



# Operation Facelift

The City of Vineland's MainStreet  
Façade Improvement Program

Program Description and Application

# **OPERATION FACELIFT**

## **The City of Vineland's Main Street Façade Improvement Program**

### **Purpose and Mission**

The purpose of this program is to improve the appearance of commercial properties located in the Main Street Vineland area (bounded by Wood Street, Elmer Street, Myrtle Street and Delsea Drive). Improving the appearance of commercial buildings is part of an overall strategy to attract consumers and new businesses as well as to support existing businesses there.

### **Strategy**

Operation Facelift is designed to achieve its purpose by providing attractive and substantial financial incentives for current and prospective property owners in the Main Street area to significantly improve the appearance of the outside of their buildings. These incentives will include interest-free, forgivable loans for a substantial portion of the property improvements. To assure that the improvements are of uniformly high quality, are cost effective and are in keeping with Main Street Vineland's goals of authentic, historically sensitive redevelopment, all improvements must comply with design guidelines developed by Main Street Vineland in conjunction with current property owners. Compliance will be determined by the City of Vineland Redevelopment Director in consultation with the Program Design Committee and the Program's professional architect retained for that purpose.

To encourage property owners to make needed improvements to the structure and to the interior of their buildings as well, owners who undertake interior and/or structural improvements concurrently with exterior improvements will receive a reduced interest rate on City financing for the interior and structural improvements.

### **Program Eligibility**

The Program is available to commercial properties in the Main Street Vineland area. Decisions on applications for this program are based on the criteria outlined in this document. Each application/request will be considered solely on its merits, without regard to age (provided the applicant is of age as prescribed by law), color, creed, martial status, national origin, political party affiliation, race or sex of the applicant(s).

### **Eligible Use of Funds**

Program funds are restricted in use to the permanent financing of design and implementation of an approved plan for improvements to the exterior - front, sides and rear - of existing commercial buildings in the Main Street Vineland area. Included elements are facades, windows, signs, sidewalks, entranceways and exterior lighting. Off-street parking and landscaping may also be included, but only if part of an overall exterior improvement plan. For interior improvements or structural improvements, including roof repair or replacement, participants in this program are eligible for reduced-interest financing from the Vineland-Millville Urban Enterprise Zone.

### **Qualifications for the Program**

- The property must be primarily for commercial use (51% of building space is for commercial purposes) and located in the Main Street Vineland service area (bounded by Wood, Elmer and Myrtle streets and Delsea Drive). Commercial properties on both sides of Wood, Elmer and Myrtle streets are considered to be in the Main Street area while properties on the east side only of Delsea Drive are considered to be in the area.
- The property owner and business therein must be members of the Vineland-Millville Urban Enterprise Zone or have a pending application for membership.

### **The Property Improvement Plan**

- A Property Improvement Plan must be developed that addresses the entire exterior of the property - front, rear and all exposed sides. The Property Improvement Plan must include reasonable timelines for completion of all work. Loans received through the program will be contingent on adherence to the timelines and all other elements of the Plan.
- The Property Improvement Plan must be developed in consultation with the Program's architect, whose services will be provided at no charge to the property owner. The Program Architect will review and evaluate for guideline compliance only. All applicants will be responsible for hiring their own project architect, as necessary. Reasonable architectural costs will be considered as part of the project cost and eligible for permanent funding under the program once improvements have been completed.
- The Property Improvement Plan must comply with the approved Design Standards of Main Street Vineland, as determined by the City of Vineland Redevelopment Director following review and comment from the Program Design Committee. The Program Design Committee shall consist of a minimum of 5 individuals appointed to two-year terms by Vineland City Council and including at least 1 professional architect and at least 2 property owners in the Main Street area.

### **Financing**

- Maximum Amount                      For properties with Landis Avenue frontage - \$50,000 per exposed building face up to 1,500 square feet in area. For all other properties - \$75,000 total. Higher amounts may be considered for larger building faces or other extenuating circumstances, including but not limited to: building condition, materials or design features.
- Owners Equity Contribution            10 % for properties whose owners submit a completed application by 5 p.m. April 21, 2006; 20 % for subsequent applications.
- Term    15 years - Principal will remain unchanged for 1<sup>st</sup> 5 years, thereafter reducing by 10% per year on the anniversary date of the loan.
- Interest Rate                                0%

## **Terms and Conditions**

- Title Insurance and Property Insurance required
- Collateral - 2<sup>nd</sup> Mortgage Lien on Improved Property
- Increase in Property Assessment will qualify for Five Year Tax Abatement
- Real Estate taxes must be current at the time application is made and kept current

## **Required Documents**

The application process is a 3-step process: 1)Preliminary Approval, 2) Improvement Plan Approval and 3) Contractor Proposal Submission. The following is needed for each step:

### **Preliminary Approval**

- A completed and signed preliminary application form
- A description of intended use of funds, which may be amended following consultation with the Program's Architect
- Three years of federal tax returns
- A personal financial statement of each guarantor
- A copy of lease on property if not occupied by owner
- Non-refundable application fee of \$250, which will be credited toward the owner's equity contribution.

### **Improvement Plan Approval**

- A completed Façade Improvement Plan prepared in consultation with Program Architect
- Rendering of proposed new facade
- A project estimate prepared by the Program Architect
- Pictures of existing façade on all exposed sides

### **Contractor Proposal Submission**

- Actual Project Costs as indicated by contractor proposals
- Description of Interior Improvements if participating in low-interest loan program
- Interior Renovation contractor proposals if participating in low-interest loan program

### **Note:**

The creditworthiness of the applicant as determined by the Loan Program Underwriting, Loan Committee, and the previously mentioned criteria, will determine approval or denial of a loan. The Loan Committee for this Loan Program reserves the right to waive any of the above requirements should any of the above requirements become a deterrent to economic development or the worthiness of a project.

Any information contained in this document, including program terms, conditions and availability is subject to change without notice.

**Steps in program participation** (Provided for illustrative purposes only.)

- 1) Property owner or prospective owner with site control submits preliminary application and \$250 non-refundable application fee along with required documents to the City of Vineland Director of Redevelopment.
- 2) City staff confirm property ownership, existing liens on property, zoning compliance and applicant's credit worthiness.
- 3) Property Owner and Program Architect develop a Property Improvement Plan that conforms to the Main Street Vineland Design Guidelines along with a cost estimate prepared by Program Architect.
- 4) Property Improvement Plan is submitted to the Program Design Committee for their review. The committee recommends to the Director of Redevelopment that the Plan be accepted, rejected or modified.
- 5) The Director of Redevelopment certifies the Plan, with or without modifications, or rejects the Plan.
- 6) The certified Plan is then given to the property owner to implement utilizing his or her own architect for developing construction plans and specifications and obtaining contractor proposals..
- 7) Contractor proposals are submitted to the Director of Redevelopment to determine actual cost of project.
- 8) A letter of commitment is given to the owner for permanent financing as determined by contractor proposals.
- 9) A mortgage lien is placed on the Main Street property for a period of 15 years.

**City of Vineland Office of Redevelopment**  
**City Hall**  
**640 E. Wood St.**  
**Vineland, NJ 08360**  
**856-794-4000 ext. 4623**  
**Sandra Forosisky, Director**  
[sforosisky@vinelandcity.org](mailto:sforosisky@vinelandcity.org)

# City of Vineland

## Façade Improvement Program

### Preliminary Application

This form is designed to provide the City of Vineland with sufficient information to determine eligibility for participation in the Façade Improvement Program. Once preliminary approval is granted, a Property Improvement Plan must be submitted for approval followed by actual cost estimates.

Please Note: There is a **\$250.00 non-refundable application fee** payable to Vineland Revolving Loan Fund when submitting this application.

#### *Applicant Information*

Name of Property Owner/Entity \_\_\_\_\_

Mailing Address \_\_\_\_\_  
 \_\_\_\_\_

Contact Person \_\_\_\_\_ e-mail \_\_\_\_\_

Telephone # \_\_\_\_\_ Fax # \_\_\_\_\_

Legal Structure of Ownership \_\_\_\_\_ UEZ Certification Date \_\_\_\_\_

List all owners and/or stockholders with 20% or more of total ownership:

<i>Name</i>	<i>Social Security #</i>	<i>Date of Birth</i>	<i>Percentage Owned</i>

***Business Information (Mainstreet Business)***

Name of Business \_\_\_\_\_

Address of Business Property \_\_\_\_\_

Years in Business \_\_\_\_\_ UEZ Certification Date \_\_\_\_\_

Property is: Occupied by Owner \_\_\_\_\_ Leased \_\_\_\_\_

Name of Tenant if Leased \_\_\_\_\_

Original Date of Lease \_\_\_\_\_ Expiration Date of Lease \_\_\_\_\_

***Financial Information***

Existing Loans Payable (Property Owner)

Creditor Name & Account Number	Original Amount	Loan Date Mo/Yr	Term	Interest Rate	Outstanding Balance	Collateral

***Accountant and Attorney Information***

Name of Accountant: \_\_\_\_\_

Address: \_\_\_\_\_

Contact person: \_\_\_\_\_

Telephone number: \_\_\_\_\_ Fax number: \_\_\_\_\_

Name of Attorney: \_\_\_\_\_

Address: \_\_\_\_\_

Contact person: \_\_\_\_\_

Telephone number: \_\_\_\_\_ Fax number: \_\_\_\_\_



I/We authorize the City of Vineland to investigate my/our personal and business financial credit history as necessary to process a mortgage loan application and share this information with associated lending institutions. The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned. THE UNDERSIGNED, in applying for financial assistance from the City of Vineland Façade Improvement Program and/or Vineland Urban Enterprise Zone Loan Fund, recognizes that prior to receiving any financial assistance he or she will agree to comply with all federal, state and local laws and regulations to the extent that such are applicable. The purpose of the loan is to support business activities for which traditional credit is not otherwise available on terms and conditions which would permit the completion or operation of the project.

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**Name of Business**

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**Signature/Title**

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**Date**

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**Signature/Title**

### **EQUAL CREDIT OPPORTUNITY ACT**

The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derived from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administrates compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Room 500, 633 Indiana Avenue, N.W., Washington, DC 20580.

# City of Vineland

## Façade Improvement Program

### Property Improvement Plan Application

This application is submitted after preliminary approval has been given by the City of Vineland for the Façade Improvement Program Preliminary Application.

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#### *Applicant Information*

Name of Property Owner/Entity \_\_\_\_\_

Mailing Address \_\_\_\_\_  
\_\_\_\_\_

Contact Person \_\_\_\_\_ e-mail \_\_\_\_\_

Telephone # \_\_\_\_\_ Fax # \_\_\_\_\_

#### *Business Information (Mainstreet Business)*

Name of Business \_\_\_\_\_

Address of Business Property \_\_\_\_\_

#### *Required Attachments*

- A completed Façade Improvement Plan prepared in consultation with Program Architect
- Rendering of proposed new façade
- A project cost estimate prepared by Program Architect
- Pictures of existing façade on all exposed sides

***Program Architect's Estimate – Exterior Improvement Costs***

**Construction Costs**

Façade Demolition \_\_\_\_\_

Façade Reconstruction \_\_\_\_\_

Brickwork \_\_\_\_\_

Painting \_\_\_\_\_

Window Repair/Replacement \_\_\_\_\_

Signage \_\_\_\_\_

Awning \_\_\_\_\_

Sidewalk \_\_\_\_\_

Entranceway \_\_\_\_\_

Exterior Lighting \_\_\_\_\_

Landscaping \_\_\_\_\_

Off-street Parking \_\_\_\_\_

Other Construction Costs:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Contingencies \_\_\_\_\_

**Soft Costs**

Architect/Engineering Fees \_\_\_\_\_

Fees & Permits \_\_\_\_\_

Interest During Construction \_\_\_\_\_

Loan Fees \_\_\_\_\_

Title Insurance \_\_\_\_\_

Other Soft Costs:

\_\_\_\_\_

\_\_\_\_\_

Contingencies \_\_\_\_\_

**TOTAL EXTERIOR PROJECT COSTS** \_\_\_\_\_

# City of Vineland

## Façade Improvement Program

### Contractor Proposals Submission

Contractor Proposals are submitted after the Preliminary Application and Project Improvement Plan has been approved. If interior renovations are planned for the project, a description of the renovations and contractor proposals should be included with this submission.

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#### *Applicant Information*

Name of Property Owner/Entity \_\_\_\_\_

Mailing Address \_\_\_\_\_

Contact Person \_\_\_\_\_ e-mail \_\_\_\_\_

Telephone # \_\_\_\_\_ Fax # \_\_\_\_\_

#### *Business Information (Mainstreet Business)*

Name of Business \_\_\_\_\_

Address of Business Property \_\_\_\_\_

#### *Project Cost Summary*

Construction Costs of Exterior Improvements \_\_\_\_\_

Construction Costs of Interior Improvements \_\_\_\_\_

#### *Required Attachments*

- Exterior Improvements Contractor Proposals
- Description of Interior Renovations (if applicable)
- Interior Renovations Contractor Proposals (if applicable)