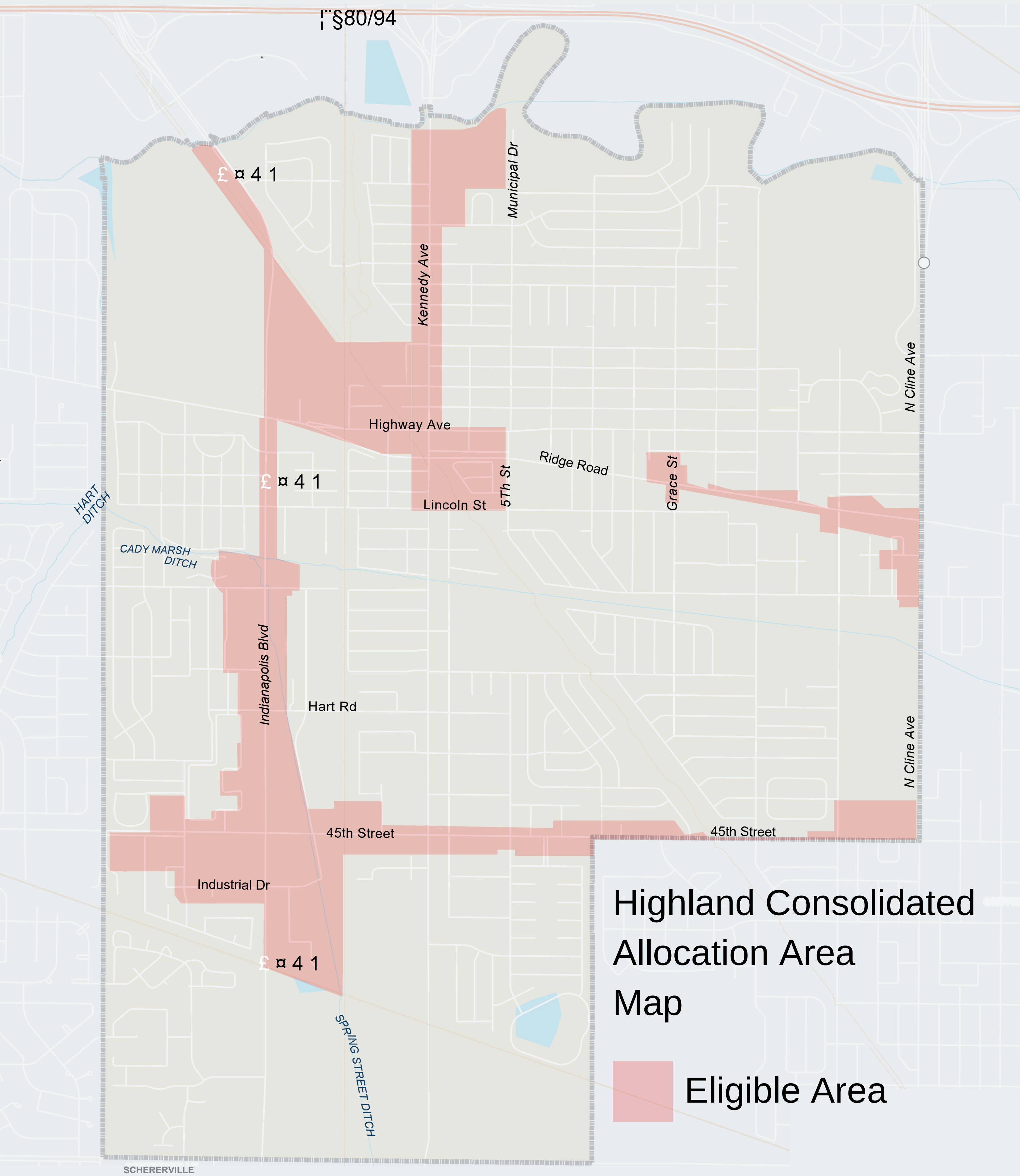
Town of Highland, Indiana

HIGHLAND

Commercial Corridor
Property Improvement Grant

Grant Guidelines and Application

Updated March 2026



Highland Consolidated Allocation Area Map
Eligible Area
§80/94
£ ¤ 41
Kennedy Ave
Municipal Dr
N Cline Ave
Highway Ave
Ridge Road
5Th St
Grace St
Lincoln St
HART DITCH
CADY MARSH DITCH
Indianapolis Blvd
Hart Rd
45th Street
Industrial Dr
SPRING STREET DITCH
SCHERERVILLE

Examples of Aesthetic

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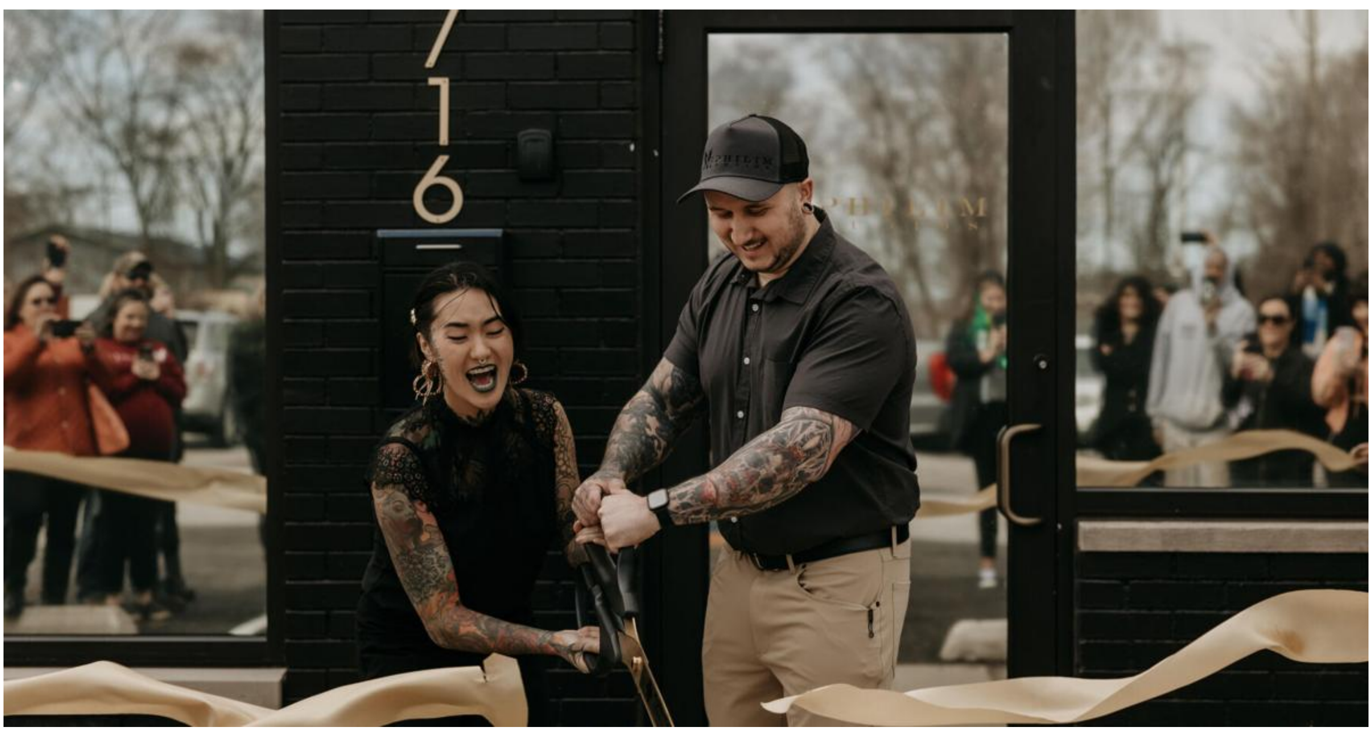

PROGRAM GUIDELINES

The Commercial Corridor Property Improvement Grant Program encourages property/business owners to renovate, restore, and improve buildings including both interior and exterior spaces. It is intended to provide financial assistance for significant improvements. The goal of the program is to encourage growth and vibrancy within the Highland Consolidated Allocation Area, as well as attract retail growth, additional business traffic and catalyze investment through improved aesthetics of aging commercial properties. By making noticeable enhancements within the Highland Consolidated Allocation Area, the urban environment will improve and thereby support the overall revitalization efforts of the community.

Grants will be awarded for up to 25% of the approved project improvements total. Projects eligible for a reimbursement of over $20,000 will take priority, however, the Redevelopment Commission will review all projects regardless of the amount being requested. Each business or property may receive grant funding up to the maximum amount allowed for its approved project type within a ten (10) year period, as set forth in the Project Cap section of this Program. The total amount of grant funds awarded to a business or property within any ten (10) year period shall not exceed the applicable maximum allowed grant amount for that project type.

If a property changes ownership during the ten (10) year period, and the new owner intends to materially change the character or use of the property in a manner consistent with the goals of this Program, a new application may be considered within the same ten (10) year period. All prior grant awards issued under this Program or any prior commercial improvement program administered by the Commission for the same property shall be counted toward the ten (10) year limitation.

The Commercial Corridor Property Improvement Grant Program will award up to $200,000 in total grant money in any given year as decided in that year's Redevelopment budget approved by the Town Council. Grant funds may vary year to year and will be awarded at the discretion of the Highland Redevelopment Commission. Generally, a business will only be eligible for one (1) grant per year, however the Redevelopment Commission maintains the right to make allowances and exceptions, including to award multiple grants, depending on available funds.

Property Requirements

1. Property must be located in the Highland Consolidated Allocation Area
2. Building(s) must be over 35 years old
3. Owner must be current with property taxes
4. Property use must conform to current zoning

Grant Program Goals

The Commercial Corridor Property Improvement Program is intended to catalyze private investment and to shift underperforming or vacant space toward uses that draw people to Highland and keep them engaged in the downtown and commercial corridors.

Priority outcomes include:

1. Destination restaurants and specialty food establishments
2. Entertainment uses that extend evening/weekend activity
3. Retail and tenant improvements that introduce active commercial uses and incorporate pedestrian oriented design features
4. Significant exterior improvements that improve the public realm and strengthen identity
5. Projects that improve occupancy, reduce vacancy, and increase assessed value
6. Conversion of low traffic use types to destination use types
7. Design improvements that reinforce Highland's Mid-Century Modern character

Eligible Projects

The Commission will determine the applicable type based on project scope and documentation. Projects may be approved under one of the following types.

Standard Projects

Facade improvements, storefront upgrades, ADA accessibility, signage/lighting upgrades, and/or interior improvements that increase viability of a desired commercial use.

Rooftop and Use Conversion Projects

Projects incorporating publicly accessible rooftop dining/bar or event space, including structural work/engineering and demolition to support the overall project. Modifications and improvements to interior/exterior of project site that are essential to the conversion of use type.

Mixed-Use Vertical Projects

Projects that add upper-floor residential units and/or significant mixed-use with streetside visibility. Structural work/engineering and demolition to support the overall project are eligible for grant funds if integral to the overall project.

Nonprofit Projects (Limited)

Projects for nonprofit organizations that provide public facing uses. Project eligibility is at the discretion of the Highland Redevelopment Commission.

Eligible Exterior Improvements

1. Building frontage enhancements including restoration of original architecture or new design that complies with current design standards, ordinances, and building code, as well as ADA guidelines.
2. New or restored cornices, decorative detail, or awnings that comply with the previously mentioned standards.
3. Exterior lighting that complies with Town standards.
4. New signs and window display area, so long as they comply with Town standards and the local Sign Ordinance.
5. Painting/Cladding Improvements that comply with Town design standards
6. Doors/Entryways and Windows
7. Roofing
8. Landscaping as part of the street-scape
9. Architectural fees
10. Permanent outdoor dining infrastructure (terraces, structures, covered dining)
11. Structural modifications and demolition activities necessary to support an approved and desired use or use conversion.
12. Foundations, excavation, street-scape, public sidewalks, and parking improvements.

Eligible Interior Improvements

1. Painting (including clean up)
2. Upgrade to energy efficient lighting fixtures Electrical work
3. Flooring, including new installation or repair/restoration of current flooring Ceilings and walls, including new installation or repair/restoration
4. Plumbing, only as to non-cosmetic replacement and/or revisions to comply with the current building codes.
5. Doors, trim, woodworking
6. Hazardous materials abatement
7. Compliance with ADA standards
8. Historic restoration of original features/architecture or recreation of mid-century modern aesthetics.
9. Installation of appliances, including commercial kitchen appliances, as well as furnaces/boilers, hot water heaters, air conditioners, and HVAC systems.
10. Energy efficient insulation materials and the installation of the same.
11. Engineering and architectural fees.
12. Demolition activities necessary to support an approved and desirable use.
13. Fire suppression and utility upgrades.

Ineligible Uses of Grant Funds

1. Acquisition of property
2. Building permits and inspection fees
3. Routine Maintenance and repairs
4. Fences or gates
5. Work provided by owner of the building or business, even if they are a contractor
6. Working capital, refinancing existing loans, and inventory
7. Temporary fixtures, furniture, and office equipment
8. Speculative renovation to attract new tenants
9. Moving or relocation expenses
10. Interior remodeling of existing residential spaces
11. Temporary signs, banners, and promotional items
12. Costs incurred before grant approval or not supported by receipts and invoices

Project Caps

The maximum grant award for each project type are listed below

Standard Projects: 25% of eligible expenses up to grant max of $50,000

Rooftop & Use Conversion Projects: 25% of eligible expenses up to grant max of $75,000

Mixed-Use Vertical Projects: 25% of eligible expenses up to grant max of $100,000

Nonprofit Projects: 15% of eligible expenses up to grant max of $25,000

Applicant Eligibility

1. Applicant must be the property owner or a tenant with owner authorization and proof of a three (3) year lease commitment
2. Applicant/Owner must be current on local taxes, fees, and municipal obligations
3. Applicant must demonstrate financial capacity sufficient to complete the project
4. Applicant is ineligible for this grant if receiving TIF incentives or tax abatement

Financial Capacity and Documentation

Applicants must demonstrate the ability to complete the project and sustain operations. The Commission may require any of the following:

1. Bank statements demonstrating available capital
2. Financing commitment letters or executed loan documents
3. Evidence of equity contribution
4. Business plan and/or pro-forma financial projections (new businesses)
5. Recent business tax returns or financial statements (existing businesses)
6. Contractor estimates and a project budget

The Commission may deny or reduce an award if financial capacity is inadequate or documentation is incomplete.

Application, Review, and Approval

1. Submission of a complete application
2. Design materials sufficient to evaluate the project (elevations/renderings, material list, signage/lighting plan as applicable)
3. Commission (or staff/committee) will review and score the project
4. Commission action to approve, reduce, or deny the request

Project Scoring

Each application shall be scored by a committee of five (5) evaluators, designated by the Highland Redevelopment Commission. The committee shall be comprised of Redevelopment commissioners and/or people determined by the Redevelopment Commission to have sufficient knowledge of construction and business operations. The highest and lowest scores shall be removed. The remaining three scores shall be averaged to determine the Average Score (AS).

Minimum eligibility: AS ≥ 40.

Scoring categories and ranges:

Economic Impact (0–35 points)

1. 0–10: Limited investment or minimal assessed value impact.
2. 11–20: Moderate investment and economic benefit.
3. 21–28: Strong private investment, meaningful assessed value increase, and job creation.
4. 29–35: Transformational impact with significant private investment and substantial tax base growth.

Public Draw & Foot Traffic (0–25 points)

1. 0–8: Minimal pedestrian activity, limited public draw and/or limited hours.
2. 9–17: Consistent operations with some evening/weekend presence.
3. 18–22: Strong local draw with notable evening/weekend activity.
4. 23–25: Destination-level draw with regional attraction and high engagement.

Impact (0–20 points)

1. 0–6: Limited impact/not a key site within the district.
2. 7–14: Improves an important location, underutilized site, or helps fill a gap.
3. 15–20: Provides occupancy to a vacant property, develops a key corner/gateway or anchor.

DESIGN QUALITY (0–10 POINTS)

1. 0–3: Minimal aesthetic improvement
2. 4–7: Strong façade/material/signage/lighting improvements
3. 8–10: Exceptional design; materially elevates district identity and streetscape experience.

FINANCIAL READINESS (0–10 POINTS)

1. 0–3: Incomplete documentation, low, feasibility, or significant risk of delay.
2. 4–7: Adequate financing, feasibility, and reasonable timeline.
3. 8–10: Strong capital backing, readiness to proceed, and low risk of non-completion.

Award Formula

The Commission will use the Average Score (AS) as a guide to determine the dollar award, subject to the Project Cap and reimbursement limits.

Formula based Award before applying reimbursement ceiling:

Grant Award = (AS ÷ 100) × Applicable Project Cap

Final award shall not exceed the lesser of the formula amount, the project cap, the maximum reimbursement percentage of eligible costs, and available program funding.

The Commission may award less than the formula amount based on budget availability, project risk, or public benefit considerations.

Disbursement of Grant Funds

1. All work must be completed in substantial accordance with the approved scope and inspected/accepted by the Town as required
2. Applicant must submit paid invoices/receipts, proof of payment, and any required lien waivers
3. Applicant must provide evidence of required permits and certificates of occupancy.
4. No reimbursement will occur unless the applicant completes the approved work within twelve (12) months of the application approval, or some other projected completion date approved by the commission

Occupancy Requirement

Projects must demonstrate active occupancy within twelve (12) months after project completion or such other period approved in writing by the Commission.

If the improved space remains vacant beyond twelve (12) months after completion, the Commission may require repayment which can include up to full repayment, depending on duration of vacancy and circumstances.

Applicant shall maintain the approved use and operational intent for a minimum of three (3) years unless otherwise approved by the Commission in writing.

The Commission may grant reasonable extensions upon written evidence of active tenanting efforts, executed leases, buildout in progress, or extraordinary market conditions.

Annual Program Funding

The Commission shall allocate up to $200,000 each year for the program, subject to available funds.

Any program funds not awarded or disbursed each year shall roll over and remain available for future program awards unless the Commission reallocates such funds by formal action.

COMPLETE APPLICATIONS TO BE SUBMITTED TO:

Redevelopment Commission Office – 3333 Ridge Road, Highland IN 46322

Any questions please call (219) 972-7598

Maria Becerra, Redevelopment Director

Email: mbecerra@highland.in.gov

TOWN OF HIGHLAND COMMERCIAL CORRIDOR PROPERTY IMPROVEMENT GRANT APPLICATION FORM

Please review the Grant Program Guidelines prior to submitting this application. Work may not begin prior to formal Commission approval.

PROJECT TYPE (Select One)

☐ Standard Project (Max $50,000 – 25%)
☐ Rooftop & Use Conversion Project (Max $75,000 – 25%)
☐ Mixed-Use Vertical Project (Max $100,000 – 25%)
☐ Nonprofit Project (Max $25,000 – 15%)

PROJECT SUMMARY

Estimated Total Project Cost: $_________________________

Amount Requested (Not to exceed applicable cap): $_________________________

Property Address: ____

Parcel Number: ____

Building Year Constructed (must be 35+ years old): ___________________

Number of Stories: ___________________

Is the property located within the Highland Consolidated Allocation Area?
☐ Yes ☐ No

Is this property currently vacant?
☐ Yes ☐ No

If vacant, how long? ___________________

DESCRIPTION OF IMPROVEMENTS

Provide a detailed description of the proposed project, including scope, materials, structural work, use conversion (if applicable), and design intent.

Attach additional sheets if necessary.

APPLICANT INFORMATION

Applicant Name: ____

Entity Type (Individual / LLC / Corporation / Nonprofit): __________________

Applicant Mailing Address: ____

Phone Number: ____

Email Address: ____

Is the Applicant:

☐ Property Owner

☐ Tenant (Owner Authorization Required)

Property Owner Name (if different): ___________________________________

Owner Phone: _____________________ Owner Email: _____________________

CURRENT USE & OCCUPANCY

Current Use of First Floor: ____

Current Occupant (if any): ____

Are upper floors occupied?
☐ Yes ☐ No

If yes, describe occupancy: ____

Will this project result in:

☐ Increased occupancy
☐ Increased assessed value
☐ Change of use
☐ Addition of upper-floor residential
☐ Addition of rooftop public access
☐ Activation of currently vacant space
☐ Other: __________________________

ECONOMIC IMPACT & PUBLIC BENEFIT

Describe how the project will:

• Increase foot traffic
• Improve aesthetics and design quality
• Strengthen corridor identity
• Increase assessed value
• Create or retain jobs
• Activate underutilized property

Estimated private investment: $___________________________

Estimated new jobs created: ____________________

Estimated completion timeline: ____________________

REQUIRED DOCUMENTS

Applicants must attach:

☐ Two contractor estimates
☐ Project budget breakdown
☐ Proof of financing or capital availability
☐ Bank statements or financing commitment (if applicable)
☐ Business plan (for new businesses)
☐ Property Tax Clearance from the Lake County Treasurer
☐ Lease authorization (if tenant applicant)

Total Confirmed Funding Available: $____________________

☐ Elevations, renderings, or photos of similar projects
☐ Lighting plan (if applicable)
☐ Signage plan (if applicable)
☐ Immigration Affidavit
☐ Performance Agreement
☐ Engineering or architectural plans (if applicable)

CERTIFICATION

By signing below, Applicant acknowledges:

1. Work may not begin prior to Commission approval.
2. Reimbursement occurs only after project completion and inspection.
3. Active commercial occupancy must occur within twelve (12) months of completion.
4. Approved use must be maintained for a minimum of three (3) years.
5. Failure to meet performance requirements may result in partial or full repayment under the Performance Agreement.
6. Grant funds may only be used for eligible project expenses.

I certify that all information contained in this application is true and correct to the best of my knowledge. I understand that submission of false or misleading information may result in denial of funding and repayment of awarded funds.

Applicant Signature: ____

Printed Name: ____

Date: ___________________

TOWN OF HIGHLAND GRANT PERFORMANCE AGREEMENT

THIS PERFORMANCE AGREEMENT (the "Agreement") is entered into by and between the Town of Highland Redevelopment Commission (the "Commission"), organized pursuant to Indiana Code §36-7-14, and the following Applicant:

Applicant Name: ___________________________________

Entity Type (LLC/Corporation/Individual): _______________

Business Address: __________________________________

Property Address: __________________________________

Parcel Number: _____________________________________

Approved Grant Amount (Not to Exceed): $_________________

RECITALS

1. The Commission established the Property Improvement Grant Program to encourage reinvestment and redevelopment within the Highland Consolidated Allocation Area.

2. Applicant submitted an application dated _______________

3. The Commission approved the Project subject to the terms of this Agreement.

PROJECT REQUIREMENTS

1. Completion Deadline: The Project must be completed by _______________ unless extended in writing by the Commission.

2. Compliance: Applicant shall obtain all required permits and comply with all applicable local, state, and federal laws and codes.

3. Scope: The Project shall be completed in substantial conformity with the approved Application and scope of work.

DISBURSEMENT OF GRANT FUNDS

Grant funds shall be reimbursed only after completion, inspection, submission of paid invoices, proof of payment, and verification of compliance.

Final reimbursement shall not exceed the lesser of the approved amount, applicable cap, reimbursement percentage, or documented eligible expenses.

OCCUPANCY AND USE REQUIREMENTS

1. Active commercial occupancy must be achieved within twelve (12) months of project completion unless otherwise approved in writing.

2. The approved use must be maintained for a minimum of three (3) years unless otherwise approved in writing by the Commission.

3. Failure to maintain occupancy or approved use may trigger repayment under the Section "Clawback and Repayment Provisions" of this Agreement.

REPRESENTATIONS AND WARRANTIES

Applicant represents that it has authority to enter this Agreement, is current on property taxes and municipal obligations, and will use grant funds solely for eligible project expenses.

Applicant agrees to comply with all nondiscrimination, employment, and applicable federal and Indiana laws.

CLAWBACK AND REPAYMENT PROVISIONS

1. Purpose: The Grant is a performance-based public investment intended to generate measurable economic benefit for the Town of Highland.

2. Triggering Events include failure to complete the project, failure to achieve occupancy, vacancy during the performance period, material misrepresentation, misuse of funds, delinquent taxes, or unauthorized transfer of the property.

3. Repayment Formula:

    a. Failure to achieve occupancy within twelve (12) months: up to 100% repayment.

    b. Vacancy or use change during Year 1: up to 100% repayment.

    c. During Year 2: up to 66% repayment.

    d. During Year 3: up to 33% repayment.

    e. Misuse or fraud: 100% repayment plus statutory interest and recovery costs.

4. Notice and Cure: Applicant shall have thirty (30) days to cure any default, if curable. Repayment shall be due within thirty (30) days of final written demand.

5. Security and Remedies: The Commission may record a memorandum of agreement, require guaranty, or pursue any remedy permitted under Indiana law.

6. Force Majeure: The Commission may reduce or waive repayment for documented extraordinary circumstances beyond Applicant's control.

7. Subordination and Survival: The Grant obligation may be subordinate to primary lender financing; however, the performance obligations and clawback provisions shall survive any transfer, refinancing, or assignment of the property unless expressly released in writing by the Commission.

DEFAULT AND REMEDIES

Upon default, the Commission may withhold payment, terminate this Agreement, require repayment, or pursue any legal or equitable remedy.

MISCELLANEOUS

This Agreement may not be assigned without written consent of the Commission. Amendments must be in writing approved by the Commission.

Executed this ____ day of ___________________, 20____.

TOWN OF HIGHLAND REDEVELOPMENT COMMISSION

By: ____

Title: _____________________________________

APPLICANT

By: ____

Title: _____________________________________

AFFIDAVIT OF COMPLIANCE WITH INDIANA'S ILLEGAL IMMIGRATION LAW AND CERTIFICATION OF NOT BEING ENGAGED IN INVESTMENT ACTIVITIES IN IRAN

COMES NOW________________________ and having been first sworn upon his or her oath does affirm under penalties of perjury that:

1. I make this affidavit upon personal knowledge.

2. This affidavit is made by me as an individual or as the authorized legal agent of the below-noted entity.

3. I, nor the below-noted entity, knowingly employ unauthorized aliens as that term is defined under Indiana law, and further agree to enroll and verify the work eligibility status of all newly hired employees through E-Verify.

4. I certify that neither I, nor the below noted entity, engage in investment activities in Iran.

I hereby verify under penalties for perjury that the foregoing statement is true.

____; as
(Signature)

______individual or as_____ representative of

____
.

DATE:___________________________________