Revised 2005

Downtown Development Authority Incentive Program

To Encourage Loan or Private Investment In Historic Downtown Manistee

Review required by the City of Manistee Historic Overlay Committee

Downtown Development Office
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- Improve the overall aesthetic appeal of the downtown
- Encourage the preservation of historical influences on existing structures
- Make a visible impact by emphasizing exterior improvements
- Encourage permanent building improvements consistent with age and type of business
- Conform with Section 503 Handicapped and Building Codes. Variances are possible on front entrances.
- Provide funds to property owners for EXTERIOR IMPROVEMENTS.
MANISTEE DOWNTOWN DEVELOPMENT AUTHORITY

GOALS

The Manistee Downtown Development Authority has as its goal the development of an identifiable, unique, attractive and usable downtown area that will strengthen local business and serve as a focal point for a growing community spirit.

In keeping this goal, the DDA encourages businesses in the Historic Register District to correct and prevent deterioration, to encourage historic preservation, and to think in terms of restoring our architectural strengths and reclaim our historical identity when they consider making improvements to their places of business.

The DDA INCENTIVE LOAN PROGRAM wishes to accomplish the following:

Improve the overall aesthetic appeal of the downtown;
Encourage the preservation of historical influences on existing structures;
Make a visible impact by emphasizing exterior improvements;
Encourage permanent building improvements consistent with age and type of business;
Conform with Section 503 Handicapped and Building Codes. Variances are possible on front entrances.

It is the intent of the program to provide funds to property owners for EXTERIOR IMPROVEMENTS. This includes rehabilitation and/or restoration of existing buildings as well as construction of new buildings. Compliance with the DDA design guidelines is required.
DDA INCENTIVE LOAN PROGRAM QUALIFICATIONS

Eligible borrowers are commercial property owners and owners of businesses located within the Historic Register District.

Loan proceeds can be used for exterior improvements only.

Up to $25,000 per storefront can be borrowed.

Signage, shrubs, greenery, awnings, architects’ fees, painting and sidewalk repair may be included.

Proof of insurance coverage and payment of all property taxes must be provided along with a copy of the deed.

Plans and concepts must be consistent with the DDA guidelines.

Letters of approval from the property owner must be provided by a tenant or land contract purchaser.

All improvements must comply with zoning regulation and building codes.
Loan Program Project Funding

Through the cooperation of five local financial institutions, the Manistee DDA presents the DDA Incentive Loan Program.

Under this program, property owners and businesses in the DDA Historic Register District may apply for loan funds up to $25,000 per storefront street address for exterior improvements. Some of the features of the loan include:

Interest rates: Floating 1% below prime loan rate for the term of the loan.

Low Monthly payment (minimum of $100) and

Loan terms of up to five years.

No processing fees are charged.

Minimum loan amounts are $2,500.

Along with the Financial Institutions, the DDA will also provide incentives for this Incentive Loan Program by rebating to the Loan Applicant up to 10% of the total allowable loan amount not to exceed $2500 per loan. Based on available DDA funds. This rebate may be given to the Financial Institution to reduce the Loan balance. For PRIVATELY funded projects, the DDA incentive is available, and would be funded upon meeting the guidelines and upon completion of the project. Program goals, design guidelines, program qualifications and procedures and applications are available on request.

Loan rates are set by the banks at the time of the Loan approval. Historic Overlay Design Review committee approval on the project must be secured as well. Participants may select a financial institution of their choice from the following participants. Completed application and project plans and other descriptive material should be taken to the financial institution.

National City Bank       Huntington Bank       West Shore Bank
Northwestern Savings Bank & Trust       West Michigan National Bank
Honor State Bank
DDA LOAN PROGRAM PROCEDURES

1. Applicant applies to participating financial institution. If applicant meets institution’s criteria, he will be given a conditional loan commitment.
2. Upon receiving the conditional loan commitment, plans are submitted to the Historic Overlay Design Review Committee for compliance of project design criteria.
3. Upon approval from the Historic Overlay Design Review Committee, the applicant will return to their financial institution for final approval and processing.

PROJECT GUIDELINES

These guidelines offer basic common sense advice to merchants, property owners and others involved in improving downtown. Their use is intended to be applied uniformly to all buildings within the Historic Register District.

For projects participating in the DDA Incentive Loan Program, the design guidelines are intended to facilitate mandatory compliance.

Guidelines contain a brief discussion of the importance of the element being examined and a list of specific recommendations and procedures to be avoided.

Subjects covered are:

- Front Facades and Storefronts
  - Upper Facades
  - Doors and Entries
  - Awnings
  - Painting and Color
  - Rear Entrances
  - Signs
  - Streets and Sidewalks

It is the intent of these guidelines to allow the individual character of each existing historic building to be retained. Consideration of making the building design visually compatible with its surrounds is encouraged.
THE HISTORIC OVERLAY DISTRICT

FRONT FACADES AND STOREFRONTS

Listing downtown Manistee in the National Register was done to help preserve these historic buildings individually and collectively. It provides the building owners with federal tax breaks and preservation assistance.

The Historic Register District is covered by a Historic Overlay City Ordinance which has adopted a detailed set of guidelines regarding historic preservation and development. The plan contains an evaluation of each individual building in the Historic District with a recommendation regarding guidelines for each individual building. Those guidelines are available for all property owners in determining what should be done for their building.

The front facades of buildings are one of the most important physical components of downtown—economically, functionally and aesthetically. Their physical condition plays a substantial role in the well-being of the business community.

All too often the façade projects a negative image due to inappropriate siding, peeling paint, out-of-character signs/awnings and garish color schemes. Also, many facades are two stories high. Visually, this divides the façade and the upper half has been disregarded in the “modernization.” The end products have frequently been out of scale with the entire building and incompatible with the original façade material.

With proper design and maintenance, the facades downtown present property owners and merchants with a rare opportunity. Since many of our buildings date back to 1871 or later, they have a visually interesting and historically important Victorian architecture. Due to the era in which they were produced, they have a basic warmth and human scale which is difficult to duplicate today. There, its restoration to the original design becomes increasingly important.

The Uniqueness Committee was formed to assist business owners and homeowners in their plans to renovate, restore, or remodel their buildings. The Manistee County Library also has a large section on Victorian Buildings.

The lower façade of the building, the storefront, has usually been altered since its original construction. The net result of these changes is normally an erosion of its original character. One of these problems with the storefronts today is that they no longer look like an integral part of the building—rather they look pasted on and do not reinforce the character of the entire façade.
The traditional storefront usually had a recessed entry for the front door, flanked by display windows. This offered a full view of the merchandise, a view of the stores’ interior and emphasized the door entryway inviting the customer inside.

The following recommendations are suggested:
- Storefronts should be designed to fit inside the original openings and not extend beyond it.
- Storefronts should be designed with the largest possible window area in keeping with the original design.
- Where storefronts have been covered up with incompatible material, this should be uncovered. Use of unpainted aluminum, imitation masonry, fake shutters and other incompatible materials should be avoided.
- Use of simple and unobtrusive materials blends in well with the surrounding storefronts. Avoiding garish patterns, textures or colors adds to the quality of the project.

UPPER FACADES

From a distance, the image of the front façade is heavily influenced by its upper story appearance. Typically, windows in the upper facades are positioned at regular intervals and act to establish a visual rhythm for the exterior design of the building. Their shape, size and placement, constitutes a major element in creating the character of the building and contributes to the overall visual character of the street.

Recommendations:
- Screens, boards and inappropriate materials should be removed from windows in the upper facades.
- If window openings have been altered, windows should be restored to original configuration and detail. If storm windows are used to improve thermal performance, they should resemble the existing window as closely as possible.
- The storing of material directly in front of windows should be avoided. Windows should be washed regularly and curtains or other suitable materials installed to give a “live-in” look.
- Use of heating/air conditioning units on significant facades is discouraged.

DOORS AND ENTRIES

Doors create individual character in the buildings exterior appearance. Historically, the entry is more than just a door; its design and appearance reflects its commercial importance. Attractive entrances are essential and doors should be made to welcome the customer as they approach.

Recommendations:
- If historic in character, original doors should be repaired, retained or refinished when possible. The use of brass door pulls and plates adds to the visual value of the restored look.
- Rear doors should reflect the unadorned character of the rear façade. Incorporation of glass panels invites the customer into the store. Attractive molding can make a door special.
- Store doors should be appropriate in size, color and material.
AWNINGS

Awnings can be visually and functionally appropriate and are encouraged. They reduce glare and serve as energy savers by controlling the amount of light to the interior of the structure. Colors can be coordinated with paint on the exterior. Design of the awning should be in keeping with the architectural style of the building.

PAINTING AND COLOR

Painting can be one of the most dramatic and least expensive improvements to a building. Painting at regular intervals is an essential part of maintenance and is a practical way to visually tie together individual building facades. Attention should not be given not only to selection of appropriate colors, but also the preparation of the surfaces, choice of paint type and finish.

Recommendations:

- Color palettes should generally be lighter on the south side of the street, which is normally in shadow, than on the north which is often in the sun.
- Use of bright primary colors usually is incompatible with the buildings downtown. Bright colors often fade easily.
- Colors should be used to tie building elements, such as details, cornices, signs and storefronts together. His is usually most successful when a maximum of four colors is used.
- Colors applied to side and real walls should avoid harsh shifts from the front. A building should be treated as visually consistent on all sides.

REAR ENTRANCES

Rear entrances can be as important as a front entrance. Consideration should be given to rear entry treatment on alleys as well as river side entry. Signage should be scaled down to fit the more casual atmosphere of the area. While rear entry treatments do not have to relate architecturally with the storefront, similar details and materials should be used. Meter boxes and building mechanical equipment should be masked. Trash cans and dumpsters should be screened from view. Gutters and downspouts should be in good repair and blended into the façade. Wall signs should usually be located above the entry to the store to assist the pedestrian.
SIGNSSigns are the most prominent visual element in the downtown. The purpose of a sign is to locate the store for customers and the sign should be scaled and located so as to achieve the maximum pedestrian viewing. Building signs should be limited in size so as not to overwhelm the façade. The message should be simple—limited to identification of the business. The color and style of the sign should be consistent with the character of the building.

Small scale hanging signs are an effective method of advertising. Usually located near the entrance, these signs serve not only to inform, but to locate the entry and to provide a rhythmic motion along the sidewalk. The size and placement of hanging signs should be compatible with the façade. Service entries also should be clearly marked to avoid confusion.

Compliance with City of Manistee Zoning and Sign Ordinance and Historic Overlay Design Review Committee review and recommendation is a requirement.

STREETS AND SIDEWALKS

Improvements to the public spaces and off-street parking lots in the downtown are essential to the commitments and investments in façade improvements made by individual property owners and merchants.

The primary connective network of pathways for pedestrian movement throughout the downtown is provided by sidewalks, crosswalks, and public spaces. Collectively, these pathways serve as the floor of the downtown. The condition and appearance of the sidewalk is essential to the comfort of the shopper.

The use of varied materials in sidewalks, crosswalks and parking lots can provide interest to the pedestrian. A safe, even slip-resistant surface is important. Maintenance, including snow and trash removal, is the responsibility of the business owner.
MANISTEE DOWNTOWN DEVELOPMENT AUTHORITY
INCENTIVE LOAN PROGRAM
PROJECT APPLICATION

Applicant_____________________________________________________________Date:_______________________

Building Address: _________________________________________________Phone:__________________________
Date Property Taxes Paid________________________________________In Historic District?_________________
Has the entire exterior been considered in your project?____________

Is the project in compliance with the City Zoning Ordinance?________

Are your improvements visible?__________Is building permit required?__________

Attachments:                Deed
Fire Insurance Verification
Current photos of building
Proposed drawings, plans, etc.
Cost estimates
Estimated beginning/completion date
Owners’ permission letter (if needed)

Loan amount requested:  ____________________Cash:____________________
Other:_________________                                    Total Project:______________

PROJECT
DESCRIPTION:__________________________________________________________________________________

_____________________________________________________

Itemized activities & costs:________________________________________________________

Bank Choice:

Building Owner:__________________________________________________________________________________
Name                                                             Address                                                       Phone

I (we) hereby request an application for a loan from the Manistee DDA Incentive Loan Program for exterior re-
habilitation of my business building. I agree to furnish to the DDA and the leading institution sufficient informa-
tion upon which a decision can be made. I agree to provide my lending institution the financial information
needed for the use of the five participating banks. It is my intent to carry this project through to completion.

_________________________________________________________________________________________________
Date                              Applicant’s Signature (s)

Bank’s tentative approval of loan
Historic Overlay Design Review Committee approval
Bank’s final approval of loan
MANISTEE DOWNTOWN DEVELOPMENT AUTHORITY
INCENTIVE/PRIVATELY FUNDED PROGRAM
PROJECT APPLICATION

Applicant____________________________________________________________ Date:_______________________

Building Address: _______________________________________________ Phone:__________________________

Date Property Taxes Paid________________________________________ In Historic District?_________________

Has the entire exterior been considered in your project?__________

Is the project in compliance with the City Zoning Ordinance?____________

Are your improvements visible?__________ Is building permit required?_____________

Attachments:                Deed
Fire Insurance Verification
Current photos of building
Proposed drawings, plans, etc.
Cost estimates
Estimated beginning/completion date
Owners’ permission letter (if needed)

Total Project:______________

PROJECT DESCRIPTION:__________________________________________________________________________________

_________________________________________________________________________________________________

Date                              Applicant’s Signature (s)

Historic Overlay Design Review Committee approval___________________________________________________

I (we) hereby request an application for a loan from the Manistee DDA Incentive Loan Program for exterior re-
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Date                              Applicant’s Signature (s)