WINTER HAVEN
THE CHAIN OF LAKES CITY

SPECIAL COMMUNITY REDEVELOPMENT AGENCY (CRA) FLORENCE VILLA ADVISORY COMMITTEE MEETING

DATE: Tuesday, November 17, 2026, 5:30 p.m.

LOCATION: City Hall, Conference Room
451 Third Street NW
Winter Haven, FL 33881

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1. Call to Order

2. Roll Call

3. Action Items

3.A Commercial Improvement Grant Program Update

Staff Contact: *Eric Labbe, Director of Economic Opportunity & Community Investment, ELabbe@mywinterhaven.com*

Summary - Commercial Improvement Grant Status
CRA Resolution R-CRA-26-03 (revision of R-CRA-26-01)

4. Other Business

4.A Comments from the Committee

4.B Comments from Staff

i. **Next Regular Meeting Date - March 1, 2027**

4.C Comments from the Public

5. Adjournment

If a person decides to appeal any decision made by the Commission with respect to any matter considered at such meeting or hearing, they will need a record of the proceedings, and that, for such purpose, they may need to ensure that a verbatim record of the proceeding is made which record includes the testimony and evidence upon which the appeal is to be based (FS 286.0105). In accordance with the Americans with Disabilities Act and Florida Statutes, Section 286.26, persons with disabilities needing special accommodations to participate in this proceeding, should contact the City Clerk's Office, 451 Third Street, NW, Winter Haven, Florida 33881, in writing, not later than 48 hours prior to the proceeding; if not in writing, then not later than four (4) days prior to the proceeding at (863) 291-5600. Vision or hearing impaired please call (800) 955-8771 for assistance.

DATE: November 12, 2026

TO: Florence Villa CRA Advisory Committee

VIA: T Michael Stavres, City Manager
MJ Carnevale, Deputy City Manager

FROM: Eric Labbe, Economic Opportunity and Community Investment Director
Angie Hibbard, CRA Manager

SUBJECT: Commercial Improvement Grant Program Update

BACKGROUND

On March 9, 2026, the Commercial Improvement Grant Program was created by Resolution R-CRA-26-01, and on April 27, 2026 the CRA Board placed a hold for review and possible revision of the pilot program.

Staff has revised the Resolution that established the Commercial Improvement Grant Program and has providing those revisions to the CRA Board for input and direction at their September 28, 2026 meeting. The attached revisions are presented as they were submitted to the CRA Board and do not incorporate any recommendations made by the Board or reflect final review by the City Attorney.

The CRA Board directed staff to present the draft changes to the CRA Advisory Committees for their review and input prior to adoption by the CRA Board.

FINANCIAL IMPACT

There would be no additional financial impact to the Florence Villa CRA FY 276 Budget includes funds under the 109-80-58-8220 Grants line item.

CRA PLAN ALIGNMENT

- **Goal 1:** Attract business and economic development opportunities
- **Objective 6** – Provide incentives for business retention and recruitment for businesses along Martin Luther King Jr. Boulevard and First Street.

RECOMMENDATION

Staff recommends the Florence Villa CRA Advisory Committee review the revisions to the Commercial Improvement Grant Program and provide input so that staff can prepare a final version for adoption by the CRA Board. All input and recommendations of the Advisory Committee will be presented to the CRA Board for their consideration.

ATTACHMENT

- Commercial Improvement Grant Program revisions

RESOLUTION R-CRA-26-031

A RESOLUTION OF THE BOARD OF COMMISSIONERS OF THE CITY OF WINTER HAVEN, FLORIDA COMMUNITY REDEVELOPMENT AGENCY ESTABLISHING REVISING THE "COMMERCIAL IMPROVEMENT GRANT PROGRAM" DEVELOPMENT INCENTIVE WITHIN THE DOWNTOWN COMMUNITY REDEVELOPMENT AREA AND THE FLORENCE VILLA COMMUNITY REDEVELOPMENT AREA IN ACCORDANCE WITH, AND RECOGNIZING AND ACKNOWLEDGING THE GOALS AND OBJECTIVES OF THE DOWNTOWN AND FLORENCE VILLA COMMUNITY REDEVELOPMENT PLANS; MAKING FINDINGS; PROVIDING PROCEDURES AND ADMINISTRATIVE DIRECTION REGARDING SAID DEVELOPMENT INCENTIVE; REPEALING CONFLICTING RESOLUTIONS AND AUTHORIZING THE ADMINISTRATIVE CORRECTION OF SCRIVENER'S ERRORS; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the City of Winter Haven, Florida Community Redevelopment Agency ("CRA") desires to facilitate further redevelopment opportunities within the Downtown and Florence Villa Community Redevelopment Areas specific to small and mid-sized commercial, construction and redevelopment projects; and

WHEREAS, ~~the Florence Villa CRA Advisory Committee, established by the CRA, has reviewed and affirmatively endorsed and recommended approval for certain development incentives, which are further described herein, to be established and utilized by the CRA for eligible properties located within the boundaries of the Florence Villa Community Redevelopment Area;~~on March 9, 2026 the CRA Board approved CRA Resolution R-CRA-26-01 establishing the Commercial Improvement Grant program with the intent to monitor the outcomes as a pilot program; and

WHEREAS, ~~the Downtown CRA Advisory Committee, established by the CRA, has reviewed and affirmatively endorsed and recommended approval for certain development incentives, which are further described herein, to be established and utilized by the CRA for eligible properties located within the boundaries of the Downtown Community Redevelopment Area~~on April 27th, 2026 the CRA Board voted unanimously to place the Commercial Improvement Grant program on hold and instructed staff to revise the program to provide clarity and address expressed concerns; and

WHEREAS, staff has solicited input from the Downtown CRA Advisory Committee and the Florence Villa CRA Advisory Committee regarding potential changes to the program; and

WHEREAS, at a lawfully convened public meeting of the CRA, the CRA approved the revised development incentives specified herein by motion, and;

WHEREAS, it is the intent of this Resolution to formally revise, approve and articulate the development incentives specified herein and to instruct CRA staff to implement the same; and

WHEREAS, the CRA finds the development incentives specified herein to be consistent with (a) the Community Redevelopment Plan for the Florence Villa Community Redevelopment Area, (b) the Community Redevelopment Plan for the Downtown Community Redevelopment Area, (c) the Community Redevelopment Act of 1969, codified at Part III, Chapter 163, Florida Statutes, and (d) City of Winter Haven, Florida Resolutions R-00-07, R-22-36 and R-22-37.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE CITY OF WINTER HAVEN, FLORIDA COMMUNITY REDEVELOPMENT AGENCY:

1. The above recitals are incorporated herein and form a factual basis for the passage of this Resolution.

2. The following development incentives are approved for use within the Downtown and Florence Villa Community Redevelopment Areas:

The Commercial Improvement Grant Program (Grant Program):

The purpose and intent: ~~Assist small-local, non-franchised commercial business and property owners to make improvements to existing structures and vacant property.~~To assist commercial property owners with improvements to existing structures or vacant property that eliminates blight and specifically assists small, non-franchised businesses via those property improvements. It is not the intent of this Grant Program to provide financial assistance for general, or deferred, maintenance items.

Maximum Reimbursement and Eligibility: ~~$100,000 for any structures that are 99 years old or less. Structures that are 100 years of age or older may be reimbursed up to $150,000. Applicants must be able to provide sufficient and adequate information, as determined by CRA staff, for CRA staff to verify age of building.~~The maximum reimbursement is $100,000 per building, or $100,000 per parcel, or $100,000 per owner, whichever is less. As an example, and for purposes of clarification, applicants with a single building that sits across multiple parcels are eligible to apply for one grant up to a maximum of $100,000. Applicants with multiple-buildings on a single parcel are eligible to apply for one grant up to a maximum of $100,000. Applicants who co-own a single building, regardless of the number of parcels associated with that building, are eligible to apply for one grant up to a maximum of $100,000. Applicants with multiple vacant parcels associated with a project are eligible to apply for one grant up to a maximum of $100,000.

Additionally, and for purposes of clarification, an eligible applicant may receive no more than one (1) grant every five (5) years regardless of the number of properties, parcels, businesses, or legal entities are owned or controlled by the applicant. An applicant is defined as any individual with any level of ownership in a property or within a property holding company such as, but not limited to, a Corporation, Trust, Limited Liability Company, or Sole Proprietorship. As an example, and for purposes of clarification, if an individual has ownership in a Limited Liability Company that was awarded a Commercial Improvement Grant, that individual and any property holding company for which that individual has any level of ownership, is ineligible to apply for a subsequent Commercial Improvement Grant for 5 years from the date of final reimbursement from the proceeding Commercial Improvement Grant.

For the purposes of this Grant Program, the existence of a fire wall within a single building shall not constitute two (2) buildings (or more).

Required Match: The first $10,000 reimbursed under the Grant Program to an eligible project will require no match. Any reimbursement greater than $10,000 will require a 3~~2~~0% match.

Eligible Improvements Include:

- Exterior building improvements, ~~including but not limited to~~to include; building signage, façade enhancements, windows/doors, lighting, ~~roofing,~~ brick repointing, ADA compliance improvements, and similar exterior building improvements that eliminate blight and improve the appearance ~~and/or function~~ of the structure.

- Interior buildout improvements that are specific and necessary to ~~occupancy of~~re-occupy a vacant building, or necessary to accommodate a change of use (e.g. conversion of a former retail use to a restaurant, or conversion of a former single-family residence to a retail use). Interior improvements must be permanent in nature and remain with the building should the commercial business close or relocate.

- On-site exterior infrastructure improvements~~, including but not limited to; parking lots, internal sidewalks, landscaping, and lighting.~~ that are necessary to occupy a vacant building, or necessary to accommodate a change of use. For example, the addition of paved parking spaces, landscaping required by Code, or water/wastewater improvements.

- New construction projects on vacant lots are eligible to apply for a Commercial Improvement Grant. However, they may not stack the Commercial Improvement Grant with another CRA incentive for the same project.

Ineligible Improvements Include:

- Roofs and roof repairs
- HVAC repair or replacement
- Pole or monument signs (new or replacement)
- On-site infrastructure improvements that are not associated with re-occupying a vacant building, a change of use, or new construction.
- Interior painting
- Exterior painting as a stand-alone project. Painting must be associated with other eligible improvements or an approved mural.
- Any item deemed as a general maintenance item in the sole discretion of the CRA staff, Advisory Committee, or CRA Board.

Reimbursement: Applicants will be reimbursed upon completion of the project and issuance of a Certificate of Occupancy, Certificate of Completion, or final inspection, if applicable, all as determined by the CRA staff.

Intermittent Draws: The CRA Board may authorize intermittent draws pursuant to ~~a written agreement establishing~~the approval of an appropriate draw schedule and

performance requirements. The final draw in any approved draw schedule shall not be reimbursed until project completion. ~~Any such written agreement must be approved by the CRA Board~~

Required Lien: Applications approved for reimbursement under the Grant Program in an amount greater than $40,000 shall be subject to a ~~three~~ five (5~~3~~) year forgivable lien in a form and manner approved by the City Attorney to be recorded in the Public Records of Polk County, Florida, in order to be an applicable lien and/or encumbrance upon the property that is the subject of the Grant Program equal to the full reimbursement amount of any and all reimbursement under the Grant Program. The City shall record the required lien prior to reimbursement. Provided the property is not sold and/or otherwise transferred, the lien shall be forgiven at a rate of ~~33.3~~20% per year. After ~~three~~ five (5~~3~~) years if all conditions are met as determined by CRA staff, the City shall satisfy the lien.

Approval Process: Applications for reimbursement under the Grant Program ~~of $10,000 or less may be approved or denied administratively by CRA staff. Applications for reimbursement under the Grant Program of greater than $10,000 shall be approved or denied by the appropriate CRA Advisory Committee. Applications seeking Intermittent Draws shall be presented to the appropriate CRA Advisory Committee for a recommendation to the CRA Board, with final approval or denial by the CRA Board~~shall be submitted to CRA staff prior to the application deadline published by the CRA. Applications will be reviewed and scored by CRA staff based upon the following criteria.

1. Potential to retain, attract, or place local, small businesses within the CRA – up to 25pts.
    a. Improvements proposed for a building that is 100% occupied – 10pts
    b. Improvements proposed to attract a tenant, or tenants, to a building that is partially occupied – 15pts

c. Improvements proposed to attract a tenant, or tenants, to a currently vacant building or vacant parcel (no lease in place) – 20pts

d. Improvements proposed to place a tenant, or tenants, into a currently vacant building or vacant parcel (lease executed), or to start an owner-occupied business in that location – 25pts

2. Degree of blight elimination of proposed improvements – up to 25pts

3. Contains elements of historic preservation – up to 10pts

4. Contains a mural – 10pts

a. A mural must consume a minimum of 20% of the area of the wall on which it is placed and must be visible from the public rights-of-way.

5. Direct job creation – Up to 30pts

a. 1-5 jobs – 10pts

b. 6-10 jobs – 20pts

c. 11+ jobs – 30 pts.

All applications received and scoring sheets compiled by CRA staff will be presented to the appropriate CRA Advisory Committee for consideration. The Advisory Committee will consider the applications, scoring sheets, and any testimony given at a duly noticed Advisory Committee meeting and shall make a recommendation of awards to the CRA Board.

The CRA Board shall consider the applications received, scoring sheets compiled by CRA staff, the Advisory Committee recommendation of awards, and any testimony given and shall approve final awards at a duly noticed meeting of the CRA Board.

~~Appeal Process: Applications of less than $10,000 under the Grant Program that are denied by CRA Staff may be appealed to the appropriate CRA Advisory Committee by filing~~

~~a written request stating the grounds for appeal within ten (10) calendar days of denial. Applications denied by the appropriate CRA Advisory Committee may be appealed to the CRA Board by filing a written request stating the grounds for appeal within twenty (20) calendar days of the action by the appropriate CRA Advisory Committee. Action by the CRA Board is final. Any failure to strictly follow the timelines set forth herein shall constitute a waiver of any appeal rights related to this Grant Program.~~

General: A property owner, or their authorized designee, must make application and be approved by ~~CRA Staff, the appropriate CRA Advisory Committee, and/or~~ the CRA Board~~, as applicable,~~ prior to the commencement of construction in order to be eligible for any reimbursement under the Grant Program approved and established herein. ~~Funds for any eligible project under the Grant Program approved herein will be awarded on a first come, first approved basis. When all budgeted funds are expended and/or encumbered, no more applications will be approved. CRA staff may continue to take in applications and create a waiting list for the subject Grant Program for when newly budgeted funds are available.~~ CRA staff shall provide notice of the Grant Program application window in a newspaper of general circulation, on social media, to the CRA Advisory Committees, and to community partners annually. The application window to apply for the Grant Program shall be no less than sixty (60) days. There is no guarantee that funds will be budgeted for the Grant Program approved herein year over year. The approved project must commence construction within six (6) months of approval. If construction does not commence within six (6) months of approval, the funds approved for a particular project may be ~~released and made available to the next eligible applicant.~~withdrawn. Applicants who had funds withdrawn may re-apply during next available application window. ~~A property owner may apply for multiple grants under the Grant Program approved herein; however, no more than $100,000 ($150,000 for 100-year-old structures) may be approved for reimbursement per property within any three (3) year period of time. This Grant Program may be combined, or "stacked", with other approved CRA incentive programs, if eligible and as determined by CRA staff.~~

3. Any and all conflicting resolutions are hereby repealed to the extent necessary to give this Resolution full force and effect.

4. Any provision in this Resolution may be renumbered or relettered and the correction of typographical and/or scrivener's errors which do not affect the intent may be authorized by the City Manager or his designee, without need of consideration by the CRA Board of Commissioners, by filing a corrected or recodified copy of same with the City Clerk and/or Secretary of the CRA Board of Commissioners.

5. That this Resolution shall take effect immediately upon passage.

INTRODUCED AND PASSED by the Board of Commissioners of the City of Winter Haven Community Redevelopment Agency, on this ---th day of -------, 2026.

COMMUNITY REDEVELOPMENT AGENCY
OF THE CITY OF WINTER HAVEN, FLORIDA

By: _____
Chairman William Brian Yates

ATTEST:

_____
Secretary

Approved as to form:

_____
CITY ATTORNEY
Frederick J. Murphy, Jr., City Attorney