Frequently Asked Questions

Commercial Building Interior and Tenant Improvement Grant

South St. Petersburg CRA
Commercial Matching Grant Program
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What is the Commercial Building Interior and Tenant Improvement Grant program?

This program provides a reimbursable matching grant to commercial property owners and businesses within the South St. Petersburg Community Redevelopment Area (CRA) for interior upgrades to commercial buildings with a focus on projects that remedy degraded building systems and extend the economic viability of the building. (See the FAQ below on eligible and ineligible improvements.) The program improves capital access to private enterprise to spur reinvestment in commercial districts within the CRA.

What is the maximum award for the grant?

An applicant may receive a one-for-one matching grant of up to $20,000. To receive the full award from the City, eligible project costs must exceed $40,000.

Applicants with properties listed on the Local Register of Historic Places may be eligible for a matching grant of up to $40,000, provided the work is on the historic portion of the property applied to the building and approved work is found compliant with the City of St. Petersburg Historic Preservation Ordinance. In awarding a historic property bonus, under no circumstance will the City contribute more than 50 percent of the total eligible project costs. Therefore, to receive the full $40,000 eligible project costs for a historic project must exceed $80,000.

When is the application deadline for the Commercial Building Interior and Tenant Improvement grant program and where do I submit my application?

The City will begin accepting CRA Commercial grant applications on FEBRUARY 24, 2020, with a deadline of 5 p.m. on MARCH 6, 2020, for receipt of all applications. Please bring your application to The Greenhouse (City Hall Annex), located at 440 2nd Avenue North (just east of City Hall).

Is there an application fee?

Yes. There is a $35 nonrefundable processing fee, in addition to the fee there will be criminal background checks required on each signer of the application, including property owners that are not the business owner. This would also include background checks per officer for those applications where the property and/or business owner is held by a LLC or other corporate ownership.

Am I eligible for the grant?

Commercial businesses and/or property owners located within the South St. Petersburg Community Redevelopment Area are eligible for this program. The CRA is generally located between Fourth St. and 49th St., from Second Ave. N. to 30th Ave. S. Click here to see the CRA boundaries.

Click here to see what other financial incentives are potentially available for your property.

What would disqualify me for the grant?

Below are the disqualifying criteria that may make you ineligible for funding

- Code enforcement liens over $2,500
- Special assessment liens over $500
- Pending judgment or foreclosure
- Felony conviction for financial mismanagement within the last five years
- Mortgage payments three months in arrears
- Unpaid property taxes
- Unpaid property insurance

What improvements are eligible for Commercial Building Interior and Tenant Improvement funding?

- Fixed capital equipment at a minimum cost of $3,000 to include stationary equipment such as kitchen equipment
- Structure stabilization (repair/replacement of foundations, footers, load bearing walls, roofing systems)
- Room/space reconfiguration, wall relocations
- Plumbing and electrical
- Energy efficiency improvements (window upgrades, insulation, hot water heater, HVAC systems)
- Electronic security systems
- Remediation of environmental contamination on the interior of the building such as lead or asbestos
• Architectural and engineering fees as well as permitting and development review fees not to exceed 10 percent of the total eligible project cost
• Partial demolition of interior spaces made necessary for renovation or expansion
• A contingency reserve of up to 10 percent to be used by the applicant in the event material and labor costs of approved budget items increase between the time of the original estimate and the commencement of the project. The reserve can only be used to pay for construction items described in the budget of the executed grant agreement.

**What improvements are not eligible for the Commercial Building Interior and Tenant Improvement?**

• Work performed by an unlicensed contractor
• Improvements performed prior to approval of the TIF application
• Any exterior work not made necessary by interior improvements (i.e., windows, air handlers, roofing systems)
• Routine maintenance
• Improvements in progress or completed prior to preliminary approval
• Painting when not associated with other improvements
• New building construction (additions to existing structures are permitted)
• Any improvements to secondary or accessory buildings (i.e., garages, sheds, garage apartments, carports)
• Improvements to any building primarily used for residences, including those in mixed-use projects, which is defined as more than 50 percent of the building in residential use. (Commercial space associated with mixed use projects is eligible for funding)
• Improvements made to secondary or accessory buildings on the property
• Improvements to buildings constructed within the last 5 years
• Demolitions of more than 50 percent of existing building square footage

**Why must I sign a grant agreement if I am awarded funding?**

The CRA commercial grant agreement specifies your rights and responsibilities after receiving the grant award as well as the City’s duties and rights. It is an agreement signed by the Mayor and the applicant that details the award amount, the improvements and their amount on which the award can be used, the time frame for executing the agreement and completing the project and other items. Click on the link for a Sample CRA Grant Agreement.

**What information will I need to provide in order to apply for the grant?**

Below are the required documents for the Commercial Building Interior & Tenant Improvement grant to be submitted in this order:

- Completed and signed application form, including the signature of the property owner if not the same as the applicant.
- If necessary, a letter requesting an extension of ninety days to seek additional financing if TIF funding application is approved
- Detailed cost estimates of work by input (labor, materials, etc) and project component (signage, landscaping, painting, carpentry, etc)
- Summary budget of cost estimates tied to each project component described above
- Copy of current business tax certificate
- Confirmation that mortgage, property insurance and property tax payments are current and in good standing
- Documentation of property ownership or written consent from property owner giving permission to conduct the identified improvements.
- Legal description and survey of project site
- Digital photographs of existing conditions of the project site
- Use must be consistent with the City’s land development regulations
- Written description of project improvements
- Sketches or conceptual drawings of improvements that will be funded by the Grant.

**Do I have to complete the work before I get paid?**

Yes. The Commercial Building Interior and Tenant Improvement grant is a reimbursable award to ensure that the work for which the award was approved is completed and in accordance with City regulations and requirements. To be paid, you must submit a request for review of work after completion and provide documentation that the work has been completed in accordance with City regulations through a Certificate of Completion or Certificate of Occupancy. In addition, you must provide documentation of the expenditures made supporting the project such as invoices, canceled checks, etc.
Are there other sources of potential funding to pay for my part of project costs and help me complete the project before receiving the grant award?

Yes. The Commercial Building and Tenant Improvement grant generally pays one-half of eligible project costs, which are reimbursed after the work is completed. That means that the applicant will need sufficient funds to pay for the project up-front before the City awards. Many applicants need funding assistance to take advantage of the program and the City is partnering with the Tampa Bay Black Business Investment Corporation (TBBBIC) to offer bridge loans to grant awardees.

The program, which you can link to [here](#) for information on term, collateral, interest rates and more, provides a direct loan up to $40,000 for businesses within the South St. Petersburg CRA. For more information, please contact Brent Everett, (813) 425-2043.

Below are other sources of private funding for local businesses that complement and go above and beyond the amount of resources in the CRA funding process for business financing.

**GTE Federal Credit Union**  
Shamus McConomy, (813) 414-6553

**PNC Bank**  
Victor Avila, (813) 637-7144

Can I still apply for a grant if I am a commercial tenant and do not own my building?

If you are a commercial tenant on a property that you do not own, you may still apply for the Commercial Building Interior and Tenant Improvement grant provided that the property owner signs the consent form that is included with the application. City policy also requires the property owner to undergo a criminal background check.

My property includes both residential units and commercial space. Am I eligible for the Commercial Building Interior and Tenant Improvement grant program?

Maybe. If 50 percent or more of the building square footage is used for commercial (non-residential) purposes than you are eligible for the grant, provided the work for which funding is sought is restricted to the commercial portions of the building.

How does the City decide on who gets awarded funding?

Grants are awarded through a competitive application process that is scored based on criteria approved by City Council. The grant applications are presented in a public meeting to the Grant Review Committee for the South St. Petersburg CRA which uses the “CRA Grant Scoring and Evaluation System” to evaluate and rank applications according to their consistency with the primary goals and objectives of the South St Petersburg Redevelopment Plan, which is to remedy physical and social contributors to blight and poverty in the CRA. View the [Criteria Scoring System](#). Final funding awards are made by City Council.

Who is on the Grant Review Committee (GRC) for the South St. Petersburg CRA?

The GRC is made up of City Councilmembers from districts 5, 6 and 7 as well as four members of the Citizen Advisory Committee for the South St. Petersburg CRA.

What are the meeting dates for the Grant Review Committee and City Council when will each be reviewing the grant applications?

The Grant Review Committee will be meeting on **April 24, 2020**, at the Sunshine Center, which is located at 330 5th Street North. The meeting will begin at **8:30 a.m.** An agenda will be published that indicates the order in which your application will be heard.

City Council is expected to take action on the grant applications at its **May 21, 2020**, meeting, which will begin at **1:30 p.m.** City Council meetings will be held at the Sunshine Center, which is located at 330 5th Street North.

For both meetings, grant applicants will be notified of any change to the date, time or venue.

Are there additional bonuses for the Commercial Building Interior and Tenant Improvement grant?

There are two bonuses available for applicants – the Grow Smarter bonus and SBE Contractor Bonus. Only one (1) bonus award per type shall be given for each property.
• “Grow Smarter Initiative”

The bonus is for up to $5,000 for eligible applications. To receive the bonus, applicant must document that the commercial space funded by the CRA grant is or will be occupied by a targeted (“Grow Smarter” industry within one year of completion of the project. The “Grow Smarter” industries are Financial Services, Specialized Manufacturing, Marine and Life Sciences, Data Analytics, and Creative Arts and Design. The bonus will only be paid when the applicant can demonstrate to the City that the space has been occupied by the company after the completion of the project. The bonus award will pay for one-half of eligible costs that are in excess of the maximum grant award of $20,000 for the program ($40,000 if the building is historic). For instance, if a project costs $50,000 the applicant would be eligible for the maximum grant award of $20,000 + $5,000 for the “Grow Smarter” Bonus.

• Small Business Enterprise (SBE) Contractor Bonus

The bonus is for up to $5,000 for eligible applications that use contractors within the City of St. Petersburg that are certified through the City’s Small Business Enterprise. The SBE award is tiered with CRA based contractors receiving up to $5,000, contractors in St. Petersburg but outside the CRA receiving up to $4,000, and all other contractors receiving up to $2,500.

To receive the bonus for the SBE contractor, an applicant must first complete the work and document use of the contractor through invoices and payments. The bonus award will pay for one-half of eligible costs that are in excess of the maximum grant award of $20,000 for the program ($40,000 if the building is historic). For instance, if a project costs $50,000 the applicant would be eligible for the maximum grant award of $20,000 + $5,000 for the SBE Bonus.

Does the City provide technical assistance on preparing applications prior to the application deadline?

Beginning January 9, 2020 and continuing every Thursday until March 5, 2020 (excluding February 27), City staff will be holding satellite office hours from 1:00 pm to 5:00 pm at the Enoch Davis Satellite Office, which is located at 1111 18th Ave South.

Do I have to attend a CRA Commercial Grant Workshop in order to apply for the grant program?

Yes. In advance of the grant application deadline, City Administration is offering mandatory workshops to assist with preparing the application. Applicants must attend at least one CRA grant workshop in order to be eligible to apply for these commercial programs.

What is the Schedule for the CRA Commercial Grant Workshops?

CRA GRANT WORKSHOPS

The Greenhouse (440 2nd Ave. N.) or at Enoch Davis (1111 18th Ave. S.)

CRA Grant Workshop (The Greenhouse) 6:00pm-7:30pm January 9th
CRA Grant Workshop (Enoch Davis) 3:30pm-5:00pm January 14th
CRA Grant Workshop (Enoch Davis) 6:00pm-7:30pm January 23rd
CRA Grant Workshop (The Greenhouse) 6:00pm-7:30pm January 30th
CRA Grant Workshop (Enoch Davis) 6:00pm-7:30pm February 6th
CRA Grant Workshop (Enoch Davis) 3:30pm-5:00pm February 13th
CRA Grant Workshop (The Greenhouse) 6:00pm-7:30pm February 20th
CRA Grant Workshop (The Greenhouse) 6:00pm-7:30pm March 2nd
CRA Grant Workshop (Enoch Davis) 6:00pm-7:30pm March 5th

*To register for the workshops, go to: https://stpetegreenhouse.com/