



CITY OF WEST HAVEN

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COMMUNITY DEVELOPMENT ADMINISTRATION

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DOWNTOWN BUSINESS FAÇADE IMPROVEMENT PROGRAM



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

April 2010

**JOHN M. PICARD
MAYOR**

THE APPLICATION PROCESS

Applications will be accepted starting October 1st, 2008 at 9:00am in the Community Development Administration Office (2nd Floor of City Hall). Each will be clocked in and assigned a number. Once numbered, the application will be reviewed for completeness and a request for any missing information will be issued. Completed applications will be submitted to the committee for an eligibility review and will be either approved or denied.

Approved applications will include the amount allocated and special conditions for conformity to HUD regulations and requirements, then award documents will be mailed to the applicant. Owner/applicant must return the original signed copy of their Terms and Conditions to Ashley McClellan, then a loan closing will be scheduled by the Community Development Administration. A copy of the original loan documents will be provided for the owner/applicant.

Once the loan documents are filed with the City Clerk, the owner/applicant may pull necessary permits and begin work. After inspection and approval from the Building Department, owner/applicant may submit request for reimbursement to Ashley McClellan.

After being reviewed and approved for payment, the Community Development Administration will process request and release check. The Building Department and the Property Maintenance Officers will follow-up with inspections regarding code and property maintenance compliance.

GOALS/OVERVIEW

The Business Façade Improvement Program is part of a campaign to help revitalize West Haven's commercial/retail neighborhoods, especially the Central Business District. The loan program is available to commercial/retail properties and businesses located within the designated district for uses that are permitted as of right.

The target area for the façade improvements extends six blocks along Campbell Avenue between Elm and Brown Streets as well as between Washington and Savin Avenues.

PROGRAM FUNDING

Program assistance for Business Façade Improvements consists of:

(a) A dollar-for-dollar matching loan of up to \$10,000.

Loans will be available on a first come, first served basis, assuming a completed application meets the eligible criteria.

LOAN TERMS

Applicant must demonstrate the ability to repay the loan. Underwriting criteria will include favorable credit, character, commitment to the community and project.

(a) Loan will be subject to interest rate as set periodically by the Community Development Administration.

(b) Term of loan will not exceed 60 months.

(c) Payments will begin twelve months after the completion of the project.

(d) Where appropriate, loan will be secured via a lien on the subject property. All applicants will sign a Promissory Note with a personal guarantee.

(e) Proceeds of the loan will be disbursed within 30-45 days following submission of required document(s) as may be requested by the Community Development and/or the West Haven Planning and Development Department, including but not limited to inspection reports.

(f) In the event of a default as defined in the Note or Mortgage, the rate due on the Note and Mortgage shall, at the sole option of the Community Development Administration, increase to a rate equal to the rate otherwise applicable in the Note plus three percentage (3%) points, per annum.

(g) Applicant must agree, during the term of the loan, to provide the City with at least 60 days written notice of their intent to sell or close the subject business.

(h) The City of West Haven does not discriminate on the basis of race, color, creed, national origin, sex, age, physical disability, marital status or sexual orientation.

GENERAL INFORMATION

The following information will guide potential program users, business and property owners through the application and review process.

You must conform to the city's design guidelines for the Central Business District signage and facades. Eligible work items will be limited to exterior items only.

Except for eligible work items under this program, applicant, including building owner(s) and tenant(s) must not have any outstanding code violations, zoning compliance issues or property code violations.

All local taxes for any and all property owned by applicant in whole or in part within West Haven, or taxes on the subject property of the loan, must be current at the time of application and at the time work commences.

Property to be improved must be covered by hazard, property, fire and liability insurance (and flood insurance if applicable) prior to the closing of the loan.

Work in progress or completed on or before the execution of the Terms and Conditions will not be eligible under this program.

Applicant must agree to periodic inspections during the term of the loan to verify compliance.

If the applicant is not the owner of the subject property, written permission for this project from the owner(s) must be submitted prior to approval.

If the applicant is not the owner, he/she shall have a lease of sufficient duration commensurate with the term of the loan. A copy of such lease shall be submitted prior to approval.

Applicant will be required to submit documentation verifying the availability of their share of the project cost.

The private investment money (i.e. the applicant's) must be disbursed prior to any disbursement of Community Development Administration funds.

Revisions to the project must be approved in advance and in writing by the West Haven Planning and Development Department and Community Development Administration.

CONSTRUCTION

Applicant must submit drawings and schematics in sufficient detail to determine the extent of work and its conformity to design guidelines.

Applicant must submit written cost estimates from a licensed contractor(s) and is responsible for obtaining all contractor(s) and submit fully executed construction contracts for all work.

Applicant will be required to obtain all required building and/or zoning permits, approvals, etc. and no fee(s) for such will be waived. Such fees may be included in the amount of the loan.

Construction costs for this project may be subject to federal wage requirements (i.e. Davis-Bacon aka prevailing wages) and labor standards and the verification of same. Appropriate wage rates must be requested from the Community Development Administration prior to obtaining estimates and beginning construction.

Construction must be completed within 12 months from the closing date of the loan or loan approval will be voided.

CONTACT INFORMATION

For more information, or to request an application, please contact:

Ashley McClellan
Special Projects Coordinator
(203) 937-3580 ext. 3012 (tel)
(203) 937-3742 (fax)
McClellan@westhaven-ct.gov

For information on design guidelines, please contact:

Harry Eberhart
City Planner
(203) 937-3580 ext. 3007 (tel)
(203) 937-3742 (fax)
Eberhart@westhaven-ct.gov

Or write to:

Ashley McClellan
c/o Planning and Development Dept.
West Haven City Hall
355 Main Street
West Haven, CT 06516