

City of Jackson

Department of Planning & Development



Storefront Improvement Grant & Small Business Development Grant

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Office of Economic Development

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SMALL BUSINESS DEVELOPMENT/STOREFRONT IMPROVEMENT

A. Purpose of the Program

The Small Business Development and Storefront Improvement Grants are intended to provide financial assistance to new and existing small businesses in the City of Jackson. These grants are part of the growth initiative to help stimulate investment in the Jackson area, complementing ongoing efforts for revitalization.

B. Eligible Applicants

Eligible applicants shall be for-profit organizations that are new or expanding commercial businesses whose activities contribute to a broader revitalization effort and whose projects are to promote investment. **Businesses** must be located in a commercial-zoned area in the Community Development Block Grant (CDBG) approved area. Small Business Development Grant and Storefront Improvement Grant funds shall only be used to provide financial assistance for operational equipment, technological equipment, signage that is attached to the facility, frontal lighting, or façade renovation.

Note: Non-profit organizations and home-based businesses are *not* eligible applicants.

C. Application Process

Applications for participation in the Small Business Development and Storefront Improvement Grant Programs must be made using the program application available in the Office of Economic Development (OED) at 200 South President Street, Ste. 223, Jackson, Mississippi 39201. **The applicant should provide one (1) original and five (5) copies of a completed application.** All completed applications will be reviewed by the Grants Review Committee and approved by the City Council prior to the actual awarding of any grant funds. **Any work completed prior to receiving notification from the Office of Economic Development is ineligible for the Small Business Development Grant and Storefront Improvement Grant Programs.** All applications will be rated based on the appropriateness of the request and the general merits of each applicant's proposal. Final selection and funding will depend on an objective assessment of each application and availability of funds. Applications shall be received and processed until the amount of funds awarded equals the amount allotted for the program. Any funds not awarded during the current budget

cycle of October 1st to September 30th of the following year shall carry over to the next funding cycle.

AS DIRECTED BY THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD), NO WORK IS TO BEGIN UNTIL AN ENVIRONMENTAL ASSESSMENT IS COMPLETED AND APPROVED BY THE CITY COUNCIL. ANY WORK DONE OR EQUIPMENT PURCHASED PRIOR TO THIS APPROVAL WILL NOT BE ELIGIBLE TO RECEIVE GRANT FUNDING THROUGH THIS PROGRAM.

Upon approval, the applicant will be expected to execute a contract with the City and begin the project within 30 days. Any project that has not commenced in said time will be reevaluated and said funds will be set for reversal and reallocation. Since these are reimbursement grants, no grant funds committed under these programs shall be paid out until all work has been completed and inspected by the Office of Economic Development.

Applicants are required to maintain all receipts and invoices relating to the Small Business Development Grant or Storefront Improvement Grant. The City of Jackson reserves the right to disallow costs that are deemed ineligible and withdraw any remaining funds at the end of the grant fiscal year.

D. Amount of Funding Available

- **The maximum reimbursable amount is \$15,000.**
- **The City will reimburse 75% of approved spending up to the maximum amount.**
- **If the applicant is purchasing only technology-related equipment costing under \$5,000, then this shall be funded in its entirety.**
- **Facade renovation is considered to be a complete renovation of the front of the facility. This is to include affixed exterior lighting, windows, doors, awnings, frontal walkways, graphics, signage attached to the facility, painting, brickwork, stucco work, siding and correction of code violation(s).**
- **Operational equipment is considered to be store fixtures, window casings, production machinery, service counters, and display fixtures.**
- **Technology-related equipment is considered security systems, computers, printers, copiers, fax machines, telephone systems, calculators, cash registers and point of sale (POS) equipment. Computer Software is NOT considered technology equipment.**

Note: All matching funds must be secured and documented at the time of application in order for the application to be considered complete.

Compliance with Other City, State, and Federal Regulations

Due to a directive from the federal Office of Management and Budget (OMB), any business assisted with federal funds must now have a Data Universal Number System (DUNS) number. It is a unique nine-character identification number provided by Dun and Bradstreet.

To obtain a DUNS number, contact Dun and Bradstreet at 1-866-705-5711. Inform the representative that you are applying for a grant. There is no charge, and should not take longer than 10 minutes to complete the process. Any business assisted with federal funds must have a DUNS number.

Applicants in the program must comply with all applicable city, state, and federal regulations pertaining to wages, hours worked, safety, etc. Applicants who receive \$2,000 or more must comply with the Copeland Act (the Anti-Kickback Act), Davis Bacon and Related Acts (DBRA) and other laws as applicable. Requirements for DBRA include, but are not limited to, paying the prevailing federal wage rate and submitting weekly certified payrolls. Definitions are listed below:

The Davis Bacon Act (DBA): The Davis-Bacon Act requires the payment of prevailing wage rates (which are determined by the U.S. Department of Labor) to all laborers and mechanics on federal construction projects in excess of \$2,000. Construction includes alteration and/or repair, including painting and decorating of public buildings and public works.

The Contract Work Hours and Safety Standards Act (CWHSSA): CWHSSA requires time and a half pay for overtime hours (over 40 hours in any workweek) worked on the cover project. Intentional violations of CWHSSA standards are considered a federal criminal misdemeanor.

The Copeland Act (Anti-Kickback Act): The Copeland Act makes it a crime for anyone to require any laborer or mechanic (employed on a federally or federally-assisted project) to kickback any part of his wages. The Copeland Act also requires every employer (contractors and subcontractors) to submit weekly Certified Payroll Reports (CPRs). The following information should be included in the weekly Reports:

- Project and contractor/subcontractor information
- Employee information
- Work classification
- Hours worked
- Rate of pay
- Gross wages earned
- Deductions
- Net pay
- Statement of compliance
- Signature

Failure of an applicant or an applicant's contractor (s) to meet federal regulations will result in the expulsion of the applicant from the program and the forfeiture of his/her grant award.

The applicant must obtain two competitive bids, and have sign, license, building and construction permits as required by the City of Jackson. Permit fees will not be waived for the purposes of this grant. The City of Jackson's OED is responsible for monitoring the Small Business Development and Storefront Improvement Grant Programs to ensure that the client has selected the lowest bid and to ensure compliance with city, state and federal regulations. It is required that the applicant makes all documents pertaining to the project available to city, state and federal officials upon five (5) years after the completion of the project. Applicants and their contractors must agree to be interviewed by representatives of the City of Jackson's OED for purposes of compliance determination. Projects **will also** be monitored by the OED for cost containment, and construction industry average cost. The applicant shall retain all such documents for not less than five (5) years after the completion of the project.

Inspection and Reimbursement

Upon completion of the work and final inspection, the applicant will submit verifiable evidence indicating the project is complete. Mandatory copies of any canceled checks (front and back) must be submitted with proof of expenses, copies of paid vendor invoices, purchase orders, paid bills, contracts, itemized register receipts, or other evidence of expenses. If you have applied for both grants, separate your storefront improvement documentation from your equipment paperwork. All expenditures must be approved by the Office of Economic Development. All transactions must have a paper trail. **Cash, credit card, and money order payments are not acceptable.**

All costs must be allowable and allocable to the CDBG program. Cash receipts and money orders are not considered proper documentation for reimbursement. All costs must be necessary and reasonable. If the documentation is in order and all procedures have been completed, the applicant should receive a check in approximately 30 to 45 business days.

Failure to follow the above rules and regulations will result in a delay in the application/reimbursement process.

City of Jackson
Environmental Review Checklist
(All information on this form must be [typed](#) or [printed](#).)

BUSINESS NAME: _____
FEDERAL TAX ID #: _____
PHYSICAL ADDRESS: _____
TELEPHONE NUMBER: _____
CONTACT PERSON: _____
AMOUNT: \$ _____
PROJECT NAME: _____
COMPLETE PROJECT DESCRIPTION: _____

AGE OF EXISTING STRUCTURES ON SITE, IF ANY? _____

DISTANCE TO NEAREST:
RAILROAD _____
MAJOR STREET _____
HIGHWAY _____
AIRPORT _____

DISTANCE TO NEAREST AREA WHERE CONVENTIONAL FUELS
(PETROLEUM, ETC.), HAZARDOUS GASES (PROPANE, ETC.), OR
CHEMICALS (BENZENE, HEXANE, ETC.) ARE STORED: _____

For office use only: _____

Type of grant: _____ (SBDG/SIG)

Location map: _____

Is site located in floodplain? _____ (See attachment)

Application



City of Jackson
Office of Economic Development
Business Development Division
Storefront Improvement Grant &
Small Business Development Grant

Application
(PRINT OR TYPE)

Name of Organization/Applicant: _____

Mailing Address: _____

Contact Person's Name: _____

Applicant's Phone Number: _____

E-mail/Website: _____

1. Data Universal Number System (DUNS) Number:

(see page 5)

2. Name of project: _____

3. Physical address where proposed project is to take place:

4. Project summary: (In the space below, briefly describe your goals and objectives for this project. What do you expect to achieve?)

Storefront Improvement/ Signage

Operational/ Technological Equipment

5. Number of jobs created or retained:

6. Amount of funds requested: **Storefront** \$ _____ **Equipment** \$ _____

7. Total project cost: **Storefront** \$ _____ **Equipment** \$ _____

8. Please check the category/categories below which best describe your project:

- Operational Equipment
- Technological Equipment
- Façade Renovation
- Signage

II. COMPANY INFORMATION

1. Number of years business established: _____
2. Employer's Tax ID#: _____
3. Business formation (circle one):
 - A. Sole-Proprietorship
 - B. Partnership
 - C. Corporation
 - D. Other (Specify) _____
4. Is this a minority-owned company? Yes_____ No_____
 (Provide proof of City of Jackson minority/women owned business certification. This can be obtained from the Office of Economic Development.)
5. Does the applicant lease or own the property?

(Provide deed or lease agreement)
6. Does applicant have the necessary property and liability insurance?

(Provide copy of liability insurance policy)
7. **In what city council ward is the business located?**

III. PROJECT BUDGET

SMALL BUSINESS DEVELOPMENT (EQUIPMENT)

Type of Operational Equipment Upgrade and Cost:

Description	Estimated Cost
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Type of Technological Equipment Upgrade and Cost:

Description	Estimated Cost
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

JOB CREATION/RETENTION DATA

ESTIMATES

	TOTAL JOB COUNT		TOTAL WEEKLY HOURS	
	Full-time	Full-time low/mod	Part-time	Part-time low/mod
Expected to:				
Create	_____	_____	_____	_____
Retain	_____	_____	_____	_____

ACTUAL TOTALS

	TOTAL JOB COUNT		TOTAL WEEKLY HOURS	
	Full-time	Full-time low/mod	Part-time	Part-time low/mod
Expected to:				
Create	_____	_____	_____	_____
Retain	_____	_____	_____	_____

Actual _____ Full-time equivalent jobs _____

***INCOME LEVELS of job recipients (required if location isn't within the CDBG boundaries):**

Total Number of Persons Benefiting: _____

Extremely/Very Low Income _____
 Low Income _____
 Moderate Income _____
 Non-Low/Moderate Income _____

**Based on the household income, not just the individual*

RACIAL CHARACTERISTICS (required regardless of location) of persons benefiting:

White _____
 Black/African-American _____
 Asian _____
 American Indian/Alaskan Native _____
 Native Hawaiian/Other Pacific Islander _____
 American Indian/Alaskan Native & White _____
 Asian & White _____
 Black/African-American & White _____
 American Indian/Alaskan Native & Black/African-American _____
 Other Multi-Racial _____

Use this page to list the job titles of positions retained/created:

Job(s) to be Created

Title(s)	How Many?	Full time/ Part Time
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Job(s) to be Retained

Title(s)	How Many?	Full time/ Part Time
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Appendix A

IV. FAILURE TO PROVIDE ANY OF THE FOLLOWING ITEMS WILL RESULT
IN REJECTION OF THE APPLICATION:

- BUSINESS PLAN & MARKETING STRATEGY
- VITAE/RESUME OF THE OWNER(S)
- CERTIFICATION STATEMENTS (pages 15-17)
- ENVIRONMENTAL REVIEW CHECKLIST (page 7)
- ARTICLES OF INCORPORATION (Secretary of State)
- VERIFIABLE EVIDENCE OF BANK ACCOUNT IN BUSINESS' NAME
- COMMITMENT LETTER FROM PRIVATE SOURCE OF FINANCE
- DEED OR LEASE AGREEMENT
- TWO WRITTEN COST ESTIMATES (FROM VENDORS/CONTRACTORS)
- CITY OF JACKSON BUILDING PERMIT (STOREFRONT IMPROVEMENT)
- LIABILITY INSURANCE
- FLOOD ZONE VERIFICATION LETTER (ENGINEERING DIVISION)
- COPY OF CITY OF JACKSON PRIVILEGE LICENSE
- COLOR PHOTOGRAPH OF PROPERTY OR PROPOSED BUSINESS SITE
- BUILDING RENOVATION DRAWINGS (STOREFRONT IMPROVEMENT)

Note: Make a checklist of all items above and submit in the order given (see page 18).

CERTIFICATION

I hereby certify under the penalty of perjury that the above information is complete and accurate to the best of my knowledge. The City of Jackson Business Development Division may be required to examine my credit and/or references. I'm aware that intentionally misleading or fraudulent statements may result in the loss of any or all incentives and may expose me to criminal prosecution.

Applicant's Signature

Date

Applicant's Name (printed)

Date

SWORN TO AND SUBSCRIBED BEFORE ME, this _____ day of _____, 20__

NOTARY PUBLIC

MY COMMISSION EXPIRES:

CONFLICT OF INTEREST CERTIFICATION STATEMENT

I hereby certify, swear and affirm under the penalty of perjury, that I am not an official, employee or agent of the City of Jackson and that no official, employee or agent of the City of Jackson has any ownership or leasehold interest in any property subject to the grant program.

Applicant's Signature

Date

Applicant's Name (printed)

Date

SWORN TO AND SUBSCRIBED BEFORE ME, this _____ day of _____, 20__

NOTARY PUBLIC

MY COMMISSION EXPIRES:

CERTIFICATION OF UNDERSTANDING

I hereby certify under the penalty of perjury that the process and procedures have been presented and thoroughly explained to me and I understand that if for any reason, I do not adhere to the above guidelines, I will be debarred from the grant application process and that no funding will be awarded to me. I also certify that no work has begun on this project and I understand that in the event that any work begins prior to receiving a letter of notification from the Office of Economic Development, no funds will be committed and the application will be rescinded.

Applicant's Signature

Date

Applicant's Name (printed)

Date

SWORN TO AND SUBSCRIBED BEFORE ME, this _____ day of _____, 20__

NOTARY PUBLIC

MY COMMISSION EXPIRES:

When submitting your application, please organize your documents in this format:

Six (6) copies of the application and all supporting documentation must be presented in 3-ring binders. (Used binders are available in the Office of Economic Development **while supplies last, free of charge.**)

Each section of the application must be separated with a divider or blank sheet of paper. The following table of contents should be used:

Section I

1. Application (including notarized certification statements)
2. Business Plan and Marketing Strategy
3. Resume of Owner(s)
4. Environmental Review **Checklist**

Section II

1. Articles of Incorporation
2. Verifiable Evidence of a Bank Account in the Business' Name
3. Commitment Letter
4. Deed or Lease Agreement

Section III

1. Cost Estimates

Section IV

1. Building Permit (**façade projects only**)
2. Liability Insurance
3. Flood Zone Verification Letter
4. Privilege License

Section V

1. Photograph of Property
2. Building Renovation Drawings (**façade projects only**)