

The Camden Strong Facade Improvement Program Open Enrollment Application

Submissions Due: 12:00 PM, June 23rd, 2023.

Prepared by: Saint Joseph's Carpenter Society

20 Church Street Camden, NJ 08105

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Introduction: Saint Joseph's Carpenter Society (SJCS) is working with the City of Camden's Urban Enterprise Zone to implement The Camden Strong Facade Improvement Program. This program is an effort to improve the economic growth in areas throughout the City of Camden through façade improvements to businesses registered with the UEZ. This program pays for permits and construction. This program offers assistance of up to \$50,000.00 for exterior improvements to a commercial building within the boundaries of the City UEZ zone.

This is a matching fund program with a minimum of \$5,000.00 up to a maximum of \$25,000.00 to be provided by the participant. The city program will then match the amount the participant provided.

*Note: Matching funds can only be used for commercial sections. No residential portions of your building can be serviced with Camden Strong Façade Improvement funds.

Examples:

Minimum		Maximum
Participant 1 – \$5,000		Participant 2 – \$25,000
City Program – \$5,000	~	<u> City Program – \$25,000</u>
Total Funds – \$10,000		Total Funds – \$50,000

This program is being funded through the Urban Enterprise Zone (UEZ) and the focus is to incentivize businesses to create new job opportunities for the residents of Camden. Providing businesses with assistance with façade improvement to potentially bring in more customers can lead to natural growth and expansion.

There are limited funds, so an open enrollment period has been created to allow businesses to turn in their paperwork on time.

Open Enrollment Details: The open enrollment period for this application will be open for a total of 4 weeks beginning 05/23/2023 and ending 06/23/2023. Paper applications can be obtained by visiting SJCS office on 20 Church St. Camden, NJ 08105 or by printing the application online from our website by visiting https://www.ci.camden.nj.us/uez/. Applicants must return the completed application in a sealed envelope to SJCS office. Mo applications will be accepted after the deadline date has passed. Once open enrollment ends, the application will be processed and scored based on a point system (found in application). Applicants who provided all the required documentations and scored high will be chosen to move on to participate in the façade program. Only one application per building street address is eligible. Only one application will be accepted for buildings with multi-units under the same address.

The application for the open enrollment period can be found on page 10.

Placing of a Mortgage: All properties receiving Camden Strong Façade funding must have a conditional prorated mortgage placed against the property for 5 years after construction is completed for the amount of City grant funds received. If the property is sold before 5 years, then the property owner(s) must reimburse the city of Camden for the mortgage amount from the proceeds of the sales transaction. If at the end of the 5-year term, the property owner(s) or any approved transferee of the property still holds title; 100% of the entire loan balance shall be forgiven and discharged. Please see Appendix B for mortgage details.

*Disclaimer: The mortgage is placed on the property itself and not on the business. If the business closes or has a lease less than the 5-year mortgage term and moves on, the mortgage remains on the property.

Any questions or concerns can be directed to Ruben Peres by emailing: Rperes@sjcscamden.org or contacting: (856) 966-8117 ext. 221.

Eligibility Requirements: There are a set of requirements applicants must meet to be eligible to participate in the program. Requirements listed below:

Initial Requirements:

- Must be an UEZ member, if not currently a member, please call (856)968-3531.
- Must have proof of minimum matching funds of \$5,000.00 to be considered.
- Must have a business license registered with the City of Camden.
- Must be current with property taxes and have no liens with the City.
- Must be current on payment on loans received from the city under other programs.
- Must have no outstanding code violations.
- Must be commercial property.
- Must meet all state and local building, accessibility, and zoning codes.

Eligible & Non-Eligible Improvements: Applicants will be able to request the type of work they would like to complete on the façade of their property during the open enrollment application. Initial inspections will take place and based on the completed application request; the scope of work will be developed. A separate preconstruction meeting will take place to finalize the scope of work planned with the property/business owner and collect necessary documents and matching funds. The city will also review and approve the proposed scope of work. The scope of work can only fall under one of the listed categories by the city to be eligible.

Please review the list of eligible and non-eligible improvements below:

Eligible Improvements	Non-Eligible Improvements
Window/door repair or replacement.	Anything relating strictly to interior, such as systems sprinklers, furniture, or equipment.
Storefront rehab.	Extermination of pests.
Professional cleaning/repairing surfaces.	Maintenance or financing ongoing improvements.
Exterior painting or tuck-pointing.	Property acquisition.
Stucco re-facing.	Any activity completed executing the City of Camden.
Repairing/restoring detailing.	Profits and overhead if the applicant isalso the contractor or supplier.

New awnings, shutters, or canopies.
 New signage, when in conjunction with other improvements, restoration of historicsignage.
 Exterior lighting that will enhancebuilding's appearance and/or safety.
 Entryway improvements.
 Repairing/replacing cornices or parapet walls.
 Sidewalk and fence repairs/replacement.

*Disclaimer: Property owners approving work for leased business in property should keep in mind the types of

repairs being completed and the longevity of the repairs for current and future leased businesses.

Program Process

First Step – Open Enrollment

Other repairs may be on a case-to-case basis.

The open enrollment period for this application will be open for a total of 4 weeks beginning 05/23/2023 and ending 06/23/2023. Paper applications can be obtained by visiting SJCS office on 20 Church St. Camden, NJ 08105 or by printing the application online from our website by visiting https://www.ci.camden.nj.us/uez/. Applicants must return the completed application in a sealed envelope to SJCS office. Mo applications will be accepted after the deadline date has passed. Once open enrollment ends, the application will be processed and scored based on a point system (found in packet). Applicants who provided all the required documentations and scored high will be chosen to move on to participate in the façade program. Only one application per building street address is eligible, however, buildings with multiple independent addresses are permitted to submit multiple applications. Only one application will be accepted for buildings with multi-unit under the same address.

Second Step – Review of Application and Acceptance

All applications received prior to the 06/23/2023 deadline will be scored by a panel of staff for completeness and accuracy due to limited funds. A first review of the application will determine if an application is eligible by checking to see if all documents are received. After the initial eligibility screening, a maximum of 100 points will be awarded to each application. Please see the section "Scoring Rubric System" Appendix C for more details. After all applications have been scored, the top scoring applications will be selected to receive services.

Third Step - Preconstruction meetings

Selected applicants will be asked to schedule a preconstruction meeting with SJCS staff where the building in the application is inspected, and the scope of work is devised. The scope of work is shared with the property and/or business owner to get their sign-off. Once approved, SJCS will bid the project to prequalified contractors and select the lowest responsible contractor. External contractors are not allowed. Contractors must be prequalified with SJCS in order to submit a bid.

Fourth Step - Closing

Once the bid has been selected, the property owner and/or business owner is required to attend a closing where the selected contractor and owner(s) meet one another, and contact information is shared. The applicant will be required to sign the mortgage in the amount of the City grant. The construction schedule is discussed. At this time, the applicant will need to bring their portion of the grant as a certified check or money order made payable to: Saint Joseph's Carpenter Society.

Fifth Step - Construction

SJCS will monitor the progression of the work through site visits, progress reports, and photos. Once work is completed, final inspections will take place as well as contractor updates of completion to SJCS and property/business owner. SJCS will be responsible for making payments to contractors.

Sixth Step – Closeout

After completion of work, SJCS will conduct a final inspection of the property to ensure the work has been completed according to the approved application. Final paperwork will be signed by property/business owner acknowledging completion of work. A final report will be made to ensure proper payments and file closeout. The mortgage will be recorded at this time and the applicant will receive a copy of the mortgage.

Camden Strong Façade Program Application for Open Enrollment:

Applicants must complete Parts A, B, and C in its entirety and supply all of the required documents on page 8.

All applications must be submitted physically by 06/23/2023, by 12:00 PM as a physical sealed proposal. The proposals must be delivered to 20 Church Street, Camden, NJ 08105. Applications online must be completed and submitted by 06/23/2023, by 12:00 PM. Any applications received after the deadline will not be considered. The applicant is responsible for the actual delivery/submission of the application before the open enrollment period deadline.

All questions or requests for additional information shall be directed to Ruben Peres, SJCS, by emailing: rperes@sjcscamden.org or calling: (856) 966-8117.

One original and one copy of your application and supporting documents must be submitted in **a sealed envelope**. SJCS does not discriminate on the basis of disability in the admission or access to its services or activities.

APPLICANT REQUIRED PROOFS/DOCUMENTS CHECKLIST (REVIEW & FILL OUT)

Instructions: Review both documents and proofs check list to ensure completeness before handing in the application. Missing documents and/or proofs will result in the applicants being marked incomplete and will not be considered.

	REQUIRED PARTS CHECKLIST (PT.1)						
1	Part A: Business Owner Informa	tion: Refer to page 11.					
2	Part B: Property Owner Informa	tion: Refer to page 12.					
3	Part C: Property Information: Copage 13.						
	☐ Sec 1. Building Layout						
	☐ Sec 2. Exterior Material						
	☐ Current Photo						
4	Part D: Eligibility Questionnaire	Complete both sections. Refer to page 15.					
	☐ Sec 1. Questionnaire						
	☐ Sec 2. Employee(s) Residency						
5	Part E: Requested Scope of Wor	k: Mark applicable scopes. Refer to page 17.					
	☐ Storefronts	☐ Windows - Frame/Pane/Glass					
	☐ Signage/Awnings						
	☐ Lighting	☐ Others					
	☐ Building Caps/Cornices						

	REQUIRED DOCUMENTS CHECKLIST (PT.2)					
1	UEZ Membership: 1 proof o	of membership. Refer to page	8.			
	☐ Reporting ☐ Certificate ☐ Others					
2	Tax Clearance: 1 proof of ta	Tax Clearance: 1 proof of taxes paid up to date. Refer to below.				
	☐ Tax Clearance Certificate					
3	•	of utilities paid up to date for				
	☐ Sewer Bill	☐ Water Bill	☐ Utilities Bill			
4	•	flicense registered with the Ci	ty of Camden.			
	☐ Business License			<u> </u>		
5	•	erty Owner(s): 1 proof of phot	o ID.			
	☐ Driver License/State ID	☐ Passport	☐ Others			
	Target Locations: 2 proofs of	• •				
6	☐ Property Deeds	☐ Driver License/State ID	☐ Affidavit of Domicile			
	☐ Mortgage Statements	☐ Mail within 90 days	☐ Others			
	• •	wner: 1 proof for property & b	• •			
7	☐ Property Deeds	☐ Business Tax Documents	☐ Schedule K-1 File			
	☐ Mortgage Statements	☐ EIN Confirmation Letter	☐ Others			
	☐ Business Certificate/Registration					
	Proof of Funds: 1 applicable		C Others			
8	☐ Bank Statements	☐ Security Statement Letter	☐ Others			
	☐ Letter of Custody/Commit					
9 pt.1	7 1 11					
ρι.1	Business Owner ☐ Property Deeds	☐ Mail within 90 days	☐ W-2 Taxes			
	☐ Mortgage Statements	☐ Business Tax Documents	☐ Paystubs			
	☐ Business Registration	☐ County Tax Documents	□ Lease			
	☐ DL/State ID (current)	☐ Affidavit of Domicile	☐ Others			
pt.2	Property Owner	Affidavit of Doffficile	Li Others			
μι.Ζ	☐ Property Deeds	☐ Mail within 90 days	☐ W-2 Taxes			
	☐ Mortgage Statements	☐ Business Tax Documents	☐ Paystubs			
	☐ Business Registration	☐ County Tax Documents	□ Lease			
	☐ DL/State ID (current)	☐ Affidavit of Domicile	☐ Others			
pt.3	Employee(s)					
pt.3	☐ Property Deeds	☐ Mail within 90 days	☐ W-2 Taxes			
	☐ Mortgage Statements	☐ Business Tax Documents	☐ Paystubs			
	☐ Business Registration	☐ County Tax Documents	, □ Lease			
	☐ DL/State ID (current)	☐ Affidavit of Domicile	☐ Employee Contract			
	☐ UEZ Employment Report	☐ Employment Letter	☐ Others			
pt.4	Sole Proprietor	1 / 2 2222				
	☐ Schedule-C					
10	Before Photos of Property					
10	☐ Photos					

Helpful Tips:

Tax Clearance Certificate: After creating a Premier Business Services (PBS) account and enrolling to be an UEZ member, if applicant wasn't already, all applicants must complete the tax clearance certificate on the same PBS portal. There is no fee for requesting a certificate through the portal. If a paper application is sent by mail the NJ Division of Treasury will return any paper application received from a business that can qualify and register for an account on the Premier Business Services portal. Applicants will be able to obtain their tax clearance certificate immediately online to print and provide a copy as part of the City Façade Application.

*Note: The ONLY applicants who would be required to complete a paper application to obtain their tax clearance certificate would be sole proprietors who use a social security # for their business. The turnaround time for this process can range from 1-2 weeks with a \$75.00 fee, \$200.00 for 3 day expedited response to the Division of Taxation.

Useful Links and Contact Information:

Links:

- NJ Business Portal http://www.nj.gov/njbusiness/
- Tax Certificate Instructions https://www.njeda.com/wp-content/uploads/2022/11/Obtaining-Tax-Clearance.pdf

Contact #:

- NJ Business Portal (877) 913-6837
- Tax Clearance Help Desk (609) 332-6835

Any questions or concerns can be directed to <u>businessassistancetc.taxation@treas.nj.gov</u>.

Utilities Bills: In order for applicants to be considered for the City Façade Program, proofs of up-to-date payments on utilities is required. Applicants must provide the most recent statements from their utility company, sewer, and water as proofs. Failure to provide such proofs will result in the application being marked incomplete and would not be considered for the next round.

Business License: Applicants to be considered for the City Façade Program are required to provide proof of their business license registered with the City of Camden. Applicants are encouraged to complete their business registration with the City of Camden if not already. Applicants who do not include proof of their business licenses registered with the City will be marked as incomplete and will not be considered.

Tax Returns: Visit https://www.irs.gov/individuals/get-transcript if you need a copy of your most recent tax return filing.

Property Ownership: The property records of the Camden County Clerk's Office, from 1978 to present, are now available online. This online database is updated nightly and can be used to search for documents. For your protection, personal information such as Social Security and Bank Account numbers have been redacted. Please visit: https://www.camdencounty.com/service/county-clerk/online-property-records/

Forms: Part A – C

Part A: Property Information

Instructions: Please refer to instructions for each section to ensure proper completion of the form.

Section 1 – Building Layout: Please identify what ward and zone the business is in by referring to both ward and zone maps provided in Appendix E Please identify layout of the property by providing the number of units located in the property, both residential and commercial, total sq footage, and number of floors.

Location:		,	
(Ward)	(Zone)	(Block #)	(Lot #)
Number Of Units:			
(Reside	entials)	(Comn	nercial)
Building Layout:		_	
(5.112			6-1
(Total Sq.	Footage)	(Numbei	r of Floors)

Section 2 – Exterior Material: Please list the current materials of business exterior in the sections listed in section 2.1 on page 12. Please provide count for applicable sections such as windows. If there are sections which are not applicable, please mark N/A as response.

^{*}Note: Current photo of business façade must be provided with application.

Section 2.1 – Exterior Materials:

Sections	Materials				Count
	☐ Concrete	☐ Brick	☐ Stone	☐ Others	
_	☐ Stucco	□ Wood	☐ Vinyl		
Storefronts	If others are marked	, list out material(s).	·		
	1				
	2				
		□ Wood		□ N / A	
	□ Vinyl	□ Wood	9	□ N/A	
	☐ Aluminum		☐ Others		
	If others are marked, 1.				
Windows					
williaows	Pane(Glass)				
	☐ Laminated	☐ Tempered	☐ Others		
	☐ Insulated	☐ Float	□ N/A		
	If others are marked	, list out material(s).			
	1				
	2				
	☐ Steel	-	☐ Fiberglass	_	
Entryways	□ Vinyl		☐ Wood	☐ Others	
	If others are marked				
	1 2.				
		□ Wood		☐ Others	
Signage/	☐ Aluminum	☐ Acrylic	☐ Metal	□ N/A	
Awning	If others are marked	, list out material(s).			
	1				
	☐ Plastic 		☐ Stainless Steel —	⊔ N/A	
Lighting	☐ Copper	☐ Brass	☐ Others		
	If others are marked				
	1 2				
		☐ Motion Detectors	☐ Access Control		
	☐ Security Shutter	☐ Others	□ N/A		
Security	If others are marked	, list out system(s).			
	1				
	2				
	☐ Fiberglass 		☐ Others		
Building Caps/	☐ Stone		□ N/A		
Cornices	If others are marked				
	1 2				

Part B: Eligibility Questionnaire

Instructions: Please refer to instructions for each section to ensure proper completion of the form.

Section 1: For questions 1-9 please, only circle one of the available options. "Both" refers to individuals who own both the property and business mentioned in this application.

1.	Who is the applicant? Business, or property owner?	Business	Property	Both
2.	If business owner, did you get permission from property owner?	Yes	No	N/A
3.	If yes, do you have a notarized letter from the property owner?	Yes	No	N/A
4.	Do you operate a registered, licensed, and permitted use at named premises?	Yes	No	
5.	Are you up to date on all utility payments?	Yes	No	
6.	Do you have any outstanding license or inspection violations?	Yes	No	
7.	Is the property in a historic district?	Yes	No	
8.	Are there liens on the property?	Yes	No	
9.	Are you an UEZ member?	Yes	No	
10.	Are your sewer and water taxes paid up to date?	Yes	No	

Section 2: Below please fill in the blanks with the answer for the corresponding question.

1.	What type of business do you operate? (Ex: clothing, grocery, food etc.)	
2.	How many employees work for the business?	
3.	How many employees are Camden residents?	

Employee(s) Residency: Based on the answers above, list the name, address, and proof of residency for each employee who resides in the City of Camden. Please refer to "Scoring Rubric System – Camden Residency" for acceptable proofs. If you employee more than the allotted slots for Camden City residents, please provide a separate list completed with the same information requested below.

	Employee(s) Full Name	Full Camden Address	Proof Provided
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			
11.			
12.			
13.			

Part C: Requested Scope of Work

Instructions: Complete section 1 by using the city approved design standards Appendix D as reference.

Section 1: Complete each section by marking the requested work as repair, replace, or new installation. Mark type of material(s) for each section, color, and amount where applicable. Details can be provided in the spaces below each section or on additional sheets of paper. If available, please provide any architectural designs of the space/building.

*Disclaimer: Applicants in historical areas should default to city design standards guidelines. Applicants in areas with established design standards should default to those standards.

		Storefronts			
Request Type	N		Color(s) Request	Count	
	☐ Brick	☐ Stone ☐ Others	s □ N/A		
☐ Repair	☐ Cement Boards	□ Wood		1)	
☐ Replace	If others are marked,	list out material(s).		2)	
□ Na… In at all	1			3)	
☐ New Install	2			3)	
		Signage/Awnings		01 () 0	
Request Type		laterial Request		Color(s) Request	Count
☐ Repair	☐ Wood ☐ Fib☐ Acrylic ☐ Me	perglass Others etal	□ N/A	1)	
☐ Replace	If others are marked, 1			2)	
☐ New Install	2			3)	
Please provi	de details regarding you	ur requestbelow:			

Lighting								
Request Type			Color(s) Request	Count				
☐ Repair	☐ Plastic☐ Copper	☐ Aluminum	☐ Stainless Steel☐ Others	□ N/A	1)			
☐ Replace	If others are	marked, list out	t material(s).		2)			
☐ New Install					3)			
Please provi	Please provide details regarding your requestbelow:							
	1		ding Caps/Cornic	es	T = 1 () = 1			
Request Type Repair Replace New Install	1	Materia □ Wood □ Plaste marked, list out	er t material(s).	□ N/A	1)	Count		
Please provide details regarding your requestbelow:								

Windows (Frame)				
Request Type	uest Type Material Request Color(s) Request Count			
_	☐ Vinyl ☐ Wood ☐ Fiberglass ☐ N/A	4)		
☐ Repair	☐ Aluminum ☐ Clad ☐ Others	1)		
☐ Replace	If others are marked, list out material(s).	2)		
- P	1	,		
☐ New Install	2	3)		
	Windows (Pane - Glass)			
Request Type	Material Request	Color(s) Request	Count	
	☐ Laminated ☐ Tempered ☐ Others ☐ N/A			
☐ Repair	□ Insulated □ Float			
☐ Replace	If others are marked, list out material(s).	N/A		
□ керіасе	1	N/A		
☐ New Install	2			
	Security			
	Security	Color(s)		
Request Type	Material Request	Request	Count	
☐ Repair	☐ Cameras ☐ Motion Detectors ☐ Others ☐ N			
ш кера п	☐ Security Shutter ☐ Access Control			
☐ Replace	If others are marked, list out material(s).	N/A		
☐ New Install	1			
	2			
Please provi	de details regarding your requestbelow:			

For additional scopes of work to be requested, please complete the section(s) below with detailed information on the request(s).

Others - 1				
Request Type	Material Request	Color(s) Request	Count	
☐ Repair	List requested material(s) for scope of work. 1	1)		
☐ Replace	2	2)		
☐ New Install	3	3)		
Please provi	de details regarding your requestbelow:			
	Others - 2		_	
Request Type	Material Request	Color(s) Request	Count	
☐ Repair	List requested material(s) for scope of work. 1	1)		
☐ Replace	2	2)		
☐ New Install	3	3)		
Please provi	de details regarding your requestbelow:			

^{*}Note: Applicants who do not complete the initial requested scope of work stated in the submitted application, will be removed from the program.

Appendix A-E

Appendix A - How to Sign up for UEZ

Urban Enterprise Zone Program (UEZ): The UEZ Program fosters an economic climate to help revitalize designated urban communities and stimulate their growth by encouraging businesses to develop, grow, and create private sector jobs through public and private investment. Business incentives are provided to certified zone businesses through employment and investment tax credits, reduced sales tax collections on certain retail sales, and sale tax exemptions on qualified business purchases. Businesses who sign up for the UEZ program are eligible to receive funds for the façade program.

Businesses Benefits in Becoming a UEZ Member:

- Reduced Sales Tax 3.4375%, effective 1/1/2017 Tax Free Purchases on certain items such as capital equipment, machinery, facility expansion, and upgrades.
- Financial Assistance from agencies such as NJEDA Rebated unemployment insurance taxes for employees who earn less than \$4,500 per quarter.
- Energy Sales Tax Exemption for qualified manufacturing firms with at least 250 employees, 50% of whom are working in manufacturing.
- Tax Credit Options Businesses may elect one of the following: Up to \$1,500 for new permanent full-time employees hired, or Up to 8% Corporate Business Tax credit on qualified investments.

To become a UEZ-Certified business:

- 1. Create/access your NJ Premier Business Services (PBS) account.
- 2. Add your business to your PBS account.
- 3. Click on the Urban Enterprise Zone link under Select a Service Center in PBS.
- 4. Complete and submit the UEZ Certification Application.

Useful Links and Contact Information:

Links:

- UEZ Website http://www.nj.gov/dca/affiliates/uez/index.shtml
- NJ Business Portal http://www.nj.gov/njbusiness/
- UEZ Website "Forms & Information" http://www.nj.gov/dca/affiliates/uez/publications

Contact #:

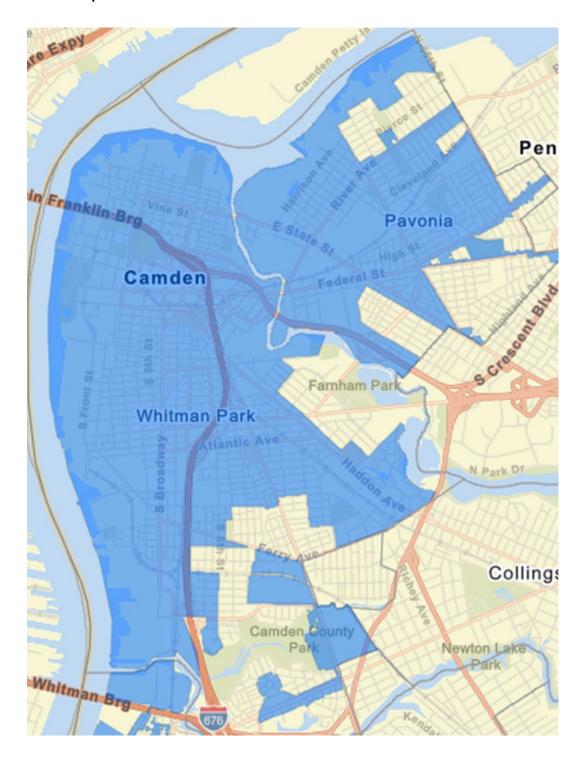
- UEZ Help Desk (877) 913-6837
- NJ Business Portal (877) 913-6837
- NJ Division of Revenue (609) 292-9292

Any questions or concerns can be directed to Joe Thomas by emailing: <u>Jothomas@ci.camden.nj.us</u> or contacting (856) 968-3531.

UEZ Zones: Are zones marked by the state highlighting the eligible areas for businesses to receive benefits from the UEZ program. Please refer to the map below to determine if your business falls in the designated highlighted zones for Camden, NJ.

*Note: <u>Businesses must be UEZ members to participate in the façade program.</u>

UEZ Zone Map:



Appendix B – Mortgage (DO NOT COMPLETE)

This Mortgage, made the	day ot	, between
		in the City of Camden, County of Camden, State of New
	,	Department of Planning & Development, a municipal
organization located at 520 Mai State of New Jersey, (herein ca		oom 218, City Hall, in the City of Camden, County of Camden er").
•		this obligation as set forth below and to further secure
		dollars 00/100 (\$) said sum eceived by Borrower from Lender, in the event the obligation
as set forth below is not perforn		· ·
All that land and premises locat more particularly described as t	=	Camden in the County of Camden and State of New Jersey,
Being premises known as		
also known as Block Camden.	, Lot	, as listed on the official tax map of the City of
J		wer will own and occupy the above-described premises for k performed under the Deferred Loan is completed.
	The Mortgage	e time within theyear term that the Borrower vacates amount will be forgiven at the end of theyear term with the term of the Mortgage.
•	•	

The Borrower also agrees to the following:

- 1. The Borrower owns and has the right to mortgage the property to the Lender. The Borrower shall defend this ownership against all claims.
- 2. The Borrower shall pay all real estate taxes, assessments, water and sewer charges and other charges against the property when due.
- 3. The Borrower shall maintain hazard insurance on the property. This insurance must cover loss or damage caused by fire and other hazards normally included under "extended coverage" insurance.
- 4. The Borrower shall keep the property in good repair and shall not damage, destroy or abandon the property.
- 5. This Mortgage is a lien of the Lender against the property for the payment of the Mortgage amount. Except for the first Mortgage, the Borrower shall not allow any superior lien against the property.
- 6. The Borrower shall pay all payments due on all liens on the property and not violate any term of any other Mortgage.
- 7. This Mortgage is binding on the Borrower, his or her heirs and personal representatives.
- 8. All notices under this Mortgage must be in writing by personal delivery or certified mail, return receipt request.

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Appendix C - Scoring Rubric System

Scoring Rubric System: Because there are limited funds, each application received will be scored for completeness and accuracy. The scoring system is based on a maximum of 100 points awarded to each applicant on the completion of the applications and documents provided. The higher the applicant score the more likely they will be chosen to be selected for the Camden Strong Façade Improvement Program. Review each category to understand the breakdown to obtain the maximum number of points carefully.

*Note: Scoring will be completed by a committee made of neutral parties to ensure fairness. Areas with unique design standards sch as historic districts will have one neutral representative for each area to ensure proper scoring and fairness. *The City of Camden has the final say on accepted applicants.*

1. Target Locations:

a. Description – This category focuses on target locations listed by the City of Camden as commercial corridors. Applicants located in one of the following areas listed below will be given preference for the program however, it is not guaranteed businesses in these locations will be accepted. Applicants from outside of these areas are also encouraged to apply.

The following commercial corridors are listed below in no order of importance:

1.	Haddon Ave	8. State St
2.	Kaighn Ave	9. Ferry Ave
3.	Federal St	10. Westfield Ave
4.	Broadway	11. Collings Rd
5.	Mt. Ephraim Ave	12. Yorkship Square
6.	River Ave	13. Cooper St

b. Points (10) – This category will be based on a maximum of 10 points with either an applicant getting 10 points for being on a corridor or zero (0) points for not being on a corridor. Participants will receive points if the business is located within one of the 13 commercial corridors set by the City of Camden. Applicants must provide acceptable proofs of address to receive points. Businesses located outside of the 13 priority locations or if no proof of address is provided, participants will receive 0 points. Proof needs to be provided by the applicant.

Acceptable documents are as follows but not limited to:

1. Property Deeds

7. Market St

- 2. Mortgage Statements
- 3. Affidavit of Domicile
- 4. Driver License/State ID
- 5. Mail within 90 days

^{*}Note: Applicants must provide a minimum of 2 proofs of address to receive points. Map found on next page for review.

Target Location Map:



2. City Aligned Design:

a. Description – This category focuses on 8 different recommended design standards from the City of Camden for applicants to review. These are based off the "Camden Business Façade Improvement – Program Facade Improvement Design Guidelines" by Group Melvin Design (GMD). Applicants who live in historic areas are recommended to follow historic guidelines associated with the area where the business operates. Businesses located in areas with established design standards should also default to those set guidelines.

Links to specific design standards can be found listed below:

City Historic Districts:

https://ecode360.com/28351179

Yorkship Village (Fairview):

 $\frac{\text{https://ecode360.com/28228515?highlight=yorkship\&searchId=39488893239425172\#2}}{8228515}$

Haddon Ave:

https://www.pbcip.org/ files/ugd/6f881d 662064275b6f4cd092e55df3a28942f7.pdf

Listed below find the 8 recommended pre-approved city design standards:

1.	Windows	5.	Storefronts
2.	Entranceways/ADA	6.	Security
3.	Building Caps/Cornices	7.	Signs
4.	Awnings/Overhangs	8.	Lighting

b. Points (30) – This category will be based on a maximum of 30 points with pre-approved city design standards being scored on a range. Applicants will receive points based on their requested scope of work and its alignment with the city's pre-approved design standards. There will be a range of 0 ~ 30 points for the design standards. Applicants will receive 0 points if no design is provided. Area specific and historic design standards shall be scored based on those unique set standards using the same point range.

Listed below find the 8 city design standards and ranges:

Design Standard		Point Range
1. Windows		
2. Entranceways/ADA		
3. Building Caps/Cornices		
4. Awnings/Overhangs		0 ~ 20 mts
5. Security		0 ~ 30 pts
6. Signs		
7. Storefronts/Walls		
8. Lighting		
	Category Total:	/30 pts

3. Same Property/ Business Owner:

- **a. Description** This category prioritizes, and scores points for owners who own both the business and property of where the business operates from. Ownership of both the business and property can be held by the same person such as an individual, LLC, corporation, or other recognized legal "person".
- b. Points (10) This category will be 10 points for being the same property/business owner or zero (0) points for not being the same property and business owner. Applicants are required to provide documentation showing they are both the owner of the business and the property where the business is located. A clear list of principles must be provided to highlight ownership if under a legal entity like an LLC, INC, or similar structure. If no acceptable proofs are provided, applicants will receive 0 points.

Acceptable documents are as follows but not limited to:

Property Deeds
 Mortgage Statements
 Business Tax Documents
 EIN Confirmation Letter

3. Business Certificate/Registration 6. Schedule K-1 File

4. Proof of Funds:

- **a. Description** This category scores the applicants' ability to provide documentation to demonstrate proof of matching funds to participate in the program. Applicants must have the minimum matching funds of \$5,000.00 for the program based on city criteria.
- **b.** Points (20) This category will be based on 20 points for having proof of funds and zero
 - (1) points for not having any proof of funds. Applicants are required to provide acceptable proof of funds showing they have the minimum \$5,000.00 matching funds for the program. If no acceptable proofs are provided, applicants will receive 0 points.

Acceptable Proofs of Funds are as follows with descriptions:

- 1. **Bank Statements** An official document that summarizes your account activity over a certain period of time—typically one month and provided by a financial institution.
- 2. **Letter of Custody/Commitment** A 3rd party holding funds on behalf of the applicant for the use of covering the matching funds.
- 3. **Security Statement Letter** A document that demonstrates the ability of an individual to pay for a transaction through various forms of funds.

^{*}Note: Applicants must provide a minimum of 1 proof of ownership for each the business and property to receive points.

^{*}Note: Applicants who provide a greater amount of funds, not exceeding \$25,000, will be given preference.

5. Camden Residency:

a. Description – This category focuses on prioritizing assisting Camden businesses that either have an owner that lives in Camden, a business owner that lives in Camden, employs Camden residents or all three. There are 3 different sections in which this category is focusing for residency in the City of Camden.

The 3 sections are listed below with descriptions:

- 1. **Business Owner Residency** Owner of mentioned business in the application resides in the City of Camden.
- 2. **Property Owner Residency** Owner of the property where mentioned business in the application operates from must reside in the City of Camden.
- 3. **Employee(s) Residency** Employee(s) working for the mentioned business in the application must reside in the City of Camden.
- **b.** Points (30) This category will be based on a maximum of 30 points with a range impacting only section 3 "Employee(s) Residency". Points for each section can be found below along with applicable ranges and descriptions.
 - Business Owner Residency: If the business owner of mentioned business in the application resides in the City of Camden, acceptable proofs must be provided, and the applicant will receive 10 points. If no acceptable proofs are provided, applicants will receive 0 points for this section. A business owner will only receive 10 points for being a Camden resident or zero (0) points for not being a Camden resident.

Minimum points: 0Maximum points: 10

2. Property Owner Residency: If the property owner of mentioned business in the application resides in the City of Camden, acceptable proofs must be provided, and the applicant will receive 10 points. If no acceptable proofs are provided, applicants will receive 0 points for this section. No applicable range. A property owner will only receive 10 points for being a Camden resident or zero (0) points for not being a Camden resident.

Minimum points: 0Maximum points: 10

3. **Employee(s) Residency**: If employee(s) working for the mentioned business in the application resides in the City of Camden, acceptable proofs must be provided. If no acceptable proofs are provided, applicants will receive 0 points for this section. The applicable range will be based on the percentage of Camden resident employee(s) that make up the business total workforce. The scoring team will round up if there are decimal places in the percentage of Camden residents employed by the business. Sole proprietorships will receive the full 10 points based on required proofs.

Point ranges are as follows:

- 75% are Camden residents: 10 points (maximum)
- 50% are Camden residents: 5 points
- 25% are Camden residents: 3 points
- 0%: 0 points (minimum)
- 1 point will be granted for having at least 1 Camden resident employed in the mentioned business in the application.
- Sole proprietors will receive the full 10 points. Schedule-C tax is required as proof.

Acceptable documents are as follows for business/property owner and employee(s) residency but not limited to:

 Property De 	eds
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2. Mortgage Statements

3. Lease Agreement

4. Business Certificate/Registration

5. Driver License/State ID (current)

6. Mail within 90 days

7. Affidavit of Domicile

Schedule-C Taxes

9. W-2 Tax Documents

10. Paystubs

11. Employee Contract

12. Employee Verification Letter

13. Business Tax Documents

14. UEZ Employment Report

15. County Tax Documents

*Notes: Applicants must provide a minimum of 2 proofs for business/property owner and 1 proof for business employee(s) to receive points.

Tiebreaker:

- a. The project team will attempt to award 3 businesses into the program from each of the 4 wards of the City of Camden. Candidates will be accepted based on who scored higher in total point evaluation. In the case where more than 3 businesses are tied in points for the same ward, a tiebreaker process will be initiated to determine which 3 applicants will participate in the façade program.
- b. Audit The tiebreaker process will be determined through an audit-based process of information and documentations provided by applicants. The audit will cover 2 topics to determine which applicants will move on to participate in the façade program.
 Below find the 2 covered topics for the auditing process along with descriptions:
 - 1. **City Aligned Designs** Audit of applicants' design requests will be reviewed to determine their alignment with the city's set design standards. Applicants who closely match the city's design standard will be highly considered.
 - Employee(s) Residency Audit of applicants' proof of employee(s) residency in the City of Camden will be reviewed. Additional documentation may be asked of applicants to better determine employee(s) residency. Applicants with a higher percentage of employee base made of residents of the City of Camden will be highly considered.

Applicants who underwent the audit process due to a tiebreaker will be notified of their results directly in a written response. The written response will provide the full conclusion of the results with details on why the denial or acceptance of the applicant was made.

*Notes: All applicants are subject to audits of all information and documentation provided in the application to ensure fair and honest processing. Refusal to provide additional requested documentation will result in automatic disqualification. There is no appeal process and review of the next applicant will automatically begin.

Please review the scoring rubric system below (DO NOT FILL OUT):

Points	Topics	Requirements		Score			
		Mark below the minimum 2 provided proofs of address.					
		☐ Property Deeds	;	□ Di	river License/State	ID	
		☐ Mortgage State	ements	□м	lail within 90 days		
10 -	Target Locations	☐ Affidavit of Domicile		□ O	thers		
		If others are mar			mentation provid	ed.	
		Mark below the			usiness onerates	from	1
		•	•		•		
		☐ Haddon Ave	•		☐ Cooper St	•	
		☐ Kaighn Ave			☐ Collings Rd	□ N/A	
		☐ Federal St	☐ State St		☐ Westfield Ave		
		☐ Broadway	☐ Market St		☐ Yorkship Square	9	
		Mark below the r	requested scope	of work	mentioned in this	s application.	
	City Aligned Designs	☐ Windows		☐ Awnin	gs/Overhangs	☐ Storefronts	
30 -		☐ Security		☐ Entran	ceways/ADA	☐ Signs	
		☐ Building Caps/	Cornices	☐ Lightin	ng		
		Mark below the r	minimum 1 prov	ided pro	of of ownership fo	or each the	
		business and pro	perty.				
		☐ Property Deed	ls		☐ Business Tax	Documents	
		☐ Mortgage Stat	ements	☐ EIN Confirmation Letter		ation Letter	
10 -	Same Property/	☐ Business Certif	ficate/Registratio	n	☐ Schedule K-1	. File	
	Business Owner	☐ Others					
		If others are mar	ked, list out pro	ofs/docu	mentation provid	led.	
		1					
		2					

		Mark below provided proof	of funds.		
		☐ Bank Statements ☐ Others			
		☐ Letter of Custody/Commitment			
20 -	Proof of Funds	☐ Security Statement Letter			
			t proofs/documentation prov	ided.	
		1			
			2		
30 -	Camden Residency		provided proofs of business/	property owner and 1	
	10 pts: Business Owner	proof for employee(s) reside	•		
	10 pts. business Owner	☐ Property Deeds			
		☐ Mortgage Statements		•	
		☐ Business Registration	☐ County Tax Documents	☐ Lease	
		☐ DL/State ID (current)	☐ Affidavit of Domicile	☐ Others	
		If others are marked, list out	t proofs/documentation prov	rided.	
		1			
		2.			
	10 pts: Property Owner		☐ Mail within 90 days		
		☐ Mortgage Statements	☐ Business Tax Documents	☐ Paystubs	
		☐ Business Registration	☐ County Tax Documents	□ Lease	
		☐ DL/State ID (current)	☐ Affidavit of Domicile	☐ Others	
		If others are marked, list out proofs/documentation provided.			
		1	· ·		
		2			
	10 pts: Employee(s)	☐ Property Deeds	☐ Mail within 90 days	☐ W-2 Taxes	
	10 pts: 75%	☐ Mortgage Statements	☐ Business Tax Documents	☐ Paystubs	
	5 pts: 50%	☐ Business Registration	☐ County Tax Documents	□ Lease	
	3 pts: 25%	☐ DL/State ID (current)	☐ Affidavit of Domicile	☐ Employee Contract	
	0 pts: 0%	☐ UEZ Employment Report	☐ Employment Letter	☐ Others	
		If others are marked, list out	proofs/documentation prov	vided.	
	1 pt: 1 Resident 1.		Tucu.		
		2.			
		If electronic and a constant of		ined service of	
	10 pts: Sole Proprietor		ip, schedule-c taxes are requi	red as proof.	
		☐ Schedule-C			
J	i l	i			

Total Points:	/100

Appendix D – General Design Standards

Section 1.1 Design Standards: Please reference the following design standards to complete the requested scope of work.

Windows Goals: Allow for business to be able to show case services/products in a presentable way to allow for attraction of customers. Windows placement is especially important to create a vibrant façade with plenty of lighting and air to the building.

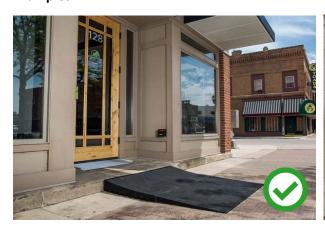
Windows				
Encouraged	Discouraged			
 Restoring or increasing the percentage or amount of transparent glass on a storefront. 70-80% transparency is ideal. 	Reducing window size to an area smaller than its original size.			
Replacing dark tinted or textured glass with clear glass, when possible, to increase visibility into the business.	Use of tinted, opaque, smoked, glass block, or otherwise non-transparent glass.			
Restoration of original window openings if previously sealed off.	Covering up, filling in, sealing, or boarding up windows with any material.			
Aligning window heights and unifying window sizes when appropriate.	Obstructing views into business by using window space as storage.			
 Restoring or maintaining the historic pattern consistent with the surrounding buildings such as frames, special glazing, and decorative moldings. 	Removing historic windows or window components when restoration and maintenance are possible.			
Colors used for painting the window frames and sashes should be consistent with the overall theme of the corridor.	Painting with colors clashing with the overall theme of the corridor.			





Entranceway/ADA Design Goals: Allow for an inviting and attractive entrance for customers to enter the business.

Entranceways/ADA Access		
Encouraged	Discouraged	
Implement improvements for standard handicap accessibility.	Using fewer durable materials such as Plexiglas for the entranceways.	
 Handicap ramp designs which use matching existing architectural character of the overall design of the façade. 	Using slippery materials on walking surface which can lead to a safety hazard.	
Building entrances should be orientated so primary pedestrians access points are towards main street. Parking entrances, exits and drop-offs areas should be accessed from side streets or near the building when possible.	Boarding up or sealing off any original entrance ways.	
Entranceways recessing from the storefront to ensure customers are shielded from the weather upon entering or leaving.	Crowding entrance ways with merchandise or small obstacles preventing flow of traffic.	
 Entranceways composed primary of clear, transparent glass are advised for all businesses. 	The use of pipe railings.	





Building Cap/Cornices Goals: Enhance the design and character of the façade by creating a prominent limit to the height of the building.

Building Caps/Cornices		
Encouraged	Discouraged	
Maintain or restore architectural details around upper floor windows.	Removing historic cornices.	
Preserve and restore historical features.	Covering any part of the building façade with any material that will obscure openings or details.	
Repair upper façade with materials that are the same as or complements the existing construction.	Using materials or adding details that simulate a history other than that of the original building.	
Use of appropriate colors and lighting to highlight the architectural design of the building.	The alteration of the architectural style and form of the original roof shape.	
Cornice line heights for new or remodeled buildings should match the same line heights as adjacent buildings.		





Awnings/Overhangs Goals: Provide a visually appealing point, shade, space for signage, and enhance the character of the façade and public walkways.

Awnings/Overhangs	
Encouraged	Discouraged
Awnings and overhangs should be self- supporting, without the need for poles, posts, or columns within the street right-of-way.	Covering architectural details with continuous or oversized awnings.
Awnings or overhangs should be securely attached to the building and should be 8-12 feet above the sidewalk.	Backlighting or internally illuminating plastic awnings do not illuminate storefronts or sidewalks.
Installing retractable or fixed type awnings.	Any visible or moving parts or flashing and animated lighting.
Illuminating storefronts and sidewalks from beneath an awning.	Use of aluminum, vinyl, or other plastics materials.
Awnings should be composed of weather resistance materials and should complement the overall theme of the corridor.	"Faux" shallow awnings that do not provide any shade or coverage from the weather.
Overhangs should incorporate materials, colors and details that match the overall theme of the corridor.	Colors and details that do not match the overall theme of the corridor.





Façade Lighting Goals: Provide lighting to the store front during the night and ensuring increased visibility for pedestrians.

Lighting		
Encouraged	Discouraged	
The use of indirect lighting to highlight window displays, signs, doorways, and buildings architectural details.	The use of flashing, pulsating, or moving lights.	
Exterior light fixtures that complement the character of the façade.	 The use of lighting fixtures that clash with the style of the façade and the character of the corridor. 	
The use of lights that keep the storefront well-lit after business hours.	 The use of lighting such that is overly bright for the surroundings or that produces a glare onto adjacent properties. 	
If otherwise unoccupied, upper-floor windows should be lit even after business hours.	 Framing the display windows with neon tub lighting. 	
Use of a timer to turn lighting fixtures on at dusk or off at dawn.	 Installing light fixtures when applied causes too much damage to the characteristics of the building. 	
Lights composed of soft and warm colors.	Overly using various types of light fixtures for the façade of the building.	
LED lighting should be producing soft white lighting no greater than 2,300 lumens.	Using non-commercial lighting fixtures	





Security Elements Goals: Provide security for the building without defacing the characteristics of the building.

Security	
Encouraged	Discouraged
Removal of exterior roll-down grates.	Any use of opaque, solid security gates.
Use open grilles that allow lighting from display windows to be seen at night.	Fences should not incorporate razor, ribbon, barbed wire, or chain link.
Grilles should be at least 70% transparent.	Wooden fences, PVC, or plastic slates in fences.
Fences that are black in color.	Installation of new security grilles that do not meet the recommended standards.
 Installing an electronic alarm system that automatically notifies the police and the business owner. 	
Replacing old single pane store front windows with clear laminated safety glass.	





Signage Goals: To add character to the façade and make the streets feel livelier and inviting day and night.

Signs		
Encouraged	Discouraged	
Signs which complement the architectural features and characters of the building.	Obscuring architectural features or original detailing of a building's façade with signage.	
Signs that use consistent and legible fonts, colors, and icons or logos.	Signs that use exposed neon, luminous vacuum-formed type plastic letters, or that use elements that flash, blink, rotate, animate, move, or present illusion of movements.	
Lettering should consist of less than 75% of the total surface area of the sign and be between 8-18 inches in height.	Signs constructed of non-durable or highly reflective materials.	
 Blade signs that project off the façade and sit high enough on the building to allow for pedestrian clearance, generally 10-15 feet above sidewalk. 	 Signs that obscure most of the upper floor facade or extend higher than the buildings cornice, or mounted on roofs, dormers, and balconies. 	
Signs should be at least 1 inch thick if mounted directly to the surface of the building.	The use of internally illuminated "box" or cabinet type signs.	
Wall signs shall project no more than 10 inches from the façade that it is mounted on.	Store fronts with multiple signs outside of the primary sign.	
Use of colors that fit with the cultural styles of the community, still according to good graphic design practice.	Use of colors that do not fit with the cultural styles of the community and in bad graphic design practice.	
Illuminating signs from above or below to create a brighter corridor.	Signs painted directly onto the surface of the store front of the building.	



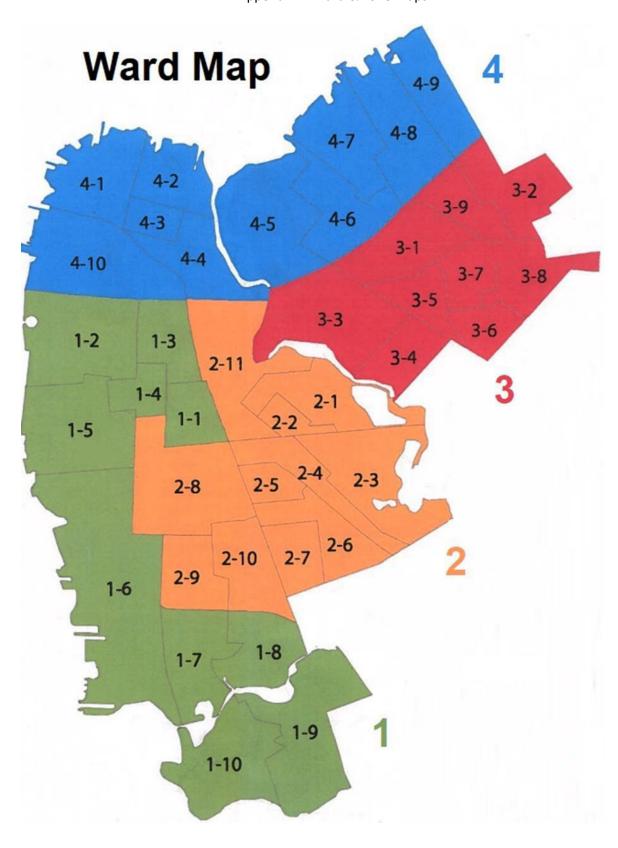


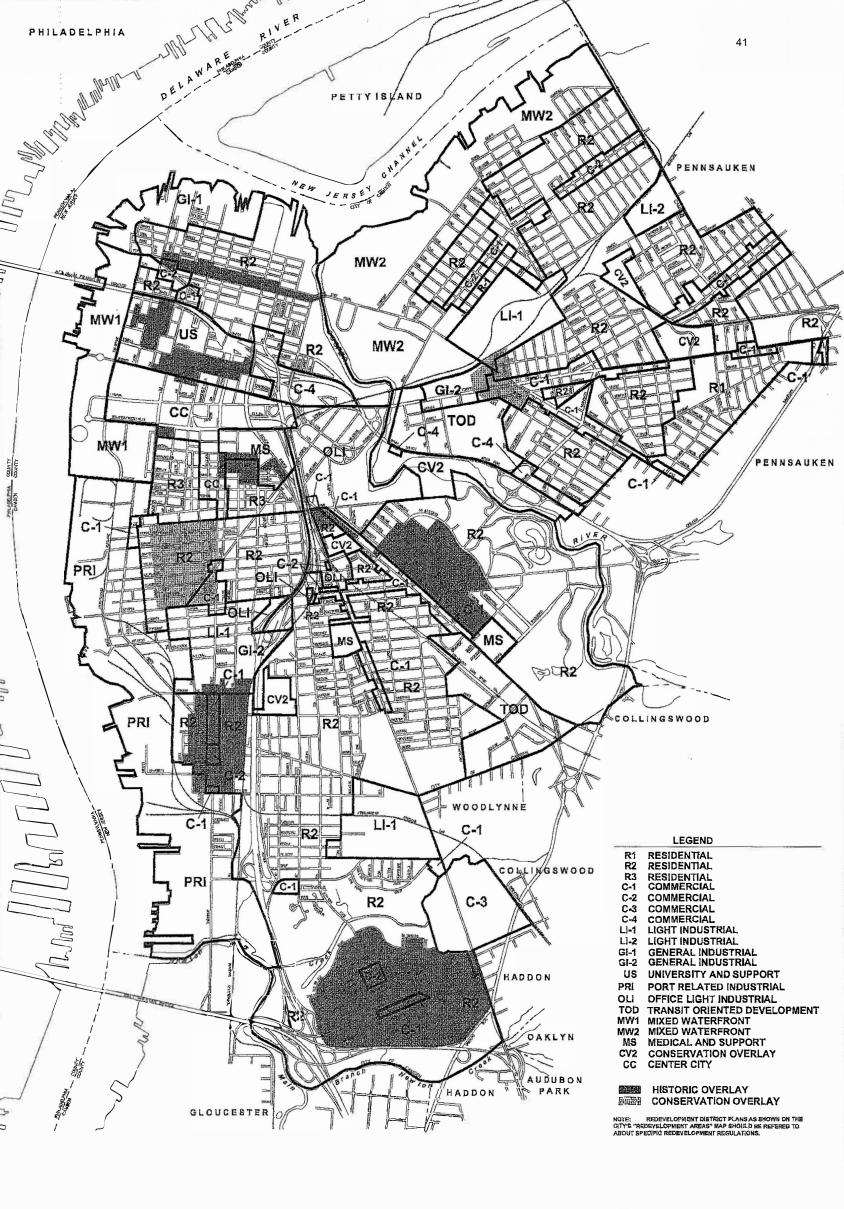
Storefronts Goals: Create, enhance, or preserve an attractive storefront that complements the overall façade of the building and commercial corridor.

Storefronts	
Encouraged	Discouraged
The use of high quality and durable materials with minimal maintenance requirements such as brick, stone, wood, or cement boards.	The use of vinyl, aluminum, or stucco as primary use materials.
 Well-established characteristics for a corridor should be maintained through colors, window frames, security elements or appearances. 	The use of sheet materials such as vinyl or aluminum to cover original architectural details.
Existing architectural details on a building's façade should be maintained and restored.	The removal or of quality materials and architectural detail from the building.
Where appropriate, storefronts should distinguish from upper floors with larger display windows, enhanced lighting, and moldings.	 Mechanical equipment is located along the primary façade.
	Colors and graphics that clash with the architectural details of the building or corridor.



Appendix E: Ward & Zone Maps





ZONING MAP

City of Camden



