POLICY AND PROCEDURES MANUAL

Eligible Participants include:
All owners of business and commercial properties located in the City of Camden and registered with the city’s Urban Enterprise Zone.

Program Administrator:
Cooper’s Ferry Partnership
One Port Center, 2 Riverside Drive, Suite #501
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856-757-9154

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www.camdenfaçade.com
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**DISCLAIMER**

The Program Administrator reserves the right to change the policies and procedures set forth in this manual. Changes will not affect approved applications. At the discretion of the Program Administrator, changes may affect pending applications. The Program Administrator reserves the right to prioritize disbursement of funds to approved applications according to specific criteria such as location, amount of work, nature of rehabilitation, etc. Said criteria may change as facade improvement projects are carried out and as funds are available.
I. PROGRAM OVERVIEW AND POLICIES

1. Introduction
The Camden Business Façade Improvement Program makes reimbursable grants available to businesses to improve their facades in ways that conform with overlying design standards for the neighborhood. Thanks to the support of the Camden Urban Enterprise Zone, the Façade Improvement Program grants up to $12,500 for UEZ businesses or up to $25,000 for UEZ businesses also participating in energy-efficiency retrofit program POWER (Program Offering Widespread Energy Recovery) Commercial. Cooper’s Ferry is managing the program on behalf of the City of Camden Urban Enterprise Zone. Throughout this document, Cooper’s Ferry will be referred to as “Program Administrator,” and applicants are referred to as “participant” or “you.”

2. Program Eligibility
To be eligible for the Camden Business Façade Improvement Program you must satisfy all of the following criteria:

- Be a certified UEZ business and remain a certified business for at least three years;
- Have both the property owner and the business owner willing and able to participate;
- Be current on state taxes on the business;
- Be current on municipal taxes and utility bills on the property;
- Not have any outstanding license or inspection violations.

Priority is given to businesses located along the following high-use commercial corridors:

- Market Street (2nd St. to Haddon Ave.)
- Haddon Avenue (Euclid Ave. to Pine St.)
- Broadway (MLK Blvd. to Atlantic Ave.)
- Yorkshire Square (Fairview)

3. Program Improvements
The UEZ grant can be used for any improvements to the building’s façade which conform to the applicable design standards for the neighborhood where the building is located. Design standards can be found at [www.camdenfacade.com](http://www.camdenfacade.com). Final determination will be made by City of Camden and Program Administrator.

Some suggested improvements include:

*Business is required to place priority on life safety and code violations first*.

- Front facing roof/awning
- Painting (limited to historical color pallet or fixed color pallet)
- Brick pointing & Masonry Repair
- Window replacement
- Entry door replacement
• Step repair/replacement
• Railing repair/replacement
• Bilko or basement door repair/replacement
• New/improved signage
• Lighting
• Removal of roll down gates & replacement with new ornamental security gates
• Restoration of tin/metal bays and trim
• Limited landscaping
• Limited fencing
• Limited parking lot repair

4. Financing Structure
The amount of your UEZ grant will be determined by the cost of the eligible property improvements up to a maximum total of $25,000. Participants who are also participants in POWER Commercial will receive up to $25,000 as a reimbursement for $25,000 worth of repairs. Participants who are not in Camden POWER Commercial will receive a reimbursement for half of the cost of repairs up to $25,000, or a maximum grant of $12,500. Any repairs above $25,000 will be the sole responsibility of the business and property owners.

5. Program Administrator
Cooper’s Ferry Partnership has been designated as the Program Administrator for the Camden Business Façade Improvement Program. They will assist you in collecting your paperwork, determining your eligibility, and submission for reimbursement. You may contact Cooper’s Ferry by phone at (856) 757-9154 with any questions you may have throughout the program. Office hours are Monday-Friday between 8:30 a.m. and 4:30 p.m.
6. Program Flowchart

Camden Business Façade Improvement Program

**UEZ MEMBERSHIP**
- Business Owner becomes a UEZ member

**APPLICATION SUBMISSION**
- Business submits Signed Application to Program Manager (See Application for Required Documents Checklist)
- Application must include proposed repairs with specifications & colors, before photos of the façade, and three (3) estimates from contractors, at least 1 contractor must be Camden-based.
- Estimates must identify any permits necessary and potential approvals necessary including Historic Preservation Board approval and Zoning/Planning Board approval

**ELIGIBILITY REVIEW**
- Program Manager & UEZ will review submitted application packages
- If approved, Business will receive notice to schedule Agreement signing

**AGREEMENT SIGNING**
- Business signs Grant Agreement
- Program Manager reserves funding for grant.
- Business received Notice to Proceed to complete construction of façade improvements

**CONSTRUCTION**
- Construction initiated within 30 days of Notice to Proceed/Agreement
- Construction completed within 90 days of Notice to Proceed/Agreement.

**INVOICING PROCESS**
- Business submits final invoice per Invoice Submission Checklist in Grant Agreement, including ‘after’ photos and copies of all necessary permits and approvals
- Business subject to Final Inspection for Quality Control purposes
- Upon approval, Program Manager submits final invoicing to UEZ/City of Camden

**REBATE CHECK**
- Reimbursement Check will be delivered to Business within 90 days
II. ADMINISTRATIVE PROCEDURES

The following step-by-step procedures describe the administrative process for the Camden Business Façade Improvement Program. Applicants are advised that all meetings and site visits will occur by appointment between Monday and Friday, between 8:30 a.m. and 4:30 p.m. Eligible applicants must periodically be available during these times.

1. Façade Improvement Program Application
Interested applicants must submit a Façade Improvement Program Application, which is a form to provide basic information. Applications are available at www.camdenfacade.com. Applications will be accepted on a rolling basis, first come, first serve until program funds are depleted.

2. Application Checklist and Interview Process
Eligible businesses will be required to schedule an appointment with the Program Administrator and to provide the following documentation. Additional documentation will be required if the applicant is not participating in the Camden POWER Commercial Program.

- Application Form, completed and signed by all owners of the business and the property
- Proof of UEZ membership
- Estimates from three (3) contractors, one must be Camden-based
- Itemized scope of potential repairs including specs and colors
- “Before” photos

At this interview, you will be required to sign a Memorandum of Understanding, which is a legal document that outlines your responsibilities as the participant. A sample of this document is included at Appendix D.

After this interview, you will also be required to identify the contractor for your work. Applicant must document receipt of at least three estimates from contractors for work. At least one contractor must be a local Camden-based contractor. It is your responsibility to work with that contractor to develop a Scope of Potential Repairs for your façade improvements. The Scope of Potential Repairs is necessary for your completed application.

3. Selection Process
There are a limited number of grants available. Applicants who submit a fully completed Application and who are deemed eligible will be put into the program in the order in which they submit all documentation.

It is your business’s responsibility, and the responsibility of your contractor, to secure the necessary permits and to meet the Historic Preservation requirements, as well as to obtain any necessary Zoning or Planning Board approvals. The Program Administrator can help you locate outstanding information or documentation to complete your application, if necessary.

4. Application Verification & Notice to Proceed
Once you have completed your application and submitted the necessary documents, the Program Administrator will review the Scope of Potential Repairs with the City of Camden. You will also
be required to sign the Camden Business Façade Improvement Program Grant Agreement, available in Appendix E.

Once your application has been approved, you will be sent a Notice to Proceed, authorizing you and your contractor to begin work on the façade. See Appendix F for Notice to Proceed Letter.

**NOTICE: ANY CONSTRUCTION PERFORMED BEFORE YOU RECEIVE THE NOTICE TO PROCEED MAY NOT BE COVERED BY THE REIMBURSEMENT.**

The Camden Business Façade Improvement Program will cover up to $25,000 of improvements (or up to half of $25,000 of improvements for participants not in Camden POWER Commercial). Any improvements beyond $25,000 will be the responsibility of the business and property owners.

**IMPORTANT: THE CAMDEN BUSINESS FAÇADE IMPROVEMENT PROGRAM IS A REIMBURSEMENT PROGRAM. IT WILL BE THE RESPONSIBILITY OF THE BUSINESS AND PROPERTY OWNERS TO PAY FOR THE IMPROVEMENTS AND PAY THE CONTRACTOR UPFRONT. THE PROGRAM GRANT WILL BE DISPERSED AFTER WORK IS COMPLETED, IN THE FORM OF A CHECK REIMBURSEMENT. IT MAY TAKE UP TO 90 DAYS FOR REIMBURSEMENT.**

5. Invoice Submission
After work is completed, you and your contractor will be required to submit necessary paperwork in order for you to receive your reimbursement money. The required documents (the Contractor sign-off, the Contractor’s Invoice, and “After” pictures), can be found in checklist form in the Notice to Proceed Letter, available at Appendix F. Once the Program Administrator has determined that you have submitted all the necessary paperwork for your invoice, you will receive a **Letter of Invoice Receipt** from Program Administrator. See Appendix G for a sample of this letter.

6. Progress/Final Inspections
The Program Administrator and City of Camden reserves the right to make Progress Inspections and a Final Inspection to ensure quality control at any property in the program at any time during reasonable business hours.
III. APPENDICES

Appendix A – Terms and Conditions

Participation Requirements

1. All applications must be submitted to the Camden UEZ Office for review.

2. Business must maintain a Camden location (provide lease and/or deed).

3. Only one application per building street address is eligible (continuous buildings with multiple independent addresses are permitted to submit multiple applications but if more than one street address has since been consolidated as an address, only one application may be submitted. This applies to building consisting of multiple suites and apartment units).

4. Business must be a certified member of the Camden UEZ Program.

5. Business owner and property owner must both participate in the program.

6. Business owner and property owner must grant permission to City personnel and/or its agent to inspect the property before and after work has been completed. (Before and after pictures will be taken to ensure proper completion).

7. Business must use a fully licensed and insured contractor to complete agreed upon improvements.

8. Business agrees to hire and compensate contractors and/or subcontractors to perform work as set forth in Business’ application for grant funding and approved by the Camden UEZ, the Camden Council and the New Jersey Urban Enterprise Zone Authority.

9. Business agrees to operate a fully registered, licensed, and permitted use at the premises.

10. Business is a certified UEZ business and shall remain a UEZ certified business for a period not less than three years. The approval and disbursement of UEZ funds (first or second generation) is contingent upon Business remaining a UEZ certified business and meeting and maintaining all outstanding tax obligations to the State of New Jersey.

11. Business agrees to commence work on the tenant improvements in not more than thirty (30) days from the date hereinabove written and to complete said work within ninety (90) days of the date hereinabove written.
12. The conditions enumerated above apply irrespective of the building’s ownership or occupancy. All signage of the building located at the premises will be in compliance with zoning regulations set forth in the land use ordinances of the City of Camden. Failure to abide by the obligations set forth in the preceding paragraphs will result in a forfeiture of the grant award and a return of said funds to the Camden UEZ.

13. The Business must not have any outstanding license or inspection violations.

14. The Business must be up-to-date on utility payments.

15. The building cannot be sold or transferred within three years of the date the grant is awarded.

16. If the business owner participates in POWER they are eligible for the $25,000 UEZ Façade Improvement grant and will not be required to contribute 50% of the value of the façade improvement ($12,500 for $25,000 grant).

17. If the business owner is not participating in POWER they must contribute at least 50% of the value of the façade improvement ($12,500 for $25,000 grant).
Appendix B – Application Checklist

- Application Form, completed and signed by all owners of the business and the property
- Copies of documentation required for UEZ and Camden POWER applications
- NJ Business Registration Certificate
- Scope of Potential Repairs including specs and colors
- “Before” photos

Appendix C – Memorandum of Understanding

The Participant agrees to and acknowledges the following in reference to the implementation of the Camden UEZ Façade Improvement Program:

1) The Participant has been provided the Program Policy and Procedures Manual.

2) The Participant has read and agrees to comply with all of rules and requirements of the above-mentioned document including the execution of all necessary agreements.

3) The Participant understands that the Participant will be responsible for paying the contractor directly for all work done under the program. The Participant understands that he will be responsible for this term payment before he receives reimbursement under the program grant. Reimbursements may take up to 90 days.

4) The Participant agrees to allow the Program Administrator and its contractors and agents access to the entire property for a visual and photographic inspection. The Participant recognizes that he must be willing to allow this access during the week between 8:00 a.m. and 5:00 p.m. upon a minimum of 48 hours notice. The Participant agrees to contact the Program Administrator at least two (2) hours in advance in the event the participant is unable to provide complete access to the property.

5) The Participant agrees to not begin the construction work until the participant receives the Notice to Proceed from the Program Administrator.

6) If the property is approved for construction, the Participant agrees to allow the Program Administrator access to the property to provide inspection of improvements. The Participant recognizes that he/she must be willing to allow this access during the business week between 8:00 a.m. and 5:00 p.m. The Participant agrees to contact the Program Coordinator at least 2 days in advance in the event the participant is unable to provide access to the property to perform these improvements.

7) The Participant understands that the program has a cap of $25,000 per business. The Participant understands that if he does not participate in Camden POWER Commercial, the cap of funding available in a reimbursement is $12,500 for $25,000 of improvements.
8) The Participant agrees to submit all paperwork and invoices relative to grant the Program Administrator deems necessary before receiving reimbursement.

9) The Participant agrees to release Cooper’s Ferry Partnership and the City of Camden Urban Enterprise Zone from all liability resulting from the failure of either party to perform.

Please be advised that this memorandum of understanding in no way constitutes a guarantee of your eligibility for this program, nor is this to be construed as a commitment of grant funds.
Camden Business Façade Improvement Program

Business Application

Organization/Business Name ____________________________________________________________

Address __________________________________________________________________________

City ___________________________ County ___________________________
State ___________________________ Zip Code ___________________________
Phone ___________________________ Fax ___________________________
E-mail Address ____________________ Tax ID ___________________________

Legal Structure: (  ) Solo Partnership (  ) Partnership (  ) Corporation (  ) LLC/LLP (  ) Non-Profit

Property Information

Property Site Control: (  ) Owned by Applicant (  ) Leased by Applicant (  ) Under Purchase Agreement

Property Owner ____________________________________________________________________________

Address __________________________________________________________________________

City ___________________________ County ___________________________
State ___________________________ Zip Code ___________________________
Phone ___________________________ Fax ___________________________
E-mail Address ____________________

Eligibility Information

Are you a Camden UEZ certified member? Yes  No

Do you operate a fully registered, licensed and permitted use at the above-named premises? Yes  No

Are you up to date on all utility payments? Yes  No

Do you have any outstanding license or inspection violations? Yes  No

Estimates Submitted by:

*List the name and address of each contractor that submitted project estimates. At least one contractor must be a local contractor.

1. ________________________________________________________________________________

2. ________________________________________________________________________________

3. ________________________________________________________________________________
**Certification & Authorization**

I hereby certify on behalf of __________________________, the applicant, that the information contained on this form and any attachments submitted in conjunction with this form are complete, true, and accurate to the best of my knowledge. No relevant information has been deleted, modified in any way, or withheld, and the applicant understands that it has a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts represented herein change prior to closing.

The undersigned authorizes Cooper’s Ferry Partnership, its successors, assigns, agents, and/or participants to obtain information related to this application, including but not limited to, relevant financial information, credit reference and/or credit reports, and historical information about the applicant, its principals or affiliates. The undersigned also authorizes Cooper’s Ferry Partnership, its successors, assigns, agents, and/or participants to release any information obtained about the applicant and/or project in the application review or underwriting process to Camden Business Façade Improvement program partners, including but not limited to the United States Department of Energy and the City of Camden.

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**Business Owner (if different):**

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AN APPLICATION THAT IS NOT SIGNED WILL NOT BE CONSIDERED FOR APPROVAL.