

STREETFACE

Program Guidelines

I. Statement of Purpose

The Streetface Program is intended to address neighborhood business districts' design issues by providing funds to commercial building owners to improve their building facades. This is part of the Mainstreets Pittsburgh Program (Mainstreets). Improved facades make a neighborhood shopping district more attractive and inviting to potential shoppers.

II. Program Funding

Streetface may be funded in part through the City of Pittsburgh, the Commonwealth of Pennsylvania Department of Community and Economic Development, and the U.S. Department of Housing and Urban Development's Community Development Block Grant (CDBG) sources.

III. Eligibility

The following criteria will be used to determine whether an applicant is eligible for a Streetface loan:

A. Area Eligibility

Streetface projects must be located within the City of Pittsburgh Mainstreets designated primary business districts. Primary eligibility area is defined by the neighborhood's core, pedestrian-oriented shopping area.

Mainstreets are designated by the URA Board of Directors with the input of sponsoring neighborhood business district organizations. Additional "high impact" target areas may be designated for eligibility by the Urban Redevelopment Authority (URA).

The current neighborhoods eligible for Streetface are listed in Attachment A.

B. Types of Businesses

1. Commercial establishments (retail and wholesale trade).
2. Service establishments to include:
 - a. Professional services (e.g.: doctors, lawyers, accountants, architects, etc.);
 - b. Personal services (e.g.: dry cleaners, laundromats, barber & beauty shops, etc.);
 - c. Certain repair services (e.g.: office equipment, radio/television, bicycle, furniture, locksmith, etc.); and
 - d. Business services (e.g.: advertising, office management, printing, etc.).

Banks, savings and loan associations, gas and service stations, used car lots and adult entertainment establishments are not eligible for Streetface.

C. Other Eligibility Requirements

1. Owner occupancy is not required. Approval of tenant-initiated projects, however, will be contingent upon the property owner's agreement to adhere to program requirements.
2. Participating Mainstreets neighborhood business district organizations may rate their commercial properties and authorization to proceed under the Streetface program may be contingent upon a favorable recommendation.

IV. Eligible Activities

The following activities are eligible:

1. Improvements to the facade of an existing building. This would include treatment of sidewalls for corner buildings and buildings adjacent to vacant lots. This treatment can include restoration, rehabilitation or a compatible new storefront. "Facade" shall not be deemed to include roof or interior repairs.
2. Construction of the facade of a new building in contemporary design is eligible where the design of the facade is compatible with existing architecture in the business district and where the cost of the facade design and construction can be documented separately from the cost of the design and construction of the building as a whole.
3. Architectural services, from a Pennsylvania-registered architect, related to the facade improvements only.

V. Parameters of Loan

A. Loan Size:

1. For projects addressing only the first-floor storefront when the upper floors are generally in compliance with the Streetface Program Design Guidelines, the loan amount is 40% up to \$10,000 per building maximum.
2. For projects addressing the entire façade (storefront & upper floors), the loan amount is 40% up to \$30,000 per building maximum.
3. "High impact" projects will be eligible for up to 80% of improvement costs up to \$24,000 per building maximum.
4. Architectural fee of 50% up to \$700 for a storefront design; or 50% up to \$1,000 for a entire façade.
5. Architectural fee for "high impact" neighborhoods will be 80% up to \$1,800 building maximum.

- B. Term: The Streetface requirements shall be binding for a period of five (5) years from the date of closing.
- B. Interest Rate: 0% interest rate. Penalty interest rate may be assessed upon default.
- C. Fees:
 - 1. Application Fee: \$100 application fee per eligible storefront (non-refundable).
 - 2. Closing/Monitoring Fee: \$100 due at closing.
- D. Event of Default: A project will be in default if:
 - 1. A project will be determined to be in default if the property is sold within five years of the date of closing, unless the new owner agrees in writing to assume the responsibilities of maintaining the improvements.
 - 2. A project will be determined to be in default if not properly maintained; which shall include but not be limited to peeling paint, broken window(s), torn or removed awning, unauthorized signage, etc. The URA will notify the property owner in writing allowing a 60-day period in which to repair or rectify the defaulted items prior to the URA proceeding with appropriate legal actions including but not limited to placing liens on the property as permitted under any legal documents between the Owner and the URA which would require the property owner to repay the portion of the Streetface amount still owed.
 - 3. A project will be determined to be in default if the property owner makes unauthorized changes to the facade during the five-year monitoring period. The property owner must get approval from the URA prior to any changes taking place on the facade.
 - 4. In the event of default, the cost of filing and legal fees will be added to any liens placed on the property.

VI. Conditions of the Loan

- A. Façade improvements must comply with standard design guidelines established by the City and URA in conjunction with the appropriate community or business district. URA staff will review all facade designs to ensure that they are consistent with the approved design standards. Historic buildings or buildings located in historic districts shall be subject to additional historic design and review standards administered by the Department of City Planning. A copy of these design guidelines is available upon request.
- B. Program participants must show proof that property taxes are either paid in full or that they are on a payment plan with the City for back taxes owed.
- C. The Streetface requirements shall be binding for a period of five years from the date of the closing. The amount of the Streetface shall be due and payable with interest from the date of closing upon an Event of Default as outlined in the Program Guidelines; provided that, twenty (20%) percent of the amount of the Streetface will

be forgiven each year during the Term in which the Owner abides by all the terms and conditions of the Program. If the Owner abides by all the terms and conditions hereof for the entire Term, the URA agrees to forgive the entire amount of the Streetface. The Owner agrees to execute an appropriate Note (the "Note") and any other documents, easements and agreements required by the URA to enforce the obligations under the Program.

- D. When applicable, the Borrower must ensure that prevailing wage rates are paid.
- E. Any use of loan funds must comply with Federal, State and local regulations concerning historic properties and environmental review.
- F. **Upon completion, owner will be required to display required signage in storefront window for a minimum of twelve (12) months. Such signage to be provided by the URA.**

VII. Waiver of Provisions

The Board of Directors of the URA may waive certain provisions of these guidelines based on a determination of the private and public benefits of the project.

VIII. Notification

URA reserves the right to:

- A. Notify the appropriate community-based organization of applications received from businesses in their neighborhoods.
- B. Announce all loan commitments publicly.

IX. Additional Information

For additional information, please contact the Urban Redevelopment Authority, Business Development Center at 412-255-6669 or via our web site at www.ura.org. Our TDD number for the hearing impaired is 412-255-6644.

The Urban Redevelopment Authority of Pittsburgh does not discriminate on the basis of race, color, sex, religion, marital status, disability, age, sexual orientation or national origin. No person, solely on the basis of any of the above factors, shall be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under the loan and grant programs operated by the Business Development Center of the Urban Redevelopment Authority of Pittsburgh.

EFFECTIVE 2/10/05

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ATTACHMENT A

DESIGNATED STREETFACE DISTRICTS

1. ALLENTOWN ^A
2. BEECHVIEW *
3. BLOOMFIELD/LIBERTY AVENUE
4. BROOKLINE
5. EAST LIBERTY
6. HAZELWOOD + ^A
7. HILL DISTRICT *+
8. HOMEWOOD-BRUSHTON + ^A
9. LAWRENCEVILLE
10. LINCOLN/LARIMER/LEMINGTON/BELMAR *+
11. MT. WASHINGTON
12. NORTH SIDE - ALLEGHENY WEST
13. NORTH SIDE – BRIGHTWOOD
14. NORTH SIDE - EAST ALLEGHENY
15. NORTH SIDE - CENTRAL NORTH SIDE (FEDERAL STREET) ^A
16. NORTH SIDE - OBSERVATORY HILL
17. NORTH SIDE - TROY HILL
18. OAKLAND - FIFTH/FORBES
19. OAKLAND - CENTRE/CRAIG
20. PENN MAIN
21. SOUTH SIDE
22. SQUIRREL HILL
23. STRIP DISTRICT
24. UPTOWN ^A
25. WEST END

* = Non-Mainstreets Pittsburgh neighborhood – special provisions apply for eligibility.

+ = Designated “high-impact” neighborhood.

^A = Affiliate Mainstreets Pittsburgh neighborhood.

Contact your local Neighborhood Business District organization or Anita Stec at the URA (412-255-6550 or astec@ura.org) for information on the designated program boundaries.