



# Havre de Grace Main Street Inc. Façade Improvement Program (FIP) GUIDELINES

Mission: The Façade improvement program encourages small structural projects to improve the historic integrity of the buildings and visual characteristic of the Main Street District with the ultimate goal of providing quality commercial space for viable Main Street businesses.

## ELIGIBILITY REQUIREMENTS

- Building must have ground level commercial use
- Property owners and/or tenants may apply
- Building must be located within the Main Street District (See page 2)
- Must be a Havre de Grace Inc. Main Street member in good standing (If not a current member, you can become a member at the time you submit a façade improvement project application)
- Façade improvement funding will be considered for projects ranging from \$2,500-\$25,000

## ELIGIBLE IMPROVEMENTS:

- Physical building facades
- Exterior Carpentry
- Repointing of brick facades
- Painting
- Signage
- Awnings
- Attached Lighting
- Windows/door

## INELIGIBLE IMPROVEMENTS:

- Landscaping
- Fencing
- Roofing
- Porches

# Havre de Grace Main Street District Boundaries



## GRANT/LOAN FINANCIAL STRUCTURE

Of the total approved façade improvement:

- 70% is a loan repayable to Havre de Grace Main Street at 5% interest
- 30% is a grant

**Example:** A façade improvement project for a Main Street business is approved. The business will be putting an awning on their commercial façade, the total cost of which is \$10,000.

After notification of Main Street approval, the business will commence with the project. After providing Main Street Inc. proof of payment to the vendors, the business owner will then get a reimbursement for the full \$10,000.

- \$3,000 (30%) is not repayable (grant)
- \$7,000 (70%) is repayable to Havre de Grace Main Street at 5% interest (loan)

## PAYMENT PROCESS

All project improvements must be paid by awardee prior to reimbursement. Canceled checks will be used as proof of payment and reimbursements will be granted to awardees within 30 days. Depending on award amount, incremental draws can be made possible.