

**CITY OF EAST TAWAS  
URBAN DEVELOPMENT ACTION GRANT REUSE BOARD  
FAÇADE LOAN PROGRAM**

Intent

The intent of the Urban Development Action Grant Reuse Board (UDAG) Façade Loan Program is to partner with business owners and operators in order to enhance and maintain the beauty and charm of the City's commercial districts.

Basic Program

Zero interest loans are available for façade improvements for commercially and industrially used properties in the City of East Tawas located in the following zoning districts: Central Business District, Office Service Commercial District, Waterfront District, Highway Service Commercial District, Limited Industrial District, and Industrial District. Commercial and industrial tenants and property owners may receive a loan for 50% of the cost of an approved façade improvement. Loans may not exceed \$5,000. Loans are limited to one per façade and two per applicant per address. The repayment period is five years with twenty equal quarterly payments. The UDAG Board may require a pledge of collateral if deemed to be in the best interest of the City. There is a \$50 non-refundable application fee.

Eligible Projects

Eligible projects must visibly improve the character of the building. Examples include, but are not limited to, appropriate signage; awnings; exterior painting; and window, door and storefront restoration. Items such as landscaping, normal maintenance and upkeep are not eligible projects. These funds are available for exterior improvements only and may be applied to a front, side, or rear façade provided the façade faces a public street, parking area or right-of-way. The use of local vendors and contractors is strongly encouraged. The UDAG Reuse Board must approve projects before construction begins and the UDAG Reuse Board reserves the right to reject any proposal.

Loan Procedure

- Applicant must determine if the project will require a zoning or building permit or any other permits and obtain them as necessary. Permit information is available at City Hall and the Iosco County Building Department.
- Applicant must complete a façade loan application and submit two written estimates, a picture of the existing façade, a rendering of the proposed façade and an Affidavit of Building Façade Improvement Program to certify that the applicant does not have any pending litigation against the City and any other information required in the application. Tenants must include a completed Owner Authorization Form. The application, supplemental information and the \$50 non-refundable application fee must be submitted to the City Clerk.

- The UDAG Reuse Board will review the application within one month and will notify the applicant of its decision.
- Applicant must begin and complete façade improvements within six months of approval.
- Loan proceeds will be disbursed through a draw system where the applicant submits all appropriate receipts and/or invoices and is paid for ½ of the total submitted. Disbursements will be tied to the City's Accounts Payable schedule with payments made the day following a City Council meeting. Receipts and/or invoices must be submitted no later than 5:00 p.m. on the Friday preceding the Council meeting to be eligible for payment the day following the City Council meeting.
- Applicant must submit any proposed changes to the approved design to the UDAG Reuse Board for authorization to proceed. The UDAG Reuse Board must authorize any changes from the approved design in advance, in writing. Payment for the cost of any changes that are not approved by the UDAG Reuse Board will be the responsibility of the applicant.

#### Restrictions

It is the intent of the UDAG Reuse Board to allocate funds to this program on an annual basis depending on the availability of funds. Annual funding of this program is at the discretion of the UDAG Reuse Board and City Council and is not guaranteed. The UDAG Reuse Board reserves the right to reject any project that it determines inappropriate or that does little to achieve the purpose of this program. Properties with existing violations of any ordinance of the City are not eligible. Properties with delinquent real or personal property taxes or water/sewer bills are not eligible for this program.

#### Criteria for loan approval or preference in the awarding of loans will be given as follows

- Potential impact of the project within the zoning district and on the building in particular
- Aesthetic quality of the project
- Overall cost of the project
- Use of local vendors and contractors for products and services
- Ability of applicant to repay loan

# Urban Development Action Grant Reuse Board Façade Loan Application

City of East Tawas ♦ 760 Newman Street ♦ PO Box 672 ♦ East Tawas, Michigan 48730-0672  
Phone (989) 362-6161 ♦ fax (989) 362-6736 ♦ [cityhall@easttawas.com](mailto:cityhall@easttawas.com) ♦ [www.easttawas.com](http://www.easttawas.com)

Applicant:			
Present Address:			
Phone:		Improvement Cost:	
Address (site):		Property Code No:	
Subdivision Name:		Block:	Lot:      Zoning District:

**Please Include the Following With Your Application:**

- Detailed description of the type of project for which you are seeking funds
- Two (2) written estimates
- Listing with the names of vendors and contractors that will be used for the project
- Photograph of the existing façade
- A rendering of the proposed completed project
- Affidavit of building Façade Improvement Program
- Owner Authorization Form (if applicable)

**AFFIDAVIT:** I attest that I am the owner or occupant of the above referenced property and the statements and information above and submitted with this application are true. I agree to comply with the conditions and regulations provided with any loan that may be issued. I agree that the loan is issued with the understanding that I will comply with all applicable sections of the City of East Tawas Zoning Ordinance and regulations of the Iosco county Building Department. I agree to secure any and all zoning and building permits through the City of East Tawas and Iosco Building Department.

I understand that, if awarded, the project must be completed within six months of the date of awarding. In consideration of the awarding of this loan, I agree to comply with all applicable ordinances of the City of East Tawas, and the City shall not be liable for any damages resulting therefrom.

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Applicant's Signature Date

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Received by the Office of the City Clerk Date

**AFFIDAVIT FOR BUILDING FAÇADE IMPROVEMENT PROGRAM**

The undersigned hereby certifies that there is no pending litigation against the City of East Tawas by me, my company or any other entity in which I am directly involved.

In addition, I understand that I am responsible for obtaining all necessary permits prior to starting this project, if applicable. I also certify that all real and personal property taxes related to the project property have been paid to date and all City of East Tawas utility fees are current

WITNESS

\_\_\_\_\_

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Address

\_\_\_\_\_  
Date

WITNESS

\_\_\_\_\_

\_\_\_\_\_  
Signature of Property Owner  
(If other than applicant)

\_\_\_\_\_  
Address

\_\_\_\_\_  
Date

**CITY OF EAST TAWAS  
URBAN DEVELOPMENT ACTION GRANT REUSE BOARD**

**FAÇADE IMPROVEMENT LOAN PROGRAM**

**Owner Authorization Form (if applicable)**

**Owner Authorization for Tenant to Carry Out Façade Improvement Project**

I \_\_\_\_\_ hereby authorize \_\_\_\_\_ to carry out improvements, as specified in the accompanying Façade Improvement Loan Application Form, on my property located at \_\_\_\_\_.

I certify that I have received a copy of the Application for Loan from the applicant and am fully aware of what is being proposed. I also certify that I am the legal owner of record and that I have the legal right to give this authorization to the loan applicant.

I also agree to hold harmless and indemnify the City of East Tawas Urban Development Action Grant Reuse Board, its staff, and the City of East Tawas in the event of property damage or physical injury as a result of working on the aforementioned project.

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

Witness \_\_\_\_\_ Date \_\_\_\_\_

Notary \_\_\_\_\_ Date \_\_\_\_\_

SAMPLE LETTER OF PERMISSION  
(Property owner must personalize this letter)

Date

City of East Tawas  
Urban Development Action Grant Reuse Board  
P.O. Box 672  
East Tawas, Michigan 48730-0672

RE: Application for Façade Grant

I hereby grant my permission to (APPLICANT'S NAME) to make application under the City of East Tawas Urban Development Action Grant Reuse Board Façade Loan Program. I further grant my permission to (APPLICANT'S NAME) to complete the proposed improvements according to the Application for Loan. Furthermore, I certify that I have received a copy of the Application for Loan from the applicant and am fully aware of what is being proposed. I also certify that I am the legal owner of record and that I have the authority to grant this permission to (APPLICANT'S NAME).

Sincerely

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name