



Commercial Grants Guidelines

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North Miami NMCRA Commercial Grants Guidelines

One of the primary objectives of a community redevelopment agency is to effectuate positive change within the targeted area through improvements of business and residential structures. To that end, the NMCRA works to transform that area into one that again contributes to the overall health of the community. This transformation occurs through the various grants and incentives initiatives listed below:

- Commercial Grants
- Public-Private Partnership Developments
- Infrastructure Improvements
- Residential and Neighborhood Improvement Programs
- Affordable, Workforce, Market Rate, Luxury, Mixed Income Housing, Housing Development and Renovation
- Transportation and Transit-Oriented Developments **Mandate**

While each grant program may have individual requirements, the NMCRA requires all projects to abide by the following to be considered:

1. Must be within the NMCRA geographic boundaries;
2. Must have a visible improvement to the property or area;
3. Must eliminate slum and blight;
4. Must meet current NMCRA Redevelopment Plan goals and objectives; and/or
5. Must show quantifiable benefits to the community.

Universal Requirements for Commercial Grant Programs

All applicants must comply with the following:

1. Primary property use must be commercial.
2. All applicable City of North Miami, county, and state licenses must be up to date.
3. Applicants must provide preliminary designs, color photos, and relevant project documentation.
4. Applicants must not have any outstanding liens, violations, pending litigation, or unpaid real/tangible property taxes.
5. Applications must be completed in full, signed, and submitted for consideration.
6. Applicants must meet with NMCRA staff before applying to confirm eligibility and program alignment.
7. Applications must be submitted online via www.northmiamicra.org.

8. Property owners must notify tenants about proposed improvements before the project begins.
9. Tenants must obtain landlord approval and have the property owner sign a Landlord's Certificate provided by the NMCRA.
10. Applicants must submit at least three (3) competitive cost estimates from contractors acceptable to the NMCRA.
11. The NMCRA may require additional improvements to be included as a condition of approval.
12. Applicants must abide by all applicable ordinances, building codes, and laws.
13. The property must legally conform to City of North Miami zoning and development regulations.

Priority Business Categories

The NMCRA prioritizes businesses that enhance the city's desired retail mix and contribute to the economic and cultural vibrancy of North Miami. Examples of preferred business types include:

1. Entertainment
2. Restaurants (*full-service, fast-casual, and /or high-end dining*)
3. Breweries & Craft Beverage Establishments.
4. Kitchen or Restaurant Halls/Incubators (*shared-use culinary spaces*).
5. Creative Workspaces.
6. Recording/Production Studios for Film & Music Industry.
7. Coffee Shops & Cafés (*independent, locally owned*).
8. Fresh Produce Markets & Farmers' Markets.
9. Performing Arts Spaces.
10. Specialty Retail Stores

The NMCRA reserves the right to reject any application and amend the business category list to accommodate special circumstances.

COMMERCIAL GRANT PROGRAMS

FACADE GRANT PROGRAM

The Facade Grant Program provides up to \$30,000 with no match requirement to eligible commercial property owners or business operators for exterior-only improvements. This grant is conditioned upon the successful completion of a five (5) year maintenance period on the improved property.

Requirements

1. All proposed enhancements must result in visible improvements to the business/property and its surrounding streetscape.
2. Interior renovations are not eligible under this grant.
3. The business/property must have commercial space on the ground floor.
4. The property must have direct street frontage and pedestrian access (*non-visible rear or side facades are not eligible*).
5. The applicant must provide valid business tax receipts (BTRs) and any additional documentation confirming business activity.
6. Applicants must select contractors from an NMCRA-approved contractor pool to ensure quality standards.
7. Recipients must sign a 5-year maintenance agreement ensuring improvements are maintained in good condition.
8. Tenants must have a minimum of a 5-year lease agreement, plus a buildout period with the property owner to comply with the required maintenance period.
9. Failure to comply may result in grant repayment obligations.

Eligible Uses for Funding

- Storefront window & door replacement (*impact-resistant only*).
- Exterior painting & stucco repair (*must comply with city code*).
- Signage upgrades (*must comply with the city code*).
- Lighting & security enhancements (*fixtures, cameras, fencing, gates*).
- Awnings & canopies (*shading & weather protection*).
- Landscaping & beautification (*planters, decorative elements*).
- Parking lot, driveway, & sidewalk repairs (*ADA compliance included*).
- Green building improvements (*LED lighting, energy-efficient doors/windows*).

Compliance & Accountability

- Failure to complete the project as approved may result in grant repayment.
- If a property owner sells the building or terminates leases within 5 years, they must repay 100% of grant funds received.

BUSINESS ATTRACTION & EXPANSION GRANT PROGRAM

The Business Attraction & Expansion Grant will cover 50% of the project cost up to \$200,000, toward specifically defined, and approved costs that are related to relocation and attraction of businesses to the NMCRA area. This program is best suited for businesses previously not located within the boundaries of the NMCRA or those looking for an opportunity to expand. A portion of the grant can also be used to cover half of the monthly rent of an approved property for up to 6 months during the renovations.

Requirements

1. If a property owner, the applicant must have either proof of property ownership or signed documents showing a bona fide intent to purchase the property in the NMCRA.
2. If the applicant is a tenant, they must have a signed lease or provide documentation proving an intent to sign a lease.
 - I. *The lease term must cover a minimum of 5 years, plus the buildout period.*
 - II. *If the buildout takes 6-12 months, the lease term must be at least 5 years + the renovation period (e.g., if the buildout takes 6 months, the lease must be for at least 5.5 years).*
 - III. *The lease commencement date must align with project completion to ensure businesses can fully benefit from the improved space.*
3. If the property is vacant, the property owner agrees that the NMCRA shall have the first right to assist in securing a tenant once the project is completed.
4. Businesses must have at least 3 years of operational history in a similar industry.
5. Property owners must provide a signed lease agreement before final grant disbursement.
6. A business plan is strongly recommended for businesses relocating to the redevelopment area.
7. The applicants must show proof of financial capacity.
 - I. To ensure businesses have the necessary capital to complete their required match, they must submit bank statements, loan approvals, or investor commitments before receiving any grant reimbursement.
8. To qualify as an Expansion, the business must add at least half of the existing square footage. Example current 750 sq. ft. expansion to 1,500 sq. ft.
9. Every effort must be made to hire North Miami residents.

The NMCRA Board, at its sole discretion, may consider increasing the funding limits on a case-by-case basis. If the request is above the standard amount mentioned above, the applicant must abide by the following:

1. Businesses receiving grants set above the threshold must hire at least 30% North Miami residents for the duration of the maintenance period.
2. Proof of hiring must be submitted via W-2s, payroll records, or workforce agreements.

Eligible Uses for Funding:

Exterior Building & Structural Improvements

- Impact Windows & Doors (*hurricane-resistant, energy-efficient*)
- Awnings & Canopies (*weather protection, branding enhancements*)
- Exterior Painting & Stucco Repair (*must follow NMCRA facade standards*)
- Roof Repairs/Replacements
- Signage (*must comply with city zoning & design requirements*)
- Security Enhancements (*Cameras, Fencing, Gates*)
- ADA Compliance Enhancements (*stairs, ramps, handrails, automatic doors*)
- Green Improvements (*solar panels, LED lighting, water conservation systems*)
- Landscaping & Beautification (*planters, trees, pedestrian-friendly spaces*)
- Parking Lot, Driveway & Sidewalk Upgrades (*ADA compliance included*)

Interior Improvements

- Interior/Exterior Lighting & Fixtures (*energy-efficient LED, safety lighting*)
- Interior Renovation (*walls, ceilings, non-cosmetic upgrades*)
- Electrical Upgrades (*modernization, increased capacity, safety compliance*)
- Plumbing & HVAC Enhancements (*air filtration, water conservation systems*)
- Flooring (*commercial-grade, ADA-compliant surfaces*)

Structural & Functional Upgrades

- Loading Docks & Freight Access (*for logistics & commercial operations*)
- Architect/Engineer Fees (*project planning, compliance with NMCRA & city codes*)
- Work Complimentary to These Upgrades (*as approved by the NMCRA on a case-by-case basis*) **Ineligible Uses**
- New Construction (*only rehabilitation or renovations allowed*)
- Temporary Structures or Mobile Businesses (*must be permanent commercial spaces*)
- Business Operating Expenses (*payroll, rent beyond allowable period, working capital*)
- Unpermitted or Non-Compliant Work (*must meet zoning & building codes*)

REHABILITATION GRANT PROGRAM

The Commercial Rehabilitation Grant Program provides financial assistance to existing businesses and commercial property owners within the NMCRA redevelopment area. The goal of the program is to improve aging or underutilized commercial properties, ensuring they remain functional, attractive, and competitive in the evolving business environment.

This grant covers up to 50% of the total cost of interior and exterior improvements, with a maximum grant amount of \$100,000 per project.

Requirements

1. If a property owner, the applicant must have either proof of property ownership or signed documents showing a bona fide intent to purchase the property in the NMCRA.
2. If the applicant is a tenant, they must have a signed lease or provide documentation proving an intent to sign a lease.
 - I. *The lease term must cover a minimum of 5 years, plus the buildout period.*
 - II. *If the buildout takes 6-12 months, the lease term must be at least 5 years + the renovation period (e.g., if the buildout takes 6 months, the lease must be for at least 5.5 years).*
 - III. *The lease commencement date must align with project completion to ensure businesses can fully benefit from the improved space.*
3. If the property is vacant, the NMCRA reserves the first right to assist in securing a tenant once the project is completed.
4. Property owners must provide a signed lease agreement before final grant disbursement.
5. Applicants must show proof of financial capacity
 - IV. To ensure businesses have the necessary capital to complete their required match, they must submit bank statements, loan approvals, or investor commitments before receiving any grant reimbursement.
6. Every effort must be made to hire North Miami residents.

The NMCRA, at its sole discretion, may consider increasing the funding limits on a case-by-case basis. If the request is above the standard amount mentioned above, the applicant must abide by the following:

1. Businesses receiving grants set above the threshold must hire at least 30% North Miami residents for the duration of the maintenance period.
2. Proof of hiring must be submitted via W-2s, payroll records, or workforce agreements.

Eligible Uses for Funding:

Exterior Building & Structural Improvements

- Impact Windows & Doors (*hurricane-resistant, energy-efficient*)
- Awnings & Canopies (*weather protection, branding enhancements*)
- Exterior Painting & Stucco Repair (*must follow NMCRA facade standards*)
- Roof Repairs/Replacements
- Signage (*must comply with city zoning & design requirements*)
- Security Enhancements (*Cameras, Fencing, Gates*)
- ADA Compliance Enhancements (*stairs, ramps, handrails, automatic doors*)
- Green Improvements (*solar panels, LED lighting, water conservation systems*)
- Landscaping & Beautification (*planters, trees, pedestrian-friendly spaces*)
- Parking Lot, Driveway & Sidewalk Upgrades (*ADA compliance included*)

Interior Improvements

- Interior/Exterior Lighting & Fixtures (*energy-efficient LED, safety lighting*)
- Interior Renovation (*walls, ceilings, non-cosmetic upgrades*)
- Electrical Upgrades (*modernization, increased capacity, safety compliance*)
- Plumbing & HVAC Enhancements (*air filtration, water conservation systems*)
- Flooring (*commercial-grade, ADA-compliant surfaces*)

Ineligible Uses

- New Construction (*only rehabilitation or renovations allowed*)
- Temporary Structures or Mobile Businesses (*must be permanent commercial spaces*)
- Business Operating Expenses (*payroll, rent beyond allowable period, working capital*)
- Unpermitted or Non-Compliant Work (*must meet zoning & building codes*)

CAPACITY BUILDING/RETENTION GRANT

The Capacity Building/Retention Grant Program will focus on helping existing small businesses enhance their operations and capacity during the redevelopment of the area. Up to \$10,000 can be used for approved business expenses or approved technical support and/or training.

Eligible Uses for the Capacity Building/Business Retention Grant

1. Durable Machinery/Equipment
2. Marketing/Advertising
3. Business Related Insurance
4. Professional Services that directly improve business operations
5. Business Related Training/Conferences
6. Green Rehab Grant Match
7. Merchandising Specialist

Requirements

1. Must be a for-profit business. Nonprofit agencies cannot apply.
2. Primary property use must be commercial.
3. Must be in business for at least one (1) year.
4. No more than one (1) other location, not part of a national chain or franchise.
5. Applicant must provide one written estimate for the proposed work or service from vendors acceptable to the NMCRA. NMCRA reserves the right to deny any submitted cost estimates.
6. All cost estimates must be fully and completely itemized and detailed.
8. Businesses that received Mom & Pop County grants for the same/similar services within 18 months cannot apply.
9. Only one application per business will be considered.

APPLICATION PROCEDURES:

Step 1: Review Program Guidelines & Eligibility

- Visit northmiamicra.org to review the Grant Guidelines.
- Ensure the project meets all eligibility requirements before proceeding.

Step 2: Pre-Application Consultation (Mandatory)

- Schedule an appointment with NMCRA staff to discuss project details and confirm eligibility. Contact: (305) 895-9839 or e-mail cragrants@northmiamifl.gov.

- Meet with NMCRA Staff for a preliminary project review.
 - Present conceptual plans, cost estimates, and project timelines.
 - Provide proof of site control (*ownership or lease agreement*).
 - Submit business tax receipts & any required permits.

Step 3: Submit Online Application & Supporting Documentation

- Complete the application online at www.northmiamicra.org.
- Attach the following required materials:
 - Project Description & Budget.
 - Proof of Ownership or Lease Agreement (*5-year lease + buildout period required*).
 - Proof of Financial Capacity (*bank statements, loan approvals, or investor commitment*).
 - Preliminary Architectural/Engineering Plans (*if applicable*).
 - Photos of Current Property Condition (*before renovation*).
 - Contractor Proposals & Competitive Bids
 - Business Plan (For Businesses Relocating to the NMCRA) (*if required*).

Step 4: NMCRA Staff Review & Verification

- NMCRA staff will review applications within 10-15 business days.
- Applicants will be notified of any missing or incomplete documentation.
- Incomplete applications will not be considered for funding until all required materials are submitted.

Step 5: NMCRA Advisory Committee & NMCRA Board Approval

- If the application meets all requirements, staff will schedule it for review by the NMCRA Advisory Committee & NMCRA Board.
- Completed application needs to be received at least four (4) weeks before the next NMCRA Advisory Committee Meeting and the NMCRA Board Meeting to be placed on the agenda.
- The application is reviewed by:
 1. NMCRA Advisory Committee – Makes a recommendation of approval or denial.

2. NMCRA Board – Makes the final decision on grant approval or denial.
- Applicant Attendance Requirement:
 - All applicants must attend both meetings to answer questions from the Committee and Board.
 - Failure to attend may result in delays or denial of funding.

Step 6: Approval & Grant Agreement Execution

- NMCRA staff will notify the applicant of the Board's final decision.
- If approved, the applicant must sign a formal Grant Agreement before work begins.
- The fully executed Grant Agreement serves as the Notice to Proceed.

Step 7: Project Commencement & Monitoring

- Once the Notice to Proceed is issued, the applicant may begin work on the approved project.
- NMCRA staff will conduct site inspections at various milestones to ensure compliance.
- Applicants must submit reimbursement requests in alignment with the phased reimbursement model.

TERMS & CONDITIONS FOR NMCRA GRANT GUIDELINES

Eligibility & Application Process

- Pre-Application Meeting Required – All applicants must meet with NMCRA staff before applying to confirm eligibility.
- Application Submission – Applications must be submitted online at www.northmiamicra.org or via email at cragrants@northmiamifl.gov.
- Applicants must review all grant guidelines and terms before submission.
- Failure to meet eligibility requirements will result in disqualification from funding.

General Eligibility Requirements

To qualify for an NMCRA grant, applicants must:

- Be located within the NMCRA geographic boundaries.
- Demonstrate visible improvements to the property and surrounding area.
- Ensure the project eliminates slum and blight.

- Align with NMCRA Redevelopment Plan goals and objectives.
- Show quantifiable benefits to the local community.
- Provide proof of up-to-date property tax payments.
- Maintain applicable city, county, and state business licenses.

Additional Eligibility Based on Grant Type:

- Commercial property owners & business operators are eligible for grants *(except for the Capacity Building Grant, which is for business operators only)*.
- Tenants must obtain written property owner approval and provide a lease agreement for at least 5 years + the buildout period *(if applicable)*.
- Mixed-use buildings are eligible, but funds can only be used for commercial portions of the property.

Preference is given to businesses located along North Miami's priority commercial corridors

Eligible Work for Funding

- Exterior Upgrades
- Interior Renovations
- Structural Improvements

Work must be pre-approved and permitted by the City of North Miami before commencement.

Ineligible Businesses & Properties

The following businesses are NOT eligible for NMCRA funding:

- Residential-only properties
- Properties occupied by religious institutions
- Adult bookstores & adult entertainment businesses
- Free-standing liquor stores
- Smoke Shops
- Pawn Shops
- Commercial buildings with ineligible or non-conforming uses under North Miami zoning laws

Payment & Reimbursement Process

- Grant payments are made via reimbursement (*no upfront payments*).
- All work must be NMCRA Board-approved before starting to qualify for reimbursement.
- Reimbursement will follow the phased disbursement model based on project milestones
- Applicants must submit:
 - Itemized invoices & receipts
 - Before-and-after project photos
 - City permits & final inspections (*if applicable*)
 - Proof of payments to contractors (*canceled checks, wire transfers, etc.*)
- Final reimbursement is subject to NMCRA compliance inspection & approval.

Work started without NMCRA approval will not be eligible for reimbursement.

Compliance & Enforcement

- Grantees must sign a 5-year maintenance agreement (*ensuring continued upkeep of improvements*).
- Businesses must remain operational for at least 5 years post-renovation (*or risk grant repayment*).
- If a property owner sells the building or forces lease termination within 5 years, they must repay 100% of the grant.
- If a property is vacant at the time of application, the NMCRA reserves the right to secure a tenant.
- Businesses receiving larger grants must hire at least 30% North Miami residents.

Failure to comply with these requirements may result in legal enforcement and full repayment of grant funds.

OCCUPATION REQUIREMENTS

The recipient is required to be open for business within thirty (30) days of the completion of the project. If occupation requirements are not met, the business must immediately repay 100% of the grant to the Grantor.

PAST PROGRAM PARTICIPATION

Buildings that have been previously assisted by the NMCRA or the City of North Miami in the last five (5) years are generally not eligible, especially if the application is for the same work previously done. This portion may be waived if it is for a new business relocating into the building that has not previously received a grant.

CODE VIOLATION

Buildings with pending code violations are not eligible for the program, unless it is determined that the proposed scope of work includes the resolution of the code violation(s) in a manner that is deemed acceptable and appropriate in the sole discretion of the program administrator.

CHANGE IN OWNERSHIP

Program participation is not transferable to new property owners. New property owners must reapply to participate in the program. In the case of the Beautification Grant and Capacity Building/Retention Grant, if the assisted property or business is sold during the three-year period following the completion of the project, the Grantor will recapture 100% of the grant.

In the case of the Business Attraction/Expansion and Rehabilitation Grants, if the assisted property or business is sold during the five-year period following the completion of the property, the Grantor will recapture 100% of the grant.

The property owner is forbidden to make any alterations to the funded improvements without written permission of the Grantor.

TIME LIMITS

Construction must start 3 months from the date of signing of the agreement between the Grantee and the Grantor and must be completed 1 year from such date. Projects must be completed by the timetable outlined in an agreement signed between the Grantor, business owner, and approved by the property owner in the case of a tenant.

CONSISTENCY WITH CITY ORDINANCES AND COMPLIANCE

Projects must comply with all City of North Miami zoning code and building requirements. To be eligible to participate in the program, applicants must comply with all program requirements. Failure to comply with the program requirements at any time will result in the applicant being dropped from the program. The Grantor is the sole interpreter of eligibility determinations, payment amounts, and compliance with program requirements. All of the Grantor's decisions are final. Projects are not officially accepted in the program until an agreement between the applicant and the Grantor is signed.

PAYMENT PROCESS

The Grantor will issue no more than four payments during the project. Upon completion of each phase of the project, program staff will inspect the project to ensure compliance with the approved plans and budget.

The Grantor will **reimburse** the Grantee for the grant amount established in the agreement by issuing a check up to four weeks after staff inspections and after proper documentation has been submitted for each phase of the project. Final payment, which should be no less than 20% of the grant, will be issued after all work has been completed, all the above-mentioned documentation has been reviewed and accepted by the Grantor, Certificate of Occupancy, Certificate of Use, and Business Tax Receipt are provided, and leasing and other program requirements have been met.

Phase	Milestone Requirement	Reimbursement %
Pre-Approval: Financial Readiness Check	Applicant must provide proof of access to capital (e.g., bank statements, loan approval, investor commitment) before submitting the first reimbursement request.	Required Before Any Reimbursement is Issued
Phase 1: Project Start – Permitting & Contracting	Businesses must submit approved permits, executed contractor agreements, and proof of expenditures.	20% of approved grant funds released.
Phase 2: 50% Construction Completion	Business must demonstrate progress toward completion (verified by CRA inspection & contractor invoices, and project reports.	30% of funds released.
Phase 2: 75% Construction Completion	Business must demonstrate progress toward completion (verified by CRA inspection & contractor invoices).	30% of funds released.
Phase 3: 100% Construction Completion & Certificate of Occupancy (CO) Approval	Business must submit a Certificate of Occupancy (CO), final permits, and business licenses.	Final 20% of funds released.

MONITORING PROCESS

Staff will monitor progression of the project through photo/video documentation, in addition to comments to the file.

After the project is complete, staff will monitor the business/structure for the required three to five years and will follow the monitoring steps outlined in the NMCRA SOPs.

PUBLICITY

By accepting this grant, the grantee shall recognize the NMCRA as a funding source for all the activities outlined in the application and agreement. The grantee shall ensure that any publicity, public relations, advertisements, and signs recognize the NMCRA for the support of all contracted activities. Grantee shall permit or shall have the landlord agree to have a sign placed on the property by the NMCRA in relation to this grant.