



Dickinson County Storefront Beautification Revolving Loan Fund

I. GENERAL PURPOSE AND OBJECTIVES

- A. The purpose of the Dickinson County Storefront Beautification Revolving Loan Fund (Storefront Beautification Program) is to encourage Dickinson County, Kansas businesses to improve storefronts and to promote commercial revitalization. The Storefront Beautification Program is funded by The Community Foundation of Dickinson County.
- B. The Storefront Beautification Program is a collaborative effort between the Community Foundation of Dickinson County and the Dickinson County Economic Development Corporation (DKEDC) ("Administrative Entity"). It may use grant revenues and tax-deductible contributions to fund this program.

II. DEFINITIONS

"Administrative Entity" means Dickinson County Economic Development Corporation, which is responsible for accepting applications and paperwork required by the program as well as administering the loan process of the program.

"Borrower" shall have the same meaning as Developer.

"Building" means, for funding purposes, a contiguous structure with shared walls, not including firewalls located within Dickinson County, Kansas.

"Eligible Improvements" means any construction or aesthetic alteration made to the side of the Building with a public entrance parallel to a public roadway or parking lot and improvements to the interior wall of the storefront caused as a result of improvements to the storefront, as approved by the Governing Body through the appropriate application process.

"Developer" means a legal entity/party that enters into the Promissory Note with the Administrative Entity to receive funds from the Storefront Beautification Program.

“Governing Body” means the incorporated City in Dickinson County, Kansas or Dickinson County, Kansas itself, whichever has jurisdiction over the property location.

“Lender” shall have the same meaning as Administrative Entity.

“Material Deviation” means a change in the Project that increases the total project cost by ten percent (10%) or more.

“Owner” means the legal owner of the property on which the Project is located.

“Principal” means the outstanding balance of the loan.

“Project” means the Governing Body approved improvements to the Building eligible for Storefront Beautification Program funds.

“Promissory Note” means the agreement between the Developer and the Administrative Entity to receive funds from the Storefront Beautification Program.

“Storefront” means the portion of the Building with a public entrance parallel to a public roadway or parking lot.

III. ELIGIBLE PROJECTS

A. Eligible Projects. In order for a Project to be considered for funding under the Storefront Beautification Program, it must meet the following criteria:

1. The Project must be located in Dickinson County, Kansas
2. The use of the property must comply with the City’s or County’s Zoning Ordinance and Future Land Use Plan, if applicable.
3. The Developer:
 - a. Must invest its own funds on Eligible Improvements;
 - b. Must submit a complete application to the Dickinson County Economic Development Corporation;
 - c. Must not be delinquent in paying property taxes for any property owned by the Developer; and
 - d. Must not have any City or County liens in Dickinson County, Kansas filed against the property owned by the Developer, including but not limited to, weed liens, demolition liens, board-up/open structure liens and paving liens.
4. No delinquent taxes shall be owed for the property on which the Project is located.
5. There shall not be an existing Storefront Beautification Program loan open for the Building.



IV. ELIGIBLE IMPROVEMENTS AND EXPENDITURES

A. Eligible Improvements. Eligible improvements are limited to the following:

1. signage attached to the storefront;
2. painting;
3. siding;
4. brick/stone/masonry;
5. glass;
6. windows;
7. doors;
8. trim;
9. awnings;
10. structural improvements to the storefront;
11. exterior lighting attached to the storefront or
12. sidewalks.

B. Ineligible Improvements. Ineligible improvements include but are not limited to the following:

1. interior improvements, unless they are to the interior storefront wall and result from improvements to the storefront;
2. landscaping;
3. parking lots and/or paving;
4. equipment;
5. permitting fees;
6. architectural, survey, or other professional fees; or
7. costs related to improvements not made to the storefront.

V. SELECTION PROCESS

A. Application. A complete application must be submitted along with the following attachments:

1. proof of ownership and/or occupancy such as a deed/lease; if the Developer does not own the property on which the Project is located, the Developer must provide proof satisfactory to the Design Review Committee that the proposed improvements are allowed and authorized by the Owner;
2. a detailed explanation of proposed improvements;
3. renderings, elevations, drawings, etc. for proposed improvements;
4. photographs of existing conditions; and
5. construction cost breakdown that differentiates Eligible Improvements from other improvements, if any. A sample construction budget is included in the Appendices.

- B. Denied Applications.** The following process will be used for denied applications:
1. Applications will be denied 30 days after submission if DKEDC does not receive all required documentation.
 2. Developers will have 60 days after the date of denial to resubmit applications without paying a new application fee.
- C. Design Review Committee.** A Design Review Committee composed of three to five members (preferably architects, builders, or code inspectors) will review the complete application to ensure Project Eligibility and that all local codes and processes have been complied with. The DKEDC staff that administers the program will also be a part of the Design Review Committee meetings as part of their administrative role but will not be a voting member of the Committee. The Committee will develop guidelines and objectives for the Storefront Beautification Program that will be incorporated into the program as appropriate. Projects will be selected on a first-come, first approved basis of completed applications and will be approved based on designs that meet the purpose and objectives of the Storefront Program as long as funds remain for the year the application is submitted.
- D. Notification.** Developers will be notified in writing of the Design Review Committee's decision.
- E. Appeal.** All decisions of the Design Review Committee are final, and no appeals are allowed.

VI. REIMBURSEMENT OF ELIGIBLE IMPROVEMENTS

- A. Funding for a Project is subject to availability and will be allocated on a first-come, first approved and accepted basis.
- B. Each Project can receive a maximum of \$25,000 for Eligible Improvements.
- C. Once an application is approved, an approval letter and loan acceptance form will be mailed to the Developer. The loan acceptance form needs to be returned within 30 days of the approval letter, or the funds set aside for the Project will be released, and the Developer will have to re-apply. The loan acceptance form needs to include an estimated start and completion date for the Project.
- D. Funding for the Project will be set aside upon acceptance of the loan terms so long as construction permits are pulled or work has commenced on the storefront within 180 days of Project approval, and the Project is completed no later than one year after Project approval.
- E. DKEDC needs to be notified of the actual start date of work on the Project to make sure the terms of the approval have been met.

- F. If a Material Deviation for an approved Project is necessary, an amended application describing the changes to the approved Project and increased costs along with an amended construction budget must be submitted for re-approval.
- G. The Developer must notify DKEDC with the date the Project is completed so that a Promissory Note and a Closing Letter can be prepared and mailed to the Developer.
- H. The Developer must execute the Promissory Note; an example is included in the Appendices, which outlines the terms and conditions of funding for the Project within 30 days of the Closing Letter.
- I. Funds will be available to the Developer after all improvements have been made and approved by the Code Inspector.
- J. The Administrative Entity shall reimburse the Developer up to 50% of Eligible Improvements after the completion of the Project up to the maximum loan amount of \$25,000. The Administrative Entity will only reimburse for eligible storefront improvements that are verified and shall not reimburse any funds spent on improvements made to other portions of the Building.
- K. To receive funds, the Developer must provide proof of expenditure for Eligible Improvements with supporting documentation which may include some or all of the following:
 - 1. an itemized invoice that differentiates Eligible Improvements versus other improvements;
 - 2. cleared checks and/or bank statements;
 - 3. release of liens for the work performed, if any;
 - 4. copy of the approved building and sign permits;
 - 5. certificate of occupancy;
 - 6. a final inspection report from the Code Inspector; and
 - 7. photographs of completed Eligible Improvements.

VII. PROMISSORY NOTE TERMS

- A. Funds to cover Eligible Improvements will be in the form of a 0% interest loan to the Developer.
- B. The term of the loan will be five (5) years for loan amounts less than \$15,000. For loans of \$15,000 or more up to the maximum of \$25,000, the term of the loan will be seven (7) years.
- C. Monthly Principal payments are required until the loan principal is repaid and will be amortized over the term of the loan.
- D. A one-time administrative fee of 1.25% on the original loan amount will be charged to cover the administrative costs of the program as follows:



1. For administering the program, the Dickinson County Economic Development Corporation will receive an administrative fee of 1.25%.

E. Quarterly payments of the administrative fee are required and will be amortized over the term of the loan.

VIII. REQUIREMENTS FOR APPROVED PROJECTS

A. Approvals. Prior to construction commencement, all federal, state, and/or local approvals necessary to complete the improvements must be provided. Approvals could include:

1. City or County Historical and Cultural Landmarks Commission;
2. City or County Zoning Commission;
3. City or County Urban Design Commission;
4. City or County Downtown Design Review Board;
5. City or County Planning Commission;
6. City or County Building Standard Commission;
7. City or County Heritage Commission;
8. Permitting; and
9. Code Inspection.

B. Project Completion. The completion date of the improvements to be constructed will be determined on a case by case basis and will be included in the Promissory Note. If the Project is not completed by this date, then the Project will be ineligible for funding, but the Design Review Committee, in its sole discretion, may extend this date upon written request from the Developer.

IX. APPENDICES

- A. Application
- B. Promissory Note
- C. Construction Budget



DRIVING DICKINSON COUNTY

Dickinson County Economic Development Corporation
(DKEDC)

Storefront Beautification Revolving Loan Fund

APPLICATION

RECEIVED		
Date: _____	Time: _____	By: _____

Project Building:

Property Address: _____ Business Name (if any): _____

PROPERTY Owner:

Name: _____ Address: _____

City: _____ State: _____ Zip: _____ E-Mail: _____

Telephone: _____ Cell Phone: _____

BUSINESS Owner: (Complete only if different than PROPERTY Owner)

Name: _____ Address: _____

City: _____ State: _____ Zip: _____ E-Mail: _____

Telephone: _____ Cell Phone: _____

Number of years in business: _____

Project Proposal:

- **Project Description:** In the space below, briefly describe the proposed project. Be sure to review the Eligible Use of Funds as a guideline when formulating the project.

- **Project Schedule:**

Event	Loan Conditions	Estimated Date
Start of Project Work	No Later than 180 days from approval.	
Project Completion	No Later than One (1) year from approval.	

- **Project Costs:** The estimated *Total Project Cost*, \$_____

Along with your completed application, please submit the following:

- Copy of deed or lease plus a letter from the property owner authorizing improvements.
- Copy of engineers, contractor’s and/or vendor’s itemized material and/or labor estimate documented on their business letterhead or standard estimate form.
- Construction budget.
- Rendings, elevations, drawings, etc. for proposed improvements.
- Digital Photographs of existing conditions via email to director@dkedc.com
- Copy of valid permit from the City* (Submit approved building or sign permit, if applicable).

*Please note that some improvements completed in the Abilene Downtown Historic District may require additional approval by the Heritage Commission before the project begins. If your project falls into one of these districts, please contact the City of Abilene with questions.

Firm Expression of Sincere Interest:

Please only submit this application if serious and sincerely interested in pursuing and completing the proposed project. Submitted applications for limited loan funds that are not serious or sincere and subsequently withdrawn from consideration may cause a well-intended project not to promptly receive funding.

I hereby give my firm expression of sincere interest to pursue and complete my proposed project as outlined in this application pending funding approval from all sources:

PROPERTY Owner:

Print Name:

Signature:

Date:

BUSINESS Owner: (Complete only if different than PROPERTY Owner)

Print Name:

Signature:

Date:

Application Submittal:

- Applications are considered on a ***first-come, first-served*** basis until all available loan funds are dedicated to projects deemed eligible for funding by the Review Committee.
- Please make a COPY of the completed application BEFORE submitting the original form.

To Submit:

**Dickinson County Economic Development Corporation
Storefront Beautification Revolving Loan Fund**

Chuck Scott, Director
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