



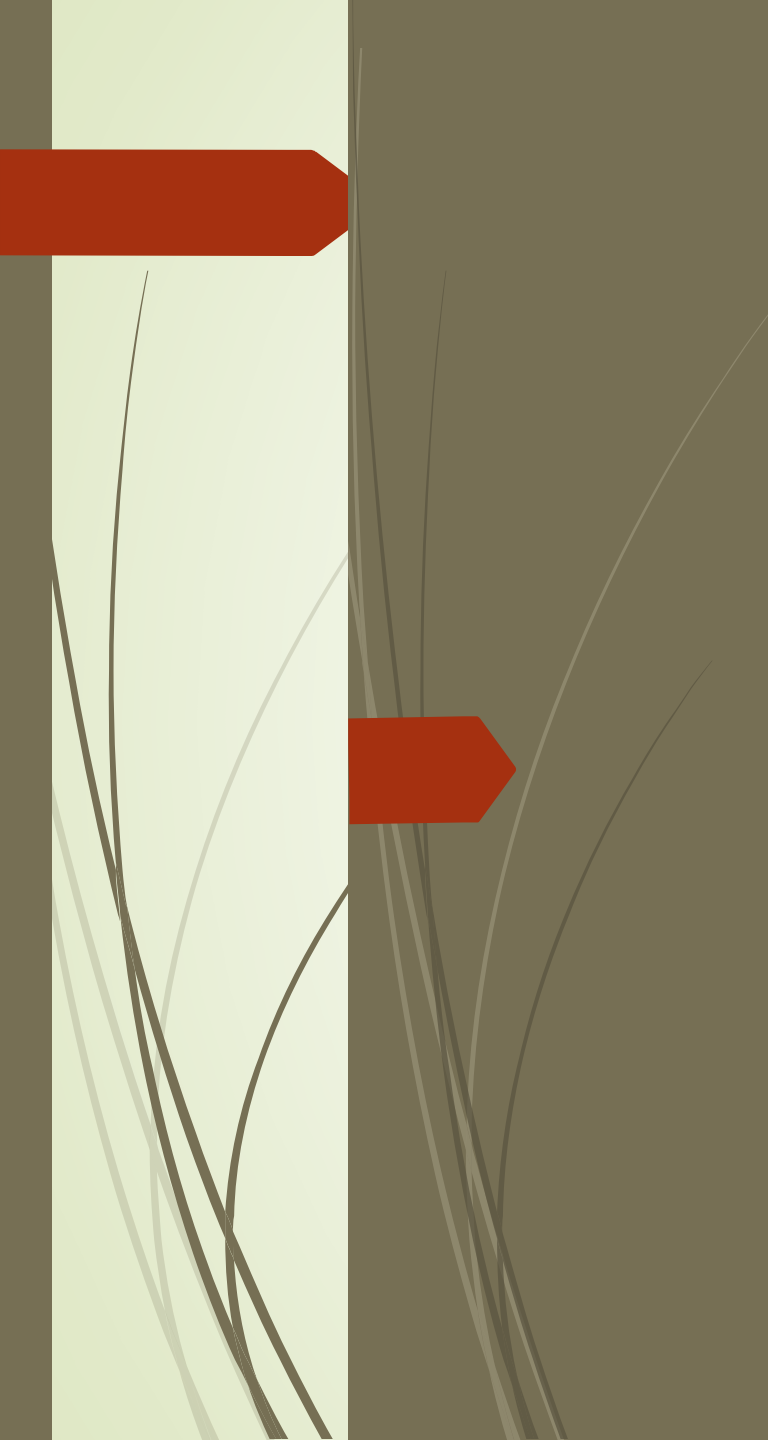
Welcome Coordinators



CERTIFICATIONS

FEBRUARY 19, 2025





Please hold your
questions until the
end of this segment.

HOW TO CONTACT US

email: uezinfo@dca.nj.gov

Phone: 1(877)913-6837

Certifications Team

Atira White - Supervisor

Shaneeka Warner - Certifications Representative

Kija Marquis - Certifications Representative

Kameron Johnson - Certifications Representative



UEZA Helpline Services Offered

- ▶ Field and respond to general inquiries from both participating and prospective businesses
- ▶ Assist Coordinators with issues regarding business applications
- ▶ Assist with verifying PBS login ID (password assistance is not available)
- ▶ Verify certification deadlines and applications received
- ▶ Connect potential businesses with their local coordinator for assistance
- ▶ We **DO NOT** have access to tax information

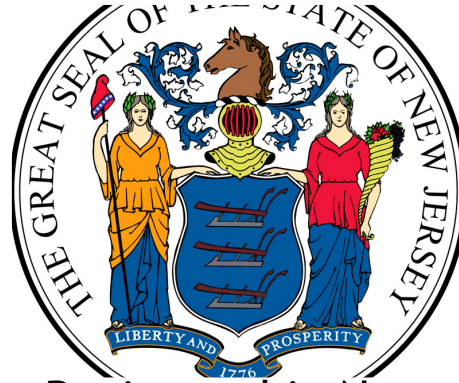
Coordinator Responsibilities

- ▶ Canvas local UEZ for potential business partners and advise of the benefits of the UEZ program.
- ▶ Recruit and prequalify businesses for participation
- ▶ Provide online application assistance, if required
- ▶ Notify businesses of approaching certification due date
- ▶ Contact businesses to notify them of missed certification deadlines
- ▶ Notify business of inactive status and assist in reactivation, if required
- ▶ Call the help desk if you need assistance

UEZ PROGRAM QUALIFICATIONS



Located within
UEZ boundaries



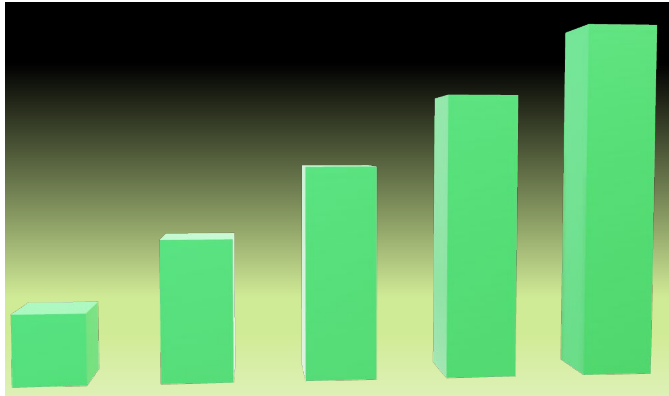
Registered in New
Jersey



In tax compliance
with the State of
New Jersey



Cannabis Businesses
are not eligible to
participate



UEZ PROGRAM BENEFITS

TAX - FREE PURCHASES



Annual savings of up to \$6,625 on first \$100,000

REDUCED SALES TAX



Can charge sales tax at half the current rate to customers

FINANCIAL ASSISTANCE



Local Municipalities can provide information for other available programs

TAX CREDITS



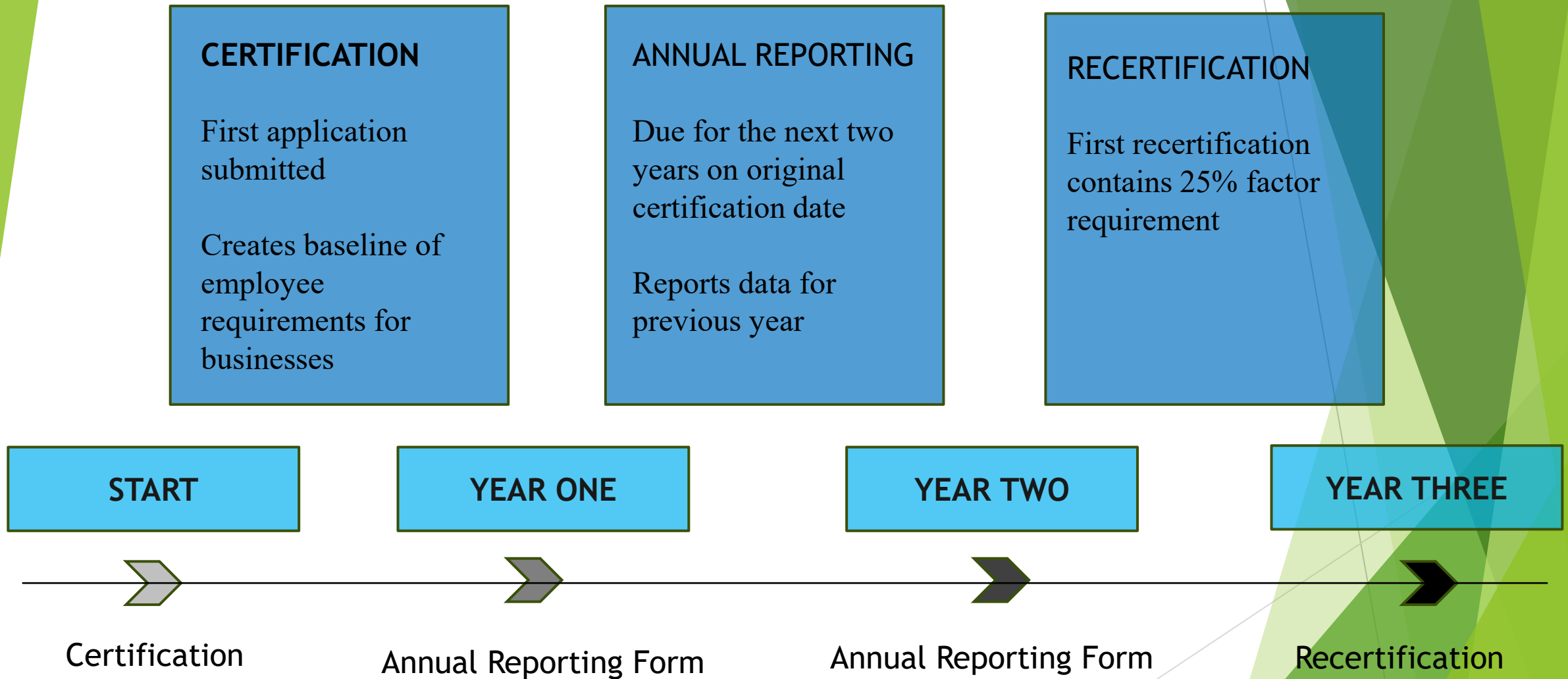
8% tax credit available to employers with less than 50 employees

Businesses Ineligible For Reduced Sales Tax

- Car dealerships
- Restaurants/Bars
- Liquor Stores
- Nightclub/Lounges
- Real Estate Offices/Development Firms



TYPES OF APPLICATIONS AND TIMELINE



Online Application Process

- First, make sure the business meets program qualifications:
 - Located within UEZ boundaries
 - Registered in New Jersey with valid Business Registration Certificate
 - In tax compliance with the State of New Jersey
 - Cannabis businesses are **not eligible** for participation
- Applications are only accepted online through New Jersey Premier Business Services
- Applications are due **every year** on the anniversary of the original certification
- Only retailers are eligible for the Reduced Sales Tax Program
- Businesses are responsible for tracking and reporting their employee data, capital investments and amounts spent using UEZ Tax Exemption Certificates
- Businesses that certify with **6** or more employees **must hire at least one additional employee** every 3 years to remain qualified

Common Contacts

Division of Revenue (609) 292-9292,

- BRC registration and certificate issues

Division of Revenue UCC Unit - (609) 633-8157, nj.uccunit@treas.nj.gov

- duplicate certificates

Division of Taxation - (609) 292-6400

Division of Taxation - (609) 292-5995, Taxation.regulatoryservices@treas.nj.gov

- tax credit and reduced tax inquiries

Division of Taxation - email only, ueztax.clearance@treas.nj.gov

- UEZ tax clearance

Premier Business Services

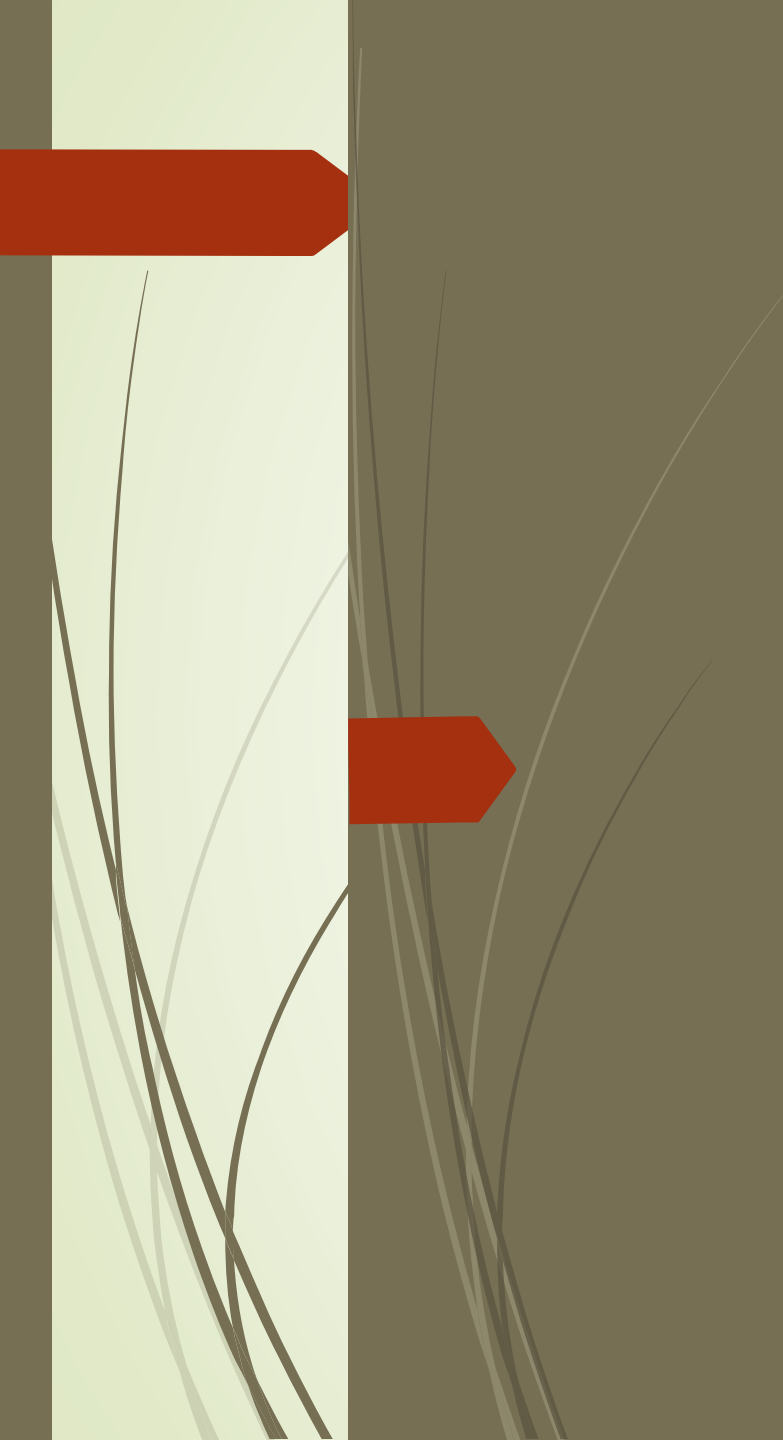
- password assistance - (866) 534-7789, nj.gov/njbusiness/



Unlocking Growth

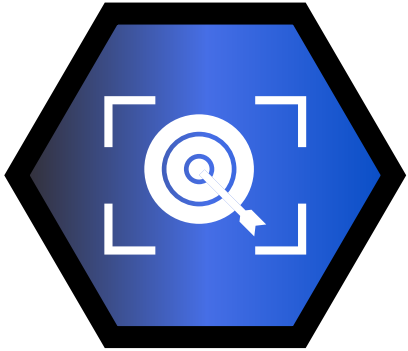
Job Creation, Collaboration,
Business Building,
& Business Growth



A decorative vertical bar on the left side of the slide. It features a dark brown background with thin, curved lines representing grass. Two red arrows point to the right, one near the top and one near the bottom.

Please hold your
questions until the
end of this segment.

What is UEZ?



Vision

A state-designated zone designed to stimulate economic growth by providing tax incentives to businesses in the city.



Goals of UEZ

- Encourage Business Development
- Increase job opportunities for Camden residents
- Incentivizes spending in our Business corridors

Business Support Services

Providing technical assistance to all Camden City businesses & entrepreneurs.

Business Networking Events

Connect with Businesses and government representatives



Workshops & Training

Gain access to educational workshops on how to grow and scale your business.



Marketing & Promotion

Assistance with promoting UEZ businesses through community events like the Camden Strong Business Expo.



Camden strong Marketing



Billboard



Patco Trains



Bus



Camden UEZ Open Rewards



Camden Strong Façade

UEZ – The City of Camden

Mayor Victor G. Carstarphen

BECOME A PROUD MEMBER OF THE

URBAN ENTERPRISE ZONE

PROUD MEMBER OF THE NEW JERSEY UEZ
REDUCED SALES TAX PROGRAM



BENEFITS

- Reduced Retail Sales Tax
- Tax-Free Purchases
- Financial Assistance
- Facade Funding

For more information, contact local
UEZ Coordinator Joe Thomas via e-mail JoThomas@ci.camden.nj.us | (856)968-3531

English

Mayor Victor G. Carstarphen

CONVIÉRTASE EN UN ORGULLOSO MIEMBRO DE LA

URBAN ENTERPRISE ZONE

ORGULLOSO MIEMBRO DEL PROGRAMA
DE REDUCCIÓN DE IMPUESTOS UEZ DE NUEVA JERSEY



BENEFICIOS

- RImpuesto sobre las ventas minoristas reducido
- Compras libres de impuestos
- Asistencia financiera
- Financiamiento de fachadas

Para mas informacion, comuniquese con el coordinador local del UEZ,
Joe Thomas JoThomas@ci.camden.nj.us | (856)968-3531

Spanish

[UEZ Digital Booklet \(DRAFT\) by Humanity Pictures - Flipsnack](#)



Camden Strong Loan Fund Program

Camden Strong Loan Fund Program

In partnership with the City of Camden, Community First Fund, together with FINANTA, has created a program to support small businesses develop and expand within the city's Urban Enterprise Zone (UEZ) boundaries.

Community First Fund, together with FINANTA, is a nonprofit Community Development Financial Institution (CDFI) which helps communities grow and thrive by providing loans and resources to support a vision of inclusive, equitable, and vibrant communities where individuals prosper, triumph over poverty, and live free from discrimination.

Program Highlights:

- Microloans up to \$50,000
- Loan terms up to 5 years
- Loan Percentage rate is 2% for the life of the loan
- No prepayment penalty
- Loan can be forgivable if minimum payments are met

Acceptable Business Uses:

- Operating Capital
- Acquisition of Land/Building
- Equipment
- Leasehold/Building Improvements
- Inventory
- Cannot be used to satisfy municipal obligations
- Funds cannot be used to leverage other UEZ programs

Program Eligibility Requirements:

- Business must be a UEZ member
- Business must be established/operating in the last TWELVE (12 months)
- No outstanding license or inspection violations
- Current on all tax obligations
- Business and/or personal collateral
- 3 years of personal/business tax returns
- Personal Financial Statement on all Guarantors
- No outstanding municipal obligation with City of Camden



To learn more, visit Community First Fund. Together with FINANTA today at www.communityfirstfund.org or call us at (267) 236-7000 to speak with your local community lender.

Veder Reddick
vreddick@communityfirstfund.org
Claudy Geraldino
cgeraldino@communityfirstfund.org
Franklin Baez
fbaez@communityfirstfund.org

Community First Fund
Together with FINANTA
1301 North 2nd Street
Philadelphia, PA 19122
www.communityfirstfund.org

CommunityFirstFund
 communityfirstfund
 community-first-fund



English

Camden Strong Loan Fund Program

En colaboración con la ciudad de Camden, Community First Fund, junto con FINANTA, ha creado un programa para apoyar a las pequeñas empresas a desarrollarse y expandirse dentro de los límites de la Zona Empresarial Urbana (UEZ) de la ciudad.

Community First Fund, junto con FINANTA, es una Institución Financiera de Desarrollo Comunitario (CDFI) sin fines de lucro que ayuda a las comunidades a crecer y prosperar mediante la concesión de préstamos y recursos para apoyar una visión de comunidades inclusivas, equitativas y vibrantes donde las personas prosperan, triunfan sobre la pobreza y viven libres de discriminación.

Aspectos destacados del programa:

- Micropréstamos hasta \$50,000
- Plazos de préstamo de hasta 5 años.
- La tasa de porcentaje del préstamo es del 2 % durante la vigencia del préstamo.
- Sin penalización por pago anticipado
- El préstamo podría ser condonable si se cumplen los pagos mínimos a tiempo.

Usos comerciales aceptables:

- Capital operativo
- Adquisición de Terreno/Edificio
- Equipo
- Mejoras de edificios/alquileres
- Inventario
- No se puede utilizar para satisfacer obligaciones municipales.
- Los fondos no se pueden utilizar en conjunto con otros programas de la UEZ

Requisitos de elegibilidad del programa:

- La empresa debe ser miembro de la UEZ
- El negocio debe estar establecido/operando en los últimos DOCE (12) meses
- No hay violaciones pendientes de licencia o inspección
- Al día con todas las obligaciones tributarias.
- Garantía comercial y/o personal
- 3 años de declaraciones de impuestos personales/comerciales
- Estado financiero personal de todos los garantes
- No hay obligaciones municipales pendientes con la Ciudad de Camden



Community First Fund
Juntos con FINANTA
1301 North 2nd Street
Philadelphia, PA 19122
www.communityfirstfund.org

CommunityFirstFund
 communityfirstfund
 community-first-fund



Spanish





How to Join UEZ

Get in touch with us:



Joe Thomas
(856) 968-3531 | jothomas@ci.camden.nj.us



To become a UEZ member Click:
www.nj.gov/dca/uez/business/certify/index.shtml



Key Benefits for Business



Sales Tax Reduction

- *Investment;
Tax benefits for
equipment purchases
and capital equipment*



Access to Grants & Loans

- *Revolving Loan*
- *Camden Façade*
- *MACRO Capital
improvement*
- *BuyCamdenUEZ*

Impact on Camden Job Creation

Aries Filters provides 120 Camden Jobs

Over 200 UEZ Business are responsible for 9,000 jobs in the City of Camden.



Business Growth

UEZ memberships has increased over 110%



Community Development

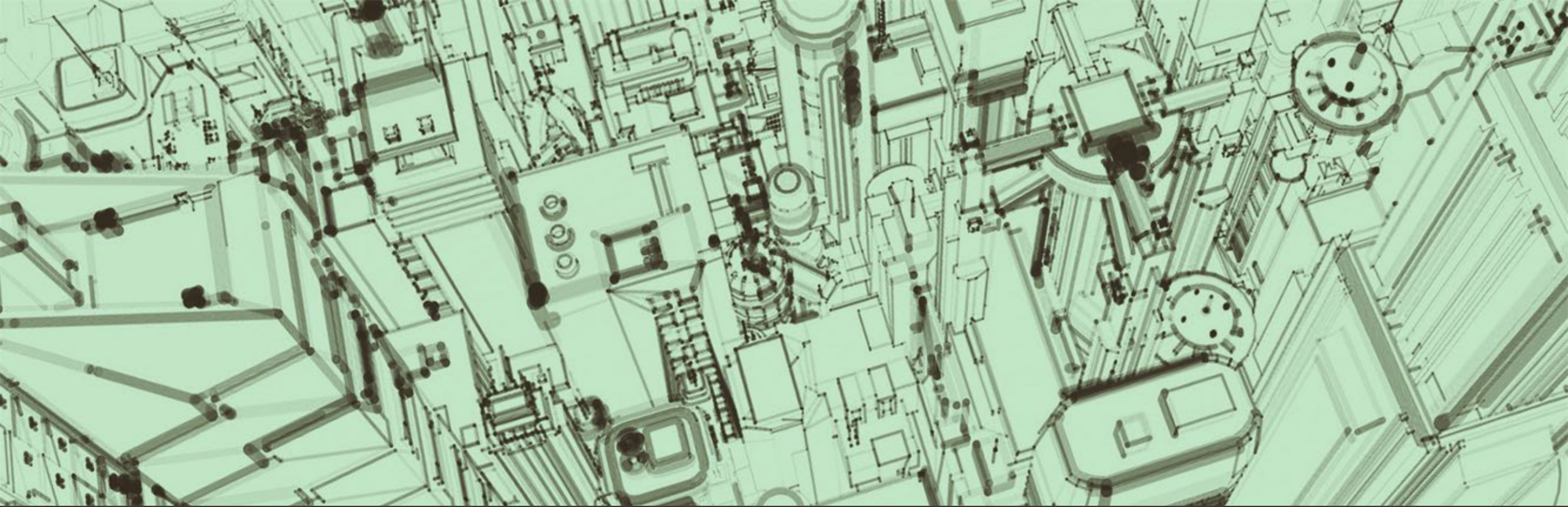
Cash Back
PBCIP Partnership
Camden Clean Team 13 jobs



32 municipalities in the State of New Jersey

Thank You

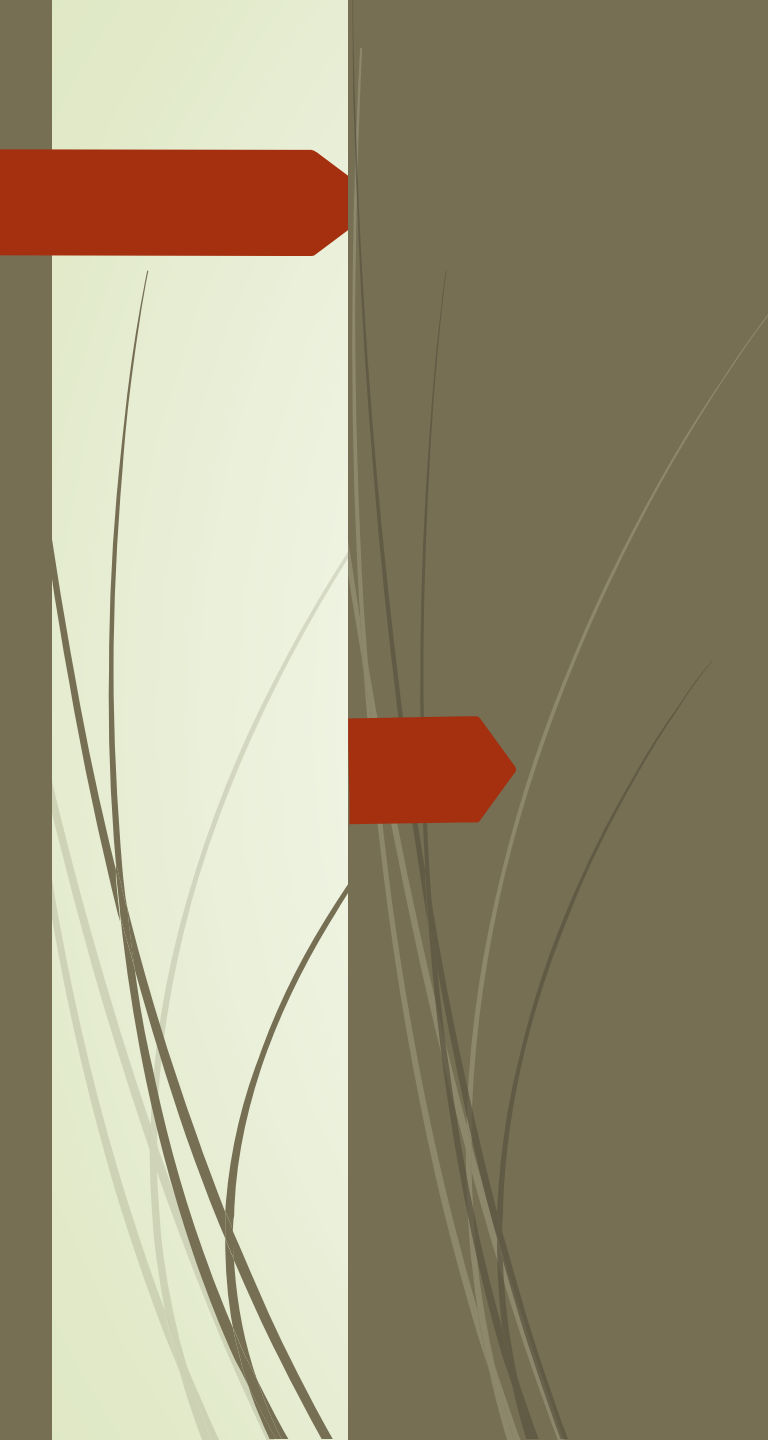




UEZ Coordinator Training

Finance





Please hold your
questions until the
end of this segment.

Overview of Financial Review

- Is the application complete (all fields filled in completely, all attachments uploaded)?
- The UEZ Fiscal Team reviews project applications prior to and after the Compliance Unit review.
- Considerations include, but are not limited to:
 - Is the project within the scope of UEZ law and regulations?
 - Does the Zone have the necessary funds?
 - Are facts, amounts, and conditions clearly stated?
 - Is your office sufficiently staffed to monitor the project through completion?

Acceptable Types of Projects - 1

- **A construction project** improving, altering, or repairing the real property of a qualified business located in an enterprise zone..

Acceptable Types of Projects - 2

- Full or part time economic and community development positions in the municipality, other governmental, or not-for-profit organization, or marketing.

Acceptable Types of Projects - 3

- Loans, grants, and guarantees to businesses.

Acceptable Types of Projects - 4

- Payroll expenses, personnel, services, and equipment purchases primarily for the provision of law enforcement, fire protection, or emergency medical services within commercial and transportation corridors located exclusively in an enterprise zone.
- **Administrative Budget, Public Safety.**

Acceptable Types of Projects - 5

- Planning and other professional services related to economic and community development.

Acceptable Types of Projects - 6

- Cleaning and maintenance of commercial and transportation corridors.

Acceptable Types of Projects - 7

- The improvement of public infrastructure in a commercial or transportation corridor.

Acceptable Types of Projects - 8

- The improvement of public infrastructure related to a commercial, industrial, mixed use, or multi-family residential property.

Acceptable Types of Projects - 9

- Employment and training programs.

Acceptable Types of Projects - 10

- Events meant to support and draw activity into the enterprise zone, including fairs, festivals, and concerts.



Auditing the Projects





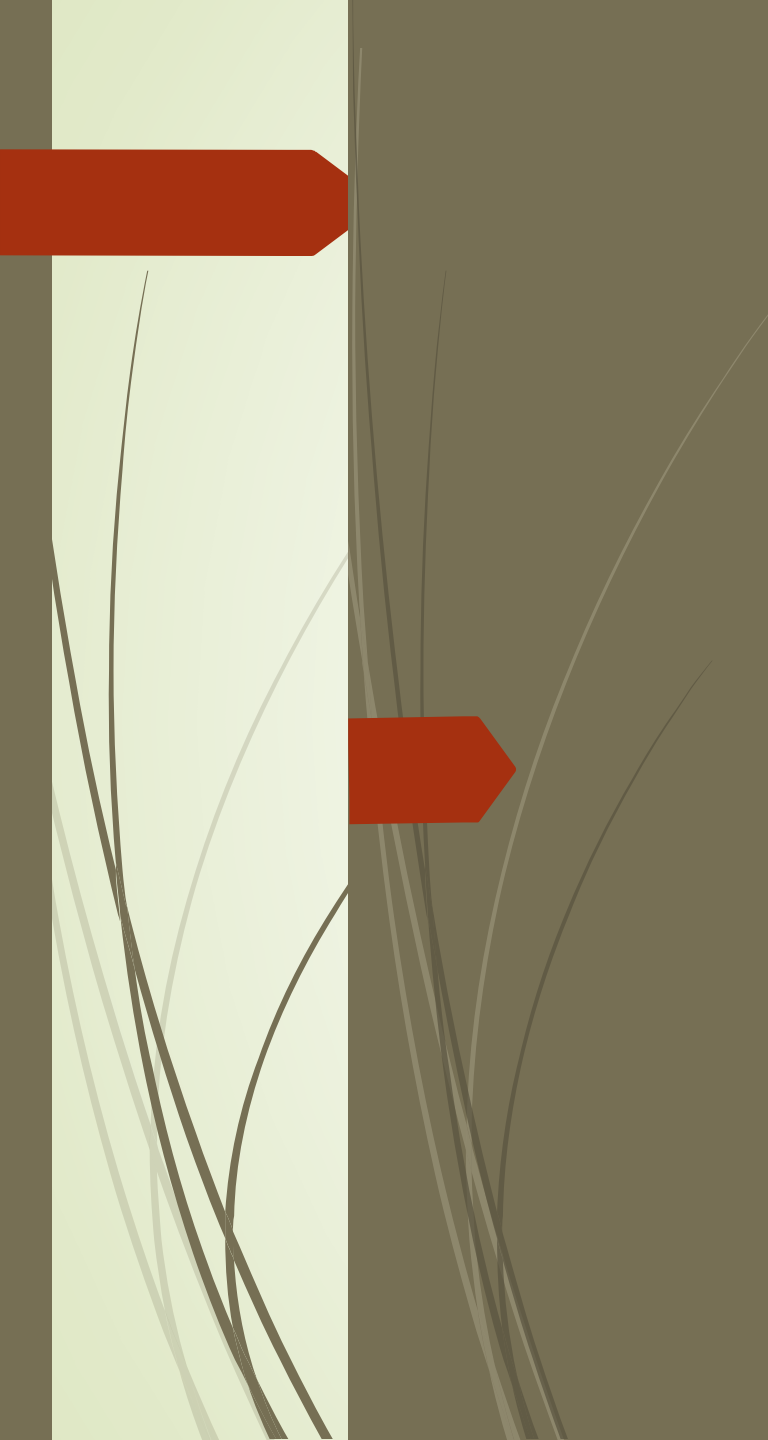
Question & Answer Section



A circular wreath of various botanical illustrations surrounds the central text. The wreath includes green ferns, red maple leaves, yellow flowers, purple flowers, and large green leaves.

UEZ COORDINATOR TRAINING COMPLIANCE

02-19-25



Please hold your
questions until the
end of this segment.



Agenda

Steps Before Submitting a Project/Admin Budget

Objective Pages

Budget Summary & Detail

Other Sources of Funding

Resolutions

Quotes/Estimates

Submitting a Project/Admin Budget

Memorandums

Training Resources



Steps Before Submitting a Sage Project/ Admin Budget



1. You must have a completed, signed and dated Resolution. This document will always inform the Urban Enterprise Zone Authority (UEZA), that the council/governing body of your municipality has approved your UEZ fund request for the SAGE application you are filing for. If you do not submit the Resolution with your SAGE application, please know this will only delay the process and WE WILL NOT ENTERTAIN OR REVIEW THE APPLICATION. IT WILL BE REJECTED AND SENT BACK TO YOU FOR THE RESOLUTION.
2. Make sure the SAGE application title is referenced on the top of the Resolution..
3. Be sure the wording on the Resolution for the requested UEZ figure amount reads one of two ways:not to exceed the total UEZ requested amount of \$_____ or for a UEZ requested amount up to \$_____.



Objective Page

- 
1. Only fill out one Objective page.
 2. When filling out the three (3) sections on the “Objectives” page be sure to include the following:
 3. When referring to “UEZ” businesses please identify them as such.
 4. Detailed Description:
Explain what the Project is all about.
 3. Methods:
How will the Project be implemented.
 4. Evaluation (The Performance Measure):
What measures will be used to determine how successful the Project is.



Project Information Page



Be sure to type in the correct Board meeting date along with the start and completion dates of your project.



Budget Summary & Detail

BUDGET SUMMARY:

Provide the “Budget Categories” and their Totals

BUDGET DETAIL:

Provide the “Budget Categories” with more details (the breakdown of how you got to the total figures in your Budget Summary).





Other Sources of Funding Page



This page only gets filled in when there are other sources of funds entered onto the “Municipal Funds” column or on the “Other Funds” column from your Budget Summary/Detail.



Resolutions



RESOLUTIONS:

1. Must attach a completed, signed and dated Resolution to the Certification Sheets section under Resolution – Schedule I otherwise it will be REJECTED.
2. Must reference the Sage application title.
3. The total UEZ requested amount needs to be typed on the Resolution as follows:
....not to exceed the total UEZ requested amount of \$_____ or for a UEZ requested amount up to \$_____.



Quotes & Estimates



Quotes/Estimates must be uploaded and attached to the SAGE application in the Attachment section.



Submitting a SAGE Project/Admin Budget



When submitting your SAGE application for the very first time, you must also send an email with the SAGE application title (project name) and project number on the subject line to: UEZCoordinatorHelp@dca.nj.gov to inform us the SAGE application has been submitted.



Memorandums

- 
1. In addition to submitting the SAGE application, you will also submit a completed Memorandum via email.
 2. On the Memorandum you will Include the UEZA Board meeting date.
 3. Provide SAGE application Title on the Subject Line.
 4. All sections in the Memorandum must be completely filled in.
 5. Make sure both your Estimated Start Date and Completion Date match the dates on your Sage application.
 6. All figure amounts are to be bolded and underlined.
 7. In detail, make sure to fill in the “Description of the Proposed Project”
 8. Be sure to review, proofread and make a copy before submitting to Compliance.



TRAINING RESOURCES

TRAINING RESOURCES

- 
1. Refer to the following link for Sage Training video recording:
<https://youtu.be/GEVvDSRN3As>
 2. After you have seen the video recording, you may also refer to the Grantee/User Manual in the Sage system as follows:
 - a. Login with your Login and Password
 - b. Look for “Quick Links” on the right and scroll down
 - c. Look for “DCA Sage Manuals
 - d. Select “Grantee/User Manual”



Primary goals

To submit an accurate SAGE application avoiding delays for a smooth process.





Summary

All SAGE applications must be accompanied with a completed, signed and dated Resolution to avoid REJECTION. Applications need to include quotes/estimates whenever applicable. They must be reviewed, proofread and copied before submitting to the Urban Enterprise Zone Authority Compliance Unit via the SAGE system..





THIS CONCLUDES THE COMPLIANCE SEGMENT

We will now move forward to any questions you
might have in reference to Compliance.



An abstract geometric design on the left side of the slide. It features a dark blue background with various geometric shapes and patterns. A white circle is positioned near the top left. Below it, a light blue semi-circle is visible. To the right of the semi-circle, there is a pink triangle with diagonal lines. Further down, there is a pink square with a pattern of concentric lines. At the bottom, there is a pink triangle with a pattern of concentric lines. The overall design is modern and minimalist.

THANK YOU