



City of Utica Façade Improvement Loan Program Summary

The City of Utica (City) Department of Urban and Economic Development (UED) is marketing the Façade Improvement Loan Program (Façade Program) to visually improve neighborhoods where people shop and live. The program is focused on the rehabilitation of blighted commercial buildings within commercial thoroughfares that are adjacent to residential neighborhoods for the purpose of encouraging economic development within the City and improving the quality of life for residents in and around the project area.

The program will use Housing and Urban Development (HUD) Community Development Block Grant (CDBG) funding to help leverage other private and public funding. This program is a “forgivable” loan program that is designed to provide up to \$22,500 in funding for façade renovations to approved target area buildings, including architectural technical assistance.

Project Components Eligible for Funding

1. Exterior painting
2. Removing inappropriate or incompatible exterior finishes or materials
3. Restoring exterior finishes or materials
4. Recessing / reconfiguring exterior doors or entrances; new doors
5. Repairing or replacing windows
6. Signs (new, repairs or replacement)
7. Exterior building sign lighting
8. Display area lighting
9. Awnings (new, repairs or replacement)
10. Window boxes, permanent planters

Project Components NOT Eligible for Funding

1. Work completed prior to project funding
2. Work complete prior to the issuance of a Notice to Proceed
3. Interior improvements or improvements not seen from publically-owned space
4. Security systems
5. Non-permanent fixtures (including but not limited to outdoor patio furniture, temporary signs, movable lighting fixtures, etc.)
6. Business operational costs (including but not limited to inventory, display fixtures, working capital)
7. Stand-alone ADA improvements
8. Internally-lit signs

Project Compliance

Projects must be consistent with Federal HUD Guidelines including Federal Labor Standards, State and Local Building Codes, Zoning/and Planning Approvals, Scenic and Historic Approvals and Guidelines, any other relevant or applicable regulations/regulators.

Project Details

- 1. Application** - Applicant must complete Façade Improvement Program Loan Application (with available and/or appropriate photos, drawings and descriptive information provided by the applicant) to the City of Utica Urban and Economic Development, 2nd Floor, 1 Kennedy Plaza, Utica, New York 13502. Applications must be received by UED no later than 4:30 PM on the day of the application deadline. Applications submitted by mail must be postmarked no later than 1 day prior to the application deadline. Applications submitted late will not be accepted under any circumstance. Once UED has reviewed the application, the applicant will be notified in writing regarding the outcome of the review with necessary explanations and/or next steps.
- 2. Application Fee** - A fee of \$500.00 check or money order must be provided at the time of application. If the application is approved, the fee will be applied to the owner's match obligation at the time of final reimbursement. Projects which do not receive funding will have their application fees refunded.
- 3. Building Eligibility** – Projects must be located in the target area and, prior to any award, the subject property must be current on all applicable property taxes. Applications for projects involving a currently vacant building will not be accepted without proper documentation demonstrating that the building will be occupied no less than thirty (30) days following the issuance of a Certificate of Completion.
- 4. Applicant Eligibility** - Applicants must be owners of commercial properties.
- 5. Application Scoring** - Applications will be prioritized using a scoring process that evaluates:
 - Completeness and accuracy of the application
 - Impact of the project on the target area
 - Long-term use of the property
 - Financial viability of the project
- 6. Match Funding/Owner Contribution** – Façade program funding will be capped at 75% of the eligible project to a maximum of \$22,500. An owner receiving funds must provide financing for the remaining 25% of the project costs, for a maximum \$30,000 project. If total project costs exceed \$30,000, the owner is responsible for all costs in excess of \$22,500. Owner contributions may come from other private or public sources – however, at least 25% of the overall project costs must come from “non-federal” sources.
- 7. Required Agreements**
 - **Loan Agreement:** If a project is approved, the applicant must sign a Façade Grant Program (forgivable) Loan Agreement with the City of Utica not to exceed \$22,500.00.

- **Note and Mortgage:** A note and Mortgage will be filed with the Oneida County Clerk's Office for a three year term – with annual monitoring.
- **Contractor Agreement:** The owner will be required to sign an approved contract with the selected contractor.

7. Construction Management

- UED will provide a scope of work for each approved project.
- The owner will solicit no less than three (3) bids for the project.
- UED will review and approve all contractor contracts and will monitor all construction.

8. Reimbursements – This is a reimbursement program. Owners must finance all improvements as per the approved scope of work and contracts. Once the work is completed and approved, reimbursements will be processed by UED in a timely manner.

City of Utica Department of Urban and Economic Development
Façade Program Coordinator: Jack Spaeth or Patti DeCarr