

## HISTORIC PRESERVATION LOW INTEREST LOAN COMMITTEE SUMMARY

**ITEM:** Loan Application

**PROJECT:** Roof, Gutter, Fence

**LOCATION:** 1403 10<sup>th</sup> 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.

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### 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 10<sup>th</sup> 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 10<sup>th</sup> 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 10<sup>th</sup> 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 10<sup>th</sup> Avenue; permit #92090039.

Zoning Code Interpretation for Bed and Breakfast Use at 1403 10<sup>th</sup> 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 10<sup>th</sup> 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*

*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