



**Downtown Improvement Matching Grant Program  
Policies and Procedures**

**APPROVED FEBRUARY 8<sup>th</sup>, 2023**

**Sponsored By:**

**Camden Special Services District/Camden Business Improvement District**

**CAMDEN SPECIAL SERVICES DISTRICT/CAMDEN BUSINESS IMPROVEMENT DISTRICT**

## **Downtown Improvement Matching Grant Program Policies and Procedures**

### **Purpose and Objectives**

Camden Special Services District/Camden Business Improvement District has developed a Downtown Improvement Matching Grant Program (“Program”). It is designed to stimulate new investment, enhance business and development opportunities, and to attract new customers to the area covered under the Camden Business Improvement District. The program is also designed to provide an economic incentive for improving the appearance of the facades of buildings in the District, to encourage quality renovation that will enhance and be consistent with the architectural character reflected in the original design of the building, enhance the overall quality of the streetscape, assist District small businesses in making storefronts more appealing to customers, and to generally encourage investment in the District. While the Program is not a substitute for conventional financing, it can fill the gaps in existing local financial markets and attract additional capital, which would otherwise not be available for economic development.

Projects which contribute to, and are consistent with, the urban fabric and the pedestrian-scaled streetscapes located in the District are eligible for consideration. Additional eligibility requirements are discussed herein. In all cases, the CSSD/CBID and the CSSD Downtown Design Committee will be the final arbiter of eligibility and have final approval authority on any Downtown Improvement Matching Grant application.

Funding for the program will be budgeted on an annual basis.

### **Matching Grants and Amounts**

#### *Catalyst Grants*

The Catalyst Grant Program will provide a matching grant of up to 50% of eligible project costs, up to a maximum of Twenty-five Thousand Dollars (\$25,000) per applicant. Applicants must be able to document total project costs that the matching grant amount will apply to, and the construction contract and related documents must clearly delineate the costs associated with the Downtown Improvement project, separate and apart from any other construction or renovation costs. The CSSD/CBID may request up to three bids for the planned work. Documentation and verification of total development costs must be provided before payment of the matching grant amount is paid. The matching grant will not be paid until the project is complete and final approval of the project is granted by all relevant governmental permitting/licensing agencies, as well as final verification and approval of CSSD staff.

Both tenants (small businesses and non-profits) and property owners are eligible for up to \$25,000 per project to assist in the development and completion of projects.

A total of three separate grants can be made to an individual project/property, provided that the grant recipients are separate entities with substantially distinct ownership groups, which is in the sole discretion of the CSSD. On average, grant awards are typically \$20,000 - \$35,000 per individual project/property between both potential tenant(s) and property owner awards. No more than a total of

\$75,000 can be directed to one property, and no more than \$25,000 per project/entity, will be granted as part of the Program.

#### *Micro Grants*

The Micro Grant Program will provide a matching grant of up to 75% of eligible project costs, up to a maximum of Five Thousand Dollars (\$5,000) per applicant. Applicants must be able to document total project costs that the matching grant amount will apply to, and the construction contract and related documents must clearly delineate the costs associated with the Downtown Improvement project, separate and apart from any other construction or renovation costs. The CSSD/CBID may request up to three bids for the planned work. Documentation and verification of total development costs must be provided before payment of the matching grant amount is paid. The matching grant will not be paid until the project is complete and final approval of the project is granted by all relevant governmental permitting/licensing agencies, as well as final approval of CSSD staff.

Only small business tenants, non-profits, and prospective small businesses are eligible for up to \$5,000 per project to assist in the development and completion of projects. Micro Grants are not available to property owners unless associated with an operating business at the specific location.

#### **Eligibility**

Eligible applicants for the program are building owners and small business/non-profit tenants currently owning or leasing property within the legal boundaries of the Business Improvement District, as well as prospective owners/small businesses/non-profits planning to locate within the legal boundaries of the Business Improvement District. Small business/non-profit tenants must submit written consent from the building owner to participate in the program. A property owner or small business/non-profit tenant is eligible to apply for a Downtown Improvement Grant if the purpose of the grant is one of the following:

#### **Eligible Activities:**

- Signage
- Lighting
- Fencing
- Sidewalk repairs
- General façade (painting, tuck pointing, new windows, etc.)
- Tenant build-out
- Public art
- Outdoor Seating
- Landscaping
- Other improvements deemed appropriate by the CSSD Downtown Design Committee, with detailed written description, and in line with the purpose and spirit of the Program.

#### **Ineligible Activities:**

- Acquire an equity position or an interest in a private business
- Subsidize interest payments on an existing loan
- Invest in interest bearing accounts, CD's or other investments
- Land banking and construction of spec buildings
- Assisting in the relocation of jobs from another labor area or relocation of jobs within the local labor area unless there is a demonstrated need

- A project that would create a potential conflict of interest for any officers, employees or any persons involved in the application process, review, awarding or administering of the grant
- Utility Payments
- Taxes

Eligible Project Costs include:

- Professional fees
- Permits
- Materials
- Equipment
- Contracted labor

In some cases deemed appropriate by the CSSD, costs used to qualify the applicant for matching purposes are eligible if within eighteen (18) months of the date of grant dispersal and approved by the CSSD. All previous costs must be clearly delineated on the application and must be accompanied by receipts and other documentation for verification purposes. Costs that cannot be verified and/or fall outside of the eighteen (18) month project period are not eligible. There will be a preference for supporting projects that encourage new investment not yet made at time of application.

Businesses that wish to apply must meet the following requirements in order to be considered for funding:

1. The applicant must not have any outstanding license or inspection violations.
2. The applicant must be up-to-date on utility payments.
3. The applicant must be up-to-date on taxes.
4. The applicant property/business cannot be sold or transferred within two years of the date the grant is awarded.

Recipients must use best efforts to:

1. Use and log local employment.
2. Use local contractors.
3. Use local suppliers.
4. Pay prevailing wage to all workers involved in improvements.

**Award Criteria and Guidelines**

Buildings with first floor retail uses, which will result in new or improved commercial occupancy, will receive funding priority. Downtown Improvement Matching Grants that are part of the creation or rehabilitation of upper-story commercial uses will also be considered a priority.

Additional weight is given to projects with stated goals to:

- Enhance the community and increase economic vitality in the District. This can be expressed through plans for commercial and/or mixed-use projects that add activity to the District;
- Activate and engage the public realm through designs that promote walkability, mobility and beautification;
- Create community through the development of third places and/or shared spaces;
- Create local jobs, encourage entrepreneurship, and/or build community wealth;
- Improve the appearance of the facades of buildings in the District;
- Encourage quality renovation that will enhance and/or honor the architectural character reflected in the original design of the building;

- Enhance the overall quality of the streetscape.

### **Confidentiality and Legal Requirements**

In the process of gathering information about a qualifying business, CSSD may receive information about the business, which is confidential and, if released, could cause harm to the business or give unfair advantage to its competitors.

To protect the businesses applying for funds and to encourage them to make full and frank disclosures of business information relevant to their application, CSSD may take the following steps to ensure the confidentiality of the information it receives:

1. A restriction on the number of people with access to the files with the program administrator primarily responsible for their safe-keeping, and
2. A requirement that personnel involved in the program sign statements of confidentiality regarding all personal and private submittals by qualified businesses.

All applicants must comply with all Federal, State and local laws, codes and ordinances including but not limited to: civil rights, environment, flood protection insurance, ADA etc.

### **Procedure for Amendment**

As necessary, the CSSD Downtown Design Committee shall review the Program on a periodic basis. When the need for change or modification of policy arises, the committee will submit such recommendations to CSSD Board of Directors for review and subsequent action.

## Application Process

1. A prospective applicant receives an application package which consists of:
  - a) An introductory letter
  - b) CSSD/CBID Downtown Improvement Matching Grant - Program Application, Program Policies and Procedures
2. Applicant submits completed application and meets with CSSD staff regarding the Program and development of improvement plans. Applicant, in consultation with CSSD, staff may direct application to CSSD Downtown Design Committee for an initial review or proceed to working with relevant approval agencies.
3. Applicant meets with City of Camden and relevant permitting/licensing agencies to determine permitting criteria and to introduce/revise improvement plans. CSSD may or may not attend meetings with City of Camden and relevant agencies.
4. After applicant provides documentation that they met with relevant City of Camden and permitting/licensing agencies, and revises any plans as necessary, CSSD staff will then assist applicant in preparing the application for official CSSD Downtown Design Committee Review.
5. Once submitted by the applicant, CSSD Downtown Design Committee meets to review the application. All final applications received before the end of the month will be reviewed at the next months committee meeting. For example, if an application is received Feb 18<sup>th</sup>, it will be reviewed at the March CSSD Downtown Design Committee meeting. All final scheduling decisions are at the sole discretion of the CSSD/CBID and the CSSD Downtown Design Committee.
6. CSSD Downtown Design Committee will take one of the following actions upon review of a completed application:
  - a. **RECOMMEND** - If recommended for approved, CSSD Downtown Design Committee provides letter of Grant Commitment, subject to approval by the CSSD Board of Directors, completion of the project according to city building permits, and in spirit of original project application, compliance with program requirements, and all other required approvals. **Once approved by the CSSD Board of Directors, this letter will act as a notice to proceed with the outlined improvements. The CSSD will not accept as a part of the project costs any renovation expenditures made before the date of the Grant Commitment Letter unless expressly stated in the application and Grant Commitment Letter.**
  - b. **NOT RECOMMENDED** - If not recommended, CSSD Downtown Design Committee will provide detailed written and verbal feedback as to why the project was not recommended. Applicants are able to resubmit a project application to the committee up to a total of three (3) times, assuming the revised application incorporates feedback from the previous guidance of the committee. After a total of three (3) revised/resubmitted applications are not recommended, the applicant is no longer eligible to apply for funds for the specific project. The applicant may apply for funds for an entirely new and materially different project.

7. Once approved, construction must commence within 90 days of the date of the CSSD Board of Directors approval and be completed within 120 days after the construction start date (subject to weather and other unavoidable events). Extensions to either date must be made in writing with detailed explanation to CSSD staff and will be granted on a case-by-case basis.
8. Once construction has been completed and all necessary final City, other agency, and CSSD approvals are obtained and documentation (copies of cancelled checks) showing the applicant's share of cost has been provided, the CSSD will process a check for payment of the approved grant amount payable to the applicant.



200 Federal Street, Suite 146 Camden, NJ 08102  
CamdenSSD.com

## Application For Downtown Improvement Matching Grant Program

**(Circle One)**

**CATALYST GRANT**

**MICRO GRANT**

Name of applicant: \_\_\_\_\_

Home address: \_\_\_\_\_

Home phone number: \_\_\_\_\_ Tax I.D. or SSN: \_\_\_\_\_

Office address: \_\_\_\_\_

Office phone number: \_\_\_\_\_ Office fax: \_\_\_\_\_

Address of project/property: \_\_\_\_\_

Amount Requested: \_\_\_\_\_

### **Status of applicant/property-ownership (check one):**

\_\_\_\_\_ Sole Ownership

\_\_\_\_\_ Corporation, Partnership or Trust (provide the names, addresses and phone numbers of all officers or trustees and include articles of incorporation, by-laws and/or partnership agreement)

\_\_\_\_\_ Tenant or Prospective Tenant (provide written consent from the property-owner for the project)



All Downtown Improvement Matching Grant applications will require, at a minimum, the following information:

1. A line drawing of the building that details existing conditions as well as the work to be done. Drawings must be to scale and list all proposed changes.
2. Two 3x5 (or larger) photographs of the building, one from the front and one showing the building in context to area and around it. If the building is on a corner, please include a third photo of the side-street facade. Photos in digital format are acceptable.
3. Written consent from the property-owner if applicant is a tenant.
4. Construction contract, receipts and related documents clearly delineating the improvement costs separate and apart from any other renovation costs.
5. Written description and/or any other materials that describes/supports consistency with Program Guidelines and to verify information submitted in the application.
6. W-9
7. Business Tax Certificate
8. Prospective tenants must provide evidence of executed lease/agreements prior to dispersal of funds.

Please complete and sign:

I, \_\_\_\_\_, certify that the information presented in this application and in all attachments is true and complete to the best of my knowledge.

I authorize the Camden Special Services District or its agent to check with City and regulatory agencies to determine compliance with codes and status of tax collections.

I understand that the proceeds from any grant funds may be used only for the Project and purposes in which it was approved.

I understand that, in addition to this application, I must also seek and receive approval of my improvement project from the City of Camden and all other relevant permitting/licensing agencies.

I understand that all approved applicants shall agree to have CSSD signage on the property while the project is under construction. All signage is designed by the CSSD and is required if the project is approved.

I understand that no funded construction activity may begin until the CSSD provides authorization to proceed.

**I further understand and agree that the final decision on project cost or eligibility lies with the CSSD Board of Directors and CSSD Downtown Design Committee in its sole discretion.**

Signature: \_\_\_\_\_ Date: \_\_\_\_\_