



Business Improvement Grant (BIG) Program

Program History: The BIG Program is funded in large part through the City of East Moline's Business Development District #2, established in 2024 to provide economic incentives through a 0.75% sales tax. Under the BIG Program, grant awardees are reimbursed for eligible project costs pursuant to 65 ILCS 5/11-74.3-1 et seq., undertaken within the designated Business Development District #2 Project Area.

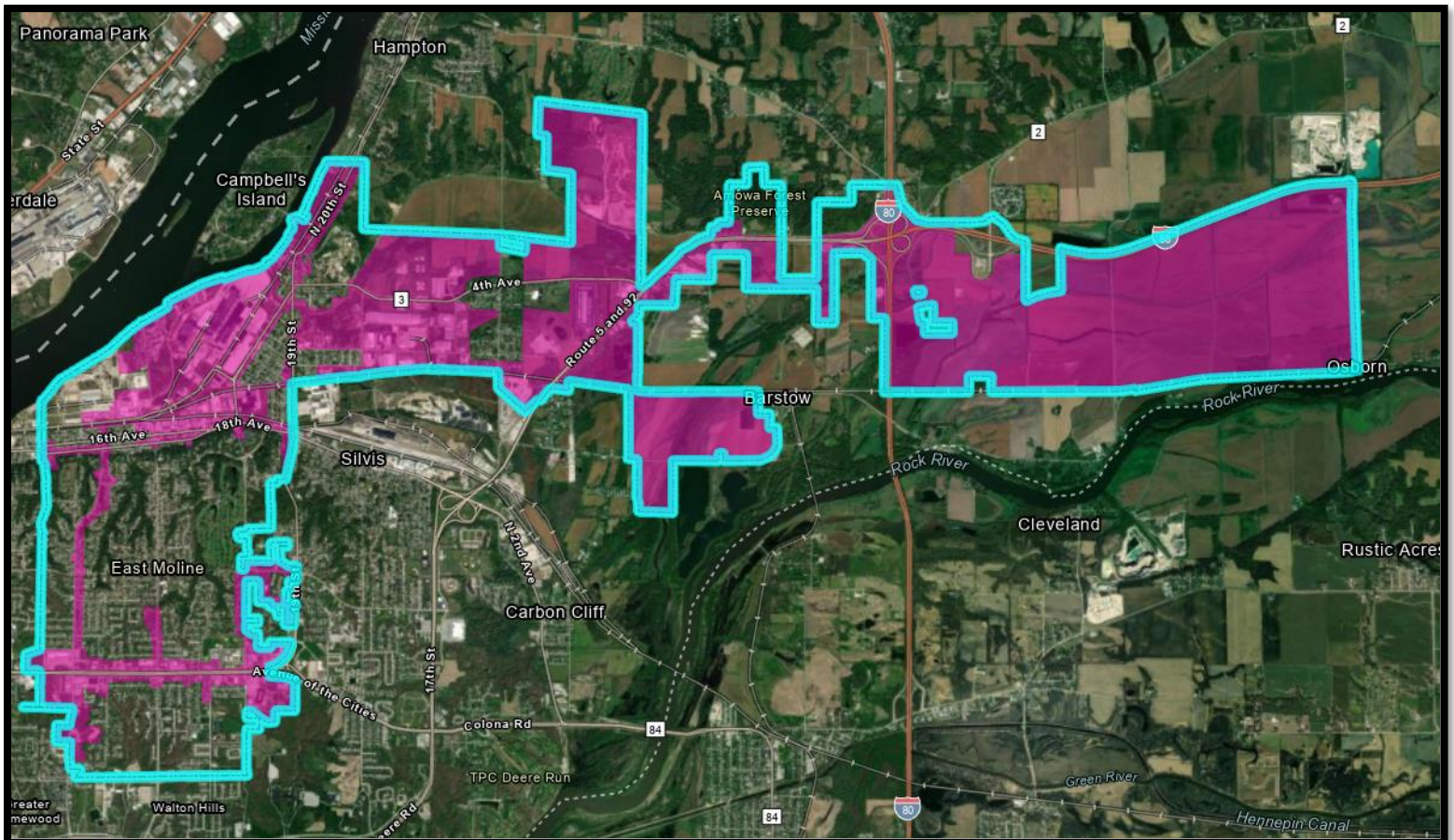
All BIG applications are reviewed on a competitive basis by the City's Design Review Board before a written redevelopment agreement is approved by the East Moline City Council. All reimbursements are subject to the availability of funds in the East Moline Business District #2 Special Tax Allocation Fund, unless otherwise specified in the redevelopment agreement.

Purpose: To support rehabilitation and preservation of commercial property; encourage new business; and retain, revitalize, and expand existing business in East Moline's major development areas and commercial corridors.

Program: The Business Development District sales tax will annually generate a pool of funds to be made available to eligible businesses within the BIG Project Area. The City will hold an annual round of funding through a competitive application process where businesses can participate.

Eligibility Criteria and Conditions:

- 1. Eligible Projects:** Commercial or Industrial projects that are located or locating within the City of East Moline's Business Development District (purple area below in East Moline). This area includes all major commercial and industrial areas of the city.



2. **Eligible Applicants:** Property owners can apply outright, including those looking to purchase to expand their business. Tenants can apply with the owner's consent via the Appendix B affidavit.
3. **Redevelopment Agreement:** Selected applicants ("Grantees" of "Awardees") will enter into a redevelopment agreement with the City. Agreements will be structured as five-year forgivable loans, with one-fifth forgiven annually.
4. **Reimbursement Basis:** Grants operate on a reimbursement basis. Grantees must pay expenses up front and submit invoices and receipts for reimbursement.
5. **Maintenance Requirement:** Grantees must properly maintain improvements during the five-year forgivable loan period.
6. **Good Standing:** Applicants and property owners must be current on all financial obligations to the City (taxes, fees, assessments, utilities, etc.).
7. **Verification of Costs:** Applicants must verify eligible project costs equal to or greater than the approved amount before reimbursement.
8. **Compliance:** Projects must comply with all city/state codes, design guidelines, and inspections.
9. **Prioritization:** If applications exceed funding, the City may prioritize, partially fund, or reject applications at its sole discretion.

Award Size:

- **Maximum grant award per project:** \$50,000, subject to available funds.
- **Funding ratio:** City funds shall not exceed 60% of total project costs. Applicants must provide at least 40% match.
- **Use of Loan Funds as Local Match:** Applicants may apply to lending institutions or Revolving Loan Funds (RLF) with the City or Bi-State Regional Commission to achieve their local match requirement of 40%, or use a combination of owner equity and debt financing.
- **Reapplication:** Awardees may reapply every two years after project completion. Applicants not selected may reapply annually.
- **Partial Awards:** The City reserves the right to issue partial funding if demand exceeds available resources.

Selection Criteria: Applications will be reviewed and scored by the City's Design Review Board, which will make funding recommendations to the City Council. Criteria include:

- **Project Impact:** Degree to which the project addresses deteriorated conditions.
- **Owner Match:** Percentage of project costs covered by the applicant. (≥40% required; higher match scores better).
- **Revenue Impact:** Sales/property tax generation.
- **Jobs:** Job creation or retention.
- **New Business:** Whether funding helps launch a new business.
- **Local Benefit:** Alignment with development goals and resident benefit.
- **Attraction:** Contribution to community draw and tourism.
- **Track Record:** Applicant's business or development history.

Timeframe:

- Projects may not begin until a redevelopment agreement is approved by the City Council.
- Projects must be completed within one year of approval unless an extension is granted.
- Grantees must provide quarterly progress updates on City forms.
- Failure to complete projects or submit reports may result in reallocation of funds.

Eligible Project Improvements:

- Existing Building: exterior and interior repair, restoration improvements to storefronts and properties
- Façade improvements or restoration
- Masonry & brick restoration;
- Painting/re-siding walls;
- Replacement of doors and windows;
- Final trim work and weatherproofing
- Awning & signage installation
- Structural additions to an existing building
- Code required improvements
- Parking lot improvements
- Permanent landscaping
- Lighting
- Plumbing, electrical, HVAC improvements
- Accessibility improvements
- Sidewalk repair or installation
- Carryout/Curbside pickup reconfigurations
- Capital equipment if permanently installed
- Demolition costs or other site preparation
- New construction, interior or exterior
- Land assembly

Ineligible Items:

- Any improvements already performed or in progress prior to notification of approval
- Any improvement which is not allowed by Municipal Code
- Labor for any project where the work is performed by the applicant or by the employees of a business owned by the applicant or related party. The grant would only cover the materials required in this situation.
- Movable or temporary landscaping
- Tools or equipment (either purchased or rented)
- Business supplies or inventory
- Permit Fees
- Temporary Signage
- Freight or shipping costs
- Any project expense already funded or incentivized with other public sources - federal, state, county or municipality - will not qualify for funds from the city.

Note: Improvements not specifically listed are subject to City review. Grants may be awarded in part if not all expenses are eligible.

Application Logistics:

1. **Contact the City:** Discuss project with Community Development staff or Building Official.
2. **Obtain Estimates:** Two estimates required.
3. **Proof of Financing:** Applicants must provide documentation of their 40% match, such as:
 - Bank letter of credit
 - Loan commitment letter (City RLF, Bi-State RLF, etc.)
 - Personal financial statement
 - Bank statement showing liquid assets
4. **Design Plans:** Submit professional plans if applicable.
5. **Tenant/Owner Affidavit:** Appendix B required for tenant applicants.
6. **Submit Application:** Complete packet due by deadline - September 30, 2025
7. **Review & Interview:** Applicants may be asked to attend Design Review Board (DRB) meeting to answer questions about project.
8. **Scoring & Recommendation:** DRB reviews applications and interviews, recommends awards to Council.
9. **Approval & RDA:** Council approves awards via redevelopment agreements (RDA).
10. **Permitting:** Once awarded, all permits must be obtained within 60 days.
11. **Project Completion:** Work must be completed within 1 year of RDA approval.
12. **Reimbursement:** Applicants reimbursed within 30 days of approved invoice submittal. Partial reimbursement mid-project may be considered.

Program Administration & Oversight:

- **Oversight:** performed by East Moline's Administration, Community Development Department, Design Review Board, and Council.
- **Enforcement:** Forgivable loan ensures long-term investment. If property is sold or project closed early, repayment is prorated (e.g., sale of property in year 3 requires repayment of 3/5 of award).
- **Scope Changes:** Award amount is final; cost overruns are applicant's responsibility.
- **Insurance:** Contractors must provide proof of insurance to applicant; applicant must submit to City.
- **Conflict of Interest:**
 - No City staff or elected official may unduly benefit.
 - Council members may apply but must abstain from all votes related to the program.
 - Design Review Board members are ineligible.
 - Other staff may apply only if uninvolved in the decision-making process.
- **Prevailing Wage:** Private reimbursements are not currently subject to the Illinois Prevailing Wage Act (per IL Dept. of Labor). However, if work occurs in the public right-of-way or improvements will be dedicated to the City, prevailing wage applies.
- **Code Compliance:** All projects undertaken must comply with any applicable City of East Moline design guidelines, zoning ordinances and building codes.
- **Additional Information:** The City reserves the right to request additional information, including, but not limited to, how the property will be utilized (e.g., commercial, residential, type of business, etc.) after the renovations are completed.
- **Disclaimer:** Nothing in this program creates a partnership, agency, or joint venture between the City and any applicant.

Public Communication:

- **Publicity:** City will publicize approved projects and may require signage stating: *"Funded in part by the City of East Moline's Business District Sales Tax."*
- **Outreach:** Technical assistance to fill out applications will be available upon request.



BUSINESS IMPROVEMENT GRANT (BIG) PROGRAM APPLICATION

City of East Moline, Illinois | 915 16th Avenue, East Moline, IL 61244 | Ph: (309) 752-1594

Applicant Name: _____

Applicant Mailing Address: _____

Applicant Daytime Phone: _____ Applicant Email Address: _____

Subject Property's Site Address: _____

Subject Property's County Property Tax ID # _____

Property Owner Name(s) if different than Applicant: _____

Type of Property (check all that apply): Commercial/Retail; Professional Office; Industrial; Residential

Anticipated Project Start Date: _____ and Estimated Project Completion Date: _____

Number of new jobs, if any, that will be created as a result of this Project: Full-time _____ Part-time _____

New annual retail sales anticipated to occur, if any, as a result of the proposed improvements: \$ _____ Total

Projected Investment for Project: \$ _____, of which \$ _____ is land/
building improvements.

Estimated BIG Eligible Project Costs (attach detailed list and description, as well as bids for contracted work with your Project Proposal):

1. Exterior rehab, repair, remodeling, reconstruction of existing buildings.....\$ _____
 2. Interior rehab, repair, remodeling, reconstruction of vacant, underutilized space\$ _____
 3. Acquisition cost of land and buildings purchased, if any, after 03/25/2024.....\$ _____
 4. Site preparation (e.g., demolition, excavation, leveling/grading of land).....\$ _____
 5. Professional fees (e.g., engineering, architectural, legal, accounting, plans, marketing).....\$ _____
 6. New Construction.....\$ _____
 7. Construction or repair of private parking lot and/or driveway.....\$ _____
 8. Construction or repair of public or private infrastructure\$ _____
- TOTAL ESTIMATED BIG ELIGIBLE PROJECT COSTS:.....\$ _____**

PROJECT PROPOSAL: See **Appendix A** for directions to complete the Project Proposal.

The undersigned certifies and warrants that to the best of his/her knowledge the information contained in and attached to this Application Form is true, correct, and complete and furthermore agrees to the terms and conditions provided herein. Nothing contained in this Application shall be construed by the City or the Applicant or any third person to create the relationship of a partnership, agency, or joint venture between the City and the Applicant.

Applicant Signature: _____ **Date:** _____

- Applicant is the Owner of Subject Property; or
- Applicant is Tenant of Subject Property for which **Appendix B** has been executed and attached hereto.

FOR CITY USE:

Signed application received by the City of East Moline on date: _____ by _____

Application forwarded to City's BIG Program Administrator on date: _____

Recommendation by Design Review Board: No (reason: _____)

Yes, for Amount: \$ _____ Date: _____

Date of Approved Redevelopment Agreement: _____ Verified BIG Eligible Project Costs: \$ _____

APPENDIX A

PROJECT PROPOSAL

On separate paper(s), please provide a proposal about your project including the following:

1. **Project Narrative:** Describe the scope of work, specific improvements, and the purpose of the project. Explain how the improvements address current conditions and what the end-result will look like.
2. **Visual Materials:** Include site plans, architectural renderings, photos of the existing conditions, and/or conceptual sketches (if available).
3. **Budget & Funding Sources:** Provide a detailed project budget, with a breakdown of *all* funding sources (owner match, loans, private investment, etc.) separate from requested City funds.
4. **Alignment with City Goals:** Explain how your project supports the goals of the BIG Program, such as:
 - Improving or preserving existing commercial properties
 - Attracting or retaining businesses
 - Generating new jobs or tax revenues
 - Creating a local or tourism draw
 - Enhancing neighborhood vitality and aesthetics
5. **Project Timeline:** Provide an anticipated timeline, including start and completion dates.

Tips for Applicants:

1. **Be Specific & Visual:** Don't just say "replace façade" — describe the materials, colors, and style. Include before/after photos or mock-ups.
2. **Show Your Match:** Clearly document your 40%+ contribution (bank letter, loan approval, personal cash investment). Projects showing a *higher* owner match will score better.
3. **Tie to Impact:** Explicitly link the project to revenue, jobs, or business attraction. Example: "This new outdoor patio will allow us to serve 30 more customers daily and hire 2 additional employees."
4. **Think Beyond Your Building:** Emphasize how your project benefits the community (e.g., improving a blighted property, making downtown more attractive, creating a reason for people to stop in East Moline).
5. **Plan Realistically:** Provide a timeline that's achievable within the 1-year completion requirement. Show you've thought about permitting and contractor availability.
6. **Tell Your Story:** If you're a long-time business owner or bringing a new business downtown, highlight your track record or entrepreneurial background. It strengthens your credibility.
7. **Connect to scoring criteria:** Remind applicants that proposals are scored, and higher weight is placed on project impact, revenue, and jobs. They should highlight these in their narrative.
8. **Show financial readiness:** Projects with clear financing lined up look stronger. Encourage attaching proof (bank letter, loan approval, cash-on-hand statement).

APPENDIX B

(Complete top and bottom portions of this form only if the Applicant is not the Property Owner)

TENANT-APPLICANT AFFIDAVIT

We the undersigned are the Applicant and Tenant of real Property located at the following address:

_____, (PIN _____), and hereby disclose our intent as Tenant of said Property to incur certain eligible project costs as "Leasehold Improvements" for which we are requesting the reimbursement from the *East Moline Business Development District No. 2 Special Tax Allocation Fund*, pursuant to the terms and conditions provided herein.

BY: _____ Date: _____
(Authorized Tenant Signature)

(Print Tenant Name)

NOTARY:

STATE OF ILLINOIS
COUNTY OF ROCK ISLAND

I, the undersigned Notary Public, do hereby affirm that _____ personally appeared before me on the _____ day of _____, 2025, and signed the above Statement as a free and voluntary act and deed.

Notary Public _____ *Date of Commission Expiry* [SEAL]

PROPERTY OWNER-LANDLORD AFFIDAVIT

As the owner of the above-described real Property, I hereby provide the Tenant my consent to undertake the proposed "Leasehold Improvements" on the Property, whereby the Tenant shall incur certain eligible project costs for which the Tenant is requesting reimbursement from the *East Moline Business Development District No. 2 Special Tax Allocation Fund* pursuant to the terms and conditions provided herein. Furthermore, as a signatory to this Application, I do hereby direct the City of East Moline to make the BIG grant payment awarded by the City for this Project payable to the Tenant-Applicant.

BY: _____ Date: _____
(Authorized Property Owner-Landlord Signature)

(Print Property Owner-Landlord Name)

NOTARY:

STATE OF ILLINOIS
COUNTY OF ROCK ISLAND

I, the undersigned Notary Public, do hereby affirm that _____ personally appeared before me on the _____ day of _____, 2025, and signed the above Statement as a free and voluntary act and deed.

Notary Public _____ *Date of Commission Expiry* [SEAL]