



Historic Preservation Low Interest Loan Committee

February 28, 2022 at 3:00 PM

1001 11th Avenue, City Center South, Greeley, CO 80631

Second Floor, Colorado Conference Room, Room 227

Agenda

1. Call to Order
2. Consideration of Historic Preservation Loan Application for 1403 10th Avenue Roof, Painting and Fence
3. Adjournment

HISTORIC PRESERVATION LOW INTEREST LOAN COMMITTEE SUMMARY

ITEM: Loan Application

PROJECT: Roof, Gutter, Fence

LOCATION: 1403 10th Avenue, Glazier House

APPLICANT: Francisco Rodriguez

LOAN COMMITTEE MEETING DATE: February 28, 2022

LOW INTEREST LOAN COMMITTEE FUNCTION:

Review the proposal for compliance with Section 24-1003(l)(4) of the City of Greeley Municipal Code and approve or deny the application.

OVERVIEW AND BACKGROUND:

Background

The Historic Preservation Loan Program, as established in Section 24-1003 of the Greeley Municipal Code, provides low interest loans to owners of eligible properties, including those designated on the Greeley Historic Register and/or in a Greeley Historic Register historic district. The loans are for the preservation, protection, and rehabilitation of the exterior of eligible properties. The loan amounts range from \$2,500 to \$20,000, the interest rate is half of prime and the repayment period is five years.

The Historic Preservation Commission designated the Glazier House on the Greeley Historic Register on September 9, 1996 for architectural and geographical significance. The subject building is located at 1403 10th Avenue. The owner is seeking a loan for \$20,000 for the combined project of the roof replacement, gutters and a fence. While the roof replacement project exceeds the loan value, he wants to be able to use the loan to help finance all aspects of the project. Staff reviewed and approved the project as a minor alteration in February 2022.

Loan Application

On December 10, 2021, the Historic Preservation Office received a loan application for funding for work on the exterior. Staff requested more information, including proof of insurance with loss payable provisions to the loan committee, a signed signature page and credit reports. Staff pulled an Ownership and Encumbrance report for the property. The loan applicant and owner of the building Frank Rodriguez requests a loan in the amount of \$20,000.

The loan application, fence mockup and site plan, and project estimates are attached. The required attachments to the application, including the financial statements, Ownership & Encumbrance Report and the credit report are on file at the Historic Preservation Office.

Building History

Built in 1903 by prominent local builder Joseph Woodbury, Irvin O. and Clara Glazier were the original owners of the house. Irvin worked as a jeweler and also was a musician, playing the coronet. He was a member of the First Baptist Church and several Masonic organizations. He lived in the house until he passed away in 1934 and Clara lived here until she passed away in 1941.

Source: Greeley Historic Register nomination form by Constance and Paul Sacco, 1996; Staff Report to the Greeley Historic Preservation Commission for the Request for Certificate of Designation of the Glazier House to the Greeley Historic Register, Ben Fogelberg, 1996.

Architectural Description

The Glazier House is a wood frame two story Queen Anne style house with wood lap siding and an off-centered entrance. The house features a wraparound porch with a balustrade railing and Tuscan porch columns. It has a multi-gabled asphalt shingle roof with minimal eave overhangs and wide frieze under the eaves. It has a conical tower on the northeast corner of the house. Windows are original wood windows and include one-over-one double hung sash and several with small upper sashes with leaded glass.

SITE DATA:

Legal Description:	GR 5664 L9-10 BLK155 CRANFORD EXC W60', CRANFORDS SUB OF BLOCKS 162 & 155, City of Greeley, County of Weld, State of Colorado
Neighborhood:	Downtown
Designation:	Greeley Historic Register
Year Property Built:	1906
Architectural Style/Type:	Queen Anne
Zoning:	C-H (Commercial – High Intensity)
Dates of Significant Renovations:	Letter to owner Creative Estates LLC citing the property in violation of the maintenance requirement in the Historic Preservation Chapter of the Greeley Municipal Code, Subsection 16.60.100(e) and requesting a repair and maintenance plan to bring the property into compliance; from Historic Preservation Specialist Betsy Kellums; Date: 10/26/2018.

Sign Permit for The Pregnancy Resource Center; 32 square foot freestanding sign; Owner Creative Estate LLC; Contractor: Signs First; Permit #13040168; Date: 4/15/2013.

Permit to replace steps at Glazier House; Owner: Carl Stull; Contractor: Joel Kraft; Permit #11070221.

Certificate of Approval for 6x5 Alumilite sign for Pregnancy Resource Center; Date: 6/13/2005; Reception #3467237; Recording Date: 4/6/2007.

Certificate of Approval for Minor Alteration: Replace porch floor; Date: 4/5/2007; Reception #3469772; Recording Date: 4/18/2007.

Sign Permit for Pregnancy Resource Center freestanding sign; Permit 05060329; Date: 6/28/2005.

Certificate of Occupancy Approval for TLC Childrens Center at 1403 10th Avenue; Use of building: Day Care; See Stipulations in Address File; Date: 4/14/1998; Building Official: Barry Kramer; Existing Conforming Structure; New Conforming Use.

Certificate of Designation for Glazier House, 1403 10th Avenue; Owner and applicant: Constance and Paul Sacco; Historic Preservation Commission designation date: 9/9/1996; Reception Number: 2512245; Date: 9/24/1996.

Drawings for ramp for Hospice at 1403 10th Avenue; permit #92090039.

Zoning Code Interpretation for Bed and Breakfast Use at 1403 10th Avenue; From Ken McWilliams, City Planner to Zoning Code Interpretation File and Building Permit File; Date: 2/13/1984; Interpretation that B&B use in conjunction with residential use would be allowed in C-1 District as a Use by Right.

Certificate of Occupancy Approval for Wolff Garden Associates, Ltd; Owner: Glazier House Ltd, Richard Doyle; Use of building: office use only; Zoning: C-1; Date: 2/12/1980.

Roof replacement; Owner: Dick Doyle; Contractor: Independent Roofing; Permit #832862; Date: 9/21/1983.

Electrical Permit for new service; Contractor: Shyrock Electric; Permit #780330; Date: 9/1/1978.

Permit to build new wood steps to north side of residence; Owner: Irene Moody; Contractor: Mr. Parko; Permit #680183; Date: 5/9/1968; Finaled: 6/13/1968.

Roof Replacement; Contractor: Douglas Roofing; Permit #630719; Completed: 8/23/1963.

Source: Building Permit File for 1403 10th Avenue & Greeley Historic Register property file for Glazier House.

KEY ISSUES AND ANALYSIS:

The proposed work is evaluated according to the criteria for approval or denial in Section 24-1003(l) of the Greeley Municipal Code. Attachment E provides the full Code section. The proposed work is also evaluated according to relevant sections of the Loan Application Procedures, including Section IV, Historic Preservation Loan Committee Loan Criteria, and Section VII, Historic Preservation Loan Program Structural Priorities. Attachment F provides the complete Loan Application Procedures document.

Section 24-1003(l)(4) Criteria for approval or denial

(a) Applications for participation in the Historic Preservation Loan Program shall be in the names of all owners of title. Application in the names of less than all owners shall not be permitted.

(b) Ownership and title to the property, must be in "good" or marketable title, with all taxes and loans current, liens paid, no foreclosure proceedings pending and all restrictions of record and encumbrances disclosed and approved by the HPLC, and be in compliance with all zoning codes.

(c) The owner will provide documents and proof of title, including encumbrances, liens, restrictions of record or other evidence of the title to the property as the HPLC may request. The

Historic Preservation Loan Committee Summary⁴

Loan Application
803 10th Avenue – Fire Escape and Gutters

owner shall agree to pay for all ownership and encumbrance reports, title insurance, title searches and other fees as the HPLC may deem necessary or appropriate. All costs must be paid by the owner at the commencement of the loan application process.

(d) The HPLC shall apply loan repayment criteria to each historic preservation loan application as the HPLC determines is appropriate.

(e) The HPLC shall, after consultation with the applicants, determine an appropriate loan repayment schedule which may be on a monthly basis, but in no event shall it be on less than a quarterly basis. 45 days after failure to make timely payment shall cause the entire principal balance, together with all accrued interest thereon, to become a lien upon the property. The lien shall have priority over all liens, except general taxes and prior special assessments, and the same may be certified by the Director of Finance, together with all accrued interest and a 10% collection charge, to the County Treasurer for collection as provided by law; provided, however, that, at any time prior to sale of the property, the applicants may pay the amount of all delinquent installment payments, together with all accrued interest and the 10% collection charge, and any other penalties and costs of collection. Upon payment, the applicants shall be restored to nondelinquent status and may pay in installments in the same manner as if default had not been made.

Relevant sections of Loan Application Procedures

Section IV. Historic Preservation Loan Committee Loan Criteria

- A. Applications for participation in the Historic Preservation Loan Program shall be in the names of all owners of title. Applications in the names of less than all owners are not permitted.*
- B. Ownership and title to the property, which will be the subject of the historic preservation loan, must be in "good" or marketable title with all taxes and loans current, liens paid, no foreclosure proceedings pending, all restrictions of record and encumbrances disclosed and approved by the Loan Committee, compliance with all zoning codes, as well as designated on the Greeley Historic Register.*
- C. Owner will provide such documents and proof of title, including encumbrances, liens, restrictions of record, or other evidence of title to property as the Loan Committee may request. Owner agrees to pay for all Ownership and Encumbrance reports, title insurance, title searches, credit reports and other fees as the Loan Committee may deem necessary or appropriate. All such costs must be paid by the owner at the commencement of the loan application process.*
- D. The Loan Committee shall apply such credit worthiness or loan repayment criteria to each Historic Preservation Loan application as the Loan Committee determines is appropriate, and shall include at least the following minimum standards:*

1. *The determination of property valuation shall be pursuant to a Loan Committee approved methodology which may include a current market analysis, Weld County Treasurer's assessed valuation notice, or other valuation process. Costs of any such valuation shall be paid by the owner as part of the application process. The Loan Committee shall advise each Historic Preservation Loan Program applicant of the valuation process applicable to that property and project.*
2. *Owners and Applicants shall execute such consents as the Loan Committee may request including permissions to disclose, review, and consider credit bureau information as well as verification of financial statements, debt, payment history, and/or other relevant credit information.*
3. *The Loan Committee shall have authority to waive such loan criteria in rare and unique circumstances and only upon a unanimous vote of all Loan Committee members.*

Section VII. Historic Preservation Loan Program Structural Priorities

- A. *All Historic Preservation Loan Program projects shall be assessed and analyzed by the Loan Committee on their individual historical merit, importance and significance. The Loan Committee will consider the following list of criteria in its consideration of loan applications. These criteria are intended and designed to function as an intellectual framework to assist the Loan Committee in determining priorities for program projects and their associated loans. This prioritization is derived from the Secretary of Interior's Standards for Historic Preservation. The Loan Committee shall consider properties and historic preservation loans according to the following concepts and priorities:*
 1. *Roofs: Protecting and repairing a roof as a "cover" for a property is a critical aspect of historic rehabilitation. Identifying, retaining and preserving roofs and their functional and decorative features define the overall character of a building. This includes the roof's shape, such as hipped, gambrel, or mansard; decorative features such as cupolas, cresting, chimneys, weather vanes as well as materials such as slate, wood, or tile and size, color and patterning should all have a high priority.*
 2. *Structural: Structural systems such as loan bearing walls, cast iron columns, and roof trusses are important in defining a building's overall historic character. Identifying, retaining, and preserving structural systems such as post and beam, vigas, foundations, and their analysis and repair is critical to historic preservation particularly in relationship to public safety and structural integrity issues.*

3. *Windows: Windows of an unusual shape, glazing, pattern, or color are a character defining nature of a building. It is essential that the windows overall contribution to the historic character of a building be determined together with their physical condition prior to any decision relating to repair or replacement. Identifying, retaining, and preserving windows are an important issue in the overall character and “look” of a building. Window features including frames, sashes, mullions, hoodmolding, decorated jambs, moldings exterior shutters, and blinds should be considered by the Loan Committee.*
4. *Entrances: Entrances and porches are often a visual focal point of historic buildings. Combined with their functional and decorative aspects, they often define the overall historic character of a structure. Identifying, retaining, and preserving entrances and their functional and decorative features such as doors, fanlights, sidelights, entablatures, columns, and stairways are important to historic preservation.*
5. *General Prioritization: Properties with multiple needs and in comparison to the needs of other individual projects should be weighted and determined by looking at the critical needs of each structure. Roofs, foundations, windows, and entrances should generally be considered in this respective order.*
6. *General Considerations: Preservation and protection of Greeley Historic Register properties includes consideration of exterior repairs, renovation, rehabilitation, and refurbishment of roofs, foundations, sidings, windows, exterior doors, gutters, concrete sidewalks/driveways, decoration, site work (drainage and landscaping) and exterior paint. Interior components of historic properties are not eligible unless they relate directly to exterior structural components.*

Staff Analysis:

Staff has evaluated the application according to the Criteria for approval or denial in Section 24-1003(l) of the Greeley Municipal Code. The submitted application is in the name of the building owner, Francisco Rodriguez and meets Code Section 24-1003(l) criterion a, Loan Application Procedures Section IV Loan Criteria (A), and Section VII Loan Program Structural Priorities.

The Weld County Assessor Property Profile for the property shows the ownership was transferred from Creative Estates LLC to Francisco Rodriguez, for \$410,000 in June 2021. The Weld County Assessor Property Ownership Transfer records indicate Carl Stull, owner of Creative Estates LLC, purchased the property in 2003 for \$255,000. The Weld County Assessor Property Profile indicates the Weld County Assessor assessed the Actual Value of the property at \$357,250 and the Assessed Value is \$25,550. The O&E report shows a loan with Movement Mortgage LLC for \$389,500.

The property appears to comply with all zoning codes. The property is individually designated on the Greeley Historic Register, thereby meeting Section 24-1003(l)(4)(b) and Loan Application Procedures Section IV Loan Criteria (B).

The owner has provided the requested documents including a financial statement, credit report and provided the \$75 application fee to pay for the Ownership and Encumbrance report, recording fees and processing with the submission of the loan application, thereby meeting criterion c of Section 24-1003(l)(4) and Loan Application Procedures Section IV Loan Criteria (C). The loan committee will determine the appropriate loan repayment criteria and the repayment schedule to meet Section 24-1003(l)(4) criteria d and e.

Staff evaluated the application to determine if the proposed project is eligible for a loan according to the loan application procedures which establish what projects are eligible. According to the loan application procedures, the loan is available for projects that “benefit the exterior preservation and protection of Greeley’s Historic Register properties.” The application procedures define preservation and protection as

consideration of exterior repairs, renovation, rehabilitation, and refurbishment of roofs, foundations, sidings, windows, exterior doors, gutters, concrete sidewalks/driveways, decoration, site work (drainage and landscaping) and exterior paint. Interior components of historic properties are not eligible unless they relate directly to exterior structural components.

Staff recommends the project falls within the definition of rehabilitation. The Secretary of the Interior defines rehabilitation as “the process of returning a property to a state of utility, through repair or alteration, which makes possible an efficient contemporary use while preserving those portions and features of the property which are significant to its historic, architectural, and cultural values.”

According to the above definition of rehabilitation, the project meets Section VII Historic Preservation Loan Program Structural Priorities (A) Priorities 1 and 6 General Considerations of the Loan Application Procedures above as an example of rehabilitation. The purpose of the proposed project is to replace the roof and install gutters, protecting the house, paint the house, protecting the wood siding and therefore the house, and constructing a wrought iron fence. Historic Preservation Staff will review the roof and fence portions of the project as a minor alteration, in accordance with the Development Code. Painting wood does not require approval by Staff or the Commission. For these reasons, the proposed project qualifies for a historic preservation loan.

This loan will positively affect the stability and sustainability of the loan pool because the interest paid on the loan will add to the money available for loans. The loan would also show there is an interest in and need for the loan program. Since the inception of the program in the late 1990s, fewer than ten loans have been awarded, including the first one that was awarded and paid off in January 2001. As of the end of 2020, the loan pool has approximately \$75,803.83 available for loans with no outstanding loans.

STAFF RECOMMENDATION:

For these reasons, Staff recommends that the project qualifies as eligible for a loan under the following terms and conditions:

- Interest rate half of prime
- 5 year repayment term
- \$20,000 loan
- Principal balance and interest filed as a lien if payments are 45 days late.

Staff recommends approval by the Historic Preservation Low Interest Loan Committee.

RECOMMENDED MOTION:

A motion that, based on the application received and the preceding analysis, the Loan Committee finds that the loan application of Francisco Rodriguez for \$20,000 to replace the roof, add gutters, paint the house and construct a fence meets requirements in Section 24-1003(l) of the Greeley Municipal Code and in the Loan Application procedures, and therefore approves the loan application.

ATTACHMENTS:

Attachment A – Loan Application

Attachment B – Fence mockup and site map

Attachment C – Project estimates

Attachment D – Historic Preservation Low Interest Loan Program, Section 24-1003(l)

Attachment E – Loan Application Procedures

Historic Preservation Loan Application

Owner's Name(s): Francisco J Rodriguez (Please list all owners of property. Partial ownership does not constitute eligibility for participation in the Historic Preservation Loan Program.)

Personal Information:

Applicant's name: Francisco J Rodriguez
 Mailing Address: 1403 10th Ave, Greeley, Co. 80631
 Property address: 1403 10th Ave, Greeley, Co 80631
 Telephone (business): 720-687-8603
 Telephone (home):
 Date of Designation by Historic Preservation Commission:

Proposed Historic Preservation Project: (State in your own words the nature of the proposed project including pertinent details: materials, costs, time table, and any other relevant information. Alternatively attach copies of all documents which will adequately explain the nature and details of your proposed project.)

Project Costs:

Comprehensive Historic Preservation Plan: *(Please describe your long term plans for the historic preservation of your property. Alternatively, attach comprehensive plan to this application.)*

To whom it may concern:

I, Francisco Rodriguez, hereby offer a brief description of the reasons why I am in need of a loan to the City of Greeley for the purpose of making the following renovations to the following property 1403 10Th Ave, but first of all I would like to express that I feel very fortunate to be the new owner of this historic property as I recognize the architectural and historical value it represents to the City of Greeley as well as to the nation of the USA.

Unfortunately, my savings have been depleted with the renovations that have been made to the interior of the property (window renovations, plumbing repairs, upstairs bathroom renovations, installation of new boiler, restoration of hardwood floors and interior paint, new roofs on both front and back porches) but I am concerned about the appearance of the exterior as such a valuable property to our city I feel committed to keeping the appearance in top notch condition both inside and out. Therefore, if the loan were authorized it would be used to paint the exterior according to the established codes and allowed colors, put new supports on the front porch as well as the back porch, it is not my intention to modify it but to reinforce the supports since they have lost their stability with the passage of time. I am also planning to put a new roof according to the established regulations and to be able to protect the property from water filtrations since at the present time it is at risk, as well as it is also in my plans to put a steel fence with the only purpose that the property can be preserved to the maximum but maintaining its privacy and at the same time adding relevance to its appearance.

I thank you in advance for your time and opportunity to offer me the opportunity to apply for this direct loan to the City of Greeley.

Attached to this brief explanation I am including the estimates for the above-mentioned projects.

Respectfully

Francisco Rodriguez

Documentation relating to loan application: As part of the Historic Preservation Loan Program, the owner/applicant may be asked to provide any or all of the following documents. If requested by the Committee to provide such documentation, please attach requested documents to this application and submit to the Historic Preservation Loan Committee along with a fee (see below):

- ! Historic Preservation Loan Program Application
- ! Comprehensive Historic Preservation Plan (page 2 of Loan Application)
- ! Blueprints, lot plats, recent improvement surveys, schematics, drawings, and other renderings of the proposed project
- ! Contracts, bids, estimates, and other indicators of project costs
- ! Proof of sufficient casualty insurance on proposed property with loss payable provisions to Committee
- ! Consent forms permitting Historic Preservation Loan Committee usage of historic and current property photos and your participation in Historic Preservation Loan Program for public relations purposes
- ! Current Financial Statement
- ! Tax Returns from previous two years

Incomplete applications will hold up the process.
Additional information may be requested.

The fee will include the costs for the following, which the City of Greeley will get:

- ! credit report - \$35
- ! Ownership & Encumbrance report
- ! Lien Fee \$12
- ! Recording costs \$15
- ! Release of Deed of Trust \$15

The fee will be approximately \$75, and payment may be made by cash, check or credit card at the City of Greeley Community Development Department, 970.350.9780.

Loan Procedures: All Historic Preservation Loans are subject to the Bylaws, Rules of Procedures, and Procedures Relating to the Historic Preservation Loan Committee and the Historic Preservation Loan Program. If you would like to participate in the program or have questions about any of its details, please contact the City of Greeley Planner III – Historic Preservation at:

Greeley Historic Preservation Office
1100 10th Street
Greeley, CO 80631
Phone: 970-350-9222
Elizabeth.kellums@greeleygov.com

Participation in Program: Participation in the Historic Preservation Loan Program is voluntary. Applicants by their participation consent and agree to the Committee's Bylaws, Rules of Procedure, and policies adopted by the Committee as a part of the Historic Preservation Loan Program. Execution of this application shall be considered acknowledgment of and consent to those Bylaws, Rules of Procedure, and policies adopted by the Committee.

Owner: 
Owner:

Date: *1-3-2022*

To whom it may concern:

I hereby explain the current plans that I have as the new owner of the historic property located at 1403 10th Ave in Greeley, Co.

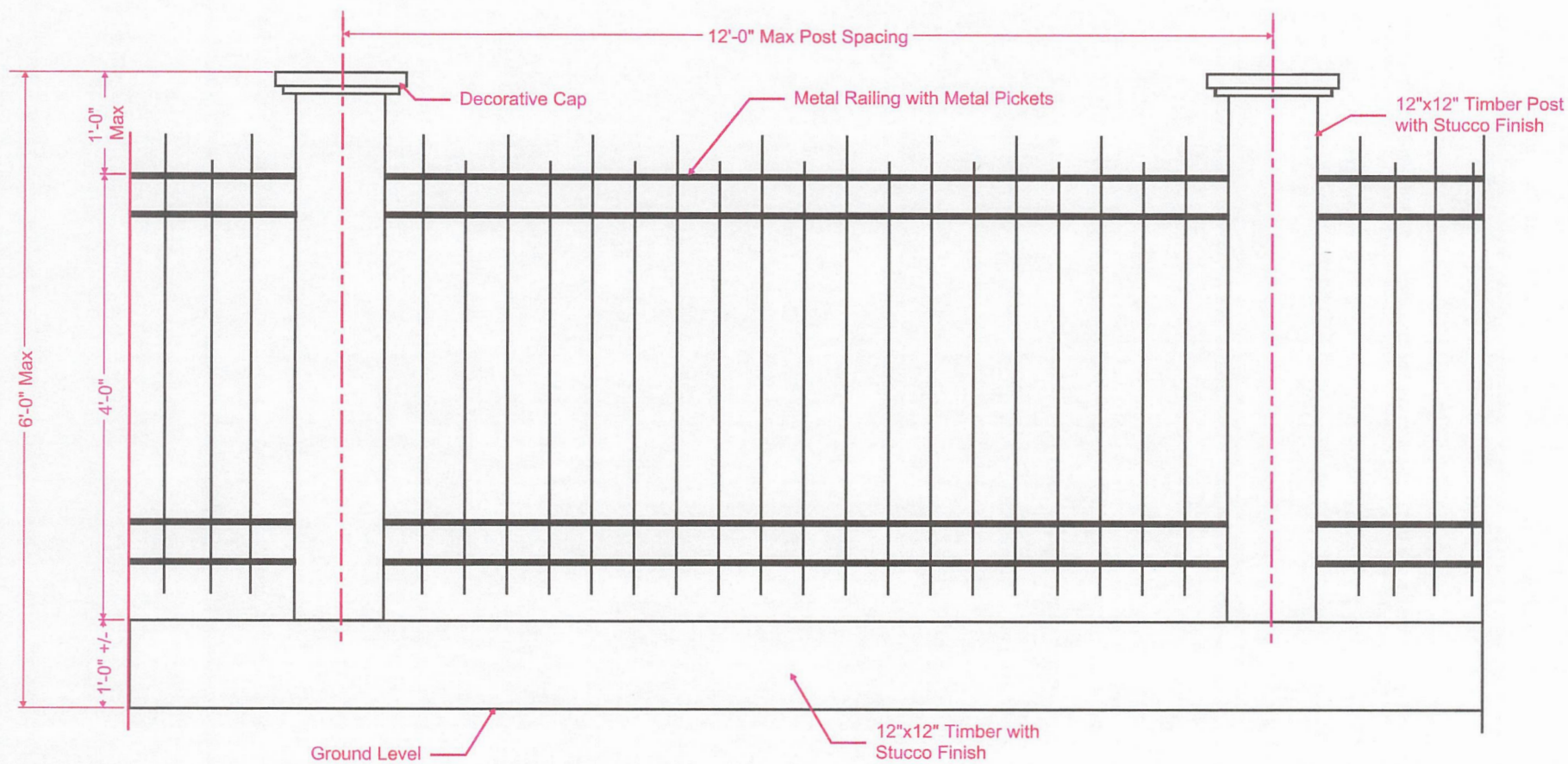
My plans for the preservation of the property are as follows

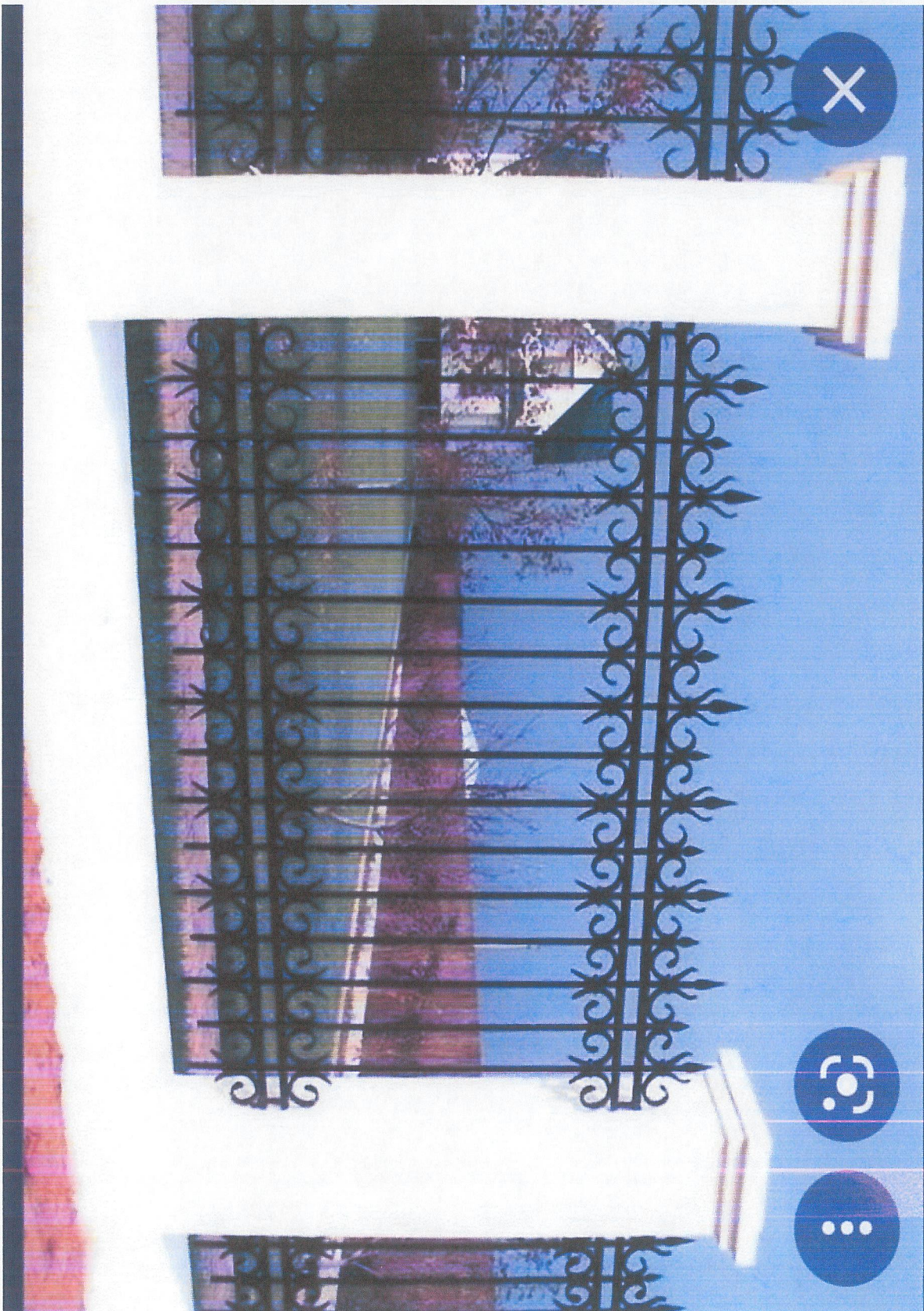
At the present time I am living in the property, and I am renovating the interior, I am not making any major changes or modifying the original structure, but I am renovating what is necessary, such as windows, floors, paint, my purpose is to keep the property as beautiful as possible, I hope to continue renovating not only the interior but also the exterior.

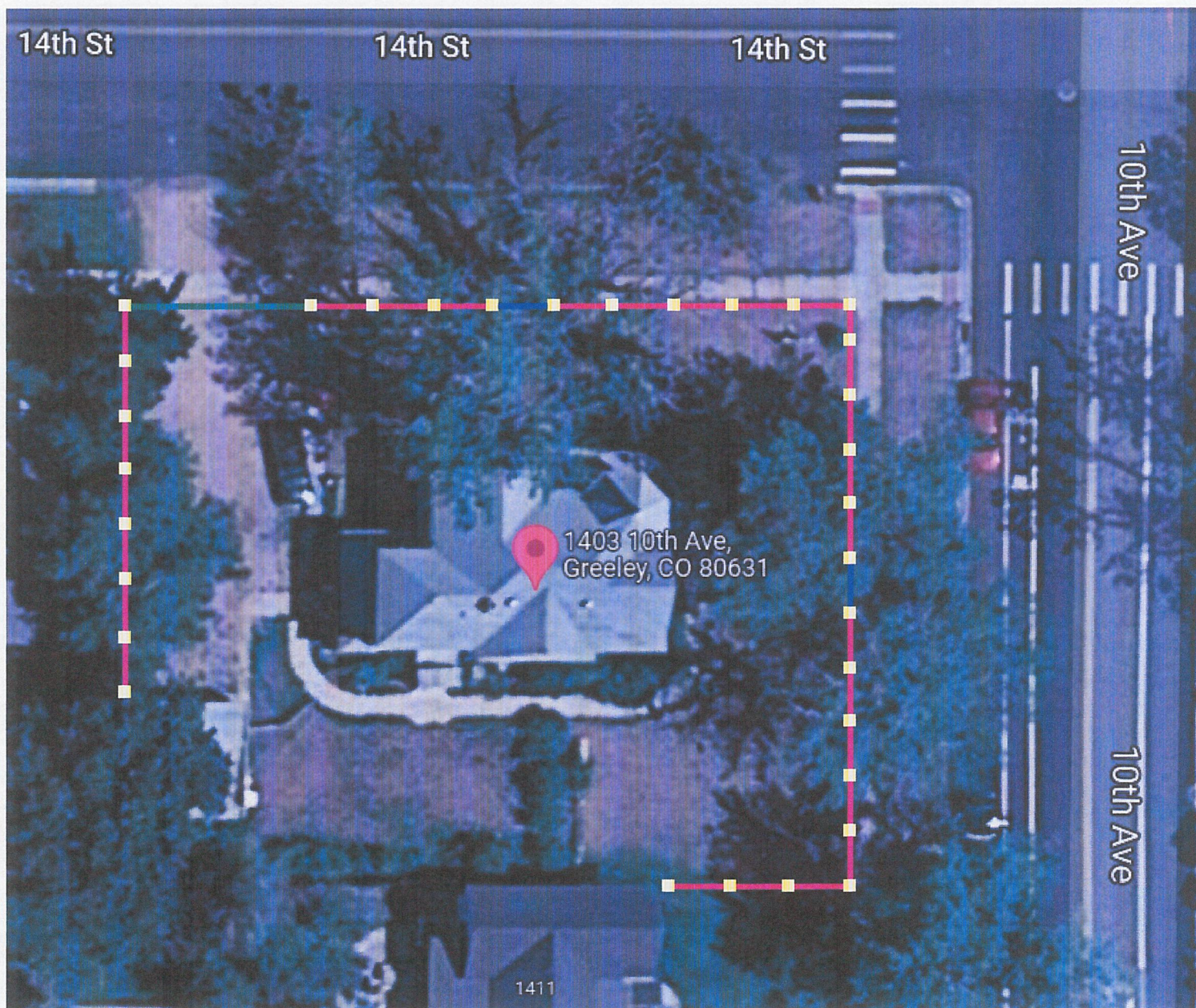
Sincerely

Francisco Rodriguez


TYPICAL SECTION



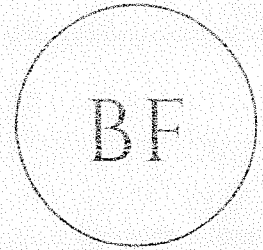




LEGEND

-  Metal Railing
-  Metal Gate
-  Metal Driveway Gate
-  12"x12" Post

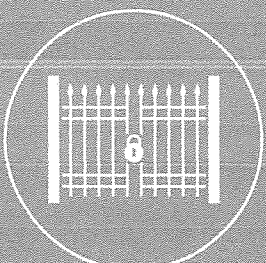
ESTIMATE



No. 211403

October 15, 2021

DESCRIPTION	PRICE	QTY	TOTAL
IRON GATE WORK:			
Wooden pillars	\$100.00	26	\$2,600.00
Iron fence sections	\$500.00	20	\$10,000.00
Entrance doors	\$300.00	2	\$600.00
Metal driveway gate	\$1500.00	1	\$1,500.00
Yards of concrete	\$500.00	3	\$1,500.00
PORCH WORK:			
Metal adjustable jacks	\$75.00	26	\$1,950.00
4X4	\$30.00	20	\$600.00
TOTAL ESTIMATE			\$18,750.00

**BILL TO:**

Frank Rodriguez
1403 10th Avenue
Greeley, CO 80631

PAYABLE TO:

Barandal Fencing, Inc.
(720) 537-0122

H&R PAINTING LLC
 3502 Montrose St
 Evans, CO 80620 US
 720-224-7870
 hnrpaintingllc@gmail.com
 hnrpaintingllc.com

Estimate 1257



ADDRESS	SHIP TO	DATE	TOTAL
Mr Frank Rodriguez 1403 10Th Avenue Greeley, CO 80631	Mr Frank Rodriguez 1403 10Th Avenue Greeley, CO 80631	07/23/2021	\$10,205.62

DATE	ACTIVITY	DESCRIPTION	QTY	RATE	AMOUNT
	Exterior	TASK TO PERFORM A- Pressure wash 1-2 Days before painting B- Caulk all Nails, seems, gaps in all house 100% Apply primer on bare wood C- Cover window use masking paper and plastic. D- Use drop cloths to void spills or drips. E- Apply (1) heavy coat of paint AREAS TO BE PAINTED WHOLE HOUSE SIDING TRIM ACCENTS PORCH RAILS COLUMNS GARAGE SIDING TRIM	3,306	3.00	9,918.00

SUBTOTAL	9,918.00
TAX	287.62

TOTAL	\$10,205.62
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THANK YOU.

Accepted By

Accepted Date

New Generation Roofing
6300 East Hampden Avenue
#C-315
Denver, CO 80222
Phone: 720-229-8309

Francisco Rodriguez
1403 10th Avenue
Greeley, CO 80631 (720) 687-8603

Roofing Section

1. Removal of all existing roof (a total of 3 layers: 2 layers of composition shingles and 1 layer of wood shakes).*
2. Installation of new decking sheets on roof deck.
3. Installation of synthetic felt on top of new decking sheets.
4. Installation of a total of 31 squares of Dimensional shingles (Limited Lifetime Warranty)** including the installation of edge metals, pipe jacks, caps, collars, and air vents as needed.
5. Removal of trash and debris.
6. Materials carry original manufacture warranty and labor carries a 5-year warranty.

*If it is found upon the removal of the existing roof that there are more layers of roofing that need to be removed, an additional charge of \$35.00 per square, per layer shall apply.

**Color of shingles to be determined by homeowner

\$37,621.61


Gutters Section

1. Removal of existing gutters and downspouts.
2. Installation of a total of 240 lf of new 5" seamless gutters.
3. Installation of a total of 120 lf of new 2x3 downspouts.
4. Gutter installation to include all accessories and sealing as needed.
5. Removal of trash and debris.
6. Materials carry original manufacturer warranty and labor carries a 5-year warranty.

\$3,420.00

TOTAL

\$41,041.61

Starting at \$422/month with  **Acorn** • **APPLY**
FINANCE

Note:

With payments to be made as follows:

\$20,000.00 down to stock materials and begin work, balance of \$21,041.61 due upon the completion of work

All work to be completed in a workmanlike manner according to standard practices. Any alteration or deviation from above specifications involving extra costs will be executed only upon written orders and will become an extra charge over and above this estimate. All agreements contingent upon strikes, accidents or delays beyond our control. This proposal subject to acceptance within 14 days and is void thereafter at the option of the undersigned.



CHAPTER 10 – SPECIAL DISTRICTS & AREAS

24-1003 HISTORIC PRESERVATION

1. *Economic Hardship Exemption.* An economic hardship exemption may be granted if:
 - (a) The owner is unable to obtain a reasonable return on investment in the property's present condition or in a rehabilitated condition.
 - (b) For non-income-producing properties, the owner is unable to resell the property in its current condition or if rehabilitated.
 - (c) The economic hardship claimed is not self-imposed, including from lack of maintenance.

2. *Health/Safety Hardship Exemption.* To qualify for undue hardship, the applicant must demonstrate that the application of criteria creates a situation substantially inadequate to meet the applicant's needs because of health and/or safety considerations.

3. *Inability to use exemption.*
 - (a) If no sale can be made or no feasible use is found for the structure within two years of denial of a permit, the owner may request a waiver of all or part of the process described above.
 - (b) In determining the applicability of this Section, the Commission shall include the following factors in its deliberations:
 - (1) Written documented evidence illustrating efforts by the owner to make repairs, find an appropriate use or sell the property.
 - (2) Written evidence of the owner's efforts to secure assistance for conforming the application with this Section without demolition or defacement.

- 4 For the purpose of establishing and maintaining sound, stable and desirable historic districts within the City, the removal of historic designation is to be discouraged. This policy is based on the opinion of the City Council that the City's historic districts and individually designated properties are the result of a detailed and comprehensive appraisal of the City's present and future needs regarding land use allocation and other considerations while supporting the City's historical significance; and, as such, the policy should not be amended unless to correct manifest errors or because of changed or changing conditions in a particular area of the City in general.

- I. **Historic Preservation Low Interest Loan Program .** This Section shall be used to promote the intent stated in Section 24-1003.a, by providing a pool of available funds which will be loaned at low rates of interest for the maintenance and improvement of properties designated as historic by the City.
 1. *Historic Preservation Loan Committee.*
 - (a) The Historic Preservation Loan Committee (HPLC) shall consist of seven voting members as appointed by the Historic Preservation Commission, including:
 - (1) A member with experience in residential and/or commercial construction management,
 - (2) A member engaged in regional or local history,
 - (3) A licensed real estate broker,
 - (4) A member of the Historic Preservation Commission
 - (5) The Director;
 - (6) A planning staff member that administers the Historic Preservation Commission; and
 - (7) The Assistant City Manager.

- (8) Ex officio members: a member of the City Attorney's office as the legal advisor; a representative of the City Finance Department; and one member of the City Council.
 - (b) One City employee HPLC member shall be appointed by the City Manager as the staff liaison to administer the HPLC.
 - (c) Appointment of the HPLC members shall be for a maximum of three-year terms. The initial terms will be staggered as established by the Historic Preservation Commission.
 - (1) Vacancies on the HPLC shall be filled by the Historic Preservation Commission.
 - (2) Members of the HPLC whose terms of office expire may apply for reappointment.
 - (3) Members of the HPLC wishing to resign prior to completion of the appointment term shall inform the Historic Preservation Commission in writing, with a copy sent to the HPLC Chair and the Staff Liaison.
 - (d) The HPLC shall conduct its proceedings in accordance with "Robert's Rules of Order" and set forth additional rules and procedures in the form of bylaws for the HPLC.
 - (e) The HPLC shall have the duty to conduct itself in a professional manner, holding all financial information and other sensitive information in strict confidence; and make all loan decisions with consideration for the future and stability of the loan pool.
- 2. *Powers of HPLC.* The HPLC shall have the power to:
 - (a) Establish loan criteria to be approved by Council resolution.
 - (b) Receive and review applications for credit.
 - (c) Approve or deny applications for loans.
 - (d) Conduct inspections.
 - (e) Supervise and administer a historic preservation loan program between and among the City and the owners of designated properties, including those properties designated on the State Register or the National Register of Historic Places.
- 3. *Application to HPLC.*
 - (a) Any owner of an eligible property may submit an application for consideration by the HPLC. As part of the application process, the owner shall also submit a detailed description of the owner's plan for the historic preservation and protection of the subject property.
 - (b) The property owner shall submit an itemized brands and materials list.
 - (c) The owner shall also submit financial statements for all persons applying for historic preservation loans as may be requested by the HPLC.
 - (d) The HPLC reserves the right to request such additional information as it determines necessary relative to ownership, financial considerations, plans, contractor information and/or other information the HPLC determines pertinent.
 - (e) A person who applies for a loan pursuant to this subsection and whose application is denied may reapply not more than once in any twelve-month period. Decisions made by the HPLC are final.
- 4. *Criteria for Approval or Denial.*
 - (a) Applications for participation in the Historic Preservation Loan Program shall be in the names of all owners of title. Application in the names of less than all owners shall not be permitted.

- (b) Ownership and title to the property, must be in "good" or marketable title, with all taxes and loans current, liens paid, no foreclosure proceedings pending and all restrictions of record and encumbrances disclosed and approved by the HPLC, and be in compliance with all zoning codes.
- (c) The owner will provide documents and proof of title, including encumbrances, liens, restrictions of record or other evidence of the title to the property as the HPLC may request. The owner shall agree to pay for all ownership and encumbrance reports, title insurance, title searches and other fees as the HPLC may deem necessary or appropriate. All costs must be paid by the owner at the commencement of the loan application process.
- (d) The HPLC shall apply loan repayment criteria to each historic preservation loan application as the HPLC determines is appropriate.
- (e) The HPLC shall, after consultation with the applicants, determine an appropriate loan repayment schedule which may be on a monthly basis, but in no event shall it be on less than a quarterly basis. 45 days after failure to make timely payment shall cause the entire principal balance, together with all accrued interest thereon, to become a lien upon the property. The lien shall have priority over all liens, except general taxes and prior special assessments, and the same may be certified by the Director of Finance, together with all accrued interest and a 10% collection charge, to the County Treasurer for collection as provided by law; provided, however, that, at any time prior to sale of the property, the applicants may pay the amount of all delinquent installment payments, together with all accrued interest and the 10% collection charge, and any other penalties and costs of collection. Upon payment, the applicants shall be restored to nondelinquent status and may pay in installments in the same manner as if default had not been made.

- m. **Defined Terms.** The following terms used in this Section shall have the meaning given below. All other terms shall have their usual customary meaning, or the meaning given elsewhere in this code or other applicable uniform or international code adopted by the City, except where the context clearly indicates a different meaning.

Alteration means any act or process requiring a building permit, moving permit, demolition permit or sign permit for the reconstruction, moving, improvement or demolition of any designated property or district; or any other action in which a review by either the Historic Preservation Commission or the Historic Preservation staff is necessary under this Section and/or the district designation plan and in accordance with the definitions of major and minor alterations.

Area means the geographical region or the extent of land identified with one or more areas of significance as set forth in the criteria for designation at Section 24-1003.e., and may be nominated for historic designation on the local register.

Burden of proof under this Section shall be a preponderance of the evidence.

Certificate of approval means a certificate issued by the City authorizing the construction, alteration or demolition of property and improvements designated under this Section.

Commission means the Historic Preservation Commission as created in Chapter 1, Section 24-103.e. of this code.

Contributing buildings, sites, structures and objects means historic properties within the proposed or designated district and includes individually designated properties and



**City of Greeley
Historic Preservation
Low Interest Loan Program**

Application Procedures

I. INTRODUCTION

The historic buildings, sites, and other places in Greeley are the physical repositories of the City's past. They constitute the composite of a rich, vibrant, and complex historical past. Historic structures and sites deserve to be preserved for future generations. Toward this end, the City of Greeley has created an Historic Preservation Commission and an Historic Preservation Ordinance. The City of Greeley has created a Historic Preservation Loan Program to further the work of the Commission. Actual administration, supervision and management of the Historic Preservation Loan Program will be by the Historic Preservation Loan Committee (hereinafter referred to as the Loan Committee). After application, investigation, and review of loan applications, the Loan Committee may approve loans to owners of properties previously designated by the City of Greeley Historic Preservation Commission and included on the Greeley Historic Register.

II. ELIGIBILITY AND TYPES OF PROJECTS INCLUDED IN THE HISTORIC PRESERVATION LOAN PROGRAM

- A. Owners of properties previously designated for inclusion on Greeley's Historic Register are eligible for participation in the Historic Preservation Loan Program. Historic Preservation Loans are available only to such properties and are not available to any other property. Subject to the exception of those internal structures that directly benefit exterior components, the Historic Preservation Loan Program is intended to benefit the exterior preservation and protection of Greeley's Historic Register properties.
- B. Preservation and Protection of Greeley Historic Register properties includes consideration of exterior repairs, renovation, rehabilitation, and refurbishment of roofs, foundations, sidings, windows, exterior doors, gutters, concrete sidewalks/driveways, decoration, site work (drainage and landscaping) and exterior paint. Interior components of historic properties

are not eligible unless they relate directly to exterior structural components.

- C. Historic Preservation Loan Committee members, their spouses, and their immediate families are ineligible for participation in the Historic Preservation Loan Program during their tenure on the Loan Committee.

III. APPLICATION PROCESS

- A. Any owner of an eligible property may submit an application for consideration by the Historic Preservation Loan Committee. As part of the application process, the owner shall also submit a detailed description of the owner's plan for the historic preservation and protection of the subject property.
- B. The property owner shall submit one copy of all current blueprints, schematics, or other drawings of the proposed historic preservation project including a description of materials, timetables, bids, and contracts between owner and all contractors.
- C. Owner shall also submit financial statements for all persons applying for historic preservation loans with such balance sheets, profit and loss statements, business and income statements, and tax returns for businesses and/or individuals as may be requested by the Loan Committee.
- D. The Loan Committee reserves the right to request such additional information as they determine necessary relative to ownership, financial considerations, plans, contractor information, and/or any other Loan Committee determined pertinent information.

IV. HISTORIC PRESERVATION LOAN COMMITTEE LOAN CRITERIA

- A. Applications for participation in the Historic Preservation Loan Program shall be in the names of all owners of title. Applications in the names of less than all owners are not permitted.
- B. Ownership and title to the property, which will be the subject of the historic preservation loan, must be in "good" or marketable title with all taxes and loans current, liens paid, no foreclosure proceedings pending, all restrictions of record and encumbrances disclosed and approved by the Loan Committee, compliance with all zoning codes, as well as designated on the Greeley Historic Register.
- C. Owner will provide such documents and proof of title, including encumbrances, liens, restrictions of record, or other evidence of title to property as the Loan Committee may request. Owner agrees to pay for all

Ownership and Encumbrance reports, title insurance, title searches, credit reports and other fees as the Loan Committee may deem necessary or appropriate. All such costs must be paid by the owner at the commencement of the loan application process.

- D. The Loan Committee shall apply such credit worthiness or loan repayment criteria to each Historic Preservation Loan application as the Loan Committee determines is appropriate, and shall include at least the following minimum standards:
 - 1. The determination of property valuation shall be pursuant to a Loan Committee approved methodology which may include a current market analysis, Weld County Treasurer's assessed valuation notice, or other valuation process. Costs of any such valuation shall be paid by the owner as part of the application process. The Loan Committee shall advise each Historic Preservation Loan Program applicant of the valuation process applicable to that property and project.
 - 2. Owners and Applicants shall execute such consents as the Loan Committee may request including permissions to disclose, review, and consider credit bureau information as well as verification of financial statements, debt, payment history, and/or other relevant credit information.
 - 3. The Loan Committee shall have authority to waive such loan criteria in rare and unique circumstances and only upon a unanimous vote of all Loan Committee members.

V. HISTORIC PRESERVATION LOAN PROGRAM DOCUMENTATION

- A. If required by the Loan Committee, loan applicants shall submit, provide proof of, and pay in advance all fees relating to the following documentation as a part of their Historic Preservation Loan Program application:
 - 1. Flood plain status certification
 - 2. Ownership/Encumbrance reports, title insurance commitments, and policies
 - 3. Casualty/properties insurances
 - 4. Application fees relating to application, processing, filing and/or recordation of liens, mortgages, or other proof of Historic Preservation Loan.

VI. HISTORIC PRESERVATION LOAN APPROVAL PROCESSES

- A. After the receipt of the Historic Preservation Loan Program application, requested documentation, and other relevant information, the Loan Committee shall consider each loan for approval pursuant to its Bylaws and Rules of Procedure.
- B. At the time of the Loan Committee's consideration of each loan, each applicant may be given an opportunity to present additional relevant information at a public session of the Loan Committee. After a majority vote and at the discretion of the Chair, the Loan Committee may dispense with the necessity of additional presentations by the applicant. All loan approvals must be by majority of the quorum present and voting.
- C. If an application for an Historic Preservation Loan is approved, the Loan Committee may establish such procedures, covenants, and assurances of performance as it deems prudent and necessary relative to the distribution of the loan proceeds including immediate transfers, transfers to intermediaries, construction loan draw distribution processes, and conversion to term loans. The Loan Committee may establish processes for the submission of bills, verification of work completed, and lien waivers as part of its administration and supervision of Historic Preservation Loans.
- D. The Loan Committee may appoint Loan Committee members or other knowledgeable persons to act as inspectors, supervisors, or intermediary liaison between the Loan Committee and the applicant/owners in order to insure the prompt, punctual, and efficient use of the Historic Preservation Loan resources. By their participation in the Historic Preservation Loan Program, applicants consent and agree to cooperate in such supervision, inspections, and administration procedures as the Loan Committee may deem necessary.
- E. Unless amended by the Loan Committee pursuant to its bylaws, Historic Preservation Loans shall not exceed \$20,000 in current aggregate loans to any individual property or owner, nor shall loans exceed five (5) years in repayment terms. The Committee also discourages any loans in amounts less than \$2500. Loan rate is one-half (½) of prime rate set by the Federal Reserve Bank. Loan terms shall be determined and adjusted by the Loan Committee. The Loan Committee shall have authority to waive such loan limitations in rare and unique circumstances and only upon a unanimous vote of all Loan Committee members.

VII. HISTORIC PRESERVATION LOAN PROGRAM STRUCTURAL PRIORITIES

- A. All Historic Preservation Loan Program projects shall be assessed and analyzed by the Loan Committee on their individual historical merit,

importance and significance. The Loan Committee will consider the following list of criteria in its consideration of loan applications. This criteria is intended and designed to function as an intellectual framework to assist the Loan Committee in determining priorities for program projects and their associated loans. This prioritization is derived from the Secretary of Interior's Standards for Historic Preservation. The Loan Committee shall consider properties and historic preservation loans according to the following concepts and priorities:

1. Roofs: Protecting and repairing a roof as a "cover" for a property is a critical aspect of historic rehabilitation. Identifying, retaining and preserving roofs and their functional and decorative features define the overall character of a building. This includes the roof's shape, such as hipped, gambrel, or mansard; decorative features such as cupolas, cresting, chimneys, weather vanes as well as materials such as slate, wood, or tile and size, color and patterning should all have a high priority.
2. Structural: Structural systems such as loan bearing walls, cast iron columns, and roof trusses are important in defining a building's overall historic character. Identifying, retaining, and preserving structural systems such as post and beam, vigas, foundations, and their analysis and repair is critical to historic preservation particularly in relationship to public safety and structural integrity issues.
3. Windows: Windows of an unusual shape, glazing, pattern, or color are a character defining nature of a building. It is essential that the windows overall contribution to the historic character of a building be determined together with their physical condition prior to any decision relating to repair or replacement. Identifying, retaining, and preserving windows are an important issue in the overall character and "look" of a building. Window features including frames, sashes, mullions, hoodmolding, decorated jambs, moldings exterior shutters, and blinds should be considered by the Loan Committee.
4. Entrances: Entrances and porches are often a visual focal point of historic buildings. Combined with their functional and decorative aspects, they often define the overall historic character of a structure. Identifying, retaining, and preserving entrances and their functional and decorative features such as doors, fanlights, sidelights, entablatures, columns, and stairways are important to historic preservation.

5. General Prioritization: Properties with multiple needs and in comparison to the needs of other individual projects should be weighted and determined by looking at the critical needs of each structure. Roofs, foundations, windows, and entrances should generally be considered in this respective order.
6. General Considerations: Preservation and protection of Greeley Historic Register properties includes consideration of exterior repairs, renovation, rehabilitation, and refurbishment of roofs, foundations, sidings, windows, exterior doors, gutters, concrete sidewalks/driveways, decoration, site work (drainage and landscaping) and exterior paint. Interior components of historic properties are not eligible unless they relate directly to exterior structural components.