



7505 South Holden Street
Midvale, UT 84047
(801) 567-7200
www.midvalecity.org

**REDEVELOPMENT AGENCY OF MIDVALE CITY
MEETING AGENDA
DECEMBER 6, 2022**

PUBLIC NOTICE IS HEREBY GIVEN that the **Redevelopment Agency of Midvale City** will hold an electronic and in-person meeting on the **6th day of December, 2022** as follows:

Electronic & In-Person City Council Meeting

This meeting will be held electronically and in-person. **Public comments may be submitted electronically to the Redevelopment Agency of Midvale City Board at www.Midvalecity.org/government/contact-us by 5:00pm on December 5, 2022. Electronic public comments submitted will be included in the meeting record.**

The meeting will be broadcast on the following: You Tube: www.MidvaleCity.org/YouTube

7:00 PM OR IMMEDIATELY FOLLOWING THE CITY COUNCIL MEETING

I. GENERAL BUSINESS

A. WELCOME AND ROLL CALL

II. PUBLIC COMMENTS

Any person wishing to comment on any item not otherwise scheduled for public hearing on the agenda may address the Redevelopment Agency of Midvale City Board at this point by stepping to the microphone and giving his or her name for the record. **Comments should be limited to not more than three (3) minutes unless additional time is authorized by the Redevelopment Agency of Midvale City Board.** Citizen groups will be asked to appoint a spokesperson. This is the time and place for any person who wishes to comment on non-hearing, non-Agenda items. Items brought forward to the attention of the Redevelopment Agency of Midvale City Board will be turned over to staff to provide a response outside of the Redevelopment Agency meeting.

III. CONSENT AGENDA

- A. Consider Minutes of November 15, 2022 *[Rori Andreason, HR Director/City Recorder]*
- B. Consider **Resolution No. 2022-15RDA** Establishing a Time and Place for Holding Redevelopment Agency of Midvale City Meetings for the 2023 Calendar Year *[Rori Andreason, HR Director/City Recorder]*

IV. ACTION ITEMS

- A. Consider **Resolution No. 2022-16RDA** Approving Two New Housing Programs: Down Payment Assistance (DPA) and a Home Repair Loan Program (HRLP) *[Meggie Troili, Redevelopment Agency Project Manager]*

- B. Consider **Resolution No. 2022-17RDA** Approving the Main Street Façade Improvement Program **[Kate Andrus, Redevelopment Agency Program Manager]**

VI **ADJOURN**

In accordance with the Americans with Disabilities Act, Midvale City will make reasonable accommodations for participation in the meeting. Request assistance by contacting the City Recorder at 801-567-7207, providing at least three working day notice of the meeting. TTY 711

A copy of the foregoing agenda was provided to the news media by email and/or fax. The agenda was also posted at the following locations on the date and time as posted above: City Hall Lobby, on the City's website at www.midvalecity.org and the State Public Notice Website at <http://pmn.utah.gov>. Board Members may participate in the meeting via electronic communications. Board Members' participation via electronic communication will be broadcast and amplified so other Board Members and all other persons present in the Council Chambers will be able to hear or see the communication.

DATE POSTED: DECEMBER 1, 2022

**RORI L. ANDREASON, MMC
H.R. DIRECTOR/CITY RECORDER**



REDEVELOPMENT AGENCY MEETING

Minutes

Tuesday November 15, 2022

Council Chambers
7505 South Holden Street
Midvale, Utah 84047

CHAIR: Marcus Stevenson

BOARD MEMBERS: Board Member Heidi Robinson
Board Member Paul Glover
Board Member Dustin Gettel
Board Member Quinn Sperry
Board Member Bryant Brown

STAFF: Matt Dahl, City Manager; Nate Rockwood, Assistant City Manager; Rori Andreason, HR Director/City Recorder; Lisa Garner, City Attorney; Garrett Wilcox, Deputy City Attorney; Jerimie Thorne, Deputy Public Works Director; Adam Olsen, Planning Director; Wendelin Knobloch, Senior Planner; Cody Hill, Redevelopment Agency Manager; Laura Magness, Communications Director; Chief Randy Thomas, UPD; Chief Brad Larson, UFA; and Juan Rosario, Systems Administrator.

Chair Stevenson called the meeting to order at 7:24 p.m.

I. GENERAL BUSINESS

A. Roll Call - Board Members Dustin Gettel, Quinn Sperry, Bryant Brown, Heidi Robinson, and Paul Glover were present at roll call.

II. PUBLIC COMMENTS

There was no one who desired to speak.

III. CONSENT AGENDA

A. CONSIDER MINUTES OF NOVEMBER 1, 2022

MOTION: Board Member Paul Glover **MOVED** to approve the consent agenda. The motion was **SECONDED** by Board Member Heidi Robinson. Chair Stevenson called for discussion on the motion. There being none he called for a roll call vote. The voting was as follows:

Board Member Bryant Brown **Aye**
Board Member Dustin Gettel **Aye**
Board Member Paul Glover **Aye**
Board Member Quinn Sperry **Aye**
Board Member Heidi Robinson **Aye**

The motion passed unanimously.

IV. DISCUSSION ITEMS

A. DISCUSS ESTABLISHING A TIME AND PLACE FOR HOLDING REDEVELOPMENT AGENCY MEETINGS FOR THE 2023 CALENDAR YEAR

Rori Andreason said Section 2.12.060 of the Midvale Municipal Code designates the City Council to act as the Redevelopment Agency Board. The Redevelopment Agency meetings are scheduled on an as needed basis to be held in conjunction with regularly scheduled City Council meetings.

A Draft Resolution is attached outlining the proposed Redevelopment Agency meeting schedule for the 2023 calendar year.

The Board agreed to place this item on the next consent agenda for approval.

B. CONSIDER APPROVING THE RELEASE OF AN RFP TO CONTRACT A LOCAL ORGANIZATION TO ASSIST THE RDA IN FINALIZING AND ADMINISTERING TWO NEW HOUSING PROGRAMS: DOWN PAYMENT ASSISTANCE (DPA) AND A HOME REPAIR LOAN PROGRAM (HRLP)

Meggie Troili said the Redevelopment Agency of Midvale City is requesting written proposals from qualified bidders to assist the RDA in finalizing its Down Payment Assistance (DPA) Program, its Home Repair Loan/Grant Program (HRLP), and then administering the programs. The current draft outlines of these programs are attached as Exhibits A and B, respectively. Both programs are part of the RDA's Moderate Income Housing plan and Moderate-Income Housing element, as required by state law. Upon finalizing the DPA Program and the HRLP with the RDA, the selected contractor would administer the two programs for the RDA. The DPA and HRLP programs are focused on households who fall on or below 80% AMI. All funds are available on a first-come, first-served basis. These programs will be supported by tax increment dollars as part of the City-Wide Housing fund, these funds are restricted for affordable housing. Furthermore, the RDA will apply for Community Development Block Grants (CDBG) to further support these programs. This item will return for RDA Board approval on December 6th.

DPA - The Down Payment Assistance Program (DPA) provides forgivable loans for low-to moderate-income first-time home buyers in Midvale City. The program seeks to provide equitable access to home buying, provide homeowner education to Midvale residents on home ownership, and increase home ownership in Midvale City.

HRLP - The Home Repair Loan/Grant Program (HRLP) provides income assistance for low- to moderate-income homeowners for improvements to address emergency repairs, eliminate blight, conserve energy, and preserve the housing community within the city limits of Midvale City.

FISCAL IMPACT: \$400,000 annually (cost of programs plus admin fee to contracted partner)

Board Member Dustin Gettel asked about the additional \$5000 for an employee and details on that. He said he was not sure if he agreed with employees getting additional money.

Matt Dahl said the plan was modified for incentives for employees living within Midvale. He said if the Board does not agree with the incentives, they do not need to be approved.

Board Member Dustin Gettel said the money should be an equal amount for any qualified low-income resident. He said it did not seem entirely proper to be giving employees that live in Midvale more money.

Meggie Troili said the new housing element that just passed a few weeks ago, included language to support any county, city, or any contracted services with the city that would include teachers, fire, police, librarians.

The Board discussed their desire to provide an additional \$5000 for a public sector employee who works in Midvale and lives in Midvale.

Board Member Dustin Gettel asked about the FICO score and if individuals will be denied a home repair loan based on their score.

Chair Stevenson said he would like the marketing materials to be in Spanish explaining how to proceed through this process.

Nate Rockwood said an RFP will work best because the city will get the best rates that way.

Matt Dahl said with a lot of these programs, the city ends up seeing it as competing with all of the other cities. What this program does is that the city will know there are funds in the program. The funding is coming from the Redevelopment Agency's Affordable Housing Fund. This program will ensure more of the residents will have access to these funds.

After in-depth discussion, the Board agreed to place item on December 6th agenda for final approval.

C. DISCUSSION REGARDING PROPOSED MAIN STREET FAÇADE IMPROVEMENT PROGRAM

Kate Andrus said the purpose of the Main Street Façade Improvement Program is to promote the revitalization of commercial properties along Midvale's Main Street by providing financial assistance to building owners and tenants for the improvement and maintenance of existing commercial buildings. Financial assistance is made available to preserve, honor, maintain, and improve the physical appearances of properties within the Main Street Area to encourage the enhancement of the historical and unique character which already exists.

Funding: Funding will be allocated through the RDA budget. All grants awarded will require a matching dollar for dollar expenditure by the owner or tenant. In addition, an easement on the façade shall be conveyed by the property owner to the Redevelopment Agency of Midvale City to be held in perpetuity.

Terms: Maximum grant award of \$35,000 is permitted per project.

The grant award amount shall not exceed 50% of the total cost of the improvements to the façade(s).

Grant Awards are provided as a reimbursement after all associated work listed on the approved scope of work had been completed.

Each grant recipient agrees to maintain and keep in good repair the façade or improvements.

The property owner must convey to the RDA a facade easement held in perpetuity.

The City of Midvale and RDA assume no liability for any work that is done pursuant to this program. The applicant agrees to hold both the City of Midvale and the RDA harmless from all liability claims.

Oversight: The program will be managed by the Redevelopment Agency of Midvale City with participation by the Main Street Façade Improvement Advisory Board.

Main Street Façade Improvement Advisory Board: The Advisory Board will consist of at least five members:

RDA representative
City Planner
Council Member
Community Development Representative
Main Street Business Alliance Representative

Eligible Activities

Repairs to building exterior facades (front, rear and side facades are eligible).

Masonry repair.

Cleaning of building exterior.

Exterior painting.

Repairing or replacing cornices, entrances, doors, windows, decorative detail, awnings.

Sign construction, repair, or replacement.

Other repairs or improvements that may enhance the aesthetic quality of the building.

Accentuating existing features of the building through painting, lighting, restoration, replacement, cleaning, or other treatment of exterior surfaces.

The addition of design elements which may have appeared on buildings built in the same period.

Ineligible Activities

Interior improvements (except window display areas).

Roofing.

Sidewalks.

Purchase of furnishings, equipment, or other personal property which does not become a part of the real estate.

Improvements completed or in progress prior to notification of approval.

Repair or creation of features not compatible with original architecture.

Process:

Fill out and submit a completed application which includes a written description of the proposed improvements, including all materials and color schemes. The application must be submitted with supporting documentation.

The submitted application will be reviewed by the Redevelopment Agency Program Manager and Planning staff for completeness and eligibility.

All eligible projects will be reviewed and scored by the Main Street Façade Improvement Advisory Board for a recommendation to the Agency's Board of Directors who will provide final approval for each project.

Once approved by the Board, the applicant must enter a Grant and Easement agreement with the RDA.

Fiscal Impact:

Main Street CDA's will budget \$105,000 in funding for the Main Street Façade Improvement Program.

Facade Improvement Program

- Façade improvement programs are utilized by both city and state organizations to help promote the revitalization of blighted or unmaintained commercial properties within aging districts.
- Programs like this exist in Provo, Salt Lake City, Ogden, Logan, Vernal, Cedar City, Price, Brigham City, and Tooele.
- Staff found that while some of the bigger cities have more stringent requirements like that of being designated as a historical site, staff feels that these types of requirements limit the amount and type of updates property owners can do with the façade.
- Staff also found that many of these programs require the conveyance of an easement on the façade to the granting agency.

Program Terms

- Maximum grant award of \$35,000 is permitted per project.
- The grant award amount shall not exceed 50% of the total cost of the improvements to the façade(s).
- Grant awards are provided as a reimbursement.
- Documentation will need to show proof of prior payments, including the release of any liens held by contractors.
- Awardees agree to maintain and keep in good repair the façade or improvement.
- Conveyance of a façade easement to the RDA to be held in perpetuity is required.
- The City of Midvale and RDA assume no liability for any work that is done pursuant to this program.

Eligible Activities

- Repairs to building exterior facades (front, rear and side facades are eligible).
- Masonry repair.
- Cleaning of building exterior.
- Exterior painting.
- Repairing or replacing cornices, entrances, doors, windows, decorative detail, and awnings.
- Sign construction, repair, or replacement.
- Other repairs or improvements that may enhance the aesthetic quality of the building.
- Accentuating the existing features of the building through painting, lighting, restoration, replacement, cleaning, or other treatment of exterior surfaces.
- The addition of design elements which may have appeared on similar buildings built in the same period.

How it Works

- Applicants submit a completed application which includes a written description of the proposed improvements, including all materials and color schemes.
- If eligible, projects will be reviewed and scored by the Main Street Façade Improvement Advisory Board for a final recommendation to the Agency's Board of Directors.
- Agency's Board will provide final approval.
- Applicant must then enter a grant and easement agreement.
- The easement will be filed with the Recorder's office
- Upon completion of improvements, all work approved under the scope of work will be reimbursed up to the approved grant amount.

Selection Criteria

- The level of private investment utilized for the renovation.
- Applicants providing more than a 50% match will receive a higher priority.
- The potential impact the project will have on the surrounding area.
- Visual prominence/significance.

- Whether the proposed improvements restore and/or provide an enhanced historical or artistic character of the building's façade.
- The building's level of blight.
- Whether the building is abandoned.
- Whether the applicant has been awarded façade grants in the recent past.

Board Member Bryant Brown asked if the applicant needs to show any financial burden to be eligible.

Ms. Andrus said the applicant does not need to provide any financial burden to qualify.

Board Member Bryant Brown said he did not like this, and he felt it was insulting to Midvale residents. He said an applicant should need to provide a financial burden in order to qualify. He did not agree with giving wealthy developers money to help the build projects that will make them more money.

Matt Dahl said the City is not trying to insult its residents. The Board is trying to implement the requirements within the CRA.

Nate Rockwood said there is a committee that will determine and evaluate all the different components and if the grant is needed. This program is set up to revitalize Main Street that is not being revitalized right now. The tax increment was put in place to make the revitalization happen. He said this needs to be put into perspective and focus on the goals for Main Street. The goal for the Board is to incentivize and revitalize Main Street.

Board Member Paul Glover said without the incentives, they would not have the development that has been done.

Board Member Quinn Sperry agreed. This program is specifically to revitalize Main Street.

Board Member Bryant Brown asked how the lien worked?

Nate Rockwood said it is a lien on the façade not the materials. Basically, the City will have a perpetual agreement for how the building will look.

Matt Dahl reiterated that if there is not a need, the developer will have to secure a tenant within a reasonable time (12 months start from completion of project) or they have to repay the loan. The Board agreed.

Chair Stevenson thanked Nate Rockwood for advocating so strongly for this. He also thanked Board Member Bryant Brown for asking questions and for his comments.

VI. ADJOURN

MOTION: Board Member Paul Glover MOVED to adjourn the meeting. Board Member Dustin Gettel SECONDED the motion. Chair Stevenson called

**for discussion on the motion. There being none, he called for a vote.
The motion passed unanimously.**

The meeting adjourned at 8:40 p.m.

Rori L. Andreason, MMC
City Recorder

Approved this day 6th day of December, 2022.

PENDING



MIDVALE RDA SUMMARY REPORT

Meeting Date: December 6, 2022

SUBJECT: **Establish Time and Place to hold Redevelopment Agency Meetings for the 2023 Calendar Year**

SUBMITTED BY: **Rori Andreason, Secretary**

SUMMARY:

Section 2.12.060 of the Midvale Municipal Code designates the City Council to act as the Redevelopment Agency Board. The Redevelopment Agency meetings are scheduled on an as needed basis to be held in conjunction with regularly scheduled City Council meetings.

A Resolution has been prepared outlining the proposed Redevelopment Agency meeting schedule for the 2023 calendar year.

FISCAL IMPACT: N/A

RECOMMENDED MOTION:

I move that we adopt Resolution No. 2022-15RDA A Resolution Establishing a Time and Place for Holding Redevelopment Agency Meetings for the 2023 Calendar Year.

Attachments: Proposed Resolution

**MIDVALE CITY, UTAH
RESOLUTION NO. 2022-15RDA**

**A RESOLUTION ESTABLISHING A TIME AND PLACE
FOR HOLDING REDEVELOPMENT AGENCY
MEETINGS FOR THE 2023 CALENDAR YEAR**

WHEREAS, pursuant to Section 52-4-2 of Utah Code Annotated and the Midvale Municipal Code, Section 2.12.080, the Board of Directors for the Redevelopment Agency of Midvale City hereby gives notice of their 2023 meeting schedule; and

WHEREAS, the Board desires to encourage residents of Midvale City to attend City meetings; and

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF TRUSTEES OF THE REDEVELOPMENT AGENCY OF MIDVALE CITY, UTAH:

Section 1. The Board of Directors hereby gives notice of the time and place for holding Redevelopment Agency meetings for the 2023 Calendar Year as follows:

Redevelopment Agency: The City Council, acting in its capacity as the Board of Directors of the Midvale Redevelopment Agency will usually meet on Tuesdays, in conjunction with City Council meetings, as needed and for which public notice shall be given.

Location of Meetings: All meetings described above, except those meetings for which notice is given that the meeting will be held at a different location, will be held at City Hall, 7505 South Holden Street, Midvale, Utah.

Section 2. The Board directs the City Recorder to publish the 2023 City Council meeting schedule in at least one newspaper of general circulation in Midvale City, State of Utah.

Section 3. This Resolution shall take effect immediately.

APPROVED AND ADOPTED this 6th day of December 2022.

Marcus Stevenson, Chief Administrative Officer

ATTEST:

Rori L. Andreason, MMC
Secretary

Voting by the Board:	“Aye”	“Nay”
Quinn Sperry	_____	_____
Paul Glover	_____	_____
Heidi Robinson	_____	_____
Bryant Brown	_____	_____
Dustin Gettel	_____	_____



REDEVELOPMENT AGENCY OF MIDVALE CITY

Meeting Date: December 6th, 2022

ITEM TYPE: Action Item

SUBJECT: Consider **Resolution No. 2022-16RDA** Approving Two New Housing Programs: Down Payment Assistance (DPA) and a Home Repair Loan Program (HRLP).

SUBMITTED BY: Meggie Troili, RDA Project Manager

SUMMARY: The program outlines for both the Down Payment Assistance (DPA) and Home Repair Loan Program (HRLP) are attached as Exhibits A and B, respectively. Both programs are part of the RDA's Moderate Income Housing plan and Moderate-Income Housing element, as required by state law. The DPA and HRLP programs are focused on households who fall on or below 80% AMI. All funds are available on a first-come, first-served basis. These programs will be supported by tax increment dollars as part of the City-Wide Housing fund which are restricted for affordable housing, including any interest revenue generated by the loans. Furthermore, the RDA will apply for Community Development Block Grants (CDBG) to further support these programs. This item, first discussed on 11/15/2022, now returns for RDA Board approval.

DPA - The Down Payment Assistance Program (DPA) provides forgivable loans for low- to moderate-income first-time home buyers in Midvale City. The program seeks to provide equitable access to home buying, provide homeowner education, and increase home ownership in Midvale.

HRLP - The Home Repair Loan Program (HRLP) provides income assistance through low interest or forgivable loans for low- to moderate-income homeowners to address emergency repairs, eliminate blight, conserve energy, correct building violations, and preserve the housing community within the city limits of Midvale City.

FISCAL IMPACT: \$400,000 annually

STAFF RECOMMENDATION: The Agency recommends the passing of **Resolution No. 2022-16RDA** approving two new housing programs: Down Payment Assistance (DPA) and the Home Repair Loan Program (HRLP).

Recommended Motion: "I make a motion to pass **Resolution No. 2022-16RDA** approving two new housing programs, the Down Payment Assistance (DPA) program and the Home Repair Loan Program (HRLP)."

Attachments: (Exhibit A) Down Payment Assistance Program **(Exhibit B)** Home Repair Loan Program

Attachment: (Exhibit A) Down Payment Assistance Outline

THE REDEVELOPMENT AGENCY OF MIDVALE CITY DOWN PAYMENT ASSISTANCE (DPA) PROGRAM OUTLINE

Purpose:

The Redevelopment Agency of Midvale City Down Payment Assistance Program provides forgivable down payment loans for low to moderate-income first-time home buyers in Midvale City. The program seeks to provide equitable access to home buying, provide education to Midvale residents on home ownership, and increase home ownership in Midvale City.

Midvale City General Plan and Housing Plan Goals & Strategies:

Midvale City and the Redevelopment Agency of Midvale City adopted a shared Housing Plan in 2019. The following are goals and strategies adopted by the City and the RDA as part of the Housing Plan and the City's General Plan.

Focus Programs on Households Making 80% Ami or Less: The City and the RDA shall focus incentive programs on Midvale City households making 80% or less of AMI. These households are the most likely to be housing cost-burdened, and often lack the ability to find the housing that meets their needs. Supporting household stability through affordability can contribute to greater social mobility and improved quality of life for the affected residents, as well as making them more financially resilient when faced with short-term financial issues, such as the loss of a job.

Down Payment Assistance Program for New Homeowners: The City and the RDA shall work with regional housing partners to establish a down payment assistance program for new homeowners that make 60-80% of AMI. This program will allow potential homeowners the opportunity to receive funding from the City or the RDA for a down payment and/or closing costs associated with the purchase of a home in Midvale. A down-payment assistance program will help to incentivize home ownership in Midvale.

Provide Homeownership Education with Housing Partners: Throughout the public consultation process, one of the frequent issues brought up was the lack of education on available housing resources throughout the City. The education program would focus on providing easy to understand and accessible education on available housing resources in the City. This program will be in cooperation with housing service partners in the City and Salt Lake County.

Program Scope:

Each year, the DPA Program will:

- Aid up to ten low-to-moderate income individuals/families at 80% AMI and below.
- Loan up to \$20,000 per loan for non-Midvale residents.
- Loan up to \$25,000 for Midvale residents or employees of a public entity operating within Midvale. To qualify, the resident or employee must have lived in Midvale or worked for a public entity within Midvale for at least one year.
- Pay administrator fees to Contracting Organization.
- Provide homeowner education to potential home buyers.

Loan Terms:

A loan under the DPA Program is subject to the following terms:

- 5-year forgivable loan.
- 20% loan reduction each year.
- May be used for down payment, closing costs, single-pay mortgage insurance, or mortgage interest rate buydown.
- Borrower must complete certified HUD home buyers' education courses. RDA will support the cost of these classes.
- Borrower must participate in a post home purchase consultation/debrief with Contracting Organization.
- Borrower must be under contract to purchase home.
- Max purchase price of contracted home is based on the HUD maximum.

Eligibility:

In order to be eligible for a DPA loan, a borrower:

- Must purchase home in Midvale City
- Must be a first-time home buyer.
- Must occupy home within 30 days of closing and occupy home during the 5-year term of DPA loan.
- Cannot have more than \$20,000 in any account before or after funding.

Required Documents:

The following documents are required before issuance of a DPA loan.

- Completed application from Contracting Organization
- Verification of loan pre-approval
- Income analysis from lending institution
- Loan estimate/Loan Fee Worksheet
- Valid government issued ID
- Proof of income (last 60 days)
- Checking and saving account statements (last 60 days)
- Federal tax returns (2 years)
- Divorce decree (if applicable)
- Bankruptcy Explanation Letter (if applicable)

Repayment of Grant:

A repayment of some or all the DPA loan will apply if:

- The property is sold before 5 years elapses from the Closing date.
- The property is not owner-occupied within 30 days of closing.
- The property is rented, and the borrower does not occupy the home at any time during the 5-year term.

Attachment: (Exhibit B) Home Repair Loan Program Outline

THE REDEVELOPMENT AGENCY OF MIDVALE CITY HOME REPAIR LOAN PROGRAM OUTLINE

General Overview:

The Redevelopment Agency of Midvale City established the Home Repair Loan Program (HRLP) to provide additional income assistance for low- to moderate-income homeowners. HRLP provides funding through low interest or forgivable loans for home improvements to address emergency repairs, eliminate blight, conserve energy, and preserve the housing community within the city limits of Midvale City. Funds are available on a first-come, first-served basis.

Midvale City General Plan and Housing Plan Goals & Strategies:

Midvale City and the Redevelopment Agency of Midvale City adopted a shared Housing Plan in 2019. The following are goals and strategies adopted by the City and the RDA as part of the Housing Plan and the City's General Plan.

Focus Programs on Households Making 80% Ami or Less: The City and the RDA shall focus incentive programs on Midvale City households making 80% or less of AMI. These households are the most likely to be housing cost-burdened, and often lack the ability to find the housing that meets their needs. Supporting household stability through affordability can contribute to greater social mobility and improved quality of life for the affected residents, as well as making them more financially resilient when faced with short-term financial issues, such as the loss of a job.

Provide a Financial Incentive to Improve Homes: The City and the RDA shall establish a program to provide a financial incentive to improve the facades, structures, and systems of single-family homes throughout Midvale. A home repair incentive program could provide either a tax reimbursement through an annual program allocation or a low-interest loan to encourage homeowners and landlords to invest in their properties. This program would address issues of housing quality and neighborhood blight.

Owner/Home Eligibility:

To be eligible to participate in the HRLP, an applicant must meet the following requirements:

- 80% AMI or below (households, or applicant and co-applicant).
- Applicant must have a FICO (Fair Isaac Company) score of 550 or higher.
- Property must be located within Midvale City limits.
- Property must be a single-family home, town home, condominium, or manufactured home that is permanently affixed to land.
- The applicant must have owned the home for at least one year prior to requesting assistance.
- The applicant's home must be deficient in at least one Uniform Housing Code (UHC) or must fall below the minimum Housing Quality Standards (HQS) set forth by the U.S. Department of Housing and Urban Development.
- Each applicant is eligible once in a lifetime to receive HRLP assistance, regardless of change of addresses or loan status.
- Applicant must be current on mortgage payments and taxes.
- There can be no liens on the property.

- The property must be the applicants' primary residence.
- All applicants must meet income guidelines.

Terms of Assistance:

A loan under the HRLP is subject to the following terms:

- Term: 5-25 years
- Rate: Below market (0% - 3%)
- Front and Back-end ratios: 32% & 43% respectively
- Must be applicant-occupied.
- Non-occupant co-buyer is not allowed.
- Max LTV 105%
- Max CLTV 105%

Debt Ratio Guidelines:

- **Front-End Ratio:** The standard guideline for a HRLP loan is 32%. The front-end ratio is the gross income divided by the new PITI (principal, interest, taxes and insurance, Homeowners Association (HOA) dues, mortgage payment).
- **Back-end Ratio:** The standard guideline for a HRLP loan is 43%. This is the gross income divided by the new PITI mortgage payment and the minimum monthly payments from the applicant's liabilities. The typical debts used to determine the qualifying back-end ratios are the minimum required monthly payments on all the following:
 - Auto loans
 - Student loans
 - Personal loans
 - Charge cards
 - Child Support
 - Alimony
 - Federal Tax Lien Repayment Schedules

Loans:

The Loan Administrator will review each application for approval or denial and determine the type of loan, loan terms, or grant to be offered. The loan can be one of the following:

1. **Deferred Payment Loan:** Households with a gross annual income at or below 50% of the area median income, as determined by Salt Lake County, may qualify for a deferred payment loan with 0% annual interest. Repayment of the loan is required if the applicant sells, transfers title, leases, or vacates the home. All deferred loans will be evaluated annually, and terms of financing are contingent based on gross income and proof of homeowners insurance.
 - a. All deferred payment loans will be re-verified annually. Loan Administrator staff may require these recipients to submit a copy of their previous year's Federal income tax statements, current income, and homeowner's insurance. Loan Administrator staff will review and determine if any changes will be made to the existing terms of the loan based on income guidelines.

- b. Deferred payment loans will be capped at 25% of the total loan funds issued by the Redevelopment Agency of Midvale City.
2. **Installment Loan:** Households with a gross annual income between 50% - 80% of median income may qualify for an installment loan up to 3% interest. Repayment of an installment loan is made with regular monthly installment payments. Repayment of an installment loan in full is required when the applicant sells, transfers title, leases, or vacates the home. Payment and interest rates will be based on the applicant's ability to pay.
3. **Forgivable Loan/Grant:** Households who fall on or below 50% AMI may qualify for a forgivable loan/grant up to \$5,000. The loan is forgiven after 5 years of the applicant's occupancy in the home from the loan agreement date.
4. **Alternative Loan Payments:** Arrangements for alternative loan payments may be requested in writing, as needed, at any time during the term of the loan.

Loan Limits:

Loans can be any amount up to \$15,000 at an interest rate of 0-3%. Only loans under \$5,000 are eligible for an interest rate of 0%. The interest rates' limits will be based on a sliding scale that considers the applicant's AMI, credit score, and loan amount. Loan amounts cannot exceed 20% of the appraised value of the home or \$15,000, whichever is lower.

Eligible Repairs:

The following repairs are eligible for HRLP Loans:

- Health or safety hazards
- Accessibility modifications
- Code compliance
- Energy improvements

Renovation improvements that do not become a permanent part of the real property are not eligible.

**REDEVELOPMENT AGENCY OF MIDVALE CITY
RESOLUTION No. 2022-16RDA**

**A RESOLUTION OF THE REDEVELOPMENT AGENCY OF MIDVALE CITY,
AUTHORIZING TWO NEW HOUSING PROGRAMS: DOWN PAYMENT
ASSISTANCE (DPA), AND HOME REPAIR LOAN PROGRAM (HRLP)**

Whereas, the Redevelopment Agency of Midvale City developed two new housing programs: DPA, and HRLP; and

Whereas, both programs are part of the RDA's Moderate Income Housing plan and Moderate-Income Housing element, as required by state law; and

Whereas, the DPA and HRLP programs are focused on households who fall on or below 80% AMI; and

Whereas, all funds are available on a first-come, first-served basis; and

Whereas, these programs will be supported by tax increment dollars as part of the City-Wide Housing fund which are restricted for affordable housing and any interest revenue generated by the loans. Furthermore, the RDA will apply for Community Development Block Grants (CDBG) to further support these programs; and

Whereas, the Down Payment Assistance Program (DPA) provides forgivable loans for low- to moderate-income first-time home buyers in Midvale City providing equitable access to home buying, homeowner education, and an increase home ownership in Midvale City.

Whereas, the Home Repair Loan Program (HRLP) provides income assistance for low- to moderate-income homeowners for improvements to address emergency repairs, eliminate blight, conserve energy, correct building violations, and preserve the housing community within the city limits of Midvale City; and

NOW THEREFORE BE IT RESOLVED BY THE REDEVELOPMENT AGENCY OF MIDVALE CITY the RDA Board hereby approves both the Down Payment Assistance (DPA) program and the Home Repair Loan Program (HRLP) as described in Exhibits A and B.

This Resolution shall become effective immediately upon passage thereof.

Passed and Adopted by the Redevelopment Agency of Midvale City's Board of Directors, this 6th day of December 2022.

Marcus Stevenson
Chief Administrative Officer

Matt Dahl
Executive Director

ATTEST:

Rori L. Andreason, MMC
Secretary

Voting by the Board:	“Aye”	“Nay”
Dustin Gettel	_____	_____
Paul Glover	_____	_____
Quinn Sperry	_____	_____
Heidi Robinson	_____	_____
Bryant Brown	_____	_____

EXHIBIT A: Down Payment Assistance Program

THE REDEVELOPMENT AGENCY OF MIDVALE CITY DOWN PAYMENT ASSISTANCE (DPA) PROGRAM OUTLINE

Purpose:

The Redevelopment Agency of Midvale City Down Payment Assistance Program provides forgivable down payment loans for low to moderate-income first-time home buyers in Midvale City. The program seeks to provide equitable access to home buying, provide education to Midvale residents on home ownership, and increase home ownership in Midvale City.

Midvale City General Plan and Housing Plan Goals & Strategies:

Midvale City and the Redevelopment Agency of Midvale City adopted a shared Housing Plan in 2019. The following are goals and strategies adopted by the City and the RDA as part of the Housing Plan and the City's General Plan.

Focus Programs on Households Making 80% Ami or Less: The City and the RDA shall focus incentive programs on Midvale City households making 80% or less of AMI. These households are the most likely to be housing cost-burdened, and often lack the ability to find the housing that meets their needs. Supporting household stability through affordability can contribute to greater social mobility and improved quality of life for the affected residents, as well as making them more financially resilient when faced with short-term financial issues, such as the loss of a job.

Down Payment Assistance Program for New Homeowners: The City and the RDA shall work with regional housing partners to establish a down payment assistance program for new homeowners that make 60-80% of AMI. This program will allow potential homeowners the opportunity to receive funding from the City or the RDA for a down payment and/or closing costs associated with the purchase of a home in Midvale. A down-payment assistance program will help to incentivize home ownership in Midvale.

Provide Homeownership Education with Housing Partners: Throughout the public consultation process, one of the frequent issues brought up was the lack of education on available housing resources throughout the City. The education program would focus on providing easy to understand and accessible education on available housing resources in the City. This program will be in cooperation with housing service partners in the City and Salt Lake County.

Program Scope:

Each year, the DPA Program will:

- Aid up to ten low-to-moderate income individuals/families at 80% AMI and below.
- Loan up to \$20,000 per loan for non-Midvale residents.
- Loan up to \$25,000 for Midvale residents or employees of a public entity operating within Midvale. To qualify, the resident or employee must have lived in Midvale or worked for a public entity within Midvale for at least one year.
- Pay administrator fees to Contracting Organization.
- Provide homeowner education to potential home buyers.

Loan Terms:

A loan under the DPA Program is subject to the following terms:

- 5-year forgivable loan.
- 20% loan reduction each year.
- May be used for down payment, closing costs, single-pay mortgage insurance, or mortgage interest rate buydown.
- Borrower must complete certified HUD home buyers' education courses. RDA will support the cost of these classes.
- Borrower must participate in a post home purchase consultation/debrief with Contracting Organization.
- Borrower must be under contract to purchase home.
- Max purchase price of contracted home is based on the HUD maximum.

Eligibility:

In order to be eligible for a DPA loan, a borrower:

- Must purchase home in Midvale City
- Must be a first-time home buyer.
- Must occupy home within 30 days of closing and occupy home during the 5-year term of DPA loan.
- Cannot have more than \$20,000 in any account before or after funding.

Required Documents:

The following documents are required before issuance of a DPA loan.

- Completed application from Contracting Organization
- Verification of loan pre-approval
- Income analysis from lending institution
- Loan estimate/Loan Fee Worksheet
- Valid government issued ID
- Proof of income (last 60 days)
- Checking and saving account statements (last 60 days)
- Federal tax returns (2 years)
- Divorce decree (if applicable)
- Bankruptcy Explanation Letter (if applicable)

Repayment of Grant:

A repayment of some or all the DPA loan will apply if:

- The property is sold before 5 years elapses from the Closing date.
- The property is not owner-occupied within 30 days of closing.
- The property is rented, and the borrower does not occupy the home at any time during the 5-year term.

EXHIBIT B: Home Repair Loan Program

THE REDEVELOPMENT AGENCY OF MIDVALE CITY HOME REPAIR LOAN PROGRAM OUTLINE

General Overview:

The Redevelopment Agency of Midvale City established the Home Repair Loan Program (HRLP) to provide additional income assistance for low- to moderate-income homeowners. HRLP provides funding through low interest or forgivable loans for home improvements to address emergency repairs, eliminate blight, conserve energy, and preserve the housing community within the city limits of Midvale City. Funds are available on a first-come, first-served basis.

Midvale City General Plan and Housing Plan Goals & Strategies:

Midvale City and the Redevelopment Agency of Midvale City adopted a shared Housing Plan in 2019. The following are goals and strategies adopted by the City and the RDA as part of the Housing Plan and the City's General Plan.

Focus Programs on Households Making 80% Ami or Less: The City and the RDA shall focus incentive programs on Midvale City households making 80% or less of AMI. These households are the most likely to be housing cost-burdened, and often lack the ability to find the housing that meets their needs. Supporting household stability through affordability can contribute to greater social mobility and improved quality of life for the affected residents, as well as making them more financially resilient when faced with short-term financial issues, such as the loss of a job.

Provide a Financial Incentive to Improve Homes: The City and the RDA shall establish a program to provide a financial incentive to improve the facades, structures, and systems of single-family homes throughout Midvale. A home repair incentive program could provide either a tax reimbursement through an annual program allocation or a low-interest loan to encourage homeowners and landlords to invest in their properties. This program would address issues of housing quality and neighborhood blight.

Owner/Home Eligibility:

To be eligible to participate in the HRLP, an applicant must meet the following requirements:

- 80% AMI or below (households, or applicant and co-applicant).
- Applicant must have a FICO (Fair Isaac Company) score of 550 or higher.
- Property must be located within Midvale City limits.
- Property must be a single-family home, town home, condominium, or manufactured home that is permanently affixed to land.
- The applicant must have owned the home for at least one year prior to requesting assistance.
- The applicant's home must be deficient in at least one Uniform Housing Code (UHC) or must fall below the minimum Housing Quality Standards (HQS) set forth by the U.S. Department of Housing and Urban Development.
- Each applicant is eligible once in a lifetime to receive HRLP assistance, regardless of change of addresses or loan status.
- Applicant must be current on mortgage payments and taxes.

- There can be no liens on the property.
- The property must be the applicants' primary residence.
- All applicants must meet income guidelines.

Terms of Assistance:

A loan under the HRLP is subject to the following terms:

- Term: 5-25 years
- Rate: Below market (0% - 3%)
- Front and Back-end ratios: 32% & 43% respectively
- Must be applicant-occupied.
- Non-occupant co-buyer is not allowed.
- Max LTV 105%
- Max CLTV 105%

Debt Ratio Guidelines:

- **Front-End Ratio:** The standard guideline for a HRLP loan is 32%. The front-end ratio is the gross income divided by the new PITI (principal, interest, taxes and insurance, Homeowners Association (HOA) dues, mortgage payment).
- **Back-end Ratio:** The standard guideline for a HRLP loan is 43%. This is the gross income divided by the new PITI mortgage payment and the minimum monthly payments from the applicant's liabilities. The typical debts used to determine the qualifying back-end ratios are the minimum required monthly payments on all the following:
 - Auto loans
 - Student loans
 - Personal loans
 - Charge cards
 - Child Support
 - Alimony
 - Federal Tax Lien Repayment Schedules

Loans:

The Loan Administrator will review each application for approval or denial and determine the type of loan, loan terms, or grant to be offered. The loan can be one of the following:

1. **Deferred Payment Loan:** Households with a gross annual income at or below 50% of the area median income, as determined by Salt Lake County, may qualify for a deferred payment loan with 0% annual interest. Repayment of the loan is required if the applicant sells, transfers title, leases, or vacates the home. All deferred loans will be evaluated annually, and terms of financing are contingent based on gross income and proof of homeowners insurance.
 - a. All deferred payment loans will be re-verified annually. Loan Administrator staff may require these recipients to submit a copy of their previous year's Federal income tax statements, current income, and homeowner's insurance. Loan Administrator staff will review and determine if any changes will be made to the existing terms of the loan based on income guidelines.

- b. Deferred payment loans will be capped at 25% of the total loan funds issued by the Redevelopment Agency of Midvale City.
2. **Installment Loan:** Households with a gross annual income between 50% - 80% of median income may qualify for an installment loan up to 3% interest. Repayment of an installment loan is made with regular monthly installment payments. Repayment of an installment loan in full is required when the applicant sells, transfers title, leases, or vacates the home. Payment and interest rates will be based on the applicant's ability to pay.
3. **Forgivable Loan/Grant:** Households who fall on or below 50% AMI may qualify for a forgivable loan/grant up to \$5,000. The loan is forgiven after 5 years of the applicant's occupancy in the home from the loan agreement date.
4. **Alternative Loan Payments:** Arrangements for alternative loan payments may be requested in writing, as needed, at any time during the term of the loan.

Loan Limits:

Loans can be any amount up to \$15,000 at an interest rate of 0-3%. Only loans under \$5,000 are eligible for an interest rate of 0%. The interest rates' limits will be based on a sliding scale that considers the applicant's AMI, credit score, and loan amount. Loan amounts cannot exceed 20% of the appraised value of the home or \$15,000, whichever is lower.

Eligible Repairs:

The following repairs are eligible for HRLP Loans:

- Health or safety hazards
- Accessibility modifications
- Code compliance
- Energy improvements

Renovation improvements that do not become a permanent part of the real property are not eligible.



REDEVELOPMENT AGENCY OF MIDVALE SUMMARY REPORT

Meeting Date: December 6, 2022

Subject:

Action regarding Approval of Resolution No. 2022-17RDA authorizing the creation of the Main Street Façade Improvement Program.

Submitted By:

Kate Andrus, Redevelopment Agency Program Manager

Summary:

On November 16, 2022, the RDA board held a discussion on the proposal of a façade improvement program to be utilized within the Main Street CDA. Staff has taken the Board's comments and has included them in an updated proposal being brought before the Board for final approval. The key elements of the final program are as follows:

Goal:

The goal of the Main Street façade improvement program is to improve the exterior of buildings withing the Main Street area as a tool to attract new businesses, maintain existing businesses, and make Main Street a desirable place to shop, conduct business, and reside. As a result, this program will help fulfill the Main Street Community Development Area's objectives of enhancing employment and income opportunities for community residents; increasing the diversity of the tax base, increasing the resources available for performing governmental services; and supporting and encouraging appropriate public and private development efforts in the community.

Funding:

Funding will be allocated through the RDA budget. All grants awarded will require a matching dollar for dollar expenditure by the owner or tenant. In addition, an easement on the façade shall be conveyed by the property owner to the Redevelopment Agency of Midvale City to be held in perpetuity. Proposals will be considered on a case-by-case basis and evaluated based on the ability of the project to further the goals of the Main Street CDA.

Terms:

- Maximum grant award of \$35,000 is permitted per project.

- The grant award amount shall not exceed 50% of the total cost of the improvements to the façade(s).
- Grant Awards are provided as a reimbursement after all associated work listed on the approved scope of work has been completed.
 - Staff will require releases of all contractor liens and other documentation that verifies completion of final payments prior to releasing the funds.
- Each grant recipient agrees to maintain and keep in good repair the façade or improvements.
- The property owner must convey to the RDA a facade easement held in perpetuity.
 - This will ensure that any improvements funded by the City will remain in good condition and repair regardless of change in ownership.
 - At the final discretion of the RDA Board, the terms of the easement may be decided on a case-by-case basis to protect the following improvements, which help achieve the goals of the Main Street CDA:
 - Historical preservation of landmarks (i.e. Vincent Drug sign.)
 - Improved appearance of the façade.
 - Any additions or modifications made to the exterior.
- The City of Midvale and RDA assume no liability for any work that is done pursuant to this program. The applicant agrees to hold both the City of Midvale and the RDA harmless from all liability claims.
- If the building is currently vacant, the applicant has 12 months from the date of project completion to arrange a tenant.

Eligibility:

- Applicants must be owners or tenants of real property located within the Main Street CDA. Tenants must provide written consent of the building owner.
- Property tax payments must be current.
- Business owners must hold a valid business license.
- The Applicant must possess and provide proof of ownership. If a tenant is, proof of ownership must be verified by the building owner and a copy of the lease agreement provided to the RDA.
- All building materials used in the improvements to the facade must have a minimum certified life of 30 years.
- All buildings must have commercial activity as its primary purpose including, but not limited to, traditional retail, specialty shops, services, restaurants and bars, live entertainment, cultural venues, and galleries. Mixed Use buildings will be considered commercial buildings, provided the commercial use is located on the ground level.
- All improvements must comply with current City zoning and code.
- All Improvements, which contribute to the stimulation of activity, must achieve the following:
 - Provide a noticeable contribution to Main Street's revitalization efforts.
 - Should be consistent with the aspirational character of and vision for Main Street.
 - Should support and enhance pedestrian accessibility and be pedestrian oriented.

Eligible Activities:

- Repairs to building exterior facades (front, rear and side facades are eligible).
- Masonry repair.
- Cleaning of building exterior.
- Exterior painting.
- Repairing or replacing cornices, entrances, doors, windows, decorative detail, awnings.
- Sign construction, repair, or replacement.
- Other repairs or improvements that may enhance the aesthetic quality of the building.
- Accentuating of existing features of the building through painting, lighting, restoration, replacement, cleaning, or other treatment of exterior surfaces.
- The addition of design elements which may have appeared on buildings built in the same period.

Selection Criteria:

- The level of private investment utilized for the renovation.
 - Applicants providing more than a 50% match will receive higher priority.
- The potential impact the project will have on the surrounding area.
 - Visual prominence/significance.
- Whether the proposed improvements contribute to the overall revitalization of Main Street.
- The building's level of blight.
- Whether the building is abandoned.
- Whether the applicant has been awarded façade grants in the recent past.
- Whether the applicant can demonstrate a financial need.

Process:

1. Fill out and submit a completed application which includes a written scope of work describing the proposed improvements, including all materials and color schemes. The application must be submitted with the following supporting documentation:
 - Current photograph of the property to be improved.
 - Schematics (drawings or renderings of proposed improvements.)
 - Two written cost estimates describing the cost of the scope of work by licensed construction contractors or contractors appropriate to work being performed.
 - Copy of recorded property deed.
 - Written Consent of property owner, if applicable.
2. The submitted application will be reviewed by the Redevelopment Agency Program Manager and Planning staff for completeness and eligibility.
3. All eligible projects will be reviewed and scored during a review meeting by the Main Street Façade Improvement Advisory Board to assess the project's overall contribution to the revitalization of the Main Street area. The applicant will be required to attend this meeting to answer any questions the advisory board feels is necessary to make a recommendation on the proposed project. The Advisory Board will provide said

recommendation regarding the funding amount as well as the proposed terms of the easement to the Agency's Board of Directors, who will determine final approval.

4. Once approved by the RDA Board, the applicant must enter a Grant and Easement agreement with the RDA.
5. Construction on the project must begin within 90 days of final approval.

Fiscal Impact:

Main Street CDA's will budget \$105,000 in funding for the Main Street Façade Improvement Program during this fiscal year.

Board Feedback:

If approved, staff would ask that the Board assign a representative of the RDA Board to the sit on the Main Street Façade Improvement Advisory Board.

Recommended Motion:

I move that we adopt resolution 2022-17RDA authorizing the creation of the Main Street Façade Improvement Program and appoint Board Member _____ as representative of the RDA Board on the Main Street Façade Improvement Advisory Board.

Attachments:

Resolution No. 2022-17RDA
Main Street Façade Improvement Program Proposal

THE REDEVELOPMENT AGENCY OF MIDVALE CITY

RESOLUTION NO. 2022-17RDA

A RESOLUTION APPROVING THE MAIN STREET FAÇADE IMPROVEMENT PROGRAM

WHEREAS, the Redevelopment Agency of Midvale City (“Agency”) was created to transact the business and exercise the powers provided for in the Utah Redevelopment Agencies Act; and

WHEREAS, on November 17, 2015, the Agency adopted Resolution 2015-13RDA approving the CDA Project Area Plan for the Midvale Main Street CDA Project Area; and

WHEREAS, on October 6, 2020, the Agency adopted Resolution 2020-11RDA adopting the Main Street Community Development Area Budget; and

WHEREAS, the Agency and Midvale City (“City”) seek to revitalize the Midvale Main Street CDA Project Area; and

WHEREAS, the Agency desires to create a program for the purpose of facilitating the revitalization of Main Street; and

WHEREAS, the Agency seeks to incentivize the right improvements through façade improvement grants to activate and revitalize Midvale’s Main Street area; and

WHEREAS, funds available in the amount of \$105,000 will be allocated towards the Main Street Façade Improvement program to be utilized as reimbursable grants for the purposes of providing durable investments into the façades of buildings to improve the area’s aesthetic, attract private investment, increase property values, and increase economic activity; and

WHEREAS, to ensure that all funded improvements remain in good repair, an easement on the façade shall be conveyed by the property owner to the Redevelopment Agency of Midvale City to be held in perpetuity.

NOW THEREFORE BE IT RESOLVED BY THE REDEVELOPMENT AGENCY OF MIDVALE CITY, that the Board of Directors does hereby authorize the Chief Administrative Officer and Executive Director to implement the Main Street façade improvement program to promote and incentivize the redevelopment of Midvale City Main Street.

Passed and Adopted by the Board of Directors of the Redevelopment Agency of Midvale City, State of Utah, this 6th day of December, 2022.

Marcus Stevenson,
Chief Administrative Officer

Matt Dahl
Executive Director

ATTEST:

Rori L. Andreason, MMC
Secretary

Voting by the Council:	"Aye"	"Nay"
Quinn Sperry	_____	_____
Paul Glover	_____	_____
Heidi Robinson	_____	_____
Bryant Brown	_____	_____
Dustin Gettel	_____	_____

Main Street Façade Improvement Program

Purpose: The purpose of the Main Street Façade Improvement Program is to promote the revitalization of commercial properties along Midvale's Main Street by providing financial assistance to building owners and tenants for the improvement and maintenance of existing commercial buildings. The program will provide durable investments into the façades of buildings within the CDA to improve the area's aesthetic, attract private investment, increase property values, and increase economic activity.

Goal: The goal of the Main Street façade improvement program is to improve the exterior of buildings within the Main Street area as a tool to attract new businesses, maintain existing businesses and make Main Street a desirable place to shop, conduct business and reside. As a result, this program will help fulfill the Main Street Community Development Area's objectives of enhancing employment and income opportunities for community residents; increasing the diversity of the tax base, increasing the resources available for performing governmental services; and supporting and encouraging appropriate public and private development efforts in the community.

Funding: Funding will be allocated through the RDA budget. All grants awarded will require a matching dollar for dollar expenditure by the owner or tenant. In addition, an easement on the façade shall be conveyed by the property owner to the Redevelopment Agency of Midvale City to be held in perpetuity. Proposals will be considered on a case-by-case basis and evaluated based on the ability of the project to further the goals of the Main Street CDA.

Terms:

- Maximum grant award of \$35,000 is permitted per project.
- The grant award amount shall not exceed 50% of the total cost of the improvements to the façade(s).
- Grant Awards are provided as a reimbursement after all associated work listed on the approved scope of work has been completed.
 - Staff will require releases of all contractor liens and other documentation that verifies completion of final payments prior to releasing the funds.
- Each grant recipient agrees to maintain and keep in good repair the façade or improvements.
- The property owner must convey to the RDA a facade easement held in perpetuity.
 - This will ensure that any improvements funded by the City will remain in good condition and repair regardless of change in ownership.
 - At the final discretion of the RDA Board, the terms of the easement may be decided on a case-by-case basis to protect the following improvements, which help achieve the goals of the Main Street CDA:
 - Historical preservation of landmarks (i.e. Vincent Drug sign.)
 - Improved appearance of the façade.
 - Any additions or modifications made to the exterior.
- The City of Midvale and RDA assume no liability for any work that is done pursuant to this program. The applicant agrees to hold both the City of Midvale and the RDA harmless from all liability claims.

- If the building is currently vacant, the applicant has 12 months from the date of project completion to arrange a tenant.

Oversight: The program will be managed by the Redevelopment Agency of Midvale City with participation by the Main Street Façade Improvement Advisory Board.

Main Street Façade Improvement Advisory Board: The Advisory board will consist of five members:

RDA representative
City Planner
RDA Board Member
Community Development Representative
Main Street Business Alliance Representative

Other members might be brought on to provide insight depending on the project: City Engineer, Public Works Director, historic representative, Planning Commission member, and those involved in design, construction, use and/or maintenance.

Eligibility:

- Applicants must be owners or tenants of real property located within the Main Street CDA. Tenants must provide written consent of the building owner.
- Property tax payments must be current.
- Business owners must hold a valid business license.
- The Applicant must possess and provide proof of ownership. If a tenant, proof of ownership must be verified by the building owner and a copy of the lease agreement provided to the RDA.
- All building materials used in the improvements to the facade must have a minimum certified life of 30 years.
- All buildings must have commercial activity as its primary purpose including, but not limited to, traditional retail, specialty shops, services, restaurants and bars, live entertainment, cultural venues, and galleries. Mixed Use buildings will be considered commercial buildings, provided the commercial use is located on the ground level.
- All improvements must comply with current City zoning and code.
- All Improvements, which contribute to the stimulation of activity, must achieve the following:
 - Provide a noticeable contribution to Main Street's revitalization efforts.
 - Should be consistent with the aspirational character of and vision for Main Street.
 - Should support and enhance pedestrian accessibility and be pedestrian oriented.

Eligible Activities:

- Repair to building exterior facades (front, rear and side facades are eligible).
- Masonry repair.
- Cleaning of building exterior.
- Exterior painting.
- Repairing or replacing cornices, entrances, doors, windows, decorative detail, awnings.
- Sign construction, repair, or replacement.

- Other repairs or improvements that may enhance the aesthetic quality of the building.
- Accentuating of existing features of the building through painting, lighting, restoration, replacement, cleaning, or other treatment of exterior surfaces.
- The addition of design elements which may have appeared on buildings built in the same period.

Ineligible Activities

- Interior improvements (except window display areas).
- Roofing.
- Sidewalks.
- Purchase of furnishings, equipment, or other personal property which does not become a part of the real estate.
- Improvements completed or in progress prior to notification of approval.
- Repair or creation of features not compatible with original architecture.

Process:

1. Fill out and submit a completed application which includes a written scope of work describing the proposed improvements, including all materials and color schemes. The application must be submitted with the following supporting documentation:
 - Current photograph of the property to be improved.
 - Schematics (drawings or renderings of proposed improvements.)
 - Two written cost estimates describing the cost of the scope of work by licensed construction contractors or contractors appropriate to work being performed.
 - Copy of recorded property deed.
 - Written Consent of property owner, if applicable.
2. The submitted application will be reviewed by the Redevelopment Agency Program Manager and Planning staff for completeness and eligibility.
3. All eligible projects will be reviewed and scored during a review meeting by the Main Street Façade Improvement Advisory Board to assess the project's overall contribution to the revitalization of the Main Street area. The applicant will be required to attend this meeting to answer any questions the advisory board feels is necessary to make a recommendation on the proposed project. The Advisory Board will provide said recommendation regarding the funding amount as well as the proposed terms of the easement to the Agency's Board of Directors, who will determine final approval.
4. Once approved by the RDA Board, the applicant must enter a Grant and Easement agreement with the RDA.
5. Construction on the project must begin within 90 days of final approval.

Selection Criteria:

- The level of private investment utilized for the renovation.
 - Applicants providing more than a 50% match will receive higher priority.
- The potential impact the project will have on the surrounding area.
 - Visual prominence/significance.
- Whether the proposed improvements contribute to the overall revitalization of Main Street.
- The building's level of blight.

- Whether the building is abandoned.
- Whether the applicant has been awarded façade grants in the recent past.
- Whether the applicant can demonstrate a financial need.