



FREQUENTLY ASKED QUESTIONS

The mission of the City of Cleveland's Storefront Renovation Program is to revitalize, support, and promote the City's neighborhood commercial retail districts. Working towards this mission, the Storefront Program offers financial incentives (rebate or loan) combined with free City design assistance to applicants considering an exterior rehabilitation of a commercial structure. To better meet these objectives, the City partners with neighborhood Community Development Corporations (CDC) to implement the program in the neighborhoods.

What projects are eligible for the Storefront Renovation Rebate Program?

Eligible projects must contribute to the commercial vitality of the City's neighborhoods. While the program is available city-wide, project eligibility is limited to specific building types. There are two funding levels for the building rebate program:

- In a 2014 Storefront Renovation Program Target Area – rebate of 40% up to \$25,000
- Outside the 2014 Storefront Renovation Program Target Areas – rebate of 40% up to \$15,000

Whether in or out of a Target Area, the program requires building rehabilitations to be comprehensive in scope and create a visual impact on the main street facade.

What projects are eligible for the Storefront Renovation Loan Program?

Projects eligible for the Storefront Program Loan are limited to specific building types that will contribute to the commercial vitality of the City's neighborhoods. Low-interest loans are available regardless of whether a property is located in or out of a Target Area. Unlike the Storefront Program Rebate, once the most visible main elevations of the building are addressed; the rear, hidden side elevations, flat roofs and foundations can be included in a Storefront Program Loan.

What building types are eligible for the Storefront Renovation Program?

- Traditional commercial buildings (originally built with display windowed storefronts)
- Commercially zoned retail structures
- Commercially zoned service buildings

What projects are not eligible for the Storefront Renovation Program?

The Storefront Program is not a maintenance-only program and requires building rehabilitations to be comprehensive in scope and create a visual impact on the main street facade.

What building types are not eligible for the Storefront Renovation Program?

- Entirely residential buildings
- Schools
- Industrial buildings
- Arcades
- Malls
- Strip shopping plazas
- Houses
- Churches
- Any structure used for sacred purposes

What costs are eligible for the Storefront Program?

Eligible improvements are limited to rehab costs for work done to the main elevation(s) most commonly seen by the general public. Typically eligible rehab costs include:

- Storefront display windows
- Upper-floor windows
- Doors
- Painting or cleaning treatments
- Above-ground masonry repairs
- Lighting
- Exterior security systems
- Awnings
- Signage
- Landscaping and irrigation systems
- Decorative fencing
- Architectural fees up to \$3,500 (in some cases)

What costs are not eligible for the Storefront Program?

- Interior construction (some exceptions apply)
- HVAC or mechanical systems
- Parking lot paving and drainage
- Below-grade foundations (eligible for loan)
- Flat roofs (eligible for loan)

How does the Storefront Program Rebate Program work?

The Rebate Program requires applicants to pay for all construction costs in-full before receiving a rebate. Once a project is completed, applicants can receive a rebate of 40% of eligible constructions costs, up to the maximum amount determined by the property's location.

What are the current Storefront Program Loan Rates?

- For loans up to \$50,000, a 4.00% fixed-rate for a 10-year repayment/15-year amortization
- For loans between \$50,000 and \$100,000, a 4.25% fixed-rate with a 10-year repayment/15-year amortization
- At the end of 10 years the outstanding balance will be rolled into a new loan and interest rate.

Who should I contact for additional information or to fill-out an application?

Contact your local CDC for additional information or to apply for the Storefront Renovation Program Rebate or Loan.