

# City of Moline Small Business and Façade Rehabilitation Incentives



Office of Planning & Development  
City of Moline  
619 16th Street  
Moline, IL 61265



## Overview

The purpose of the City of Moline’s Small Business and Façade Rehabilitation Incentives program is to provide small business and property owners with financial assistance to succeed in today’s marketplace. Local business increases local character and prosperity, and community well-being; keeps jobs, wages, and dollars in the local economy; encourages entrepreneurs; sustains the environment through increased walkability; and allows for product diversity and competition. Likewise, the City of Moline wishes to strengthen its existing commercial areas by encouraging extant building reuse and infill design. Projects that involve historic rehabilitation will be reviewed to ensure that the architectural **integrity of the building is retained and that every reasonable effort is made to preserve the building’s** distinguishing stylistic features.

The City of Moline is able to offer the following programs:

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Due to limited funding and the annual budget, applicants are encouraged to apply as early in the year as possible.

## General Guidelines

- Preference given to locally owned businesses
- Sales tax revenues are the primary source of funding for general municipal operations of the City; therefore, developments that have the greatest potential to produce these types of revenues will be given priority when evaluating funding requests
- All work must be done in compliance with all applicable City and State codes/ordinances
- All work must follow what is approved in the Letter of Commitment
- Applications for projects already underway will not be considered
- Property owners that will also have a Development Agreement with the City are ineligible (such as those tied to tax increment financing or sales tax rebate)
- All monies extended by the City shall be subject to repayment by the applicant/owner to the City should the business fail to meet its agreed upon goals
- Business or property owners can receive assistance through the Small Business and Façade Incentive program once every 5 years

### Storefront Restoration Grant for Small Businesses

This grant is designed to assist building owners or tenants within the City of Moline with building façade improvement, specifically related to street facing storefronts. Projects that assist with the restoration of a **building's character and streetscape compatibility are encouraged. Examples of project activities include** (but are not limited to): new signage, paint, lighting, or awnings. Further, preference is given to projects where the removal of overlay materials reveals:

- a. superior design, materials, or workmanship;
- b. historic materials, design, or workmanship; or
- c. where the removal will facilitate the restoration or construction of a façade that is more compatible with the character of the building and surrounding streetscape.

- 1/3 the project cost up to \$2,500
- Facades must be visible from public right-of-way
- Design approval by the Main Street Design Committee required
- Applicants are encouraged to inquire about free design consultation provided by the Main Street Design Committee and the Illinois Historic Preservation Agency
- Awnings cannot display any text, including the business name or logos
- Competitive bids or written proposals required
- Work cannot start until the applicant has received a Letter of Commitment from the City
- Funding for projects is provided as a grant via reimbursement after all project costs have been paid

### Traditional Commercial Areas Rejuvenation Program

This program serves to provide financial assistance to building owners or tenants for the rehabilitation of facades of property tax generating structures, with priority given to historically and architecturally significant buildings in Moline's commercial areas that predate 1970, including (but not limited to): Downtown, Riverside, Olde Towne, Uptown, and Avenue of the Cities. This program is meant to aid projects in need when the scope of work does not qualify for the Storefront Restoration Grant. All rehabilitation work will be reviewed according to the Secretary of the Interior's Standards for Rehabilitation (see page 6) with respect to the building's architectural integrity to ensure that every reasonable effort is made to preserve its distinguishing stylistic features and that the building remains a cohesive element in its surrounding streetscape.

- 1/3 project cost up to \$7,500
- Funds are awarded as a 5 year forgivable loan
- Facades must be visible from public right-of-way
- Competitive bids or written proposals required
- Design approval by the Main Street Design Committee required\*
- Applicants are encouraged to inquire about free design consultation provided by the Main Street Design Committee and the Illinois Historic Preservation Agency
- Funding for projects is provided via reimbursement after all project costs have been paid
- Design fees will be reimbursed up to \$1,000, as part of the overall total, upon project completion
- Work cannot start until the applicant has received a Letter of Commitment from the City
- The entire application process takes approximately 8 weeks

\*If the property owner is also applying for Federal Historic Tax Credits, an additional design review by the Main Street Design Committee is not required. City funding will not be awarded, however, until Part 3 of the Historic Tax Credit application has been received from the Illinois Historic Preservation Agency.

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NOTE: Once the annual money allocated for the Storefront Restoration and Traditional Commercial Areas Rejuvenation programs is disbursed no additional funds may be awarded under these programs without specific approval of City Council.

### **How to Qualify for the Storefront Restoration, and Traditional Commercial Area Programs**

Any building owner or store proprietor/tenant with lease authority or authorization from the owner can apply for funding. All property tax payments must be current in order to qualify for participation in the program. Tenants must have a minimum of two years remaining on their lease or an option to renew.

For more information:

Economic Development (309) 524-2034

Moline Main Street Program (309) 524-2054

City of Moline, 619 16th Street, Moline, IL 61265, [www.moline.il.us](http://www.moline.il.us) or [www.molinecentre.org](http://www.molinecentre.org)

### The Secretary of the Interior's Standards for Rehabilitation

The Standards that follow were originally published in 1977 and revised in 1990 as part of Department of the Interior regulations (36 CFR Part 67, Historic Preservation Certifications). They pertain to historic buildings of all materials, construction types, sizes, and occupancy and encompass the exterior and the interior of historic buildings. The Standards also encompass related landscape features and the building's site and environment as well as attached, adjacent or related new construction. The Standards are to be applied to specific rehabilitation projects in a reasonable manner, taking into consideration economic and technical feasibility.

1. A property shall be used for its historic purpose or be placed in a new use that requires minimal change to the defining characteristics of the building and its site and environment.
2. The historic character of a property shall be retained and preserved. The removal of historic materials or alteration of features and spaces that characterize a property shall be avoided.
3. Each property shall be recognized as a physical record of its time, place, and use. Changes that create a false sense of historical development, such as adding conjectural features or architectural elements from other buildings, shall not be undertaken.
4. Most properties change over time; those changes that have acquired historic significance in their own right shall be retained and preserved.
5. Distinctive features, finishes, and construction techniques or examples of craftsmanship that characterize a property shall be preserved.
6. Deteriorated historic features shall be repaired rather than replaced. Where the severity of deterioration requires replacement of a distinctive feature, the new feature shall match the old in design, color, texture, and other visual qualities and, where possible, materials. Replacement of missing features shall be substantiated by documentary, physical, or pictorial evidence.
7. Chemical or physical treatments, such as sandblasting, that cause damage to historic materials shall not be used. The surface cleaning of structures, if appropriate, shall be undertaken using the gentlest means possible.
8. Significant archeological resources affected by a project shall be protected and preserved. If such resources must be disturbed, mitigation measures shall be undertaken.
9. New additions, exterior alterations, or related new construction shall not destroy historic materials that characterize the property. The new work shall be differentiated from the old and shall be compatible with the massing, size, scale, and architectural features to protect the historic integrity of the property and its environment.
10. New additions and adjacent or related new construction shall be undertaken in such a manner that if removed in the future, the essential form and integrity of the historic property and its environment would be unimpaired.

Storefront Restoration and Traditional Commercial Areas Rejuvenation Application

General Information

\_\_\_\_\_  
Applicant Name

\_\_\_\_\_  
Date of Request

\_\_\_\_\_  
Home Address (Street, City, State, Zip)

\_\_\_\_\_  
Phone

\_\_\_\_\_  
Business Name (if applicable)

\_\_\_\_\_  
Business or Alternate Phone

\_\_\_\_\_  
Project Address

\_\_\_\_\_  
Email

Please select one or both:

- Business Owner
- Property Owner

Program Information

- Storefront Restoration Grant for Small Businesses
- Traditional Commercial Areas Rejuvenation Loan

Financial Information

Total Amount to be Spent on Façade \_\_\_\_\_

Total Amount to be Spent on Project \_\_\_\_\_

Design Consultant Fee Requested \_\_\_\_\_  
(up to \$1,000 reimbursed for design)

Description of Façade Improvements \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

# City of Moline Small Business and Façade Incentives

## Bid/Estimate Submittal

Please attach all bids/estimates to this application.

Description of work: \_\_\_\_\_

Bid #1: Submitted by: \_\_\_\_\_ Amount \_\_\_\_\_

Bid #2: Submitted by: \_\_\_\_\_ Amount \_\_\_\_\_

Description of work: \_\_\_\_\_

Bid #1: Submitted by: \_\_\_\_\_ Amount \_\_\_\_\_

Bid #2: Submitted by: \_\_\_\_\_ Amount \_\_\_\_\_

Description of work: \_\_\_\_\_

Bid #1: Submitted by: \_\_\_\_\_ Amount \_\_\_\_\_

Bid #2: Submitted by: \_\_\_\_\_ Amount \_\_\_\_\_

Description of work: \_\_\_\_\_

Bid #1: Submitted by: \_\_\_\_\_ Amount \_\_\_\_\_

Bid #2: Submitted by: \_\_\_\_\_ Amount \_\_\_\_\_

Please **CIRCLE** which bid you prefer for each description of work listed above.

**\*\*All Invoices and Receipts (Proof of Payment) will be required for reimbursement after project completion.\*\***

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## Property Owner Consent

Property Owner Name \_\_\_\_\_

Property Owner Mailing Address \_\_\_\_\_

Property Owner Daytime Phone Number \_\_\_\_\_

*As the legal owner of the property mentioned above, I hereby grant authorization to complete the improvements as indicated on this application. I also stipulate that I have read the entire application and applicant checklist. I understand my responsibilities and obligations as the property owner under this application.*

Property Owner Signature \_\_\_\_\_ Date \_\_\_\_\_

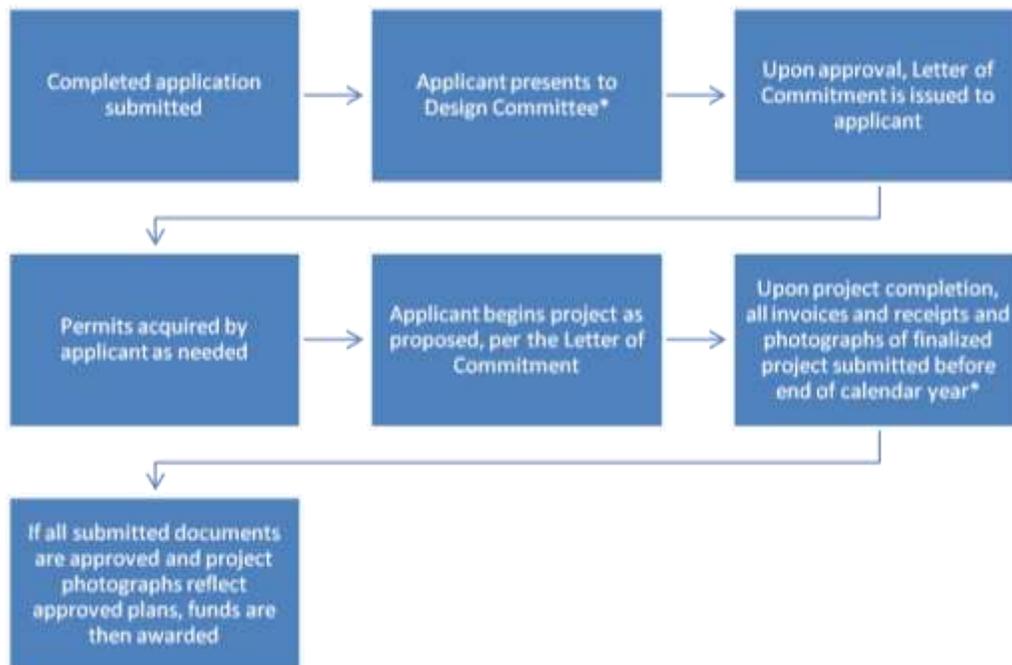
## City of Moline Small Business and Façade Incentives

### Supporting Materials

- Detailed Description of Work to Be Completed
- Photos of the Building and Adjacent Properties
- Sketch, Elevation, or Rendering of Proposed Façade  
(showing dimensions, colors, materials, awnings, etc.)
- Copies of All Cost Estimates (two estimates required for all work)  
*\*note: If façade work is part of a larger remodeling, façade work needs to be separately itemized*
- Schedule of Work to be Completed (must occur entirely during calendar year)\*
- Proof of Payment of Property Taxes ([www.co.rock-island.il.us](http://www.co.rock-island.il.us))

For owners other than an individual:

- Articles of Incorporation
- Corporate Resolution authorizing the entity to participate in the program



\*If the property owner is also applying for Federal Historic Tax Credits, an additional design review by the Main Street Design Committee is not required. City funding will not be awarded, however, until Part 3 of the Historic Tax Credit application has been received from the Illinois Historic Preservation Agency (this does not have to occur within the calendar year).

**City of Moline, Illinois**  
**Application for Sign Permit**

**Attached Sign:**

Date: \_\_\_\_\_

Application is hereby made for a permit to erect a sign of the size, location and type as described herein under Chapter 3, Article II of the Code of Ordinances of the City of Moline, Illinois.

Contractor Name: \_\_\_\_\_ Contractor Phone: \_\_\_\_\_  
Contractor Address: \_\_\_\_\_

Client Name: \_\_\_\_\_  
Client Address: \_\_\_\_\_

Building Wall Area: \_\_\_\_\_ Square Feet      Facing: \_\_\_\_\_ Avenue/Street  
Zoning: \_\_\_\_\_      Maximum Allowable Area of Signage: \_\_\_\_\_ Sq Ft

Proposed Sign Area: \_\_\_\_\_ Sq Ft  
Sign Location: \_\_\_\_\_  
Valuation: \$ \_\_\_\_\_      Electric: \_\_\_ Yes \_\_\_ No      Indirect Lighting: \_\_\_ Yes \_\_\_ No

Existing Sign: _____ Sq Ft	Location: _____
Existing Sign: _____ Sq Ft	Location: _____
Existing Sign: _____ Sq Ft	Location: _____

**Draw here or attach separate site plan showing location of sign on building to a specified scale and with dimensions clearly labeled.**

Applicant Name: \_\_\_\_\_  
Address (if different from above): \_\_\_\_\_

Signature: \_\_\_\_\_

Compliance with Chapter 3, Article II, Moline Code of Ordinances:

City Official: \_\_\_\_\_      Date: \_\_\_\_\_

# City of Moline, Illinois

## Application for Sign Permit

### Freestanding Sign:

Date: \_\_\_\_\_

Application is hereby made for a permit to erect a sign of the size, location and type as described herein under Chapter 3, Article II of the Code of Ordinances of the City of Moline, Illinois.

Contractor Name: \_\_\_\_\_ Contractor Phone: \_\_\_\_\_

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

Client Name: \_\_\_\_\_

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

Lot Frontage: \_\_\_\_\_ Feet on: \_\_\_\_\_ Avenue/Street Over 100 feet? \_\_\_ Yes \_\_\_ No  
Zoning: \_\_\_\_\_ Maximum Allowable Area of Signage: \_\_\_\_\_ Sq Ft

Proposed Sign Area: \_\_\_\_\_ Sq Ft

Sign Location: \_\_\_\_\_

Valuation: \$ \_\_\_\_\_ Electric: \_\_\_ Yes \_\_\_ No Indirect Lighting: \_\_\_ Yes \_\_\_ No

Existing Sign: \_\_\_\_\_ Sq Ft Location: \_\_\_\_\_

Existing Sign: \_\_\_\_\_ Sq Ft Location: \_\_\_\_\_

Existing Sign: \_\_\_\_\_ Sq Ft Location: \_\_\_\_\_

**Draw here, or attach separate site plan, showing location of sign in relation to property lines. Site plan must be drawn to a specified scale with dimensions clearly labeled.**

Applicant Name: \_\_\_\_\_

Address (if different from above): \_\_\_\_\_

Signature: \_\_\_\_\_

Compliance with Chapter 3, Article II, Moline Code of Ordinances:

City Official: \_\_\_\_\_

Date: \_\_\_\_\_



### Micro-Enterprise Loan Program

The purpose of the City's Micro-Enterprise Loan Program is to assist start up and expanding small businesses. Eligible projects include:

- a. purchase of machinery or equipment
  - b. renovations or additions to facilities
  - c. inventory
  - d. working capital
  - e. start-up costs
- Maximum loan of \$10,000 with a maximum repayment term of 3 years
  - Minimum interest rate of 4%
  - Loans secured through positions on real property or machinery and equipment
  - City determines collateral for each loan
  - Personal guarantees required from all principals
  - Equity investment of at least 10% of total project cost required
- Items Needed to Apply
- Business plan reviewed by IL Small Business Development Center
  - Three-year income and expenses predictions
  - If an existing business, financial history (balance sheets, income statements, cash flow statements, and bank statements)
  - Net worth statements and financial statements of commitment to the project from all principals
  - Resumes for key personnel
  - List of job opportunities for low to moderate income individuals
  - Additional info as requested by City staff

### Revolving Loan Fund

The purpose of this program is to supplement financing for projects for entrepreneurs and business people that **“but for” this assistance, the project could not proceed. Project examples include the:**

- a. construction of buildings
  - b. reuse and modernization of facilities
  - c. purchase of equipment
  - d. purchase of inventory
- Targeted to businesses and industries that cannot obtain economically feasible financing due to conventional interest rates and lending limits available in the local marketplace
  - Project must have twice the amount loaned via other funding sources
  - The loan cannot subsidize other loans
  - **Project loans cannot exceed 50% of the project’s total cost**
  - Projects that create jobs in the private sector are preferred
  - One job must be created per \$7,500 loaned
  - Guaranty required by a principal (who owns 20% or more of the company)
  - Collateral of equal value must be provided in writing (examples include liens on inventories, receivables, fixed assets, and/or other assets)
  - Where applicable, proof of life insurance or fire, flood, or business insurance is required

### Ineligible Activities

- Speculative activities (such as land banking or speculative building construction)
- Projects that will move out of the City of Moline in the future
- Loans that assist with the relocation of jobs from another area
- Loans that assist in the investment of high interest accounts or certificates of deposit

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Funds for the Micro-Enterprise Loan Program and Revolving Loan Fund are provided by the Department of Housing and Urban Development (HUD). As such, industries that work to employ unemployed and underemployed persons, and assist with minority and women created business expansion are preferred.

For more information:

Economic Development (309) 524-2034

Moline Main Street Program (309) 524-2054

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### Definitions

**Architectural integrity** is the ability for a property to convey its original design through the combination of elements that create the form, plan, space, structure, and style of a property.

**Business plan** is a formal statement of a set of business goals, the reasons why they are believed attainable, and the plan for reaching those goals. It also contains background information about the organization or team attempting to reach those goals.

**Equity investment** is the monetary value of property or business beyond any amounts owed on mortgages, claims, liens, etc., which is utilized to carry out a project.

**Forgivable loan** is an assistance extended by the City of Moline to the applicant/owner that is subject to a standard legal agreement, mortgage on the improved property, and a promissory note. The loan is generally reduced 20% each year after reimbursement until the end of the term (5 years) at which time it is considered "Paid in Full."

**Historic rehabilitation** is the act of making changes to a physical structure that is over 50 years of age that will increase its stabilization or enhance its design or appearance.

**Land banking** is the practice of purchasing raw land with the intent to hold on to it until such a time as it is profitable to sell.

**Main Street Design Committee** is a group of volunteers that are professionals in the fields of architecture, historic preservation, city planning, and real estate that meet periodically at City Hall to review commercial rehabilitation projects assisted by the City.

### Additional Resources

**Illinois Small Business Development Center (SCDC)** provides confidential one-on-one, no-cost business counseling to help prospective and established business owners make sound decisions about the feasibility of starting a business and the successful operation of a small business. For more information visit <http://www.sbdc.bhc.edu>

**SCORE** is meant to assist with developing an initial business plan, obtaining financing, and marketing procedures. SCORE offers free business counseling in many areas. Members are available on Tuesdays and Thursdays (10:00 AM-12:00 noon) at the Quad Cities Chamber-Moline office. For more information visit <http://quadcities.score.org/>

**Quad Cities Chamber of Commerce** exists to ensure the success of its partner businesses and to continually enhance the region's economic vitality and quality of life. For more information visit <http://www.quadcitieschamber.com>