

# Superior

## DOWNTOWN REVITALIZATION PLAN





# Acknowledgments

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Chris Peterson – Beaver I  
Steve Fox – Beaver II  
Sandra Foote – Beaver II  
Kent Jensby – Beaver III  
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## Of Special Note

JEO Consulting Group, Inc. and BVH Architects wish to acknowledge the guidance, assistance, and cooperation of all the participants, and especially the members of the community who participated in the public participation process.

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# Table of Contents

Introduction	06
Background	08
Methodology	10
Downtown Plan	12
Design Guidelines	33
Funding Sources	51

# Introduction

The Small Cities Community Development Block Grant (CDBG) Program, administered by the Nebraska Department of Economic Development (DED), helps smaller local governments to cost-share critical community projects that might not otherwise be financially feasible. CDBG funds originate at the United States Department of Housing and Urban Development and are “block granted” to the individual states for administration and distribution. This approach allows states to establish their own priorities so they can more effectively target public investments towards housing, public infrastructure, and economic development needs.



Department of Economic Development



One priority of Nebraska’s CDBG Program is downtown revitalization. DED recognizes that through the implementation of downtown revitalization efforts a community can expect to witness economic and civic progress. Studies have shown that a thriving downtown:

- builds a positive self-image for the community;
- encourages commerce and economic activity;
- creates job opportunities;
- attracts new industry and strengthens service and retail job markets;
- symbolizes a community’s confidence, vitality, and long-term viability;
- saves tax dollars;
- stabilizes and improves the area’s tax base;
- protects the investments already made in downtown infrastructure, while attracts new private investments;
- preserves the community’s historic resources; and
- enables property owners to maintain commercial buildings and preserve a critical component of the community.



For this reason, DED provides CDBG Downtown Revitalization (DTR) investments in Nebraska communities that will contribute to “the revitalization or redevelopment of infrastructure, address health and safety concerns, and develop a capacity for greater growth in downtown areas.” These public investments provide a sound foundation for fostering local economic development within the community’s most critical business district.

According to CDBG guidelines, DTR projects are carried out in two phases. Phase I is a planning process which will result in the completion of a well-defined, comprehensive study that identifies a series of specific desired outcomes with goals and action steps for improvements to a downtown business district. Phase II, is awarded to the community after the successful completion and approval by DED of the downtown revitalization pre-development study. The objective of this phase is to implement physical projects or loan programs that address prioritized needs of the downtown that are specifically outlined in the Phase I pre-development study.

# Background

Superior is near the geographical center of the United States, located in Nuckolls County, two miles from the Kansas-Nebraska border on State Highways 8 and 14; located in the center of U.S. transportation routes including Omaha, Lincoln, Denver, Kansas City and Chicago which is just a day's drive.

The south-central Nebraska community of 1,900+ residents believes in itself. Voters approved the extension of the city sales tax allowing for community improvements and the continuation of economic development efforts.



Realizing that a progressive attitude is needed for any community, the City of Superior, the Superior Development Corporation, and the Superior Chamber of Commerce have joined together for the betterment of the community, seeking ways to attract new business, career options for all ages, and most importantly improving one's quality of life.

Superior is the largest community for 60 miles in two states and located in the agricultural heartland of south-central Nebraska with transportation access to large markets in just a day's drive. The municipal airport and rail provide other readily available transportation access.



The residents of Superior stand behind the community's goal to grow, having passed the LB840 Economic Development Plan and a one percent city sales tax collection through 2020. The LB840 program is a municipal sales tax earmarked for community improvements and economic development efforts designed to help stimulate economic growth from within. Kottmeyer Business Park is a result of this funding, and currently there are 18 acres ready for development. Superior earned designation in the Nebraska Department of Economic Development's Certified Leadership Community Program and was one of 13 communities who received a downtown planning and revitalization grant.

With the cost of living approximately 25 percent less than the national average, if you are a prospective employer, traveler, or potential resident, Superior invites you to "Start Here, Grow Here."

Superior's job market has a broad range of occupations. The largest occupational sectors are: office and administrative support occupations (15%); healthcare support, practitioner and technical occupations (14%); sales and related occupations (12%); and production occupations (10%).

The median annual wage in Superior is approximately \$19,444. The highest paying occupations are related to the practice of healthcare and other technical professions at \$56,667 a year. Building and grounds cleaning and maintenance are the lowest paying occupations, with a reported median wage of \$5,250 a year.

Residents in Superior fulfill a majority of their consumer needs within Superior. This is due to the relatively significant distance between the city and the next commercial center. Superior is an importer of over \$12 million in retail sales, indicating its importance as a commercial center for the more rural surrounding communities.

The downtown business district is on the National Register of Historic Places while Superior maintains its hometown USA environment seeking ways to flourish in today's modern society.

The downtown business district is the heart of any community. It is where the most intense commercial, civic, and cultural activity occurs. The downtown not only serves as a shopping center for the citizenry and rural residents, it also provides employment and economic resources to the community. According to the National Main Street Center®, *"the downtown often accounts for as many as 30 percent of the community's jobs and as much as 40 percent of its tax base."* Therefore, the degree to which the downtown functions successfully as an economic core is dependent upon how effectively it meets the needs of customers and merchants.

A community's downtown area is more than an economic asset, however. According to the National Main Street Center®, the downtown area also serves as a *"community's crossroad, a place in citizen's hearts and minds that evoke strong emotions and helps define the community's identity."*

# Methodology

Community involvement was the cornerstone of the Superior Downtown Revitalization Plan. The planning process involved multiple citizen participation techniques to seek public input from local residents, business-owners, and downtown stakeholders on the needs of the downtown area. A discussion on the public participation techniques used during the process is outlined below.

## Downtown Revitalization Committee Kick-Off Meeting

The kick-off meeting of the Superior Downtown Revitalization Committee was held on March 24, 2016 in the Superior City Council Chambers and was facilitated by JEO. The meeting followed an agenda geared to inform and educate the committee about the CDBG DTR program, and ultimately lay the foundation for identifying future projects for the downtown. A course of action was also formulated so the city can leverage limited local resources to address prioritized improvements for the downtown area. In addition, the meeting facilitators reviewed existing data which had been collected and discussed the downtown goals listed in Superior's current comprehensive plan.

## Superior Downtown Revitalization Plan Development

At the second committee meeting, the group reviewed and verified the findings of the existing conditions and participated in a visual preference survey to chart the direction for the revitalization plan. While the downtown structures are not considered to be Victorian architecture, Superior is branded and known as the Victorian Capital of Nebraska. As a result, the Victorian themes and elements were used as inspirational design components in the downtown concept plans. At this meeting, the mySidewalk site, online town hall meeting was launched to collect citizen input.



At the May 17th committee meeting, the group reviewed the concept design plans for new sidewalks with street furniture and Victorian style lighting, public open space plaza, forms of public art, and facade improvement concepts.

Later that evening an open house was held to present the concepts to the general public and gather their opinions regarding general downtown improvements and the draft concept plans. The public was asked to “vote” on the designs and concepts by placing stickers on the images they liked most. Participants were also asked to write both what they would change about Downtown Superior and what they loved about Downtown Superior. The general consensus was supportive of new sidewalks with a Victorian themed brick pattern at the intersections, benches on the sidewalks, and new pedestrian lighting. They were also supportive of the facade restoration renderings which depicted second story windows, awnings, and window signs.

On June 2, the committee reconvened with the consulting team to review and discuss refined concept plans. At this meeting, preferred concept plans were identified, and example design guidelines and opinion of costs for the concept plans were presented. In addition, residential housing concepts were presented in the south western quadrant to improve vacant or dilapidated properties and increase housing units in close proximity to downtown services. The issue of semi-truck parking on downtown streets was discussed and decided to illustrate a potential parking area on private property along 2nd Street.

The preferred concept plans were presented at the second Open House on June 14th. The citizens and stakeholders were able to get a better understanding of the committee’s work and guidance as the vision of Downtown Superior was portrayed in the concept drawings.

The committee made final recommendations to the preferred concept plans at their June 21st meeting.

## Superior City Council Meeting

JEO and BVH presented the Superior Downtown Revitalization Plan recommendation to the Superior City Council on September 12, 2016.

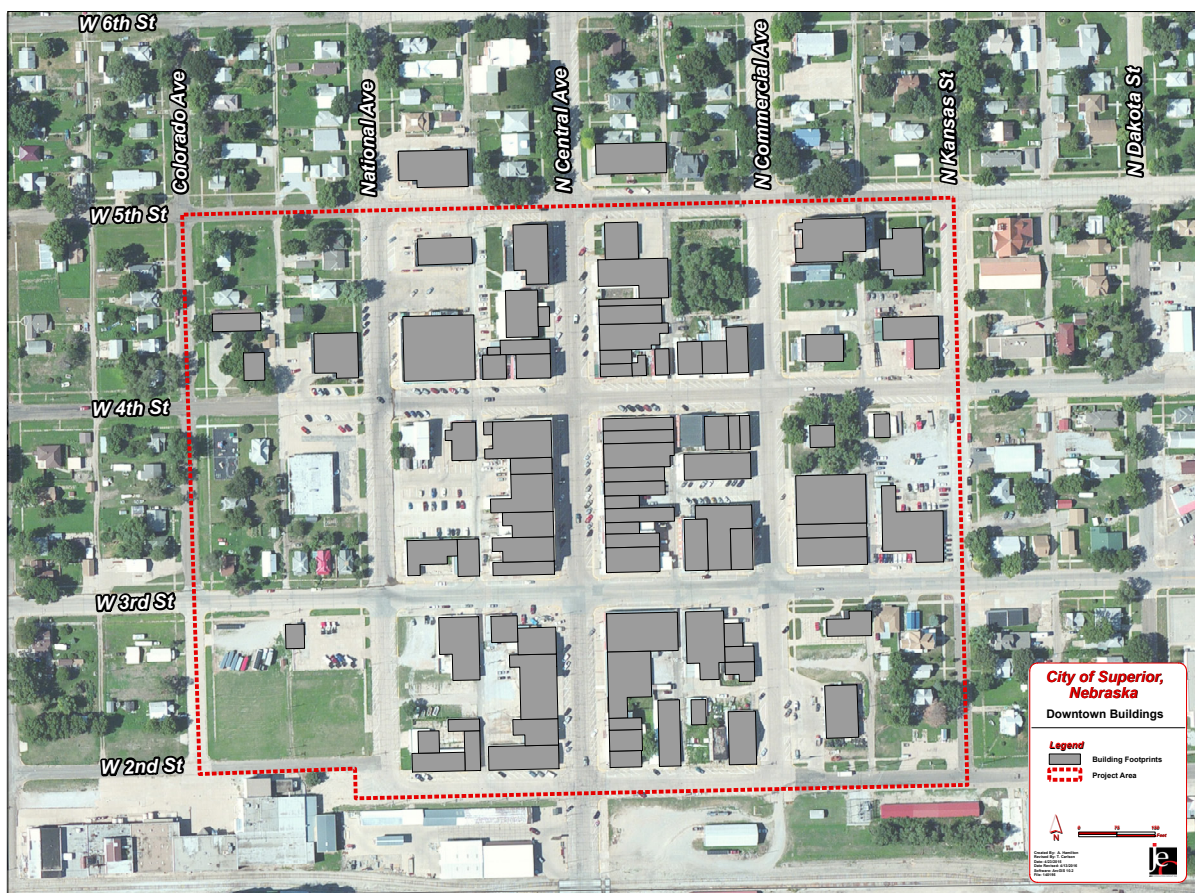
Upon completion of the presentation, the city council discussed \_\_\_\_\_ and voted \_\_\_\_\_. In addition, the city council voted to \_\_\_\_\_ pursue CDBG DTR Phase II cost-sharing assistance to construct the \_\_\_\_\_ projects.



# Downtown Plan

In Superior, the downtown business district serves as the symbolic heart, as well as the functional center of the city. Located predominately between Colorado and Kansas Streets and 5th to 2nd Streets this commercial core of Superior contains buildings associated with commerce, government, entertainment, and housing. The interpretive theme of Superior's downtown is mostly that of late nineteenth century architecture.

In late 2015, the city was awarded Phase I monies to hire a professional planning consultant to evaluate, prioritize, and generate enhancement opportunities and initiatives in the city's downtown business district (see map below). The area was officially declared blighted and substandard by the Superior City Council, pursuant to the provisions of Nebraska Community Development Law, and is located within Redevelopment Area #3.



The city's initial Phase I pre-development process was guided by a twelve (12) member Superior Downtown Revitalization Steering Committee, comprised of residents, business-owners, city officials, and downtown stakeholders. These members represented a wide array of perspectives and aspirations for the downtown area.

The planning process focused heavily on soliciting input from the public; encouraging downtown stakeholders to envision what they wanted for Superior's downtown area. To build public consensus, the committee held two public meetings with stations to identify, define, and prioritize the long-term goals of the downtown area.

At the end of the CDBG DTR Phase I pre-development planning process, the following improvements were identified as the highest priority needs for Superior downtown area:

- Sidewalk reconstruction
  - Central Avenue is the highest priority
  - Utilize a color stamped border along curb
- Development of intersection and mid-block bump-outs
  - Create a shorter distance for pedestrians to be in the street
  - Include ADA accessible ramps
  - Allow for small planters with compatible street trees
  - Do not want to lose street parking spaces



- Facade improvements
  - Need funding to help businesses improve facades
  - Removal of metal cladding
  - Install windows on second floor where boarded up or bricked in
  - Awnings as part of facade improvements
  - Implementation of Design Guidelines
- Installation of street furniture
  - Benches donated as memorials
  - Additional trash receptacles
- Encourage the use of the existing flower pots for annuals
- Street lighting for pedestrians
- Creation of public park or plaza
- Signage and wayfinding system
- Installation of public art
  - Brick wall murals
  - Victorian-themed sculptures (and other themes significant to Superior's history)
  - Victorian clock tower
  - Water features
- Single family housing near downtown
- Off-street semi-truck parking

## Phase I Implementation Priorities

Recognizing that, due to financial and time constraints, not all of the components of the plan will be completed at one time, a phased approach is recommended. As each phase is completed, a contiguous unit of the overall design will be complete thus maximizing the effect for the public's benefit and efficiency of utilizing available funding.

### RECOMMENDED ACTIONS

The following recommendations have been provided as guidelines to utilize and implement the highest priority, short term effective improvements to Downtown Superior. After discussing the wide variety of potential improvements to the downtown, the committee prioritized three projects. The recommended projects are to be pursued under the Phase II Downtown Revitalization Program, along with other funding sources as applicable.

The top three projects are:

1. Sidewalk Reconstruction
2. Installation of Street Furniture
3. Facade Improvements

## Sidewalk Reconstruction

Sidewalks are an essential part of a downtown district. For the district to function, safe pedestrian travel is required. In the case of Superior's sidewalks within the district, most lack ADA accessible curb ramps and the concrete is decaying and has experienced thrusting or settlement from weathering or alterations. This slab elevation difference is a potential tripping hazards and can impede those utilizing a wheelchair. An additional safety concern discussed in the public meetings and with the committee is the distance required to cross the street and length of the blocks.

There was strong public support for the reconstruction of the sidewalks to create a pedestrian friendly district. This phase would include reconstruction of the sidewalks in the entire district with concrete paving; improvements to ADA accessibility utilizing street grade adjustments, mid-street crossings, landscaping areas, a street border, and intersection bump-outs. In addition, public art and historic replica lights should be included in future phases.

## Concept

Create a safe and aesthetically pleasing foundation for the future of Downtown Superior by reconstruction of the sidewalks and creation of streetscape amenities.



## Project Outcome

Sidewalk reconstruction in the district creates an opportunity to add to the functionality of the sidewalks, increase pedestrian safety, and develop an aesthetic environment that enhances the walkability of the district.

As illustrated in the Streetscape Concepts, the project should include the demolition of the existing concrete sidewalk and be replaced with new concrete. This includes a 2-foot stamped and colored street boarder and new curb and gutter. At the intersections, the creation of bump-outs will shorten the travel distance in the street and create the opportunity for landscaped areas to visually soften the hard urban environment of the buildings and streets. The addition of mid-block crossings was recommended by the committee to create easier access to the buildings from the parking spaces on the other side of Central Avenue without requiring the individual to walk the entire block to safely cross.

## Opinion of Cost

The Sidewalk Restoration Project is anticipated to be funded by CDBG Phase II, Rural Economic Development Loan and Grant (REDLG), and other city funds. While the public and committee desire the project to cover the entire district, their priority is to focus on Central Avenue for the first phase of the project.

<b>Entire District</b>	
Sidewalks	\$1,402,500
Curb and Gutters	\$211,200
Intersections	\$246,400
Midblock Crossings	\$162,556
Landscaping	\$70,400
<b>TOTAL</b>	<b>\$2,093,056</b>

<b>Central Avenue Only</b>	
Sidewalks	\$673,200
Curb and Gutters	\$31,680
Intersections	\$136,889
Midblock Crossings	\$128,333
Landscaping	\$23,100
<b>TOTAL</b>	<b>\$993,202</b>

## Installation of Street Furniture

Successful downtown districts are created by the people populating the streets and conducting commerce. An important facet of this is making the built environment comfortable for those individuals. This includes the feeling of a safe and secure place to be and convenient amenities. One such amenity is street furniture. Street furniture can include benches, planters, and trash receptacles.

Currently in Downtown Superior, there is a lack of places for people to sit. A priority for the public and committee was to create more seating on the street and in the public open spaces.

## Concept

Identify locations for benches to be installed.

## Project Outcome

In conjunction with the Sidewalk Restoration Project, there are opportunities to create seating on Central Avenue. The benches can be accommodated at the intersection bump-outs without disrupting pedestrian traffic flow. These benches will allow for stopping spots to rest or simply loiter on the street, as illustrated in the Streetscape Concepts.

The addition of benches in the pocket park west of Superior City Hall or in a future public plaza will create opportunities for people to enjoy those spaces. Existing benches have been donated to the city in honorarium or memorial of individuals. This concept is expected to continue and was supported by the committee and the public.

## Opinion of Cost

The benches are anticipated to be funded by private individuals. The cost of each bench will vary depending on the materials and style, but are approximately \$500 each.

## Facade Improvements

The facades of a downtown can tell the story of where business is and has been within a community. These storefronts/facades can paint a picture of economic booms and busts. In addition, they are also the element that most typically defines the character of the downtown area. When working with the typical storefront of older downtowns, it is critical to respect the original character and architectural characteristics of the building and the district. In previous decades, storefronts were covered up with newer “industrial mass produced” materials. A lot of times these makeovers were also hiding potential problems and structure in need of repair.

Future restoration efforts need to account for how the original building appeared, when cost effective. When a storefront/facade is rehabilitated it can be costly to bring the original character back. However, a property owner may be eligible for a number of tax incentives at the State and Federal level, which could assist with the restoration expenses for completing the project in an appropriate manner.

In addition to complying with the appropriate architectural characteristics and design, the renovation needs to closely follow the anatomy of older buildings and be sensitive to the visual elements. These elements are what provide the building with the proper proportions and character.

## Concept

The concept for facade improvements is to make each of the businesses more appealing to the public and potential customers.

## Project Outcome

There are a number of storefronts which are historic in nature. Those businesses can be improved by “restoration” of the original facades. Other businesses have been renovated in such a way as to create a structure with two styles of architecture. A building facade improvement program will assist these business owners with redesigns for their storefronts which will unify the style for the entire facade. This plan is intended to create a development environment that invites revitalization.

The ideal approach to dealing with storefronts and facades is to be true to the original character when possible; however, beware that there may be some hidden expenses once the project is undertaken. This project will require a number of tasks to be completed and will involve a number of partners to see the project to completion. One critical element to making this successful will be to hire one architect to work with all the building owners. In addition, the City of Superior is encouraged to adopt Design Guidelines.

The Design Guidelines should address both historic and modern construction along with site development. Site guidelines address building placement, circulation and parking, landscaping, signage, pedestrian access and lighting. They can also insure that a property owner’s investment in their community is protected. Portions of the Design Guidelines may require additional zoning or building code modifications (i.e. awnings, signage, etc.). An example of Design Guidelines is included after the Implementation Section of this study.

To maintain public space and manage the facade improvements, it is recommended that

a Business Improvement District be formed. Many communities across the country have turned increasingly to Business Improvement Districts (BIDs) as a source of funding for augmenting existing city services and enhancing infrastructure. BIDs provide additional funding where local government taxes are insufficient.

A BID is a geographically defined district in which commercial property owners choose to tax themselves to achieve a specific purpose or purposes. BID funds can be spent on a variety of projects. Nebraska Revised Statutes (Section 19-4015 through 19-4038) allows for these projects to include street and road construction and maintenance, sidewalks and streetlights, parking facilities, water and sewage systems, maintenance and landscaping, park facilities and recreational areas.

In addition to the management of the district, the BID could promote and fund public art. Public art downtown was desired by the public and committee; however, it was considered a want and not an immediate need for the downtown at this time.



## Opinion of Cost

Each individual structure will vary with the level of restoration. Listed below is an example opinion of cost for a facade improvement project.

Description of Work	Unit Cost	Unit	Qty	Total
Demo	\$2	SF	500	\$1,000
2nd/3rd Floor Windows Small	\$1,000	EA	4	\$4,000
2nd/3rd Floor Windows Large	\$2,000	EA	0	\$0
Aluminum Storefront Assembly with Doors	\$13,500	EA	1	\$13,500
Masonry Repair	\$30	SF	100	\$3,000
Masonry Repointing	\$12	SF	360	\$4,320
Masonry Cleaning	\$1	SF	360	\$360
Facade Paint	\$2.4	SF	250	\$600
Miscellaneous Cauling/Sealants	\$1,000	EA	1	\$1,000
Fabric Awning	\$100	LF	18	\$1,800
Downspout	\$1,000	EA	0	\$0
Parapet to Roof Repair	\$30	LF	24	\$720
Structural Allowance	\$7,500	EA	0	\$0
Miscellaneous Entry Mods	\$4,000	EA	.5	\$2,000
Signage Allowance	\$1,500	EA	0	\$0
<b>Sub Total</b>				<b>\$32,400.00</b>
10% Contingency				\$3,400.00
<b>GRAND TOTAL</b>				<b>\$35,800.00</b>


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# Downtown Concept Plan


## SUPERIOR DOWNTOWN REVITALIZATION


This Overall Downtown Concept Plan board was presented at the Downtown Revitalization Committee meetings as well as the public town hall meetings. This concept was finalized based on feedback from the committee and general public. The plan at the right shows the desired locations for the corner bump-outs, mid-block crossings, corners with pavement accents (stamped colored concrete or patterned pavers with no bump-out), public park space, public plaza space, and a pathway connection. The pathway, located in the northeast section of the Downtown area, provides pedestrians with a mid-block connection to several important buildings, including the library, Superior Auditorium, and the Vestey Center. The location and number of street trees is approximate and conceptual.


Legend


 Corner Bump-Out and Crossing

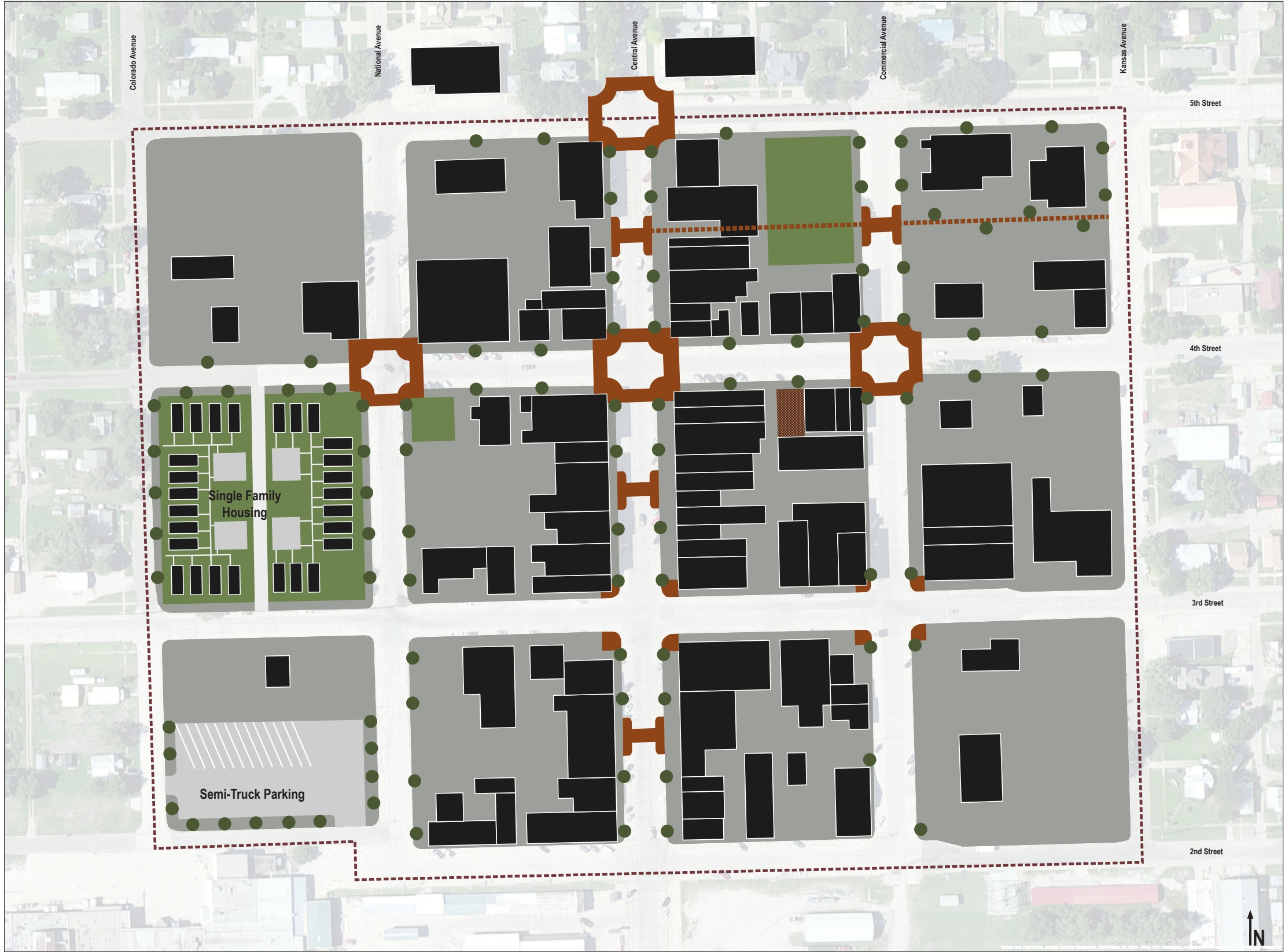
 Mid-Block Crossing

 Corner with Pavement Accents

 Public Park Space

 Public Plaza Space

 Pathway Connection



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# Streetscape Concepts

## SUPERIOR DOWNTOWN REVITALIZATION

This Streetscape Concepts board was presented at the Downtown Revitalization Committee meetings as well as the public town hall meetings. This board essentially shows more detailed versions of the corner bump-out, the mid-block crossing, and the streetscape concepts.

The images on the left are photographs of the existing conditions and the images just to their right show the proposed concepts. The proposed concept images show the addition of many streetscape elements including street lights, street trees and vegetation, and additional seating.

The Overall Streetscape Plan on the far right is a detailed plan view showing what the bump-out and mid-block crossing concepts could look like along Central Avenue. This includes the stamped colored concrete or patterned pavers on the corners and the border along the curb, in addition to vegetation, street trees, crosswalks, and handicap parking spaces.



EXISTING CONDITIONS



PROPOSED CONCEPT



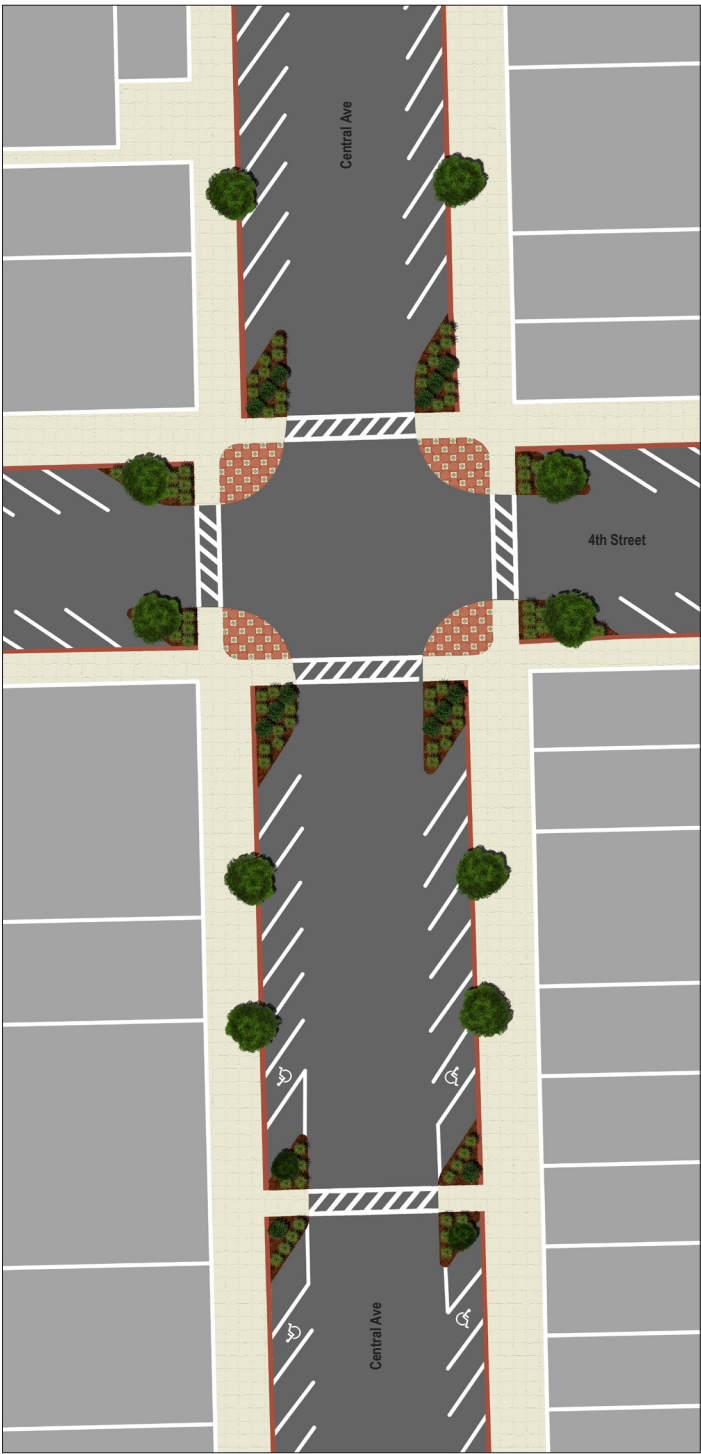
EXISTING CONDITIONS



PROPOSED CONCEPT

Streetscape Concept  
PERSPECTIVE VIEW

Overall Streetscape Concept  
PLAN VIEW



PROPOSED CONCEPT

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# Public Space Concepts

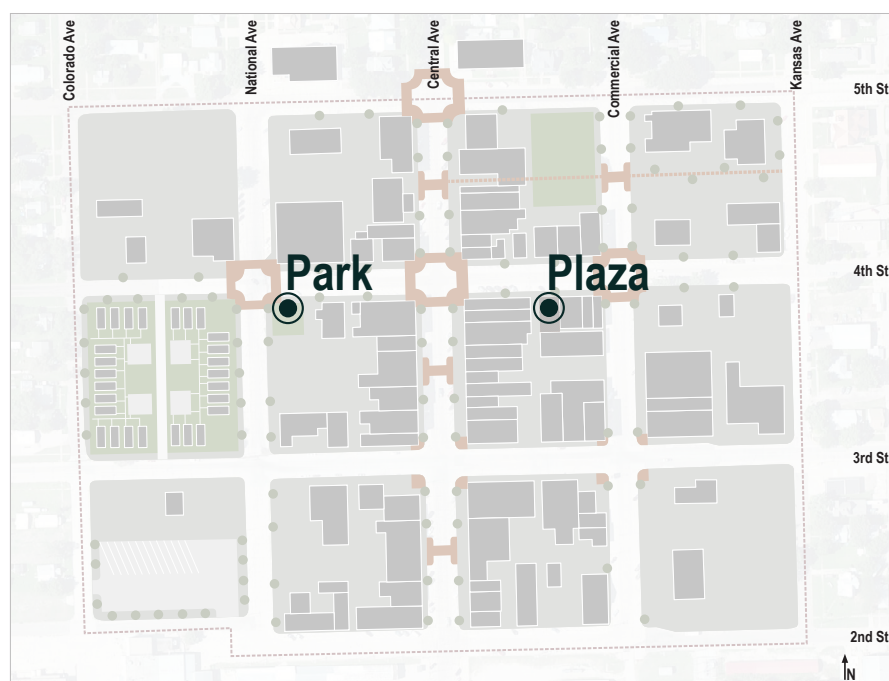
## SUPERIOR DOWNTOWN REVITALIZATION

The Public Space Concepts board shows concepts for both the green space just south across 4th Street from Ideal Market and the vacant lot also along 4th Street next to the alley. These locations are shown in the Public Space Locations map.

The Park Design Concept along the bottom, includes the addition of a small gazebo, additional benches, lighting, a brick path to the gazebo, and an evergreen and tall grass screen from the parking lot directly to the east of the park.

A plan view of the proposed Plaza Design Concept is shown in the upper right corner with the a photograph of the existing conditions of the vacant lot shown to the left of it. Specific features of the proposed plaza design are labeled.

Public Space Locations  
PLAN VIEW

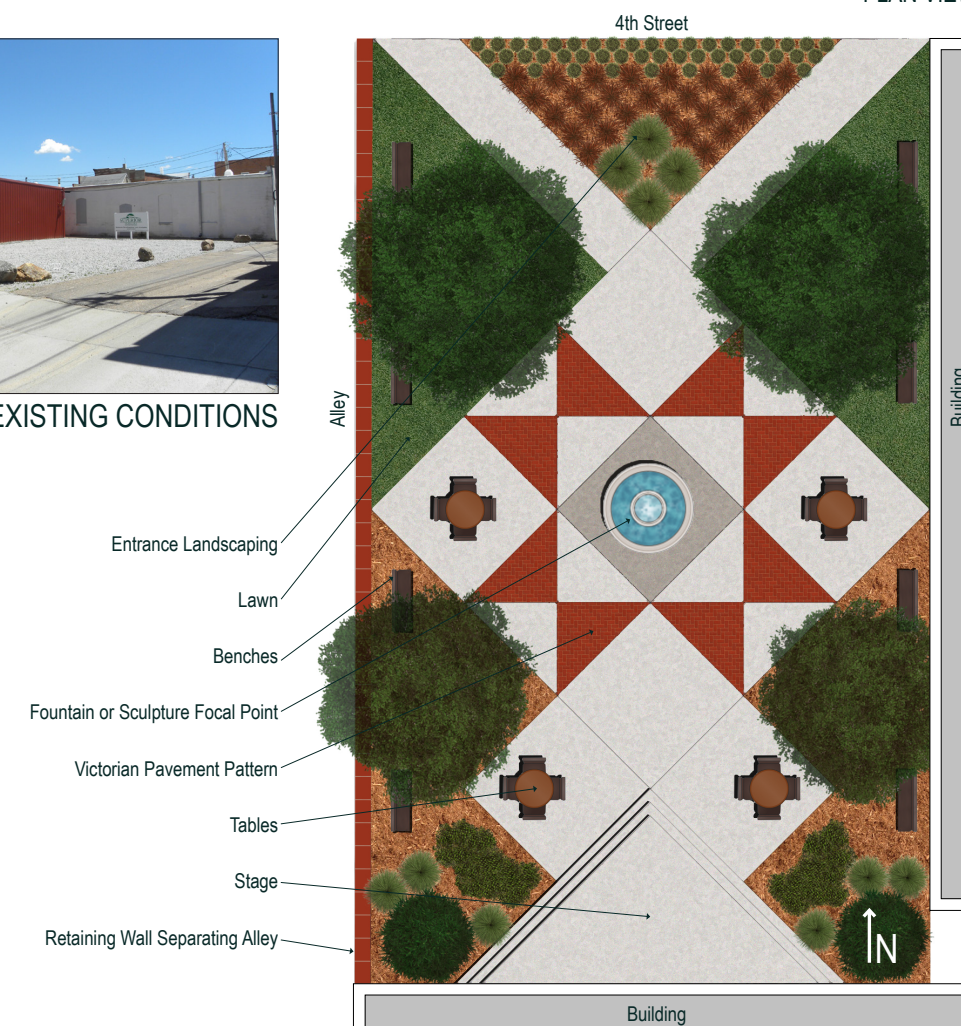


EXISTING CONDITIONS



EXISTING CONDITIONS

Plaza Design Concept  
PLAN VIEW



Park Design Concept  
PERSPECTIVE VIEW



PROPOSED CONCEPT



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# Downtown Public Art

## SUPERIOR DOWNTOWN REVITALIZATION

Superior has a unique and rich history, which can be celebrated by installing public art in Downtown Superior. The themes of the art should draw from Superior’s history, including Victorian elements (clock tower or fountain), agriculture, the railroad, pioneers, or even specific notable people from Superior such as Lady Vestey. This public art should take the form of statues, sculptures, a brick wall mural, a clock tower and/or a water feature, and should be relatively easy to maintain. Examples of these types of art and historically significant themes are shown to the right. The map in the lower left corner shows potential locations for public art which include important and well-trafficked corners and proposed public spaces.





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# Facade Improvements

## SUPERIOR DOWNTOWN REVITALIZATION

This Facade Improvement board shows the existing conditions and the proposed concepts in the image below. The facade improvement program includes opening up of windows, installation of awnings, removal of cladding, tuck-pointing and brick repair, cornice restoration, and improving business signage.

### Central Avenue



EXISTING CONDITIONS



PROPOSED CONCEPT

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# Facade Improvements

## SUPERIOR DOWNTOWN REVITALIZATION

Development of second stories or implementation of false facades over existing single story structures are the main improvements shown in the bottom row of images.

### Central Avenue

East side of the street between 3rd St and 4th St



EXISTING CONDITIONS



PROPOSED CONCEPT

### 3rd Street

North side of the street between Commercial Ave and Central Ave



EXISTING CONDITIONS



PROPOSED CONCEPT

### Central Avenue

West side of the street between 3rd St and 4th St



EXISTING CONDITIONS



PROPOSED CONCEPT

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# Design Guidelines

## Introduction

Design guidelines are important not only for the enhancement of the individual buildings, but also to enhance the quality of the environment of the downtown of Superior as a whole. Downtowns with cohesive aesthetic attract visitors and shoppers alike. This leads to enhanced property values.

## Guidelines

The purpose of the following design guidelines is to protect and enhance the architectural character of Downtown Superior, Nebraska. The term guideline is appropriate because these are not mandatory rules. The information on the following pages is meant to help the user recognize the important features of Superior's historic commercial architecture and offer advice about the appropriate treatment of these buildings in the future.

These guidelines are divided into a series of topics depicted through text, illustrations and photographs. The first part of the guidelines are meant to familiarize the reader with the basic elements of typical commercial architecture from the late nineteenth and early twentieth century. Following are photographic examples of each of the described architectural features.

Recommendations are generally organized by specific category such as signs, awnings, etc., but general advice can be found throughout the document.

The architecture on Superior's Central Street is unique. While typical of commercial districts of its era in many ways, there are no other main streets just like it. In order for Superior to convey its own authentic sense of time and place, certain physical elements must be in place. These include the storefronts, cornices, stone details, window styles, etc. These features provide the rich texture that make up Superior's downtown.

Temptations to use materials and items that affect a pseudo-historic appearance should be resisted. The focus of this section is the retention and enhancement of Superior's genuinely historic architecture.

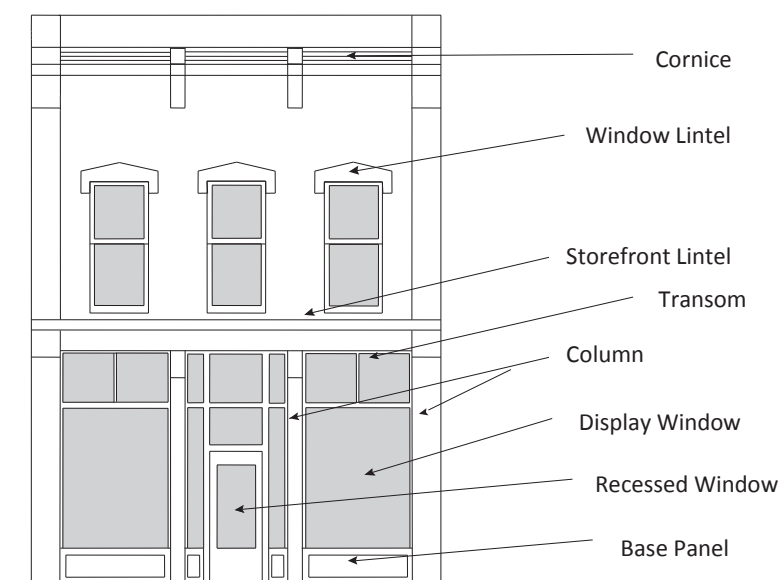
## Architectural Features

While details may vary considerably, the typical late nineteenth and early twentieth century commercial building is made up of a series of standard components - as noted on the drawing below. It is the presence of these particular architectural features that give the buildings their distinct character. If the goal is to retain the character of Superior's historic architecture, as it is renovated over time, then it is useful to become familiar with the parts of the buildings.

The buildings from this period are traditionally two stories. Starting at the top is the cornice, the crowning feature of the building as it meets the sky. Cornices range from elaborately formed metal to simple patterns of brick. Below the cornice are the upper floor windows, which are often topped by decorative lintels. Separating the upper floors from the first floor is the storefront lintel, a structural element that carries the weight of the upper wall over the large display windows of the main floor. The storefront itself is typically made up of three vertical parts: a transom, a display window, and a base panel.

Columns frame the outer edges of the display windows and support the ends of the storefront lintel.

Sometimes the column is simply the end of the brick bearing wall that runs the depth of the building. The storefront is usually arranged symmetrically and often features a central entry that is recessed. This allowed for even more square feet of display window.



Several examples of each of these architectural elements can be seen in the photographs of Superior's buildings on the following pages.

## Cornices and Parapets

The cornice is one of the most important visual elements on a building, especially a commercial building from the turn of the last century.

The building at the upper left has a fine, ornate metal cornice. It is important to retain and rehabilitate architectural details of this caliber.

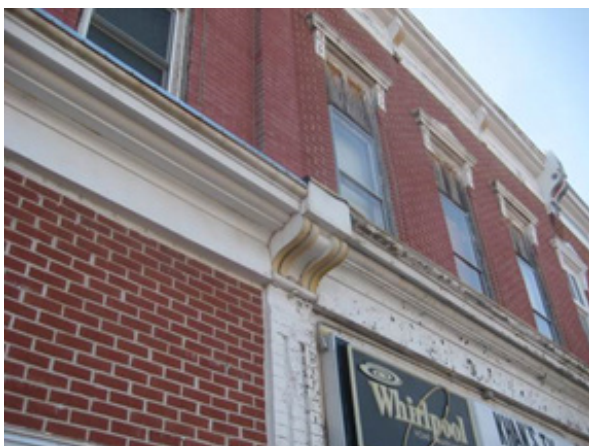
The building on the right has a much simpler brick cornice. While less dramatic than the others, it is just as important to retain cornices of this type.

If possible, it is desirable to recreate cornices when they are missing, as in the photograph on the lower left. It is best to duplicate the original but a simpler design that is consistent with the style of the building is a reasonable alternative. Whether it is a restoration or a compatible new cornice, the design should be based on historic photographs. If none can be found than utilize any evidence that might remain on the building of the original cornice.



## Storefront Lintels

Sometimes the storefront lintel is treated in a strictly utilitarian way and looks just as it functions, as a beam. Other times it is embellished. The storefront lintels on classical style buildings will frequently be enriched with details that reflect those used on other parts of the building. An example is shown on the upper right, where the storefront lintel serves as a secondary cornice for the first floor. These photographs show various ways the storefront lintel was designed. Whether simple or ornate, the storefront lintel has a significant role to play in the overall composition of the building facade and should be left visible.





## Columns and Recessed Entries

Examples of storefront columns and recessed entries are shown on this page.

The larger, primary columns often serve as a means to finish the ends of the brick bearing walls that form the sidewalls of the building. Together with the bearing wall, these columns help support the storefront lintel. Secondary, thinner columns are frequently used at intermediate points that define the recessed entry. This was a common element of the traditional storefront that was utilized greatly in Superior. The columns on more ornate buildings are usually cast iron. The primary columns on simpler buildings are usually brick, but on occasion they may have metal or stone details at the column capitals.

While they are clearly important structurally, the columns are also important visually. They are among the most prominent features of the storefront and provide interesting texture and detail that should be preserved.





## Corner Entries

The corner entry is a termination landmark of the block. It was an architectural response to facing two streets with one door. These entries were often made prominent with architectural details such as a tower or a column.



## Storefronts: Recommended

Almost every commercial storefront from the turn of the last century was divided horizontally into three parts—the transom window, display window, and base panel. When there is an awning, it should protrude from the building between the transom and display windows to allow natural light through the transom. Storefronts such as these should be retained and when necessary repaired. When feasible, remove non-compatible modern features and uncover and repair the original features.

When rebuilding a missing storefront, and no historic photographs exist for guidance, these examples can serve as models. A storefront that follows this basic three-part pattern will generally fit into the historic district to a large degree.

Window glass should be as transparent as possible while mirrored, tinted, or highly reflective glass should be avoided.



## Storefronts: Not Recommended

The illustrations on this page show the kind of alterations to storefronts that are not recommended for Superior's historic structures.

The complete removal of the original storefront should be avoided, as shown in the photograph at the bottom right. The proportions of the entire building are changed because of the loss of the recessed entry and the three part historic storefront – transom, display window, and base panel. Many transoms have been blocked. These are not only essential to the formula of the three part store front, but they also allow light into the building above the awnings, see building at right.

The treatments shown in the photograph below should also be avoided. These include covering the transom panel; using siding or other material to cover the entire first floor, including the columns at the edges of the building, and replacing the display windows with smaller, off-the-shelf windows.





## Awnings: Recommended

As confirmed by the historic photographs below and at right, awnings were a common feature on main streets. Historically they played a more functional role in the days before air conditioning, but they are still effective today for sun control and rain protection. Additionally, regarding signs, the tendency in historic districts today is to use awnings sparingly so as to not obscure architectural features.

The examples on this page show awnings that complement the historic architecture. Awnings should fit within the window openings and let the important features of the buildings show through. Awnings should be made of materials such as canvas or vinyl. These softer materials are more in line with historic awnings. They need not be operable, although it would be an additional benefit and historically appropriate.

Awnings allow the architectural features to be visible. However, drainage should not be on the front or onto the sidewalk, which is a safety hazard and architectural blemish.



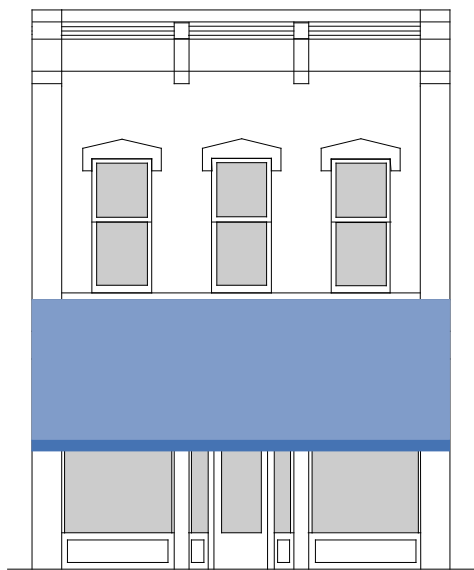
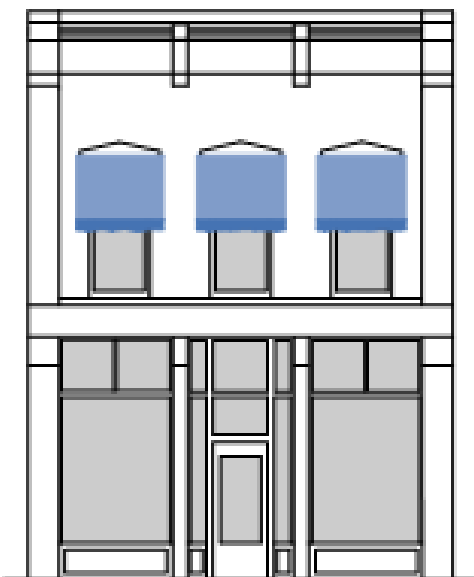
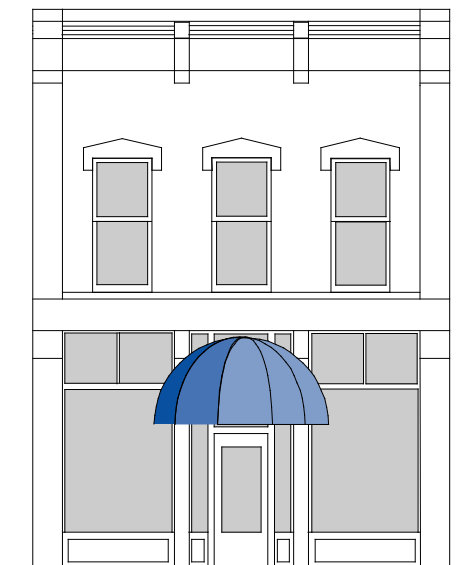
## Awnings: Not Recommended

Awnings should fit the opening that they are made for and not obscure the architectural details. The round awning in the top image is inappropriate at that location because it does not fit the rectilinear shape of the storefront and cuts across the lines of the transom and entry columns. Round awnings should not be used in square openings and vice versa.

The awning in the center image would be better if it covered just the window and did not partially cover the decorative lintels. However, it is recommended that upper floor windows do not have any awnings because of how they obscure the detail of the windows.

Careful consideration should be taken to not allow an awning to dominate the storefront and hide many of the buildings distinguishing features, such as the lintel, transoms, and the tops of the columns. The awning would be better if it was smaller or divided into a series of smaller awnings. At the very least it should fit between the main columns

The large awning illustrated in the bottom image is similar to the wood shingled awnings in the photograph below. The shingles are not a commercial or historically accurate material for this type of use and it is recommended that they are not used for awnings. Also, aluminum is not recommended.



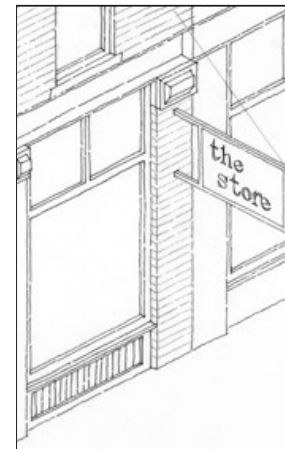


## Signs: Recommended

One of the best places for a sign, and a place that has a strong historical precedent, is the storefront lintel. The most appropriate sign of this type is painted on an attached panel. Signs painted on the glass of the display windows and on upper floor windows were also used historically and are encouraged.

Projecting signs are another alternative. The best ones are double-sided painted panels supported in simple frames that are externally lit. Projecting signs should be moderately sized and should not obscure architectural details as shown to the right.

One important way to maintain the distinct character of historic areas and to help distinguish them visually from contemporary commercial districts is to keep signage simple and to a minimum. This gives the architectural details, which are often subtle, a chance to be seen.



## Signs: Not Recommended

The signs illustrated on this page are incompatible with the architecture in a historic area. First, their large size is out of scale with late nineteenth and early twentieth century buildings. Lastly, they cover important architectural features of the buildings.

Other types of signs that are generally not appropriate in historic districts include plastic back-lit signs, neon signs, stock advertising signs that display beer or soft drink brand identifications, and flashing signs.



## Upper Floor Windows: Recommended

The following are examples of second floor windows from simple industrial types to those with decorative lintels and hood molds.

The features of the second floor add texture, variety, and scale to buildings. Unfortunately their value is often overlooked. Original windows should be retained and repaired when possible. When replacement windows are necessary, they should match the size, configuration, divisions, and profiles of the originals as closely as possible.

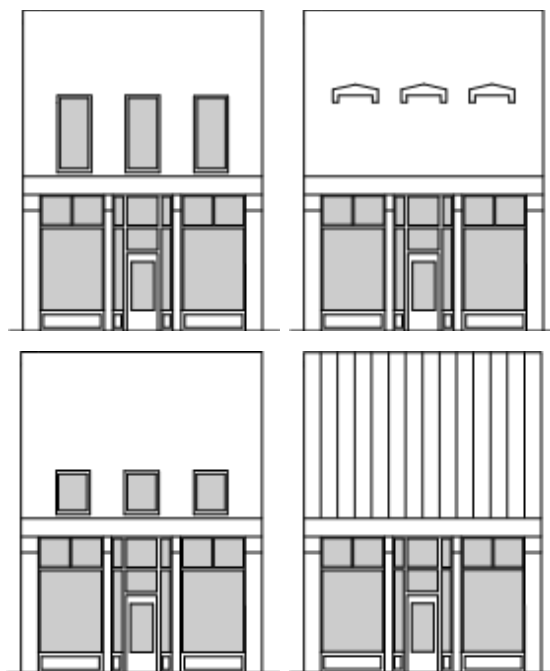
It is important to retain upper story windows, as shown on the right below, even when those floors are vacant. Curtains, shutters, or blinds can be effective for concealing empty floors, although the different types of window coverings should not be mixed on the same building.



## Upper Floor Windows: Not Recommended

The examples on this page show how the character of an historic building is adversely affected by the alteration or removal of particular features. The following changes to upper floors are not recommended:

- Removal of windows
- Replacing double-hung or other divided light windows with single light windows
- Removing window lintels and other decorative features
- Filling in window openings with siding or other materials (use curtains or some other form of interior window treatment to disguise vacant upper floors)
- Using a stock window that differs in size from the original
- Covering the entire second floor with wood, metal, or some other siding material





## Color

The original brick on some historic Superior buildings has never been painted. These original brick colors should be used as a basis for making decisions about colors to be used in the future. Colors should be compatible with the original brick found throughout the district. Brick colors range from light tan to dark brown to deep red. Another good model for colors is to look at the natural color of stone that is often used for trim on historic buildings.

A subtle contrast between the color of the basic wall plane and details of the building is desirable. It is best to paint entire elements such as cornices with a single color, rather than picking out small pieces of the cornice with additional contrasting colors. Cast iron storefronts should be handled in the same way.

Color schemes should be limited to two or three tones. The very bright and visually busy “painted lady” color schemes - that are sometimes used on Victorian era Queen Anne houses - are not recommended for Superior’s commercial main street area. Complex color schemes work better on freestanding homes that stand apart from their neighbors visually. A commercial district is a series of buildings that often stand directly adjacent to each other, making overall color compatibility more important. The color compatibility of the entire main street group is important to consider.

A typical two-color scheme would treat the wall planes as one color (which in many cases would be the existing, unpainted brick color) and elements such as the cornice, cast iron storefront, and window lintels as a second color.

A tri-color scheme would be the same as above with the addition of a third color that is a slight tonal variation of the second color for a few select details.

However, care should be taken to keep the effect of the third color from becoming too spotty.

White, which contrasts well with most unpainted or dark painted brick, is sometimes used as a trim color. It can also be used for features such as second floor window frames or as the third color in a tri-color scheme. Because of its stark contrast, the use of white as a third color for small details should be carefully considered.

Primary colors may be appropriate for small accents, such as awnings or doors, but only if they fit in with the overall color scheme for the building. Primary colors should not be used for entire buildings or storefronts.

Previously unpainted brick or stone should not be painted.



A typical two-color scheme



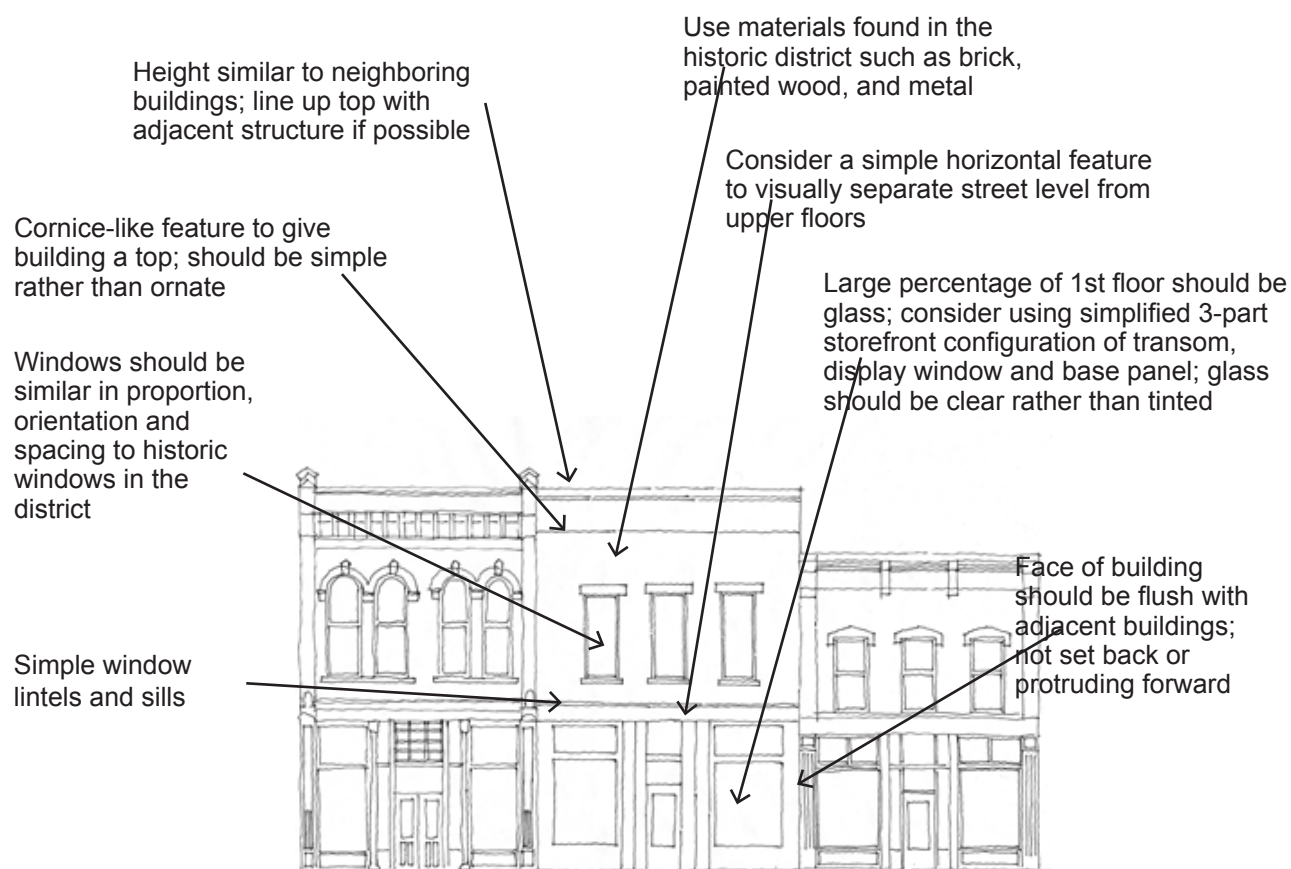
A typical tri-color scheme

## Infill

Sometimes it is necessary to construct a new replacement building for a demolished or destroyed historic structure. An infill building should be compatible with its historic neighbors but should not duplicate them exactly. Contemporary buildings should be seen as products of their own time and not be confused with the historic architecture.

Compatibility can be achieved by using some of the same materials as the historic buildings such as brick, and by designing windows and other features that are the same general scale, proportion, and spacing as those on other buildings in the historic district.

See the drawing below for some of the ways to make new buildings compatible; not all of these ideas need to be used on any one building.



## Re-pointing

Re-pointing is the process of replacing deteriorated mortar joints with new mortar. Signs of deterioration include disintegrating mortar, cracks in joints, loose bricks, damp walls, and damaged plasterwork. The causes of deterioration, such as leaking roofs or gutters, or settlement, should be addressed before re-pointing, or it is a waste of time and money.

- It is preferable to re-point only those areas that are deteriorated and not the whole wall.
- Old mortar should be removed to a depth of 1/2" to 1" using hand tools. Grinders can damage the brick. (see diagram at upper right).

New mortar should:

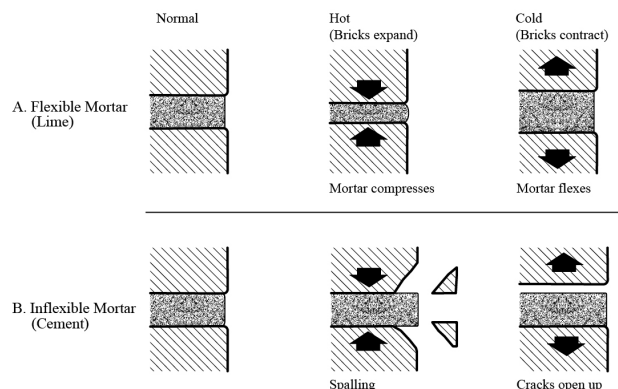
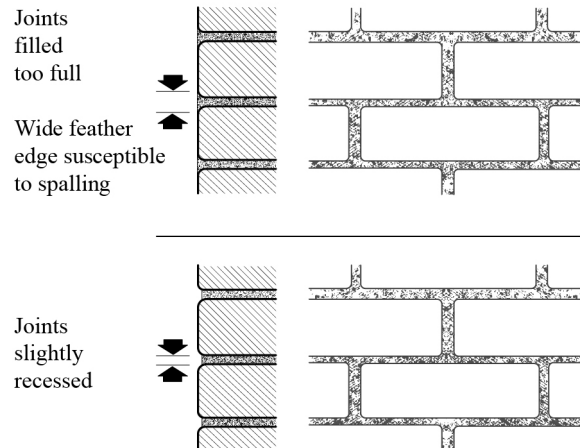
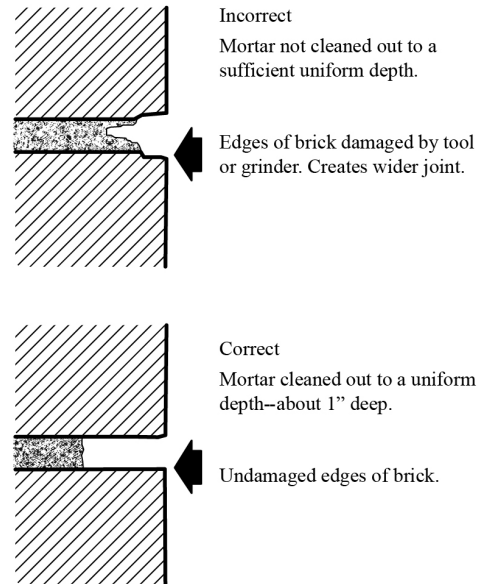
- Be softer than the brick.
- Be as soft as or softer than the historic mortar.
- Match historic mortar in color. (not as important when repairing painted walls).

The reason for a relatively soft mortar is that a mortar that is harder than the brick will not give and will cause the softer brick to crack or spall (break off), as shown in the diagram to the right.

- New mortar joints should be slightly recessed. Filling the joints too full changes the character of the original brickwork, as shown in the diagram to the center right.

More detailed information about repointing can be found in *Preservation Brief 2: Repointing Mortar Joints in Historic Brick Buildings*, from which this information was taken.

(see Bibliography on the following page)





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Mack, Robert C., Tiller, de Teel Paterson, and Askins, James S. Preservation Brief 2: Repointing Mortar Joints in Historic Brick Buildings. Washington, DC: US Department of the Interior, National Park Service, 1980.

Jandl, H. Ward. Preservation Brief 11: Rehabilitating Historic Storefronts. Washington, DC: US Department of the Interior, National Park Service, 1981.

The above information can be obtained through the Nebraska State Historical Society. It is also available on the Internet at:

[www2.cr.nps.gov/tps/tax/rhb/indx.htm](http://www2.cr.nps.gov/tps/tax/rhb/indx.htm)  
(for The Secretary of Interior's Standards)

[www2.cr.nps.gov/tps/briefs/presbhom.htm](http://www2.cr.nps.gov/tps/briefs/presbhom.htm)  
(for Preservation Briefs)

## Funding Sources

The City of Superior has been awarded multiple state or federal grants to assist with the improvements of the community and downtown. The following is a list of potential funding sources for projects.

### Angel Investment Tax Credit

This new program, enacted by the Legislature in 2011, encourages investment in high-tech and other startup enterprises in Nebraska by providing refundable state income tax credits to qualified investors of early-stage companies. Capped at \$3 million annually, the program requires a minimum investment of \$25,000 for individuals and \$50,000 for investment funds. Eligible businesses will have fewer than 25 employees with the majority based in Nebraska. Information will be available in August, 2011.

### Building Entrepreneurial Communities Act

The Building Entrepreneurial Communities Act (BECA) grant was established by the Nebraska Legislature in 2005. BECA provides grants to rural communities to implement collaborative projects addressing issues related to chronic economic distress, unemployment, lower-than-average per capita income, and severe population loss. The grants are designed to help depressed rural areas of Nebraska build and sustain programs that generate and retain wealth in the communities located in those areas.

To be eligible, at least two local governments (municipal or county) must collaborate on a project with a two-year completion deadline. The applicants also must provide a hard 1:1 cash match from sources other than state and federal programs. Planning grants require no match.

Eligible projects are those that address one of the following:

- provide education and technical assistance to energize small business development and entrepreneurship
- provide technical assistance to facilitate small business transfer
- build community business capacity and leadership programs
- generate opportunities that attract and retain youth and families
- provide education about philanthropy and intergenerational transfer of wealth
- build community endowments to support above activities

### Business Innovation fund

The fund helps companies develop and introduce new technologies to their business model. It will provide competitive grants for businesses to work with Nebraska research institutions on prototype development, commercialization and applied research projects. Funding will also be available for small business and entrepreneur outreach efforts.

### **Certified Local Government Program**

The Certified Local Government Program (CLG) is a preservation partnership between local, state and national governments focused on promoting historic preservation at the grass roots level. The program is jointly administered by the National Park Service (NPS) and the State Historic Preservation Offices (SHPOs) in each state, with each local community working through a certification process to become recognized as a Certified Local Government (CLG). CLGs then become an active partner in the Federal Historic Preservation Program and the opportunities it provides.

### **Community Development Assistance Act**

The Community Development Assistance Act (CDAA) was created in 1985 by the Nebraska Legislature to encourage financial support by businesses to community betterment organizations in their efforts to implement community service and development projects in chronic economically distressed areas.

CDAA empowers the Department of Economic Development to distribute a 40 percent state tax credit to businesses, corporations, insurance firms or financial institutions or individuals that make eligible contributions of cash, services or materials to approved community betterment projects.

Five types of projects may qualify through the program including, employment training, human and medical services, physical facility and neighborhood development services, recreational and educational activities and crime prevention. The maximum amount of tax credits awarded to an eligible applicant is \$25,000 per year, per project.

### **Community Development Block Grant**

The Small Cities Community Development Block Grant (CDBG) Program, administered through the Nebraska Department of Economic Development, helps smaller local governments fund community projects that might not otherwise be financially feasible. Through funding from the United States Department of Housing and Urban Development, the program allows each community to determine which projects are most needed, with a focus on Housing, Neighborhood Revitalization, Commercial Revitalization, and Economic Development.

The national objectives of the program are to benefit low- and moderate-income persons, eliminate slum or blight, and address urgent community development needs.

- Community Development Block Grant – Downtown Revitalization Program, Phase II  
The objective of the Community Development Block Grant (CDBG) Downtown Revitalization Funding Category is to provide for investments in Nebraska communities that will contribute to the revitalization or redevelopment of downtown infrastructure, address health and safety concerns, and develop a capacity for greater growth. Activities will assist communities in carrying out a comprehensive downtown revitalization plan to stabilize and enhance clearly defined downtown areas that will provide a benefit to low/moderate income residents of the community, or aid in the elimination of substandard or blighted structures or areas in the downtown.



- Community Development Block Grant – Economic Development Revolving Loan Fund  
Community Development Block Grant (CDBG) Economic Development Revolving Loan Funds are flexible financing tools for communities to provide loans to local businesses, which in turn, create jobs and leverage other private investment while helping a community diversify and stabilize its economy. While revolving loan funds are usually created through grants from the federal or state government, they are locally administered. All decisions are made in the community and as loans are repaid to the fund, the money is available for additional lending to other local start-up or expanding businesses.

- Community Development Block Grant – Tourism Development Initiative  
The objective of the Community Development Block Grant (CDBG) Tourism Development Initiative is to provide financing to offset the cost of projects that are, or will be, a tourism attraction. Tourism attractions (for profit or non-profit, public or private) are sites that are expected to annually draw 2,500 or more visits from origins of at least 100 miles away. Tourism attractions are sites and facilities that draw visitors because of their scenic, historic, cultural, scientific and/or recreational attributes. Examples of eligible attractions are: historic restorations, museums, participatory sports facilities and convention centers. Examples of ineligible businesses are those that more often serve as tourism-support facilities than attractions, such as eating and drinking establishments, commercial sleeping accommodations, gasoline service stations and gift shops.

### **Community Development Resources – New Market Tax Credit Business Loan**

Community Development Entities (CDE's), such as Community Development Resources, apply to the Treasury Department for an allocation of New Markets Tax Credits (NMTC). The credits are awarded competitively based on a CDE's performance, accountability, and record of success providing capital or technical assistance to disadvantaged businesses or communities.

Once a CDE secures an allocation of credits, it would sell the tax credit certificates to private investors. Investors in a qualified CDE would receive a tax credit for their investment worth 30 percent of the amount invested (net present value) over seven years. Investors would receive a tax credit certificate to attach to their federal income tax forms claiming a 5% tax credit for the first three years and a 6% credit for the remaining four years.

The CDE would then use the capital generated from sale to provide loans, equity, and other forms of credit to qualified low-income community businesses (QLICB), including non-profit corporations, in targeted distressed areas. The tax credits are subject to recapture if the entity ceases to be a qualified CDE or the proceeds of the investment cease to be used for qualified low-income community investments.

### **Federal Home Loan Bank – Joint Opportunities for Building Successes**

The Federal Home Loan Bank (FHLB) of Topeka promotes housing and community development by offering its member financial institutions a variety of programs to meet the housing and economic development needs of their communities. The FHLB's Joint Opportunities for Building Success (JOBS) program is an economic development funding program of the Federal Home Loan Bank that assists bank members in promoting employment growth in their communities.

### **Federal Tax Incentives Program**

Since 1976 the Internal Revenue Code has contained provisions offering tax credits and favorable tax treatments for historic buildings rehabilitated for income-producing purposes. The historic preservation tax incentives have been successfully used throughout the state, promoting the reuse of historic buildings and stimulating private investment in older areas of Nebraska communities. The State Historic Preservation Office promotes these incentives by providing assistance to property owners in qualifying projects under this program.

### **General Obligation Bonds**

General Obligation (GO) bonds are backed by property taxes, and are issued by the City for a wide array of community betterment projects. See Section 16-6, 108 of the Nebraska Revised Statutes.

### **Heritage Nebraska Program**

Building on the success of the Nebraska Lied Main Street Program, Heritage Nebraska is an umbrella organization for: Main Street; a Nebraska Preservation Fund within the National Trust for Historic Preservation; and Preservation Partners offering specific education and technical assistance to be augmented, early next year, by two half-time field staff. Main Street helps communities in organizing, promoting, and strengthening the economic base and improving the appearance of downtown using the National Trust Main Street Center's Four-Point Approach™. There will be few visible changes in the way Main Street is seen in the communities.

### **Local Organizations**

A community pulls itself together through the local civic groups' active in the area. Business leaders and individuals form and participate in various activities found through common interests. Superior is home to numerous civic groups that can play an important role in the downtown revitalization process including, the Superior Chamber of Commerce, Superior VFW, religious groups, Center for Rural Affairs, Nebraska Sustainable Ag Society, County Historical Society, and Superior Development Corporation to name a few.

### **Local Option Sales Tax**

Any Nebraska county or incorporated municipality may impose a local sales and use tax upon approval by a majority of their voters in a regular election. The local tax applies to the identical transactions subject to the state sales and use tax, with the exception of direct-to-home satellite programming. Local option taxes of 0.5¢, 1¢, and 1.5¢ may be approved by city or county voters. The tax is collected and remitted to the state and is then allocated back to the municipalities.

Superior has already enacted a 1¢ sales tax under LB840, the Local Option Municipal Economic Development Act. With voter approval, the City of Superior has statutory authority to enact another 0.5¢ - with voter approval – which could be a dedicated revenue source for downtown revitalization efforts.

### **Nebraska Advantage Microenterprise Tax Credit**

The Nebraska Advantage Microenterprise Tax Credit Act will be administered by the Department of Revenue. The purpose of the program is to provide investment tax credits (equal to 20 percent of the investment) to applicants for creating or expanding micro businesses (5 or fewer employees) that contribute to the revitalization of economically depressed areas through the creation of new or improved income, self-employment, or other new jobs in the area.

### **Nebraska Affordable Housing Trust Fund**

Nebraska Affordable Housing Trust Fund (NAHTF) funds will be available for rental housing for families, elderly, and/or special needs populations. Activities include acquisition and rehabilitation of existing units. NAHTF Program provides grants to nonprofits, local governments, and public housing authorities to:

1. Build new rental units for low to moderate income persons
2. Adapt old buildings from use as schools, hotels, etc., to rental housing
3. Rehabilitate existing rental properties owned by nonprofit or public housing authorities to meet local building codes and the Nebraska Department of Economic Development's rehabilitation standards
4. Administer homebuyer assistance programs
5. Develop new single-family housing (including infrastructure) for homeowners purchase homes, rehabilitate to meet local building codes and Nebraska Department of Economic Development's rehabilitation standards, and provide down-payment assistance to new homebuyers to purchase the homes
6. Administer programs that help homeowners rehabilitate their houses
7. Increase nonprofit organizations' capacity to develop affordable housing

### **Nebraska Arts Council**

The Nebraska Arts Council (NAC) awards grants to Nebraska nonprofit organizations, schools, religious organizations and divisions of government. Nonprofit organizations are eligible to apply for grant assistance to cultivate the resources needed to sustain the arts in Nebraska.

### **Nebraska Energy Office – Dollar and Energy Savings Loan Program**

The Nebraska Energy Office (NEO) has achieved more than \$125 million in energy efficiency improvements through its Dollar and Energy Saving Loan Program. The program is delivered through private financial institutions at over 600 locations throughout the state.

The program works as a revolving fund, using payments from previous borrowers to offer new loans at significantly subsidized interest rate. The Nebraska Energy Office makes the loans available to homeowners, small businesses, farmers, and local government agencies for energy efficiency improvements.



### **Nebraska Department of Environmental Quality – State Revolving Fund**

With the passage of the Amendments to the Clean Water Act (CWA) in 1987, Congress provided for the replacement of the federal Construction Grants program with the Clean Water State Revolving Fund (CWSRF) program and the Drinking Water State Revolving Fund (DWSRF) program. The program provides capitalization grants to the states to be used as the basis (along with a required twenty percent state match), to create revolving loan funds which provide low-interest loans to publicly owned water and wastewater systems to finance infrastructure projects, and to fund water quality projects such as nonpoint source and estuary management.

The states set the loan terms, which may be interest-free to market rates, with repayment periods up to twenty years. Terms may be customized to meet the needs of small and disadvantaged communities. Loan repayments are recycled to perpetuate the funding of additional water protection projects.

Public involvement is an important element of the SRF Programs. Before applying for a capitalization grant, a state is required to provide information about the respective programs and the projects to be funded in an Intended Use Plan which is available for public review and comment. The Intended Use Plan is a requirement in both the Clean Water and Drinking Water State Revolving Fund programs.

### **Nebraska Enhancing, Developing and Growing Entrepreneurs**

The Nebraska Enhancing Developing and Growing Entrepreneurs (EDGE) is the umbrella organization for rural entrepreneurial training programs hosted by local communities, organizations and associations. Since 1993, the Nebraska EDGE has assisted more than 1,800 entrepreneurs, small business owners and their partners start and enhance their businesses. Over 85 training courses have been held from Scottsbluff to Omaha, and in many communities in between.

The EDGE program is primarily for existing businesses or potential start-up businesses. It is designed to teach better business practices. Students produce a comprehensive business plan to guide business decisions and activities during their participation in the class. As entrepreneurs develop their business plan they learn how to: 1) initially organize and later manage their business; 2) market their products or services; 3) compile and utilize their financial statements; and 4) seek opportunities for funding.

### **Nebraska Enterprise Fund**

The Nebraska Enterprise Fund (NEF) is a statewide financial intermediary dedicated to supporting microenterprise practitioners. In 1997 the Nebraska Microenterprise Partnership Fund became incorporated as a 501(c)(3) and became a certified Community Development Financial Institution (CDFI) in 1998. In 2008, the Partnership Fund name was changed to Nebraska Enterprise Fund.

Nebraska Enterprise Fund raises funds from various national- and state-level sources and then awards grants, loans, and related products to microenterprise programs through an annual “request for proposal” process.

### **Nebraska Investment Finance Authority – Low Income Housing Tax Credit Program**

As part of the Tax Reform Act of 1986, the United States Congress created the Low-Income Housing Tax Credit (LIHTC) (IRC Section 42) to promote development of affordable rental housing for low-income individuals and families. The Low-Income Housing Tax Credit, rather than a direct subsidy, encourages investment of private capital in the development of rental housing by providing a credit to offset an investor's federal income tax liability. The amount of credit a developer or investor may claim is directly related to the amount of qualified development costs incurred and the number of low-income units developed that meet the applicable federal requirements for both tenant income and rents.

The Nebraska Investment Finance Authority (NIFA) is designated as Nebraska's housing credit allocation agency. NIFA's mission includes providing a broad range of financial resources for the development of affordable housing. NIFA also provides technical assistance for such activities.

### **Nebraska State Historical Preservation Officer**

Since the passage of the National Historic Preservation Act of 1966 the governor of each state has been required to appoint a State Historic Preservation Officer to oversee preservation efforts mandated by the 1966 Act. In Nebraska, the director of the Nebraska State Historical Society serves as State Historic Preservation Officer (SHPO). The State Historic Preservation Office is a division of the Nebraska State Historical Society.

In Nebraska, SHPO is responsible for administering the following programs: National Register of Historic Places (NRHP), Nebraska Historic Buildings Survey (NeHBS), Archeological Surveys, Certified Local Governments (CLG), Federal Tax Incentives, Valuation Incentive Program (VIP), Section 106 Review and Compliance, Outreach and Education, and Preservation Planning.

### **South Central Nebraska Economic Development District**

The South Central Nebraska Economic Development District (SCEDD) is a regional development organization that encourages cooperation between local government officials, community based organizations and the private sector. SCNEDD provides the "link" between federal and state programs and the local level where development actually occurs.

### **Peer Group Lending**

Individual entrepreneurs are frequently denied loans because banks believe they lack sufficient collateral or that the entrepreneur will be unable to repay the loan. Peer-group lending collects collateral and spreads the risk among a group of entrepreneurs, increasing an entrepreneur's chances of obtaining a loan.

Peer groups are composed of entrepreneurs gathered together by neighborhood groups, non-profits, or banks. The availability of a loan is dependent on the repayment schedule of others in the group. Since group members are dependent on the success of their peers, they work together to support each other. Most loans are based on character rather than collateral. Members alert each other to business opportunities and critically look at other member's business plans.

### **Private/Charitable Foundation**

Private/charitable foundations are legal entities set up by an individual, a family or a group of individuals, for a purpose such as philanthropy. These Foundations are typically endowed by a benefactor (individual, family and corporation) and the interest and earned income on their investments are used for charitable giving to other 501(c)(3) non-profit organizations. The Nebraska Community Foundation is an example of such a fund.

### **Rural Enterprise Assistance Project**

Rural Enterprise Assistance Program (REAP) was started by the Center for Rural Affairs in 1990 to meet the needs of self-employed persons in the rural Midwest. It provides individuals with business management training, technical assistance, lending capital, loan packaging, and networking opportunities for starting and growing a business. Roundtables and/or associations of micro-entrepreneurs are formed in addition to individualized services in rural areas of Nebraska and are the supporting vehicle for the delivery of these services. The REAP program operates on a statewide rural basis through regionally based Business Specialists.

REAP's revolving loan program is a step-up borrowing process where loans of between \$100 and \$10,000 are made. The community or association must raise a loan loss reserve between \$500 and \$2,500 that is matched by REAP on a 10:1 ratio (\$5,000-\$25,000) to give association members access to REAP's revolving loan program. Step-up borrowing limits: A first-time borrower can borrow up to \$1,000, and each subsequent loan can be doubled up to a maximum \$10,000 with established repayment record.

### **Service Corps of Retired Executives**

Service Corps of Retired Executives (SCORE) is an extensive, national network of more than 10,000 retired and working volunteers who are experienced entrepreneurs and corporate managers and executives. They provide free and confidential business counseling and advice to all types of businesses in all stages of development—from idea to start-up to success. SCORE is a nonprofit association dedicated to entrepreneurial education and the formation, growth, and success of small businesses across the country. SCORE also is a resource partner with the U.S. Small Business Administration. Offices in Nebraska: Omaha, Lincoln, Scottsbluff, North Platte, Kearney, Norfolk and Columbus.

### **Small Business Administration Programs**

Small businesses that meet the Small Business Administration (SBA) size standards and program requirements can apply for SBA guaranteed loans through participating lenders. Although administered through a participating bank, loans are federally guaranteed so that if the small business does not do well, the bank is not at risk. These loans are intended to assist businesses not successful in obtaining funds through commercial lenders, and decrease the lending risk to banks.

- **SBA 7(a) Program**

The 7(a) loan program is the SBA's general business loan program. The SBA is authorized to guarantee between 75 percent and 80 percent of a loan, up to a maximum of \$750,000, for small businesses that cannot obtain financing on reasonable terms through normal lending opportunities. This includes acquisition of real estate, business expansion, machinery and equipment purchases, furniture and fixture purchases, working capital, and inventory purchases.



- **Small Business Administration 504 Loan Program**

The SBA 504 program provides businesses with opportunities to start or expand their operations by offering long-term and fixed-rate financing. Businesses can seek 504 Loan counseling and financing through the Nebraska Economic Development Corporation (NEDCO). Businesses eligible for SBA 504 loans vary, however, 504 financing is not available for businesses that have a tangible net worth exceeding \$7.5 million, or average net income more than \$2.5 million for the two preceding years. The maximum loan amount allowed through the 504 Program is \$1 million. Typical 504 business loans are for land, building, and equipment (fixed assets).

- **Micro-loan Demonstration Program**

Through the Micro-Loan Demonstration Program, the SBA makes loans to private, non-profit, and quasi-governmental organizations who will make short-term, fixed interest rate micro-loans (up to \$25,000) to start-up, newly established, and growing small business concerns. Funds are then provided with marketing, management, and technical assistance. The program helps women, low-income, and minority entrepreneurs who lack credit.

Micro-loans can be used to purchase machinery and equipment, furniture and fixtures, inventory, supplies, and working capital. This is not part of the 7(a) program and funds cannot be used to retire existing debt. Loans must be repaid on the shortest term possible, no more than six years, depending on the earnings of the business. Each organization has individual collateral requirements; assets bought with the loan are automatically considered collateral. Personal business owner's guarantees are also commonly required.

- **CAPLines**

CAPLines is used by SBA to help small businesses meet short-term and cyclical working-capital needs. Loans can be used for finance seasonal working-capital needs, finance direct costs needed to perform construction, service, and supply contracts, finance direct costs associated with commercial and residential building, construction without a firm commitment for purchase, finance operating capital by obtaining advances against existing inventory and accounts receivable and consolidation of short-term debt.

- **Low Documentation Loan Program (LowDoc)**

LowDoc is one of the SBA's most popular programs because of its one-page application form and rapid turnaround time (two to three business days) for loans of up to \$100,000. Borrowers must meet the lender's credit standards before applying for a LowDoc loan. Business start-ups and businesses with fewer than 100 employees and with average annual sales of less than \$5 million over the past three years are eligible for LowDoc.

- **FA\$TRAK**

FA\$TRAK makes loans of up to \$100,000 available without requiring lenders to use the SBA process. Approved lenders use existing documentation and procedures to make and service loans, and the SBA guarantees up to 50 percent of the loan. Maturities are 5-7-years for working capital and up to 25 years for real estate or equipment.

### • **Patriot Express**

The U.S. Small Business Administration has announced the SBA's Patriot Express Pilot Loan Initiative for veterans and members of the military community wanting to establish or expand small businesses.

Loans are available up to \$500,000 and qualify for SBA's maximum guaranty of up to 85 percent for loans of \$150,000 or less and up to 75 percent for loans over \$150,000 up to \$500,000. For loans above \$350,000, lenders are required to take all available collateral

The Patriot Express loan can be used for most business purposes, including start-up, expansion, equipment purchases, working capital, inventory or business-occupied real-estate purchases. Patriot Express loans feature SBA's lowest interest rates for business loans, generally 2.25 percent to 4.75 percent over prime depending upon the size and maturity of the loan.

### **Special Assessment Districts**

Certain improvements, such as parking lots and sidewalk improvements can be financed by special assessments. This method of financing is a tax upon a property owner for a portion of the costs incurred by the City for a particular improvement. See Section 17-522 of the Nebraska Revised Statutes.

### **Tax Increment Financing**

Tax Increment Financing (TIF) is a tool that encourages private development in areas experiencing blight and disinvestments, typically areas for downtown. A TIF program provides a method for financing public costs associated with a private development project by using the projected increase in property tax revenue resulting from the private development. TIF bonds allow the developer to retire the "public costs" over a period of 15 years. During the time the bonds are outstanding, each taxing jurisdiction receives its original share of tax revenue or "pre-TIF project tax revenues." The advantage of TIF is that it enables a local government to borrow against future tax revenues generated by a redevelopment project. See Section 18-2101 through 19-2154 of the Nebraska Revised Statutes.

### **Tourism Advantage Matching Grant Program**

The Nebraska Legislature has appropriated \$500,000 in General Fund State Aid for dollar-for-dollar matching grants to area, regional, and local tourism promotional groups for advertising, marketing, and promotional efforts. Grants are made to promote tourism in an area or region within Nebraska and also promote more than a single attraction, event, lodging establishment, or other individual tourism-related facility.

### **Tourism Assessment Resource Growth Evaluation Team**

Tourism Assessment Resource Growth Evaluation Team (TARGET) was started in 1991. It is a unique program to assist Nebraska's rural communities in getting more out of tourism. TARGET is designed to help Nebraska communities realize what they have, celebrate their strengths, improve on their weaknesses, and ensure they are reaching their tourism potential.

## United States Department of Agriculture – Rural Development Programs

The Nebraska Staff of USDA Rural Development is committed to assisting Nebraska communities. The USDA financing programs are designed to offer: affordable homeownership and repair opportunities; safe and modern rental housing facilities; essential public facilities and services; business opportunities to build and sustain healthy economies; financial and technical assistance to cooperative and value-added efforts across Nebraska; energy opportunities for conservation; installation of renewable energy systems; and research and demonstration on biofuels and advanced biofuels.

Below are a list of USDA Rural Development Programs that may be accessed for Downtown Revitalization efforts.

### • Community Facility Loan Program

This program provides grants to assist in the development of essential community facilities in rural areas and towns of up to 20,000 people. Grants are awarded on a graduated scale; small communities with low population and income will receive a higher percentage of grants.

Program monies can be used to assist in the development of essential community facilities, such as constructing, enlarging, or improving community facilities for healthcare, public safety, or public and community services (such as the physical construction of a new building to house and display museum items and artifacts). Requests can include the purchase of equipment required for a facility's operation.

### • Guaranteed Community Facility Loan Program

The purpose of the Guaranteed Community Facilities Loan Program is to work with local lenders - including banks, savings and loan associations, mortgage companies, and Farm Credit System banks to offer loan guarantees to help build essential community facilities and purchase equipment in rural areas. Community service facilities include: fire and rescue buildings and/or equipment, streets, utilities, community buildings, libraries, senior citizen centers, day care centers, airports, industrial parks, hospitals, clinics, nursing homes, assisted living facilities, etc.

### • Rural Business Enterprise Grants

The US Department of Agriculture Rural Development Office provides grant funding to finance the development of small business enterprises in rural communities with populations less than 50,000. The grant program is geared to stimulate capital investment by providing grants to third party lenders to establish a revolving loan program.

Rural Business Enterprise Grants (RBEG) funds can be used for acquisition and development of land; construction of buildings, plants, equipment; access streets and roads; parking areas; utility and service extensions; refinancing, fees; technical assistance; and start-up operating costs and working capital.



- **Rural Business Opportunity Grant**

The purpose of the Rural Business Opportunity Grant (RBOG) is to promote sustainable economic development in rural communities with exceptional needs by focusing on communities that have experienced trauma due to natural disasters or fundamental structural change, persistently poor, long-term population decline or job deterioration. The RBOG focuses on communities where the project is sustainable over a long term through local effort without long-term external subsidies.

The RBOG Program provides matching grant monies for technical assistance, training, and planning activities, in an effort to improve economic conditions in rural areas. Examples of eligible project include: identify and analyze business opportunities; identify, train, and assist existing or prospective rural entrepreneurs; establish business support centers; conduct community or multi-county economic development planning; establish centers for training, technology, and trade; and conduct leadership development training.

- **Rural Housing Service (RHS): Section 515 Rural Rental Housing Program for New Construction**

Section 515 Rural Rental Housing Program provides RHS with the authority to make loans for new construction to any individual, corporation, association, trust, Indian tribe, public or private nonprofit organization, consumer cooperative, or partnership very-low, low, or moderate income persons or families, including elderly persons and persons with disabilities.

- **Section 538 - Guaranteed Rural Rental Housing**

The Section 538 Guaranteed Rural Rental Housing Program provides federal government guarantees for loans made by commercial lenders to developers of multifamily rental housing for low- and moderate- income tenants in rural areas. The U.S. Department of Agriculture (USDA) guarantees up to 90 percent of a loan made by a qualified lender.

- **Rural Economic Development Loan and Grant Program**

The Rural Economic Development Loan and Grant (REDLG) Program provides zero-interest loans and grants to Rural Utilities Service borrowers to promote rural economic development and job creation projects. Funds are passed on to third party borrowers as zero-interest loans for a maximum of ten (10) years for projects that create jobs in rural areas, or that provide infrastructure or community facilities in rural areas that will lead to economic stability. The maximum loan amount is \$740,000. The maximum grant amount is \$300,000.

### **Valuation Incentive Program**

The Valuation Incentive Program (VIP) assists in the preservation of Nebraska's historic places. The program allows a property tax "preference" for a historic property that has been rehabilitated. The preference can be described as a temporary "hold" on increases in property tax assessment that result from improvements made to preserve a historic property. The Valuation Incentive Program (VIP) is a property tax incentive that assists in the preservation of Nebraska's historic buildings.

Properties participating in the Valuation Incentive Program must be designated as a “historically significant real property” before work on a project, listed on the National Register of Historic places and taxable.

### **Venture Capital**

Venture capital refers to equity investments in businesses with the hope that they will grow and become profitable. Although risky, equity investments can lead to enormous payoffs when the companies invested in are extremely successful. The prosperity of many of today’s corporate giants can be directly linked to the venture capital investments they received when they were infant businesses. Recognizing this, neighborhood groups can encourage the use of venture capital as an option for financing small businesses and projects in their communities. Two effective ways of increasing the venture capital available to local businesses is to 1) coordinate databases that assist in matching up potential investors with businesses, and 2) promote the area to specific venture capital firms.