **Insurance & indemnity:** Applicant maintains insurance and indemnifies city/CRA.
5. **Reporting:** Annual report on project status and occupancy as specified (e.g., for affordable units).
6. **Public records & signage:** Projects should acknowledge CRA assistance with signage per CRA policy.

Commercial Evaluation Criteria & Scoring

Applications must achieve 80 points out of 100 points to be considered CRA Board approval:

1. Consistence with CRA Plan & reduction of slum/blight — 25 pts.
2. Private investment leverage (higher match/less CRA per \$ private invested, see scoring table below) - 25 pts.
3. Project readiness & permit status — 10 pts.
4. Economic benefit / job creation & tax base impact — 25 pts.
5. Community/Neighbor Support Letter — 5 pts.
6. Demonstrates positive impact within community — 10 pts.

| Applicant Investment | Points Awarded |
|----------------------|----------------|
| 20% | 5 |
| 30% | 10 |
| 40% | 15 |
| 50% | 20 |
| 60%+ | 25 |