

City of Oneida Downtown Business Assistance Fund Program Guidelines

Introduction

The City of Oneida has secured funding through the NYS Downtown Revitalization Initiative (DRI) to assist business and building owners in the downtown Oneida target area through the Downtown Business Assistance Fund (BAF). Eligible projects include façade improvements, permanent signage, interior renovations and leasehold improvements, and permanent machinery and equipment for businesses. This is a reimbursement program, meaning that awarded project owners must complete the project prior to receiving grant funds. Grant funds can be up to \$100,000 and cover up to 50%* of the total project cost.

- Eligible applicants are individuals, for-profit entities, not-for-profit entities.
- Eligible renovations include facade renovations and restorations, the creation or renovation of commercial space, and the creation and renovation of residential units in mixed-use buildings.
- Renovations must meet local design guidelines and standards, the NYS Building Code, NYS historic preservation standards, and any other applicable regulatory requirements.
- Eligible business assistance projects include acquisition of permanent machinery and equipment.
- DRI funds may not be used for site work or ancillary activities on a property including but not limited to: septic systems/laterals, grading, parking lots, sidewalks, patios, decks, garages, sheds, landscaping, fences, free standing signs, general maintenance or repairs.
- Projects will be selected through a competitive process and will be scored based on criteria related to visual impact, economic impact, quality of life impact, and readiness.
- Improvements must be maintained for 3 years.
- Only property owners current with all municipal property taxes, utility payments and fees are eligible to apply.

* Businesses that undergo an approved business planning training can receive grant funds up to 75% of the total project cost. See "Small Business Training Benefit" on page 2 for details.

Program Contact

Please use the following email address to send any questions, inquiries, or comments: oneidabaf@gmail.com

Funding Availability

Eligible applicants can apply for funding in one or more of the following categories:

Activity	Minimum	Maximum	Basis
Building Renovation	\$15,000	\$75,000	per building
Affixed Signage and Awnings	\$3,000	\$15,000	per building
Small Business Assistance	\$5,000	\$50,000	per business
Soft Costs		18% of award	per award

Program Goals & Scoring Criteria

Projects that align with the following priorities and strategies identified in the Oneida DRI planning process will receive priority:

- Attract residents and visitors to downtown Oneida.
 - Make downtown an arts, entertainment, dining, and shopping destination.
- Preserve Oneida's unique architecture and historic character.
 - Improve upon the aesthetic curb appeal of downtown storefronts and buildings.
 - Renovate facades of run-down buildings.

- Empower local businesses and create opportunities for entrepreneurs.
 - Encourage small business owners to locate downtown.

Applications will be reviewed, scored, and awarded based on the following criteria:

- Readiness- projects that provide proof of overall feasibility and readiness such as proof of ownership, documentation that 100% of the financing for the project is in place, reasonable construction timeline (up to 25 points).
- Physical Impact- projects that are visually prominent downtown, have historic value, are in danger of being lost, bring existing properties into compliance with design guidelines, that are transformative beyond normal maintenance (up to 25 points).
- Economic Impact- projects leveraging grant funds with private investment that with the assistance of grant funds, will reduce blight and vacancies, contribute to the economic recovery of the target area, or realize a stabilization or expansion of downtown tax base, businesses and/or jobs (up to 25 points).
- DRI Priorities- projects that advance the goals and priorities of the DRI Investment Strategy (up to 20 points).
- Quality of Life- include energy efficiency or accessibility improvement. (up to 5 points).

Fees

Awarded applicants will be required to pay a \$3,700 commitment fee for renovation projects or a \$2,750 commitment fee for non-renovation projects. These fees cover: scope development technical assistance, completion of the state-required environmental checklist, and base fees for asbestos, lead, and radon testing (as applicable). Commitment fees do not cover asbestos or lead per sample fees, engineering, or architecture.

Upon successful completion of the project, 50% of the commitment fee will be reimbursed. If the project does not come to fruition, the commitment fee is forfeited.

Small Business Training Benefit

Business owner applicants who commit to completing 4 hours of approved training can receive a grant of up to \$100,000 that covers 75% of the total project cost. This will reduce the ultimate investment of the business owner from 50% to 25%. To qualify for the reduced match, the business owner must:

- 1) Commit to completing the training requirement (if awarded) at the time of application.
- 2) Complete 4 hours of approved training prior to a reimbursement request.
 - a. At least one hour of training must be related to financial literacy, bookkeeping, accounting, or financial management.
 - b. At least one hour of training must be related to developing a marketing or advertising plan, ideally one that includes an online component.
- 3) Submit verification of completion (such as a certificate or confirmation email/page) and a syllabus or course overview indicating the estimated time required to complete the course. All submitted documents must add up to at least 4 hours.

Approved trainings include any that are promoted on these sites:

- Mohawk Valley SBDC Trainings: <https://www.nysbdc.org/centers/centertraining/centertraining.aspx?centid=13>
- All New York SBDC Trainings (including webinars): <https://www.nysbdc.org/training/listtraining.aspx>
- Onondaga SBDC training resources: <https://www.onondagasbdc.org/businesstraining.html>

If a business owner would like to use a training other than one listed on the above pages, pre-approval must be sought of and approved by the City of Oneida.

Summary Process for Awarded Applicants

Awarded applicants (“project owners”) will have to follow specific processes and procedures in order to receive reimbursement. Please review this information to ensure that you will be able and willing to follow the rules and processes as required by the program if awarded.

Scope of Work Development	Once a project application has been selected for assistance, the LPA will meet with the property owner to develop a scope of work and initial estimate of costs. The scope of work for participating projects must address: Immediate health and safety concerns; The correction of existing code violations; Environmental hazards. Installation of energy conservation measures; Improvement of accessibility for persons with disabilities; Consistency with any other local program design guidelines; and Preservation of historical elements of the building.
Environmental Review	All projects must comply with federal and state environmental regulations. This will include hazardous material testing and an environmental compliance checklist, which will be completed by the city consultant. All known threats to human health and safety must be addressed by the project.
Procurement & Bidding	The consulting team will assist project owners with the procurement and bidding process. A minimum of two bids or proposals will be obtained and reviewed for all project costs, including but not limited to purchases, services and renovation, administration or professional service activities. The consulting team will exercise appropriate oversight over the entire process to ensure that it is fair, efficient, and free of actual and perceived conflicts of interest. The lowest responsible bid shall be selected. If the property owner chooses other than the lowest bidder, reimbursement will be based on the amount of the lowest bid.
Contract	The City’s consulting team will meet with project owners to develop a contract with a formal scope of work and explain program requirements related to design, environmental hazards, energy efficiency, etc.
Monitoring	For all projects, the City or consulting team will conduct a series of inspections throughout the project implementation, including a final inspection to ensure that the project was completed in alignment with the contract. Furthermore, renovation projects will be subject to a 3-year compliance period during which time the applicant could be subject to recapture of the grant if the building is sold or not appropriately maintained.
Reimbursement Documentation	For both reimbursable expenses and match, project owners must submit an invoice on vendor letterhead and proof of payment (credit card or online payment receipt, cleared check copy, or an account statement which shows the withdrawal). Cash payments and hand-written receipts will not be accepted.

Frequently Asked Questions

How do I find more specific information about the Downtown Business Assistance Fund?

All program related information and documents are on the City’s website: <https://www.oneidacityny.gov/dri>.

I rent the building or portion of a building from a landlord. Is the project still eligible?

Typically, a building owner is the DRI program participant, but occasionally a business owner that is a building tenant or leaseholder may apply for participation provided several conditions are met, including permission of the landlord for any building renovations. Please consult the program contact for more information.

When will I know if I receive the grant, when will funding be available for my project, and when can I start work?

Owners for selected projects will be notified in writing within 60 days of review by the Project Review Committee. Prior to starting work, each project must partner with the City's consulting team on a variety of reviews and processes. No work can start until approval to proceed is received. Any work completed prior to that notification will be ineligible for reimbursement.

Are there limitations on future rental of residential units?

A residential unit assisted with BAF funds that is vacant at the time of the renovation or becomes vacant during the regulatory term must be marketed to and affordable to, households with incomes at or below 100% of the median family income (MFI), as adjusted for family size. This requirement is met through a rent limit imposed on the assisted unit(s) during the three-year regulatory term. The rent limit is subject to annual adjustment, but for 2023 limits are:

Family Size	1	2	3	4	5	6	7	8
MFI*	65,350	\$74,700	\$84,000	\$93,300	\$100,800	\$108,250	\$115,750	\$123,200
Affordable Rent**	\$1,634	\$1,868	\$2,100	\$2,333	\$2,520	\$2,706	\$2,894	\$3,080

*Calculated from HUD FY 2023 Income Limits

**30% of MFI

# of Bedrooms	Efficiency	2	3	4+
Rent Limit	\$1,634	\$2,100	\$2,520	\$2,706

Do I need to pay for costs upfront?

Since BAF is a matching grant program, funds are only reimbursed after work is completed. This means that the owner must be able to pay the full project cost up front and wait for reimbursement. The property owner cannot perform his or her own work.

Are there any requirements I need to follow in considering a project?

Projects being assisted with state funds must undergo an environmental review and comply with all federal and state laws. This includes compliance with NYS Asbestos Laws and federal requirements for lead-based paint in structures constructed prior to 1978. The program will assist in this process, and the cost of testing is an eligible project expense. Contractors must be competitively procured, and a minimum of two quotes will be required.

Are in-kind labor and donated materials eligible as match for the BAF?

No. Match for BAF projects must be realized on a building-by-building basis, and eligible expenses and payments will be verified prior to reimbursement.

Are costs incurred prior to award eligible for reimbursement or as match?

No. Costs incurred prior to award are not eligible for reimbursement or as match. Additionally, applicants are advised against incurring costs prior to contract execution and environmental review.

How quickly will I be reimbursed upon completion of my project?

It typically takes a few weeks to be reimbursed so long as appropriate documentation of expenses incurred is submitted. This includes invoices and evidence of payment to the vendor. Additional time will be required if documentation is insufficient for State reimbursement.