

What can Camden POWER do for you?

- Free energy assessments
- Rebates up to \$50,000 covering energy-efficient upgrades from New Jersey's Clean Energy Direct Install program
- Financial incentives to complete exterior façade improvements from the Camden Urban Enterprise Zone
- Low-interest loans provided by New Jersey Community Capital

Camden Businesses, Save Money and Improve your Façade Today!

For more information: www.camdenpower.com www.camdenfacade.com, 856-757-7679.



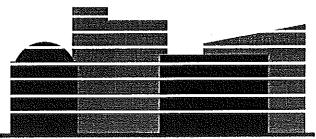




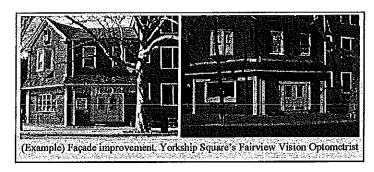








Camden Business Facade Improvement Program



What can Camden Façade Program do for you?

- Camden Business Facade
 Improvement Program awards grants
 up to \$12,500 for UEZ businesses to
 finance the reconstruction and
 rehabilitation of their facades.
- Grants up to \$25,000 for UEZ businesses also participating in POWER Commercial are available!



The City of Camden

DANA L. REDD, MAYOR

ATTENTION: CAMDEN BUSINESS OWNERS

I am extending a personal invitation and opportunity for you to participate in Camden POWER, a Program designed to promote energy conservation and long term savings in your monthly utility bills.

POWER offers a diverse package of financial incentives including:

- Up to \$25,000 in façade Improvement GRANTS from the Camden Urban Enterprize Zone
- Up to \$50,000 in energy efficiency upgrades from New Jersey' Clean Energy Direct Install Program
- Low interest loans provided by New jersey Community Capital with flexible repayment schedules

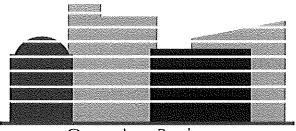
You may have seen my commercials on TV promoting the benefits of POWER. And now you have the opportunity to attend an informational seminar on Friday, October 28th from 3-6p.m. at Rutgers University to meet 'one on one" with the agencies and individuals committed to assisting you with your energy needs. Mark your calendar as you do not want to miss out on this exciting Program.

Hope to see you there.

Sincerely,

Dana I. Redd, Mayor

Light refreshments will be served.



Camden Business
Facade Improvement Program

POLICY AND PROCEDURES MANUAL

Eligible Participants include:

All owners of business and commercial properties located in the City of Camden and registered with the city's Urban Enterprise Zone, particularly:





Program Administrator:

Cooper's Ferry Partnership One Port Center, 2 Riverside Drive, Suite #501 Camden, NJ 08103 856-757-9154

Updated September 4, 2012

www.camdenfacade.com

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DISCLAIMER

The Program Administrator reserves the right to change the policies and procedures set forth in this manual. Changes will not affect approved applications. At the discretion of the Program Administrator, changes may affect pending applications. The Program Administrator reserves the right to prioritize disbursement of funds to approved applications according to specific criteria such as location, amount of work, nature of rehabilitation, etc. Said criteria may change as facade improvement projects are carried out and as funds are available.

I. PROGRAM OVERVIEW AND POLICIES

1. Introduction

The Camden Business Façade Improvement program makes grants to businesses to improve their facades in ways that conform with overlying design standards for the neighborhood. Thanks to the support of the Camden Urban Enterprise Zone, the Façade Improvement Program grants up to \$12,500 for UEZ businesses or up to \$25,000 for UEZ businesses also participating in energy-efficiency retrofit program POWER (Program Offering Widespread Energy Recovery) Commercial. Cooper's Ferry is managing the program on behalf of the City of Camden Urban Enterprise Zone. Throughout this document, Cooper's Ferry will be referred to as "Program Administrator," and applicants are referred to as "participant" or "you."

2. Program Eligibility

To be eligible for the Camden Business Façade Improvement Program you must satisfy all of the following criteria:

- Be a certified UEZ business and remain a certified business for at least three years
- Have both the property owner and the business owner willing and able to participate;
- Be current on state taxes on the business;
- · Be current on municipal taxes and utility bills on the property;
- Not have any outstanding license or inspection violations.

Priority is given to businesses located along the following high-use commercial corridors:

- Market Street (2nd St. to Haddon Ave.)
- Haddon Avenue (Euclid Ave. to Pine St.)
- Broadway (MLK Blvd. to Atlantic Ave.)
- Yorkship Square (Fairview)

3. Program Improvements

The UEZ grant can be used for any improvements to the building's façade which conform to the applicable design standards for the neighborhood where the building is located. Design standards can be found at www.camdenfacade.com. Final determination will be made by City of Camden and Program Administrator.

4. Financing Structure

The amount of your UEZ grant will be determined by the cost of the eligible property improvements up to a maximum total of \$25,000. Participants who are also participants in POWER Commercial will receive up to \$25,000 as a reimbursement for \$25,000 worth of repairs. Participants who are not in Camden POWER Commercial will receive a reimbursement for half of the cost of repairs up to \$25,000, or a maximum grant of \$12,500. Any repairs above \$25,000 will be the sole responsibility of the business and property owners.

5. Program Administrator

Cooper's Ferry has been designated as the Program Administrator for the Camden Business Façade Improvement Program. The Program Administrator will assist you in collecting your paperwork, determining your eligibility, and submitting your paperwork for the reimbursement.

You may contact Cooper's Ferry by phone at (856) 757-9154 with any questions you may have throughout the program. Office hours are Monday-Friday between 8:30 a.m. and 4:30 p.m.

II. ADMINISTRATIVE PROCEDURES

The following step-by-step procedures describe the administrative process for the Camden Business Façade Improvement Program. Applicants are advised that all meetings and site visits will occur by appointment between Monday and Friday, between 8:30 a.m. and 4:30 p.m. Eligible applicants must periodically be available during these times.

1. Façade Improvement Program Application

Interested applicants must submit a Façade Improvement Program Application, which is a form to provide basic information. Applications are available www.camdenfacade.com. Applications will be received on a rolling basis, first come, first serve until program funds are depleted.

2. Application Checklist and Interview Process

Eligible businesses will be required to schedule an appointment with the Program Administrator and to provide the following documentation. Additional documentation will be required if the applicant is not participating in the Camden POWER Commercial Program.

Application Form, completed and signed by all owners of the business and the property
Copies of documentation required for UEZ and Camden POWER applications
Selection of Pre-Approved Contractor
Scope of Potential Repairs (Secured by Business)
"Before" photos from contractor
Signed Memorandum of Understanding

At this interview, you will be required to sign a Memorandum of Understanding, which is a legal document that outlines your responsibilities as the participant. A sample of this document is included at **Appendix E**.

After this interview, you will also be required to identify the contractor for your work.

Applicant must document receipt of at least three estimates from contractors for work. At least one contractor needs to be a local Camden-based contractor. It is your responsibility to work with that contractor to develop a Scope of Potential Repairs for your façade improvements. The Scope of Potential Repairs is necessary to your completed application.

3. Selection Process

There are a limited number of grants available. Applicants who submit a fully completed Application and who are deemed eligible will be put into the program in the order in which they submit all documentation.

It is your business's responsibility, and the responsibility of your contractor, to secure the necessary permits and to meet the Historic Preservation requirements, as well as to obtain any necessary Zoning or Planning Board approvals. The Program Administrator can help you locate outstanding information or documentation to complete your application, if necessary.

4. Application Verification & Notice to Proceed

Once you have completed your application and submitted the necessary documents, the Program Administrator will review the Scope of Potential Repairs with the City of Camden. You will also

be required to sign the Camden Business Façade Improvement Program Grant Agreement, available in Appendix F.

Once your application has been approved, you will be sent a **Notice to Proceed**, authorizing you and your contractor to begin work on the façade. See Appendix G for Notice to Proceed Letter.

NOTICE: ANY CONSTRUCTION PERFORMED BEFORE YOU RECEIVE THE NOTICE TO PROCEED MAY NOT BE COVERED BY THE REIMBURSEMENT.

The Camden Business Façade Improvement Program will cover up to \$25,000 of improvements (or up to half of \$25,000 of improvements for participants not in Camden POWER Commercial). Any improvements beyond \$25,000 will be the responsibility of the business and property owners.

IMPORTANT: THE CAMDEN BUSINESS FAÇADE IMPROVEMENT PROGRAM IS A REIMBURSEMENT PROGRAM. IT WILL BE THE RESPONSIBILITY OF THE BUSINESS AND PROPERTY OWNERS TO PAY FOR THE IMPROVEMENTS AND PAY THE CONTRACTOR UPFRONT. THE PROGRAM GRANT WILL BE DISPERSED AFTER WORK IS COMPLETED, IN THE FORM OF A CHECK REIMBURSEMENT. IT MAKE TAKE UP TO 190 DAYS FOR REIMBURSEMENT.

5. Invoice Submission

After work is completed, you and your contractor will be required to submit necessary paperwork in order for you to receive your reimbursement money. The required documents (the Contractor sign-off, the Contractor's Invoice, and "After" pictures), can be found in checklist form in the Notice to Proceed Letter, available at Appendix G. Once the Program Administrator has determined that you have submitted all the necessary paperwork for your invoice, you will receive a Letter of Invoice Receipt from Program Administrator. See Appendix H for a sample of this letter.

6. Progress/Final Inspections

The Program Administrator and City of Camden reserves the right to make Progress Inspections or a Final Inspection to ensure quality control at any property in the program at any time during reasonable business hours.

Appendix A - Terms and Conditions

Participation Requirements

- 1. All applications must be submitted to the Camden UEZ Office for review.
- 2. Business must maintain a Camden location (provide lease and/or deed).
- 3. Only one application per building street address is eligible (continuous buildings with multiple independent addresses are permitted to submit multiple applications but if more than one street address has since been consolidated as on address, only one application may be submitted. This applies to building consisting of multiple suites and apartment units).
- 4. Business must be a certified member of the Camden UEZ program.
- 5. Business owner and property owner must both participate in the program.
- Business owner and property owner must grant permission to City personnel and/or its
 agent to inspect the property before and after work has been completed. (Before and after
 pictures will be taken to ensure proper completion).
- Business must use a fully licensed and insured contractor to complete agreed upon improvements.
- 8. Business agrees to hire and compensate contractors and/or subcontractors to perform work as set forth in Business' application for grant funding and approved by the Camden UEZ, the Camden Council and the New Jersey Urban Enterprise Zone Authority.
- 9. Business agrees to operate a fully registered, licensed, and permitted use at the premises.
- 10. Business is a certified UEZ business and shall remain a UEZ certified business for a period not less than three years. The approval and disbursement of UEZ funds (first or second generation) is contingent upon Business remaining a UEZ certified business and meeting and maintaining all outstanding tax obligations to the State of New Jersey.
- 11. Business agrees to commence work on the tenant improvements in not more than thirty (30) days from the date hereinabove written and to complete said work within ninety (90) days of the date hereinabove written.

- 12. The conditions enumerated above apply irrespective of the building's ownership or occupancy. All signage of the building located at the premises will be in compliance with zoning regulations set forth in the land use ordinances of the City of Camden. Failure to abide by the obligations set forth in the preceding paragraphs will result in a forfeiture of the grant award and a return of said funds to the Camden UEZ.
- 13. The Business must not have any outstanding license or inspection violations.
- 14. The Business must be up-to-date on utility payments.
- 15. The building cannot be sold or transferred within three years of the date the grant is awarded.
- 16. If the business owner participates in POWER they are eligible for the \$25,000 UEZ Façade Improvement grant and will not be required to contribute 50% of the value of the façade improvement (\$12,500 for \$25,000 grant).
- 17. If the business owner is not participating in POWER they must contribute at least 50% of the value of the façade improvement (\$12,500 for \$25,000 grant).

Appendix B - Façade Improvement Program Application

Camden Business Façade Improvement Program

Business Application

Organization/Business Name			
Address			
City			
State			
Phone			
E-mail Address			
Legal Structure: () Solo Partnership () Partnership	() Corporation () LLC/	LLP ()	Non-Profi
Property Inf	ormation		
Property Site Control: () Owned by Applicant () I	* **		~
Property Owner			
Address			
City	County		
State	Zip Code		
Phone			
E-mail Address			
Eligibility In	formation		
Are you a Camdon UEZ certified member?		□ Yes	□No
Do you operate a fully registered, licensed and permitted use at	the above-named premises?	□ Yes	□ No
Are you up to date on all utility payments?		□ Yes	
Do you have any outstanding license or inspection violations?		☐ Yes	□No
Selection of Pre-Approved Contractor			:
Estimates Submitted by:			
List the name and address of each contractor that submitted p	roiect estimates. At least one cont	ractor must b	e a local
contractor,	•		
I,			
			
2.			

Certification & Authorization

attachments submitted in conjunction with this form are comp information has been deleted, modified in any way, or withhele	the applicant, that the information contained on this form and any lete, true, and accurate to the best of my knowledge. No relevant 1, and the applicant understands that it has a continuing obligation application if any of the material facts represented herein change		
The undersigned authorizes Cooper's Ferry Partnership, its successors, assigns, agents, and/or participants to obtain information related to this application, including but not limited to, relevant financial information, credit reference and/or credit reports, and historical information about the applicant, its principals or affiliates. The undersigned also authorizes Cooper's Ferry Partnership, its successors, assigns, agents, and/or participants to release any information obtained about the applicant and/or project in the application review or underwriting process to Camden Business Façade Improvement program partners, including but not limited to the United States Department of Energy and the City of Camden.			
Property Owner:			
(Signature)	(Date)		
(Printed Name)			
(Title)			
(Organization)			
Business Owner (if different):			
(Signature)	(Date)		
(Printed Name)			
(Title)			
(Organization)			

AN APPLICATION THAT IS NOT SIGNED WILL NOT BE CONSIDERED FOR APPROVAL

Appendix C - Application Checklist
 □ Application Form, completed and signed by all owners of the business and the property □ Copies of documentation required for UEZ and Camden POWER applications □ Selection of Pre-Approved Contractor;
☐ Scope of Potential Repairs
□ "Before" photos
☐ Signed Memorandum of Understanding

Appendix D - Camden POWER Checklist

Required Attachments	Atta	ched	Comments
requieu Attacimients	Yes	No	Comments
Section A: General Information for For-Profit Organizations			
Description of business and business history			
List of business owners and description of business structure			
Copies of formation documents (LLC Operating Agreement, Articles of			
Incorporation, Partnership Agreement, etc.)			
Copy of current real estate tax bill and evidence of payment			
Current operating income and expense budget			
Interim year-to-date management prepared financial statements			
Three years of tax returns			
Detailed operating projections			
Prior 12 months of utility bills (water & sewer included) and proof of payment			
Copies of checking account statements for the prior 6 months			
Section B: General Information for Non-Profit Organizations	1000	<u> </u>	tine termina
Description of mission, history, programs, and clients served			
List of Board of Directors with date elected, office, address, and profession			
Key personnel and board blographies			
Articles of Incorporation or other formation documents			
IRS determination letter indicating tax status and E.I.N.			
Business and/or strategic plan			
Current year operating budget listing sources of income and expenses			
Interim year-to-date management prepared financial statements			
Three years of audited financial statements			
Prior 12 months of utility bills (water & sewer included) and proof of payment			
Copies of checking account statements for the prior 6 months			
Section C: Project Information		- N. P. P	· · · · · · · · · · · · · · · · · · ·
Energy audit	·	Т	
Summary of project and scope of work			
Cost estimates for proposed improvements			
Project development budget listing all sources of funds and expenses			
Section D: Construction/Rehabilitation Loans			ega garanta araba araba
Property description, including square footage of land and facility			
Project timeline			
"As is" appraisal, if available			
"As complete" appraisal, if available			
Environmental reports, if available			
Survey, if available			
Evidence of applicable zoning			
Executed architect and civil engineering contracts, if available			
Plans and specifications, if available			
Description of contractor and previous projects			
Identification and status of take-out financing	لببا		
Section E: Equipment Loans			
List of equipment and cost of the equipment as quoted by the seller			
Sellers' names and addresses	لـــــا		
Section F: Leasehold Improvement Loans			<u> </u>
Copy of lease			
Approval from property owner for renovation or construction work to be done	li	1	

Appendix E - Memorandum of Understanding

The Participant agrees to and acknowledges the following in reference to the implementation of the Camden UEZ Façade Improvement Program:

- 1) The Participant has been provided the Program Policy and Procedures Manual
- The Participant has read and agrees to comply with all of rules and requirements of the above-mentioned document including the execution of all necessary agreements.
- 3) The Participant understands that the Participant will be responsible for paying the contractor directly for all work done under the program. The Participant understands that he will be responsible for this payment before he receives reimbursement under the program grant. Reimbursements may take up to 190 days.
- 4) The Participant agrees to allow the Program Administrator and its contractors and agents access to the entire property for a visual and photographic inspection. The Participant recognizes that he/she must be willing to allow this access during the week between 8:00 a.m. and 5:00 p.m. upon a minimum of 48 hours notice. The Participant agrees to contact the Program Administrator at least two (2) hours in advance in the event the participant is unable to provide complete access to the property.
- The Participant agrees to not begin the construction work until the participant receives the Notice to Proceed from the Program Administrator.
- 6) If the property is approved for construction, the Participant agrees to allow the Program Administrator access to the property to provide inspection of improvements. The Participant recognizes that he/she must be willing to allow this access during the week between 8:00 a.m. and 5:00 p.m. The Participant agrees to contact the Program Coordinator at least 2 days in advance in the event the participant is unable to provide access to the property to perform these improvements.
- 7) The Participant understands that the program has a cap of \$25,000 per house. The Participant understands that if he/she does not participate in Camden POWER Commercial, the cap of funding available in a reimbursement is \$12,500 for \$25,000 of improvements.
- The Participant agrees to submit all paperwork and invoices the Program Administrator deems necessary before receiving reimbursement.
- 9) The Participant agrees to release Cooper's Ferry Partnership and the City of Camden Urban Enterprise Zone from all liability resulting from the failure of either party to perform.

PLEASE BE ADVISED THAT THIS MEMORANDUM OF UNDERSTANDING IN NO WAY CONSTITUTES A GUARANTEE OF YOUR ELIGIBILITY FOR THIS PROGRAM, NOR IS THIS TO BE CONSTRUED AS A COMMITMENT OF GRANT FUNDS.

Accept	ed this of	20
BY:	Cooper's Ferry Partnership	BY: Participant
Name:		Name: Address:

Appendix F -	Grant	Agreement
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<u>Camden Business Façade Improvement Grant Program-Phase I</u> <u>Grant Agreement</u>

Enterprise "Camden New Jerse	eement is made theday of, 20 , between the City of Camden Urban ee Zone with offices at 520 Market Street, 13 th Floor, Camden, New Jersey (hereinafter UEZ") and <u>BUSINESS NAME</u> lessees of property located at <u>ADDRESS</u> , Camden, ey also known as Block; Loton the tax maps of the town of Camden ter "Business").	
New Jerse improven activity w and Busin	leases about square feet of first floor commercial space at ADDRESS, Camden ey on which three are improvements which will undergo substantial renovation. Said ments are worth renovating for economic purposes designed to create commercial within the Camden UEZ. These improvements represent the efforts of the Camden UEZ ness to revitalize the commercial areas of Camden as defined by the boundaries of the Urban Enterprise Zone.	Comment [01]: Jake noted a "?" mark here
exterior fa people of cost of sai for \$25,00 Business financing, funded by within the funds, Bu Business cause all § Notice of	has accepted an offer from Camden UEZ to rehabilitate and improve the property's acade for the public purpose of revitalizing the Camden UEZ for the benefit of the Camden, other property and business owners and customers patronizing the area. The id improvements is estimated to be Of this amount the Camden UEZ will pay 00 or \$12,500 toward the construction costs associated with the exterior improvements, will be required to fund the balance of the project cost from its own equity or lender. Payment of the grant funds shall be made upon completion of all the work to be camden UEZ and issuance of a Certificate of Occupancy for the subject premises are Urban Enterprise Zone. [If at any time within three years of the disbursement of grant siness ceases operations at the location which is the subject of this Agreement, will be deemed in default of this Agreement. Any default on the part of Business will grant funds disbursed by Camden UEZ to be due and payable within sixty (60) days of Default sent by certified mail from the Business to the Camden UEZ. Payments shall	Comment [02]: Jake noted a "?" here
Business a employme supporting participati	within 60 days of submission of appropriate invoices for work completed. agrees to further the goals of the Camden Urban Enterprise Zone by creating ent within Camden, improving the building stock of the Camden Enterprise Zone and g public events through sponsorship, donation, in kind contribution or direct ion. Approval of this grant by Camden UEZ does not relive business from obtaining all ocal land use permits and approvals.	
Camden 1	UEZ Obligations	
A)	Camden UEZ is to fund \$25,000 toward the construction costs associated with the exterior improvements at <u>ADDRESS</u> , Camden, NJ as set forth in an application made by Business to the Camden UEZ and approved by Camden City Council on,	{Comment [O3]: Jake noted a "?" here

- 20. The application for funding by business is attached hereto and made part of this agreement. Business specifically agrees to complete all improvements to the premises and obtain a Certificate of Occupancy from the City of Camden as set forth in the application for funding presented to the Camden UEZ. (Before and after pictures must be provided)
- B) Camden UEZ agrees to provide administrative assistance to business in order to maintain Business' status as a certified Camden UEZ business.

Business Obligations

- A) Business agrees to hire and compensate contractors and/or subcontractors to perform work as set forth in Business' application for grant funding and approved by the Camden UEZ, the Camden Council and the New Jersey Urban Enterprise Zone Authority.
- Business agrees to operate a fully registered, licensed, and permitted use at the premises.
- C) Business is a certified UEZ business and shall remain a UEZ certified business for a period not less than three years. The approval and disbursement of UEZ funds (first or second generation) is contingent upon Business remaining a UEZ certified business and meeting and maintaining all outstanding tax obligations to the State of New Jersey.
- D) Business agrees to commence work on the tenant improvements in not more than thirty (30) days from the date hereinabove written and to complete said work within ninety (90) days of the date hereinabove written.
- E) The conditions enumerated above apply irrespective of the building's ownership or occupancy. All signage of the building located at the premises will be in compliance with zoning regulations set forth in the land use ordinances of the City of Camden. Failure to abide by the obligations set forth in the preceding paragraphs will result in a forfeiture of the grant award and a return of said funds to Camden UEZ.
- F) The Business must not have any outstanding license or inspection violations.
- G) The Business must be up-to-date on utility payments.
- H) The building cannot be sold or transferred within three years of the date the grant is awarded.

- I) If the business owner participates in POWER they are eligible for the \$25,000 UEZ Façade Improvement grant and will not be required to contribute 50% of the value of the façade improvement (\$12,500 for \$25,000 grant).
- J) If the business owner is not participating in POWER they must contribute at least 50% of the value of the façade improvement (\$12,500 for \$25,000 grant).

On the date first above written, this Instrument is signed and attested by the parties authorized to do so.

GRANIEE:	
Ву:	
CAMDEN URBAN ENTERPRISE ZONE PROGRA	M
Ву:	

Appendix G – Notice to Proceed Letter	
Camden Business Façade Improvement Program	
,2011	
Façade Improvement Applicant Street Camden, NJ	
Dear Program Applicant:	i i je komentarija di padi. Profesioner syndynak
Cooper's Ferry and the City of Camden Urban Enterprise Zone have reviewed your application for façade improvement work on (business name, lot, address) and have approved your application.	Wordingson and make soll p to regard of the Phila to specify resolutions.
This letter will serve as your notice to proceed with the aforementioned project and scope as outlined in your proposed Scope of Potential Repairs dated, 20 totaling \$\$\$\$\$.	er og til skriver er e
When submitting your invoice for grant reimbursement please be advised that the following information must be present on the invoice:	and the second s
 □ Contractor sign-off □ Contractor's Invoice □ "After" pictures □ Onsite Inspection Approval from Program Administrator and the City of Camden 	
Failure to provide this information may result in the delayed payment of the invoice. Once all materials necessary for reimbursement have been received, we will notify you via letter.	Comment [04]: Jake asked "What else?" and to ask Meishka
If you have any questions regarding this process or the terms of the agreement please contact our offices at (856) 757-9154 or at 1 Port Center, 2 Riverside Dr., Suite 501, Camden, NJ 08103.	
Sincerely,	
Program Administrator Cooper's Ferry Partnership	

Appendix H – Receipt of Invoice Letter
Camden Business Façade Improvement Program
,2011
Façade Improvement Applicant Street Camden, NJ
Dear Program Applicant:
This letter is to notify you that we have received from you all the necessary documents in order to submit your request for a reimbursement grant under the Camden Business Façade Improvement Program.
Your documents will be forwarded to the City of Camden, and you will be notified by phone when your check is ready for pick-up at our offices at 1 Port Center, 2 Riverside Dr., Suite 501 Camden, NJ 08103.
Please be advised that it will take approximately 8-10 weeks from the date of this letter for the reimbursement check to be issued.
If you have any questions regarding this process please contact our offices at (856) 757-9154.
Sincerely,
Project Manager Cooper's Ferry

Façade Improvement Program

