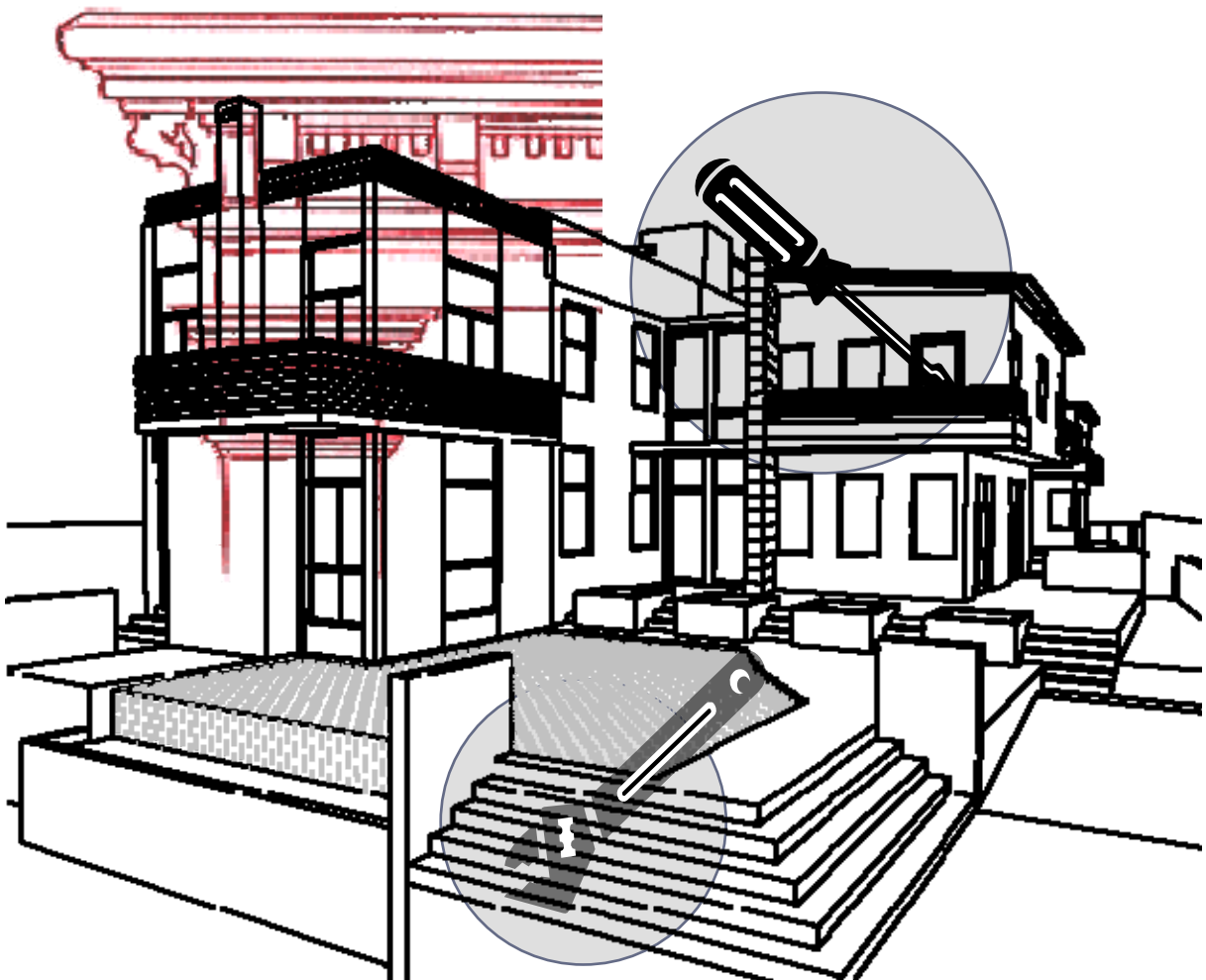


# PROGRAM GUIDELINES

## FACADE & BUILDING LOT IMPROVEMENT PROGRAM EAST GATEWAY DISTRICT



CITY OF CLEARWATER &  
CLEARWATER COMMUNITY REDEVELOPMENT AGENCY

REVISED MARCH 1, 2011



March 1, 2011



Dear East Gateway Property Owner:

Thank you for your interest in the East Gateway District Façade & Building Lot Improvement Program. The purpose of the program is to assist East Gateway District commercial property owners in improving the appearance of building exteriors and building sites that are highly visible from major streets. The program's primary goal is to stimulate further investment in the district by transforming the look and feel of commercial corridors.

The program offers *project funding assistance to eligible property owners* to help offset eligible project costs (for example, site plan, construction plans, permits, building materials and construction services). Up to \$35,000 in "loan-to-grant" funds are available to a property owner that contributes private funds equal to or greater than 20 percent of the established loan amount. If a property owner meets all program requirements, the zero-interest loan will transition to a grant over a five-year period.

The attached East Gateway District Façade & Building Lot Improvement Program Guide provides further details on the program, including information on the application and approval process.

Please note that all required City approvals must be obtained before beginning work on your improvement project or program funding may be voided.

Thank you for continued investment in the East Gateway District. Working together, we can restore prosperity and livability in this important Downtown neighborhood.

Sincerely,

Geraldine Campos Lopez, Director  
Economic Development and Housing Department

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**PROGRAM GUIDELINES**  
**EAST GATEWAY DISTRICT FACADE & BUILDING LOT IMPROVEMENT PROGRAM**

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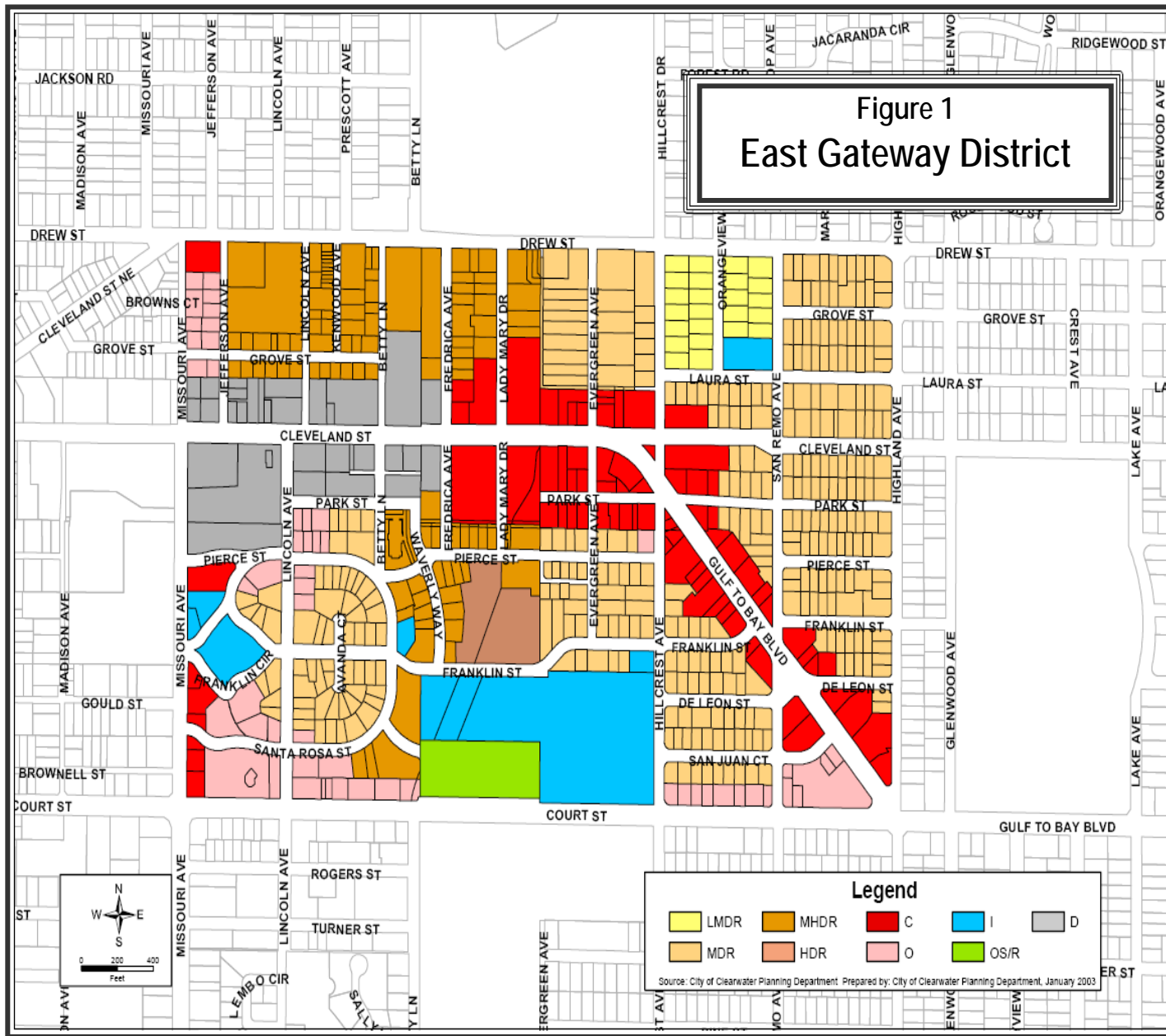
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Figure 1 East Gateway District Map

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- Exhibit A Part I: Program Application
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## 1. PROGRAM OVERVIEW

The 176-acre East Gateway District is located on the eastern side of downtown Clearwater between Missouri Avenue and Highland Avenue and Court Street and Drew Street (see Figure 1). In 2002, recognizing both the needs and the potential of the East Gateway District, the CRA initiated a Findings and Declaration of Necessity Analysis (“slum and blight” study) for the District, which was officially designated as a redevelopment area in 2004. The Clearwater Downtown Redevelopment Plan was amended to establish a vision for the District, strategies to resolve neighborhood needs, and policies to guide future redevelopment. The planning effort culminated in the CRA approval of the East Gateway District Five-Year Action Program. The Action Program contains a series of action items oriented to the following goals:

### EAST GATEWAY DISTRICT FIVE-YEAR ACTION PROGRAM GOALS

- To engage residents, businesses and other neighborhood interests in the creation and implementation of the action program;
- To achieve neighborhood stability by addressing the social, economic and physical issues that plague the area;
- To establish a unique and positive identity that instills neighborhood pride and sense of ownership; and
- To revitalize the neighborhood to attract reinvestment in private property.

Because strong commercial districts have a stabilizing influence on neighborhoods, the CRA established the East Gateway District Façade & Building Lot Improvement Program (Program). The Program provides incentives for private reinvestment within East Gateway’s aging commercial corridors as a way to enhance the physical environment and, in turn, the economic and social viability of the area. Improvements to a single building in a run-down commercial district can strengthen commitment to and belief in the district’s future, influencing other property owners to do the same. A more attractive environment draws the attention of customers—old and new—who associate quality of *place* with the quality of products and services offered. Surrounding residential areas also reap benefits from more viable commercial districts.

### EAST GATEWAY DISTRICT FAÇADE & BUILDING LOT IMPROVEMENT PROGRAM OBJECTIVES

- Stabilize existing businesses and stimulate new business activity by improving the overall visual quality of existing buildings.
- Improve the view from the street by focusing on improvements most visible to customers, neighboring merchants and residents, and pass-by traffic.
- Establish a positive neighborhood image and a “sense of place” that are vital to the economic revitalization of the area.
- Promote green building and Crime Prevention through Environmental Design (CPTED) techniques applicable to building facade and site design.
- Leverage City funds for neighborhood revitalization and economic development by encouraging private investment in facade and building lot improvements.

Funding for the program is derived from U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) and CDBG-Recovery (CDBG-R) funds.

These Program Guidelines represent the intent of the City to implement the East Gateway District Façade and Building Lot Improvement Program. The City may amend the Program Guidelines from time to time in order to accommodate new or changing laws or policies and procedures applicable to the program.

## 2. PROGRAM ASSISTANCE

Funding assistance is available to an eligible property owner to offset *eligible* project costs. Funding is through a zero-interest loan that may convert to a grant over the five-year loan term. The maximum loan amount per commercial property is \$35,000, provided the property owner applies private funds for eligible project costs representing at least 20% of the loan amount.

### A. DESIGN

Prior to the issuance of a loan commitment to the property owner, the Program Committee must accept the conceptual design and preliminary cost estimate for the property owner's improvement project. The Program Committee is comprised of City Economic Development & Housing and Planning & Development department staff. A design firm of the property owner's choosing (preferably from the CRA-approved list) will develop the conceptual design and cost estimate. Design services are available for a 60-day period beginning on the date the property owner is notified that the application has been accepted by the Economic Development & Housing Director (*Director*).

The following services are included under the design stage:

- Existing Conditions Analysis. Site visit and photo inventory of building/site and surrounding properties.
- Design Consultation #1. One-hour meeting with the property owner, designer and the Program Committee to discuss project needs, preferences and budget. During the consultation, the property owner will receive professional guidance on suitable designs.

Draft Conceptual Design. Graphic representations of ideas generated at Design Consultation #1 are developed by the designer, taking into consideration building mass, scale, rhythm, spacing and other physical characteristics, building site and surroundings. The conceptual design must be consistent with the Clearwater Downtown Redevelopment Plan and Downtown Design Guidelines.

([myclearwater.com/gov/depts/planning/divisions/Lrplan/plans/downtown\\_plan/index.asp](http://myclearwater.com/gov/depts/planning/divisions/Lrplan/plans/downtown_plan/index.asp))

- Design Consultation #2. One-hour meeting with the applicant, designer and the Program Committee to review design concepts and address any outstanding issues.

Conceptual design services shall be arranged under separate contract between the property owner and a design firm, and payment therefore shall be the sole responsibility of the property owner.

## B. PROJECT FUNDING

Program loans are available on a first-come, first-served basis, contingent upon funds availability. The maximum loan is 80% of *eligible* project costs, up to \$35,000 per property. The property owner is responsible for the all projects costs that exceed the maximum loan amount and for all ineligible project costs.

### FUNDING SCENARIOS

#### Example 1:

<b>Total Project Costs</b>		<b>\$25,000</b>
- Eligible project costs ( <i>see listing on page 5</i> )	\$25,000	
- Ineligible project costs	N/A	
▪ Maximum loan amount <sup>1</sup>		<b>\$20,000</b>
▪ Property owner (applicant) contribution		<b>\$5,000</b>
- Eligible project costs above maximum loan amount	\$5,000	
- Ineligible project costs	N/A	

#### Example 2:

<b>Total Project Costs</b>		<b>\$50,000</b>
- Eligible project costs ( <i>see listing on page 5</i> )	\$45,000	
- Ineligible project costs ( <i>e.g., roof repair</i> )	\$5,000	
▪ Maximum loan amount <sup>1</sup>		<b>\$35,000</b>
▪ Property owner (applicant) contribution		<b>\$15,000</b>
- Eligible project costs above maximum loan amount	\$10,000	
- Ineligible project costs	\$5,000	

**Notes:**

1. Maximum loan amount equals 80% of eligible project costs or \$35,000, whichever is less.

Program loans are 0% interest. Provided that the property owner complies with all terms and conditions of the program and Loan-to-Grant Agreement, the loan principal will be forgiven at a rate of 20% per annum, converting to a 100% grant within five years from the date of the Loan-to-Grant Agreement (see Section 7.C and Exhibit D). A loan is secured through an executed Loan-to-Grant Agreement between the loan applicant and the City of Clearwater.

### 3. PROGRAM ELIGIBILITY

#### A. ELIGIBLE PROPERTIES & PROPERTY OWNERS

Eligibility for assistance under the program requires that all of the following criteria are met:

- Applicant is the property owner;
- Property is located on Gulf-to-Bay Boulevard or Cleveland Street within the East Gateway District shown in Figure 1;
- Property is zoned Downtown District (D), Commercial District (C) or Office District (O)
- The property is not a single family residence;
- Property does not have current or outstanding code violations (*Note: Code violations may be remedied in conjunction with an improvement project; however, costs for said remedy may not be funded with program funds*);
- Property is not associated with a "Problematic Use" as defined in the Community Development Code or a "Prohibited Use" as defined in the Downtown Redevelopment Plan;
- Applicant is current on Business Tax Receipt and property taxes;
- Applicant demonstrates financial feasibility, including equity value in the property or other acceptable collateral; and
- Property is not the subject of a current Loan-to-Grant Agreement under this program.

#### B. ELIGIBLE PROJECTS

Eligible project improvements/costs include those listed on page 5 when applied primarily to the principal or street-facing façade(s) or lot area(s). Other improvements may be determined to be eligible on a case-by-case basis. Loan funds will be extended only for exterior work resulting in the significant improvement or enhancement of the building façade or lot. Improvement projects must be of high quality and designed and constructed by qualified, licensed professionals. The City shall have the authority to determine the eligibility or ineligibility of all proposed work.

*Note: Facade improvements made prior to approval of the Program application will not be eligible for funding assistance.*

Ineligible improvements include general structural upgrades, non-permanent fixtures, security systems, personal property, interior window coverings, equipment, foundation work, business equipment, and fencing, operating capital or refinancing and any improvements deemed to be inconsistent with Program objectives.

Improvements must comply with all applicable regulations, including American with Disability Act (ADA) requirements, and Downtown Design Guidelines. Any code violations must be resolved prior to or during construction of the improvement project. Costs to resolve code violations that do not represent an eligible project cost shall be borne solely by the applicant.

## ELIGIBLE PROJECT IMPROVEMENTS/COSTS

- Construction, installation or renovation:
  - Windows
  - Doors
  - Awnings
  - Marquees
  - Shutters
  - Cornices
  - Parapet
  - Balconies
  - Porches
  - Arcades
  - Display window lighting
- Exterior wall treatments:<sup>1</sup>
  - Painting (entire building façade)<sup>1</sup>
  - Stucco/plastering
- Removal of elements covering architectural details
- Exterior signage (permanently affixed and integrated into the building architecture)
- Decorative exterior lighting<sup>2</sup>
- Pavement between door and sidewalk
- Other improvements<sup>3</sup>
- Detailed design/construction drawing fees<sup>4</sup>
- Permit fees<sup>5</sup>

### Notes:

1. Painting of unpainted brick or masonry is strongly discouraged.
2. When part of an overall improvement project.
3. To be considered by the Economic Development & Housing Department Director on a case-by-case basis.
4. Costs shall not exceed 10% of total eligible project costs.
5. Includes permits required to lawfully construct the improvement project.

The City must approve all proposed improvements projects. The City reserves the right to require certain minimum improvements as part of the applicant's project in order to meet Program objectives and ensure compliance with the Downtown Redevelopment Plan and Clearwater Community Development Code.

## 4. APPLICATION PROCESS

### A. APPLICATION SUBMITTALS & REVIEW

The Director will determine the completeness of Program applications, and may request further information in support of an application. The decision to accept an application will be based on funds availability and project merits, including support of East Gateway District goals and program objectives. The Program Committee shall be responsible for the evaluation of Program applications and funding determinations.

Detailed design and permitting costs are the sole responsibility of the applicant. However, detailed design costs for eligible project improvements may be considered part of the required applicant contribution to total eligible project costs, so long as these design costs do not exceed 10% of total eligible project costs.

Prior to completing the *Application for Funding Assistance*, the applicant must secure all required development approvals for the project. The project, as presented in the Application, will be reviewed by the Program Committee in the context of the *Project Review Criteria* (below). The review criteria are weighted, with a maximum score of 100

points. Projects scoring less than 60 points as determined by the Program Committee in its sole discretion will not be offered a Program loan.

<u>PROJECT REVIEW CRITERIA</u>	<u>MAXIMUM POINTS</u>
1. Comprehensiveness of project and consistency with the Downtown Design Guidelines	20
2. Degree of blight removal and positive visual impact	15
3. Quality of design & materials	15
4. Level of private investment being made	15
5. Contribution to streetscape aesthetics & function	15
6. Application of green building & site techniques	10
7. Application of CPTED <sup>1</sup> techniques	10
<b>Maximum Score</b>	<b>100</b>

## **B. PROOF OF FINANCIAL FEASIBILITY**

The applicant must verify to the satisfaction of the City the funding of any non-program funded portion of the project. Verification means that sources of funds are committed, terms and conditions are known and sources have the capacity to deliver.

Funding for the non-program portion of a project is the responsibility of the applicant and can come from a variety of sources, including cash investment, bank financing and personal loans. The applicant must transfer these committed funds into escrow at the time of the loan-to-grant agreement execution.

## **5. CONSTRUCTION PROCESS**

### **A. ELIGIBLE CONTRACTORS**

At least three (3) written bids from qualified, Florida licensed contractors to perform the project work are required. Each bid will be solicited by the City's third-party inspection firm and must be in response to an identical scope of work for the project. Prior to awarding of the bid, the applicant must provide the City with information on the proposed bid award, as well as the rejected bids.

The contractor awarded the bid must show evidence of adequate liability and workers' compensation insurance coverage. The applicant will provide the City with a copy of the proposed contract with the selected contractor for review.

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<sup>1</sup> Crime Prevention through Environmental Design

## **B. TIMELY PERFORMANCE**

All projects assisted by this program must be completed in a timely manner. The contract will allow a maximum of nine months for completion. When it can be demonstrated that circumstances clearly beyond the applicant's control prohibit completion within nine months, the City may grant one extension. Failure to complete the project in a timely manner will result in a cancellation of the contract, de-obligation of any unexpended funds, and at the discretion of the City, recapture of expended funds.

## **C. DAVIS-BACON ACT LABOR STANDARDS**

Federal labor standards provisions of the Davis-Bacon Act require that all employees working on a construction project that is wholly or partially federally-funded are entitled to receive the prevailing wage rate for that locality as established by the U.S. Department of Labor. This standard applies to all construction contracts in excess of \$2,000.

Prevailing wage rates are listed in the Davis-Bacon Wage Decision, a listing of various construction work classifications, such as carpenter, plumber and electrician, and the minimum rates (and fringe benefits) that people performing work in those classifications must be paid.

### **CONSTRUCTION PROCESS SUMMARY**

- Project must be completed within nine (9) months of the City's Notice to Proceed (i.e., execution of Loan-to-Grant Agreement).
- Davis-Bacon Act wage standards apply to all improvements over \$2000.
- No contractors shall be on the HUD debarment list.
- Applicant is responsible for securing all required permits.
- Use of lead-based paint is prohibited in federally funded projects.
- Project must be compliant with the Americans with Disabilities Act throughout the five-year loan-to-grant period.

During the construction process on all loan funded projects, contractors must submit weekly certified payroll reports beginning with the first week the contractor works on the project and for every week afterwards until the contractor has completed its work. In addition, contractors must make their employees available at the job site for confidential interviews with the City's third-party inspector as to the type of work they perform and their rate of pay. Every effort will be made to cause as little disruption as possible to on-going work during the interviews. For more information on the Davis-Bacon Act visit [www.hud.gov/offices/olr/index.cfm](http://www.hud.gov/offices/olr/index.cfm).

## **D. DEBARMENT CHECK**

All contractors will be reviewed to determine that they are not on the HUD debarment list. Debarment is the ineligibility of a contractor to engage in any federally funded projects because of previous federal labor standards violations.

## **E. PERMIT REQUIREMENT**

The applicant is responsible for securing all required development approvals (including building permits) for the project before commencing construction, renovation or painting activities. Any said activities commenced prior to obtaining required development approvals may result in voiding of Program funding.

## **F. INSPECTION**

The applicant shall permit inspection of the property by the City and its' agents for compliance with all City codes and ordinances pertaining to code compliance and such other inspections deemed necessary in connection with the property, the rehabilitation work and all contracts, materials, equipment, machinery, fixtures, payrolls, and conditions of employment pertaining to the work. The City will make a determination that the after-improvement value of the building is adequate to protect the City's loan interest.

## **6. DISBURSEMENT OF LOAN PROCEEDS**

Prior to disbursement of loan funds, the applicant must execute a Loan-to-Grant Agreement with the City that states the terms and conditions of the loan (see Exhibit D Loan-to-Grant Agreement). The applicant is required to transfer their portion of the project's funds into escrow. Upon applicant default of any term or condition of the Loan-to-Grant Agreement, the City may call the remaining pro-rata share of the loan amount due and payable to the City.

Loan funds for satisfactorily completed, contract-specified work will be disbursed by the escrow agent with approval from the City. The City's third-party inspection firm will verify completeness prior to any disbursements. At no time will the City have more loan funds disbursed than the percent of work completed (with the exception of the initial money withdrawal to cover cost of materials).

Upon receiving properly executed invoices for satisfactorily completed work from the applicant, payment will be made directly to the contractor for the amount of eligible costs specified in the invoice. Requests for loan disbursement are to occur at the 30%, 60% and 90% project completion milestones, with 10% of loan funds to be retained until project completion. The final disbursement will occur after the project's completion, upon final approval by The City. The City will provide the applicant with disbursement forms and instructions for submittal of properly executed invoices. Typically, loan disbursement by the City for eligible costs takes two to three weeks.

*Note: Disbursement will be made only to those contractors who have submitted weekly-certified payroll forms.*

## **7. ADDITIONAL REQUIREMENTS**

### **A. MAINTENANCE**

When borrowing Program funds, the applicant agrees to maintain the improvements, as determined by the City in its sole discretion, for a period equal to the term of the loan (five years).

### **B. ALTERATIONS**

The applicant agrees not to change or alter elements of the improvement project without prior written approval from the City for a period equal to the term of the loan (five years).

### **C. LOAN FORGIVENESS**

Provided that the property owner complies with all terms and conditions of the program and Loan-to-Grant Agreement, program loans shall be forgiven in 20% increments on an annual basis such that at the end of the five-year loan term, the full loan amount will be deemed forgiven and the loan balance will be \$0. If the applicant (property owner) sells the property during the five-year loan period, the remaining pro rata share of the loan amount shall become due and payable to the City within 30 calendar days, unless the succeeding property owner formally agrees to continue the maintenance obligation for the remainder of the loan term.

### **D. EQUAL EMPLOYMENT OPPORTUNITY**

The applicant shall comply with all applicable provisions of federal statutes and regulations concerning equal employment opportunities for persons engaged in rehabilitation work undertaken in connection with program assistance.

### **E. RECORDS**

The applicant shall keep such records as may be required by the City in connection with the project for a period of five years.

### **F. CIVIL RIGHTS**

The applicant shall not discriminate upon the basis of race, color, sex, marital status, handicap, religion or national origin in the sale, lease, rental, use or occupancy of the property to be assisted.

### **G. DISPLACEMENT OF TENANTS**

No financial assistance will be provided if the project involves the permanent and involuntary displacement of tenants unless the applicant agrees to provide financial assistance to the tenants at levels consistent with the Federal Relocation and Real Property Acquisition Act, as amended. Temporary relocation may be permitted with costs allowable as a project cost.

# Exhibit A

## Program Application




**Exhibit B**  
**Application for Funding Assistance**



# Exhibit C

## Program Steps



## PROGRAM STEPS

This section provides step-by-step instructions to the application and decision-making process for the East Gateway District Façade & Building Lot Improvement Program.

### DESIGN SERVICES

#### *Step 1: Pre-Application*

- Applicant formulates ideas for improvement project by considering:
  - Existing assets of the building and lot and how new features such as awnings, accent lighting, new signage or landscaping might accentuate them;
  - Consistency with the Downtown Design Guidelines and the Clearwater Downtown Redevelopment Plan (viewable at [myclearwater.com/gov/depts/planning/divisions/Lrplan/plans/downtown\\_plan/index.asp](http://myclearwater.com/gov/depts/planning/divisions/Lrplan/plans/downtown_plan/index.asp));
  - Design harmony with neighboring buildings; and
  - Project Review Criteria that will be used to score your project (*Note: Projects that score below 60 points will not be offered funding assistance.*).
- Applicant attends pre-application meeting with the Program Committee to discuss requirements and project ideas.

#### *Step 2: Program Application*

- Applicant completes Program Application and submits it to the Economic Development & Housing Department.
- After applicant is informed that the application is complete and that program eligibility requirements are met, applicant selects a design firm to create a conceptual design of the project. *Note: If there are funds available to assist with the costs for the conceptual design services, applicant must use a CRA-approved design firm (list is maintained by the Economic Development & Housing Department). If funds are not available, the applicant may work with any architect of their choosing.*

#### *Step 3: Conceptual Project Design*

- Applicant, architect/engineer and Program Committee meet to discuss project design.
- Architect/engineer completes conceptual project design and provides cost estimates and recommendations to the applicant.
- Applicant submits project design to the Program Committee for conceptual design approval.
- Applicant and design firm modify project design as recommended by Program Committee.
- *Optional:* Applicant presents design project to the Clearwater Building Plans Review Committee (BPRC) and receives information about Community Development Code requirements and the development review process applicable to the project. Contact the Building Division at (727) 562-4567 to schedule an appointment.

#### *Step 4: Preliminary Design Review & Loan Commitment*

- Applicant and design firm meet with Program Committee to discuss project scope, costs, schedule, funding and permitting needs.
- Program Committee conducts a preliminary design review and scores the project (see Project Review Criteria on page 6). The Committee may recommend ways to modify the project to improve its score.
- Once the conceptual design is approved, the Director of Economic Development & Housing Department (Director) will provide a conditional loan commitment. Applicant then proceeds to Part II: Application for Funding Assistance.

### **FUNDING ASSISTANCE**

#### *Step 5: Project Design & Scope of Work*

- Applicant contracts with architect/engineer to prepare a scope of work along with detailed drawings and/or site plan. *Note:* Payment for detailed design service fees is the responsibility of the property owner. However, a portion of program funding may be used for matching costs.
- Applicant notifies the Director of any material change to the project design provided under Step 3. The Director must approve any change in writing. *Note:* Material changes that result in a lower project score may affect program funding for the project.
- Applicant secures site plan approval by the Planning & Development Department, if applicable.

#### *Step 6: Contractor Construction Bids*

- Applicant and applicant's architect/engineer attends a pre-bid/detailed design review meeting with the City and the City's third-party inspection firm.
- The bid process will be administered by the City's third-party inspection firm upon delivery of the scope of work and detailed drawings and/or site plan by the applicant's architect/engineer. A minimum of three written bids from qualified, Florida licensed contractors to perform the project work are required. All eligible bids will be provided to the applicant for review and contractor selection.
- Applicant notifies the Director of intent to award the bid and provides information on the proposed bid award as well as rejected bids. The applicant will provide the City with a copy of the proposed contract with the selected contractor for review.

#### *Step 7: Application for Funding Assistance*

- Applicant completes the Application for Funding Assistance (including all required documentation) and submits to the Economic Development & Housing Department.

#### *Step 8: Loan-to-Grant Agreement (closing on the loan)*

- Borrower (Applicant) and City execute Loan-to-Grant Agreement specifying loan amount and terms and conditions of the program funding. *Note:* The executed Loan-to-Grant Agreement represents the City's "Notice to Proceed" to the

applicant to contract with the contractor and begin construction. Work started prior to the "Notice to Proceed" may result in voiding of the Program application.

- Borrower transfers their portion of the project's cost into escrow during the execution of the Loan-to-Grant Agreement.
- Immediately after execution of the Loan-to-Grant Agreement, Borrower enters into a contractual agreement with the contractor to perform the work. The contract informs the contractor of the Federal Labor Standards, Procurement Requirements and Davis Bacon Act provisions applicable to the project. *Note: All contractual obligations regarding project work are between the applicant and contractor. The City/CRA does not have any contractual relationship with the contractor. A copy of the contract will be made available to the City.*

#### *Step 9: Construction*

- Borrower issues a notice to proceed to the contractor. Borrower is solely responsible for scheduling and monitoring the construction of the project.
- Borrower informs the Director of any anticipated material changes to the project. The Director must approve material changes in writing.
- Borrower completes the construction project within nine months of the effective date of the Loan-to-Grant Agreement.
- Requests for loan disbursement are to occur at the 30%, 60% and 90% project completion milestones, with 10% of loan funds to be retained until project completion. An initial money withdrawal to cover cost of materials is allowed.
- Borrower is solely responsible for submitting approved contractor/supplier/vendor invoices for eligible project expenses to the Director for processing and payment to the contractor/supplier/vendor. Contractor invoices shall detail the specific tasks completed in accordance with the approved project design. Ineligible project expenses for contractors/suppliers/vendors are the sole responsibility of the Borrower. Payment will only be made according to the schedule specified in the Program Guidelines following an inspection of the project by the City's third-party inspection firm.
- Contractors must submit weekly certified payroll reports beginning with the first week the contractor works on the project and for every week afterwards until the contractor has completed its work. In addition, contractors must make their employees available at the job site for confidential interviews with the City's third-party inspector as to the type of work they perform and their rate of pay.
- Borrower is solely responsible for ensuring that all work performed on the project is done properly and satisfactorily.
- Upon project completion, the Borrower requests the final review of the work.
- Borrower submits unconditional lien releases as proof of payment of all contractor invoices for project costs (eligible and ineligible), including payment of any invoices from subcontractors, material suppliers and vendors and other information as may be requested by the Director.

**FOR MORE INFORMATION OR TO SCHEDULE A PRE-APPLICATION MEETING**

**Contact:** Ekaterini Gerakios  
Economic Development & Housing Department  
112 S. Osceola Avenue (1<sup>st</sup> Floor)  
Clearwater, Florida 33756  
Phone: (727) 562-4047 | Fax: (727) 562-4075  
Email: [Ekaterini.Gerakios@myclearwater.com](mailto:Ekaterini.Gerakios@myclearwater.com)

# Exhibit D

## Loan-to-Grant Agreement