

**CITY OF WISCONSIN DELLS**  
**ECONOMIC DEVELOPMENT**  
**REVOLVING LOAN FUND PROGRAM:**  
***MANUAL OF POLICIES AND PROCEDURES***

For more information contact:

Karen Terry  
City of Wisconsin Dells  
City Administrator  
300 La Crosse Street  
Wisconsin Dells, Wisconsin 53965

Phone: (608) 254-2012  
Fax: (608) 254-7329

[kterry@dellscitygov.com](mailto:kterry@dellscitygov.com)

## TABLE OF CONTENTS

		<u>Page</u>
SECTION 1	GENERAL PROVISIONS	3
1.1	TITLE	3
1.2	PURPOSE	3
1.3	OBJECTIVES	3
1.4	AMENDMENTS	4
SECTION 2	ADMINISTRATION	4
2.1	OVERVIEW OF PROGRAM ROLES & PROGRAM ADMINISTRATOR RESPONSIBILITIES	4
2.2	MEETINGS	5
2.3	RECORDS	5
SECTION 3	ELIGIBILITY	5
3.1	ELIGIBLE APPLICANTS	5
3.2	INELIGIBLE APPLICANTS	6
3.3	ELIGIBLE ACTIVITIES	6
3.4	INELIGIBLE ACTIVITIES	8
3.5	DESIGN STANDARDS	8
3.6	CRITERIA FOR THE AWARD OF RLF LOANS	9
SECTION 4	LOAN TERMS AND CONDITIONS	11
4.1	TYPES OF LOANS	11
4.2	TYPE I LOAN (INVESTMENTS UP TO \$50,000)	11
4.3	TYPE II LOAN (INVESTMENTS GREATER THAN \$50,000)	11
SECTION 5	APPLICATION PROCEDURES	13
5.1	DISCUSSION OF REQUIREMENTS	13
5.2	APPLICATION DEADLINES AND REVIEW PROCESS TIMING	13
5.3	APPLICATION	13
5.4	APPLICATION FEE	14
5.5	MONITORING FEES	14
5.6	REVIEW PROCESS	14
SECTION 6	DISTRIBUTION OF RLF IOAN	15
6.1	LOAN FUND RELEASE PROCEDURES	15
6.2	AMENDMENT OF RLF LOAN DOCUMENTS	16
SECTION 7	PERFORMANCE MONITORING	16
7.1	USE OF RLF LOAN FUNDS	16
7.2	DEFAULT	16
SECTION 8	FAÇADE IMPROVEMENT GRANT PROGRAM	17
8.1	PROGRAM SUMMARY	17
8.2	ELIGIBILITY.....	17
8.3	GRANT AMOUNTS AND COSTS.....	18
8.4	REQUIREMENTS AND PROCESSING STEPS.....	20

**SECTION 1 GENERAL PROVISIONS**

**1.1 TITLE**

These regulations shall hereafter be known, cited and referred to as the City of Wisconsin Dells Revolving Loan Fund Program: Policies and Procedures Manual (2014) “RLF Manual” or “Manual”.

**1.2 PURPOSE**

This Manual sets forth the regulations that govern revolving loans that fund economic development activities identified in the City of Wisconsin Dells Revolving Loan Fund Program (“Program”) is one of the tools being used by the City of Wisconsin Dells (City) as part of its downtown revitalization and general economic development program.

**1.3 OBJECTIVES**

RLF Loans are intended to assist with economic development that meets one or more of the following objectives:

- (1) To encourage the leveraging of new private investment in the community.
- (2) To create financial incentives to rehabilitate and maintain business real estate in order to attract and retain new and existing business.
- (3) To encourage mixed-use, commercially owned facilities providing retail sales and services and expanded housing opportunity.
- (4) To support the downtown and main street revitalization in the City.
- (5) To provide financial assistance to existing and prospective business that is accessible and relatively simple to apply.
- (6) To expand housing opportunities through conversion of second floor spacing into housing units.
- (7) Encourage the development of transitional housing for homeless residents and the hospitality workforce.
- (8) To increase the tax base of the City.

**1.4 AMENDMENTS**

The City Council may from time to time amend the Manual. To be effective, all such amendments must be reviewed and prepared by the Community Development Authority (CDA) and approved by a majority vote of the City Council.

**SECTION 2 ADMINISTRATION**

**2.1 OVERVIEW OF PROGRAM ROLES & PROGRAM ADMINISTRATOR RESPONSIBILITIES**

- (1) The Program Administrator shall explain the Program to prospective applicants and furnish the application and other written information regarding the Program to applicants.
- (2) The Administrator shall review and process all applications for RLF Loans. Following award of a RLF Loan, the Administrator shall monitor the RLF Loans and report regularly to the CDA, and as appropriate, to City Council regarding the status of the RLF Loans.
- (3) The CDA shall:
  - a. Review and recommend overall policies and procedures for implementing the Program;
  - b. Consider all complaints or disputes related to the Program and make recommendations for resolutions to the City Council and;
  - c. Review all RLF Loan applications and decisions regarding approval, conditional approval, and/or disapproval;
  - d. Resolve all complaints or disputes related to the Program following consideration of input from the CDA, Administrator, and City Attorney;
  - e. Retain the right to accept or deny any loan application based on the application record.
- (4) The City Council shall have final authority with respect to the Program, including, but not limited to:
  - a. Establishing the overall policies and procedures for implementing the Program;
- (5) The City Attorney shall assist as necessary, prepare all RLF Loan Agreements, review all legal documentation related to the RLF Loans, and advise the CDA and Council on related matters.

**2.2 MEETINGS**

4

Meetings on issues related to RLF Loans shall be held by the CDA, on an as-needed basis, anticipated to be twice/year. Meetings shall be held in the City Hall, unless otherwise agreed and noticed, in accordance with Open Meetings Laws. For the purpose of action, a majority of the members of the entity convening shall constitute a quorum. A majority of those present and constituting a quorum shall be required for official action to take place.

### **2.3 RECORDS**

- (1) Public Records – General. Written records of Program activities, including minutes of public meetings that involve the Program, RLF Loan applications and related documents deemed public, shall be maintained in the office of the City Clerk.
- (2) Records – Private. Records not considered open to the public include personal or business financial statements and application material identified as proprietary in nature. The Administrator shall follow the following procedure:
  - a. The applicant shall complete a form which identifies specific material considered private.
  - b. The completed form shall be forwarded to the City Attorney for review and confirmation.
  - c. Upon confirmation by the City Attorney, said material will be held confidential.

## **SECTION 3 ELIGIBILITY**

### **3.1 ELIGIBLE APPLICANTS**

- (1) Applications for RLF Loans may be submitted by any persons with eligible projects except those identified as “ineligible applicants” in this Section 3.
- (2) The RLF Program is available to all property owners and tenants within the corporate limits of the City of Wisconsin Dells. **Preference will be given to central business district properties.** Tenants must have written approval from property owners.
- (3) A member of the City Council or a City committee, or any other official employee or agent of the City who would otherwise exercise policy, decision-making functions or responsibilities in connection with the implementation of this Program may apply for a RLF Loan, but only under the following circumstances: He or she has abstained from all RLF Loan application review, RLF Loan

decision-making, and development of RLF Loan policy during both of the following years: (a) the year in which he or she applies for a RLF Loan; and, (b) the year in which his or her RLF Loan is approved.

**3.2 INELIGIBLE APPLICANTS**

- (1) An applicant is ineligible if he or she is a member of the City Council or a City committee, or any other official, employee or agent of the City who is authorized to, and in fact did, exercise policy, decision-making functions or responsibilities in connection with the implementation of this Program during both of the following years: (a) the year in which he or she applies for a RLF Loan; and, (b) the year in which his or her RLF Loan is approved.
- (2) An applicant is ineligible if the award of a RLF Loan to that applicant would present a conflict of interest under Section 946.13 of the Wisconsin Statutes (Private Interest in Public Contract Prohibited).
- (3) An applicant is ineligible if, as of the date of any RLF Loan award to be made, he or she is delinquent in the payment of any outstanding debt due to the City or City utilities.
- (4) If an applicant is ineligible, his or her spouse, if any, is also ineligible.

**3.3 ELIGIBLE ACTIVITIES**

- (1) RLF Loans may be available to eligible applicants for the following activities:
  - Interior and exterior remodeling
  - Code compliance; enforcement
  - Acquisition of land, buildings and improvements
  - Housing on upper levels
  - Mixed-use facilities
  - Facade renovation
  - Acquisition /demolition associated with or to be implemented in conjunction with an approved activity
  - Leasehold improvements - purchasing and installing fixture property
  - Repairing or replacing an existing roof or installing new roof
  - Structural Repair: Upgrading street level and upper floors to useable condition, and repairing or replacing mechanical systems
  - New Construction: Building appropriate in-fill construction, but only when existing buildings cannot be utilized

- Professional design or architectural services in conjunction with an approved completed project
  - Utility improvements required associated or to be implemented in conjunction with an approved activity.
  - Other economic development activity as approved by the CDA (see also item 2).
- (2) RLF loans may be available for support of the City’s goals for transitional housing.<sup>1</sup> The CDA seeks to assist developers or partners with the following examples of eligible transitional housing activities:
1. Acquisition: used to acquire property or an existing structure to serve as a site for transitional housing.
  2. Rehabilitation/redevelopment: to be used to rehabilitate residential structures or to clear a site for construction of new transitional housing.
  3. Conversion of existing structures into transitional housing.
  4. Seed money to encourage a developer or partner to construct transitional housing.
  5. New Construction: to be used as a direct reduction in the price of newly constructed transitional housing.
  6. Other activities as agreed upon with other partners such Habitat for Humanity, Families in Transition Support Network (F.I.T.S.), Central Wisconsin Community Action Council, the Wisconsin Dells High School technical education program, Community Development Block Grant (CDBG) Housing funds, Wisconsin Housing and Economic Development Agency (WHEDA) funding, other state and federal funding programs.

**3.4 INELIGIBLE ACTIVITIES**

- (1) RLF Loans shall not be available for the following activities:
- Refinancing existing debt
  - Non-fixed Improvements
  - Inventory
  - Equipment such as computer, office furniture, telephone equipment
  - Payments for applicant’s own labor and performance of renovation work (sweat equity)
  - Improvements made prior to loan approval
  - General periodic maintenance
  - Other business operating expenses

---

<sup>1</sup> The City of Wisconsin Dells’ supports the construction or conversion of properties related to transitional housing for the City’s homeless residents and hospitality workforce.

- (2) RLF Loans shall not be available if it is determined by the Administrator, City, or CDA that one or more of the following exists:
- If the proposed activity does not bring the subject property up to minimum standards contained in the City Building Code or related Code/Ordinance of the City.
  - If the cost of the improvement is estimated to exceed 50% of the assessed value of the improvements on the subject property.

### **3.5 DESIGN STANDARDS**

All applicants shall utilize the City’s design standards as a guide for designing improvements to buildings. If the business or property is within a local historic district or is on the National Historic Roster, improvements must comply with the Secretary of the Interior’s Standards for Rehabilitation & Guidelines for Rehabilitating Historic Buildings (Revised 1990).

(1) Purpose & Intent

It is the general intent of DFP to renovate, preserve and maintain properties within the downtown area through a process of design review in order to:

- Encourage urban design excellence.
- Enhance the character of the downtown area.

(2) Applicability

- a. Context: The facility is designed in a manner that is mindful of and complementary to the existing building and natural environment.
- b. Harmony: The facility uses materials, forms and colors that serve as unifying elements with the surrounding buildings and natural environment.
- c. Compatibility: The facility should be compatible with nearby buildings’ architectural scale, color, rhythm and proportions.
- d. Building design: All buildings shall be designed with attention and sensitivity to the historical, architectural and physical context in which they are located.
- e. Facades: Facades should exhibit rhythms similar to those found in adjacent structures.



- f. Colors: Color selection for exterior surfaces, materials and equipment should not detract from the surrounding area. Neon and fluorescent tones are discouraged.
- g. Signage: Placement of signs shall not unduly obscure or interfere with sight lines to other properties. Signs should be architecturally compatible and contribute to the character of the area through the incorporation of tasteful presentations. Freestanding signs should incorporate architectural features or materials of the buildings or facilities they are intended to promote. Signs and awnings shall comply with all zoning requirements.
- h. Historic preservation: Preservation of unique historic or architectural landmarks is encouraged.

### **3.6 CRITERIA FOR THE AWARD OF RLF LOANS**

Criteria for the award of RLF loans shall include, but are not limited to the following:

- (1) Degree of Benefit to Property Located in TID(s)
  - a. Project will add tax base to City.
- (2) Type of Improvement and Community Need
  - a. Commercial
  - b. Downtown Business
  - c. General Commercial
  - d. Mixed-use
  - e. Residential Second floor housing
  - f. Transitional Housing
- (3) Redevelopment vs. New Development
- (4) Benefits to Community (in addition to added increment)
  - a. Downtown Revitalization
  - b. Job Creation
  - c. Needed services or facilities (eg., senior housing, professional)
  - d. Transitional housing opportunities
- (5) Financial and/or Business Strength of Applicant
  - a. Creditworthiness
  - b. Business Plan

- c. Letters of Intent
- d. Experience
- e. Commitment to Community
  
- (6) Risk of Proposal
  
- (7) Performance Guarantee or Collateral
  
- (8) “But For” Standard
  - a. Explanation of why the project would not be undertaken but for the availability of an RLF loan.
  - b. Demonstration of quantifiable need for City assistance, so that without the assistance, the proposed project would not occur.
  
- (9) Dollar Amount To Be Invested and Potential Return
  
- (10) Project’s Financial Feasibility and Viability
  
- (11) Contribution to Premier Resort Tax

**SECTION 4 LOAN TERMS AND CONDITIONS**

**4.1 TYPES OF LOANS**

Two types of loans shall be available through the RLF program, representing the total investment required of proposed activities.

**4.2 TYPE I LOAN (INVESTMENTS UP TO \$50,000)**

- (1) Loan Amount. Amounts up to \$50,000, subject to the availability of Program Fund.
  
- (2) Interest Rate.
  - a. Facade Improvements or other RLF activities: 2% loan
  
- (3) Minimum/Maximum. \$5,000 to \$50,000.
  
- (4) Maximum Amortization. 10 Years.
  
- (5) Period of Payment. Amortization schedules shall be set up for monthly payments.

- (6) Repayment. Payment of interest or principal may be deferred during the implementation period of the activity if merited in the loan application, but no longer than 90 days from loan closing. Following the deferral period, interest and principal shall be paid for the remaining term of the loan.
- (7) Prepayment. There shall be no prepayment penalty.
- (8) Collateral. The City will seek to have the best possible collateral position possible so that RLF loans are adequately secured.

**4.3 TYPE II LOAN (INVESTMENTS GREATER THAN \$50,000)**

- (1) Description. Type II Loans are intended for project activities that are estimated to cost in excess of \$50,000. The City shall partner with participating banks and pledge RLF funds as a guarantee for a bank loan at favorable rate to the applicant.
- (2) Program Participation by Financial Institutions. The following financial institutions are participating in the RLF Type II Loan program:

PARTICIPANTS

- Bank of Wisconsin Dells
- Baraboo National Bank
- Bank of Mauston
- M&I Bank

The participating institutions will assess their participation in the program at the end of the calendar year to determine the allocation amount during the next year. New institutions will be welcomed to participate upon approval by the CDA.

- (3) Interest Rate. Loans shall be at an interest rate of 2% below the prime rate at the time of the loan closing.
- (4) Term. Not to exceed 84 months (7 years) under this program.
- (5) Minimum/Maximum.
  - a. Minimum: \$50,000.
  - b. Maximum: None.
- (6) RLF Loan Guarantee.

- a. Maximum guarantee of 40%, not to exceed \$300,000 (subject to availability of RLF fund).
  - b. The RLF Program shall purchase a Certificate of Deposit (CD), money market, or similar investment from the lending institutions providing the financing.
- (7) Default. The Program Loan Guarantee is established as a pledge to the participating bank.
- (8) Collateral. The City shall seek to have the best possible collateral position possible so that Type II RLF assistance is adequately secured.

## **SECTION 5 APPLICATION PROCEDURES**

### **5.1 DISCUSSION OF REQUIREMENTS**

Before submitting an application, the applicant shall discuss the Program with the Program Administrator. The authorized City officials shall provide the applicant with the appropriate application forms and may provide information that may assist the applicant in completing the application.

### **5.2 APPLICATION DEADLINES AND REVIEW PROCESS TIMING**

It is anticipated the applications will be processed twice per year. Applications are due quarterly, or at the call of the CDA.

### **5.3 APPLICATION**

The City recommends that applicants review the criteria for the award of RLF Loans carefully, and provide sufficient information to allow the City to determine whether the project meets the criteria. At a minimum, applicants shall submit a package that contains all of the following information:

- (1) Application Form. Complete the City's standard RLF application form which requests relevant background and contact information.
- (2) Project Description. Explain how the applicant plans to use the requested RLF Loan.. The written description of the project should include the following:
  - a. The need for the proposed project, and the anticipated benefits of the project.
  - b. The timetable for the project

- c. Research supporting viability and anticipated benefits of project.
- (3) Applicant's Background. Describe the applicant's background and ability to complete the project, including:
- a. A brief personal resume of each principal associated with the applicant, including number of years experience on this or similar projects, educational background, and personal involvement in proposed project.
  - b. Evidence of financial stability of applicant, including evidence of applicant's ability to fund elements essential to the success of the project, but not included in the RLF Loan, and applicant's ability to provide a guarantee of collateral security increment.
- (4) Financial Projects. Provide information requested by the City to allow the City to complete financial projections necessary to assess the financial viability of the project. Each project must demonstrate a probability of economic success.
- a. Type I Loan:
    - Personal financial statement.
    - Past two years financial statement
    - Current business financial statement
    - Business plan or projections
    - Federal Income Tax statement.
  - b. Type II Loan:
    - Applicant must meet participating Bank requirements.
    - Personal financial statement.
    - Past two years financial statement
    - Current business financial statement
    - Business plan or projections
    - Federal Income Tax statement.

**5.4 APPLICATION FEE**

Review fee shall be \$100.00 and may be deducted upon final payment of loan (in full).

**5.5 MONITORING FEES**

The City may impose monitoring fees in the event of delay or default or for reasons determined by the City. Amounts of said monitoring fees shall be established by the discretion of the City.

**5.6 REVIEW PROCESS**

Specific steps in the review process include the following:

- (1) Preliminary Review. The Program Administrator shall review the application for completeness and verify that the proposed project meets the minimum requirements of the Program. If the application is not complete, the Administrator and/or City Attorney will advise the applicant of the deficiencies. As part of the review, the Administrator shall also evaluate the applicant's financial strength and ability to complete the proposed project. Once the application and preliminary review is complete, the application will be referred to the CDA along with a report prepared by the Administrator and/or City Attorney. The CDA will then review and recommend approval/conditional approval/disapproval as well as terms of the RLF Loans(s).
- (2) Formal Review. Following consideration of the recommendations from the Administrator, the CDA will meet to formally review the application(s). The CDA may request that the applicant be present for the review and to answer questions or provide additional information. The CDA shall determine whether the application is acceptable for a RLF Loan and, if acceptable, recommend terms and conditions for the RLF Loan.
- (3) Notice of Recommendation for Approval, Negotiation and Approval of RLF Incentive RLF Loan Award. Once the review is complete and the application is approved, the City Attorney will work with the applicant to complete a RLF Agreement. If approved, notice of approval will be provided, documents executed and the RLF Loan awarded.
- (4) Notice of Disapproval. If the application is not approved, the Administrator or Attorney shall send a letter to the applicant stating the reasons for rejection.

## **SECTION 6 DISTRIBUTION OF RLF LOAN**

### **6.1 LOAN FUND RELEASE PROCEDURES**

Prior to releasing RLF Loan funds, the following must first be met:

- (1) Notice of Award. The CDA must have reviewed and approved a complete application for an eligible project submitted by an eligible applicant.
- (2) RLF Loan Agreement. The City Attorney shall prepare a Loan Agreement which shall be executed by the Applicant and appropriate City official.

- (3) Evidence of Project Expenditures. Documentation must be provided by the applicant to track expenditures prior to the release of RLF Loan funds. Documentation shall include invoices, receipts for materials, approved requests for payment, final bills for sale or canceled checks, and lien waivers. All documentation shall be reviewed and approved by the Administrator.
- (4) Repayment Schedule. A repayment schedule shall be prepared by the Administrator. The repayment schedule should be dated and initialed by both the City and applicant (per Agreement).
- (5) Promissory Note and Security. A promissory note and adequate security (such as a letter of credit or escrow) shall be provided for all RLF Loans awarded, and must be in a form and amount approved by City Attorney.
- (6) Review and Monitoring. Following the award of a RLF Loan, the Administrator shall review all financial information, documentation of RLF Loan and overall Program expenditures, maintain separate accounting records as recommended by the City's auditor, and report regularly to the CDA.

## **6.2 AMENDMENT OF RLF LOAN DOCUMENTS**

To be effective, any amendments of RLF Loan documents shall be in writing and must be approved by the CDA.

## **SECTION 7 PERFORMANCE MONITORING**

### **7.1 USE OF RLF LOAN FUNDS**

The Administrator and CDA shall monitor the use of RLF Loan funds in accordance with the approved application and supporting documentation. Documentation may include invoices or receipts for materials and supplies, letters from lenders, final bills of sale and cancelled checks and lien waivers.

### **7.2 DEFAULT**

Except where otherwise provided, failure of the applicant to meet the Agreement shall be considered a default. In the event of a default, the City shall consider all relevant factors and exercise its reasonable discretion with respect to the remedy to be imposed. The City, at its option, may deem as much as all sums provided under the RLF Loan immediately due and payable to the City. To exercise its options following default, the

City Attorney shall prepare a written notice to the applicant. The notice shall specify the following:

- (1) The default.
- (2) The action required to cure the default.
- (3) A date, not less than 30 days from the date of the notice, by which the default must be cured to avoid action based on the default.

## **SECTION 8 BUILDING FAÇADE IMPROVEMENT PROGRAM**

### **8.1 PROGRAM SUMMARY**

The Façade Improvement Program (FIP) is established to encourage property owners and tenants to make exterior building façade improvements and install new or improved signage. Attractive building façades support and encourage local businesses and help promote effective economic development initiatives in downtown Wisconsin Dells. These improvements have a significant effect on the attractiveness and marketability of the surrounding area and contribute to the overall vitality of the downtown corridor.

The goal of the FIP is to encourage business owners to reinvest in the downtown and connected neighborhood business areas. As such, the City of Wisconsin Dells is offering matching grants to assist with exterior renovations of these vital downtown properties.

Grant funds will be offered by the City of Wisconsin Dells CDA. Successful grant recipients will receive a 50% match reimbursement of all eligible project costs to the amount approved by the Wisconsin Dells Community Development Authority, with a total grant amount not to exceed \$10,000. Applications will be considered on a first-come first-served basis.

### **8.2 ELIGIBILITY**

Property owners of service or commercial/mixed-use structures and building tenants, with current leases of greater than five years in length, located within the target area, are eligible for funding. Governmental entities and public and quasi-public authorities are ineligible for funding. The property's real estate taxes and all other payments due to the City must be current as of the date of the application, or the application shall be denied.

A property (or contiguous properties held by the same owner) may only receive one (1) grant award within a sixty (60) month period. The applicant is also responsible for 100%



of all non-eligible project costs. The intention is to award only one (1) grant of \$10,000 maximum per building. Leaseholders / tenants must provide a signed Building Owner Consent Form from the property owner. The building / property owner will be required to sign the Grant Agreement and sign off on the improvements to real property prior to receipt of FIP reimbursement dollars.

The program is intended to assist projects that promote retail activities, create an attractive environment, encourage neighborhood character and architectural design, use quality materials, and incorporate good design concepts.

In order to qualify, applicants cannot start on their project until after receiving the necessary approvals. If work begins before application or approval, the City cannot fund the project through the FIP.

**TARGET AREA**

Properties located in the Downtown Business District along the Broadway Street Corridor

Properties north of Washington Avenue and south of Wisconsin Avenue on the following blocks:

- |                              |                |
|------------------------------|----------------|
| Lacrosse Street              | Capital Street |
| Eddy Street                  | Bowman Road    |
| Superior Street / River Road | Vine Street    |
| Oak Street                   | Race Street    |
| Elm Street                   | Church Street  |
| Cedar Street                 |                |

**8.3 GRANT AMOUNTS AND COSTS**

**GRANT AMOUNT**

The program will reimburse successful applicants and provide a "dollar for dollar" in matching funds on the project once the project is complete. The minimum grant is \$1,000 and the maximum grant is \$10,000 per property (or contiguous properties held by the same owner). The grant limits mean, for example, that a grant could be used to pay for \$1,500 of a \$3,000 project (50/50 match) or \$10,000 of a \$20,000 project (maximum grant amount), or \$10,000 of a \$30,000 project.

**ELIGIBLE COSTS**

Grants may be used for comprehensively restoring or substantially beautifying or enhancing the entire facade or elevation of a commercial building. Eligible activities include uncovering and restoring historical facades, removing existing facade materials

and replacing them with more appropriate and attractive designs and materials and other detailing which leads to a substantially enhanced appearance. Applicants are encouraged to have plans for proposed improvements prepared by a design professional.

Although not eligible for funding on their own, the following may be funded by the applicant's matching portion as part of a more comprehensive facade improvement: windows, doors, exterior cleaning, tuck-pointing, painting (exterior surfaces only), exterior lighting, shutters, gutters and awnings. The program will fund projects that significantly improve the visual appearance of the property from the street. Design and permit fees associated with the construction are not eligible project costs. No grant dollars may be spent on signage, nor are these dollars to be considered part of the applicant's match requirement, though the CDA encourages applicants to address signage as part of their overall facade improvement strategy.

With all grant-funded projects, restoration is preferable to renovation. Restoration is the attempt to return the facade to its original appearance through the use of authentic materials and the faithful replication of the building to conditions shown in old photos or records. Renovation projects should be sensitive to the historic appearance of the building, but may include modern materials and design elements.

Other facade features eligible to be restored, renovated or constructed with grant dollars include:

- Other Architectural features incl. decorative walkways and permanent planters
- Facade accents (fixed assets) such as fencing, molding and/or roof accents

The City of Wisconsin Dells Community Development Authority reserves the right to determine the eligibility of all items in a project's scope of work. This determination shall be conclusive and final. All grant-funded improvements must be permanent and fixed in type and / or nature. Improvements must meet all City code requirements including the Signage Ordinance, the Downtown Dells Design Guidelines, zoning, building and safety codes. The applicant must obtain and pay for all necessary permits.

### **INELIGIBLE COSTS**

The cost of new construction, repair or replacement of a roof, work to an alley facade, work that principally involves minor repairs, painting or maintenance, billboards, landscaping or paving are not eligible under the grant program. Grant funds shall not be used for any of the following:

- Expenses incurred prior to application approval and grant award
- Site plan, sign or building permit fees
- Wages paid to applicant or applicant's dependents
- Signage, furnishings, trade fixtures or display cases / counters

**8.4 REQUIREMENTS AND PROCESSING STEPS**

**GRANT REQUIREMENTS**

Improvements must be completed within six (6) months of the award of the grant or the City's obligation to reimburse shall terminate. All requests for reimbursement must be made within nine (9) months of the award of the grant, or applicant shall be deemed to have waived any right to reimbursement and no reimbursement shall be made. One six (6) month extension to the six (6) month completion period may be granted for inclement weather, extenuating circumstances (as determined by the CDA) or the ordering of special building materials, provided that the grant recipient requests an extension in writing prior to expiration of the completion period.

The owner/tenant shall comply with all applicable provisions of the Wisconsin Dells General Ordinances concerning equal employment opportunity and affirmative action programs and practices in connection with the construction work being completed using grant funds. The owner / tenant shall assist and actively cooperate with the City in obtaining the compliance of contractors with such provisions of the Ordinances, and with the rules, regulations and relevant orders issued by the City pursuant to such provisions of the Ordinances.

In order to qualify, applicants cannot start on their project until after receiving the necessary approvals. If work begins before application or approval, the City cannot fund the project through the FIP.

**PROCESSING STEPS**

**Step 1-** Applications must be submitted along with a \$100 non-refundable fee to:

Wisconsin Dells Revolving Loan Fund – Façade Improvement Program  
c/o City of Wisconsin Dells  
Attention: Nancy Holzem, Clerk / Administrative Coordinator  
300 La Crosse Street  
Wisconsin Dells, WI 53965

Checks should be made payable to the Wisconsin Dells CDA RLF.

Applications must include the following:

- A. Written approval from the property owner / landlord using the Building Owner Consent Form

- B. Photographs of the facades to be improved including a narrative identifying any known defects
- C. Renderings or drawings to scale including a display board of the actual samples of the products and / or materials to be used in the sign or façade and a written project narrative identifying the project components

*Note:* All projects will be evaluated by the CDA and take into consideration colors, materials composition, and façade improvement themes consistent with the Downtown Dells Design Standards Overlay District (if applicable)

- D. Project Narrative including detailed cost breakdown and timeline of the proposed improvements

**Step 2** - A City staff member will visit the site to review and discuss the proposed improvements to perform a preliminary review to determine how well the project meets the program objectives and requirements. If the proposal meets the requirements of the FIP, a Conditional Letter of Eligibility will be sent to the owner / tenant. This letter may require modifications or changes to the original proposal.

**Step 3** – The City will schedule a CDA Meeting to include a formal review of the application and proposed project in greater detail. During this review, the applicant may be asked to provide additional or clarifying information, and / or to make modifications to the proposal. The CDA will then approve or deny the project.

**Step 4** - Following approval by the CDA, City Staff and the City’s Attorney will prepare and furnish the applicant with the Grant Agreement.

**Step 5** - The applicant must sign the grant agreement and return it to the City.

*Note:* The Grant Agreement must also be signed by the landlord / building owner.

**Step 6** - The applicant must obtain all required permits for the required work. The applicant must display the sign provided by the City on the site indicating "Financing provided in part by the City of Wisconsin Dells Façade Improvement Grant Program."

**Step 7** - The applicant pays for the completed construction work and submits paid receipts and lien waivers from the contactors to the RLF Administrator.

**Step 8** - Following a final inspection, the RLF Administrator authorizes a check for the approved amount subject to both parties completing a Close-Out Form confirming project completion and full disbursement of funds.

*Note:* The following conditions must be met prior to fund disbursement:

- The grant recipient must submit a written signed statement that contains a list of all contractors and suppliers who worked on the approved project and confirmation that the work has been completed in accordance with the approved application.
- The grant recipient must submit final unconditional lien waivers from all contractors and suppliers.
- The grant recipient must supply proof that the improvements passed all final inspections and meets all City of Wisconsin Dells code requirements.

The City may also take those steps the City deems appropriate under the circumstances to verify the information provided and completion of the project as approved.

*Note:* The disbursement of RLF funds will only be to the maximum amount authorized in the original Grant Agreement or 50% of the Total Project Cost, whichever is less.

*Attachments:*

- Target Area Map
- Building Owner Consent Form
- Façade Improvement Program Application