Cedar Key Community Redevelopment Agency
Grocery Store Incentive
Request for Qualifications

RFQ No. 2026-CRA-002

Applications open: October 30, 2026
Applications due: November 30, 2026, at 4:00 p.m. Eastern Time

Purpose

The Cedar Key Community Redevelopment Agency invites qualifications and incentive applications from parties interested in establishing and operating a grocery store within the CRA district. The attached Grocery Store Redevelopment Incentive terms and application are incorporated into this RFQ.

Available incentive

Applicants may request reimbursement of up to 50% of approved eligible improvement costs, not to exceed $150,000. There is no minimum total project cost. Awards are subject to funding availability, CRA Board approval, and an executed grant agreement. The attached terms retain their proposed status and do not guarantee an award.

What to submit

Submit the completed attached application and its required attachments, including operator experience and staffing; property ownership or qualifying lease and owner consent; grocery concept and business plan; itemized improvement budget and funding evidence; project and opening schedule; and storm preparedness and recovery plan. Identify the amount of assistance requested and disclose ownership, related parties, and any City or CRA relationships. An applicant may submit as an entity or a team, identifying the party responsible for store operations.

How to submit

All applications, supporting documents, and supplemental submittals must be submitted by email to **cityhall@cedarkeyfl.us**. Email one complete PDF with the subject **RFQ 2026-CRA-002 - Grocery Store Incentive**. Applications must be received by November 30, 2026, at 4:00 p.m. Eastern Time. Late applications will not be considered. Direct questions to the same email address.

Review and selection

Applications will be reviewed for redevelopment impact, grocery access, financial feasibility, private investment, storm resiliency, compatibility with surrounding businesses, and readiness to open, consistent with the attached incentive terms. The CRA may request clarification or interviews. Selection does not authorize work or guarantee funding. Any award requires CRA Board approval and an executed agreement. The CRA reserves the right to reject applications or cancel this solicitation.

CEDAR KEY CRA

Grocery Store Redevelopment Incentive

Proposed grant terms | Maximum award: $150,000

1. Purpose

Support development of a grocery store within the CRA district that improves access to everyday groceries, improves commercial property, addresses redevelopment needs, and strengthens storm resiliency.

2. Grant amount

Applicants may request reimbursement of up to 50% of approved eligible improvement costs, not to exceed $150,000. There is no minimum total project cost; smaller projects may qualify for proportionately smaller awards. To receive the maximum $150,000 award, the applicant must document at least $300,000 in approved eligible improvement costs, with at least $150,000 funded from non-CRA sources. Funding is subject to available appropriations, CRA Board approval, and an executed grant agreement. The maximum amount is not guaranteed.

3. Applicant requirements

Applicants must own the property or hold a lease covering the improvement period and five-year operating commitment, with written owner consent. Submit a business plan, project budget, funding sources, improvement plans, and opening schedule; demonstrate funding to complete the project and support initial operations; obtain required permits, licenses, inspections, and insurance; and disclose ownership, related parties, and relationships with City or CRA officials or employees.

4. Eligible improvements

Subject to attorney review and written CRA approval:
- Building rehabilitation and permanent interior improvements.
- Electrical, plumbing, and other building systems necessary for grocery use.
- Facade, signage, accessibility, and pedestrian access improvements.
- Flood protection, storm-resistant materials, protection of critical equipment, and approved backup-power improvements.

5. Excluded costs

Inventory, payroll, routine rent, utilities, debt payments, ordinary maintenance, and general operating expenses are excluded. Costs incurred before execution of the grant agreement are ineligible unless expressly authorized in advance. Expenses reimbursed by another grant or insurance payment cannot also be reimbursed by this grant.

6. Grocery store commitment

Operate primarily as a grocery store offering a meaningful selection of fresh produce, dairy, proteins, pantry staples, and household necessities. A business primarily selling souvenirs, specialty gifts, or prepared restaurant meals does not satisfy this requirement. The agreement will establish minimum hours, year-round service expectations, and an opening deadline.

7. Support for existing businesses

Explain how the product mix addresses unmet grocery needs and complements existing Cedar Key businesses. Identify opportunities to purchase from local vendors and offer local products. Any restrictions on ancillary business activities must be specified in the grant agreement and reviewed by the CRA attorney.

8. Storm resiliency

Submit a storm preparedness and recovery plan covering protection of refrigeration, electrical equipment, inventory, and the building; food safety during power outages; and reopening after a storm.

9. Payment schedule

Reimburse documented, approved expenses after verifying payment and completed work: up to $75,000 after substantial completion and applicable inspections; up to $45,000 after final approvals and opening; and up to $30,000 after 12 months of compliant operations. Each payment is subject to the cumulative 50% reimbursement limit and approved award. The final payment is reimbursement of eligible improvement costs withheld until the operating milestone is met.

10. Continued operation and repayment

Maintain the approved grocery use for five years after opening and provide annual compliance reports. Proposed repayment of disbursed funds for early closure, unauthorized use changes, or material default: 100% before one completed year; 80% after one year; 60% after two; 40% after three; 20% after four; and no repayment for the operating commitment after five compliant years. Fraud, misrepresentation, or misuse may require full repayment regardless of time elapsed. The agreement will address notice, cure periods, transfers, repayment security, and temporary disaster closures.

11. Review and approval

Evaluate redevelopment impact, grocery access, financial feasibility, private investment, storm resiliency, compatibility with surrounding businesses, and readiness to open. Before award, the Board must identify applicable adopted redevelopment plan objectives and approve the project, budget allocation, and agreement. The CRA attorney must confirm statutory authority and expenditure eligibility. Any City or CRA property lease or sale requires a separate agreement and applicable approvals.

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Grant Application: Applicant and Property

Complete all fields; attach additional sheets when needed. Fields may be typed into this PDF.

Legal applicant / entity name

Proposed grocery store name

Authorized representative and title

Mailing address

Phone and email

Project address and parcel identification number

Property owner name and contact information

Ownership or lease status; lease start/end dates; owner consent attached?

Owners and ownership percentages; related entities (attach list if needed)

City/CRA official or employee relationships or interests; write "none" if none

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Grant Application: Concept and Operations

Describe the proposed grocery service and implementation plan.

Grocery concept and primary products offered

Unmet grocery needs addressed and anticipated community benefit

How the concept complements existing businesses; local vendors/products

Proposed days/hours and year-round operating plan

Operator experience and staffing plan

Construction start, completion, opening date, and permitting status

Storm protection, outage food safety, and recovery plan (attach detailed plan)

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Grant Application: Budget and Funding

Attach itemized estimates, funding documentation, and project plans.

There is no minimum total project cost. The maximum grant is the lesser of $150,000 or 50% of approved eligible improvement costs. Examples: $100,000 in eligible improvements allows up to $50,000; $200,000 allows up to $100,000; $300,000 or more allows up to $150,000. List excluded costs separately; they do not count toward the eligible-cost match.

Building rehabilitation / permanent interior improvements ($)

Electrical, plumbing, and building systems ($)

Facade, signage, accessibility, pedestrian access ($)

Approved storm resiliency / backup-power improvements ($)

TOTAL eligible improvement costs ($)

CRA grant requested ($)

Non-CRA funding for eligible improvements ($)

Other / excluded project costs ($)

TOTAL overall project cost ($)

Funding sources and amounts: owner equity, loans, other grants (attach proof)

Insurance proceeds / other assistance for this project and affected costs

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Grant Application: Attachments and Certification

Application checklist | Submission does not guarantee funding

Check each attachment provided. Identify pending items and expected delivery dates below.

- ☐ Business plan, operating projections, and startup funding plan
- ☐ Ownership record or lease covering required term; written owner consent
- ☐ Ownership / related-party list and relationship disclosures
- ☐ Itemized improvement budget and contractor estimates
- ☐ Site plans, improvement scope, and current property photographs
- ☐ Evidence of non-CRA funding and disclosure of other assistance
- ☐ Project timeline and permit / license status
- ☐ Storm preparedness, food safety, and recovery plan
- ☐ Available insurance documentation; required coverage before payment

Pending attachments / explanations

Applicant certification

I certify that the information submitted is true and complete to the best of my knowledge and that I am authorized to submit this application. I understand that this is a proposed program, no award is guaranteed, and funding requires Board approval and an executed agreement. I acknowledge the proposed reimbursement, five-year operating, reporting, and repayment requirements; authorize verification of submitted information; and certify that duplicate reimbursement will not be requested. Final obligations will be established in the executed agreement.

Printed name and title

Signature (sign after printing or use a PDF signing tool)

Date

Required approvals and construction procedures

Grant approval does not constitute building or development approval. The applicant must coordinate with the City Building Department, submit required plans and supporting documents, and obtain all applicable building, zoning, floodplain, historic preservation, and other approvals before beginning work. Contractors must meet applicable licensing, insurance, and City business tax requirements. Required inspections and final approvals, including a certificate of occupancy or completion where applicable, must be obtained before opening. Grant-funded work must comply with applicable codes, permit conditions, and approved plans.

Work requiring permits must be performed under issued permits. The applicant is responsible for arranging required inspections, addressing corrections, and providing permit and inspection records with reimbursement requests. Submit final approvals before the opening-related payment. List pending approvals and expected dates; attach additional sheets if needed.

Contractor legal name, contact person, phone, and email

Contractor license number / classification and City business tax status

Required approvals: building, zoning, floodplain, historic preservation, other

Permit numbers, issuing agencies, issue dates, and current status

Inspection stages / results, corrections outstanding, and anticipated final date

Occupancy or completion certificate number / date, or explain if not applicable

Attach: available issued permits and approved plans; contractor licensing, insurance, and City business tax documentation; inspection reports; and final occupancy/completion documents when issued. Pending documents must be supplied before the applicable work or payment milestone.