

American Rescue Plan (ARP)
Camden Strong Facade Improvement Program
Open Enrollment Application

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 partnering with the City of Camden to implement The American Rescue Plan Camden Strong Façade Improvement Program. This program is an effort to improve the economic growth in areas throughout the City of Camden through façade improvements to businesses. This program offers assistance where up to \$50,000 will be provided to businesses for exterior improvements in the form of a grant with a conditional mortgage placed on the property that receives services.

Open Enrollment: An open enrollment period for this application will be open as of 01/02/2024 and continue on a rolling basis as long as funds are available on a first-come, first-served basis. 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/arp-program/>. Applicants must either submit the completed application online or return the completed paper application in a sealed envelope to SJCS office. Applicants who provided all the required documentations will be reviewed and chosen to move on to participate in the façade program. Only one application per business is eligible. If a building has multiple businesses, each business can submit an application however, a single scope of work has to be agreed upon by the various businesses and property owner. The application for the open enrollment period can be found on page 10.

Placing of Mortgage: All properties receiving ARP Camden Strong Façade funding must have a conditional 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 on page 23.

Please Note: 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 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, properly zoned and provide proof of zoning.
- Projects meet all state and local building, accessibility, and zoning codes.
- Projects must be approved by both property owner and business owner, if different.

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 sign the necessary documents. The city will also review and approve the proposed scope of work.

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

Eligible Improvements	Non-Eligible Improvements
<ul style="list-style-type: none"> • Storefront rehab. 	<ul style="list-style-type: none"> • Anything relating strictly to interior, such as systems sprinklers, furniture, or equipment.
<ul style="list-style-type: none"> • Windows replacement & repair. 	<ul style="list-style-type: none"> • Extermination of pests.
<ul style="list-style-type: none"> • Entryway improvements. 	<ul style="list-style-type: none"> • Maintenance or financing ongoing improvements.
<ul style="list-style-type: none"> • New signage, awnings, shutters, or canopies. 	<ul style="list-style-type: none"> • Property acquisition.
<ul style="list-style-type: none"> • Exterior lighting that will enhance building's appearance and/or safety. 	<ul style="list-style-type: none"> • Any activity completed executing the City of Camden.
<ul style="list-style-type: none"> • Security additions/improvements. 	<ul style="list-style-type: none"> • Profits and overhead if the applicant is also the contractor or supplier.
<ul style="list-style-type: none"> • Other repairs may be on a case-to-case basis. 	

***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.

Façade Program Process

First Step – Complete an Application

The open enrollment period for this application will be open as of 01/02/2024 and will continue as a rolling basis as long as funds are available. 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/arp-program/>. Applicants must either submit the completed application online or return the completed paper application in a sealed envelope to SJCS office. Only one application per business is eligible. If a building has multiple businesses, each business can submit an application however, a single scope of work has to be agreed upon by the various businesses and property owner.

Second Step – Review of Application and Acceptance

All applications received will be reviewed for completeness and accuracy. A first review of the application will determine if an application is eligible by checking to see if all documents are correctly provided. After the initial eligibility screening applicants will be selected to receive services based on provided documents. Applicants who provide all the required documentations will be chosen to move on to participate in the façade program.

Third Step – Preconstruction Meetings

Selected applicants will be asked to schedule an initial inspection meeting with SJCS staff where the building in the application is inspected, and the scope of work is developed. 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 and qualified contractor. Contractors must be prequalified with SJCS in order to submit a bid due to local and state procurement requirements.

Fourth Step – Settlement Meeting

Once the bid has been selected, the property owner and/or business owner is required to attend a settlement meeting 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 provided to the business and will be recorded after work is completed. The construction schedule for the scope of work will be discussed.

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 at the end.

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-E in its entirety and supply requested documents, refer to page 7.

Paper applications must be submitted physically in a sealed envelope. The applications must be delivered to 20 Church Street, Camden, NJ 08105. The applicant is responsible for the actual delivery/submission of the application.

Online applications can be completed and uploaded via the online portal. Applicants are responsible for uploading all requested documents with their application.

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

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 “Required Part” and “Document” checklist 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 PART CHECKLIST (PT.1)		Yes	No
1.	Part A: Business Owner Information: Refer to page 10.		
2.	Part B: Property Owner Information: Refer to page 11.		
3.	Part C: Property Information: Complete both sections with current photo. Refer to page 12. <input type="checkbox"/> Sec 1. Building Layout <input type="checkbox"/> Sec 2. Exterior Material <input type="checkbox"/> Current Photo		
4.	Part D: Eligibility Questionnaire: Refer to page 14.		
5.	Part E: Requested Scope of Work: Mark applicable scopes. Refer to page 15. <input type="checkbox"/> Storefronts <input type="checkbox"/> Building Caps/ Cornices <input type="checkbox"/> Awnings/Overhangs <input type="checkbox"/> Windows – Frame/Pane/Glass <input type="checkbox"/> Signs <input type="checkbox"/> Security <input type="checkbox"/> Lighting <input type="checkbox"/> Others <input type="checkbox"/> Entrance/ ADA		

DOCUMENTS CHECKLIST (PT.2)		Yes	No
1.	UEZ Membership: 1 proof of membership. <input type="checkbox"/> Reporting <input type="checkbox"/> Certificate <input type="checkbox"/> Others		
*2.	Tax Clearance: 1 proof of taxes paid up to date. Refer to below. <input type="checkbox"/> Tax Clearance Certificate		
*3.	Utilities Clearance: 1 proof of utilities paid up to date for each; Sewer, Water, Utilities. <input type="checkbox"/> Sewer Bill <input type="checkbox"/> Water Bill <input type="checkbox"/> Utilities Bill		
*4.	Business License: 1 proof of license registered with the City of Camden. <input type="checkbox"/> Business License		
*5.	Photo ID of Business/ Property Owner(s): 1 proof of photo ID. <input type="checkbox"/> Driver License/State ID <input type="checkbox"/> Passport <input type="checkbox"/> Others		
*6.	Camden Locations: 2 proofs of address. <input type="checkbox"/> Property Deeds <input type="checkbox"/> Driver License/State ID <input type="checkbox"/> Affidavit of Domicile <input type="checkbox"/> Mortgage Statements <input type="checkbox"/> Mail within 90 days <input type="checkbox"/> Others		
*7.	Before Photos of Property <input type="checkbox"/> Photos		
8.	Notarized Letter: If property and business owner are different. <input type="checkbox"/> Notarized Letter		

***Notes:**

Sections marked with * are required documents that must be provided for an application to be considered completed.

UEZ membership is not required for this application, however, preference will be given to businesses who are registered with the UEZ. Businesses who are claiming UEZ status must provide proof of membership. If no proofs are provided, businesses will not be considered as a UEZ member.

Notarized letters are only required for applicants who are not the property owner. Notarized letters are required to confirm approval from the property owner for the requested scope of work. Applicants who are not the property owner and do not provide the required notarized letter will be marked incomplete.

Helpful Tips:

Tax Clearance Certificate: After creating a Premier Business Services (PBS) account, 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 businessassistancetc.taxation@treas.nj.gov.

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.

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/>

END OF INSTRUCTIONS

Start of Application

Application Forms: Part A – E

Part A: Business Owner Information

Business Owner Name:

(Full Name)

Organization Name:

(Full Name)

Business Name:

(Full Name)

Full Address:

(Street Address)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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(City)

(County)

(State)

(Postal/Zip Code)

Phone Number:

<input type="text"/>	<input type="text"/>
----------------------	----------------------

(Area Code)

(Phone Number)

Fax Number:

<input type="text"/>	<input type="text"/>
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(Area Code)

(Fax Number)

E-Mail:

Tax ID #:

UEZ ID #:

Legal Structure:

<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> Partnership	<input type="checkbox"/> Corporation	<input type="checkbox"/> LLC/LLP	<input type="checkbox"/> Non-Profit
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(Only Circle One)

Ethnicity/Race

(Optional)*

Part B: Property Owner Information

Instruction: If business & property owner is the same person, answer "Property Information" only.

Property Owner Name:

(Full Name)

Full Address:

(Street Address)

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(City)

(County)

(State)

(Postal/Zip Code)

Phone Number:

--	--

(Area Code)

(Phone Number)

Fax Number:

--	--

(Area Code)

(Fax Number)

E-Mail:

Property Site Control:

Owned By Applicant	Leased By Applicant	Under Purchase
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(Only Circle One)

Ethnicity/Race

(Optional)*

Part C: 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 – ex. C1)	(Block #)	(Lot #)

Number Of Units:

(Residential)	(Commercial)

Building Layout:

(Total Sq. Footage)	(Number 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 (check all that currently exist):

Sections	Materials	Count
Storefronts	<input type="checkbox"/> Concrete <input type="checkbox"/> Brick <input type="checkbox"/> Stone <input type="checkbox"/> Other <input type="checkbox"/> Stucco <input type="checkbox"/> Wood <input type="checkbox"/> Vinyl If others are marked, list out material. 1. _____	
Windows	Frame <input type="checkbox"/> Vinyl <input type="checkbox"/> Wood <input type="checkbox"/> Other <input type="checkbox"/> Aluminum <input type="checkbox"/> Fiberglass <input type="checkbox"/> N/A If others are marked, list out material. 1. _____	
	Pane (Glass) <input type="checkbox"/> Laminated <input type="checkbox"/> Tempered <input type="checkbox"/> Other <input type="checkbox"/> Insulated <input type="checkbox"/> Float <input type="checkbox"/> N/A If others are marked, list out material. 1. _____	
Entryways/ ADA Doors	<input type="checkbox"/> Steel <input type="checkbox"/> Iron <input type="checkbox"/> Fiberglass <input type="checkbox"/> Plexiglass <input type="checkbox"/> Vinyl <input type="checkbox"/> Aluminum <input type="checkbox"/> Wood <input type="checkbox"/> Others If others are marked, list out material. 1. _____	
Awning/ Overhangs	<input type="checkbox"/> Vinyl <input type="checkbox"/> Wood <input type="checkbox"/> Fiberglass <input type="checkbox"/> Others <input type="checkbox"/> Aluminum <input type="checkbox"/> Acrylic <input type="checkbox"/> Metal <input type="checkbox"/> N/A If others are marked, list out material. 1. _____	
Signage	<input type="checkbox"/> Vinyl <input type="checkbox"/> Wood <input type="checkbox"/> Fiberglass <input type="checkbox"/> Others <input type="checkbox"/> Aluminum <input type="checkbox"/> Acrylic <input type="checkbox"/> Metal <input type="checkbox"/> N/A If others are marked, list out material. 1. _____	
Lighting	<input type="checkbox"/> Plastic <input type="checkbox"/> Aluminum <input type="checkbox"/> Stainless Steel <input type="checkbox"/> N/A <input type="checkbox"/> Copper <input type="checkbox"/> Brass <input type="checkbox"/> Others If others are marked, list out material. 1. _____	
Security	<input type="checkbox"/> Cameras <input type="checkbox"/> Motion Detectors <input type="checkbox"/> Access Control <input type="checkbox"/> Security Shutter <input type="checkbox"/> Others <input type="checkbox"/> N/A If others are marked, list out system. 1. _____	
Building Caps/ Cornices	<input type="checkbox"/> Fiberglass <input type="checkbox"/> Wood <input type="checkbox"/> Others <input type="checkbox"/> Stone <input type="checkbox"/> Plaster <input type="checkbox"/> N/A If others are marked, list out material. 1. _____	

Part D: Eligibility Questionnaire

Instruction: For questions 2 – 11 please, only circle one of the available options. “Both” refers to individuals who own both the property and business mentioned in this application.

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

Part E: Requested Scope of Work

Instructions: Complete section 1 by using the city approved design standards Appendix C 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.

***Note:** Initial quotes are not required. Projects will be bid on by pre-approved contractors.

Storefronts			
Request Type	Material Request	Color(s) Request	Count
<input type="checkbox"/> Repair <input type="checkbox"/> Replace <input type="checkbox"/> New Install	<input type="checkbox"/> Brick <input type="checkbox"/> Stone <input type="checkbox"/> Others <input type="checkbox"/> N/A <input type="checkbox"/> Cement Boards <input type="checkbox"/> Wood If others are marked, list out material(s). 1. _____ 2. _____	1) _____ 2) _____ 3) _____	

Please provide details regarding your request below:

Awnings/Overhangs			
Request Type	Material Request	Color(s) Request	Count
<input type="checkbox"/> Repair <input type="checkbox"/> Replace <input type="checkbox"/> New Install	<input type="checkbox"/> Wood <input type="checkbox"/> Fiberglass <input type="checkbox"/> Others <input type="checkbox"/> N/A <input type="checkbox"/> Acrylic <input type="checkbox"/> Metal If others are marked, list out material(s). 1. _____ 2. _____	1) _____ 2) _____ 3) _____	

Please provide details regarding your request below:

Signage			
Request Type	Material Request	Color(s) Request	Count
<input type="checkbox"/> Repair <input type="checkbox"/> Replace <input type="checkbox"/> New Install	<input type="checkbox"/> Wood <input type="checkbox"/> Fiberglass <input type="checkbox"/> Others <input type="checkbox"/> N/A <input type="checkbox"/> Acrylic <input type="checkbox"/> Metal If others are marked, list out material(s). 1. _____ 2. _____	1) _____ 2) _____ 3) _____	

Please provide details regarding your request below:

Lighting			
Request Type	Material Request	Color(s) Request	Count
<input type="checkbox"/> Repair <input type="checkbox"/> Replace <input type="checkbox"/> New Install	<input type="checkbox"/> Plastic <input type="checkbox"/> Aluminum <input type="checkbox"/> Stainless Steel <input type="checkbox"/> N/A <input type="checkbox"/> Copper <input type="checkbox"/> Brass <input type="checkbox"/> Others If others are marked, list out material(s). 1. _____ 2. _____	1) _____ 2) _____ 3) _____	

Please provide details regarding your request below:

Entryways/ADA			
Request Type	Material Request	Color(s) Request	Count
<input type="checkbox"/> Repair <input type="checkbox"/> Replace <input type="checkbox"/> New Install	<input type="checkbox"/> Steel <input type="checkbox"/> Iron <input type="checkbox"/> Fiberglass <input type="checkbox"/> Vinyl <input type="checkbox"/> Plexiglass <input type="checkbox"/> Aluminum <input type="checkbox"/> Wood <input type="checkbox"/> Others If others are marked, list out material(s). 1. _____ 2. _____	1) _____ 2) _____ 3) _____	

Please provide details regarding your request below:

Building Caps/Cornices			
Request Type	Material Request	Color(s) Request	Count
<input type="checkbox"/> Repair <input type="checkbox"/> Replace <input type="checkbox"/> New Install	<input type="checkbox"/> Fiberglass <input type="checkbox"/> Wood <input type="checkbox"/> Others <input type="checkbox"/> N/A <input type="checkbox"/> Stone <input type="checkbox"/> Plaster If others are marked, list out material(s). 1. _____ 2. _____	1) _____ 2) _____ 3) _____	

Please provide details regarding your request below:

Windows (Frame)			
Request Type	Material Request	Color(s) Request	Count
<input type="checkbox"/> Repair <input type="checkbox"/> Replace <input type="checkbox"/> New Install	<input type="checkbox"/> Vinyl <input type="checkbox"/> Wood <input type="checkbox"/> Fiberglass <input type="checkbox"/> N/A <input type="checkbox"/> Aluminum <input type="checkbox"/> Clad <input type="checkbox"/> Others If others are marked, list out material(s). 1. _____ 2. _____	1) _____ 2) _____ 3) _____	
Windows (Pane - Glass)			
Request Type	Material Request	Color(s) Request	Count
<input type="checkbox"/> Repair <input type="checkbox"/> Replace <input type="checkbox"/> New Install	<input type="checkbox"/> Laminated <input type="checkbox"/> Tempered <input type="checkbox"/> Others <input type="checkbox"/> N/A <input type="checkbox"/> Insulated <input type="checkbox"/> Float If others are marked, list out material(s). 1. _____ 2. _____	N/A	

Please provide details regarding your request below:

Security			
Request Type	Material Request	Color(s) Request	Count
<input type="checkbox"/> Repair <input type="checkbox"/> Replace <input type="checkbox"/> New Install	<input type="checkbox"/> Cameras <input type="checkbox"/> Motion Detectors <input type="checkbox"/> Others <input type="checkbox"/> N/A <input type="checkbox"/> Security Shutter <input type="checkbox"/> Access Control If others are marked, list out material(s). 1. _____ 2. _____	N/A	

Please provide details regarding your request below:

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
<input type="checkbox"/> Repair <input type="checkbox"/> Replace <input type="checkbox"/> New Install	List requested material(s) for scope of work. 1. _____ 2. _____ 3. _____	1) _____ 2) _____ 3) _____	

Please provide details regarding your request below:

Others - 2			
Request Type	Material Request	Color(s) Request	Count
<input type="checkbox"/> Repair <input type="checkbox"/> Replace <input type="checkbox"/> New Install	List requested material(s) for scope of work. 1. _____ 2. _____ 3. _____	1) _____ 2) _____ 3) _____	

Please provide details regarding your request below:

Appendix A-D

Appendix A – How to Sign Up for UEZ

***Note:** UEZ membership is not required for the ARP program, however, businesses who register and are members will receive preference.

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 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 - <https://www.nj.gov/dca/uez/>
- NJ Business Portal - <https://business.nj.gov/>
- UEZ Website “Forms & Information” - <https://www.nj.gov/dca/uez/forms/>

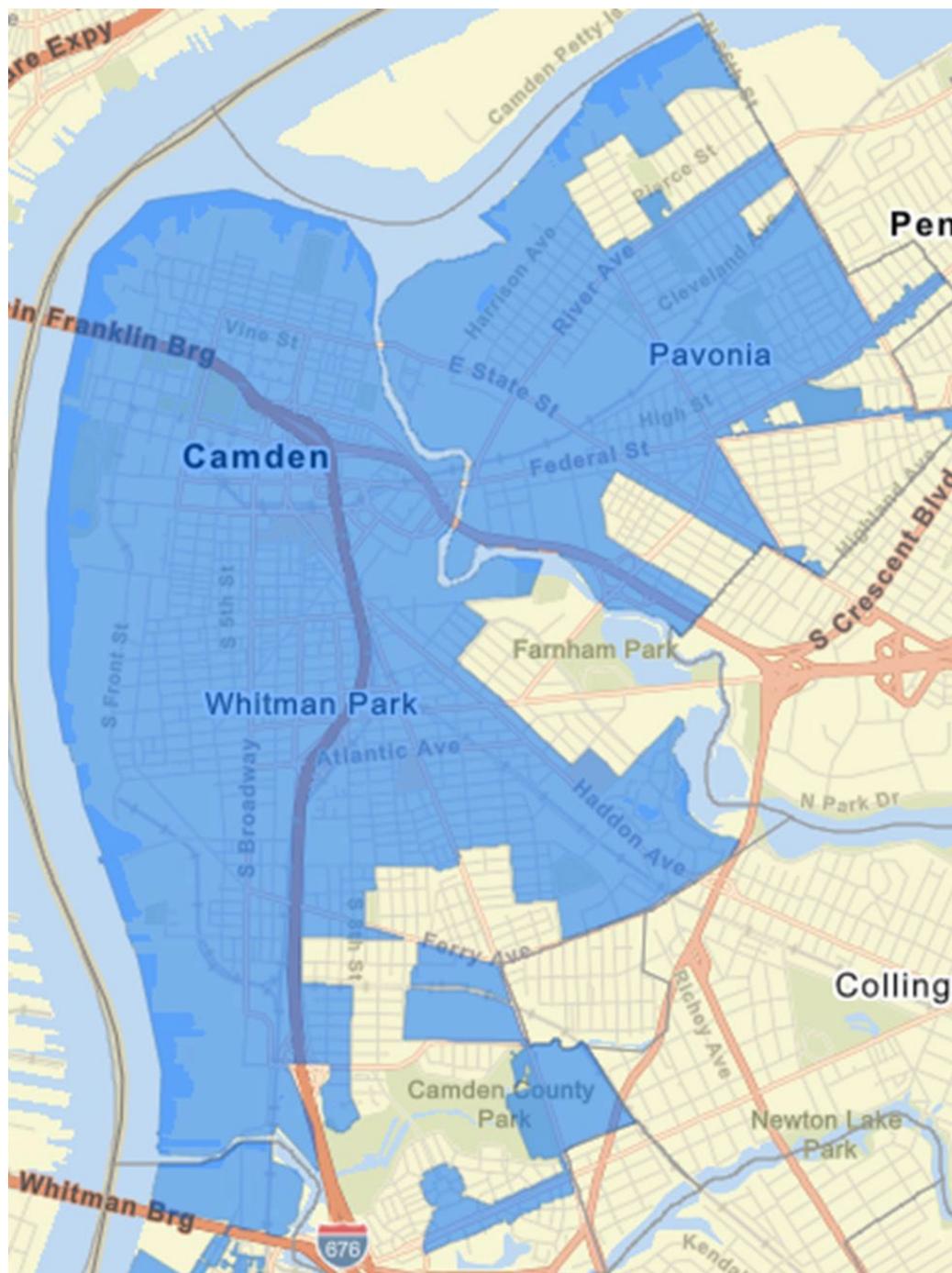
Contact #:

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

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.

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

UEZ Zone Map:



**Appendix B – Mortgage (DO NOT COMPLETE – FOR REVIEW PURPOSES ONLY)
See Next Page.**

Record and Return to:
Department of Planning & Development
Office of the Urban Enterprise Zone
520 Market Street – Room 222
Camden, NJ 08101
Attention: Joseph Thomas

CITY OF CAMDEN
DEPARTMENT OF PLANNING & DEVELOPMENT
URBAN ENTERPRISE ZONE/AMERICAN RESCUE PLAN COMMERCIAL FAÇADE PROGRAM
REPAYMENT MORTGAGE

This Repayment Mortgage made on _____, between (individually, or if more than one borrower, together, as “Borrower”) and the **Department of Planning & Development**, a municipal organization located at 520 Market Street, Room 222, City Hall, in the City of Camden, County of Camden, State of New Jersey, (herein called the “Lender”).

This mortgage is given as security for the payment and due performance of all promises under the Note(s) described below. The Borrower mortgages real estate owned by the Borrower described as follows (referred to as the “property”).

All of the land located in the City of Camden, County of Camden, and State of New Jersey, specifically described as follows:

Address: City of Camden, County of Camden, New Jersey, 0810 and Block Number, Lot Number

And on the tax map of the municipality of Camden including buildings and fixtures now or hereafter situated thereon as security for the Note(s).

Together with:

1. All buildings and other improvements that are now or will be located on the Property.
2. All fixtures, equipment and personal property that now are or will be attached to or used with the land, buildings, and improvements of or on the Property.
3. All rights with the Borrower now has or will acquire with regard to the Property.

REPAYMENT MORTGAGE NOTE

In consideration of value received by the Borrower in connection with the Property owned by the Borrower, the Borrower has signed a Repayment Mortgage Note dated _____ evidencing a deferred loan the City of Camden pursuant to the guidelines, in the principal amount of \$ from Urban Enterprise Zone/American Rescue Plan Commercial Façade Program, the proceeds of which shall be used to make certain repairs to the property.

The Borrower promises to pay the amount due under the Note(s) and to abide by all promises contained in the Note(s) executed simultaneously herewith.

BORROWER'S ACKNOWLEDGEMENT AND PROMISES

The Borrower acknowledges and understands that the deferred loan from the UEZ/ARP Program has been provided by the City of Camden to make certain repairs to the Property. In consideration for the value received in connection with the deferred loan, the Borrower will comply with all the terms of the Note(s) and this Repayment Mortgage, including:

1. The Borrower warrants title to the premises (N.J.S.A. 46:9-2). This means the Borrower owns the Property and will defend its ownership against all claims.
2. The Borrower shall pay all water, sewer, and CCMUA charges and any liens, taxes, assessments, and other governmental charges made against the Property when due. The Borrower will not claim any credit against the principal payable under the Note(s) and this Mortgage for any taxes paid on the Property.
3. The Borrower shall keep the Property in good repair, neither damaging nor abandoning it. Borrower will allow the City of Camden to inspect the Property upon reasonable notice.
4. The Borrower shall use the Property in compliance with all laws, ordinances, and other requirements of any governmental authority.
5. Borrower warrants that he or she currently occupies and/or leases the Property as his or her commercial property and further promises to continuously own the Property for not less than **five (5) years** from the date the payment is made in full to the Contractor, (referred to as the “**Five Year Period**”).
6. If the Borrower continuously owns the unit and does not convey title, except for an Exempt Transaction (as defined below) during the **Five-Year Period**, then this Repayment Mortgage will be satisfied and discharged without payment of net sales proceeds or any other cash or thing of value to the City of Camden.
7. If the Borrower conveys title due to sale or any other transfer of title or any cash-out refinance of the property prior to the expiration of the **Five-Year Period**, then Borrower agrees to repay the loan immediately as set forth Exhibit A, Repayment Schedule. Exempt Transactions are defined as: (1) Transfer of ownership between husband and wife; (2) Transfer of ownership between former spouses ordered as a result of a judicial decree of divorce or judicial separation (but not including sales to third parties); (3) Transfer of ownership through an Executor’s deed to a Class A Beneficiary; and (4) Transfer of ownership by court order. All other title transfers shall be deemed non-exempt.
8. All statements by Borrower contained in any applications, correspondence or other materials delivered to the Lender in connection with its consideration of the proposed deferred loan to the Borrower or relating to the Property are true and correct.

DEFAULT

The Lender may declare the Borrower in default on the Note(s) and this Repayment Mortgage if:

1. Bankruptcy, insolvency or receivership are started by or against any of the Borrowers;
2. Borrower fails to occupy the Property as his/her primary residence for the duration of the Three Year Period;
3. Borrower fails to make any required payment under the Note(s) and Repayment Mortgage;
4. Borrower fails to keep any other promise under the Repayment Mortgage; or
5. The holder of any lien on the Property starts foreclosure proceedings.

RIGHTS GIVEN TO LENDER

The Borrower, by mortgaging the Property to the City of Camden, gives the City of Camden those rights stated in this Repayment Mortgage. The rights given to the Lender and the restrictions upon the Property are covenants running with the land. The rights, terms and restrictions in the Repayment Mortgage shall bind the Borrower and his/her heirs and assigns until the earlier of: (i) continuous ownership of the Property for the full **Five-Year Period**; or (ii) repayment of the Note(s) in accordance with its terms. Upon performance of the promises contained in the Note(s) and this Repayment Mortgage and the written

request of Borrower following the expiration of the Three-Year Period, the City of Camden will discharge/cancel this Repayment Mortgage at the expense of the Borrower.

Insurance

The Borrower will cause the buildings on the Property and the fixtures and articles of personal property covered by this Repayment Mortgage to be insured against loss by fire and against loss by such other hazards as may be required by the first mortgagee.

Liens

The Borrower shall maintain its right, title, and interest in the Property, free and clear of all liens and security interests except the lien of the Repayment Mortgage, as such other mortgages and liens as may be of record as of the date of this mortgage.

LENDER'S RIGHTS UPON DEFAULT

If the City of Camden declares that the Note(s) and this Repayment Mortgage are in default, the lender shall have all the rights given by law or equity as set forth herein, including, but not limited to foreclosure, acceleration of all sums due hereunder, injunctive relief, entry onto Property and specific performance.

NOTICES

ALL NOTICES MUST BE IN WRITING AND PERSONALLY DELIVERED OR SENT BY CERTIFIED MAIL RETURN RECEIPT REQUESTED, TO THE ADDRESSES GIVEN IN THIS MORTGAGE. ADDRESS CHANGES MAY BE MADE UPON WRITTEN NOTICE TO THE OTHER PARTY.

NO WAIVER BY LENDER

The Lender may exercise any right under this Repayment Mortgage or under any law, even if the Lender has delayed in exercising that right or has agreed in an earlier instance not to exercise that right. The Lender does not waive its right to declare the Borrower is in default by making any payments or incurring any expense on behalf of the Borrower.

EACH PERSON LIABLE

Until the earlier of: (i) continuous ownership of the Property for the full **Five-Year Period**; or (ii) repayment of the Note(s) in accordance with its terms, the Repayment Mortgage is legally binding upon each Borrower and all who succeed to their responsibilities (such as heirs and executors). The Lender may enforce any of the provisions of the Note(s) and this Repayment Mortgage against any one or more of the Borrowers who sign below.

NO ORAL CHANGES

This Repayment Mortgage can only be changed by an agreement in writing signed by both the Borrower and the City of Camden (Lender).

SIGNATURES

The Borrower agrees to the terms of this Repayment Mortgage by signing below.

ACKNOWLEDGEMENT

Borrower acknowledges receipt of a true copy of this Repayment Mortgage at no charge.

IN WITNESS WHEREOF, the Borrower has executed this Repayment Mortgage for the purposes stated herein.

WITNESS:

By: _____
Signature ()

Print Name

By: _____
Signature ()

STATE OF NEW JERSEY)
) ss:
COUNTY OF CAMDEN)

BE IT REMEMBERED, that on this _____ day of _____, 2023, before me, the subscriber, a Notary Public of the State of New Jersey, personally appeared , who being by me duly sworn on his/her oath, deposes and makes proof to any satisfaction, that he/she is the Borrower named in the within instrument that is the Repayment Mortgage for the described Property; that the execution, as well as the making of this instrument, has been duly authorized and is the voluntary act and deed of said Borrower(s).

**CITY OF CAMDEN
DEPARTMENT OF PLANNING & DEVELOPMENT
URBAN ENTERPRISE ZONE/AMERICAN RESCUE PLAN COMMERCIAL FAÇADE PROGRAM
REPAYMENT SCHEDULE**

If the Borrower(s) sells the Property (except for an Exempt Transaction), cease(s) to occupy the Property as his or her principle residence or takes a “cash out” refinance mortgage prior to the expiration of the Three Year Period, then said Borrower(s) agrees to immediately repay the Note(s) as set forth below. The time period begins upon the disbursement date of payment in full to the contractor.

Time Period (Months)	Principal Deemed Satisfied	Remaining Balance Due
1-12	0%	100%
13-24	20%	80%
25-36	40%	60%
37-48	60%	40%
49-60	80%	20%
After 60 months	100%	0%

Appendix C: 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
<ul style="list-style-type: none"> Restoring or increasing the percentage or amount of transparent glass on a storefront. 70-80% transparency is ideal. 	<ul style="list-style-type: none"> Reducing window size to an area smaller than its original size.
<ul style="list-style-type: none"> Replacing dark tinted or textured glass with clear glass, when possible, to increase visibility into the business. 	<ul style="list-style-type: none"> Use of tinted, opaque, smoked, glass block, or otherwise non-transparent glass.
<ul style="list-style-type: none"> Restoration of original window openings if previously sealed off. 	<ul style="list-style-type: none"> Covering up, filling in, sealing, or boarding up windows with any material.
<ul style="list-style-type: none"> Aligning window heights and unifying window sizes when appropriate. 	<ul style="list-style-type: none"> Obstructing views into business by using window space as storage.
<ul style="list-style-type: none"> Restoring or maintaining the historic pattern consistent with the surrounding buildings such as frames, special glazing, and decorative moldings. 	<ul style="list-style-type: none"> Removing historic windows or window components when restoration and maintenance are possible.
<ul style="list-style-type: none"> Colors used for painting the window frames and sashes should be consistent with the overall theme of the corridor. 	<ul style="list-style-type: none"> Painting with colors clashing with the overall theme of the corridor.

Examples:



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

Entranceways/ADA Access	
Encouraged	Discouraged
<ul style="list-style-type: none"> Implement improvements for standard handicap accessibility. 	<ul style="list-style-type: none"> Using fewer durable materials such as Plexiglas for the entranceways.
<ul style="list-style-type: none"> Handicap ramp designs which use matching existing architectural character of the overall design of the façade. 	<ul style="list-style-type: none"> Using slippery materials on walking surface which can lead to a safety hazard.
<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> Boarding up or sealing off any original entrance ways.
<ul style="list-style-type: none"> Entranceways recessing from the storefront to ensure customers are shielded from the weather upon entering or leaving. 	<ul style="list-style-type: none"> Crowding entrance ways with merchandise or small obstacles preventing flow of traffic.
<ul style="list-style-type: none"> Entranceways composed primary of clear, transparent glass are advised for all businesses. 	<ul style="list-style-type: none"> The use of pipe railings.

Examples:



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
<ul style="list-style-type: none"> Maintain or restore architectural details around upper floor windows. 	<ul style="list-style-type: none"> Removing historic cornices.
<ul style="list-style-type: none"> Preserve and restore historical features. 	<ul style="list-style-type: none"> Covering any part of the building façade with any material that will obscure openings or details.
<ul style="list-style-type: none"> Repair upper façade with materials that are the same as or complements the existing construction. 	<ul style="list-style-type: none"> Using materials or adding details that simulate a history other than that of the original building.
<ul style="list-style-type: none"> Use of appropriate colors and lighting to highlight the architectural design of the building. 	<ul style="list-style-type: none"> The alteration of the architectural style and form of the original roof shape.
<ul style="list-style-type: none"> Cornice line heights for new or remodeled buildings should match the same line heights as adjacent buildings. 	

Examples:



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
<ul style="list-style-type: none"> Awnings and overhangs should be self-supporting, without the need for poles, posts, or columns within the street right-of-way. 	<ul style="list-style-type: none"> Covering architectural details with continuous or oversized awnings.
<ul style="list-style-type: none"> Awnings or overhangs should be securely attached to the building and should be 8-12 feet above the sidewalk. 	<ul style="list-style-type: none"> Backlighting or internally illuminating plastic awnings do not illuminate storefronts or sidewalks.
<ul style="list-style-type: none"> Installing retractable or fixed type awnings. 	<ul style="list-style-type: none"> Any visible or moving parts or flashing and animated lighting.
<ul style="list-style-type: none"> Illuminating storefronts and sidewalks from beneath an awning. 	<ul style="list-style-type: none"> Use of aluminum, vinyl, or other plastics materials.
<ul style="list-style-type: none"> Awnings should be composed of weather resistance materials and should complement the overall theme of the corridor. 	<ul style="list-style-type: none"> “Faux” shallow awnings that do not provide any shade or coverage from the weather.
<ul style="list-style-type: none"> Overhangs should incorporate materials, colors and details that match the overall theme of the corridor. 	<ul style="list-style-type: none"> Colors and details that do not match the overall theme of the corridor.

Examples:



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

Lighting	
Encouraged	Discouraged
<ul style="list-style-type: none"> The use of indirect lighting to highlight window displays, signs, doorways, and buildings architectural details. 	<ul style="list-style-type: none"> The use of flashing, pulsating, or moving lights.
<ul style="list-style-type: none"> Exterior light fixtures that complement the character of the façade. 	<ul style="list-style-type: none"> The use of lighting fixtures that clash with the style of the façade and the character of the corridor.
<ul style="list-style-type: none"> The use of lights that keep the storefront well-lit after business hours. 	<ul style="list-style-type: none"> The use of lighting such that is overly bright for the surroundings or that produces a glare onto adjacent properties.
<ul style="list-style-type: none"> If otherwise unoccupied, upper-floor windows should be lit even after business hours. 	<ul style="list-style-type: none"> Framing the display windows with neon tub lighting.
<ul style="list-style-type: none"> Use of a timer to turn lighting fixtures on at dusk or off at dawn. 	<ul style="list-style-type: none"> Installing light fixtures when applied causes too much damage to the characteristics of the building.
<ul style="list-style-type: none"> Lights composed of soft and warm colors. 	<ul style="list-style-type: none"> Overly using various types of light fixtures for the façade of the building.
<ul style="list-style-type: none"> LED lighting should be producing soft white lighting no greater than 2,300 lumens. 	<ul style="list-style-type: none"> Using non-commercial lighting fixtures

Examples:



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

Security	
Encouraged	Discouraged
<ul style="list-style-type: none"> • Removal of exterior roll-down grates. 	<ul style="list-style-type: none"> • Any use of opaque, solid security gates.
<ul style="list-style-type: none"> • Use open grilles that allow lighting from display windows to be seen at night. 	<ul style="list-style-type: none"> • Fences should not incorporate razor, ribbon, barbed wire, or chain link.
<ul style="list-style-type: none"> • Grilles should be at least 70% transparent. 	<ul style="list-style-type: none"> • Wooden fences, PVC, or plastic slates in fences.
<ul style="list-style-type: none"> • Fences that are black in color. 	<ul style="list-style-type: none"> • Installation of new security grilles that do not meet the recommended standards.
<ul style="list-style-type: none"> • Installing an electronic alarm system that automatically notifies the police and the business owner. 	
<ul style="list-style-type: none"> • Replacing old single pane store front windows with clear laminated safetyglass. 	

Examples:



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

Signs	
Encouraged	Discouraged
<ul style="list-style-type: none"> • Signs which complement the architectural features and characters of the building. 	<ul style="list-style-type: none"> • Obscuring architectural features or original detailing of a building's façade with signage.
<ul style="list-style-type: none"> • Signs that use consistent and legible fonts, colors, and icons or logos. 	<ul style="list-style-type: none"> • 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.
<ul style="list-style-type: none"> • Lettering should consist of less than 75% of the total surface area of the sign and be between 8-18 inches in height. 	<ul style="list-style-type: none"> • Signs constructed of non-durable or highly reflective materials.
<ul style="list-style-type: none"> • 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. 	<ul style="list-style-type: none"> • Signs that obscure most of the upper floor facade or extend higher than the buildings cornice, or mounted on roofs, dormers, and balconies.
<ul style="list-style-type: none"> • Signs should be at least 1 inch thick if mounted directly to the surface of the building. 	<ul style="list-style-type: none"> • The use of internally illuminated box or cabinet type signs.
<ul style="list-style-type: none"> • Wall signs shall project no more than 10 inches from the façade that it is mounted on. 	<ul style="list-style-type: none"> • Store fronts with multiple signs outside of the primary sign.
<ul style="list-style-type: none"> • Use of colors that fit with the cultural styles of the community, still according to good graphic design practice. 	<ul style="list-style-type: none"> • Use of colors that do not fit with the cultural styles of the community and in bad graphic design practice.
<ul style="list-style-type: none"> • Illuminating signs from above or below to create a brighter corridor. 	<ul style="list-style-type: none"> • Signs painted directly onto the surface of the store front of the building.

Examples:



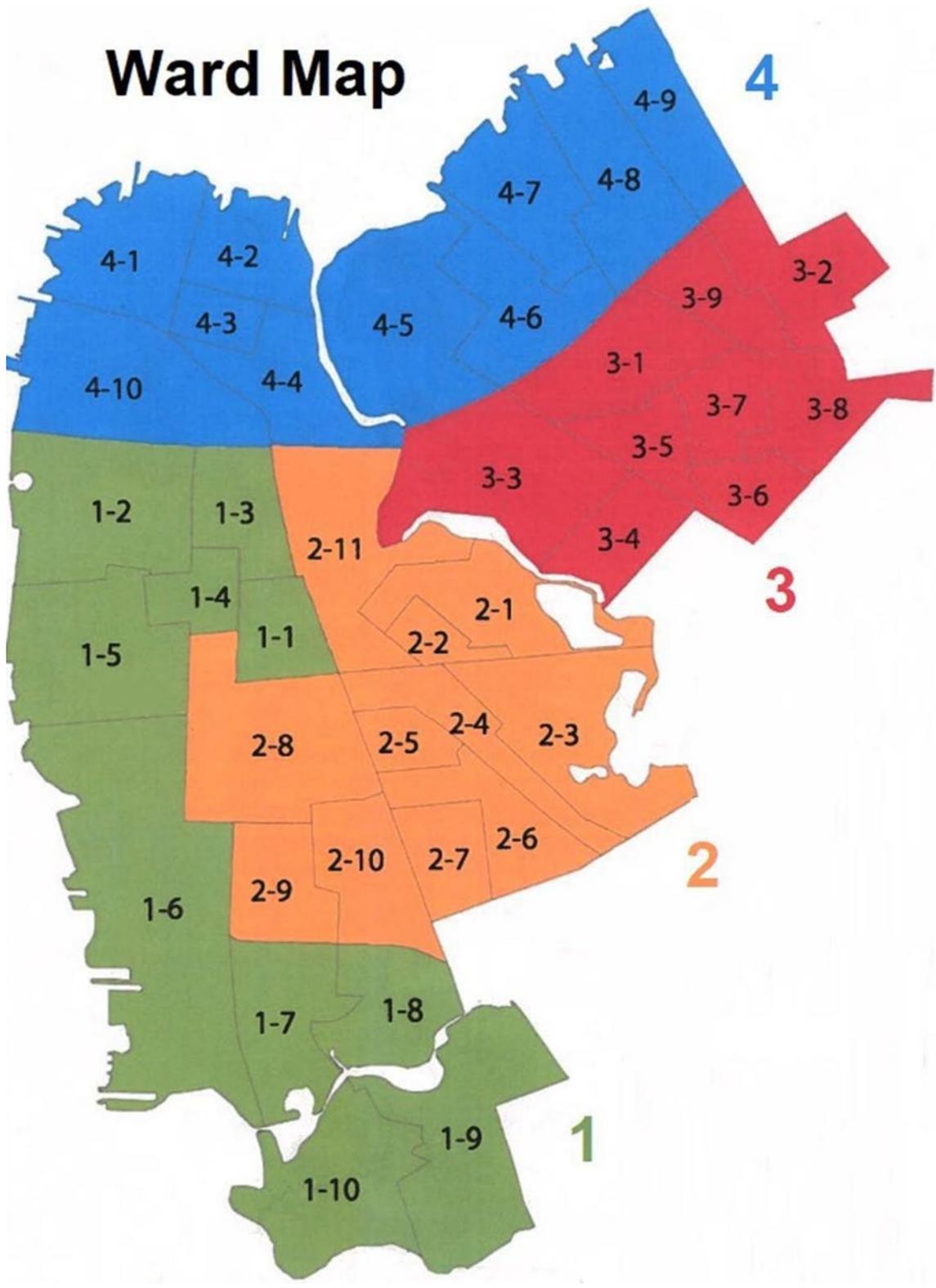
Storefronts Goals: Create, enhance, or preserve an attractive storefront that complements the overall façade of the building and commercial corridor.

Storefronts	
Encouraged	Discouraged
<ul style="list-style-type: none"> The use of high quality and durable materials with minimal maintenance requirements such as brick, stone, wood, or cement boards. 	<ul style="list-style-type: none"> The use of vinyl, aluminum, or stucco as primary use materials.
<ul style="list-style-type: none"> Well-established characteristics for a corridor should be maintained through colors, window frames, security elements or appearances. 	<ul style="list-style-type: none"> The use of sheet materials such as vinyl or aluminum to cover original architectural details.
<ul style="list-style-type: none"> Existing architectural details on a building's façade should be maintained and restored. 	<ul style="list-style-type: none"> The removal or of quality materials and architectural detail from the building.
<ul style="list-style-type: none"> Where appropriate, storefronts should distinguish from upper floors with larger display windows, enhanced lighting, and moldings. 	<ul style="list-style-type: none"> Mechanical equipment is located along the primary façade.
	<ul style="list-style-type: none"> Colors and graphics that clash with the architectural details of the building or corridor.

Examples:



Appendix D: Ward & Zone Maps



DELAWARE RIVER
NEW JERSEY COUNTY
CITY OF CAMDEN

PETTY ISLAND

NEW JERSEY CHANNEL

PENNSAUKEN

PENNSAUKEN

COLLINGSWOOD

WOODLYNNE

COLLINGSWOOD

HADDON

OAKLYN

HADDON
AUDUBON PARK

GLOUCESTER

LEGEND

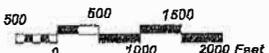
- R1 RESIDENTIAL
- R2 RESIDENTIAL
- R3 RESIDENTIAL
- C-1 COMMERCIAL
- C-2 COMMERCIAL
- C-3 COMMERCIAL
- C-4 COMMERCIAL
- LI-1 LIGHT INDUSTRIAL
- LI-2 LIGHT INDUSTRIAL
- GI-1 GENERAL INDUSTRIAL
- GI-2 GENERAL INDUSTRIAL
- US UNIVERSITY AND SUPPORT
- PRI PORT RELATED INDUSTRIAL
- OLI OFFICE LIGHT INDUSTRIAL
- TOD TRANSIT ORIENTED DEVELOPMENT
- MW1 MIXED WATERFRONT
- MW2 MIXED WATERFRONT
- MS MEDICAL AND SUPPORT
- CV2 CONSERVATION OVERLAY
- CC CENTER CITY

 HISTORIC OVERLAY
 CONSERVATION OVERLAY

NOTE: REDEVELOPMENT DISTRICT PLANS AS SHOWN ON THE CITY'S "REDEVELOPMENT AREAS" MAP SHOULD BE REFERRED TO ABOUT SPECIFIC REDEVELOPMENT REGULATIONS.

ZONING MAP

City of Camden



August 20, 2004
 Revised April 18, 2008
 Revised July 29, 2008