



MAYOR FRANCISCO "FRANK" MORAN

MICRO BUSINESS EMERGENCY ASSISTANCE PROGRAM (MBEAP) GRANT APPLICATION

City of Camden
Department of Planning and Development
Division of Planning and Zoning
Second Floor, Room 224
520 Market Street, Camden, N.J. 08101



PROGRAM OVERVIEW AND POLICIES

1. Introduction:

The Camden Micro Business Emergency Assistance grant is available to local retail commercial businesses to help with their operating and or qualified capital (inventory) expenses. The City has developed this emergency relief package for micro businesses in jeopardy as a result of COVID-19 public safety measures.

The Camden Micro Business Emergency Assistance Program grants up to \$5,000.00 per business operator and or owner/operator.

2. Program Eligibility:

To be eligible for the Camden Microenterprise Business Emergency Assistance Program (MBEAP), you must satisfy **all** of the following criteria:

- Must be a Camden Business impacted by the COVID-19 self-isolating period
- Must have documentable business income loss – this can be a self-certified letter detailing volume of business loss and impact
- Must be a business with five (5) employees or fewer AND the owner earning 80% of area median income (see chart)
- Be a certified/mercantile licensed business in the City of Camden, and or possess the required NJ business license to operate a barbershop or salon.
- Have both the property owner and the business owner willing and able to participate
- Be current on municipal taxes and utility bills on the property.
- Must be clear of all outstanding license or inspection violations.
- Employ Camden Residents
- Complete a prevailing wage certification.
- An executed lease with the property owner permitting the operation of said business at the subject location, or owner/operators who provide said information.

The City of Camden will give preference to:

- Businesses located in low to moderate income designated areas
- Businesses located within the City's retail commercial corridors
- Businesses located in Opportunity and/or Promise Zones
- Businesses that can provide evidence of Camden City Residents as employees
- Businesses that are Barber Shops and Beauty Salons
- Businesses that are retail commercial establishments without drive through

3. Program Eligible Expenses:

- Business Lease or Mortgage payments
- Business Utility Payments
- Business Monthly Debt Payments
- Business Payroll
- Business Inventory Expenses

4. Emergency assistance is prohibited from being used for the following:

- Acquisition of new property
- Construction/repair of existing/new property

The amount of the grant will be based on documented proof of need submitted by the applicant (payroll records, receipts, bills, etc)

5. Department of Planning and Development reserves the right to make the final decision on all applicants.

It is your responsibility, as the applicant, to provide the necessary documentation to ensure that your application meets the required guidelines. The Program Administrator may assist in providing technical assistance to you in completing your application.

Procedure:

A. APPLICATION VERIFICATION & NOTICE OF ELIGIBILITY

Once you have completed your application and submitted the necessary documents (see check list at the end of the application); the Program Administrator will review the application for eligibility. If eligible, you will be sent an award notice and a scheduled pre-award meeting to review and sign the **Camden Micro Business Emergency Assistance Program Grant Agreement**.

B. SUPPORTING DOCUMENTATION – Applicants are required to provide the following documentation within 30 days of receiving grant funding forms from the City.

1. Documentation of how the funds will be spent through receipts, cancelled check/s or copies of bank statements.
2. Microenterprise Certification Form(s) as applicable.
3. Job Retention Certification Form as applicable.
4. Job Creation Form, as applicable within 60 days of the continuation of traditional business activity.

FY 2020 Income Limits Documentation

FY 2020 Income Limit Area	Median Family Income	FY 2020 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	\$96,600	Very Low (50%) Income Limits (\$)	33,850	38,650	43,500	48,300	52,200	56,050	59,900	63,800
		Extremely Low Income Limits (\$)	20,300	23,200	26,100	29,000	31,350	35,160	39,640	44,120
		Low (80%) Income Limits (\$)	54,150	61,850	69,600	77,300	83,500	89,700	95,900	102,050

PLEASE NOTE: This manual may include general CDBG regulatory language meant to address those requirements. Any language referencing acquisition or construction is not construed as authorization to use funds for those purposes.

Registered Camden Business **Application Process Overview**

APPLICATION SUBMISSION

- Applicant submits completed/signed application to the Program Manager with the required supporting documentation (check list of documents found in the application)

APPLICATION REVIEW

- Program Manager and Review Committee will review submitted application package
- If approved, the applicant will receive a notice of award and a scheduled pre-award meeting to review and sign the grant agreement

AGREEMENT SIGNING

- Program Manager and Applicant review the Grant Agreement.
 - Applicant signs the Grant Agreement
- Once other applicable signatures are obtained, the agreement and a purchase order (with instructions) is mailed to the applicant

PAYMENT REVIEW AND PROCESS

- Applicant returns a signed white copy of the purchase order and supporting documentation per Section B of this brochure. Specifically, payroll records, receipts, invoices, Micro Business Enterprise Forms (where applicable); etc
- Upon approval, Program Manager submits the payment request to the Department of Finance – Bureau of Grants Management for final approval/processing

- Payment request is received by the Department of Finance – Accounts and Controls and check/payment is mailed to applicant.