OFFICE OF PLANNING AND ECONOMIC DEVELOPMENT

City of Springfield, Massachusetts



CITY OF SPRINGFIELD

Storefront Improvement Program

Funded by the Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) Program

Mayor Domenic J. Sarno

Program Guide | **Updated November 2026**

STOREFRONT IMPROVEMENT PROGRAM

City of Springfield · Office of Planning & Economic Development

WHAT IT FUNDS

Exterior, street-facing improvements only: signs, awnings, facade painting, doors and windows, exterior lighting, plantings, ADA accessibility, and removal of security gates or bars. It does not fund interior work, equipment, or furniture.

✓ WHO QUALIFIES	✗ WHO DOES NOT
Ground-floor, street-facing businesses in a CDBG-eligible census tract. Retail, restaurants (majority food revenue), professional/personal/business services, and repair services.	Home/web-based businesses, banks, auto-related, liquor stores, franchises, cannabis, interior mall spaces, upper-story tenants, and storefronts over 50 feet from the street.

DESIGN AT A GLANCE

ELEMENT	PERMITTED	NOT PERMITTED
Signs	Hand-painted boards, external lighting	Internally lit plastic/box signs
Awnings	Canvas or fabric, traditional style	Vinyl, internally lit, mansard canopies
Glazing	Clear low-E glass, large panes	Tinted glazing, small divided panes
Security	Interior gates, alarm systems	New exterior gates or window bars

THE SIX STEPS

1	2	3	4	5	6
Confirm eligibility	**Submit pre-application**	**Full application (by invitation)**	**Review & selection**	**Environmental Review & contract**	**Notice to proceed**
A few days	*About 15 minutes*	*2–4 weeks*	*Varies*	*4–8 weeks*	*At signing*

REQUIRED PROGRAM RULES

· Davis-Bacon wages on construction over $2,000

· Two quotes on non-construction purchases over $3,500

· Environmental Review before contracting

· Legal status documentation (SAVE verification for applicants who are not U.S. citizens)

CONTACT THE PROGRAM ADMINISTRATOR

Collin Bunch, CBunch@springfieldcityhall.com
70 Tapley Street, Springfield, MA 01104
(413) 787-6020

Storefront Improvement Program Applicant Guide

City of Springfield, Massachusetts
Office of Planning and Economic Development

Language assistance is available free of charge. Contact the Program Administrator at (413) 787-6020 for help understanding this information in another language.

Asistencia en español disponible sin costo. Comuníquese con el Administrador del Programa al (413) 787-6020 si necesita ayuda para entender esta información.

Reasonable accommodations for individuals with disabilities are available upon request. Call (413) 787-6020 or use the Massachusetts Relay Service at 711.

Overview

The Storefront Improvement Program provides financial assistance to eligible small businesses and property owners for exterior improvements that strengthen the streetscape and support economic development. The program aims to improve streetscape appearances, leading to increased economic activity, pedestrian traffic, and business development.

This program is funded by the United States Department of Housing and Urban Development (HUD) through Community Development Block Grants (CDBG) and is administered by the Office of Planning and Economic Development (OPED) and the Community Development Department.

All construction must comply with federal construction guidelines, including on-site construction monitoring, environmental/historical review, and submission of project receipts and proof of payment. Completion of all required forms will be strictly enforced.

As a federal funding requirement (Section 110 of the Housing and Community Development Act, 42 U.S.C. 5310), **Davis-Bacon wages** must be paid and included within bids submitted by contractors. Awardees that do not adhere to all project requirements will be required to reimburse the City of Springfield for all awarded funds. For any construction project elements costing more than $2,000, the applicant must supply at least two (2) quotes to ensure cost reasonableness. For any purchases or non-construction project elements costing more than $3,500, the applicant must supply at least two (2) quotes/prices to ensure cost reasonableness. For retail items, prices from two (2) sellers, including online prices, are acceptable.

Why exterior only: Federal CDBG rules limit assistance to privately owned, for-profit commercial buildings to exterior improvements and a few specific health and safety items (24 CFR 570.202(a)(3)). That is why this program funds only work on the outside of the building that is visible from the street.

Program focus: This program funds one defined improvement project that makes a visible change to the storefront. It is not intended to pay for routine upkeep, repairs from normal wear and tear, repainting or repairs on a maintenance cycle, or a series of smaller projects spread over time. Your application should describe a complete project that, once finished, noticeably improves how the storefront looks from the street.

How it works: There are two stages. First, a short pre-application tells the City about your business and the improvements you are planning; no quotes or legal documents are needed. If the project fits the program, the Program Administrator invites you to submit a full application with contractor quotes, business documents, and the legal and vendor forms. Full applications are scored, and projects are selected for funding. No funds are committed and no work may begin until the contract is fully executed and you receive a written notice to proceed.

Do I Qualify? A Quick Check

Work through these before spending time on an application. If you cannot check every box, contact the Program Administrator for a direct check on your situation.

☐ **My business or building is a ground-floor, street-facing commercial storefront.**
Interior mall-based businesses, upper-story tenants, and storefronts set back more than 50 feet from the street do not qualify. This program is specifically for street-level visual impact.

☐ **My address is in a CDBG-eligible census tract.**
See "How to Look Up Your Property on the City GIS Map" below, or ask the Program Administrator to confirm your eligibility.

☐ **My business type is on the eligible list.**
See the "Types of Businesses Eligible" section below.

☐ **My business and my landlord are current on all City taxes, fees, and fines.**
Both parties must be current. If your landlord owes the City, you are not eligible even if you are fully paid up. Ask the Program Administrator to run a tax certification early rather than discovering this at the contract stage.

☐ **My property has no active code violations.**
Check your address in the city code and permits portal or contact the Program Administrator.

☐ **I have not started construction yet.**
The City cannot fund or reimburse any project that began construction before a contract was executed. Not one dollar of pre-contract work can be reimbursed.

☐ **I can get two Davis-Bacon-compliant quotes for any construction element over $2,000.**
Davis-Bacon wages are a federal requirement. The two-quote rule is how the City documents those costs are reasonable. Each quote must state on its face that Davis-Bacon wages apply and list the specific wage codes. See "Contractors, Quotes, and Davis-Bacon" under Full Requirements.

☐ **I have not defaulted on a past City of Springfield or HUD loan or grant.**
Applicants who have defaulted on past City of Springfield business loans/grants are ineligible to apply. Applicants who have defaulted on any HUD loans, grants, or fees are also ineligible.

☐ **My property owner will sign the Property Owner Acknowledgement Form.**
Tenants need the property owner's written permission. The form is signed by both of you and submitted with the full application.

Missing one or two? Email the Program Administrator at CBunch@springfieldcityhall.com.

How to Look Up Your Property on the City GIS Map

You can check two key eligibility items yourself in a few minutes using the City's online map: whether your property is in a CDBG-eligible area, and whether it is in a local historic district.

Step 1: Go to https://maps.springfield-ma.gov/gis/.

Step 2: Type your street address (or Parcel ID) into the search bar and select your property from the results. The map will zoom to your parcel.

Step 3: Click the parcel to open its Property Information panel.

Step 4: Check the CDBG information for the parcel. If the property is in a CDBG-eligible area, it will be shown there.

Step 5: Check the Historic field. A historic designation only appears if the property is in a historic district (for example, "LHD" means Local Historic District). If no historic designation appears for your property, it is not in a local historic district and Historical Commission approval is not

required for that reason. The City's Environmental Review may still look at a building's age and history separately.

Please note: the City's GIS map is a public reference tool, and the City states its map data is for general information only. The Program Administrator makes the final eligibility determination, so confirm your result before you apply.

Design Quick Reference

The most consequential design rules are summarized below. The complete design guidelines, including detailed masonry treatment, historic preservation standards, and comprehensive sign specifications, are later in this guide.

Element	Permitted	Not Permitted
Signs	Hand-painted or raised-letter sign boards; awning-edge lettering; window lettering (under 1/5 of glass area); externally lit hanging signs; leaded-glass transom signs; exterior neon on post-1920s buildings	Internally lit plastic or box signs; internally lit or moving projecting signs
Awnings	Traditional tent-style canvas or neoprene-impregnated fabric	Shiny vinyl; internally illuminated; half-round hoop or truncated wedge shapes; soffit panels
Entrance Canopies	Traditional design, fabric-covered, proportional to the storefront	Fixed metal; asphalt shingle; mansard-type canopies
Storefront Glazing	Clear low-E glass; large undivided panes; traditional bulkhead panel and cornice	Tinted or reflective glazing; small divided panes (unless historically documented)
Masonry	Repointing that matches original color, style, texture, and strength; moderate cleaning methods on unpainted masonry	Painting unpainted brick, stone, or terra cotta; sandblasting or other abrasive cleaning
Security	Interior security gates; alarm systems; unbreakable glazing; removal of existing exterior gates/bars	Installing any new exterior roll-down gates or steel window bars
Fencing	Brick or masonry planter/retaining walls matching adjacent buildings; fencing with genuine architectural character	Standalone parking lot fencing; white vinyl or standard chain link; fencing with barbed wire
Exterior Lighting	Inconspicuous spot/flood lighting on architectural detail; exterior gooseneck sign lighting	Moving, flashing, or noise-making lights; interior-illuminated signage

Program Guidelines

Program Goals

- To assist the growth of small, ground floor, for-profit businesses in Springfield, and to specifically create and retain jobs.
- To preserve special characteristics of neighborhood shopping areas by helping small businesses become successful, to foster a sense of place, and to attract visitors to the area.
- To promote an attractive environment for new investment and business activity in the City of Springfield.
- To foster the economic revitalization of the commercial corridors through increased sales and increased valuation of properties.

$25,000 / $75,000 per storefront / 3-storefront property cap	**5 years** before the same address, owner, or property can reapply

Funding Limit

Business owners may apply for up to $25,000 per storefront. Property owners may apply for up to $25,000 per storefront, for a total of three (3) storefronts, for a maximum grant amount of $75,000. Except as described below for unusually long storefronts, no single facade will receive more than $25,000.

Long storefronts: A single existing storefront with unusually long continuous street frontage may be considered for funding above $25,000. Additional funding is not guaranteed. It must be approved by the City's review board before a contract is signed, and the board's decision is based on factors such as: (1) the length of continuous street frontage; (2) the cost of the work shown in the competitive bids, including the cost per linear foot; (3) the amount of private investment or match the applicant is contributing; (4) the visual impact of the project on the streetscape and how well it meets the design guidelines; and (5) the funding available to the program. This option is for improving an existing long storefront, not for full reconstruction or remodeling of a facade. All other program requirements, including Davis-Bacon wages and the two-quote rule, apply to the full amount of the project. If you think this applies to your property, raise it with the Program Administrator during Step 1.

Applicants that have NOT received prior small business assistance funding (including but not limited to American Rescue Plan Act or CDBG Small Business Assistance funding) since 2021 will score favorably. Applicants that have a significant history of prior funding since 2021 will not score favorably. A property address, business owner, or property owner may only receive project funding from this program once every five (5) years. Applicants involved in multiple ownership organization types (LLC’s, etc.) will be considered an owner in each organization.

Businesses that have been established for less than 2 years (documented through the Secretary of State database or the City Clerk's business certificate) must submit a business plan, written and reviewed with the Massachusetts Small Business Development Center (MSBDC). Businesses can make an appointment with MSBDC at their website. Solicitation of MSBDC will be verified by the Program Administrator. Businesses established for more than 2 years must submit their 2 most recent tax returns. Either document is submitted with the full application. This is a submission requirement, not only a scoring factor.

Types of Businesses Eligible

Businesses must be open and operating with an active, street facing commercial space in the City of Springfield. A business that is not yet open may apply with written support from the Massachusetts Small Business Development Center (MSBDC) or a similar local business advisor. If awarded, it must be open and operating at the project address within one (1) year of the signed contract. Businesses must be located in CDBG-eligible census tracts. Since eligibility is determined by the business location, reach out to the program administrator to confirm eligibility or use the City's online GIS database at https://maps.springfield-ma.gov/gis/.

- Retail shops (i.e., clothing, antiques, etc.)
- Restaurants, taverns, pubs, and bars with food service (NOTE: only bars/pubs where the majority of revenue comes from food sales, not alcohol sales)
- Professional services (i.e., insurance, accountants, architects, doctors, lawyers, etc.)
- Personal services (i.e., barber shops, hair/nail salon, dry cleaners, laundromats, etc.)
- Certain repair services (i.e., office equipment, radio/television, bicycle, furniture, locksmith, etc.)
- Business services (i.e., advertising, office management, etc.)

Types of Businesses Not Eligible

- Home-based and web-based businesses
- Banks, savings and loan associations
- Non-profit uses (exceptions may be made if the organization can demonstrate a strong retail presence)
- Auto repair shops, auto retail establishments, and auto/transportation related businesses
- Gas stations
- Adult entertainment establishments
- Liquor stores
- Night clubs
- Regional franchises and international franchises
- Real estate investment businesses or residential use-associated businesses
- Properties with no active tenants
- Cannabis- or tobacco-related businesses
- Properties used entirely for residential purposes
- Businesses with no public outdoor exterior storefront, interior mall-based businesses, and/or businesses with street frontage beyond 50 feet from a street
- Business located in upper stories
- Businesses with exterior roll down/steel doors (funds may be used for removal)
- Businesses with exterior security/steel window bars (funds may be used for removal)
- Businesses with a significant history of non-compliance with code enforcement orders

Project Uses Eligible

- Business signs and/or awnings
- Exterior painting of storefront
- Doors/window glass
- Façade improvements to storefront
- New trees/new plantings (limited in scope to new plantings and not to include maintenance of existing)
- Lighting (related to façade/sign)
- Removal of existing steel roll down doors and replacement with interior security gates
- Removal of existing exterior security/steel window bars
- Exterior ADA (Americans with Disabilities Act) accessibility improvements

Project Uses Not Eligible

- Improvements not visible from the public street
- Roofing
- Asphalt/paving/parking lots
- Standard maintenance work
- Interior lit plastic/box signs
- Plastic material awnings/interior lit awnings
- Security/steel roll down doors
- Exterior security/steel window bars

Program Full Requirements

Eligibility and Good Standing

Applicants who have defaulted on past City of Springfield business loans/grants are ineligible to apply. Applicants that have defaulted on any HUD loans, grants, or fees are also ineligible for the program.

Applicants must be current with any city, state, or federal taxes, fines, or fees, including any active code violations, prior to going to contract. If the property owner is different from the business owner and has active violations or owes any fees/taxes, the business owner is not eligible for the program either.

If during the contracting process the program administrator finds that the awarded business has outstanding financial obligations to the City of Springfield or has any current violations, funding awards will be withheld until payment receipts for the outstanding obligations are submitted to the program administrator.

The subject property may not have active code enforcement actions. Properties/businesses with active code violations are not eligible for the program, and if the program administrator discovers violations during the contracting process or during the contract period, the City will withhold funding or require the business to return the funding.

The subject property must be structurally sound and in compliance with applicable building codes, sanitary codes, and zoning regulations.

The business must be located in a CDBG eligible census tract. Before submitting an application, notify the program administrator to determine the business’s eligibility. You can check your address on the City's GIS map at https://maps.springfield-ma.gov/gis/ (see "How to Look Up Your Property on the City GIS Map" above).

Businesses in HUD Neighborhood Revitalization Strategy Areas (NRSA) will score favorably. The Program Administrator can confirm if the business is in a NRSA when confirming eligibility.

This grant is intended only for commercial ground-floor storefronts. This program is not intended for non-profit organizations or upper story tenants. On a case-by-case basis, funding may be awarded to non-profit organizations. Non-profit applications will require additional review from the program administrator based on the retail activity of the applicant to determine their eligibility.

Applicant must be registered with the City Clerk's office and provide a business license for the grant application and/or contract.

Property Owners and Tenants

Applications may be submitted by property owners and/or tenants. If a tenant submits an application, the property owner must provide written permission for the work to be completed. The full application must include a Property Owner Acknowledgement Form signed by the property owner and business owner.

Applications for building(s) with multiple storefronts are strongly encouraged to prepare a joint application, to ensure a consistent quality of work and design continuity, although grants within the broader application may be awarded on an individual storefront by storefront basis.

Both the tenant and property owner must agree to maintain the improvements in good condition for one (1) year after all work under the contract is complete. The business must also remain fully open for at least two (2) years at the project address from the date of contract. If a business moves locations, in or out of the City less than two (2) years after the project is completed, the business owner must provide proper reasoning demonstrating the necessity of the relocation. Otherwise, the business will not be compliant and will be required to return awarded funding.

Project Scope and Costs

Businesses must remove any existing exterior roll-down security gates and remove existing exterior security/steel window bars in order to receive funding. Removal of these security systems are costs that are eligible for funding under this grant program and may be included in the project scope.

Expenditures that exceed the approved project costs shall be the sole responsibility of the applicant.

A match is not required and is not part of scoring.

Review and Approval

Pre-applications are screened by the Program Administrator for basic eligibility and project fit (i.e., location, property eligibility, intended improvements, etc.), and projects that fit are invited to submit a full application. An invitation does not reserve funding. Full applications are then evaluated on their individual merits and compliance with program goals. The scoring criteria are listed in Frequently Asked Questions under "How are full applications scored?"

As a requirement of the federal funding source, the City of Springfield must complete an "Environmental Review" (24 CFR Part 58) before funds are committed. The City is responsible for completing this review, which includes a state-level historic review and begins when the project is selected for funding. This process does not do environmental testing on properties; rather, it is a larger review of project impact and can include items such as historic preservation impact. It does take time, and the applicant may need to provide additional information or design details for it to be completed. Environmental Review can take four (4) to six (6) weeks or more, but during this time, awarded businesses can compile their contract documents. The Environmental

Review is separate from Springfield Historical Commission approval, which businesses in a Local Historic District must obtain (see Additional Review).

Contractors, Quotes, and Davis-Bacon

Work must be conducted by properly licensed contractors. The City encourages the use of Springfield based contractors. Contractor licenses must be submitted with bids submitted with the application.

This program requires compliance with Davis-Bacon wages for all construction projects, and will require city monitoring of all construction activity. Each applicant will need to produce at least two (2) Davis-Bacon wage competitive proposals from licensed and insured contractors. Submitted quotes must indicate on the quotes that the contractor is using Davis-Bacon wages and the specific wage codes. If the contractor working on the site is not paying Davis-Bacon wages, the applicant will be forced to stop work and pay back the awarded funding.

The two (2) provided quotes must have nearly identical scopes regarding materials, services, and anything else required for the project. If quotes with dissimilar scopes of work are submitted, the applicant will be asked to provide more quotes. If the applicant provides quotes for different parts of the proposed project, a minimum of two (2) Davis-Bacon wage quotes must be provided for each aspect. Of the two (2) submitted quotes, the applicant must select the lower quote. This is how the City documents that the cost is reasonable.

For items sold at retail, such as light fixtures, ready-made signs, or materials, prices from two (2) sellers can count as the two prices. Online prices are fine. Each must show the seller, the item, the price, and the date, and the items must match. Collecting quotes and prices is the applicant's responsibility. The City reviews them but will not collect them.

Project Changes: Once under contract, the approved scope of work and the approved contractor(s) cannot be changed without prior written approval from the Program Administrator. This includes replacing an approved contractor for any part of the approved work, even with the contractor who submitted the other quote. A replacement contractor must be reviewed before starting work to confirm licensing, insurance, Davis-Bacon compliance, cost reasonableness, and that the contractor is not barred from federally funded work (24 CFR 570.609). Changes of scope and/or contractors without approval will result in the project being placed in default, resulting in the funding award being returned and/or the project being cancelled.

Permits and Deadlines

Applicants must comply with all state and local laws and regulations pertaining to licensing, permits, building code, zoning requirements, environmental requirements, etc. OPED approval of the project does not include license/permit approval, and the Program Administrator will require submission of contractor licenses prior to reviewing applications. The Program Administrator may also require the submission of permits prior to releasing funding. Applicants and their contractors are responsible for acquiring the appropriate permits.

Project Completion and Opening Deadline: Funded projects must be completed within twelve (12) months of the notice to proceed. A business that is not yet open when the grant is awarded must be open and operating at the project address within one (1) year of the signed contract. Repeated delays, ongoing changes to the plan, or failure to finish or open within this period may result in the award being cancelled and any funds already paid being returned to the City. These deadlines exist because federal rules require CDBG funds to be spent in a timely way (24 CFR 570.902), and funds tied up in a stalled project cannot be used to help other businesses.

Federal Contract Requirements

Applicants must provide a Unique Entity Identifier (UEI) for the business and maintain an active registration in SAM.gov before the City can execute a contract. The pre-application

asks whether you have a UEI; the full application asks for your UEI or proof that registration has started. A UEI is a free, government-issued identifier required for federal contracting and grant reporting, and it has replaced the older DUNS number system. It is separate from the Employer Identification Number (EIN). Applicants can register at no cost at SAM.gov by selecting "Get Started" under "Register My Entity or Get a Unique Entity ID." Registration can take two to eight weeks and must be renewed each year, so applicants should start as early as possible, ideally when they submit the pre-application. You do not need to pay any company to register for you.

Federal law requires verification of immigration and legal status for certain federal public benefits. Every applicant signs the Declaration and Consent to Verify Legal Status and provides the documentation it lists. For applicants who are not U.S. citizens, including lawful permanent residents (green card holders), the City verifies legal status through the federal SAVE system before releasing grant funds.

Insurance

If the proposed project is funded, the Recipient and its contractors are obligated at all times to carry sufficient insurance coverage in amounts satisfactory to the City. Recipient is required to carry:

- Comprehensive General Liability insurance (Limits: $1,000,000/$2,000,000 per occurrence/annual aggregate).
- Where applicable, Comprehensive Automobile Liability coverage, including owned, non-owned, and hired car coverage (limits: $500,000/$1,000,000 per occurrence/annual aggregate).

The City of Springfield shall be listed as Additional Insured on all of the above policies, and there shall be a stipulation that insurance provided shall not terminate, lapse, or otherwise expire prior to thirty (30) days written notice to that effect, given by the insurance carrier to the City, and that the insurance carrier will not invoke the defense of performance of governmental function of the provider in performing their contract with the City. Awardees unable to maintain the limits and list the City as additionally insured cannot receive funding.

Design Guidelines

Projects should reflect principles of good design. The city shall have final determination on project designs based on their individual and relative merits. No project should begin construction prior to receiving final approval by the city and a notice to proceed in writing. Full design guidelines are detailed later in this guide.

Additional Review: Properties within a Local Historic District or of other historic significance will need prior approval by the Springfield Historical Commission before the City can sign a grant contract. This is a separate application to the Commission, and the property owner or an authorized representative will likely need to present the project at a public hearing. See "Historic District Review: What to Prepare" below. Properties located in a designated Urban Renewal District may require review and approval by the Springfield Redevelopment Authority.

Project Design Review: No commitments should be made to contractors prior to city design approval. While architectural sketches are not required, applicants should include as much detail about the planned design as possible, including materials and appearance; without sufficient detail, the review committee cannot move forward with application review. Renderings are not required for the application, but applicants with businesses in historic districts are highly encouraged to obtain renderings and as much project detail as possible from their contractors for the Historical Commission to review. Should the Commission not have enough information about the proposal, it will be continued to another date, possibly resulting in a delay, and the business owner may be required to reappear at subsequent meetings.

Historic District Review: What to Prepare

If your property is in a Local Historic District, the Historical Commission needs as much detail as possible about everything you are touching: what it is now, and what it will be. Prepare the following, and use the same package in your full application.

- **A separate application to the Springfield Historical Commission.** Usually a Certificate of Appropriateness. If you are replacing something with no change in materials, design, or dimensions, ask about a Certificate of Non-Applicability. The property owner must sign it. Application form: https://www.springfield-ma.gov/planning/fileadmin/Planning_files/Historic_Applications/SHC_Application_Fillable_04022025_.pdf
- **A written description** of the project, element by element.
- **Color photos of existing conditions** on every side of the building the work touches, plus close-ups of each element (sign, awning, windows, doors, masonry, lighting).
- **Existing and proposed for each element:** what it is now and what it will be, with dimensions (height, width, projection, mounting height), materials, finishes, and colors.
- **Scaled drawings or elevations** showing the proposed storefront with materials, textures, and colors marked. Sketches with dimensions are acceptable for simple projects; new construction needs architect drawings.
- **Product information:** manufacturer cut sheets, brochures, or order sheets for windows, doors, lighting, awning fabric, and sign materials. Paint and fabric color samples. Bring physical samples to the meeting if you have them.
- **Sign details:** overall size, lettering size and style, materials, how and where it mounts (into mortar joints, not brick faces), and how it is lit.
- **Masonry details:** mortar color, joint profile and strength for repointing, and the cleaning method, which must be the gentlest method that works. No sandblasting.
- **Historic photos,** if available, including the 1939 WPA photos at https://springfieldpreservation.org/wpa/, to show original features you are restoring.

Tip: For each element you are changing, make a simple two-column sheet. Under "Existing," list what it is now with its size, material, color, and a photo. Under "Proposed," list what it will be with its size, material, color, and product. This is the fastest way through the hearing.

How the Commission review works

- Incomplete applications are not accepted or scheduled. Staff schedules the hearing after a complete application is received.
- Abutters receive mailed notice at least 14 days before the hearing.
- The property owner, or a representative the owner authorizes in writing, presents the project at the hearing. Plan for the business owner and contractor to attend to answer questions.
- If the Commission does not have enough information, the item will be continued to another date, possibly resulting in a delay.
- Historical Commission approval is required before the City can sign your grant contract. It is separate from the federal Environmental Review, which the City completes.

Application Process

It is important that applicants do not start any work until a contract between the City and the applicant has been fully executed and the Program Administrator issues a notice to proceed in writing. The process has two stages: the pre-application (Steps 1 and 2) and the full application

and contracting (Steps 3 through 6). Only projects invited after the pre-application submit a full application.

Stage 1: Pre-Application

Step 1: Interested applicants should contact the Program Administrator and provide basic project information, business information (address, etc.), and interest in the program. The Program Administrator confirms eligibility based on business address and project scope, and tells you whether historic, Urban Renewal, or long-storefront review may apply.

Step 2: Applicants complete the short online pre-application at https://www.springfield-ma.gov/planning/business-assistance/storefront-grants. It asks for basic eligibility answers, contact and business information, whether the property is in a Local Historic District, current photos of the storefront (up to five), and a description of the planned improvements, with renderings or sketches if available. No quotes, tax documents, or legal forms are needed. The Program Administrator reviews the pre-application for eligibility and project fit and may contact you with questions. If the project fits the program, you will be invited to submit a full application. An invitation does not reserve funding or guarantee an award.

Stage 2: Full Application and Contracting

Step 3: Invited applicants complete the full application, which includes every document listed in "What the Full Application Requires," in the order the online form asks for them. During the quote acquisition process, the Program Administrator cannot be the point of contact for contractors; communication with contractors must be solely done by the applicant. Do not submit until every attachment is ready; you cannot edit after submission. Properties in a Local Historic District should submit their Historical Commission application at the same time.

Step 4: Once the full application is submitted, the Program Administrator reviews it for completeness and contacts the applicant about missing items or questions. Complete applications are scored by City officials from OPED and/or Community Development, and the Program Administrator notifies the business whether it was selected for funding. Selection is not a commitment of funds. No business shall begin improvements until a contract is fully signed by all parties and the Program Administrator provides a notice to proceed in writing.

Step 5: After selection, the Program Administrator coordinates the required Environmental Review, which may take four (4) to six (6) weeks or longer depending on site characteristics, while the City completes the tax certification, vendor setup, and debarment check. The business provides the remaining items listed under "Before the City signs a contract," including Historical Commission approval for properties in a Local Historic District. The contract cannot be finalized until all of these are complete.

Step 6: The Program Administrator notifies the applicant that the contract is fully executed. Before any work starts, the applicant must send the contractor's construction schedule. The City's compliance staff need the start date to monitor Davis-Bacon wages and interview employees. Construction must start within ninety (90) days of contract execution, and work may begin only after the written notice to proceed.

What the Full Application Requires

The pre-application only asks about your business and your project. If your project fits the program, the Program Administrator will invite you to submit a full application. The full application includes everything the City needs to score your project and to move straight into contracting if you are selected. Funds are not committed until the contract is fully executed.

Start these now

- **Register in SAM.gov.** A UEI and active registration are required before the City can sign a contract. It is free and can take two to eight weeks. Do not pay any company to do it for you.
- **Talk to your property owner.** Tenants need the owner to sign the Property Owner Acknowledgement Form for the full application.
- **Start on contractor quotes.** You need two Davis-Bacon quotes for each construction item over $2,000, and two quotes or prices for any purchase over $3,500. Check the Design Quick Reference first.
- **Check your taxes, and your landlord's.** Both must be current with the City before the contract can advance.
- **Call your insurance agent.** Ask about a certificate showing $1,000,000/$2,000,000 general liability with the City of Springfield as Additional Insured.
- **Decide how you want to be paid.** Reimbursement means you pay your contractor first and the City repays you. Upfront installments (25%, 50%, 25%) are paid to you against contractor invoices if your contractor needs a deposit or materials to start. The City does not pay contractors directly.
- **Start your Historical Commission application early** if your property is in a Local Historic District. It needs photos, dimensions, materials, and drawings for everything you are changing.

What the pre-application asks for

- A few yes/no eligibility questions
- Contact and business information
- Whether the property is in a Local Historic District
- Current photos of your storefront (up to five)
- A description of the improvements you are planning
- Renderings or sketches, if you have them (not required)

Full application: project and scoring documents

1. **Contractor quotes and licenses:** Construction bids from at least two (2) licensed and insured contractors that comply with Davis-Bacon wage rates, for each construction work item over $2,000, with each contractor's license. Two (2) quotes or prices for any non-construction purchase over $3,500. For retail items, prices from two sellers, including online prices, are acceptable. Mark the quote you are selecting and sign it.
2. **Property Owner Acknowledgement Form:** Signed by the property owner and the business owner.
3. **Proof of business registration and signing authority:** City of Springfield Business Certificate or Secretary of State listing (and a vote of the corporation, if applicable), or IRS EIN assignment letter. The person who signs the contract must be the same person shown on these documents.

4. **Business plan or tax returns:** Businesses open less than two (2) years: a business plan written and reviewed with the Massachusetts Small Business Development Center (MSBDC). Businesses open two (2) years or more: the two (2) most recent business tax returns.

5. **Design detail:** For every element you are changing, what it is now and what it will be: size and dimensions, materials, colors, and product information, with photos and sketches. Required for properties in a Local Historic District, which will also need a separate Historical Commission application; recommended for everyone.

Full application: legal and vendor forms

6. **Unique Entity ID (UEI):** Your UEI from SAM.gov, or proof you have started registration. An active SAM.gov registration is required before contract.

7. **W-9 Form:** With the legal business name and information, matching your business registration.

8. **Vendor Maintenance Form:** Used by the City to set you up as a vendor so payments can be issued.

9. **Copy of your lease:** If you are a tenant.

10. **Legal status documentation:** The signed Declaration and Consent to Verify Legal Status, with the identity and legal status documentation it lists. For applicants who are not U.S. citizens, including green card holders, the City verifies legal status through the federal SAVE system before releasing funds.

11. **Tax Certification Affidavit:** For the business and for the property owner. The City Treasurer must confirm both are current before the contract can advance.

12. **Conflict of Interest form:** Signed by the business owner.

13. **Davis-Bacon certification statements:** A Business Davis-Bacon Certification Statement and a Contractor Davis-Bacon Certification Statement that lists the work classification(s). Required for projects involving construction.

Blank copies of the W-9, Vendor Maintenance Form, Tax Certification Affidavit, Declaration and Consent, Property Owner Acknowledgement Form, Conflict of Interest form, and Davis-Bacon certification statements are available on the program webpage or from the Program Administrator.

Before the City signs a contract (if selected)

- **Active SAM.gov registration:** Your UEI registration must be active, not only started.
- **Certificate of Liability Insurance:** Comprehensive General Liability of $1,000,000/$2,000,000 (per occurrence/annual aggregate), and automobile liability of $500,000/$1,000,000 where applicable, with the City of Springfield listed as Additional Insured under the description of operations. Additional Insured means the policy also covers the City for claims that come out of the project. Ask your agent for the additional insured endorsement. A certificate that only lists the City as certificate holder is not enough.
- **Historical Commission or SRA approval:** If your property is in a Local Historic District (Springfield Historical Commission) or a designated Urban Renewal District (Springfield Redevelopment Authority).
- **Contract acknowledgements:** Signed Affirmative Action Guidelines, Public Information Disclosure, and HUD-4010 Federal Labor Standards Provisions, provided by the Program Administrator with the contract.

What the City completes after selection

- Completes the federal Environmental Review (24 CFR Part 58).
- Requests your tax certification from the City Treasurer.

- Sets you up as a City vendor through Procurement.
- Confirms the business, owner, and contractors are not barred from federally funded work.
- Prints the current Davis-Bacon wage decision for your project.
- Takes before photos of the storefront.
- Prepares the contract and its attachments for signature.

The City sends you and your contractor the Davis-Bacon wage decision for your project with the contract. Construction must start within ninety (90) days of contract execution. If it does not, the City must apply the current wage decision, which may require your contractor to update the price.

Once every item is received and every review is complete, the City prepares the contract in two (2) original copies. The person who signs for the business must be the same person shown on the Business Certificate or Secretary of State listing. After the City signs, the Program Administrator notifies you that the contract is fully executed (Step 6).

Grant Disbursement Process

There are two ways grant funding can be disbursed, and the business chooses one at contracting: reimbursement or upfront installments. Grant funds are paid to the business; the City does not pay contractors directly. Typically, the City awards grants on a reimbursement basis: (1) complete the project after receiving the notice to proceed; (2) pay contractors and obtain cancelled checks (front and back) and other payment confirmation; (3) submit the cancelled checks, payment confirmations, contractor invoices, and the contractor's certified payrolls for the work covered to the Program Administrator, who will start the payment process (additional documentation, such as bank statements, may be requested); (4) once approved, a reimbursement check is typically available approximately 2 weeks after complete payment documentation is submitted. If the payment confirmation covered only part of the project costs, the business owner repeats this process for the remainder of the funding. The City will not reimburse without documentation, and businesses must not pay contractors in cash.

Upfront Installments: The City can pay the grant to the business in three (3) installments of 25%, 50%, then 25%. Each installment is paid against a contractor invoice. (1) First installment (up to 25%): released after the notice to proceed, against the contractor's invoice for the deposit or materials needed to start. (2) The business pays the contractor with the entire installment, then submits proof of payment (cancelled checks or receipts), the contractor's invoices, and certified payrolls for the work done. The City will not release the next installment until the previous one is fully spent and documented. (3) Second installment (up to 50%): released at about the midpoint of the work, after a site visit confirms progress, against the contractor's invoice, and documented the same way. (4) Final installment (25%): released after all work is complete and has passed final inspection, and the City has the final invoice, final certified payrolls, and after photos. Within thirty (30) days of receiving it, the business submits proof of the final payment and the contractor's final lien waiver. Any installment not paid to the contractor must be returned to the City. If the business does not submit documentation on time, it must return the grant funding and will be barred from applying to CDBG-funded City grants in the future.

Post-Award Requirements

Following the award of a grant, the applicant will be monitored periodically by City staff to ensure compliance with the CDBG program. The grant recipient must make company records and payroll available to the City upon request, and the City may schedule on-site monitoring visits and interview contractors and employees. The business must remain in compliance and in

operation for two (2) years from the date of contract. Should the business cease operations within two (2) years of the contract, or significantly alter the funded improvements within one (1) year after all work is complete, repayment of the entire grant amount may be required.

Design Guidelines: Full Detail

The Storefront Grant Guidelines outline the standards which must be followed when renovating buildings using a storefront grant. These design guidelines take a building's historic significance into account when determining the appropriate treatment. Projects affecting city-designated historic buildings require a separate review by the Springfield Historical Commission. Renderings are not required for the application, but applicants with businesses in historic districts are highly encouraged to provide renderings and as much detail as possible about the proposed changes; should the Commission not have enough information about the proposal, it will be continued to another date possibly resulting in a delay.

Storefront

The Storefront is defined as the entire exposed exterior surface of a building that fronts a public street and contains the building's principal entrance. Any elevation not containing the main entrance but fronting on a public street exposed to public view is considered a secondary elevation. Secondary elevations exposed to public view may also be eligible for storefront grants.

Storefronts Design/Windows/Glazing

It is the intent of these guidelines that most buildings should have storefront-type glazing facing the street. When alterations are made to the first floor levels of buildings that presently have more opaque wall treatments, the Storefront Improvement Program will usually require that storefront-type glazing be installed that could accommodate retail uses in the future.

If an existing storefront is to be replaced, the new storefront should be traditional in character and include an appropriately designed bulkhead panel; large, undivided areas of clear glass display windows; a glazed transom surmounted by a storefront cornice; and a traditional, fully glazed storefront floor. The new storefront should fill the full height of the original masonry opening. Display windows should be of clear glass in pieces as large as is practical. Only clear low-E glass is permitted. The display windows should not be divided into small panes of glass unless historic documentation exists that indicates this is the original design. Tinted or reflective glazing is not permitted.

The City encourages property owners to restore historic elements of properties when possible. For historic buildings, structural and decorative elements should be restored, repaired or replaced with appropriate historic materials to match the original materials and design to the greatest extent possible. Buildings that are an integral element of a historic streetscape should reflect and complement the character of the surrounding area to the greatest extent possible. In 1939, a photo of each property in the city was taken; many are available at the City of Springfield Building Department and scanned online at https://springfieldpreservation.org/wpa/.

Masonry

Unpainted brick, stone, or terra cotta should not be painted or covered. Previously painted masonry may be painted. If it is necessary to remove paint or clean unpainted masonry, use the most moderate methods possible. Sandblasting and other abrasive cleaning methods are prohibited. Repoint defective mortar by duplicating the original in color, style, texture, and

strength. Repair or replace deteriorated masonry with new masonry that duplicates the old material as closely as possible.

Trim and Ornamentation: Retain and repair or replace character-giving trim and ornamentation, including, but not limited to, window caps, carved stone work, ornamental plaques, storefront cornices, and eaves cornices. Replacement should match the design, dimensions, and material of the original trim and ornamentation.

The Springfield Historical Commission ultimately has authority to approve projects and proposals that it finds are historically appropriate and/or acceptable.

Signs

New signage should be traditional in character to complement the architecture of many of the older buildings in Springfield neighborhoods. There are many types of traditional signs that are appropriate for use on older storefronts. Below are types of signs that may be appropriate for your project.

Sign Boards: A flat signboard with hand-painted raised lettering is the most appropriate type of sign for older commercial buildings. These signs should be placed in the narrow band above the storefront. Modern internally lit box signs are not permitted.

Awning Signs: Awning signs have lettering on the edge flap or skirting of the awning that remains visible when the awning is either retracted or opened. Lettering or phone numbers on the main part of the awning are generally not permitted, nor are plastic awnings.

Display Window Lettering: Lettering painted on or etched into the interior side of display windows and glazed entry doorways. These signs should consist of lettering and/or a logo, should not cover more than 1/5 of the area of the glass panel, and should not obscure the display area.

Hanging Signs: Signs that project from a building's wall and are supported by metal brackets. These signs should project no more than 4 feet from the face of the building and should not obscure the signage of other nearby businesses. The signs and brackets should be designed to complement the architecture of the building and mounted into the mortar joints of masonry buildings. All projecting signs should be hung within the base zone of the building or parallel to the second story window, and be externally lit. Internally lit and moving projecting signs are not permitted. These signs may require minimal insurance coverage if projecting over the public way.

Transom Signs: Leaded glass letters built into the transom above the storefront display window or door. These can be illuminated at night with backlighting or by the lower interior store lights, and can be made by leaded glass craft workers as easily removable panels.

Neon Signs: Exterior neon signs are most appropriate for post-1920s commercial buildings, while neon signs mounted within a display window can be adapted for use on all types of commercial structures.

Awnings & Entrance Canopies

If storefront awnings are to be used, they should be of a traditional tent style. Internally illuminated, half-round hoop, and truncated wedge-shaped awnings will generally not be approved. Awnings should be made of canvas or neoprene-impregnated fabric instead of shiny vinyl. Awnings with soffit panels should not be used, so that the structure on the underside of

the awning is exposed. Custom awnings may be approved if sensitively designed to enhance a new storefront design.

Entrance canopies extending out to the curb may be permitted if they are traditional in design, fabric covered, and sized to complement the proportions of the storefront. Fixed, metal, asphalt shingle, or mansard-type canopies are not permitted.

Security Gates and Bars

The installation of exterior, permanent, or retractable security gates or bars is not permitted. They are out of character with most building architecture, create a perception that the area is unsafe, and ultimately detract from business. Less obstructive retractable interior security gates, security devices, alarm systems, or unbreakable glazing material are preferred alternative security measures. The City may consider funding projects that remove exterior gates to replace them with an interior gate that is not visible from the exterior.

Exterior Lighting

Spot or flood lighting to highlight the architectural detailing of a building should be inconspicuous and blend with the wall on which it is mounted. No lights should move, flash, or make noise. Lighting for signs should be exterior illuminated, such as gooseneck lighting. Signs should not be illuminated from the interior. Downtown Springfield has many examples of exterior uplighting of buildings through a program sponsored by the Springfield Business Improvement District. Some channel letter signs may be approved on a case-by-case basis.

Landscaping & Fencing

In some projects, landscaping and fencing will be considered. New landscape plantings, trees, etc. are eligible expenses. Maintenance of existing landscaping is ineligible.

Simply installing fencing around a parking lot or a portion of the parking lot will not qualify for a storefront improvement grant. If fencing is part of a larger renovation project, it will be considered only if the fence has extraordinary architectural character or would be making a significant visual improvement. Common fences such as white vinyl or standard silver aluminum chain link would generally not be eligible. Fences with barbed wire will not be eligible.

Planter or retaining walls should be built of materials of the adjacent buildings. Generally, brick or other suitable masonry units would be considered, while certain types of interlocking concrete block, landscaping timbers, sidewalks, and curbs would not be eligible.

Frequently Asked Questions

These answers summarize the program rules. Where an answer and the Program Guidelines or Full Requirements differ, the Guidelines and Full Requirements govern.

About the Program

What is the Storefront Improvement Program?

A grant for exterior, street-facing improvements to small businesses and commercial properties in CDBG-eligible areas of Springfield. It is funded by the U.S. Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG) program and administered by the Office of Planning and Economic Development (OPED) and the Community Development Department.

How much funding can I receive?

Business owners may apply for up to $25,000 per storefront. Property owners may apply for up to $25,000 per storefront, for a total of three (3) storefronts, for a maximum grant amount of $75,000. Except for unusually long storefronts approved by the City's review board, no single facade will receive more than $25,000.

Is this a loan?

No. It is a grant. However, awardees that do not adhere to all project requirements will be required to reimburse the City of Springfield for awarded funds. See "When would I have to pay the grant back?" below.

Do I need to provide matching funds?

No. A match is not required and is not part of scoring.

What kind of project is this program for?

One defined improvement project that makes a visible change to the storefront. It is not intended to pay for routine upkeep, repairs from normal wear and tear, repainting or repairs on a maintenance cycle, or a series of smaller projects spread over time.

Is there an application deadline?

Contact the Program Administrator for current funding availability and any application deadlines.

Eligibility

How do I know if my address is eligible?

Look up your property on the City's GIS map at https://maps.springfield-ma.gov/gis/ and check the CDBG information for the parcel. The Program Administrator makes the final eligibility determination, so confirm with them before you apply.

What types of businesses are eligible?

Businesses that are open and operating with an active, street-facing, ground-floor commercial space in a CDBG-eligible area. Examples include retail shops, restaurants (bars and pubs only where most revenue comes from food), professional services, personal services, certain repair services, and business services.

What types of businesses are not eligible?

Home-based and web-based businesses; banks; non-profit uses (with case-by-case exceptions for a strong retail presence); auto-related businesses and gas stations; adult entertainment; liquor stores; night clubs; regional and international franchises; real estate investment or residential-use businesses; cannabis- or tobacco-related businesses; properties with no active

tenants or used entirely for residential purposes; interior mall-based and upper-story businesses; and storefronts set back more than 50 feet from the street.

My business is not open yet. Can I apply?
Talk to the Program Administrator before you apply. A business that is not yet open may apply with written support from the Massachusetts Small Business Development Center (MSBDC) or a similar local business advisor. If awarded, it must be open and operating at the project address within one (1) year of the signed contract.

I rent my space. Can I apply?
Yes. Tenants may apply. The property owner must give written permission for the work by signing the Property Owner Acknowledgement Form with you. That form and a copy of your lease are part of the full application.

I own a building with several storefronts. How should I apply?
Property owners may apply for up to $25,000 per storefront for up to three (3) storefronts. A single joint application is strongly encouraged to keep quality and design consistent across the building. Grants within a joint application may still be awarded storefront by storefront.

I have received City funding before. Am I still eligible?
Applicants who received small business assistance funding since 2021 (including American Rescue Plan Act or CDBG Small Business Assistance funding) remain eligible but will score lower. A property address, business owner, or property owner may only receive funding from this program once every five (5) years. Owners involved in more than one business entity are considered an owner in each one.

What if I or my landlord owe the City taxes or fees?
Applicants must be current with any city, state, or federal taxes, fines, or fees, including any active code violations, prior to going to contract. If the property owner is different from the business owner and has active violations or owes any fees or taxes, the business owner is not eligible either. Ask the Program Administrator to check early.

What if my property has code violations?
Properties and businesses with active code violations are not eligible. If violations are found during contracting or the contract period, the City will withhold funding or require the business to return the funding.

Can a non-profit apply?
The program is not intended for non-profit organizations, but funding may be awarded on a case-by-case basis to an organization that can demonstrate a strong retail presence. These applications receive additional review.

Do I need a business plan?
Businesses established less than two (2) years must submit a business plan written and reviewed with the Massachusetts Small Business Development Center (MSBDC). Businesses established two (2) years or more must submit their two (2) most recent tax returns. Either one is submitted with the full application.

Who cannot apply at all?
Applicants who have defaulted on past City of Springfield business loans or grants, or on any HUD loans, grants, or fees, are ineligible.

Your Project and Design

What improvements can the grant pay for?

Business signs and awnings, exterior painting of the storefront, doors and window glass, facade improvements, new trees and plantings, lighting related to the facade or sign, removal of existing roll-down doors or window bars (including replacement with interior security gates), and exterior ADA accessibility improvements.

What can the grant not pay for?

Interior improvements, improvements not visible from the public street, roofing, asphalt, paving or parking lots, standard maintenance work, internally lit plastic or box signs, plastic or internally lit awnings, and new security roll-down doors or exterior window bars.

Why is the program limited to exterior work?

Federal CDBG rules limit assistance to privately owned, for-profit commercial buildings to exterior improvements and a few specific health and safety items (24 CFR 570.202(a)(3)).

Do I have to remove my security gates or window bars?

Yes. Businesses must remove any existing exterior roll-down security gates and exterior security or steel window bars to receive funding. The cost of removal is eligible and may be included in the project scope.

Do I need an architect or renderings?

No. Renderings are not required, but your application must include enough design detail (materials and appearance) for the City to evaluate it. Businesses in historic districts are highly encouraged to provide renderings and as much detail as possible.

What are the most common design problems?

Sign type, awning material, masonry treatment, and glazing. Review the Design Quick Reference and the full Design Guidelines before you ask contractors for quotes, so the quotes are for work the program can fund.

My storefront is unusually long. Can I get more than $25,000?

Possibly. A single existing storefront with unusually long continuous street frontage may be considered for funding above $25,000. It is not guaranteed, and it must be approved by the City's review board before a contract is signed. Mention it in your pre-application or when you first contact the Program Administrator.

Who decides whether my design is approved?

The City has final determination on project designs. For properties in a Local Historic District, the Springfield Historical Commission has final authority to approve projects and proposals it finds historically appropriate and/or acceptable.

Historic and Other Reviews

How do I know if my property is in a historic district?

Check the Historic field for your parcel on the City's GIS map. A historic designation only appears if the property is in a historic district (for example, "LHD" means Local Historic District).

What if my property is in a Local Historic District?

You need prior approval from the Springfield Historical Commission for exterior changes before the City can sign your grant contract. Plan on submitting a separate application to the Commission and presenting your project at a public hearing. If the Commission does not have enough information about the proposal, it will be continued to another date, possibly resulting in a delay, and you may need to return for subsequent meetings.

What does the Historical Commission need from me?

As much detail as possible about everything you are touching: what it is now and what it will be. That means color photos of existing conditions, a written description, dimensions, materials, and colors for each element, scaled drawings or sketches, and product information or samples for windows, doors, lighting, awnings, and signs. The section "Historic District Review: What to Prepare" in the guide has the full list.

Do I have to present to the Commission in person?

The property owner, or a representative the owner authorizes in writing, presents at the hearing. The business owner and contractor should plan to attend to answer questions about materials and installation.

How long does Historical Commission review take?

Hearings are scheduled once a complete application is received, and abutters are notified at least 14 days before the hearing. Incomplete applications are not scheduled. Start early: you can apply to the Commission while you prepare your full application.

I am replacing something exactly as it is. Do I still need review?

Work that involves no change in materials, design, or dimensions may qualify for a Certificate of Non-Applicability instead of a full review. Ask the Program Administrator or Commission staff.

My building is old but not in a Local Historic District. Does any of this apply?

Historical Commission approval is required only in a Local Historic District. The City's federal Environmental Review still looks at historic preservation impact for older buildings, and the design guidelines apply to every project.

What is the Environmental Review, and who does it?

A federal review required for every CDBG-funded project (24 CFR Part 58). The City is responsible for completing it. It does not test your property; it reviews the project's impact, including historic preservation impact. It can take four (4) to six (6) weeks or more, and you may be asked for more information or design details. It is separate from Historical Commission approval.

What if my property is in an Urban Renewal District?

Properties in a designated Urban Renewal District may require review and approval by the Springfield Redevelopment Authority. The Program Administrator will tell you if this applies.

Quotes, Contractors, and Davis-Bacon

How many quotes do I need?

For any construction project element costing more than $2,000, the applicant must supply at least two (2) quotes to ensure cost reasonableness. For any purchase or non-construction project element costing more than $3,500, the applicant must supply at least two (2) quotes or prices. For items sold at retail, such as light fixtures, ready-made signs, or materials, prices from two (2) sellers can count as the two prices. Online prices are fine. Each must show the seller, the item, the price, and the date, and the items must match. Collecting quotes and prices is the applicant's responsibility. The City reviews them but will not collect them. If the project has different parts (for example, glasswork and facade work), a minimum of two (2) Davis-Bacon wage quotes must be provided for each part.

What is Davis-Bacon, and what must the quote say?

Davis-Bacon is a federal law requiring contractors on federally funded construction to pay prevailing wages. Submitted quotes must indicate that the contractor is using Davis-Bacon wages and list the specific wage codes. If the contractor working on the site is not paying Davis-Bacon wages, the applicant will be forced to stop work and pay back the awarded funding.

Do the two quotes have to match?

Yes. The two (2) quotes must have nearly identical scopes regarding materials, services, and anything else required for the project. If quotes with dissimilar scopes of work are submitted, the applicant will be asked to provide more quotes.

Which quote do I have to use?

Of the two (2) submitted quotes, the applicant must select the lower quote. This is how the City documents that the cost is reasonable.

What kind of contractor can I hire?

Work must be conducted by properly licensed and insured contractors. Contractor licenses must be submitted with the bids. The City encourages the use of Springfield-based contractors.

Can the City talk to my contractors or recommend one?

No. During the quote process, the Program Administrator cannot be the point of contact for contractors. Communication with contractors must be done by the applicant.

Can I change my contractor or scope after I am approved?

Once under contract, the approved scope of work and the approved contractor(s) cannot be changed without prior written approval from the Program Administrator. This includes replacing an approved contractor for any part of the approved work, even with the contractor who submitted the other quote. Changes of scope and/or contractors without approval will result in the project being placed in default, resulting in the funding award being returned and/or the project being cancelled.

Can I sign with a contractor or start work before the contract?

No. No commitments should be made to contractors prior to City design approval, and no work may begin until a contract is fully signed by all parties and the Program Administrator issues a notice to proceed in writing. The City will not fund or reimburse any work that began before the contract was executed.

The Pre-Application

What is the pre-application?

A short online form that tells the City about your business, your property, and the improvements you have in mind. It takes about 15 minutes. You do not need quotes, tax documents, or legal forms. The only uploads are photos of your storefront and, if you have them, renderings or sketches.

What happens after I submit the pre-application?

The Program Administrator reviews it for eligibility and for whether the planned work fits the program and the design guidelines, and may call you with questions. If the project fits, you will be invited to submit a full application. If it does not, the Program Administrator will tell you why and whether changes could make it fit.

Does an invitation to submit a full application mean I am approved?

No. An invitation means your project appears to fit the program. It does not reserve funding or guarantee an award. Projects are scored and selected only after the full application is complete.

Can I change my pre-application after I submit it?

You cannot edit it after submission. If something changes, contact the Program Administrator.

The Full Application

What does the full application require?

Contractor quotes with licenses; the signed Property Owner Acknowledgement Form; proof of business registration and signing authority; an MSBDC-reviewed business plan or your two most recent tax returns; and the legal and vendor forms: your UEI (or proof you have started registration), W-9, Vendor Maintenance Form, lease (tenants), Declaration and Consent to Verify Legal Status with documentation, Tax Certification Affidavit, Conflict of Interest form, and the business and contractor Davis-Bacon certification statements. The full list is in the section "What the Full Application Requires."

Why do I have to submit legal and vendor forms before I know if I am funded?

Collecting them with the full application lets the City move straight to contracting once a project is selected, which shortens the time to a notice to proceed. The pre-application exists so you only do this work after the City has confirmed your project fits the program.

What happens after I submit the full application?

The Program Administrator checks it for completeness and contacts you about missing items or questions. Complete applications are scored by City officials from OPED and/or Community Development. You will be notified whether your project was selected for funding.

How are full applications scored?

On a 20-point scale: program goals and guidelines (6), community and economic development benefit (4), location in a Neighborhood Revitalization Strategy Area (2), strength of the business or business plan (5), and previous funding history (3). You must score at least 15 points to be funded.

If I score 15 or more, am I guaranteed funding?

No. Funding is limited, and not every qualifying application is funded.

Can I change my full application after I submit it?

You cannot edit it after submission. Make sure every attachment is ready before you submit. If something changes, contact the Program Administrator.

Selection and Your Contract

What does it mean to be selected for funding?

Your project moves into City contracting. No funds are committed until the Environmental Review is complete and the contract is fully executed. The final award amount is based on the approved scope and the selected quote.

What else is needed before the City signs a contract?

An active SAM.gov registration; a Certificate of Liability Insurance naming the City of Springfield as Additional Insured; Historical Commission or SRA approval if it applies; and the signed contract acknowledgements the Program Administrator sends with the contract. The City also completes the Environmental Review, your tax certification, vendor setup, and a debarment check.

What should I start on now?

Register in SAM.gov, talk to your property owner about the acknowledgement form, start on contractor quotes, confirm you and your landlord are current on City taxes, ask your insurance agent about a certificate naming the City as Additional Insured, decide whether you want reimbursement or upfront installments, and if you are in a Local Historic District, start your Historical Commission application.

What is a UEI, and when do I need one?

A Unique Entity Identifier (UEI) is a free, government-issued identifier for federal grants and contracts. It is not your Employer Identification Number (EIN). The pre-application asks if you have one. The full application asks for your UEI or proof you have started registration, and an active SAM.gov registration is required before the City can execute a contract. Register at no cost at SAM.gov under "Register My Entity or Get a Unique Entity ID." It can take two to eight weeks, so start early. You do not need to pay any company to register for you.

What insurance do I need?

If the proposed project is funded, the Recipient and its contractors are obligated at all times to carry sufficient insurance coverage in amounts satisfactory to the City: Comprehensive General Liability insurance (limits $1,000,000/$2,000,000 per occurrence/annual aggregate) and, where applicable, Comprehensive Automobile Liability coverage including owned, non-owned, and hired car coverage (limits $500,000/$1,000,000 per occurrence/annual aggregate). The City of Springfield shall be listed as Additional Insured on all policies, with thirty (30) days written notice to the City before any policy terminates, lapses, or expires. Awardees unable to maintain the limits and list the City as additionally insured cannot receive funding.

What is the tax certification?

The City Treasurer confirms that the business and the property owner are current on City taxes and fees. The contract cannot advance until both pass. If an outstanding obligation is found, funding is withheld until payment receipts are submitted to the Program Administrator.

Why do I have to provide legal status documentation?

Federal law (PRWORA) and HUD guidance require documentation of identity and legal status for certain federal benefits. Every applicant signs the Declaration and Consent to Verify Legal Status and provides the documentation it lists. For applicants who are not U.S. citizens, including green card holders, the City runs a SAVE verification before releasing grant funds.

Who signs the contract?

The person who signs for the business must be the same person shown on the Business Certificate or Secretary of State listing. The contract is signed in two (2) original copies by the business and by the City.

How long does contracting take?

Usually four (4) to eight (8) weeks after selection, depending on the Environmental Review, any Historical Commission or SRA review, and how quickly the remaining items come in.

Construction

When can work start?

Only after the contract is fully executed and the Program Administrator issues a notice to proceed in writing. You must send your contractor's construction schedule before work starts so the City can monitor wages and interview employees, and construction must start within ninety (90) days of contract execution.

What monitoring happens during construction?

All construction is monitored by the City. City staff may visit the site and interview the contractor's employees to confirm Davis-Bacon wages are being paid. Your contractor must submit certified payrolls.

Do I need permits?

Yes, where required. Applicants and their contractors are responsible for obtaining the appropriate permits. OPED approval of the project does not include license or permit approval, and the Program Administrator may require permits before releasing funding.

How long do I have to finish?

Funded projects must be completed within twelve (12) months of the notice to proceed. Repeated delays, ongoing changes to the plan, or failure to finish or open within this period may result in the award being cancelled and any funds already paid being returned to the City.

Getting Paid

How do I get paid?

There are two options, chosen at contracting: reimbursement, or upfront installments of 25%, 50%, then 25%. Grant funds are paid to the business. The City does not pay contractors directly.

How does reimbursement work?

The City typically awards grants on a reimbursement basis. Complete the work, pay your contractor by check, then submit the cancelled checks (front and back), contractor invoices, and the contractor's certified payrolls to the Program Administrator. Additional documentation, such as bank statements, may be requested. A reimbursement check is typically available about two (2) weeks after complete payment documentation is approved. You can repeat this for portions of the project.

Can the City pay my contractor directly?

No. Grant funds are paid to the business, never to the contractor. If you cannot pay the full cost before reimbursement, ask about upfront installments, or ask the Program Administrator about lenders that offer bridge financing.

What do I need for each installment?

An invoice from your contractor for the deposit, materials, or work completed. Before the next installment, send proof you paid the contractor (cancelled checks or receipts) and the contractor's certified payrolls. The final 25% is released after the work passes final inspection. Then send proof of the final payment and the contractor's final lien waiver within thirty (30) days.

Can I get some of the money up front?

Yes, if your contractor needs a deposit or materials to start. The City pays in three installments of 25%, 50%, then 25%, each against a contractor invoice. Each installment must be paid to your contractor and documented before the next is released. Any installment not paid to your contractor must be returned. If the final documentation is not submitted on time, the business must return the grant funding and will be barred from applying to CDBG-funded City grants in the future.

Can I pay my contractor in cash?

No. The City will not reimburse without documentation, and businesses must not pay contractors in cash.

What if the project costs more than the grant?

Expenditures that exceed the approved project costs are the sole responsibility of the applicant. The lenders listed in this guide can help with bridge financing or costs above the grant.

After the Project

What do I commit to after the project is done?

Maintain the improvements in good condition for one (1) year after all work is complete; remain open at the project address for at least two (2) years from the date of contract; make company records and payroll available to the City on request; and allow periodic monitoring, including site visits.

What if I need to move or close?

If the business moves in or out of the City less than two (2) years after the project is completed, the business owner must provide proper reasoning demonstrating the necessity of the relocation. Otherwise, the business will not be compliant and will be required to return awarded funding.

When would I have to pay the grant back?

Repayment may be required if you do not adhere to project requirements, including: the contractor does not pay Davis-Bacon wages; scope or contractor changes are made without approval; the project is not finished or the business is not open within the deadline; the business ceases operations or significantly alters the funded improvements within one (1) year after completion; the business leaves the address within two (2) years without approved reasoning; or code violations are found during the contract period.

Can I apply again later?

A property address, business owner, or property owner may only receive funding from this program once every five (5) years.

Getting Help

Where can I get help preparing?

The Massachusetts SBDC Western Regional Office, SCORE Western Massachusetts, and the WNE Law Center for Innovation and Entrepreneurship offer free help. Common Capital, Massachusetts Growth Capital Corporation, and SBA Lender Match can help with financing. Contact details are in this guide.

Can I get help in Spanish or another language, or a disability accommodation?

Yes. Language assistance is available free of charge, and reasonable accommodations are available on request. Call (413) 787-6020 or use the Massachusetts Relay Service at 711.

Who do I contact with questions?

All questions about eligibility, the application, and the program go to the Program Administrator: CBunch@springfieldcityhall.com, (413) 787-6020, Office of Planning and Economic Development, 70 Tapley Street, Springfield, MA 01104. Do not apply through third parties.

Help Before You Apply

Massachusetts SBDC, Western Regional Office
Free one-to-one business advising. Required MSBDC review for businesses open less than two years. (413) 737-6712. https://www.msbdc.org/wmass/

SCORE Western Massachusetts
Free mentoring from experienced business people. (413) 785-0314. https://westernmassachusetts.score.org/

WNE Law Center for Innovation and Entrepreneurship
Free legal and business consultation. (413) 796-2030.

Financing Your Project: SBA and Microloan Lenders

If you choose reimbursement, you pay your contractor first and the City repays you. Under any payment option, you cover any costs above the grant, and many projects cost more than the grant covers. The lenders below work with Springfield small businesses and can help with bridge financing or costs beyond the grant. They are listed for information only. The City does not endorse any lender and is not involved in lending decisions.

Common Capital
Springfield-based nonprofit community lender and a leading SBA Microloan lender in Massachusetts. Serves western Massachusetts businesses that cannot get bank financing, including SBA microloans of up to $50,000, and offers free business assistance to borrowers. 1780 Main Street, Springfield. (413) 233-1680. https://commoncapitalma.org/

Massachusetts Growth Capital Corporation (MGCC)
State small business lender and statewide SBA Microloan intermediary. Microloans of $5,000 to $50,000 for working capital, equipment, fixtures, supplies, and materials. https://www.empoweringsmallbusiness.org/

SBA Lender Match
Free online tool from the U.S. Small Business Administration that connects your business with SBA-approved lenders, including banks and credit unions in the Springfield area that offer SBA 7(a) and 504 loans. https://www.sba.gov/funding-programs/loans/lender-match

Contact the Program Administrator

Office of Planning and Economic Development

70 Tapley Street, Springfield, MA 01104

Monday–Friday, 8:15 a.m. to 4:30 p.m.

Phone: (413) 787-6020 Fax: (413) 787-6524

Program Administrator: Collin Bunch, CBunch@springfieldcityhall.com