



Garfield “River to Rail” Neighborhood District
Commercial Rehabilitation Enhancement Grant Program

Overview

The “Garfield River to Rail” Neighborhood District Commercial Rehabilitation Enhancement Grant Program seeks to foster a critical mass of visible and tangible change in the River to Rail Neighborhood District’s mixed-use commercial core. The larger goal driving this approach is to catalyze revitalization and attract new investment into the River to Rail District.

A healthy and vibrant commercial area is a critical component of River to Rail District’s economic well-being and quality of life. Within the District, attractive building facades support and encourage local businesses. They can have a significant effect on the attractiveness and marketability of the surrounding area. To encourage business owners to reinvest in the “River to Rail” District, Garfield and community partner Greater Bergen Community Action, Inc. (GBCA), is offering grants to assist in the exterior renovations of these otherwise sound and vital properties.

The Garfield River to Rail Commercial Rehabilitation Enhancement Program is intended to leverage Garfield’s resources to spur private investment in the River to Rail District commercial business district; to improve the commercial vitality of that district; and to increase the quality of life of residents from all walks of life in the district’s surrounding neighborhoods.

The factors to be considered by the team evaluating applications will include the following:

- Consistency with the goals of the River to Rail District Plan (15%);
- Consistency with the Neighborhood Preservation Program Storefront and Façade Design Guidelines (45%);
- Potential for project to attract additional businesses and to stimulate the Neighborhood Preservation Program District’s economy (15%);
- Applicant track record and business experience (15%); and Investment level and source of any matching funds from the applicant (10%).

Applicants will be guided by Storefront and Façade Design Guidelines prepared by the State of New Jersey’s Neighborhood Preservation Program (see design guidelines packet at www.RivertoRailGrants.com) Buildings must reside within the “River to Rail” Neighborhood boundaries (see map – Page 7).

Building and business owners will be eligible for the following four categories of grant funding. Those who apply for the Commercial/Mixed Use Rehabilitation Grant will not be eligible for the other three categories. Those applying for Materials, Visual Merchandising or ADA grant funding can apply for one, two, or all three. A separate application is required for each grant category.



➤ **Commercial/Mixed Use ADA Access Grant**

Use: For costs associated with removing barriers and upgrading storefronts to become Americans with Disabilities Act compliant (i.e. entrance step, installing ramp, widening door width).

Amount: \$1,000 per property

Match funding: None, but highly encouraged from private and other sources.

Method of Payment: Reimbursed at project completion, receipts required.

➤ **Commercial/Mixed Use Rehabilitation Grant**

Use: Storefront and façade improvements

Amount: Façade grants from your local NPP program may now be given to property or business owners up to a maximum of \$10,000 during calendar year 2023.

Match funding: Façade grants up to \$5,000 of NPP funding do not require a match. Any façade grant over \$5,000 will require a one-to-one match documented for every dollar included up to the maximum of \$10,000. For example: A façade grant of \$7,500 will require a minimum match of non-NPP funding of \$2,500, while a grant of \$10,000 will require a minimum match of non-NPP funding of \$5,000.

Method of Payment: Up to 50% advanced to contractor at start of project, and balance paid at project completion.

➤ **Commercial/Mixed Use Materials Grant**

Use: For materials procured for less complicated storefront improvements (i.e. paint, primer, brushes, new doors, windows, lights, signage). No labor costs will be covered.**Amount:** \$1,000 per property

Match funding: None, but highly encouraged from private and other sources.

Method of Payment: Reimbursed at project completion, receipts required.

➤ **Commercial/Mixed Use Visual Merchandising Grant**

Use: For materials to enhance the exterior visual merchandising of business storefronts (seasonal displays, enhanced lighting, transparent glass, signage, art elements).

Amount: \$1,000 per property

Match funding: None, but highly encouraged from private and other sources.

Method of Payment: Reimbursed at project completion, receipts required.



All business owners in the “River to Rail” Neighborhood District, regardless of whether they receive grant funding, will also be eligible to apply for low-interest financing, through 1st Bergen Federal Credit Union (1stBergen.com). Applications for loan funding can be found at www.1stBergen.com

Applications for this program will be reviewed for approval from February 15, 2023 – May 15, 2023, or until the initial funding has been committed to approved projects. All projects must commence within 30 days of approval and be completed by December 1, 2023. The City of Garfield and GBCA will determine and advertise any subsequent year application rounds at least 30 days prior to the start of each round.

Program Details

Applicant Eligibility Requirements

Property owners of commercial/mixed-use structures and building tenants, with leases of more than one year in length located within the River to Rail Neighborhood District area are eligible for funding. The maximum amount of NPP-funded grants a single private business or building owner may receive over the duration of your 5-year approved Implementation Plan is \$10,000. This means that if they use \$10,000 for a façade in Year One, they may not receive any other cash grants from regular NPP funding.

b. However, they may still receive technical assistance, training, and other small business support as part of any district-wide programs you may offer in those cases where there is no cash grant using NPP funding.

Property Eligibility Requirements

Properties that are used in whole or part for service or commercial activities are eligible for funding. The program is intended to assist projects that promote retail activities, create an attractive environment, encourage Neighborhood Preservation Program District character and architectural design, use quality materials, and incorporate good design concepts.



Projects meeting these objectives that follow the **Neighborhood Preservation Program (NPP) Storefront and Façade Design Guidelines** are eligible for a grant for exterior improvements as per the grant categories described herein. To qualify, applicants may not start on their project until after receiving the necessary approvals. If work begins before application or approval, the NPP program cannot fund the project.

Eligible Costs

Grants may be used for comprehensively restoring or substantially beautifying or enhancing the publicly-visible storefront or entire facade or elevation of a commercial building.

1. Eligible items include uncovering and restoring historical facades and storefronts, removing existing damaged or poor-quality facade materials and replacing them with more appropriate and attractive designs and materials, and other detailing which leads to a substantially enhance appearance.
 - The following may be funded as part of a more comprehensive facade improvement: windows, doors, exterior cleaning, tuckpointing, painting, exterior lighting, shutters, gutters, and historical architectural elements.
 - Signage (both projecting and sign bands) and awnings that meet the Neighborhood Preservation Program District design guidelines are also eligible for funding.
2. The program will fund projects that significantly improve the visual appearance of the property from the street.

Ineligible Costs

The cost of new construction, repair or replacement of a roof, work to a façade not visible from the streets and sidewalks, maintenance, billboards, landscaping or paving are not eligible under the grant program.

Grant Requirements

1. Projects must be started within 30 days of approval and completed by December 1, 2023. Extensions of the completion period may be granted for inclement weather, or the ordering of special building materials. The applicant must request an extension in writing. Garfield NPP staff will notify the applicant in writing of its approval or denial.
2. The owner/tenant shall comply with all requisite Garfield Ordinances including:



- The owner/tenant/contractor shall obtain the required permits before beginning the construction work.
 - The owner/tenant shall comply with all applicable provisions of the Garfield Ordinances concerning equal employment opportunity and affirmative action programs and practices related to construction funded by this grant.
 - The owner/tenant shall assist and actively cooperate with Garfield in obtaining the compliance of contractors with such provisions of the Ordinances, and with the rules, regulations and relevant orders issued by Garfield pursuant to such provisions of the Ordinances.
 - Please note that all necessary permits and approvals must be obtained from the City of Garfield before work is commenced. All work associated with the commercial/mixed use rehabilitation grant is to be performed by a licensed and insured contractor; all work must, as applicable, comply with the Neighborhood Preservation Program Storefront and Façade Design Guidelines and be properly permitted by Garfield and relevant regulatory agencies as required.
3. The owner/tenant will be eligible for a 50% advance, paid directly to the project contractor for Rehabilitation Grants, and the remainder will be paid to the contractor at satisfactory completion of the project, provided that receipts and lien waivers are submitted from contractors to the grant administrators for payment. Proof of completion, copies of lien waivers, and compliance with code requirements will be required before payment. All other grant categories will be paid at project completion after the applicant submits all qualified receipts.

Items to Be Included in the River to Rail Commercial Rehabilitation Enhancement Program request submittals:

1. The application from an owner should include a copy of the building deed, or land contract. An application from a tenant must include a copy of the lease and written approval from the owner for the application.
2. Both applications must include photographs of the facades and/or storefronts to be improved.
3. If the application is conditionally approved, the owner/tenant will be required to prepare and submit cost estimates and drawings of the proposed work, to obtain final approval.



Processing Steps

Step 1

Applications must be submitted by mail or online. By mail: submit to River to Rail NPP Program, C/O Mike Lamendola, 294 Union Street, Hackensack, NJ 07601. Applications may also be submitted online at www.RivertoRailGrants.com

Step 2

If applicable, The River to Rail Program staff will contact the applicant to discuss the proposed improvements. If the proposal meets the requirements of the program, a Conditional Letter of Approval will be sent to the owner/tenant. This letter may require modifications or changes to the original proposal.

Step 3

The applicant must submit plans, cost estimates, and drawings to the River to Rail Program staff. The River to Rail Program staff will let the applicant know if there are any additional questions that arise based on the submission of plans.

Step 4

Following approval by the Garfield Government, River to Rail Program staff will prepare and furnish the applicant with the grant letter of agreement.

Step 5

The applicant must sign the grant agreement and return to River the Rail Program Staff.

Step 6

The applicant must obtain permits for the required work. The applicant must visibly display the sign provided by River to Rail Program Staff on the exterior of the project site indicating "Funding provided in part by the Garfield River to Rail Neighborhood District Commercial Rehabilitation Enhancement Grant Program."



Step 7

The owner/tenant will be eligible for a 50% advance, paid directly to the project contractor for Rehabilitation Grants, and the remainder will be paid to the contractor at satisfactory completion of the project, provided that receipts and lien waivers are submitted from contractors to the grant administrators for payment. Proof of completion, copies of lien waivers, and compliance with code requirements will be required before payment. All other grant categories will be paid at project completion after the applicant submits all qualified receipts.

Step 8

The grantee holds a ribbon cutting at a mutually agreed upon time with the media, Garfield and GBCA, and other officials to celebrate the completion of the project.

Garfield River to Rail Neighborhood District

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Neighborhood Map

