The Back to Business Fund



The City of Kansas City, Missouri's vandalism recovery and prevention grant program for small businesses storefronts.

The Back to Business Fund, offered by the City of Kansas City, Missouri, aims to deliver economic support to small businesses in the area that have suffered due to the recent surge in vandalism and break-ins affecting local establishments. The initiative seeks to provide financial assistance to help these businesses recover and rebuild, ensuring they can continue to serve the community. Grants will be available to cover expenses such as repairs, security upgrades, and other necessary improvements to prevent future incidents. Additionally, the fund will offer resources and guidance on best practices for securing premises and navigating the challenges posed by such unfortunate events.

By bolstering the resilience of local businesses, the Back to Business Fund hopes to foster a stronger, more vibrant economic landscape in Kansas City. This program is part of a broader commitment by the city to support its entrepreneurs and maintain the vitality of its neighborhoods. Local officials encourage business owners to apply for the fund and take advantage of the resources available to help them bounce back and thrive in the face of adversity.

The "Back to Business" Fund will consider funding requests for the following programs:

- 1. **Vandalism Recovery Grant Funding Eligibility:** Up to \$3,000 per business. Funds can only be used as reimbursement for a vandalism incident that occurred from July 1, 2024 July 31, 2025.
- 2. **Vandalism Prevention Grant Funding Eligibility:** Up to \$5,000 per business. Funds can only be used as a reimbursement for eligible security measures acquired between July 1, 2024 July 31, 2025.

Eligible Expenses

Expenses associated with cosmetic property enhancements, in-store equipment/furniture, and items for non-business locations (i.e. residential/outside eligible areas), are out of scope and do not qualify as eligible preventative expenses.

Examples of eligible expenses include (but are not limited to):

Exterior Repairs:

- Temporary window or door board up
- Window repair / replacement
- Door repair / replacement
- Graffiti removal / Paint over
- Sign repair / replacement
- Gate repair / replacement
- Security systems repair / replacement
- Exterior light repair / replacement

Security & Prevention Improvements:

- Security cameras (equipment only, not monitoring services)- no less than 30 days for video recovery.
- Alarm systems
- Scissor gates
- Overhead doors
- Security lighting
- Locks

Ineligible Entities

- Property owners who do not own or operate a small business storefront space of their property in the city of Kansas City, Missouri.
- Any business located in a storefront space that is not zoned for commercial use.
- Landlords or property management company working on behalf of a property owner that is not itself an eligible entity (only tenants or owner-occupied businesses are eligible for repair grants).

Ineligible Expenses

Damage caused by accidents and natural disasters is not covered under this grant program. Expenses associated with theft or damaged inventory, supplies, equipment, and personal belongings are out of scope and do not qualify.

Examples of loss items that are not eligible for reimbursement:

- Inventory replacement
- Non-insurance business operating costs, such as wages or rent.
- Lost sales or wages
- Any damages that have been submitted to insurance as part of a claim unless that claim has been rejected and closed.

Mural Repair Policy

- Murals damaged by vandalism may be eligible for Grant funding.
- Only eligible businesses may apply. For example, a mural artist or organization may not apply on behalf of a storefront.
- The clear coat of a mural is considered an eligible expense, when combined with a repair. For example, a business pays for graffiti removal on their mural, and clear coats it directly afterwards for future damage prevention.
- Power washing of a damaged mural is an eligible expense.

For the purpose of this program, a small business is defined as a business:

- Independently owned and operated.
- With less than 50 employees
- With more than \$1,000 and less than \$8M in revenue
- Not a leading business in its sector

What is considered a storefront?

For the grant's purposes, a storefront refers to the front section of a business that faces the street, encompassing the door and windows. It includes retail stores or the façade of a commercial building or entryway, usually located on the ground floor or street level, featuring display windows that attract visual interest to a business and its products. This definition also covers restaurants, cafes, and other food-related establishments with physical storefronts.

Check if your business is eligible.

- Must have a physical storefront in Kansas City, Missouri
- Maintain consistent hours of operation; and

- Have sustained physical damage due to break-ins or vandalism OR have taken steps to prevent such damage, on or after July 1, 2024.
- Franchise owners are eligible to apply.
- Private residences, landlords, or multifamily residential properties are not eligible.

Gather information about your business.

- A copy of your current KCMO Business License
- A copy of a current KCMO Tax Clearance Letter
- Your 2023 Gross Receipts
- Number of full-time and part-time employees
- Primary Business Owner Information to include primary residency address, race, sex, and primary language spoken.

Gather proof of damage or prevention improvements.

The online application will ask you to upload documents and photographs showing proof of damage to the physical storefront or preventative improvements. Missing documentation will result in an incomplete application.

- KCPD Incident Report-Applicants applying for the Vandalism Recovery Grant are required to submit a copy of the Kansas City Police Department report describing the vandalism incident, if filed.
- Photos-Photos of damage to the storefront and all repairs must be uploaded.
- Receipts and Invoices-All copies of receipts or invoices for items purchased and work done to repair damaged property are required to be included. Proof of payments for invoices are also required.
- **Proof of insurance** -Proof of insurance for your business is required for this grant program (General Liability Insurance, at a minimum). A copy of a current certificate of insurance, an insurance policy, or some other document from your insurance company showing you have insurance coverage.
- Copy of your CPTED Report from KCPD (optional) if you are applying for preventative funds.
- **Insurance Claim and Payments-**A copy of the insurance claim and any proof of an insurance claim payment are required to be submitted, if filed.
- **KCMO Business License-** A business license is required for this grant. To obtain a copy of your current 2024 license you call 816-513-1120 ext.3 or visit the Business License Office on the 1st floor of City Hall or online at www.kcmo.gov/quicktax
- KCMO Tax Clearance-No older than 90 days. Can be obtained same-day from the Business License Division at City Hall (1st Floor) or in seven-business days online at www.kcmo.gov/quicktax

Requesting a KCPD Incident Report

You can apply online for a copy of your KCPD Report:

https://www.kcpd.org/about/services/report-and-video-requests/

You can also call 816-234-5100 to check report availability, then come in person to any <u>patrol division station</u> with photo identification.

Or request by mail at: (checks payable to "Board of Police Commissioners")

Kansas City Missouri Police Department

Attn: Criminal Records Section

1125 Locust

Kansas City, MO 64106

KCPD Alarm Permit

In an effort to reduce the number of police dispatches to false alarms, an alarm ordinance was issued in Kansas City, Missouri. This ordinance requires all alarm users to obtain an alarm permit from KCPD. Police response to alarms will be denied until an alarm permit is obtained. Learn more: https://www.kcpd.org/about/services/private-alarms/

Alarm Permits application can be found at:

https://www.crywolfservices.com/kansascitymo/

CPTED- Crime Prevention Through Environmental Design

Crime Prevention Through Environmental Design (CPTED) is a multi-disciplinary approach to crime prevention that uses urban and architectural design and the management of built and natural environments. CPTED is pronounced 'sep-ted', and it is also known around the world as Designing Out Crime, defensible space, and other similar terms. CPTED strategies aim to reduce victimization, deter offender decisions that precede criminal acts, and build a sense of community among inhabitants so they can gain territorial control of areas, reduce crime, and minimize fear of crime.

Kansas City, MO Police Department Community Engagement Division 635 Woodland Ave, Suite 2105B Kansas City, MO 64106 CED@kcpd.org

Evaluation Process

Grant monies will be awarded to applicants meeting the program criteria. Applications will be reviewed on a rolling basis until funds are exhausted. Applicants can only apply for one grant at a time.

- Recovery Grant -A business can apply for the recovery grant twice—once per location, for up to two locations.
- **Prevention Grant**-A business may apply for a prevention grant only once during the application period, regardless of how many locations it operates.

Applicants will be notified by email and/or phone regarding the status of their grant application once their completed submission has been reviewed. Please allow up to two weeks for application processing and review. A grant administrator will follow up with any additional questions and next steps. Missing documentation will result in an incomplete application.

Grant Application

The "Back to Business: Fund provides up to \$3,000 in financial relief for the restoration of small businesses impacted by deliberate actions that result in the destruction or damages of small business storefronts. Grants assist eligible businesses to remain open and operational and contribute to maintaining a healthy street environment. This grant provides up to \$5,000 for vandalism prevention costs. Examples of damage include broken windows, broken doors, broken locks, etching on windows, graffiti, and more. Example of prevention costs include installation of security cameras, security systems, security consultations, etc.

Before completing the application, please review the Program Guidelines at: <u>Back to Business Grant Guidelines</u>. Please email <u>kcbizcare@kcmo.org</u> with any questions or for technical support.

Eligibility: To be eligible for the grant the business must:

- Be located within Kansas City, possess all necessary licenses and permits, and maintain good standing with the city?
- Have a storefront with consistent hours of operations?
- Have sustained physical damage due to break-ins or vandalism or plan to take steps to prevent such incidents?

Contact Information: Please the contact information of the person that will be the point contact for the grant application.

- First Name
- Last Name
- Email (if different than login)
- Phone Number (if different than login)
- Are you the Business Owner?

Business Owner Information: if there are multiple business owners, please provide information for the primary owner or one of the equal members. *Demographic data will not be used to determine eligibility for the program*.

- First Name
- Last Name
- Primary Residency Address
- Sex
- Race

Primary Language Spoken

Business Information: Please provide information about the location that has been vandalized or has installed new preventative measures.

- Legal Business Name
- DBA (If applicable)
- Business Address
- How long has your business operated from this location?
- Is the business a franchise?
- Business Industry (Food Based, Retail, Other)
- Business Description (open ended)
- 2023 Annual Revenue (est.)
- Number of Full-Time Employees
- Number of Part-Time Employees

Select a Program: Financial assistance can only be utilized for reimbursement related to a vandalism incident that took place, or for security measures implemented, between July 1, 2024, and June 30, 2025. Funding will be allocated on a first-come, first-served basis. Applicants must provide proof of eligibility for the grant program. Each business is eligible for a one-time grant per program.

- Vandalism Recovery Grant- Up to \$3,000 per business. Funds can only be used as reimbursement for a vandalism incident that occurred from July 1, 2024 July 31, 2025.
- Vandalism Prevention Grant- Up to \$5,000 per business. Funds can only be used as a reimbursement for eligible security measures acquired between July 1, 2024 – July 31, 2025

If Vandalism Recovery Grant:

- How many times has this location been vandalized in the past 12 months? (numerical)
- 2. Date of most recent incident:
- 3. Damages (check all that apply)
 - Break-in
 - Broken Windows

- Broken Locks
- Broken Doors
- Graffiti
- Other (please specify):
- 4. Upload photos of damage to the façade of the physical storefront.
- 5. Upload photos of repairs or remediation to the facade of the physical storefront.
- 6. Have you filed a KCPD report for the damages?
 - Yes (If yes, upload a copy of the police report)
 - o No
- 7. Does your business have insurance?
 - Yes (if yes, upload proof of insurance)
 - o No

[If yes] What is your deductible?

- 8. Have you filed an insurance claim?
 - Yes (if yes, upload a copy of insurance claim AND payment(s))
 - No (if no, explain why)
- 9. Has all repair and replacement been completed AND paid for?
 - Yes (if yes, 10 and 11)
 - o No
- 10. [If yes] Upload itemized invoices from vendors.
- 11. [If yes] Upload proof of payments (a redacted credit card statement, canceled check, or bank statement)
- 12. Upload KCMO Business License
- 13. Upload KCMO Tax Clearance Form
- 14. Add your business bank account information to Beam by following these steps. If application is approved, payment will be sent via ACH.

https://bybeam.zendesk.com/hc/en-us/articles/19707225572123-Updating-your-bank-account-and-routing-number

If Vandalism Prevention Grant:

- 1. Have you conducted a CPTED Analysis? (Yes, No, Not aware of program)
- 2. What security measures are you requesting reimbursement for? (check all that apply):
 - Security Cameras
 - Alarm Systems
 - Motion Detectors
 - Secure Locks
 - Lighting
 - Security Consultation
 - Other (please specify):
- 3. Has your business been vandalized in the past 12 months? (Yes, No)
 - a. [if yes] what was the date of the most recent incident? (calendar option)
- 4. Do you have insurance for your business?
- 5. If yes, which type of insurance coverage do you have? (Select all that apply):
 - Property Insurance
 - Business Interruption Insurance
 - Liability Insurance
 - Other (please specify):
- If yes, what is your deductible?
- 6. Does your insurance cover vandalism?
 - o Yes
 - o No
 - o Not Sure

- 7. Have all your security measures been completed AND paid for? This is a reimbursement grant ONLY and reimbursement will cover UP TO \$5,000 of the total costs.
- 8. Upload itemized receipts from vendors.
- 9. Upload proof of payment (a redacted credit card statement, canceled check, or bank statement)
- 10. Upload KCMO Business License
- 11. Upload KCMO Tax Clearance Form
- 12. Upload CPTED Report. (optional)
- 13. Add your business bank account information to Beam by following these steps. If application is approved, payment will be sent via ACH.

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CERTIFICATION: The information provided in the application is collected to determine if my business is eligible to receive assistance provided through the municipal-funded City of Kansas City, Missouri vandalism recovery and prevention program, "Back to Business" grant fund. I have read the program guidelines and understand the rules of the program. I certify that all the information provided in this application is correct and complete to the best of my knowledge, including all information regarding my business. I understand that providing false statements constitutes an act of fraud and is grounds for termination of assistance and is punishable under Federal and State of Missouri laws. I understand the information provided in my application may be shared with appropriate City agencies responsible for oversight of the municipal funds.

Submit Application