

SECTION THREE



I want to

**STRENGTHEN AND SUSTAIN SMALL
BUSINESSES & COMMERCIAL CORRIDORS**

in my neighborhood.

BACKGROUND

Small businesses are often the lifeblood of a community, and when clustered together on a street or avenue, they can be one of the most distinctive parts of a neighborhood. The way that we shop may have changed in the last several decades, but small businesses and commercial corridors—and the business owners that inhabit them—still represent an important and valuable part of our neighborhoods, and can be a boost to the local economy and community ties.



The link between older buildings and small businesses or commercial corridors may not be obvious at first, but they are actually a great match: older buildings don't have to pass the costs of brand new construction onto commercial tenants, and they often include smaller, subdivided spaces that may be well suited for small business storefronts. Clustered together on prominent roads, these older buildings can make a commercial street into a shopping destination that is more interesting than any shopping center or mall. Think Germantown Avenue, or the Italian Market on S. 9th Street, or Walnut Street, or Baltimore Avenue, or Ridge Avenue: all are distinctive shopping districts, and all have lots of older buildings that help make them special and can make the area more interesting for pedestrians and passersby. For this reason, it is important to think about the ways in which local economic development and good preservation planning can and should go together.

Philadelphia has a lot of resources for commercial corridors, and the small businesses that comprise them. Many of these are through the City's Commerce and Business Services Departments, and through local partners such as LISC and the Philadelphia Association of Community Development Corporations (PACDCs).



ASK & ANSWER

What resources exist to support small businesses?

The City of Philadelphia Business Services is a useful clearinghouse of all the resources that can help businesses, big and small, set up shop in Philadelphia. The website breaks down all of the steps to start and manage a business, and also offers place-specific guidelines about zoning, incentives, and agencies like the Philadelphia Historical Commission.

The City of Philadelphia Business Services

business.phila.gov

The Chamber of Commerce has been around since Philadelphia's founding and supports programs and policies for business of all sizes. The Chamber includes programs for small businesses and also works toward policies that support small business development, including wage and business tax policies, permitting, and work with commercial corridors.

Chamber of Commerce of Greater Philadelphia

chamberphl.com

The Pennsylvania Small Business Development Center (SBDC), provides free consulting and low-cost training to help current and future small business owners successfully operate. The SBDC offers an array of seminars through their local partners. In Philadelphia, SBDC works with the Wharton Small Business Development Center (WSBDC) at Penn and the Temple Small Business Development Center, which have both been active since the early 1980s. Their course offerings and trainings are found on their websites.

University of Pennsylvania Wharton School of Business

whartonsbdc.wharton.upenn.edu

Temple University's Fox School of Business

fox.temple.edu/institutes-and-centers/small-business-development-center

The African American Chamber of Commerce mirrors much of the work of the Chamber of Commerce of Greater Philadelphia, but with a focus on supporting the economic empowerment and growth of African-American business in the region. They offer a large selection of programs, speaker series and resources.

The African American Chamber of Commerce

aachamber.com

Founded in 2001, the Sustainable Business Network (SBN) is a membership network of local Philadelphia businesses that serve community needs, share wealth, and protect the environment.

The Sustainable Business Network

sbnphiladelphia.org

The Free Library of Philadelphia offers online resources for small businesses. They also offer the Business Resources and Innovation Center with one-on-one consulting and special resources.

Free Library of Philadelphia

libwww.freelibrary.org/programs

Free Library of Philadelphia Business Resources and Innovation Center

libwww.freelibrary.org/programs/bric

The Community College of Philadelphia offers a free program for small business owners in Philadelphia, with education, counseling, and training for business owners.

The Community College of Philadelphia

ccp.edu/business-and-industry/power-your-business

What organizations work to improve and maintain commercial corridors?

Philadelphia is the local office of the Local Initiatives Support Corporation (LISC), a national community development corporation (CDC) and CDFI (community development financial institution). LISC’s programs include a full range of initiatives that support local communities and work towards empowerment. They have invested \$435 million and leveraged much more since their foundation in 1980. LISC-Philadelphia’s focus areas include commercial corridors, which are combined with an overall economic development and community engagement approach. LISC works with community partners to implement corridor plans,

support small businesses and train business leaders, and provide technical assistance and financing to yield thriving commercial environments. They have worked with commercial corridors across the city, partnering with the local community development corporations on the ground.

lisc.org/philly/our-priorities/economic-development/commercial-corridors

Philadelphia Association of Community Development Corporations (PACDC) works across Philadelphia with the neighborhood-based community development corporations (CDCs). CDCs work on a variety of programs, working closely with residents in specifically-defined parts of the city. Programs may include improvements to the physical environment, small business development, housing, capacity building, events, and skills training/workforce development. The work of CDCs has contributed to some of the most significant improvements in Philadelphia’s neighborhoods.

Philadelphia Association of Community Development Corporations

pacdc.org/members/member-list



What financial incentives are available for small businesses to rehab their older buildings?

Although these three programs do not represent all of the potential incentives for small businesses, a few programs that may be available to owners of older commercial properties include:

The Storefront Improvement Program, which is local to Philadelphia. The program reimburses owners of commercial buildings and businesses within designated commercial corridors who make storefront improvements. Examples of eligible improvements include masonry/brick pointing, cornices, exterior painting, windows/glazing, exterior doors, exterior façade lighting, see-through security grills, signage and awnings. More information about the program is available on the Department of Commerce website.

The Storefront Improvement Program

business.phila.gov/storefront-improvement-program

The Pennsylvania Historic Preservation Tax Credit Program, administered by the Pennsylvania Department of Community and Economic Development (DCED) is available for income-producing properties (e.g. businesses!). This competitive tax credit program is awarded based on various eligibility criteria, and credits are awarded equitably for projects in each region of the Commonwealth. More information is available on the DCED website.

Pennsylvania Department of Community and Economic Development

dced.pa.gov/programs/historic-preservation-tax-credit-hptc

The Federal Historic Rehabilitation Tax Credit (Historic Tax Credit), administered by the Pennsylvania Historical and Museum Commission (PHMC) and the National Park Service. This program provides a 20% income tax credit to developers of “income-producing” properties, including office buildings, retail establishments, rental apartments, and more. It does not apply to private owner-occupied homes. More information on the eligibility requirements and process is available on the PHMC website and the National Park Service website.

The Federal Historic Rehabilitation Tax Credit

nps.gov/tps/tax-incentives.htm

National Park Service Federal Tax Credits

phmc.pa.gov/Preservation/Grants-Funding/Pages/Federal-Tax-Credits.aspx

My business is located in an old building. Do I have to make it accessible?

A good question with a complicated answer! The Americans with Disabilities Act, passed in 1990, established new standards for access to public places and businesses. But many (if not most!) historic buildings were not constructed with accessibility in mind; they often have entrances, stairways (without elevators), and other small spaces that are difficult to navigate in a wheelchair (for example). This means that accessibility is both an architectural and a legal issue. You can learn more about the issue of accessibility for older buildings in the National Park Service's Technical Brief on the subject.

“Making Historic Properties Accessible”

nps.gov/tps/how-to-preserve/briefs/32-accessibility.htm

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ROW



PRESERVE
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TRY IT OUT

1

MEET A SMALL BUSINESS OWNER.

Ask them about their story, challenges, and how they found their way into business. Are they located within a historic building or a building with special character or architectural traces of past businesses that were located here? Ask them if locating in a building of this type was a factor in their location, and about their experiences operating out of an older building.

2

MAKE A LIST OF LOCAL BUSINESSES THAT HAVE BEEN AROUND FOR DECADES.

Businesses that stay open in their neighborhood for decades can play a significant part in the identity of their community. They are often stewards of an older building, and they are important partners in sustaining and revitalizing communities.

Jot down the small businesses (family-owned or otherwise) that you know have been around for decades.

Chat with your neighbors and local community organization about how you can recognize and support these businesses



TAKE ACTION

Buy and hire local!

It may be obvious, but buy and hire local! Support your neighborhood's local restaurants and businesses by spending your money there. This applies to any rehab projects for your own home, too: economic studies show that skilled rehab/adaptive reuse construction supports local economies more than new construction, since project costs usually skew toward locally-hired labor more than mass-produced materials.

Apply for a Storefront Improvement Grant

If you are a business owner, apply for a Storefront Improvement Grant, if your business is located on an eligible corridor. Check out whether you are eligible at the Department of Commerce's website. If you're not a small business owner, but do live in an eligible area, make sure your local businesses know about it!

Storefront Improvement Grant Program

business.phila.gov/storefront-improvement-program

Nominate a special façade for the Community Design Collaborative's Storefront Challenge

This program celebrates the successful improvement or maintenance of commercial facades around the city. The more these are celebrated, the more that business owners will be inspired to occupy and sensitively maintain historic buildings. Individual neighborhoods might have their own similar programs: for instance, the Kensington Storefront Challenge offers up to 1 year of free rent for businesses, as well as other funding opportunities and technical assistance. If your neighborhood doesn't have its own challenge, see if you can partner with your local community organization or community development corporation to start one!

Community Design Collaborative's Storefront Challenge

cdesignc.org/storefront2018

Kensington Storefront Challenge

kavechallenge.com

Connect with your local CDC

If your neighborhood has a community development corporation (CDC), connect with your local CDC and attend their programs and events. You may be able to find a local CDC on the website for the PACDC (although this list may not be comprehensive).

Philadelphia Association of Community Development Corporations

pacdc.org/members/member-list

Stay involved with your neighborhood Civic Association

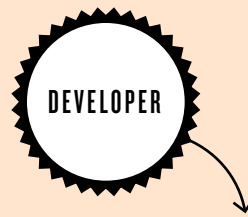
Stay involved with your neighborhood civic association or registered community organization (RCO) to ensure that commercial corridors remain commercial in use! If commercial areas experience a zoning change through a variance, this will slowly degrade the fabric of these key areas in the city's neighborhoods.

Organize to create a Business Association, Business Improvement District (BID) or Neighborhood Improvement District

Organize to create a business association, business improvement district (BID) or neighborhood improvement district (NID) within your neighborhood, if it doesn't already exist. Center City District (CCD) is the largest in the city, but 11 additional BIDs exist in other neighborhoods, including South Street/Headhouse, East Passyunk, Aramingo, Mount Airy, Roxborough, Germantown, and others. BIDs are unique in that they collect a special tax or fee to fund supplemental services or improvements within the district's boundaries, including street sweeping and other services that benefit the district. Cousins of the BID are the NID (Neighborhood Service District) and SSD (Special Services District). Business associations are groups of businesses that are formed around geographic boundaries and common interests, but do not levy the additional tax.

Commerce Department Revitalizing Corridors Program

phila.gov/commerce/neighborhoods/Pages/RevitalizingCorridors.aspx



Apply to be a part of the Jumpstart Training Program

If you want to have a direct role in redeveloping the distinctive older places in your neighborhood, including commercial spaces, apply to be a part of the Jumpstart Training Program, an initiative spearheaded by Philly Office Retail. The program trains novice developers and connects them with more experienced real estate professionals to help them revitalize their neighborhoods. Jumpstart began in Germantown, and has now expanded to include four additional neighborhoods: Southwest Philadelphia, West Philadelphia, North Philly West, and Kensington.

The Jumpstart Training Program

gojumpstart.org



LEARN MORE

For community advocates interested in economic development

The Main Street Program is a comprehensive, community-based approach to revitalizing business corridors that has been applied in cities across the U.S. since the 1980s. In Pennsylvania, the Department of Community and Economic Development (DCED) oversees this program. The program is housed under the umbrella of Keystone Communities, which includes Keystone Main Streets and Keystone Elm Streets. Funding is available from the state and is administered by the Pennsylvania Downtown Center. In Philadelphia, 52nd Street in West Philadelphia is an example of a Keystone Main Street. Funding may be applied towards planning activities, the establishment of business improvement districts or neighborhood improvement districts, façade improvement grants (which can be applied to both commercial and non-commercial properties), or other development projects, such as building rehabilitation or public infrastructure improvements. Nonprofits, CDCs and similar organizations are eligible for applications on an annual basis.

Pennsylvania Downtown Center

padowntown.org

For information about Business Improvement Districts (BIDs)

You can read more about BIDs in the guide published by the City of Philadelphia Department of Commerce and Drexel University's Center for Public Policy. The resource is called "Starting a Business Improvement District in Philadelphia" and is available below.

Business Improvement Districts

business.phila.gov/media/Starting-A-BID-in-Philadelphia-FINAL.pdf

For information about policies that affect local commercial corridors

PACDC released the Commercial Corridor Policy Agenda in 2017. This report resulted from a convening of 37 commercial corridor managers and community development corporations, and it calls upon City Council and the Mayor to boost investment in programs that aid commercial corridors and small businesses.

Commercial Corridor Policy Agenda in 2017

pacdcorg.pairserver.com/2017/wp-content/uploads/2017/05/PACDC-Corridor-Policy-Agenda-FINAL-.pdf

For information about state and federal rehabilitation tax credits

Program info for the Pennsylvania Historic Preservation Tax Credit Program is available on the Department of Community and Economic Development website. Program info for the Federal Historic Rehabilitation Tax Credit (Historic Tax Credit) is available on the Pennsylvania Historical and Museum Commission website below.

Pennsylvania Department of Community and Economic Development: Rehab Tax Credit

dced.pa.gov/programs/historic-preservation-tax-credit-hptc

Pennsylvania Historical and Museum Commission: Rehab Tax Credit

phmc.pa.gov/Preservation/Grants-Funding/Pages/Federal-Tax-Credits.aspx

The Federal Historic Rehabilitation Tax Credit

nps.gov/tps/tax-incentives.htm

For commercial property owners

If you're looking to start or sustain a small business located in a rowhouse, then the Philadelphia Rowhouse Manual (2003, National Trust for Historic Preservation/Philadelphia Office of Housing and Community Development/Philadelphia City Planning Commission) is a great place to start. This practical guide can help you learn more about the building's architecture and learn the basics of interior and exterior care and maintenance. The manual is available online.

The Philadelphia Rowhouse Manual

phila.gov/CityPlanning/resources/Publications/RowhouseManual_Final.pdf

For technical assistance on maintenance of older commercial buildings

The National Park Service has published 50 Technical Preservation Briefs to provide guidance on preserving, rehabilitating, and restoring older buildings—offering guidance on everything from repointing mortar joints to improving energy efficiency to repairing historic wood windows. The briefs are free and available online.

National Park Service Preservation Briefs

nps.gov/tps/how-to-preserve/briefs.htm

For community advocates to learn from each other

The Local Preservation School is an online “open learning environment” where preservation advocates and volunteers share with people how to save and sustain historic places in their communities.

The Local Preservation School

localpreservation.github.io/about

FISHER PARK



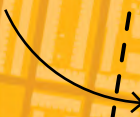
FERN ROCK
TRANSPORTATION
CENTER



OLNEY AVE.



NORTH 5TH
STREET



ROOSEVELT
BOULEVARD



N BROAD ST

N 5TH ST

W SPENCER ST

W OLNEY AVE

W TABOR RD

W FISHER AVE

ROOSEVELT BL VD



NORTH 5TH STREET REVITALIZATION PROJECT

LOCATED A FEW MILES NORTH OF Center City is Philadelphia's Olney neighborhood, one of the city's most diverse, where old and new residents, housing types, and several distinct ethnicities overlap. The heart of Olney is the North 5th Street commercial corridor, which today is home to over 400 businesses, serving and representing people from all corners of the world.

This bustling corridor is supported and maintained through the work of the North 5th Street Revitalization Project (N5SRP), which was founded in 2007 as a project of the Korean Community Development Services Center (KCDSC), a long-standing community development organization working in the neighborhood since the 1980s.

The group, and Olney residents, knew that a key ingredient in promoting economic stability and neighborhood cohesion was investing in the commercial corridor—which would serve as a gathering hub and build a sense of community pride for surrounding residents. The following year, in 2008, N5SRP began receiving funding from the Philadelphia Commerce Department and since then, it has continued to grow and expand its services, always working in tandem with the community. Acting as a convener and facilitator, N5SRP revived the old Olney Business



Association. The group has also worked to create new businesses and work with existing ones to share resources, demystify application processes, and organize events such as corridor clean-ups and festivals. They have helped leverage small business loans and façade improvement grants for small businesses, which is a great help for small businesses that may find these processes cumbersome or overwhelming. N5SRP has also contributed greatly to neighborhood beautification, including overseeing the installation of murals, benches, and street trees. As a part of KCDSC, the organization is also linked to complementary programs for housing services, educational programs, and immigration/citizen services, which provide wrap-around support for the community as a whole. North 5th Street is now seen as a citywide attraction for events, known for its multitude of food choices, and as a place where neighborhood residents, local businesses, and occasional visitors are given a warm welcome and an environment that is a direct reflection of the community's hard work and input.