

COMMERCIAL TENANT IMPROVEMENT PROGRAM (“CTIP”)



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Program Overview

Grants up to \$20,000 for tenant improvements to small businesses (1) relocating to Cincinnati, (2) opening a new business location in Cincinnati, or (3) expanding within Cincinnati.

The program goal is to encourage economic development by reducing barriers that small businesses face when securing commercial space. The funds can be used for tenant improvements to commercial properties. Up to 10% of the total grant award can be used for soft costs, such as architectural and/or engineering costs.

Program Webpage: www.choosecincy.com/ctip

Eligibility Requirements

- ✓ Applicants must be a for-profit business engaged in the restaurant/dining, retail, service, or office sector
- ✓ Business must have 50 or fewer employees.
- ✓ The business must be one of the following:
 - A business that is relocating to the City of Cincinnati;
 - A business that is expanding within the City of Cincinnati; or
 - A business that is opening a new business location within the City of Cincinnati.
- ✓ The Project Property to which improvements will be made must be located within the geographical boundaries of the City of Cincinnati.
- ✓ The Project Property may not be used as a residence.
- ✓ The business must have a written lease agreement for the Project Property with a minimum of 2 years remaining under the lease term, inclusive of any tenant options, or a letter of intent.
- ✓ The business must have at least 1 year of continuous operations.
- ✓ The business must be in good standing with the Ohio Secretary of State, the City of Cincinnati, and the IRS.
- ✓ Neither the business nor its owners may be included on any debarred vendor list of or otherwise be restricted from doing business with the City, the state of Ohio and any of its agencies ("Ohio"), or the federal government and any of its agencies.
- ✓ The business must demonstrate a commitment to the Program Guidelines set forth below.
- ✓ Improvements must be eligible per City of Cincinnati zoning laws: opencounter.cincinnati-oh.gov.

Ineligible Businesses

Businesses that do not meet the eligibility criteria include, but are not limited to:

- Religious institutions;
- Non-profit service providers;
- Private clubs with membership restrictions;

- Businesses proposing any use prohibited by the City, Ohio, or federal regulation or law; Predatory lending entities; and
- Stores that primarily sell alcohol / liquor.

Eligible Improvement Examples

This program is intended to fund interior and exterior repairs, upgrades, and improvements that will, in general, stay with the property. Generally accepted improvements include, but are not necessarily limited to the following:

- Lighting fixtures;
- Mechanical, electrical, plumbing, and HVAC;
- Carpeting and/or flooring;
- Painting and/or drywall;
- Windows and/or doors, signage;
- Green initiatives;
- Permanent fixtures;
- Interior demolition and renovation;
- Remediation of environmental contamination on the interior of the building, including lead paint, mold, and/or asbestos;
- Acquisition and installation of a security system;
- Compliance with the Americans with Disabilities Act;
- Furniture, fixtures, and equipment with a useful life of at least five years; and
- Architectural or engineering costs for interior work (not to exceed 10% of the total grant award).

Ineligible Improvement Examples

- Work performed without a permit where permits are required;
- Work performed by an unlicensed contractor where licenses are required;
- Work performed prior to the effective date of a grant agreement between applicant and the City; and
- Routine maintenance.

Program Guidelines

- ✓ Applicant must provide with its application a letter of consent for the improvements to the Project Property ("Consent Letter") from the property owner.
- ✓ The lease or the Consent Letter must allow for tenant improvements with no requirement to return the Project Property to the original condition.
- ✓ The business must continue to operate from the Project Property for two years after the improvements are made or, if the duration of the lease is longer, for the full lease term.

- ✓ Applicant must be willing to participate in City-approved technical assistance (TA) programs and must also allow the City access to its financial statements for two years subsequent to the grant award.
- ✓ All improvements must comply with City building codes and architectural standards

Program Procedures

1. **Apply:** Applicant submits a complete application packet to DCED/GBT by 5:00 PM EST on Monday, August 4, 2025.
2. **Initial Review:** Application packet is initially reviewed by DCED/GBT for minimum eligibility requirements and completeness.
3. **Interview:** DCED/GBT interviews applicants for which an initial determination of minimum eligibility and completeness has been made, and that interview may be followed by or be conducted in conjunction with a visit to the Project Property.
4. **Competitive Review:** Selection committee, consisting of at least 4 members from the Department of Community and Economic Development, completes its review of the application packets and makes a determination of award or non-award.
5. **Determine Award:** In the case of a determination of award, the grant award for each awarded applicant shall be determined by the selection committee.
6. **Contract:** Tenant improvement grant contracts are prepared by the City and executed by awarded applicants and the City.
7. **Meet and Confer:** City and awarded applicants conduct meetings with minority, female, and locally owned small business contractors and trade unions.
8. **Project Work:** Work begins (within 3 months of approval) and is completed (within 1 year of approval).
9. **Inspections:** City inspects improvements for approval.
10. **Funds Awarded:** Following inspection approval, DCED reviews invoices and other submitted documentation verifying costs and, upon a determination by DCED that satisfactory proof of eligible expenses for the improvements (and, where applicable, satisfactory proof of payment of those expenses by the awarded applicant) has been provided, the City shall disburse awarded funds on a Reimbursement Basis or as a Controlled Disbursement.

Program Timeline

The deadline to submit applications is 5:00 PM EST on Monday, August 4, 2025. To apply:

- Complete the online application and email required attachments to DCED at communitydevelopment@cincinnati-oh.gov; OR
- Drop off your application and required attachments in person to the Department of Community and Economic Development:
 - Two Centennial Plaza 805 Central Avenue, Suite 700 Cincinnati, Ohio 45202

Required Attachments Checklist

- ✓ **Attachment 1: Letter of Consent.**
 - A letter from the property owner consenting to the specific improvements described in this application and acknowledging there is no requirement that the property be restored to its original condition at the end of the lease term.
- ✓ **Attachment 2: Copy of Lease or Letter of Intent.**
 - A fully signed copy of the current lease for the property that will be improved, or a letter of intent.
- ✓ **Attachment 3: Sources and Uses Budget.**
 - An estimated budget for the improvements.
- ✓ **Attachment 4: Price Quotes.**
 - Provide a cost estimate for the work to be done.
 - *Note: additional consideration will be given if the applicant uses a City-certified business to perform the work. Here is a directory of City-certified businesses: [Vendor Compliance and Certification System - City of Cincinnati \(diversitycompliance.com\)](https://www.diversitycompliance.com).*
- ✓ **Attachment 5: Federal Income Tax Return.**
 - A copy of the most recently filed Federal Income Tax Return for the business or, if the first Federal Income Tax Return has not yet been filed, a copy of the extension request if the initial filing deadline for the return has passed.
- ✓ **Attachment 6: Business Bank Account Statement.**
 - A business bank account statement no more than 45 days prior to application date.
- ✓ **Attachment 7: Balance Sheet and Income Statement.**
 - A current balance sheet and income statement no more than 45 days prior to application date
- ✓ **Attachment 8: Ohio Secretary of State registration/certificate of good standing for all businesses other than sole proprietors.**
- ✓ **Attachment 9: Copy of current payroll report.**
 - Confirming employment meets small business criteria.
- ✓ **Any additional items for application verification as requested by the City.**

Review Criteria

This is a competitive process. It is anticipated that less than fifteen grants will be awarded. The following scoring matrix below will be used to rate applications.

CTIP SCORING MATRIX		
Economic Impact	30 Points (Max)	
<ul style="list-style-type: none"> Impact of the project on the applicant's jobs and payroll Impact of the project on the City's jobs Leveraged funding / private investment for the project City-certified business (SBE/MBE/WBE) Utilizing a City-certified business to do the project Demonstrates a financial need (will the project happen without the assistance) 		
Project Readiness	25 Points (Max)	
<ul style="list-style-type: none"> Completeness and clarity of the application Provided quotes for the work – cost estimates Can begin the project within 3 months of approval Can complete the project within 1 year of approval 		
Types of Improvements or Project Scope	25 Points (Max)	
<ul style="list-style-type: none"> Do the improvements help eliminate blight Converting vacant space to utilized space Do the improvements make the space healthier or more energy efficient (HVAC, LEED, lighting) Do the improvements make the building safer (lighting, security, ADA, etc.) 		
Project Location	20 Points (Max)	
<ul style="list-style-type: none"> Area lacking investment – be a catalyst Low/mod area Located in an NBD (or node) Other developments currently occurring or planned for the immediate area (continue momentum) Will the project increase foot traffic for the area 		
Total Points	100 Points (Max)	

Note: Priority will be given to for-profit businesses that are going into previously uninhabited spaces.

Additionally, the following factors will be considered in the review of applications:

- The impact, if any, of the Project Property improvements on the business's jobs and payroll;
- The availability and amount of any leveraged funding and/or private investment for the improvements;
- The completeness and clarity of the application; Project readiness; and
- The location of the Project Property.

Disbursement of Grant Funds

Grant funds will be dispersed on a Reimbursement Basis or through Controlled Disbursements, defined as follows and as determined in the City's sole discretion:

Reimbursement Basis	The City inspects and approves completed improvements AND, after reviewing all invoices and copies of cancelled checks evidencing payments to contractors for eligible expenses, issues a reimbursement payment to the awarded applicant.
Controlled Disbursement	The City remits payments directly to the contractor(s) who performed the improvements following the City's inspection and approval of the work and the City's review and approval of invoices for eligible improvement expenses submitted by the contractor(s) to the awarded applicant.

Contact Information

For more information, please contact the Department of Community and Economic Development.

Email: communitydevelopment@cincinnati-oh.gov

Phone Number: 513-352-6146