

CITY OF RICHMOND FAÇADE IMPROVEMENT PROGRAM

PROGRAM PURPOSE:

The intent of the Richmond Tax Increment Financing Authority Façade Improvement Program (RFIP) is to encourage exterior improvements to commercial buildings within the City of Richmond's Tax Increment Finance District by way of low interest loan programs provided by local lending institutions. The improvements should conform to the development guidelines set forth in the Business District Master Plan.

Success of the program will be a coordinated effort between local business owners, tenants and the RFIP committee to construct aesthetically pleasing facades to directly and indirectly encourage improvements among business owners within the city and to establish identities among the businesses while setting the stage for further development.

It is believed that the aesthetic enhancement of the buildings will not only improve the appearance of the overall commercial business districts but will also spark a greater promotion and support of local merchants from customers who witness and appreciate the visual improvements of the local establishments.

The RFIP Committee will work directly with the businesses to ensure that building designs remain compatible with each other and the surrounding residential area to promote a stronger sense of community for the City of Richmond. The committee will be made up of the TIFA Director, City Planner, and one member of the TIFA Board of Directors.

PROGRAM DESCRIPTION:

PART I:

Local commercial lenders, have agreed to participate in a low-interest loan program to facilitate improvements to the exteriors of commercial buildings with the City of Richmond.

The interest rate applying to the financial institutions' provisions shall be each institution base lending rate. The Tax Increment Finance Authority will buy down the interest rate by four percent (4%).

The terms of each participating loan will be determined by the financial institution handling the particular loan. In no case shall the term exceed five (5) years.

PART II:

The TIFA will provide design guidelines to all businesses based on the Business District Master Plan. The TIFA director and City Planner will be available to meet with potential applicants to discuss the guidelines as they apply to a particular building.

PART III:

The applicant will be responsible for all Building Permit and Site Plan Review Fees** for any project qualified and participating in the Façade Improvement Program.

(** Includes Signage, Electrical, Mechanical & Plumbing Permits and Fees still apply if needed)

PROGRAM IMPLEMENTATION:

The RFIP Committee will conduct a comprehensive effort to alert and educate business owners, tenants and the community as to the availability and benefits of the program.

Loans provided by this program are to be used for exterior rehabilitation to existing commercial buildings with the City of Richmond. Up to ten percent (10%) of the loan can be used on interior improvements if the improvements are to make the building meet code and ADA requirements.

All improvements are to be approved by the RFIP Committee in advance. Applicants who deviate from the approved application may be disqualified from the loan program.

ELIGIBLE APPLICANTS:

Building owners and tenants within the TIFA District are eligible to apply for participation in this program. Tenant applicants are required to submit written evidence of building owner approval of the application. Priority will be given to new or expanding businesses. Property taxes (real and personal) on the real estate must be current.

ELIGIBLE BUILDINGS:

- Any existing or proposed commercial building located in the TIFA District which is owned or leased by an eligible applicant.
- Priority will be given to new businesses, expanding businesses or those deemed having the potential for making a positive contribution to the quality of the community.
- If a commercial building under one ownership is a multi-tenant building, each separate unit with an individual storefront façade and an independent ground floor entry shall be eligible to apply for participation.
- Loans shall not exceed \$25,000 per unit and \$100,000 for the entire building.
- If the owner or tenant of a building, which occupies more than sixty (60) feet of storefront, applies for participation, the Committee may recommend higher loan amounts at its discretion.
- Total loans shall not exceed \$100,000 for any one project.
- Projects approved for assistance must comply with all applicable codes and ordinances for the City of Richmond. All projects require building permits and may require site plan approval by the Planning Commission.

ELIGIBLE EXTERIOR FAÇADE IMPROVEMENTS:

Materials, labor, equipment, architectural/engineering design services, for exterior improvements to the front, rear or sides of buildings are eligible.

Eligible improvements include, but are not limited to:

1. Removal/Demolition
2. Doors and/or entry Replacement
3. Masonry Cleaning/Restoration
4. Storefront Redesign/Construction
5. Carpentry and Painting
6. Window Replacement/Restoration
6. Roof Replacement (when done in conjunction with an exterior improvement)
7. Lighting/Signage (when done in conjunction with an exterior improvement)
8. Interior improvements up to ten percent (10%) of the loan, if the improvements are designed to make the building meet code and ADA requirements.

ELIGIBLE SITE IMPROVEMENTS:

Site improvements (on private property only) are eligible when completed in conjunction with exterior or façade improvements to existing structures and new buildings:

1. Landscaping
2. Parking Lot Reconstruction
3. Lighting
4. Sidewalks/Pedestrian Access
5. Dumpster Screening

INELIGIBLE IMPROVEMENTS:

Ineligible improvements include, but are not limited to:

1. Land Acquisition
2. Interior Renovations
3. Loan Fees, Mortgage/Land Contract Refinance
4. Appraiser, Attorney, Interior Designer Fees
5. Electrical/mechanical Permit Fees
6. Personal property (furnishings, etc.)
7. Expenses paid for Goods or Services
8. Site Improvements associated with Special Assessment Districts
9. Wages to applicant or relatives in record line of consanguinity unless licensed to do such work..

TIMETABLE:

Approved applicants shall sign an agreement to comply with the commencement and Completion Timetable as a condition of approval for participation and shall be subject to all RFIP guidelines and all amendments thereto. The commencement and completion dates will be ‘best guess’ estimates that are mutually acceptable to the applicant and the RFIP Committee.

In the event that actual physical construction on a project has not commenced within sixty (60) days of the RFIP commencement date, or if a project has not been completed and has not been granted a Certificate of Completion within one year (365 days) of the RFIP commencement date, the RFIP Committee will evaluate the status of the project. At its discretion, the RFIP Board reserves the right to revoke approval of the project.

OTHER PROGRAM GUIDELINES:

1. Construction work and disbursement of the loan may be phased.
2.
 - a. Within a five (5) year period, a property address may not apply for RFIP participation more than twice for the same store unit.
 - b. The total amount awarded to a property and owner/tenant for the same parcel during a five (5) year period may not exceed \$100,000.
 - c. Whenever the property ownership changes, the new owner is eligible to apply for RFIP participation. When a change of ownership occurs, the RFIP Committee may consider factors such as prior improvements and further eligibility shall be at the sole discretion of the RFIP Committee. A new five (5) year timetable and \$100,000 maximum would apply to the new owner without concern for the application of guidelines to the former owner, provided all other RFIP guidelines are adhered to.
 - d. Whenever the business tenant changes, the new tenant becomes eligible for RFIP participation. A new five (5) year timetable and a maximum of \$25,000 would apply to the new tenant without concern for the application of guidelines on the previous tenant and provided all other RFIP Guidelines are adhered to.
3. At the RFIP Committee's discretion, an exception to any RFIP guideline may be granted due to special conditions or situations.
4. All RFIP projects are subject to audit by the City of Richmond.

PROGRAM APPLICATION PROCESS:

1. Applications for program will be available through, and accepted by the TIFA Director.
2. The application form will contain all items necessary before consideration by the RFIP Committee.
3. A site visit will be scheduled after the application is submitted. At that time a Site Review Form will be filled out which will document the scope of work in detail including the guidelines and/or criteria on which the schematic design will be based.
4. The RFIP Committee will meet, as necessary, to review applications unless determined otherwise by the Committee. The applicant may make a small presentation to the Committee if deemed necessary.
5. The RFIP Committee will review the application and either approve or reject it. A copy of the Project Approval Form will be sent to the applicants. If site plan review is required by the Planning Commission, the plan will be placed on an upcoming agenda for approval, modification, or rejection.

- 6a. If approved, the RFIP Committee will forward the application to the participating financial lending institution of the applicant's choosing.
- 6b. If rejected, the RFIP Committee will explain, in writing, the reasons for rejection and what, if any, steps can be taken to receive approval.
7. The reviewing financial lending institution will approve or reject the application according to its established credit practices.
- 7a. If the application is rejected by the financial lending institution, the applicant has the option of applying to any of the remaining participating financial institutions. Applicants must only submit to one lending institution at a time.
8. Each applicant will have thirty (30) days from the date of the RFIP Committee approval to receive approval by a participating financial institution. This time limit may be extended by the RFIP Committee upon the request of an applicant experiencing, according to the Committee's evaluation, special circumstances.
9. Loan money distribution will be determined by the participating financial institution.

POST APPLICATION PROCEDURE:

1. Construction may begin after RFIP Committee approval and issuance of all necessary Building Permits.
2. The RFIP Committee's designated representative will conduct periodic inspections to verify that the work is consistent with the approved application and to ensure compliance with technical specifications.
3. Any changes in the work must be approved by the RFIP Committee in writing, in advance. Only this Committee will have the authority to approve or reject such changes.
4. All approved changes in work shall be attached to the original application in the form of an addendum, dated and signed by both the applicant and RFIP.

City of Richmond Façade Improvement Program Application for Program Approval

Project Address:	
Name of Applicant:	
Applicant Address:	
Phone/Fax No:	
Name of Owner:	
Owner Address:	
Phone/Fax No:	
Architect/Designer:	
Phone/Fax No:	

Estimated Project Cost: \$ _____
 (Attach cost estimate breakdowns for project such as architectural/engineering fees, material and labor by category, ie. demolition, carpentry, etc.)

Proposed Start/Completion Date: _____
 Project will be financed by: _____

If a private institution is involved, specify the following:

- Bank: _____
- Loan Officer: _____
- Phone Number: _____

The Project will involve the following:

_____ Front Façade _____ Rear Façade _____ Roof
 _____ Side _____ Site Improvements (Private Property Only)

- Attach Ten (10) copies of the project; include Site Plan and Elevations.
- Attach Five (5) photographs of the existing building/site conditions depicting the areas of proposed improvement.
- Assessing Office certification that all taxes (real and property) are paid in full to date.
 Name: _____ Date: _____

I, the applicant, have read and understand the Richmond TIFA Façade Improvement Program guidelines and hereby submit this application and required attachments for review. I understand that submitting this application in no way guarantees me being accepted to participate in this program until formally approved by the Board.

Signature of Applicant: _____ Date: _____

Please direct all questions and submit application with all required attachments to:
 Troy Jeschke, Planning and Economic Development Director
 68225 Main St. PO Box 457
 Richmond, MI 48062
 (586) 727-7571 ext.128

City of Richmond Façade Improvement Program

Design Guidelines

1. Changes to the façade of the building will not remove, alter, damage or cover up significant or historic architectural features of the building which are original or which reflect a major alteration that is itself architecturally coherent, or which help create a unified and attractive appearance to the building.
2. Changes to the façade of buildings will either; a) partially or fully restore to the appearance of a historic building based on actual evidence, including photographs, written documentation, data on the building or site or other data, or b) represent a modern treatment which blends into and is compatible with the building and adjoining buildings.
3. In general, the RFIP Committee will encourage repair and preservation of existing features of facades, unless alterations to these facades have resulted in an incoherent, unattractive or inharmonious appearance. While encouraging correction of such alterations, the RFIP Committee will advocate minimal alterations of harmonious features.
4. For façade which have previously been substantially altered and for which a modern treatment is chosen, such a treatment will conform with the features, materials, rhythms, color and general appearance of the building and those adjoining, particularly if the building is one in a row of buildings with identical or similar design features.
5. Paint colors shall be compatible with adjoining buildings and colors. Trim, colors, which highlight building details, are encouraged. Spectacular colors shall be avoided.
6. The size, color and shape of signage should complement the building façade. 'Floating' letter and logo type signs will be encouraged. Large box and rectangular shaped signs will be discouraged.
7. The surface cleaning of the structures will be undertaken with the gentlest of means possible. Cleaning methods that damage the existing building materials, particularly sandblasting, shall not be undertaken.

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Project Approval Form

Date of Design Assistance Request: _____
Applicant Name: _____
Building Address: _____
Date of Site Review: _____

- The above project has been approved by the RFIP Committee and will be forwarded to the participating lending institution of the applicant's choosing.
- The RFIP committee has reviewed and rejected this application for the following reason(s):
 - Lack of Applicant Information: _____

 - Lack of Business Owner (Tenant) Information: _____

 - Lack of Property (Building) Owner Information: _____

 - Lack of Property/Business Information: _____

 - Lack of Project Information: _____

 - Lack Scope of Work Information: _____

 - Lack of Required Supplemental Information: _____

****Applicant may re-submit application with all requested information stated above for reconsideration by the RFIP Committee.**

Date: _____

Applicant: _____

RFIP Chairperson: _____

City of Richmond Façade Improvement Program

Site Review Form

APPLICANT INFORMATION:

Name: _____

Mailing Address: _____

Phone No: _____

Building Address: _____

STOREFRONT:

Wall _____

Windows: _____

Doors _____

UPPER FAÇADE:

Wall: _____

Windows: _____

Soffit: _____

Cornice: _____

AWNING/CANOPY:

SIDE/REAR WALLS:

Wall _____

Windows: _____

Doors _____

SIGNAGE:

NOTES:

Reviewer

Date

City of Richmond Façade Improvement Program

Project Completion Form

Date of Project Start/Completion: _____

Building Address _____

Applicant Name: _____

Applicant Address: _____

Applicant Phone No: _____

Architect/Design Professional Name: _____

Contractor Name(s): _____

Was building vacant prior to renovation? _____

Total Project Construction Cost: \$ _____

Name of Lending Institution: _____

Amount of Loan: \$ _____



Before Photograph



After Photograph

City of Richmond Façade Improvement Program

Project History Form

Building Address: _____
Applicant Name: _____
Applicant Address: _____

Applicant Phone No: _____ Fax No: _____

Owner Name: _____
Owner Address: _____

Owner Phone No: _____ Fax No: _____

Architect/Design Professional Name: _____
Architect/ DP Address: _____

Architect/ DP No: _____ Fax No: _____

Contractor Name: _____
Contractor Address: _____

Contractor Phone No: _____ Fax No: _____

Scope of Project: _____

Total Project Construction Cost: \$	_____
How was project financed?	_____
Name of Lending Institution:	_____
Amount of Loan: \$	_____
Interest Rate:	_____

Was building vacant prior to renovation? _____ How Long? _____
Amount of time form project completion until first paying tenant? _____

Impact on Surrounding Businesses: _____
Impact on Community: _____

Project Timelines

1. Date Application Received: _____
2. Date Design Assistance Requested: _____
 - a. Date of Site Review Meeting: _____
 - b. Date Design Assistance Completed: _____
3. Date Submitted to RFIP Committee: _____
4. Date of RFIP Committee Review Meeting: _____
 - a. Date Forwarded to Planning Comm. for Site Plan Approval: _____
-Accepted: _____ -Rejected: _____
Reasons: (if rejected) _____
5. Date of RFIP Committee Recommendation: _____
 - Accepted: _____ -Rejected: _____
 - a. Date of Application Re-Submittal to RFIP Committee: _____
-Accepted: _____ -Rejected: _____
6. Date Submitted to Lending Institution: _____
 - a. Lending Institution Submitted to: _____
-Accepted: _____ -Rejected: _____
Reasons: (if rejected) _____
 - b. Second Lending Institution Submitted to: _____
-Accepted: _____ -Rejected: _____
Reasons: (if rejected) _____
7. Date of RFIP Committee Approval for Construction: _____
8. Date of Issuance of Necessary Permits: _____
9. Date(s) of Site Inspection(s)/Comments:
Date: _____ Comments: _____
Date: _____ Comments: _____
Date: _____ Comments: _____
Date: _____ Comments: _____
Date: _____ Comments: _____
Date: _____ Comments: _____
10. Date of Addendum No. (): _____
 - a. Change in Work Requested on: _____
-Accepted: _____ -Rejected: _____
Reasons: (if rejected) _____
11. Date of Addendum No. (): _____
 - a. Change in Work Requested on: _____
-Accepted: _____ -Rejected: _____
Reasons: (if rejected) _____
12. Date of Project Completion: _____