



**Irishtown Neighborhood Preservation Program
Implementation Plan
Policies and Procedures Manual**

Date Revised 5/2022

**NEIGHBORHOOD PRESERVATION PROGRAM IMPLEMENTATION PLAN
Policy and Procedures Manual**

THE CITY OF GLOUCESTER CITY'S NEIGHBORHOOD PRESERVATION PROGRAM

The New Jersey Department of Community Affairs (DCA) and the City of Gloucester City entered into a contract to administer the Neighborhood Preservation Program (NPP) in the Irishtown Neighborhood District in order to address the comprehensive revitalization needs within the targeted area. See Exhibit A for the boundaries of the Irishtown Neighborhood District.

The City of Gloucester City, along with various stakeholders has developed an NPP Implementation Plan which includes comprehensive revitalization goals and a budget to accomplish the objectives of the plan.

This manual identifies the policy and procedures that the City of Gloucester City will follow in accomplishing the goals and projects set out in their NPP Implementation Plan.

This procedural manual will be in effect for the duration of the NPP grant in the City of Gloucester City from October 2021 to the October 2026.

The NPP Program in the City of Gloucester City will provide various types of assistance to commercial and residential property owners within the NPP neighborhood district, including

- Façade Rehabilitation Assistance
 - Commercial Facades
 - Residential Facades
- Material Grants
 - Commercial Facades
 - Residential Facades
- Placemaking
- NPP District Amenities

COMMERCIAL AND/OR RESIDENTIAL FAÇADE REHABILITATION GRANT

The NPP program in **the City of Gloucester City** will provide rehabilitation assistance, for needed exterior (façade) repairs, to eligible property owners in the Irishtown Neighborhood.

This assistance will be provided for properties that are used for:

- Commercial or service activities
- Residential housing

NPP will provide a portion of the total cost of the exterior renovations needed on a property. *The property owner will be responsible for providing the remaining cost of rehabilitation through documented sources as well as any taxes due because of the grant.*

The NPP portion of the assistance will be provided as a Grant to the property owner.

The maximum amount of assistance provided to any one property owner under this grant will not exceed \$5,000 over the course of the 5-year program.

For all projects, a pedestrian-legible sign must be placed on site during the period of work and at least one week after completion of the project that lists all funding partners with logos included NPP and the NJ Department of Community Affairs. Please consult with your NPP Team Member for examples as needed.

BASIC ELIGIBILITY REQUIREMENTS FOR COMMERCIAL AND RESIDENTIAL FAÇADE GRANT

In order to be eligible for a Façade Grant the property owner must be:

- current on their real estate taxes and municipal utilities for said property
- current on other municipally subsidized loans/grants

AND

The work on the property must be:

- Visible from the street
- Located in the NPP neighborhood district
- Free of any major code violations
- Be in alignment with the strategic goals identified in the approved NPP Implementation Plan

Grant applications for exterior repairs on side(s) or rear walls will ONLY be considered if:

- The side or rear walls are publicly visible.
- The front façade of said property has been addressed (or will be addressed at the same time as the side and/or rear).
- All other eligible applications for street facades in the NPP District have been fulfilled.
- The local NPP Coordinator receives written approval by the NPP Team.

PROPERTY OWNER'S CONTRIBUTION

The property owner or business owner applying for the façade grant may be required by your local NPP entity to provide a minimum match for their project. This match is not to exceed the amount of the grant given. Typically, this match requirement is for commercial and mixed-use facades only.

TYPES OF COMMERCIAL AND RESIDENTIAL PROPERTY OWNERS ELIGIBLE FOR FAÇADE GRANTS

TYPES OF COMMERCIAL PROPERTY/BUSINESS OWNERS ELIGIBLE FOR FAÇADE GRANTS

Commercial Façade Grants will be made available to: Commercial Property (Business) Owners, Commercial Property Non-Business Owners and Vacant Storefront Property Owners.

Commercial Property (Business) Owners

Commercial Property Business Owners (defined as individuals or entities that own a commercial building AND operate a business out of said building) are eligible to receive assistance if they meet the Basic Eligibility Requirements.

COMMERCIAL PROPERTY NON-BUSINESS OWNERS (RENTS TO BUSINESS OWNER)

Commercial Property Non-Business Owners (defined as individuals or entities that own a commercial building BUT DO NOT OPERATE the business located in said building) are eligible to receive assistance if they:

- Rent space to an active business
- Have a business tenant with a verifiable lease of more than one year in length

VACANT COMMERCIAL PROPERTY OWNERS

Commercial Façade Improvement Grant assistance is available for Vacant Commercial Property owners if:

- The commercial building owner can produce a verifiable lease for an incoming tenant to begin in the same calendar year as the project completion, AND
- The NPP Implementation Plan contains a strategy that would require addressing said property type
- Occupied building with active businesses will be prioritized for commercial façade and storefront assistance.

COMMERCIAL PROPERTY- RESIDENT OCCUPIED (OWNER LIVES ABOVE ITS BUSINESS)

Commercial Property - Resident Owners who live above its commercial building will be processed as a Commercial Façade Grant.

TYPES OF RESIDENTIAL PROPERTY OWNERS ELIGIBLE FOR FAÇADE GRANT

The NPP program in the City of Gloucester City, in accordance with their NPP Implementation Plan, will provide assistance to:

Residential homeowners of single-family units

- Residential owner occupants of a multi-family unit (two to six units)
- Rental property units are eligible for assistance if the owner resides in one of the units.
- If a structure has been converted to a rental property, it must be a legal conversion.
- The multi-family unit cannot exceed 6 units.

ELIGIBLE COMMERCIAL AND/OR RESIDENTIAL IMPROVEMENTS COSTS FOR FAÇADE GRANT

ELIGIBLE IMPROVEMENT COSTS FOR COMMERCIAL FAÇADE GRANT

Commercial Façade (and Storefront) Improvement Grants will be used for comprehensively restoring, beautifying, or enhancing the publicly visible storefront or entire façade of a commercial/mixed-use building.

Eligible improvements include:

- Uncovering and restoring historical facades and storefronts,
- Removing existing damaged or poor-quality facade materials,
- Replacing damaged or poor-quality materials with more appropriate and attractive designs materials,
- Replacing signs (both projecting and sign bands) and awnings,
- Replacing inappropriate exterior lighting with appropriate exterior lighting or adding appropriate exterior lighting,
- The following may be funded as part of a more comprehensive facade improvement:
Windows, doors, exterior cleaning, tuck-pointing, painting, shutters, gutters, and historical architectural elements (such as cornices)
- Restoring or replacing other authentic detailing which leads to a substantially enhanced appearance,
- Roof repair or replacement where visible from street,
- Removing exterior or interior closed storefront security grates entirely or replacing them with open-link interior security grates,
- ADA egress compliance projects,
- Sidewalks that are the responsibility of the property owner.

INELIGIBLE FAÇADE (STOREFRONT) IMPROVEMENT GRANT

Improvements that are not eligible to receive assistance under the Commercial Façade (Storefront) Grant include:

- Paving
- Maintenance
- Billboards
- Exterior walls not visible from the street

COMMERCIAL FAÇADE (STOREFRONT) GRANT APPLICATION SELECTION PROCESS

The City of Gloucester City will accept applications from all eligible commercial property owners.

If the amount of applications for Commercial Façade (Storefront) Grants exceeds the amount allocation in the budget of the NPP Implementation plan, then the applications will be scored and ranked. Applications receiving the highest scores will be funded until the available funds are exhausted. See Exhibit D for a detailed list of the ranking criteria.

ELIGIBLE RESIDENTIAL IMPROVEMENT / COSTS FOR RESIDENTIAL FAÇADE GRANT

Assistance for the rehabilitation and restoration of residential units is restricted to exterior improvements that can be seen from the “street”.

REQUIRED COMMERCIAL AND RESIDENTIAL FAÇADE GRANT FILES

The NPP Program in **the City of Gloucester City** will keep a complete set of program files as outlined in the Exhibit F.

MATERIAL GRANTS FOR COMMERCIAL AND RESIDENTIAL FAÇADE REHABILITATION

The City of Gloucester City will provide Material Grants to commercial and residential owners in the NPP neighborhood district.

These grants will allow a commercial or residential property owner to be reimbursed for the cost of material used to rehabilitate the façade or storefront of a commercial property or a façade or street-front facing element of a residential property.

Material Grants are to be used for the repair and restoration of existing architectural elements and NOT for the additions of said elements.

The Commercial and Residential Material Grants are in place of, and not in addition to, the Commercial and Residential Façade Grant. Recipients of a Commercial or Residential Material Grant component of the NPP program WILL NOT be eligible to receive assistance from the Commercial Storefront and Façade Grant.

The amount of this assistance will not exceed \$1,000 in any NPP program year.

The NPP portion of the assistance will be provided as a Grant to the property owner.

The maximum amount of assistance provided to any one property owner under this grant will not exceed \$5,000 over the course of the 5-year program.

MATERIAL GRANTS- COMMERCIAL AND RESIDENTIAL ELIGIBILITY

Property owners who meet the basic eligibility requirements, will be eligible for a Material grant.

INCOME LIMITS FOR COMMERCIAL AND RESIDENTIAL MATERIAL GRANTS

There are no income limits for Material Grants.

ELIGIBLE COMMERCIAL AND RESIDENTIAL FAÇADE IMPROVEMENTS FOR MATERIAL GRANTS

Only exterior property improvements visible from the street are eligible. Exterior property improvements include:

- Roofing, Gutters
- Siding/Masonry
- Windows and Doors (Weatherization: Insulation, windows, and doors).
- Porches

COMMERCIAL MATERIAL GRANT REQUIREMENTS

Renovation completed to commercial establishment must be consistent with the NPP Storefront and Façade Design Standards in order to be eligible for reimbursement.

INELIGIBLE COMMERCIAL AND RESIDENTIAL FAÇADE IMPROVEMENTS FOR MATERIAL GRANTS

The following improvements are **not eligible** through the City of Gloucester City's Neighborhood Preservation Program:

- Any interior renovations (unless funds for exterior renovations are secured from other sources)
- Garage and out-building repairs

MAXIMUM NPP MATERIAL GRANT /PROPERTY OWNER CONTRIBUTION.

The owner of the commercial or residential property participating in the Material Grant is expected to provide the cost of the material up front. (The NPP program will reimburse for the cost of the material used for the rehabilitation of properties but will not provide the funds in anticipation of said repairs.)

Additionally, the property owner is responsible for paying for the labor need to install the material used in the rehabilitation of the property.

MAXIMUM MATERIAL GRANT AMOUNT

Commercial and residential property owners may be reimbursed for up to \$1,000 for the cost of materials used to improve the façade of a commercial or residential property in the NPP district.

OTHER COMMERCIAL IMPROVEMENT ASSISTANCE

The city of Gloucester City Neighborhood Preservation Program (NPP) will aid with the renovation and restoration of the commercial area, within the Neighborhood Preservation Program's district, by providing funding for activities that include:

- Visual Merchandizing
- Placemaking
- NPP District Amenities

VISUAL MERCHANDIZING ASSISTANCE

Visual merchandizing assistance will be provided to improve the display of a commercial storefront. This assistance will include providing interior window display lighting, removing security grates, replacing tinted glass in vacant mixed-use buildings, and adding seasonal and/or thematic display elements.

All Visual Merchandising work will also provide quality display lighting for dark, storefront display windows. The lights will accent the display's focal points. These lights will be put on timers or sensors to ensure that they are lit minimally from dusk to 10:00 p.m. every evening.

The NPP Coordinator will engage the services of experienced providers to ensure quality standards for the visual merchandizing work.

Once the Visual Merchandising in vacant properties occurs, the space will be marketed for a potential use (or uses) that fit the goals of the NPP Implementation Plan.

The amount of this assistance will not exceed \$1,000 in any NPP program year.

The NPP portion of the assistance will be provided as a Grant to the property owner.

The maximum amount of assistance provided to any one property owner under this grant will not exceed \$5,000 over the course of the 5-year program.

For all projects, a pedestrian-legible sign must be placed on site during the period of work and at least one week after completion of the project that lists all funding partners with logos included NPP and the NJ Department of Community Affairs. Please consult with your NPP Team Member for examples as needed.

MAXIMUM AMOUNT OF GRANT

The maximum cost of assistance under the Visual Merchandising Assistance component is \$1,000 per property.

ELIGIBILITY FOR VISUAL MERCHANDIZING ASSISTANCE

The Visual Merchandising Assistance component of the NPP program can only be used for properties that are located within the NPP District. Commercial property owners are eligible for assistance if, they meet the basic eligibility requirements. There are no income requirements for this Visual Merchandising assistance.

VISUAL MERCHANDISING ASSISTANCE BY THE OCCUPANCY STATUS OF PROPERTIES

VACANT COMMERCIAL PROPERTIES

Visual Merchandising Grant awards will prioritize the vacant commercial storefronts in the NPP District as this will create the greatest visual impact.

Visual Merchandising Grants will provide up to 100% of visual merchandising element costs. The owner of the vacant property is not required to contribute toward the cost of the visual merchandising, however, the elements used for the visual merchandising will **NOT** belong to the commercial property owner.

These elements will be rotated from one commercial establishment to another as need dictates.

OCCUPIED COMMERCIAL PROPERTIES

Visual Merchandising Grants will be made available to owner occupied and tenant occupied commercial businesses.

The program will provide up to 100% of visual merchandising element cost. The visual merchandising elements used for occupied commercial properties will **NOT** be rotated from one commercial establishment to another, rather they will become the property of the business owner.

INELIGIBLE VISUAL MERCHANDISING ACTIVITY

Visual merchandising elements are restricted to the interior displays of commercial properties, storefront lighting, storefront window replacement to clear glass, storefront signage, and security grate removal and mitigation. Structural or architectural improvements are not eligible activities.

VISUAL MERCHANDISING ASSISTANCE PROCESS

The **NPP Coordinator** will identify commercial storefronts in the NPP District that meet the Basic Eligibility Requirements and will obtain authorization from the commercial property owner to improve the storefront.

Once this authorization is obtained the NPP Coordinator will facilitate the signing of a contract between the commercial property owner and the municipality.

This contract between the municipality and the commercial property owner **MUST** require that the property owners to leave interior display lighting on from dusk to 10:00 p.m. daily.

The NPP Coordinator will:

- Work with local artists to display some of their work in the vacant storefront
- Work with a popular local stakeholder, art gallery, crafts fair, holiday boutique, local animal shelter, etc.) to develop fun “one week only” pop up ideas. The NPP Coordinator will promote the event to draw more traffic into town.

PLACEMAKING

PLACEMAKING DESCRIPTION

SITE CONTROL

Proprietor’s Park is owned by the municipality and is designated open space park area.

ACCESSIBILITY

Public accessibility to the placemaking project will be maintained at all hours from dawn to dusk.

MAINTENANCE OF PLACEMAKING PROJECTS

The Department of Public Works is responsible for maintenance of the park area. All Placemaking projects will meet or exceed NPP Placemaking Standards.

NPP NEIGHBORHOOD DISTRICT AMENITIES

The City of Gloucester City will also enhance the NPP District by providing funds for:

- Street or wayfinding signage
- Lighting

- Banners
- Trash cans
- Trees/Landscaping
- Other commercial district amenities (Add as needed.)

EXHIBITS

EXHIBIT A – NPP DISTRICT MAP

The boundaries of the Irishtown District begin at the intersection of King Street and Hudson Street, follow Hudson Street to its intersection with the railway east of Railroad Ave, turn south and follow the tracks to Cumberland Street, turn northwest for one block to Fillmore Street, turn south to Market Street, turn southeast for a block to the railway, then follow the railway south to Powell Street. At Powell, the boundaries turn northwest for one block to Broadway, follow Broadway north for half-a-block, then follow Market Street to Gloucester City Middle School, turn northward while capturing the properties on the south side of Market Street. The boundaries then follow Market Street to 5th Street, turn northeast for one block to Ridgeway Street, then turn northwest, following Ridgeway Street for two blocks to 3rd Street. The boundaries follow 3rd Street southwest for two blocks to Powell Street, then turn northwest for a block to King Street, where it once again turns southwest. The boundaries encircle Proprietors Park to its boundary with Freedom Pier, then turns southwest to King Street. The boundaries turn northwest to encircle the property of Holt Logistics Corporation, then rejoin King Street to reconnect the boundary at Hudson Street.

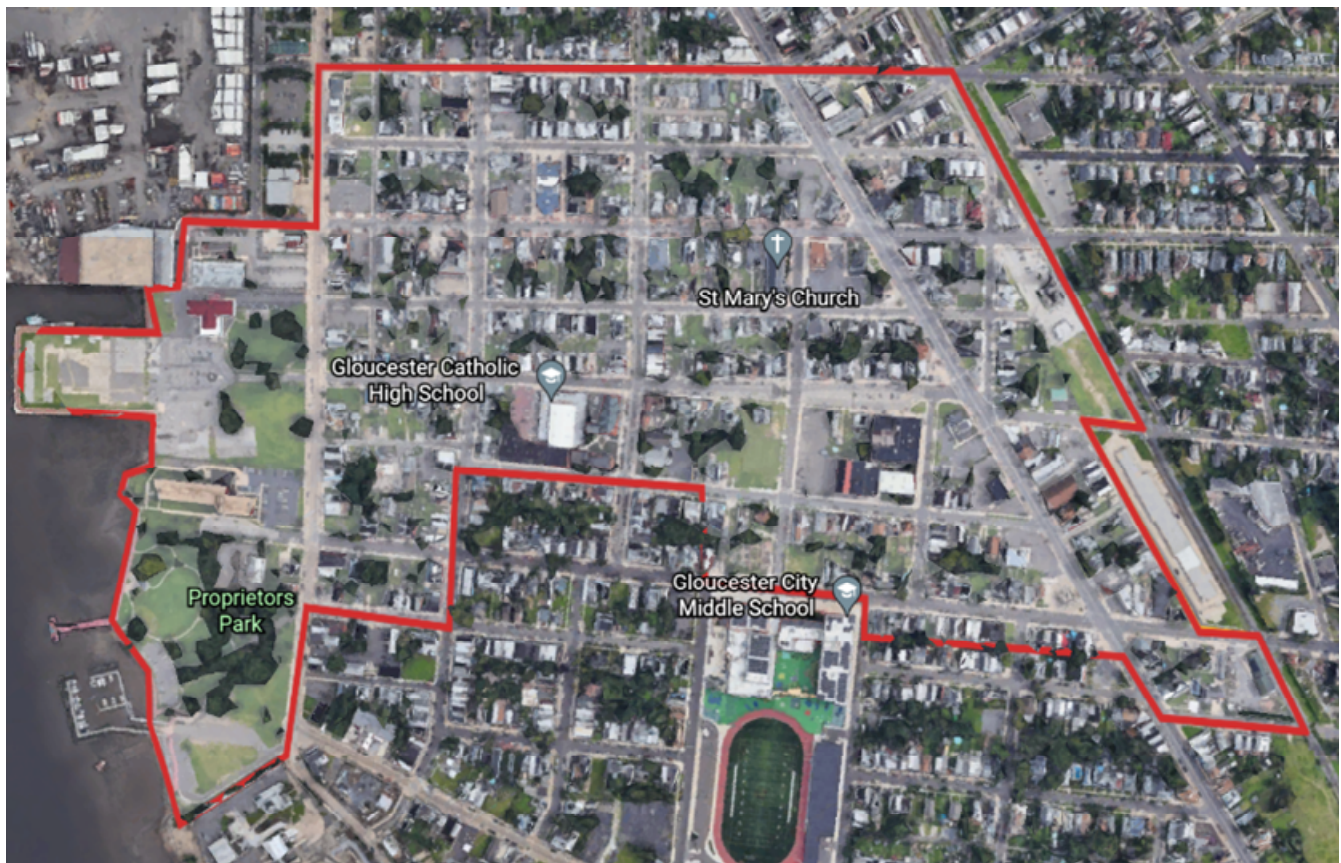


EXHIBIT B DETERMINING INCOME ELIGIBILITY

If applicable, when calculating household income include the following:

- The earnings of the Owner of the property as Applicant, including the spouse, as well as the earnings of all adults who share an ownership interest and reside in the same dwelling unit.
- Income of the applicant from alimony, social security, pension and public assistance which is likely to be consistently received.
- Funds regularly contributed by other adults who live in the same dwelling unit.
- Gross income from rental units in the property to be rehabilitated.

Co-ownership: In cases of co-ownership of a property, more than one household may be involved. If the applicant as a principal residence occupies the property, the income of any co-owner who does not reside at the property must be included in establishing income eligibility.

Where possible, an applicant should obtain exclusivity to the deed. If exclusivity to the deed is not possible, an affidavit must be notarized that indicated the co-owner does not contribute financially in any way to the property but reside in separate living units. Each co-owner's income must be considered.

The following item **SHALL NOT** be included in establishing the Applicant's annual household income:

- Casual, sporadic, or irregular income, non-recurring overtime pay, lump sum addition to family assets, gifts, or other income which would not ordinarily be included by a lending institution and qualifying an applicant for a loan.
- Income received for educational scholarships, work-study, and/or payments to veterans for educational purposes.
- Temporary social security disability payments.
- Income from dependent minors.

The NPP Coordinator is required to maintain financial files for all applicants. These files are to be kept in a secured location and the information contained within will be kept confidential. See Exhibit F for the required content of the Residential Assistance Required Financial Files.

EXHIBIT C COMMERCIAL AND RESIDENTIAL FACADE REHABILITATION PROCESS

STEP 1 THE APPLICATION

Applications will be submitted to Lori Ryan, NPP Coordinator, Gloucester City.

The NPP Coordinator together with the City Administrator will determine if the owner/property meets the Basic Eligibility Requirements:

- The applicant must furnish proof of property ownership by providing a copy of their Deed or property tax record.
- The property is located within the district
- The property owner is current on their real estate taxes for said property
- The property owner is current on their mortgage
- The property owner is current on their property insurance
- The request for assistance is in alignment with the strategic objectives of the NPP Implementation Plan.

If the applicant is a landlord, he/she must provide a copy of the lease with a current and viable business owner that is at least one year in length.

If the client is not eligible, Gloucester City sends out a rejection notice.

STEP 2 THE WORK WRITE-UP

Where required for larger projects, the list of applicants given preliminary approval will be compiled and the City of Gloucester will arrange the inspection of each property. An inspection of the exterior of the property will be conducted and will note all deficiencies with respect to the local property maintenance codes as well as energy saving deficiencies.

If the property is a commercial property, the work write-up will be based on NPP Storefront and Façade Design Standards. The write-ups for all property, regardless of use, will comply with any other requirements authorized by the City (i.e., Historical District, etc.) Required permit costs are by owner.

The NPP Coordinator will review these specifications with the property owner. If the owner agrees with the scope of work, he/she will sign the appropriate form certifying approval of the specifications.

The City of Gloucester City will document existing conditions of the property by photographing the property before any improvements have been made.

STEP 4 CONTRACTOR BIDDING (WHERE PROJECT IS LARGER THAN \$5,000)

The City of Gloucester City will prepare a work write-up. Where the project is larger, a contractor must supply references from three property owners they have worked for in the past year and evidence of comprehensive public liability insurance coverage protecting the owner for not less than \$1,000,000 in the event of bodily injury including death and \$1,000,000 in the event of property damage arising out of work performed by the contractor.

Sealed bids will be received by the City of Gloucester City and will be opened at a specific date and time as notes on request for bids.

At the time and date prescribed on the "Bid Package", NPP Coordinator will open and record the bids.

The homeowner and the NPP Coordinator will select the lowest possible bid. If the homeowner chooses a contractor with a higher bid, they must pay a difference between the two bids.

The NPP Coordinator will send rejection notices to the unsuccessful contractor bidders.

No contractor will be eligible to participate in more than three successful contracts at any one time unless they are a nonprofit organization.

STEP 5 CONTRACTOR SELECTION - GRANT AGREEMENT (WHERE PROJECT IS LARGER THAN \$5,000)

The City of Gloucester City will review the bids with the property owner to decide which activities are to be included in the rehabilitation contract and the total cost of that contract, including what portion is the homeowners' responsibility (if applicable). All bidders, successful and unsuccessful, will be notified, contracts signed, and a "Proceed Order" issued.

The City of Gloucester City Office of Community Development prepares an approved, legal, contractual agreement between the owner and the contractor.

The City of Gloucester City and the Rehabilitation Specialist will conduct a pre-construction conference with the property owner and the contractor. They will review the final work write-up and the contractual agreement between the two parties. The property owner and the contractor will each sign the original two copies of the Contract Agreement, and the Notice to proceed order. Each will receive copies of all documents.

The applicant must be willing to display a sign, provided by City of Gloucester City on the exterior of the project site indicating "Funding provided in part by the State of New Jersey, Department of Community Affairs, Neighborhood Preservation Program". This sign will include the name of the current Governor and the Commissioner of DCA. City of Gloucester City has the sign installed on the property.

Once the cost of the project is determined by the successful awarding of the contract to a contractor. The property owner signs the Grant agreement and returns it to the City of Gloucester City.

STEP 6 REHABILITATION (WHERE PROJECT IS LARGER THAN \$5,000)

The contractor will be responsible for obtaining all necessary permits and approvals from the municipality before work commences.

The contractor will be required to start work within 15 days and complete the work within 60 days of the contract signing. Interim payments are allowable, but not necessarily advised with small jobs.

In cases requiring matching funds from the homeowner/grant recipient, such funds will be expended first prior to NPP funds. All requests for payment will be referred to the City of Gloucester City.

The City of Gloucester City will supply a "Funded By NPP" sign on all construction sites which will include the NPP logo and acknowledge the Governor of New Jersey and the Commissioner of DCA.

STEP 7 THE INSPECTIONS

The inspector and the NPP Coordinator will conduct periodic inspections of work-in-progress. The inspector also visits the property upon the request of the homeowner or the contractor. The NPP Coordinator will monitor the contractor's performance and take photographs before, during and after the inspection.

The housing inspection makes the final inspection when the work is completed. The property owner and housing inspector signs a release form indicating that the work is complete and satisfactory.

STEP 8 CONTRACTOR PAYMENT ((WHERE PROJECT IS LARGER THAN \$5,000))

Contractor payment will be made based on the amount of work completed and certification by the Rehab Specialist (or the municipal inspectors if permits are involved). A contractor may receive partial payments. The contractor will notify the City of Gloucester City when he/she is ready for an inspection.

City of Gloucester City will schedule an inspection with the Code Enforcement Department when applicable. The Code Enforcement official determines what percentage of the job is completed, and consequently, what percentage of the payment may be released.

When the work is 50% completed and verified by the housing inspector, City of Gloucester City may authorize and process a partial payment in the amount of (40%/50%) of the total cost of rehabilitation.

The City of Gloucester City will authorize the program Rehab Specialist to complete the work inspections and either authorize a voucher for payment or complete a “punch list” to inform the contractor of deficiencies or missing work. All items must be corrected prior to payment.

STEP 9 THE FINAL PAYMENT

When 100% of the work is completed and certified by the final inspection, the Coordinator authorizes payment to the contractor for the approved amount and the remainder of the payment will be release.

When the City of Gloucester City receives all the contractor’s bills, they are submitted with a voucher to the City of Gloucester City Business Administrator for review and approval.

All vouchers for rehabilitation payment are submitted to the City of Gloucester City Council for approval of payment.

Payments will be according to voucher approval by the Council. Council meetings are held on the (third and fourth Thursday of each month).

STEP 10 THE FOLLOW-UP

The NPP Coordinator takes “after” pictures of the completed project.

STEP 11 (OPTIONAL – RESERVED FOR LARGER MORE IMPACTFUL PROJECTS)

City of Gloucester City holds a ribbon cutting at a mutually agreed upon time with the media, municipal representatives and other NPP stakeholders to celebrate the completion of the project.

EXHIBIT D COMMERCIAL STOREFRONT AND FAÇADE GRANT SELECTION CRITERIA

Applications will be reviewed by the City of Gloucester City based on the strategy identified in the NPP Implementation plan.

If there are more applications then the Commercial Storefront and Façade allocation can address, the NPP will determine the priority of the application by applying the following criteria:

- Potential for project to attract additional businesses and to stimulate the Neighborhood Preservation Program District’s economy (50%);
- Applicant’s track record and business experience (20%); and
- Investment level and source of funds from the applicant (30%).

EXHIBIT E MATERIAL GRANT APPLICATION PROCESS

To participate in the Material Grant component of the NPP Program, a property owner must apply for the grant and present a complete application to the NPP Coordinator or their designee.

In addition to the Basic Eligibility Requirements (deed, paid taxes, property insurance) the application must also include a description of the project, detailing the cost of the materials needed to complete the project. The property owner will provide contact information of the contractor performing the work.

If the work to be completed requires permits, it is the responsibility of the property owner to ensure that all necessary permits are obtained. If the property owner is completing the work themselves, they must provide proof of proficiency in completing the job.

The City of Gloucester City produces “before” photos of the exterior of the property in question.

Once the job is completed, the property owner submits receipts for the cost of the material incurred, this cost must not exceed the cost estimate provided at the time of application. The City of Gloucester City ensures that all permits are closed, and that the proposed work has been completed. After producing “after” photos of the property, the property owner is reimbursed for said material and the City of Gloucester City closes the file.

EXHIBIT F REQUIRED FACADE IMPROVEMENT PROGRAM FILES

The municipality or NPP partner entity will keep the following files electronically on all grant receipts.

Individual Client Files

- Application
 - Before and after photos of project
 - Proof of Ownership
 - Proof of Current Real Estate Tax Status
 - Award letter to Client
- Income Verification Files documents (if applicable)
 - Employment (Pay stubs for 2 most recent pay periods)
 - Social Security
 - Pensions
 - Family Support
 - Unemployment payments
 - Rental income
 - 1040 (two years)
 - Welfare payments

Project Documents

- Copy of Work Write Ups
- Property Owner Sign Off on Work Write Ups
- Contractor Bidding Results
- Rejections Letter to Contractors
- Award Letter to Contractor
- Inspection Results
- Copy of letter to client indicating the mortgage expiration date, file #, etc.
- Copies of any warranties

Main Files (not project specific)

Contractor Information (on all contractors used for program)

- Licenses
- Bonding
- Insurance

THESE FILES MUST BE KEPT IN A SAFE AND SECURE LOCATION TO BE IN COMPLIANCE WITH NPP PROGRAM REGULATIONS.

EXHIBIT G CONFLICT OF INTEREST GUIDELINES

If someone could think there is a conflict, then treat it as a potential conflict. If there is a potential conflict, then disclose the potential conflict and have a higher authority decide if there is a conflict or if the transaction should be allowed. This process should be as transparent and as visible as the transaction. If there is benefit to Coordinator or related party without a clear process demonstrating an arm's length business transaction, then that transaction should be avoided. Grants and gifts, unless de minimus, to Coordinator or related party are a conflict and should be avoided.

However, Stakeholder Team members should not be excluded from participating in Implementation Plan programs or projects that may benefit them or their business. In order for them to participate, in those cases where a real or perceived conflict could exist, Stakeholder Team members should fully recuse themselves from any voting, input, or decision-making related to that program or project.