

CITY OF CUBA CITY
DOWNTOWN REVITALIZATION PROGRAMS

FAÇADE IMPROVEMENT LOAN



Program Guidelines

Taylor Gronau
Economic Development Director
108 North Main Street, Cuba City, Wisconsin 53807
608-744-2162 | cubacitycdc@gmail.com | www.cubacity.org

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Program Purpose & Overview

The purpose of the Façade Improvement Loan Program (“the Program”) is to improve the appearance of the facades of business and commercial buildings in the downtown. Physical improvements to these structures will assist in spurring economic vitality downtown. The Program works to address deteriorating property conditions and encourage enhancements to the property as viewed from the public right of way. The resulting effect will be the attraction of new businesses to downtown and the community, as well as the retention and expansion of existing businesses.

Objectives

The Program has the following objectives:

- A. To renovate or rehabilitate business and commercial properties so as to prevent or eliminate the existence of blight and deteriorating conditions.
- B. To attract and retain businesses downtown.
- C. To retain jobs and bring additional employment opportunities to downtown Cuba City.
- D. To make use of funds the City has available for the enhancement of the City’s downtown, which is deemed an asset of the City and revitalization of which has been identified as the City’s primary economic development objective.
- E. To spur activity which will provide return to the City by the way of physical improvements which may not otherwise have occurred.

Project & Applicant Eligibility

- A. General & Designated Area:
The Program only applies to the exterior facades, signs and architectural features for commercial and business properties on Main Street between Lafayette Street and Yuba Street. Consideration will only be given to projects located outside the designated area after December 31, 2015, provided funds are still available.
- B. Minimum Requirements & Criteria
 1. Projects shall occur within the designated area.
 2. Only exterior façade renovations are eligible.
 3. Projects must commence within three (3) months of approval and shall be completed within six (6) months of the loan approval date or issuance of required permits (if required). The City reserves the right to eliminate project funding if not completed within the specified time period and is not obligated to grant time extensions.
 4. Projects shall comply with all applicable City building and zoning standards and requirements.
 5. Only one application may be submitted for each façade. Either the property owner or the business tenant of a building may submit an application, or an owner and tenant may apply jointly.
 6. If a building has multiple units, each tenant with a separate entrance may apply.

7. A business tenant applicant must obtain the property owner's written consent and submit that permission with the application.
8. A property does not need to be occupied at the time the application is submitted.
9. Priority consideration will be given to proposals that make highly visible and significant design contributions, contribute to preserving the architectural, historic, and commercial character of Cuba City, and use materials and design features listed in the Downtown Design Guidelines.

C. Improvements may include, but are not limited to:

1. Removal of false fronts, metal canopies, and additions that detract from the building's historical and architectural character.
2. Safe cleaning of brick storefronts- chemical stripping, scraping, and water wash. Power washing and sand blasting are not recommended.
3. Exterior painting/repainting. Initial painting or repainting of masonry is discouraged but may be covered on a project specific basis.
4. Historic reconstruction- storefront, door, or window repair or replacement, masonry repair and tuck pointing, etc.
5. Removal, repair/replacement of existing signs and awnings.
6. New signage and awnings.
7. Permanent exterior lighting.
8. Address information- numerals, building name, etc.
9. Landscaping improvements.
10. Qualified professional design services.
11. Other activities as designated by the City of Cuba City.

D. Ineligible activities include, but are not limited to:

1. Interior improvements.
2. Purchase of property.
3. Fixtures and equipment.
4. Removal/covering up of historic and architecturally significant features and design elements.
5. Sidewalk repairs.
6. Correction of code violations.
7. Roof repair or replacement- except in cases where the new roof style is a critical component of the façade restoration or replacement project.
8. Construction of new building.
9. Any project or improvement completed prior to submittal of a façade grant/loan application.
10. Other activities designated by the City of Cuba City.

Program Terms & Conditions

A. General Requirements

1. All applicants must include detailed drawings and specifications with the application. Eight (8) copies of drawings/design plans must be submitted. The plans must include:
 - i. Detailed site plan using adequate scale to be easily and clearly understood.
 - ii. Each plan should include notations of proposed materials, color, finishes and details. The drawing should clearly show proposed signage (if any).
 - iii. Current condition photos to provide adequate “before and after” shots.
 - iv. Construction/reconstruction time schedule, noting start and completion date.
2. Applicants must submit at least one contractor proposal or estimate. However, it is suggested the applicant pursue multiple proposals for their own protection and peace of mind. The City does not assume liability for the work of any contractor that is chosen by the applicant.
3. Some financial documentation may be required as part of the loan application.
4. Applicants, if tenants, must have written permission and approval from the respective property owner.
5. Applicants must take out the appropriate building or sign permits.
6. Applicants who are delinquent on their property tax, utility payments, or have outstanding municipal code violations are not eligible until said issues are resolved.
7. Payment shall be made on a reimbursement basis upon completion of construction/installation.
8. Minor changes to the project will require submittal and approval by the Economic Development Director. Significant project changes, as determined by the Economic Development Director, will require approval of the Common Council.
9. The City reserves the right to cancel any loan if any of the conditions of the program guidelines and agreement are not met.
10. Applicants shall provide proof of insurance with their application showing the property is insured for fire and all hazards.

B. Funding

1. The final loan amount is based on documentation of actual costs.
2. Loans are paid only after the approved project is completed in accordance with the approved plans and specifications submitted in the application. The Director of Public Works will inspect and sign-off on completed work prior to issuance of loan proceeds.
3. Completed work that differs from the approved application will be disqualified for reimbursement.
4. Reimbursement checks will be made by the City within two weeks of sign off of completed work and documentation of payment of said work.
5. Eligible costs include:

- i. Costs for design, architecture, and planning services by licensed professionals on the project.
- ii. Costs for construction, painting and similar services billed by licensed contractor.
- iii. Other costs indicated in the project budget and approved by the City.

C. Approval Authority

1. Applications will be reviewed by the Cuba City Downtown Taskforce (CCDT) and recommended to the Common Council for approval or be denied.
2. The Cuba City Common Council will have final authority to approve or deny applications on a case-by-case basis and may impose certain design conditions on approved projects.

D. Expiration

The City of Cuba City has set aside \$50,000 from Tax Increment District Number Three (TID #3) to create a revolving loan program for downtown improvements. The loan program will expire if one of the following occurs:

1. When the funds are spent, unless additional funding is authorized by the Common Council.
2. When the Common Council chooses to eliminate or amend the program.

Loan Terms

All loans granted under this program shall be subject to the following terms and conditions:

- A. Loans will be made available for up to fifty percent (50%) of the total cost of the project, with a maximum loan of \$5,000. The applicant must use non-City funds to match the loan.
 1. The City of Cuba City reserves the right under this program to exceed the maximum loan amount of \$5,000 per building on a case by case basis when: the size of the building, coupled with the proposed project would result in a significant impact on the downtown that would exceed the typical project under the program, and the project goes beyond maintenance to improving the architectural value of the building to the downtown as determined by the Common Council.
- B. Loans shall only be considered for projects at or above \$3,000 in total project costs (minimum \$1,500 loan).
- C. The City will provide the loan proceeds as a reimbursement following completion of work that was approved by the Common Council following submission of documentation by the owner/applicant to the City.
- D. The loan shall be at 0% interest and be repaid over a maximum of 3 years.

- E. An origination fee of two percent (2%), not to exceed \$100, will be assessed on the total loan disbursement amount.
- F. The full balance of the loan shall be due immediately upon sale of the property. The loan may not be assigned without the written consent of both parties. The loan may be prepaid in whole, or in part, at any time.
- G. Projects must be completed within six (6) months of the loan approval date or issuance of required permits (if required).
- H. Project participation may be limited based on the availability of program funds.
- I. Applicants will be required to sign a note and a mortgage as a condition for receiving loan funds and will be responsible for all recording fees associated with the disbursement of the loan.

Program Application Procedures

- A. Applicant meets with Economic Development Director for initial project discussion.
- B. Applicant submits loan application containing all of the items specified below.

All applications must include the following:

1. Eight (8) copies of detailed drawings/design plans.
2. Contractor estimate or proposal.
3. Proof of insurance.
4. Photos of property.
5. Previous year tax return for the business.

Businesses operating for less than one year in Cuba City, must also submit:

6. Current balance sheet and income statement for the business.
7. Current personal credit bureau report if property is owned by an individual.

- C. The CCDT reviews plans and either:
 1. Recommends for approval and forwards to Common Council.

OR

 2. Denies the application. If denied, applicant may submit a revised application and repeat the process.
- D. Common Council reviews application and issues final approval or denial of loan request. The Common Council will not be provided any financial information. They will only be provided information regarding the scope of the project and the terms of the loan as prepared by the CCDT.

- E. Applicant receives a letter notifying him/her of approval (or denial) of application, and notifying of any permit requirements. Approved applicants have 90 days to apply for required permit(s), if applicable, or begin work.
- F. All approved work must be completed within six (6) months of loan approval date or issuance of permits (if required). If more time is needed, the applicant must submit a written statement requesting an extension. Any plan changes would require approval according to the procedures set out in these guidelines.
- G. Applicant contacts Director of Public Works to request project review.
- H. Applicant provides itemized, paid invoices for the project, along with the completed “Project Close-Out” section on the application form to the City
- I. Loan proceeds distributed within two weeks of expenditure verification.



**CITY OF CUBA CITY
FAÇADE IMPROVEMENT LOAN PROGRAM
APPLICATION**

Applicant Information	
Contact Name:	Contact Address:
Business Name:	Project Address:
Day Phone:	Alt. Phone:
FAX:	E-Mail:

Building Owner Information (if different than applicant)	
Contact Name:	Contact Address:
Business Name:	Project Address:
Day Phone:	Alt. Phone:
FAX:	E-Mail:

NOTE: If grant applicant is not the owner of the building, please attach a letter, signed and dated, from the property owner expressing approval of the project application.

General Project Information	
Proposed Start Date:	Proposed Completion Date:
Contractor Name, Address & Contact Info:	Budget Estimates: Total Project Estimate: \$ _____ Façade Program Grant: \$ _____ Façade Loan Request: \$ _____ Private Loans: \$ _____ Private Funds: \$ _____ Other Funding: \$ _____

Project Description
Describe the overall project and scope of work (attach additional pages if necessary):
How does the project meet the goals and objectives as detailed in the Façade Improvement Loan Program Guidelines (attach additional pages if necessary):
Property Tax ID:
Please provide the required attachments listed below: <ul style="list-style-type: none"> ▪ Eight (8) copies of drawings/design plans ▪ Contractor proposal (s) ▪ Proof of Insurance ▪ Photos of Property ▪ Previous year tax return for the business
Businesses operating for less than one year in Cuba City, must also submit: <ul style="list-style-type: none"> ▪ Current balance sheet and income statement for the business ▪ Current personal credit bureau report if property is owned by an individual

Certification: The information provided above is true and accurate to the best of my knowledge and I have read and understand the guidelines of the City of Cuba City Façade Improvement Loan Program and agree to abide by its conditions. I understand that I must, or the building owner must, if I do not own the building, sign a mortgage to secure repayment of the loan, and that the mortgage will be recorded as a lien against the property. I acknowledge that the City Council has the right to terminate this agreement under the Façade Improvement Loan Program if I, as the applicant, am found to be in violation of any conditions set forth in the guidelines of the program.

Applicant Signature: _____ Date: _____

Project Close-Out (REQUIRED SIGNATURES)	
By signing below, you verify that all work on the project has been completed to the best of your knowledge and, in your opinion, is acceptable to you and completed in accordance with the requirements of the Façade Improvement Grant Program guidelines and consistent with the nature of this application.	
Contractor:	Date:
Applicant:	Date:
Building Owner (if applicable):	Date:
Public Works Director:	Date:
CCDT Chairperson:	Date:

Office Use Only	
Date Application Received:	Does applicant have outstanding delinquent taxes, utility bills, or municipal code violations?
Cuba City Downtown Taskforce Review Date: <input type="checkbox"/> Recommended for approval <input type="checkbox"/> Recommended for approval w/conditions <input type="checkbox"/> Denied (reasons below)	
Cuba City Common Council Review Date: <input type="checkbox"/> Approved <input type="checkbox"/> Approved w/conditions <input type="checkbox"/> Denied (reasons below)	
Authorized Loan Amount:	Reason for Denial (if applicable):
Reimbursement Claim Approval Date:	Date Check Issued: