



LIVE OAK | Suwannee County, FL

City Hall Annex • 416 Howard Street S.E., Live Oak, FL 32064

Phone: (386) 362-2276 • Fax: (386) 330-6507

BUSINESS STARTUP GRANT

PROGRAM GUIDELINES AND INFORMATION

Fiscal Year 2022-2023

The City of Live Oak Community Redevelopment Agency (CRA) (AKA CRA Board) aims to foster the elimination of blight, the improvement of existing structures, and the construction of new buildings throughout the Community Redevelopment Area. The Live Oak CRA recognizes that the appearance and functionality of a commercial establishment plays an important role in portraying a successful image and subsequently attracting patrons, which results in a viable business endeavor.

In a continued effort to revitalize and further invest into the Community Redevelopment Area, and in conformance to Part VIII, subsection iv, of the adopted CRA Plan 2039, the Live Oak CRA has developed a comprehensive program of financial incentives geared towards the development and establishment of new businesses to the adopted redevelopment district area, or those which are relocating from outside of the CRA District area to a location within the CRA district area. The process for consideration of a relocation within the CRA District is further described under General Program Requirements, herein below.

This grant program, for qualifying business-related properties, has been designed to offer commercial property owners, business owners, and possible tenants the opportunity to make physical improvements to the inside of vacant and/or underutilized spaces and properties within the CRA District, and to encourage the reuse and improved functionality of these spaces.

This opportunity is aimed to fill these vacant and underutilized spaces and improve the overall environment of the commercial corridor, with the goal of fostering renewed interest in opening and operating businesses within the CRA district.

Grant funding is available on a first-come, first-served basis. Funding for the grant program is provided primarily through the CRA TIF Trust Funds, and grant funds are distributed through reimbursement after the project's completion. Eligibility will be determined based on information provided in and with the applicant's submission.

Application for this program is contingent upon recommendation by the Planning & Zoning Department, confirming that the project is consistent with current zoning standards and the Land Development Regulations (LDRs).

Potential business owners are encouraged to meet with City Staff regarding potential projects prior to entering any purchase contract or lease agreement in order to verify required improvements to properties.

Applicants are encouraged to review current Planning & Zoning regulations with the Planning & Zoning Department Staff, and are required to schedule a Pre-Application Meeting with CRA and City Staff prior to submitting an application. Applications may be submitted in-person or via email or fax.

Application submissions and/or inquiries regarding this grant program may be addressed to:

City of Live Oak City Hall Annex
Attn: Community Redevelopment Agency
416 Howard St. E
Live Oak, FL 32064

Phone: (386) 362-2009 | Fax: (386) 330-6507

Annex General Mailbox: loannex@cityofliveoak.org | Website: <https://www.cityofliveoak.org/cra>



GENERAL PROGRAM REQUIREMENTS AND ELIGIBILITY DETERMINATION

Please note: application for this program is contingent upon recommendation by the Planning & Zoning Department, confirming that the project is consistent with the current zoning standards and the Land Development Regulations (LDRs).

Interested parties may request an application for grant funding from CRA Staff, who will be the point of contact for initiating an application and/or answering questions about the program. The CRA Board shall designate grant criteria and eligibility on a cycle-by-cycle basis, which coincides with the CRA Fiscal Year (October through September). All grant agreements shall have language indemnifying the CRA and the City of Live Oak. The indemnification shall have the owner's/Grantee's notarized signature. ***(Please be aware: Once an application has been submitted, it is considered public record)***. Submission of an application does not guarantee grant funding will be awarded.

All grant applications will be considered on a case-by-case basis and will appear before the CRA Board at the next scheduled regular meeting upon completion of CRA Staff review. This will include the review of site and/or construction plans for the project, which must be reviewed and approved by all City departments. *Plan reviews generally take up to 30 days for approval, unless revisions are needed.*

Reimbursement for projects is at the CRA Board's discretion. In order to effectively promote the utilization of vacant or underutilized spaces and/or properties for proposed viable business uses within the redevelopment district, the current 2022-2023 Business Startup Grant Program funding will be limited to the following:

- Applicants seeking to revitalize a currently vacant or underutilized building, space, or property, with the intent to attract eligible businesses; or construct a new site for prospective businesses.
- Applicants seeking to enable a new business to become established within the Community Redevelopment Area, or those which are relocating from outside of the CRA District area to a location within the CRA district area.
- **A proposed relocation from and to a location within the adopted CRA District area shall first require the applicant to provide a pre-application written explanation and summary of the relocation details, and to present to the Board at the next available meeting, in order for a vote to take place to either approve or deny the eligibility for the proposed relocation to qualify for formal application and consideration for this program.**
- **If approved by the Board by majority vote, the applicant proposing such a relocation shall then follow the standard application process.**
- Projects that will create jobs within the Community Redevelopment Area.
- Properties identified, according to City records, as being within the adopted Redevelopment Area, and also which are designated on the Suwannee County Tax Collector records as paying into the Live Oak Redevelopment fund.
- Properties for which the proposed future use is 100% conforming and legally existing in relation to the Zoning Atlas and applicable Land Development Regulations, and is used for legally permitted commercial or industrial purposes.

Grants will not be considered or awarded for work previously completed or work in the process of being completed.

A portion of the grant may be used to pay for professional fees. The cost of professional fees shall initially be paid for by the Owner, but may be included as an allowance of the total project cost.



FUNDING LIMITATIONS

Grant funding is awarded on a first-come, first-served basis. Awards are currently limited to one (1) award per tax parcel and/or one (1) award per existing or proposed tenant space within a multi-tenant center, per CRA Fiscal Year (October through September). The Board reserves the right to limit or cap the number of separate approvals, per specific location, site or parcel, during any one Fiscal Year; and/or to limit or cap the number of approvals for a specific business for multiple relocations within a preceding three (3) year time period.

Projects applied for shall be considered on a case-by-case basis for each parcel of record and/or tenant space. A separate application packet is required for each individual qualifying parcel and/or tenant space. Applications for proposed exterior and façade improvements to existing buildings may be submitted for the CRA's Commercial Building Façade and Site Improvement Grant, which may be applied for in addition to the Business Startup Grant for qualifying projects. ***New construction projects are not eligible for any Façade and Site Improvement Grant Program consideration.***

Please contact CRA Staff or City Hall Annex Staff for additional information.



ELIGIBLE EXPENSES

The following expenses **have been approved** for potential grant funding by the City of Live Oak Community Redevelopment Agency Board for the current Fiscal Year:

FOR EXISTING STRUCTURE REMEDIATION PROJECTS

- Improvements to meet current building code requirements and/or zoning requirements
- Comprehensive interior rehabilitation project improvements
- Interior Reconfiguration (buildouts, demolition, etc.)
- ADA Improvements (access to building and/or restrooms)
- Building Upgrades (electrical/lighting, HVAC, plumbing, efficiency/insulation, etc.)
- Removal and replacement of doors, windows, flooring, and/or drywall
- Ceiling repair/refinishing/insulation
- Commercial restaurant equipment (when deemed to be non-tangible property)
- Associated permit fees, design and utility connection fees, architectural and/or engineering costs, paid for by qualifying hired third-party licensed contractors and/or required plans by licensed design professionals.
- Work performed/permits pulled by Florida licensed contractors **shall be** required for all: plumbing, electrical, HVAC, framing, and similar work as determined by CRA Staff and the City Building Official.
- Permanent installations (permanent, general use, attached features or fixtures, such as counters or kitchen hoods)

FOR NEW CONSTRUCTION PROJECTS

Funding for new construction projects will be based upon the overall scope of the project and general construction costs associated with the project. This includes, but is not limited to: site-work and new building or structure construction improvements on vacant lots/parcels (including buildable vacant parcel portions), associated permit fees, design and utility connection fees, and/or architectural and engineering costs. One-hundred percent (100%) of all new construction projects and related permits shall be secured by, and work done, by a hired third-party Florida licensed general contractor.

INELIGIBLE EXPENSES

FOR EXISTING STRUCTURE AND REMEDIATION PROJECTS AND NEW CONSTRUCTION PROJECTS

The following expenses **are not eligible** for grant funding, including, but not limited to:

- Any costs associated with the purchase or lease of the building, space, or property.
- Any improvements or work completed prior to grant agreement signature(s).
- Any improvements to properties not within the CRA district.
- Work which removes or alters historically significant features.
- Use of inappropriate materials.
- Work without a City of Live Oak building permit, when required.
- Work performed by an unlicensed contractor, or any individual, firm or company who does not provide up to date documentation for the required State licensure, workman's comp and liability insurance.
- Work performed that is not consistent with the Design Guidelines for the CRA pursuant to the Redevelopment Plan 2039 and City of Live Oak Comprehensive Plan and/or Land Development Regulations (LDR's).
- Labor for hired help who are not licensed or qualified to operate or perform work within the City of Live Oak, or are not State licensed (as applicable).
- Items and work considered "general or routine maintenance" (activities planned and performed at regular intervals normally necessary to extend the life or prevent the premature failure of building components or equipment).
- Refinancing existing debts.
- Non-fixed improvements or installation of moveable items including, but not limited to: TVs, furniture, window treatments, and appliances, and other items as determined by CRA Staff and Board.
- Sweat equity payments (i.e., reimbursement for Owner's, applicant's, Grantee's or associates' own labor or equipment/tool purchases, in performance of renovation work or new construction.
- Business payroll.
- Other expenses as determined by CRA Staff, Board, or Board Attorney.



GRANT SCORING

The following grant scoring criteria will be utilized in the application evaluation process. Grant funding will be based upon these criteria, as well as the size in square footage of the remediation location or the new construction project dollar total, for what has been applied for.

POINT VALUE

- 30** *Project Criteria:* Whether the proposed project is to remediate a currently vacant storefront, building, or tenant space, thus making it more attractive to a prospective tenant (Vacant 5+ years = maximum 30 points; Vacant 1-4 years = maximum 25 points; Vacant less than 1 year = maximum 20 points);
Or the overall scale and scope of new construction, if the project is to construct a new site for prospective businesses.
- 20** Whether the proposed project is sought to enable a new business to become established within the Community Redevelopment Area, or those which are relocating from outside of the CRA district area (or from within when pre-approved by the Board) to a location within the CRA district area, in particular a business type which is determined to be a contributing asset to the CRA district.
- 25** The number of new/additional jobs that will be created as a result of the project and business at opening.
- 15**
 - a.** *For existing locations.* Whether the proposed project will remedy any existing code violations or eliminate any other identified non-conforming situations, or substantially alter and update a storefront, building, or tenant space with higher quality materials, improved efficiency and/or better technology, and similar actions.
 - b.** *For new construction.* Whether the proposed project will have a marked impact on the proposed location or surrounding area.
- 10** Whether local contractors and businesses will be utilized for materials and/or labor (including design professionals).

CUMULATIVE SCORE

0-24 No funding **25-49** 50% of Maximum **50-74** 75% of maximum **75-100** 100% of maximum

GRANT FUNDING BRACKET

Funding amounts for existing locations are also based upon the size (in square feet) of the building or tenant space remediation has been applied for; funding for new construction projects is based on 10% the total project cost.

MAXIMUM

REIMBURSEMENT AMOUNT	EXISTING STRUCTURE REMEDIATION	NEW CONSTRUCTION PROJECT
Up to \$5,000*	Small Project (under 1,500 sq. ft.)	Over \$50,000
Up to \$10,000*	Medium Project (1,500-6,000 sq. ft.)	Over \$100,000
Up to \$15,000*	Large Project (over 6,000 sq. ft.)	Over \$150,000

(*) *Subject to CRA Board approval on an application, the maximum reimbursement amount for each tier may potentially qualify for increased funding, up to an additional \$5,000 to the stated maximum, for projects proposed with multiple and distinct components or aspects, that will be separately permitted, altered or completed over the course of the renovations or construction.*

(*) *The maximum reimbursement amount is further capped at 75% of actual paid-for qualifying costs.*



GRANT PROGRAM PROCESS

PRE-APPLICATION REQUIREMENT

- Application for this program is contingent upon recommendation by the Planning & Zoning Department, confirming that the project is consistent with current zoning standards and the Land Development Regulations (LDRs).
- Applicants interested in participating in the program must first contact and meet with the City of Live Oak City and CRA Staff to determine eligibility, review program, and scheduling of application submission.
- Part of the pre-application process will be a questionnaire specific to the type of request, whether building or relocating, whether business is new or currently in existence, and specifics about current business operations and location, as well as proposed business operations and location.
- Applicants are encouraged to review current Planning & Zoning regulations with the Planning & Zoning Department. Potential business owners are encouraged to meet with City Staff regarding potential projects prior to entering any purchase contract or lease agreement in order to verify required improvements to properties.
- Applicants proposing to move from an existing location in the CRA District area will require a Board pre-approval as described on Page 2.

APPLICATION PROCESS

Following the pre-application conference, a completed and signed application, along with required supporting documentation, must be submitted to:

City of Live Oak City Hall Annex
Attn: Community Redevelopment Agency
416 Howard St. E
Live Oak, FL 32064
Phone: (386) 362-2009 | Fax: (386) 330-6507

Annex General Mailbox: loannex@cityofliveoak.org | Website: <https://www.cityofliveoak.org/cra>

Completed applications and required associated documentation must be submitted no later than the last Friday of the month prior to the next scheduled Regular CRA Board Meeting in order to be placed as an agenda item for consideration.

Applications **must** include:

- Contact information (i.e., primary contact, phone number, email, mailing address, etc.);
- A completed W-9 Tax Form (at reimbursement, a 1099 tax form will be issued specific to the grant amount);
- Proof of property ownership (deed of record) (for new construction); or, tentative or executed lease agreement, or notarized owner/agent authorization (for remediation);
- At least two (2) cost estimates from different *Florida licensed and qualified contractors* for all categories of work, or a copy of the bid documents with the best two (2) offers received for the project. All estimates must include identical scopes of service, along with a proposed schedule of completion;
- Materials-only estimates (these may be submitted singularly if from a bona fide retailer or supplier);
- Paint estimates (if applicable – must include all trim, etc.);
- Site and/or construction plans for the proposed project;
- Acknowledgement that the applicant has read and understands grant program requirements; and
- Additional information as requested by CRA Staff.

All applications will be scored according to the designated grant criteria score sheet by no fewer than three (3) CRA/City Staff, prior to consideration by the CRA Board.

Site and/or construction plans must be reviewed and approved by all City departments in order to proceed with Board consideration. Plan reviews generally take up to 30 days for approval, unless revisions are needed.



AGREEMENT

Once the project has been approved for funding, the applicant and CRA Board Chairman will sign a notarized agreement, which describes the obligations and limitations of the grant award. Once the agreement has been signed by both the applicant and the CRA Board Chairman, the applicant will then be referred to as the “Grantee”. Additionally, all required building permits must be approved and issued. The project may then proceed with the obligation of the CRA to reimburse costs as approved in the agreement. Substantial modifications to final plans will require review and written approval from CRA Staff, and a change in scope which is deemed by staff to have an overall impact to the project or scoring criteria will require review and approval from the CRA Board, and a signed amendment to the agreement.

REIMBURSEMENT PROCESS

Upon completion of all project construction, the Grantee shall arrange for any required on-site inspection by the applicable City Departments, as well as the CRA Staff. Improvements will be documented and compared with what was proposed at application. If any discrepancies are noted, the CRA has the right to request the discrepancies be corrected, and a timeframe for their correction will be established as necessary. The Grantee must submit verifiable proof of payment for all improvements in order to be considered eligible for reimbursement. ***Cash/Hand-written receipts will not be accepted.***

Required reimbursement request documentation must be submitted no later than the first Friday of the month prior to the next scheduled Regular CRA Board Meeting in order to be placed as an agenda item for consideration.

Upon receiving required documentation, the project file will be reviewed by CRA Staff for completion and accuracy. Following staff review, the completed project will then be brought before the CRA Board at the next regularly scheduled CRA Board Meeting for consideration of approval for reimbursement.

Upon final written approval by the CRA Board, payment reimbursement to the Grantee, to the maximum extent possible, will be made within 60 business days Board approval for reimbursement.

Applicants seeking Business Startup Grant funds understand that:

- All grant funding shall be issued as a reimbursement to the Grantee. Reimbursement payment(s) will be made only after CRA Board approval, following the submission of verifiable proof of payment (i.e., bank verification, scan of front and back of checks, credit card receipts, etc. – *cash receipts are not considered acceptable proof of payment*) from the Grantee and verification of such by the CRA Staff as valid and paid in full; and that all necessary building inspections are completed, and associated permits are closed upon inspection.
- In order to receive reimbursement approval, all aspects of the grant program shall have been satisfied and met, as certified by the CRA Staff. Some of these aspects include, but are not limited to:
 - a. Any non-working appliances, such as window air-conditioning units, must be removed. If this results in an open area of wall, it must be closed to match the building.
 - b. Broken windows must be repaired.
 - c. In the case of any and all demolition or construction work, site grounds must be free of debris and landscaped, or covered with material approved by the CRA Staff.
 - d. Window tint that shows age, such as peeling, cracking and the like must be removed, and windows cleaned to remove all residue.
- Approval of grant awards shall be determined by the CRA Board, at the CRA Board’s absolute discretion (Not all applications may be approved, even if funds are available).
- Funding of each and every grant is contingent upon the availability of budgeted CRA funds.
- An application, which would, upon approval, exhaust the remaining grant funds for the current cycle, but which would not be fully funded according to the Funding Limitations Section above, will be offered the option of the remaining amount in the fund balance.

Submission of all receipts and required documentation in order to be considered eligible for reimbursement must be submitted to CRA Staff, including:

- Contractor invoicing and verifiable evidence of payment (*cash receipts will not be accepted – NO EXCEPTIONS*);
- Certificate of Completion and Occupancy by the City of Live Oak Building Official and closed permit reports, upon final inspection; and
- Verification that any additional criteria or conditions as found on the signed agreement have been completed as stated.