



CITY OF MANSFIELD

1200 E. Broad St.
Mansfield, TX 76063
mansfieldtexas.gov

Meeting Agenda - Final

Historic Landmark Commission

Thursday, November 11, 2021

6:00 PM

City Hall Council Chambers

1. **CALL TO ORDER**

2. **APPROVAL OF MINUTES**

21-4400 Minutes - Approval of the October 14, 2021 Historic Landmark Commission Meeting Minutes

Attachments: Meeting Minutes 10-14-2021.pdf

3. **CITIZENS COMMENTS**

Citizens wishing to address the Commission on non-public hearing agenda items and items not on the agenda may do so at this time. Once the business portion of the meeting begins, only comments related to public hearings will be heard. All comments are limited to five (5) minutes.

4. **DISCUSSION ITEMS**

[21-4346](#) HLC#21-013: Discussion regarding revisions to the Design Guidelines for Downtown Mansfield

[21-4401](#) HLC#21-014: Discussion regarding Preservation Incentives

Attachments: [Macon Downtown Facade Loan.pdf](#)
[Columbus Revolving Loan Program.pdf](#)
[Wichita Revolving Loan Program for Historic Properties.pdf](#)
[Preservation Utah - Low-Interest Loans.pdf](#)
[Dubuque Historic Preservation Revolving Loan Fund.pdf](#)

5. **HISTORIC PRESERVATION OFFICER'S REPORT**

6. **PRESERVATION MONTH SUB-COMMITTEE REPORT AND DISCUSSION**

7. **COMMISSION ANNOUNCEMENTS**

8. **STAFF ANNOUNCEMENTS**

9. **ADJOURNMENT OF MEETING**

I certify that the above agenda was posted on the bulletin board next to the main entrance of City Hall on November 4, 2021, in accordance with Chapter 551 of the Texas Government Code.

Jennifer Johnston, Development Coordinator

* This building is wheelchair accessible. Disabled parking spaces are available. Request for sign interpreter services must be made 48 hours ahead of meeting to make arrangements. Call 817 473-0211 or TDD 1-800-RELAY TX, 1-800-735-2989.



CITY OF MANSFIELD

1200 E. Broad St.
Mansfield, TX 76063
mansfieldtexas.gov

STAFF REPORT

File Number: 21-4400

Agenda Date: 11/11/2021

Version: 1

Status: Draft

In Control: Historic Landmark Commission

File Type: Meeting Minutes

Title

Minutes - Approval of the October 14, 2021 Historic Landmark Commission Meeting Minutes

Description/History

The minutes of the October 14, 2021 Historic Landmark Commission meeting are in DRAFT form and will not become effective until approved by the Commission at this meeting.



CITY OF MANSFIELD

1200 E. Broad St.
Mansfield, TX 76063
mansfieldtexas.gov

Meeting Minutes - Draft

Historic Landmark Commission

Thursday, October 14, 2021

5:30 PM

City Hall Council Chambers

1. CALL TO ORDER

Chairman Smith called the meeting to order at 5:31 p.m. in the Council Chamber at City Hall, 1200 East Broad Street, with the meeting being open to the public and notice of said meeting, giving date, place, and subject thereof, having been posted as prescribed by Chapter 551, Texas Government Code.

Staff:

Art Wright, Planner/HPO

Jennifer Johnston, Development Coordinator

Commissioner:

Absent 3 - Amanda Kowalski; Bob Klenzendorf and Thomas Leach

Present 4 - Mark Walker; David Littlefield; Robert Smith and Allan Hudson

2. APPROVAL OF MINUTES

[21-4343](#)

Minutes - Approval of the September 9, 2021 Historic Landmark Commission Meeting Minutes

Chairman Smith called for approval of the minutes of the October 14, 2021 meeting. Commissioner Hudson made a motion to approve the minutes as presented. Commissioner Walker seconded the motion which carried by the following vote:

Aye: 4 - Mark Walker; David Littlefield; Robert Smith and Allan Hudson

Nay: 0

Absent: 3 - Amanda Kowalski; Bob Klenzendorf and Thomas Leach

Abstain: 0

3. CITIZENS COMMENTS

None

4. PUBLIC HEARINGS

[21-4344](#)

HLC#21-011: Public hearing to consider a request for a Historic Landmark Overlay District designation for the 1894 Old Post Office Building located at 130 N. Main Street; Jeff Delavega Investments, LLC, owner

Mr. Wright gave a presentation and was available for questions.

Jeff Delavega, applicant, presented the case and was available for questions.

Chairman Smith opened the public hearing at 5:37 pm and called for anyone wishing to speak to come forward.

Seeing no one come forward to speak, Chairman Knight closed the public hearing at 5:39 pm.

After discussion, Vice-Chairman Littlefield made a motion to approve the Historic Overlay District designation. Commissioner Hudson seconded the motion which carried by the following vote:

Aye: 4 - Mark Walker; David Littlefield; Robert Smith and Allan Hudson

Nay: 0

Absent: 3 - Amanda Kowalski; Bob Klenzendorf and Thomas Leach

Abstain: 0

5. **OTHER AGENDA ITEMS**

[21-4345](#)

HLC#21-012: Discussion and possible action on Historic Preservation Tax Exemptions for the 1894 Old Post Office Building located at 130 N. Main Street; Jeff Delavega Investments, LLC, owner

The Commission unanimously recommended approval of the tax incentives with the following conditions:

1. that the Commission recommend a Level 1 (25%) tax exemption for landmark designation, increased to a Level 3 (50%) tax exemption when the slipcovers are removed; or

2. a Level 3 tax exemption when the slipcovers are removed.

[21-4346](#)

HLC#21-013: Discussion regarding revisions to the Design Guidelines for Downtown Mansfield

Chairman Smith directed the commission to review the design guidelines for the City of Mansfield and other cities, that where provide by staff, and provide their comments at the next scheduled meeting.

6. HISTORIC PRESERVATION OFFICERS REPORT

Mr. Wright demonstrated the new Historic Properties Map located on the City Historical Page.

Mr. Wright informed commission the Texas Historical Commission is now providing listing for historical properties that are for sale.

[21-4347](#)

HLC#21-001: Presentation on the Historic Village Project

Mr. Wright advised the commission the City of Mansfield is currently working with Mansfield ISD to develop the Historic Village and when more information comes available it will be presented

7. COMMISSION ANNOUNCEMENTS

Vice-Chairman Littlefield stated the Preservation Month Sub-Committee will be having their first meeting in November.

8. STAFF ANNOUNCEMENTS

None

9. ADJOURNMENT OF MEETING

With no further business, Chairman Smith adjourned the meeting at 6:29 p.m.

Dr. Robert A. Smith, Chairman

ATTEST:

Jennifer Johnston, Development Coordinator



CITY OF MANSFIELD

1200 E. Broad St.
Mansfield, TX 76063
mansfieldtexas.gov

STAFF REPORT

File Number: 21-4346

Agenda Date: 11/11/2021

Version: 2

Status: Consideration

In Control: Historic Landmark Commission

File Type: Consideration Item

Title

HLC#21-013: Discussion regarding revisions to the Design Guidelines for Downtown Mansfield

Description/History

At the last meeting, Staff requested that the Commissioners review the design guidelines from Mansfield and several other cities. Staff is seeking the Commission's comments about these design guidelines on features that the Commissioners liked or did not like. As we update our guidelines, these features may be incorporated into the draft.

The Design Guidelines for Downtown Mansfield were written in 1991 and intended mainly for use by the historic commercial buildings of N. Main Street. There have been many changes over the last 30 years and the downtown area has expanded beyond the original two blocks on Main Street. In addition, there are discrepancies between the guidelines and the desired outcomes for preservation projects.

For example, Section 5(E) on new construction states "Do not duplicate, replicate, or copy a historic architectural style in new construction. Use compatible contemporary architectural designs. Ornaments and details should be simple." Following this standard, an infill project on Main Street could look like the building on the right in the attached exhibit.

Staff recommends that the Design Guidelines be updated to meet the needs of today's historic property owners and infill developers. A review of other cities' guidelines presents some elements to consider in an update, including:

- Updated introduction
- Using the guidelines
- Project planning
- New construction
- Updated glossary
- Emphasize the 3 steps in the review of restoration projects

While many of the current principles of the Design Guidelines are still applicable, they can be emphasized using new graphics and photographs to show appropriate and inappropriate treatments. The guidelines should be written in clear, concise and user-friendly language.

Staff will take comments on the guidelines at the meeting.



CITY OF MANSFIELD

1200 E. Broad St.
Mansfield, TX 76063
mansfieldtexas.gov

STAFF REPORT

File Number: 21-4401

Agenda Date: 11/11/2021

Version: 1

Status: Consideration

In Control: Historic Landmark Commission

File Type: Discussion Item

Agenda Number:

Title

HLC#21-014: Discussion regarding Preservation Incentives

Description/History

One of the duties of the Historic Landmark Commission (Commission) is to recommend programs that promote the preservation of Mansfield's historic resources. Preservation incentives encourage private property owners to preserve or rehabilitate historic buildings.

As the Commission is aware, the proposal for a Historic Preservation Façade Grant was not funded in this year's budget. The Historic Preservation Tax Exemption program is still in effect, but it is underutilized and provides a limited return to a property owner spread over a 10-year period. Staff has been researching different preservation incentive programs that do not rely on city funds.

One option is outside grants, where funds are provided through private, state or federal sources. Many of these grants can only be obtained for properties that are listed on the National Register of Historic Places (NR) or are eligible to be listed. This presents a difficulty for some properties in Mansfield where the historic fabric of the structure has been so altered that the building is no longer eligible for NR listing. An example is the Dennis Mahoney Building or the Gaulden House.

Another possibility is creating a preservation revolving loan fund either separately or in partnership with one of Mansfield's non-profit preservation groups. A revolving loan fund is a pool of capital used for preservation activities with the restriction that the monies are returned to the fund to be reused for another preservation project.

In particular, Staff is reviewing revolving loan funds for historic façade improvements. Under this type of program, the revolving fund provides no-interest or low-interest loans for exterior improvements that enhance the exterior appearance of historic buildings. In exchange, the borrower may be asked to seek local landmark designation, NR designation, agree to a façade easement or offer the lender first right of refusal to purchase the property. The loan is repaid in installments over a period of time, for example, in amortized monthly payments for 60 months. Some examples of revolving loan fund programs are attached.

Staff will provide more details about these programs at the meeting.

Attachments

Macon Façade Loan Program

Columbus Loan Program

Wichita Revolving Loan Program

Preservation Utah Low-Interest Loan Program

Dubuque Revolving Loan Program

DOWNTOWN FACADE IMPROVEMENT LOAN PROGRAM

Overview and Instructions

The attached documents outline the application for the Downtown Macon Façade Improvement Loan Program. Begin by reading Section 1, below, to find out how the program works and if you are eligible. If you qualify and would like to apply, fill out Sections 2 through 4 beginning on page 4. Contact Historic Macon Foundation with questions or comments using the contact info in the footer of this and every page. Do not fill out Section 6, which is for office use in reviewing your request. *To ensure that applications are reviewed in a timely manner, it's recommended that Historic Macon receives complete applications by the last business day of each month.*

SECTION 1: GUIDELINES AND REQUIREMENTS

I. Program Definition

The Façade Improvement Loan Program exists to enhance the exterior appearance of buildings within Downtown Macon, as defined by the attached map. The program directly fulfills Historic Macon Foundation's mission "to revitalize our community by preserving architecture and sharing history."

II. Loan Review Committee

The President of Historic Macon Foundation will appoint the Loan Review Committee. The Executive Director, Preservation Designer and/or Loan Fund Manager of Historic Macon Foundation shall be responsible for providing technical assistance, receiving applications; conducting a staff review and presenting qualified applications to the Loan Review Committee.

III. Property Eligibility

To be eligible for a loan from this fund, a property must meet the following criteria:

- A. Be located in the boundaries outlined in the Section 5 map
- B. Be owned in fee simple title by the applicant or the applicant must have a valid sales contract to acquire the property. Evidence must be provided to verify the required ownership interest
- C. Owner-occupied property will be given priority
- D. Be physically and financially feasible for rehabilitation
- E. The proposed work must enhance the exterior appearance of the property as visible from the public right-of-way

IV. Loan Requirements/Conditions

- A. Fees: The applicant shall pay an application fee of \$50 to cover the cost of underwriting and application review. The applicant shall also pay recording costs for recording any necessary documents.
- B. Membership Requirement: The applicant shall be a member in good standing of Historic Macon Foundation. This membership must be kept active and in good standing throughout the loan repayment period.
- C. Work Plan: A work write-up detailing the scope of the proposed rehabilitation must be approved by the Loan Review Committee. A sample work write-up is attached.
- D. Eligible Expenses: Proceeds from the loan may be used to pay for the following items

- Professional design services by licensed landscape designers and architects
 - Tax credit consulting and application fees for a substantial rehabilitation to a historic building
 - Exterior repairs (masonry, siding, trim, decorative finishes, porches, stairs, decking, roofing, etc.)
 - Painting (*Ensure that your contractor is Lead-Safe Certified to prevent harmful side effects and incurring penalty fees. Visit <http://epd.georgia.gov/lead-based-paint-contractors-and-training-providers> to confirm your contractor is certified.*)
 - Permanent landscaping, hardscaping, or streetscaping, especially trees that provide shade (a permit from the City may be required)
 - Fences
 - Permitting fees for a Certificate of Appropriateness and a building permit from the City of Macon
- E. Ineligible Expenses: Proceeds from the loan will not fund
- The applicant's own labor (sweat equity)
 - Interior improvements or repairs
 - Exterior improvements not visible from the public right-of-way
 - Additions
- F. Permitting: All work for which a permit is required must be pursuant to a building permit issued by the City-County of Macon-Bibb with the approval of Macon-Bibb Planning and Zoning through the issuance of a Certificate of Appropriateness.
- G. Inspection: The applicant will permit Historic Macon Foundation and/or its employees, agents and representatives to inspect the property.
- H. Advertising: Historic Macon Foundation reserves the right to place a 18"x24" realtor sign in the front window of the subject property for the duration of the 90 day construction period advertising the Façade Loan Program.
- A. Records and Reporting: The borrower will maintain clear and accurate records and receipts to verify eligible expenses. Copies of payments to contractors, permitting agencies and professional designers shall be submitted to Historic Macon Foundation at the time that the borrower makes a request for final payment.
- B. Completion: All work shall be completed within ninety (90) days of the first disbursement of funds.
- V. **Funding/ Loan Amounts**
- A. Capitalization: The fund is capitalized at \$30,000. No more than \$30,000 may be disbursed at any time.
- B. Loan Amounts: Loans will be made for \$5,000 and \$10,000 and require the homeowner to provide a twenty percent (20%) cash match on eligible exterior improvements. Your work write-up should reflect costs at least 20% more than your requested loan amount.
- C. Interest Rate: Loans will carry a 3% interest rate.



VI. Application Process

Applications are accepted year-round by submitting the completed application filled to:

Historic Macon Foundation
PO Box 13358
Macon, GA 31208

or by email to info@historicmacon.org

VII. Disbursement of Loan Proceeds

Loan funds will be disbursed in three equal increments as follows:

- A. One-third (1/3) of the loan amount will be disbursed at loan closing pending the receipt of a signed contract for the work to commence
- B. One-third (1/3) of the loan amount will be disbursed after inspection by Historic Macon Foundation after one-half (1/2) of the work is completed
- C. One-third (1/3) of the loan amount will be disbursed after inspection by Historic Macon Foundation after completion of the work

VIII. Terms of Repayment

- A. Loans will be fully amortized and repayable over sixty (60) months, payable in equal consecutive monthly installments.
 - i. \$5,000 loans will be repaid through sixty (60) consecutive monthly installments of \$89.94
 - ii. \$10,000 loans will be repaid through sixty (60) consecutive monthly installments of \$179.69
- B. Such monthly payments must be paid on or before the first (1st) day of every month until the full amount of the loan is paid.
- C. Should the Borrower fail to make the monthly payments on or before the tenth (10th) day of any month, the Note shall be in default and Historic Macon Foundation may declare the unpaid principal balance immediately due and payable and will have such other rights and remedies as may be available according to the laws of the State of Georgia, including the right to foreclose on the property.
- D. A \$25.00 fee will be added to all late payments.
- E. Payments will begin on the first (1st) day of the month following the date of the Note (90 days after loan closing date).
- F. Note will be in default if construction is not complete within ninety (90) days from the date of the Note (loan closing date).

IX. Security and Security Position

- A. The loan will be evidenced by a Promissory Note and will be secured by a Security Deed on the subject property.
- B. The Promissory Note is not assignable or transferable by the Borrower. If the Borrower sells or otherwise disposes of title to the subject property, the full amount of the unpaid balance shall be due and payable upon the closing of the sale.

_____/_____
Applicant's Signature Date

_____/_____
Co-Applicant's Signature Date



SECTION 2: APPLICATION AND CHECKLIST

I (we) hereby apply for a loan in the amount of ☐ \$5,000 or ☐ \$10,000 (*check one*) for the purpose of improving the building located at _____ (*address*) in Macon, Georgia.

I (we) certify that: (*please check*)

All requirements in the "Guidelines" are met (<i>Section 1</i>)	<input type="checkbox"/>
The Application is true and complete (<i>Section 2</i>)	<input type="checkbox"/>
A complete work write-up is attached (<i>Section 3</i>)	<input type="checkbox"/>
A completed credit application is attached (<i>Section 4</i>)	<input type="checkbox"/>
The property is within Downtown Macon (<i>Section 5</i>)	<input type="checkbox"/>
The applicant can complete the work in 90 days	<input type="checkbox"/>
All proposed work is eligible for this loan program	<input type="checkbox"/>
The owner will contribute a 20% match towards this loan	<input type="checkbox"/>
Construction for proposal has not started	<input type="checkbox"/>
I/we am/are current members of Historic Macon Foundation (<i>If not, membership fee of \$85.00 is required.</i>)	<input type="checkbox"/>

I (we) certify that the following required documentation is attached in addition to a complete and signed application: (*please check*)

Evidence of clear title (property ownership) is attached	<input type="checkbox"/>
Income verification (i.e. tax return) is attached	<input type="checkbox"/>
Application fee of \$50 attached	<input type="checkbox"/>
Membership fee of \$85 attached (if not current member)	<input type="checkbox"/>

We are prepared to close the loan and work can begin upon loan closing on or after _____ (*date*) and be completed not later than ninety (90) calendar days thereafter. The work to be performed is as follows:

All materials will be good quality, securely fastened and all work will be performed in a good, workmanlike manner by a certified contractor befitting the quality of Downtown Macon.

Loan proceeds may be drawn upon satisfactory completion of the work or as permitted by paragraph VII of the "Guidelines and Requirements".

The Loan Application signed by the owner on _____ (*date*) and approved by the Historic Macon Foundation Loan Review Committee on _____ (*date*) and the promissory note and security deed signed by the owner on _____ (*date*) and the "Work Write-Up" form signed by the owner and certified by the contractor on _____ (*date*) and _____ (*date*) and the "Guidelines and Requirements" form signed by the owner on _____ (*date*) constitute the entire agreement between the parties.

_____/_____
Applicant's Signature Date

_____/_____
Co-Applicant's Signature Date



Typically, this section is printed, completed and signed by the contractor. Additionally, applicant can attach a copy of the work write-up (i.e. work proposals) provided by contractor.

Preparer's Daytime Phone: _____

EXTERIOR WORK TO BE PERFORMED	ESTIMATED COST

*Owner may not be reimbursed for sweat equity. (Minimum of \$12,000 for a \$10,000 loan or \$6,000 for a \$5,000 loan to include the required 20% cash match)

I certify that the amount shown as "TOTAL" above is the full cost of the work to be done by me.

_____/_____
Signed by Contractor Date



SECTION 4: CREDIT APPLICATION

APPLICANT INFORMATION			
Name:			
Date of birth:	SSN:	Phone:	
Current address:			
City:	State:	ZIP Code:	
Own Rent <i>(Please circle)</i>	Monthly payment or rent:	How long?	
Previous address:			
City:	State:	ZIP Code:	
Owned Rented <i>(Please circle)</i>	Monthly payment or rent:	How long?	
EMPLOYMENT INFORMATION			
Current employer:			
Employer address:		How long?	
Phone:	E-mail:	Fax:	
City:	State:	ZIP Code:	
Position:	Hourly Salary <i>(Please circle)</i>	Annual income:	
Previous employer:			
Address:		How long?	
Phone:	E-mail:	Fax:	
City:	State:	ZIP Code:	
Position:	Hourly Salary <i>(Please circle)</i>	Annual income:	
Name of a relative not residing with you:			
Address:		Phone:	
City:	State:	ZIP Code:	
Relationship:			
CO-APPLICANT INFORMATION, IF FOR A JOINT ACCOUNT			
Name:			
Date of birth:	SSN:	Phone:	
Current address:			
City:	State:	ZIP Code:	
Own Rent <i>(Please circle)</i>	Monthly payment or rent:	How long?	
Previous address:			
City:	State:	ZIP Code:	



Owned Rented <i>(Please circle)</i>	Monthly payment or rent:	How long?	
EMPLOYMENT INFORMATION			
Current employer:			
Employer address:		How long?	
Phone:	E-mail:	Fax:	
City:	State:	ZIP Code:	
Position:	Hourly Salary <i>(Please circle)</i>	Annual income:	
Previous employer:			
Address:			
Phone:	E-mail:	Fax:	
City:	State:	ZIP Code:	
Position:	Hourly Salary <i>(Please circle)</i>	Annual income:	
APPLICATION INFORMATION CONTINUED			
Name of a relative not residing with you:			
Address:		Phone:	
City:	State:	ZIP Code:	
Relationship:			
CREDIT CARDS			
Name	Account no.	Current balance	Monthly payment
MORTGAGE COMPANY			
Account no.:	Address:		
AUTO LOANS			
Auto loans	Account no.	Balance	Monthly payment
OTHER LOANS, DEBTS, OR OBLIGATIONS			
Description	Account no.	Amount	



OTHER ASSETS OR SOURCES OF INCOME		
Description	Amount per month or value	
<i>I authorize Historic Macon Foundation to verify the information provided on this form as to my credit and employment history.</i>		
_____ <i>Signature of applicant</i>		_____ <i>Date</i>
_____ <i>Signature of co-applicant, if for joint account</i>		_____ <i>Date</i>

SECTION 5: ELIGIBLE AREAS





SECTION 6: REVIEW CRITERIA (FOR OFFICE USE ONLY)

Applicant: _____ Date received: _____

Property Address: _____ Loan request: _____

The following documentation has been received from applicant:

We received a complete application	<input type="checkbox"/>
Evidence of clear title (property ownership) is attached	<input type="checkbox"/>
Income verification is included	<input type="checkbox"/>
Applicant has membership in Historic Macon Foundation	<input type="checkbox"/>
Application fee of \$50 received	<input type="checkbox"/>

The application meets the following eligibility requirements:

The subject property is within Downtown Macon	<input type="checkbox"/>
A complete work write-up is attached	<input type="checkbox"/>
The cost of the work is reasonable	<input type="checkbox"/>
All requirements in the "Guidelines" section are met	<input type="checkbox"/>
A completed credit application is attached	<input type="checkbox"/>
The amount of work can be completed in 90 days	<input type="checkbox"/>
All proposed work is eligible for this loan program	<input type="checkbox"/>
The owner can contribute a 20% match towards this loan	<input type="checkbox"/>
Construction has not started	<input type="checkbox"/>
All application materials are signed and dated	<input type="checkbox"/>

Debt-to-income ratio after new debt service _____

Verify credit application by checking the following reports:

- ☐ Equifax
- ☐ Chapter 7 and/or 13 judgments
- ☐ Other federal debt or judgments
- ☐ Employment verification report

Physical inspection of property completed by: _____ / _____
*HMF representative**Date*

Notes: _____

HISTORIC COLUMBUS FAÇADE LOAN PROGRAM

Guidelines and Requirements

1. Program Definition

The Historic Columbus Foundation, Inc. (“HCF”) Loan Program (herein after referred to as “HCFLP”) is a financial assistance program administered by the HCF to assist owners in rehabilitating residential structures of historic and/or architectural significance. Loans will be made up to a maximum of \$15,000.00 and will bear a 2% interest rate and a one-time 3% servicing fee.

2. Loan Review Committee

The Loan Review Committee (herein so called) shall be appointed by the President of HCF. The Executive Director of HCF shall be responsible for reviewing all applications and bringing those applications that meet initial guidelines/requirements to the Loan Review Committee. It must be noted that limited funds are available and the Loan Review Committee will make final decision on applications.

3. Property Eligibility Requirements

A HCFLP Loan (“Loan”) may be made for the improvement of a property provided the following general conditions are met:

- The property must be eligible for listing on the National Register of Historic Places (meaning 50 years old or older) or located within a designated Historic District, National Historic Landmark District, or be individually listed on the National Register of Historic Places.
- The current use of the property must be residential.
- The applicant must own, in fee simple title, the property that is to be rehabilitated, or the applicant must be purchasing the property under a valid sales contract. Evidence of ownership of the property to be provided by a copy of the warranty deed, the sales contract and any security instruments outstanding.
- Owner occupied property will be given first consideration.
- The property must be physically and financially feasible of being rehabilitated.
- The HCFLP is designated for exterior improvements only, at least some of which must be visible from a public right-of-way.

4. Loan Requirements/Conditions

- *Fee.* The Borrower shall pay a processing fee of \$100.00.
- *HCF Membership.* Borrower must be a member of HCF to be eligible for loan proceeds. If applicant is not currently a member, the applicant must join to become eligible.
- *Credit score.* A credit score of 620 or higher is required to be eligible for this program.

- Priority in rehabilitation will be as follows:
 1. Correction of violations of Rehabilitation Standards and Southern Standards and City Building Codes.
 2. Correction of incipient health and safety problems.
 3. General Property improvements.
- *Approval.* The Loan Review Committee must approve the quality of the proposed changes.
- *Project Work Plan.* A Work write-up of the proposed rehabilitation work must be approved by the Loan Committee and in the form required thereby.
- *Use of Proceeds.* The Borrower shall agree to use the loan proceeds only to pay for costs of services and materials necessary to carry out the rehabilitation work identified in the project work plan. Proceeds shall not be used to pay expenses for work completed prior to Loan approval. Borrowers shall not be paid for their own labor. (No Sweat Equity.)
- *Permit Requirements.* For work other than general maintenance of property.
 - (1.) All work shall be done under a building permit(s) issued by Columbus, Georgia
 - (2.) Certificates of Appropriateness must be obtained from the Board of Historic and Architectural Review. (Where applicable.)
- *Inspections.* The Borrower shall permit inspection of the property by Columbus, Georgia employees for compliance with all City codes and ordinances pertaining to property maintenance and safety standards. The Borrower shall permit inspection of the property by HCF and/or its employees, agents and representatives.
- *Records.* The Borrower shall keep records of payments and receipts in connection with the rehabilitation work. Copies of payments to contractors shall be submitted to HCF at the time of project completion.
- *Work Completion.* The rehabilitation work must be completed in three months from the time the Loan is initially funded.

5. Funding/Loan Amounts

The Executive Committee of HCF shall determine on a yearly basis the amount of funds available for rehabilitation loans.

6. Application Process

Applications must be submitted by Homeowner in a form provided by the Loan Review Committee. The Loan Review Committee will review applications and applicants will usually be notified within 2 weeks.

7. Disbursement of Loan Proceeds

Monies will be disbursed at date of loan closing. Historic Columbus reserves the right to inspect property until loan maturity.

8. Terms of Payment

- The maximum term of repayment shall be sixty (60) months, payable in equal consecutive monthly installments.
- The Loan will bear a 2% interest rate.
- Such monthly payments must be paid on or before the first (1st) day of each month until the full amount of the Loan is paid.
- Should the Borrower fail to make the monthly payments on or before the tenth (10th) day of each month, the Note shall be in default, and HCF may declare the unpaid principal balance immediately due and payable and will have such other rights and remedies as may be available according to the laws of the State of Georgia.
- Payments will begin on the first (1st) day of the month following the date of the Note.
- Note will be in default if construction is not complete within three months from the date of the Promissory Note.
- The Loan will be serviced by Neighborworks Columbus and will bear a 3% servicing fee.

9. Security and Security Position

- The Loan will be evidenced by a Promissory Note.
- The Promissory Note is not assignable or transferable by the Borrower. If the Borrower sells or otherwise disposes of title to subject property the full amount of the unpaid balance shall be due and payable upon the closing of the sale.
- The Loan will be secured by the real property for which the proceeds will be used. Borrower and any other owner of the Real Property shall execute and deliver, in proper form for recording a security deed in form and content satisfactory to HCF, shall pay the cost of recording same and all applicable intangible taxes.

Borrower

Date: _____

**HISTORIC COLUMBUS LOAN PROGRAM
LOAN APPLICATION**

I (we) hereby apply for a loan in the amount of \$ _____ for the purpose of improving the residential building located at _____ in Columbus, Georgia. I (we) certify that:

1. the property is eligible for listing on the National Register of Historic Places (meaning 50 years old or older) or located within a designated Historic District, National Historic Landmark District, or be individually listed on the National Register of Historic Places.
2. the property has historic or architectural significance;
3. evidence of ownership or a sales contract is attached; and
4. it is feasible physically and financially to rehabilitate this property.

A work write-up is attached in the form prescribed by the Loan Committee. All of the requirements of paragraph 4 of the Historic Columbus Loan Program, "Guidelines and Requirements" have been or will be met. A credit application is attached.

Work will begin no later than _____ and be completed no later than ninety (90) calendar days thereafter. The work to be performed is as follows: _____

All materials will be good quality, securely fastened, and all work will be performed in a good, workmanlike manner. Loan proceeds may be drawn upon satisfactory completion of the work or as permitted by paragraph 7 of the "Guidelines and Requirements."

The Loan Application and "Guidelines and Requirements" form signed by the owner on _____ and approved by the HCF Loan Committee on _____ constitutes the agreement between the parties.

(Applicant)

(Date)

(approved/disapproved)

(Loan Committee)

(Date)

WORK WRITE-UP FORM

PROPERTY LOCATION: _____

APPLICANT'S NAME: _____

DAYTIME PHONE: _____

WRITE-UP PREPARED BY: _____

PREPARER'S DAYTIME PHONE: _____

EXTERIOR WORK TO
BE PERFORMED

ESTIMATED COST:

TOTAL: \$ _____

*Owner may not be reimbursed for sweat equity.

CERTIFICATE

I certify that the amount shown as "TOTAL" above is the full cost of the work to be done by me.

Signed by Contractor _____

Historic Columbus Loan Program Application for Credit

Email _____

First Name	Middle Initial	Last Name	SSN
------------	----------------	-----------	-----

Current Street Address	Phone #
------------------------	---------

City	State	Zip	# of Years / Months
------	-------	-----	---------------------

Previous Street Address

City	State	Zip	# of Years / Months
------	-------	-----	---------------------

References

Name of Nearest Relative	Relationship	Phone #
--------------------------	--------------	---------

Address

Employment

Name of Current Employer	Name of Supervisor	Gross Monthly Income
--------------------------	--------------------	----------------------

Position/Title	Years Employed with Company	Work Phone
----------------	-----------------------------	------------

Employer Address	City	State	Zip
------------------	------	-------	-----

Name of Previous Employer	Years Employed with Company
---------------------------	-----------------------------

*Other Monthly Income	Source
-----------------------	--------

Joint Applicant

First Name	Middle Initial	Last Name	SSN	
Current Street Address	City	State	Zip	Phone #
Name of Current Employer	Name of Supervisor	Gross Monthly Income		
Position/Title	Years Employed with Company	Work Phone		
Employer Address	City	State	Zip	
*Other Monthly Income	Source			

*ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYING THIS OBLIGATION.

Mortgage Information

Mortgage Holder	Monthly Payment	Amount Owed	House Value
-----------------	-----------------	-------------	-------------

I/WE HEREBY CERTIFY THAT THE ABOVE STATEMENTS ARE TRUE AND CORRECT AND ARE GIVEN FOR THE PURPOSE OF OBTAINING CREDIT. THE HISTORIC COLUMBUS FOUNDATION, INC., IS AUTHORIZED TO VERIFY THE STATEMENTS CONTAINED HEREIN. A CREDIT REPORT WILL BE APPLIED FOR BY HCF AND A CREDIT CHECK WILL APPEAR ON YOUR CREDIT REPORT AS AN INQUIRY.

Applicant Signature	Date
Applicant Signature	Date



Historic Columbus

FAÇADE LOAN PROGRAM APPLICATION CHECKLIST

- ☐ Become or renew your membership with Historic Columbus
- ☐ Read and sign Façade Loan Program “Guidelines and Requirements”
- ☐ Complete and sign “Application for Credit”
- ☐ Pay \$100.00 Processing Fee
- ☐ “Work Write-Up Form” completed and signed by contractor (Or their own write-up)
- ☐ Copy of Warranty Deed
- ☐ If applicable, BHAR Certificate of Appropriateness

Note: Items listed above must be submitted to HCF at least two (2) weeks prior to scheduled start of work.

Attn: Debbie Lipscomb, P.O. Box 5312, Columbus, GA 31906, 706-322-0756

Fax: 706-576-4760, E-Mail: hcfinc@historiccolumbus.com

– GUIDELINES –

THE REVOLVING LOAN PROGRAM FOR HISTORIC PROPERTIES

(and other financial incentives)



Wichita-Sedgwick County
Metropolitan Area Planning Department
Historic Preservation Office
&
City of Wichita
Neighborhood Improvement Services



Revolving Loan Program for Historic Properties

Purpose: Provide low-interest loans to encourage the preservation and rehabilitation of historic properties in Wichita.

Eligibility: The property to be rehabilitated shall be designated and listed on the National, State or Local Register as a landmark in Wichita; a contributing element in a designated and listed historic district on the National, State or Local Register in Wichita; listed in the Undesignated Historic Resource List as adopted by City Council, September 15, 1998; or be eligible for possible listing as an individually designated or contributing element in an historic district on the National, State or Local Register as a landmark in Wichita. Property must be within the portion of the Neighborhood Revitalization Area located within the 1919 Wichita City limits.

Any qualifying property must **additionally** (a) be within an area designated as “slum and blighted,” or (b) pose a situation of “spot blight.”

Interest: Four percentage points below the Prime Rate lending rate at the date of loan closing. Twenty (20) year term for maximum amount. At the time of making financial application, the applicant will pay a fee of \$125 for costs of obtaining a credit report and title certificate.

Covenant: Properties not officially designated by city ordinance as a Wichita Landmark or a contributing element within a Wichita Landmark District or listed in the Kansas or National Register of Historic Places will have a covenant placed on the property for the life of the loan.

Maximum Loan Amount—\$25,000/\$5,000:

Properties designated by ordinance can borrow up to \$25,000. Properties that are potentially eligible for listing can borrow up to \$5,000. Certification of the historic status is the responsibility of the Preservation Planner. A property owner may reapply for additional funds under the Revolving Loan Program if the owner has not received the maximum amount.

Owners of designated properties may submit a request in excess of the maximum amount. A 2/3 majority vote by the Historic Preservation Board (HPB) is required for approval. If approved by the HPB, the request is submitted to the City Council, which has final authority of approval.

Loan applications are to be submitted to the Historic Preservation Planner. The application shall include a financial statement, third party income verification, description of the work to be done, at least one signed estimate from a licensed contractor for the proposed work, and an application fee of \$125.00, to be applied towards closing costs (credit report and title search). In the event the loan is not closed, any unexpended applications fees will be returned to the applicant.

All construction proposed to be accomplished with these funds must be approved by the Historic Preservation Board (HPB) and receive a Certificate of Appropriateness.

For any properties other than single-family residences, rehabilitation owners and contractors must comply with **Federal Labor Standards**.

Eligible work items include the following and should be listed on the loan application in the order of priority for the preservation of the structure:

1. Work necessary to bring structure up to life-safety code standards.

2. Structural
 - a. foundation repair
 - b. roof repair, chimney repair
 - c. framing repair, sill
 - d. sheathing repair, windows and doors
3. Mechanical
 - a. rewiring
 - b. replumbing
 - c. insulation
 - d. mechanical systems, climate control
4. Interior architectural elements of outstanding historical importance; for example, a ceiling, a fireplace, a staircase.

Exterior painting is also eligible. In the event only a portion of the funds requested can be allocated, the HPB shall take into consideration the above-listed order of precedence for eligible work items in order to determine which work elements are most critical to the structure.

No structural addition that would enlarge the livable space of the project is to be financed with these funds — nor an area not originally a livable space made livable.

The HPB will prioritize projects. Consideration will be given to (1) threats to the survival of the structure, (2) importance of the structure to the overall goals of preservation in Wichita, (3) structural integrity and condition of the structure, and (4) cost effectiveness of the proposed work. Preference will also be given to the owner-occupant of residential buildings and to private, non-profit organizations.

In determining the amount of the request to be recommended, the HPB will also consider the time required to complete the project. Applicants are requested to limit loan requests for projects that can be completed in a 12-month period.

DEFERRED HISTORIC LOAN PROGRAM

Deferred Historic Loans will be available for owner occupied single family residences, who meet 80% median income guidelines, and do not qualify for monthly installment loans due to credit problems or do not possess the ability to repay a loan. The director of the Neighborhood Improvement Services shall make this determination.

Eligibility requirement for the property, design review standards and review process is the same as the requirements for the Historic Revolving Loan Program.

Conditions: The borrower will not be required to repay the amount loaned during the borrower's lifetime as long as the borrower remains the owner and residential occupant of the improved property. In the event that the borrower conveys their interest in the property, the mortgage shall be immediately due and owing. Interest shall be 0%.

The borrower's heirs may inherit the real property and not repay the loan as long as they occupy the structure as a permanent residence, meet the income criteria and maintain the structure.

Eligible work items are the same as for the Revolving Loan Program with the exclusion of item four.

TAX REBATE PROGRAM

Property tax rebates are available for new construction, additions to existing properties and rehabilitation within the Neighborhood Revitalization Area. These rebates apply to single family homes, multi-family residences and commercial properties. Rebates are based on the amount of the increase in taxes paid after the project is completed. Depending on the type of property, rebates could be as high as 95% of the increase in taxes. **For more information, call the housing office at 316-462-3700.**

RESIDENTIAL BUILDING PERMIT FEE WAIVER

Building permit fee waivers are available for residential construction — new construction, additions to existing structures, and rehabilitation of existing structures — for single family and two-family residences. The permit value must be at least \$10,000 for the fee waiver to apply. Properties must be located within the Neighborhood Revitalization Area. Eligibility of the project is determined at the time the building permit is issued. **This program is administered by the Office of Central Inspection.**

DESIGN REVIEW STANDARDS

The Secretary of the Interior's Standards for the Treatment of Historic Properties with Guidelines for Preserving, Rehabilitating, Restoring & Reconstructing Historic Buildings will be used for design guidance in addition to the published guidelines for Wichita's designated historic districts. These publications can be viewed at the MAPD Historic Preservation Office, The Ronald Reagan Building, 2nd Floor, 271 W 3rd Street.

Work is not to begin on any project covered by a loan application until the Certificate of Appropriateness has been approved by the HPB and the loan processed.

For more information about these programs, call the Historic Preservation Planner at 316-268-4421.

LOAN APPLICATION

Date: _____ Application # _____

NAME: _____ DATE OF BIRTH: _____ PHONE: _____

ADDRESS: _____ HOW LONG: _____ YRS. _____ MONTHS

Street City State Zip

PREVIOUS ADDRESS: _____ HOW LONG: _____ OWN _____ RENT _____

RACE: _____ NO. DEPENDENTS INCLUDING SPOUSE: _____ SOCIAL SECURITY NO. _____

EMPLOYER: _____ HOW LONG _____ YRS. _____
MOS.

Name Address Phone

JOB TITLE: _____ GROSS PAY: _____ WEEKLY: _____ MONTHLY

PREVIOUS EMPLOYER: _____ HOW LONG. _____ YRS.: _____ MONS:

Name Address Phone

NAME OF BANK: _____ CHECKING ACCT: _____ SAVINGS ACCT: _____

Income from alimony, child support or maintenance payments need not be revealed if applicant does not choose to disclose such income.

Is any income stated from such source? _____ Other Income: _____ Source: _____

IS THERE LIABILITY TO PAY? _____ Alimony: _____ Child Support: _____ Maintenance: \$ _____ per month

NAMES OF TWO RELATIVES NOT LIVING WITH YOU:

Name	Address	Phone	Relationship

Name	Address	Phone	Relationship

CREDIT REFERENCES: (1) _____ (2) _____
(3) _____ (4) _____

LIST ALL OBLIGATIONS (Use additional sheets if necessary. You may not omit any creditors.)

ASSETS	VALUE	CREDITORS, INCLUDE ADDRESS	BALANCE	PAYMENT

ALL CREDITORS ARE LISTED: 1ST signer _____ 2nd Signer _____
(Initials) (Initials)

To be completed if (1) the income of a spouse will be relied upon by you for repayment; (2) if spouse will be asked by creditor to sign a credit instrument or otherwise be contractually liable on the account; (3) if income received as alimony, child support or maintenance is relied upon as a basis for repayment of credit requested.

SPOUSE: _____ DATE OF BIRTH: _____ ADDRESS: _____

EMPLOYER: _____ POSITION: _____
Name Address Phone

HOW LONG? _____ YEARS _____ MONTHS GROSS PAY: _____ MONTH SOCIAL SECURITY#: _____

Name	Address	Phone
------	---------	-------

Is any income stated from such a source? _____ Other Income: _____ Source: _____

Co-Application's Signature _____ Date _____

MONTHLY INCOME		MONTHLY HOUSING EXPENSE	BEFORE	AFTER
Applicant's base Pay	\$	Mortgage Payment	\$	\$
Co-applicant's Base Pay		Mortgage Insurance		
Other Earnings (Explain)		Hazard Insurance		
Social Security		Real Property Taxes		
Pension, Annuities, etc.		Maintenance		
Gross Income from Real Estate		Heat and utilities		
Other (Explain) Child Support Alimony (+ or -)		Other (Explain)		
TOTAL	\$	TOTAL	\$	\$

Address	\$	value
---------	----	-------

Low-Interest Loans

Get a low-interest loan for your rehabilitation project. Preservation Utah's Revolving Loan Fund provides property owners low-interest loans to restore and rehabilitate significant historical or architectural properties throughout the state

FREQUENTLY ASKED QUESTIONS

WHAT ARE THE TERMS AND INTEREST RATES OF THE LOANS?

Our loans offer low monthly payments based on a 20-year amortization schedule, but the payment term for the loan is 5 years with a balloon payment of the remaining principal and interest due at the end of the fifth year. The interest rate is fixed at $\frac{1}{2}$ of the prime interest rate at the time the loan application is approved. For example, if the prime interest rate is 6%, our interest rate is fixed at 3%.

WHAT IMPROVEMENTS CAN BE MADE USING THE LOAN FUNDS?

Loan funds can be used for restoration, rehabilitation and repair, and project-related costs, such as engineering services, architect's fees, and permits.

- **First priority** for funding is placed on exterior improvements, including: brick, chimneys, doors, foundations, masonry, porches, reconstructing existing additions, roofs, seismic retrofitting, siding repair, and windows.
- **Second priority** for funding is placed on interior systems, including: code compliance, electrical systems, heating, insulation, and plumbing.
- **Third priority** for funding is placed on interior finishes. For example, Preservation Utah will not fund a kitchen remodel if the roof needs to be repaired. However, a kitchen and/or bathroom remodel can be funded if they are incorporated into a more comprehensive rehabilitation project.

Funds may not be used for: concrete pads (parking, patio, etc.), fences, incompatible materials, inappropriate rehabilitation techniques, landscaping, new construction, projects that have been completed, refinancing existing mortgages, and retaining walls.

Funding requests for work in progress will be reviewed on a case-by-case basis.

HOW DO I KNOW IF I WILL QUALIFY TO RECEIVE A LOAN?

The building that you expect to improve with the funds is historic (see explanation below).

The borrower(s) must have a credit history that demonstrates the ability to make regular monthly loan payments, as well as the income adequate to repay the funds loaned.

Funds are made available to individuals regardless of race, handicap, age, color, religion, gender, national origin, or familial status. Corporations, partnerships, and non-profit and religious organizations are eligible to apply for funds, however, religious organizations are not eligible for some of our programs.

IS MY PROPERTY HISTORIC?

Yes, if it meets one of the following criteria:

- It is listed on, or it is eligible for listing on the National Register of Historic Places (NRHP)
- It is listed on a local register of historic or cultural resources
- It is eligible to be a contributing building within a local or national historic district

In general terms, to be eligible, a building must be at least 50 years old AND retain its architectural integrity (a rule of thumb: would the original owner recognize the building today?)

HOW LONG IS THE APPLICATION PROCESS?

Loan applications are received throughout the year, but the Historic Properties Committee reviews them at regular monthly meetings. The entire application process is about 45 days.

WHAT INFORMATION DO I HAVE TO PROVIDE IN ORDER TO COMPLETE A LOAN APPLICATION?

when you schedule your loan application appointment.

- **RF Loan Program Application:** The required 4-page application is completed with the assistance of Kelsey Maas.
- **Historical Information:** If available, you must submit information to verify the historic significance of the property being renovated with the loan funds.
- **Statement of Property Value:** You must submit a copy of an appraisal, purchase agreement, or property tax assessment record that was issued within the previous 12 months.
- **Description of Work:** A written description of the work for which Preservation Utah funding is being sought must accompany the application. In addition, construction drawings detailing the proposed improvements may be required.
- **Photographs of the Property:** Photographs showing the current condition of all sides of the building as well as details of problem areas must be submitted.
- **Bids from Licensed Contractors:** Copies of bids from currently licensed contractors for all proposed improvements must be submitted.
- **Personal and Financial Information:** You must provide information regarding your current employment and income, assets, and liabilities.
- **Non-refundable Application Fee:** A \$50.00 non-refundable application fee is due when your Loan Application is prepared.

WHAT DOES THE HISTORIC PROPERTIES COMMITTEE CONSIDER WHEN IT REVIEWS A LOAN APPLICATION?

The Historic Properties Committee uses criteria, which includes, but is not limited to:

- The appropriateness of the proposed project and its compatibility with the character of the historic building.
- The architectural and/or historical significance of the property.
- The financial strength of the application.
- The geographic distribution of current and proposed projects.
- The project's potential effect on the surrounding neighborhood and/or community.
- The availability of funds.

HOW DO I KNOW IF MY APPLICATION IS APPROVED?

I THINK MY PROJECT WOULD QUALIFY FOR THE REVOLVING FUND LOAN PROGRAM, WHAT SHOULD I DO NOW?

First, you must complete and submit the Revolving Loan Fund Inquiry Form (https://docs.google.com/forms/d/e/1FAIpQLSd_sNTkgx9RYDMsgYBwPM_h-M0QNFFwrkX-qwflPeXh2kETrQ/viewform?usp=sf_link). Once we receive this form, you will be contacted to set up a meeting with Kelsey Maas. This meeting will help Kelsey to determine whether or not your property qualifies to receive funding from the Revolving Fund Loan Program. If it does, you will receive a follow-up letter outlining the work items discussed, the funding sources, amounts, terms available to you, and the upcoming deadline for submitting a completed application.

INQUIRE TODAY: Complete the Preservation Utah Revolving Loan Fund Inquiry Form (https://docs.google.com/forms/d/e/1FAIpQLSd_sNTkgx9RYDMsgYBwPM_h-M0QNFFwrkX-qwflPeXh2kETrQ/viewform?usp=sf_link)

For more information, contact Kelsey Maas (<mailto:kelsey@preservationutah.org>) at (801) 533-0858 extension 101.

Purpose

Preservation loans are available on a competitive basis to property owners in historic districts or who own a City designated Landmark or individual historic property for exterior rehabilitation projects that meet the Secretary of the Interior's Standards for Rehabilitation.

This loan fund provides positive incentives to owners of these historic properties to maintain and improve the community's architectural heritage.



City of Dubuque
Historic Preservation Commission

Planning Services Department
City Hall
50 W. 13th Street
Dubuque IA 52001-4864

Phone: (563) 589-4210
Fax: (563) 589-4221
Email: planning@cityofdubuque.org

City of Dubuque
Historic Preservation Commission

HISTORIC PRESERVATION REVOLVING LOAN FUND



Applicant Eligibility

The owner of any property at least 50 years old and located in Jackson Park, Cathedral, W. 11th Street, Old Main or Langworthy Historic Preservation Districts or designated as a City Landmark or individual historic property.

Loan Amount/Terms



Up to \$25,000
3% interest rate
10 years

Monthly principal and interest payments

begin after project completion, but not longer than 6 months after loan closing. Limit one loan outstanding per building. Work must be initiated within three (3) months and completed with six (6) months from date of Historic Preservation Commission approval. The Commission may grant additional time, if needed.

Security

Preferably at least a 2nd mortgage position and promissory note, or an amount not to exceed 100% of loan-to-value. The property value will be based on the assessed value, or on the appraised value after improvements if the assessed value is not a good indicator.

Application Process

Applications will be accepted during regular business hours at the Housing and Community Development Department, 350 W. 6th Street, Dubuque (Historic Federal Building.)

Assistance with the design review portion of the application is available during regular business hours by appointment at the Planning Services Department, 50 W. 13th Street, Dubuque (City Hall).

Eligible Improvements

Exterior work that results in property improvements that meet the Secretary of the Interior's Standards and Guidelines for Rehabilitation. Historic limestone retaining walls critical to the support or protection of structures on the same property or adjacent properties are eligible. If a wall did not exist, and the property could not be graded to a 3:1 slope from the property line to the structure, the wall is eligible.

Work must meet the Secretary of the Interior's Standards and Guidelines for Rehabilitation and any specific design standards established for the pertinent Historic District.

Project Ranking

Projects will be ranked by the architectural or historical significance of the building, and the priority of the work. The architectural or historical significance will be based on the Historic Properties inventory of 1978-1979 and *Architectural/Historic Survey/Evaluation of 2000-2005*.



Highest priority will be given to projects that result in saving, restoring, or reconstructing original building elements, using original materials that reflect the architectural character or significance of the property.

Second priority will be given to projects that use preservation alternatives, such as different materials, techniques or methods for rehabilitation of historic buildings.

Projects will receive a lower rating if the property owner is a previous borrower under this program.

Review and Approval

All applications must include required information on income, specific work proposed, and at least two estimates

received from full-time contractors licensed and insured by the State of Iowa. Homeowners may do the work themselves; written quotes on the costs of materials must be provided. Labor by homeowners is not covered. Incomplete applications will not be processed.

A loan review committee of City Staff and Historic Preservation Commissioners will rank applications prior to income verification, make recommendations relative to loan amount, and review compliance with City Housing, Building and Historic Preservation Codes, and with Section 106 of the Code of Federal Regulations.

The Historic Preservation Commission will review the loan application, the proposed work, and the committee's recommendations. The Commission must approve a Certificate of Appropriateness for all proposed work prior to issuance of permits or processing of loans.

All applicable City reviews and permits must be completed; e.g., building permits, rental license, housing inspection, before any work begins.

Work begun prior to obtaining a required permit, review or approval will not be eligible for loan assistance.

