



VILLAGE OF MOUNT HOREB

E. Main Street

Mount Horeb, WI 53572

Phone: (608) 437-6884 Fax: (608) 437-3190

Email: mhinfo@mounthorebwi.info Web: mounthorebwi.info

COMMUNITY DEVELOPMENT AUTHORITY AGENDA

Wednesday, November 12, 2025 at 6:00 PM

Municipal Building Board Room

138 E. Main Street

Mount Horeb, WI

- 1) Call to order
- 2) Public Comments
- 3) Consent Agenda
 - a. Consideration of October 8, 2025 Meeting Minutes
 - b. Economic Development Director's report
 - c. Mount Horeb Area School District report
 - d. Mount Horeb Area Chamber of Commerce Report
- 4) Agenda Items
 - a. Recommendation of Facade and Building Improvement Grant for Olson's Flowers/Melrose on Main, 400 E Main
 - b. Consideration of TIF Incentive Request (Jeff Grundahl Main Street Mixed Use Project). The Community Development Authority may convene in closed session as authorized by Wisconsin Statute 19.85(1)(e) for the purpose of deliberating or negotiating the investing of public funds or conducting other specified public business, whenever competitive or bargaining reasons require a closed session.
- 5) Meeting adjournment.

UPON REASONABLE NOTICE, EFFORTS WILL BE MADE TO ACCOMMODATE THE NEEDS OF DISABLED INDIVIDUALS THROUGH APPROPRIATE AIDS AND SERVICES. FOR INFORMATION OR TO REQUEST THIS SERVICE, CONTACT ALYSSA GAFFNEY, CLERK, AT 138 E MAIN STREET, MOUNT HOREB, WI (608) 437-9404.



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COMMUNITY DEVELOPMENT AUTHORITY AGENDA

Wednesday, October 8, 2025 at 6:00 PM

DRAFT MEETING MINUTES

- 1) Call to order
Marc Schellpfeffer called the meeting to order at 6:00 PM. Members present were Todd Fritz, Ben Vondra, Ryan Czyzewski, Marc Schellpfeffer, Andy Baber, Barb Case & Heidi Kopras. Also present were Economic Development Consultant, Kristin Fish-Peterson, Village Administrator, Nic Owen & Office Assistant, Katie Jelle.
- 2) Public Comments
None
- 3) Consent Agenda
There were no questions or comments regarding the information provided. Motion by Fritz to approve the Minutes & Consent Agenda. Seconded by Kopras. All were in favor.
 - a. Consideration of September 10, 2025 Meeting Minutes
 - b. Economic Development Director's report
 - c. Mount Horeb Area School District report
 - d. Mount Horeb Area Chamber of Commerce Report
- 4) Agenda Items
 - a. Review of Mount Horeb Housing Assessment
Fish Peterson presented the 2025 Housing Assessment that she did based on demographic sources. She compared Mount Horeb to the comparable communities in the region. She factored in demographics, economic trends & growth rate trends. She also included Housing Landscape, looking at types of housing and Home Value/Rent Trends & Vacancy Rates in Mount Horeb.
A DOT report states that they estimate the number of households in Mt Horeb will increase from 2600 to 5715 by 2050.

b. Recommendation of Lukken Property Request for Proposal for Development

Fish Peterson presented the Recommendation of the Lukken Property RFP for Development. The Village Board will be presented with the RFP on 11/5/25. Proposals will be accepted until 3:00 PM on 2/16/2026.

Vondra asked if there could be different verbiage under "Developmental Objectives" to promote creativity in the submitted plans.

Baber asked that the Village goals for the development be re-worded to soften the verbiage.

Case made a motion to approve the recommendation considering the feedback & inputs that were shared. Fritz seconded. All were in favor.

c. Potterton Building

Owen updated the CDA on the Potterton Building at 105 E Main Street. A facade rehabilitation project was started and there was more damage than anticipated. If they decide to apply for TIF assistance, there may be a need to schedule a special CDA meeting to consider the request.

Czyzewski added that the CDA has this funding for projects like this, and he encouraged them to apply.

5) Meeting adjournment.

Czyzewski motioned to adjourn the meeting at 6:58 PM. Schellpfeffer seconded. All in favor.

November 5, 2025

To: Community Development Authority

From: Kristen Fish-Peterson, Economic Development Contracted Staff

Re: Report on work to date

What follows is a list of activities for October:

1. Meetings in person and virtual
 - a. Nic Owen individually (in person, virtually, phone, and emails)
 - b. Meeting regarding TID 6 – with JT Klein regarding incentive
 - c. Outreach to other BID communities for info to share with MH business and property owners
 - d. Video recording of meeting with Monroe BID
 - e. Meetings regarding proposed development at 214+ Main St.
 - f. Plan Commission meeting attendance
 - g. Village Board meeting attendance
 - h. Chamber Community Coalition meeting attendance
 - i. CDA meeting attendance and follow-up
2. Finalizing TID #6 project plan
3. Prep for October CDA Meeting
4. Prep for School Board meeting presentation
5. Prep for Joint Review Board meeting



AGENDA ITEM REPORT

MEETING DATE

November 12, 2025

PREPARED BY

Nicholas Owen, Administrator

AGENDA ITEM # 3.c

Mount Horeb Area School District report

BACKGROUND

[MHASD Monthly Report](#)

RECOMMENDATION

ATTACHMENTS

None



AGENDA ITEM REPORT

MEETING DATE

November 12, 2025

PREPARED BY

Nicholas Owen, Administrator

AGENDA ITEM # 4.a

Recommendation of Facade and Building Improvement Grant for Olson's Flowers/Melrose on Main, 400 E Main

BACKGROUND

The owner of 400 East Main, Melrose on Main and the new home to Olson's Flower is applying for a \$5,000 facade improvement grant and \$25,000 building improvement grant for the addition of a flower cooler on the front porch and the addition to the garage for a workspace for the flower preparation. I have reviewed the application and determined the application meets the qualifications of both grant programs. The numbers on the quote do not match the numbers listed on the budget details on the application because the applicant subtracted the ineligible costs of re-roofing and landscaping. The \$200,000 total budget listed is higher than the \$151,000 listed in the budget details because that also includes estimated costs for the walk-in-cooler infrastructure that is not fully known. All additions are designed to match the existing exteriors of the building and the garage. The plans have been reviewed and approved by the Plan Commission. I included the program information sheets as a refresher since we have not had an application for this program in a while.

RECOMMENDATION

ATTACHMENTS

1. Facade & Building Program Application Fillable 6.18.25[93] copy
2. Estimate (No. 640) from E Thompson Carpentry LLC
3. Facade & Building Program Info Sheets 4.11.24



Village of Mount Horeb
Façade/Building Improvement Grant and Loan Application

Date: _____

Program (circle all that apply): Façade Grant Bldg. Rehab Grant Bldg. Rehab Loan

Project Name: _____

Applicant Name: _____

Project Address: _____

Applicant Phone Number: _____ Email: _____

Property Owner (if other than applicant): _____

Lease Term (if applicable): _____

General Project Description: _____

Estimated Start Date: _____ Estimated Completion Date: _____

Total Project Cost (hard and soft costs): _____

Total Grant Requested (\$): _____ Total Loan Requested (\$): _____

Project Budget (attach additional pages if necessary):

List Individual Project Elements	Total Cost	Grant/Loan Request	Applicant Match (cash)*	Applicant Match (in-kind)*
TOTALS				

*Total applicant match must equal at least 75% for façade and/or building rehabilitation grants, or 10% equity for rehabilitation loans. Matching funds may be in the form of cash for grant/loan-eligible project costs, or qualifying costs incurred as part of a building rehabilitation project (“in-kind”, for grant program only). See corresponding program information sheet for complete lists of funding- and match-eligible items.

General Contractor: _____

Contractor Contact Name: _____ **Phone Number:** _____

Selected Bank (for Building Rehab Loan): _____

Bank Contact Name: _____ **Phone Number:** _____

Applicant Remarks: _____

Applicant's Certification:

The Applicant certifies that all information in this application and all documents submitted in support of this application are given for the purpose of obtaining a grant and/or loan under the Village of Mount Horeb Façade/Building Improvement Program and is true and complete to the best of the applicant's knowledge.

Signature of Applicant: Kristen M. Guesa **Date:** _____

Signature of Property Owner: Kristen M. Guesa **Date:** _____

Required Attachments:

- ✓ Site/building photos
- ✓ Copy of property lease, land contract or deed
- ✓ Written authorization from building owner (if applicant is tenant)
- ✓ Proof of property insurance
- ✓ Application fee (\$50.00 for each type of funding request), payable by check or money order to "Village of Mount Horeb"

Additional attachments, as appropriate

- Bids, estimates and/or contracts
- Site plans, building floor plans, elevations, or other conceptual designs, including colors/materials for façade work
- Business information, marketing materials, or other relevant documents demonstrating project viability and planned future uses of site/building

Note: Selected bank will require full financial statements and disclosure to evaluate the loan request. Please check with your bank to determine the required information, but submit it only to the bank, not the Village.

Please send this completed application and accompanying materials to:
nic.owen@mounthorebwi.info

Village of Mount Horeb
138 E. Main Street
Mount Horeb, WI 53572

E Thompson Carpentry LLC
 308 Tvedt Drive
 Mount Horeb Wi
 53572

Estimate

Name/Address
Olson's Flowers 400 East Main Street Mount Horeb, WI 53572

Date	Estimate No.	Project
10/03/25	640	Olson's Flower Shop

Item	Description	Quantity	Cost	Total
Project	New Flower Shop Workspace		0.00	0.00
Building Permits	Building Permits TBD based on job scope			0.00
Cleanup	ONSITE DUMPSTER ALLOWANCE		1,500.00	1,500.00
concrete floors	EXCAVATION AND CONCRETE		14,000.00	14,000.00
	Excavation Drain for new garage Linear drain for concrete apron by double door New concrete slab for 24'x22' building 70' of prep and concrete sidewalk to go from building to Main Street sidewalk Backfill and seeding and landscaping by others			
Building Cost	BUILDING MATERIALS		18,000.00	18,000.00
			Total	

CHAPTER 779, WIS. STATS., CONSTRUCTION LIEN NOTICE

AS REQUIRED BY THE WISCONSIN CONSTRUCTION LIEN LAW, CLAIMANT HEREBY NOTIFIES OWNER THAT PERSONS OR COMPANIES PERFORMING, FURNISHING, OR PROCURING LABOR, SERVICES, MATERIALS, PLANS, OR SPECIFICATIONS FOR THE CONSTRUCTION ON OWNER'S LAND MAY HAVE LIEN RIGHTS ON OWNER'S LAND AND BUILDINGS IF NOT PAID. THOSE ENTITLED TO LIEN RIGHTS, IN ADDITION TO THE UNDERSIGNED CLAIMANT, ARE THOSE WHO CONTRACT DIRECTLY WITH THE OWNER OR THOSE WHO GIVE THE OWNER NOTICE WITHIN 60 DAYS AFTER THEY FIRST PERFORM, FURNISH, OR PRECURE LABOR, SERVICES, MATERIAL, PLANS OR SPECIFICATIONS FOR THE CONSTRUCTION. ACCORDINGLY, OWNER PROBABLY WILL RECEIVE NOTICES FROM THOSE WHO PERFORM, FURNISH, OR PROCURE LABOR, SERVICES, MATERIAL, PLANS, OR SPECIFICATIONS FOR THE CONSTRUCTION, AND SHOULD GIVE A COPY OF EACH NOTICE RECEIVED TO THE MORTGAGE LENDER, IF ANY. CLAIMANT AGREES TO COOPERATE WITH THE OWNER AND THE OWNER'S LENDER, IF ANY, TO SEE THAT ALL POTENTIAL LIEN CLAIMANTS ARE DULY PAID.

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 308 Tvedt Drive
 Mount Horeb Wi
 53572

Estimate

Name/Address
Olson's Flowers 400 East Main Street Mount Horeb, WI 53572

Date	Estimate No.	Project
10/03/25	640	Olson's Flower Shop

Item	Description	Quantity	Cost	Total
	1.5" styrofoam for concrete Framing and trusses package Sheathing Siding package Soffit and fascia Interior trim Caulking Window tape and flashing Tyvek Misc truck supplies Fastener allowances Mechanical fasteners			
Insulation	INSULATION		2,050.00	2,050.00
Windows and Doors	PELLA WINDOW AND DOOR PACKAGE		9,100.00	9,100.00
			Total	

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Name/Address
Olson's Flowers 400 East Main Street Mount Horeb, WI 53572

Date	Estimate No.	Project
10/03/25	640	Olson's Flower Shop

Item	Description	Quantity	Cost	Total
Drywall	DRYWALL PACKAGE including texture and painted ceiling		5,000.00	5,000.00
Paint	PAINTING Interior Trim and walls 2 coats Fill, sand, prep all trims		2,750.00	2,750.00
HVAC	HVAC MINI SPLIT PACKAGE		9,350.00	9,350.00
Roofing	METAL ROOFING PACKAGE/LABOR Black metal roofing to match existing		8,000.00	8,000.00
Gutters/Downspouts	GUTTERS AND DOWNSPOUTS White to match existing		935.00	935.00
Plumbing	PLUMBING PACKAGE Includes 2 large SS sink and pull down spring faucets		18,370.00	18,370.00
			Total	

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Date	Estimate No.	Project
10/03/25	640	Olson's Flower Shop

Item	Description	Quantity	Cost	Total
Electrical and Lighting	DW hook up Drains Trenching of water and sewer lines Venting of sinks through roof Dish Washer supplied by owners ELECTRICAL PACKAGE per walk thru		8,975.00	8,975.00
Site Work	E Thompson Carpentry labor for the following items: Layout/stake out new structure Ordering special order materials Install of 1.5" Foam under concrete Lift and scaffolding delivery and take back Delivery of Framing and trusses Demo south side of existing garage and prep for new		48,000.00	48,000.00
			Total	

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Date	Estimate No.	Project
10/03/25	640	Olson's Flower Shop

Item	Description	Quantity	Cost	Total
	Layout and build all walls, sheathing and tyvek Set trusses and roof framing for tie in Sheathing and ice and storm shield for roof Mechanical fasteners for trusses and wind load tie's Set windows and doors Exterior siding, trims and caulking Soffit and fascia install Interior trim for doors and windows Interior base moulding install Existing garage door/step work Install sink wall cabinets Install sink wall counter top Cleaning			
landscaping	LANDSCAPING BY OWNERS		3,300.00	3,300.00
Tile Setting	TILE BACKSPLASH PACKAGE 4"x6" white subway tile behind sink wall Length of sink wall		2,500.00	2,500.00
			Total	

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Date	Estimate No.	Project
10/03/25	640	Olson's Flower Shop

Item	Description	Quantity	Cost	Total
Specialty	EPOXY FLOOR COVERING PACKAGE		3,800.00	3,800.00
counter top	LAMINATE COUNTERTOPS 2 @ 36"X 12' FOR ISLANDS 1@ 25"X 12' FOR SINK/DW WALL		1,500.00	1,500.00
Cabinets and Vanities	CABINETS FOR SINK WALL Painted shaker style 4-36" base cabinets 2- with 2 large drawers 2- sink bases with drawers		4,375.00	4,375.00
Specialty	LIFT/SCAFFOLDING RENTAL		1,500.00	1,500.00
General Contracting Fee	General contracting fee is not included at this point but there will be an added 10% GC cost onto the final total for completely running the project. Layout,		0.00	0.00
			Total	

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Date	Estimate No.	Project
10/03/25	640	Olson's Flower Shop

Item	Description	Quantity	Cost	Total
	supervision, office work needed, scheduling, and meeting throughout project.			
			Total	\$163,005.00

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The purpose of the Façade Improvement Grant Program is to provide financial assistance for a portion of costs associated with exterior building improvement projects that contribute to the visual appeal and viability of income-producing properties in downtown Mount Horeb, more specifically defined as the parcels and buildings within or immediately adjacent to the boundaries of Tax Increment District No. 5 (TID #5).

Applicant Eligibility Requirements

Downtown property owners of commercial/mixed-use structures (including multifamily residential) and non-residential building tenants with leases of more than three years in length (with property owner approval), located within the downtown area, are eligible for funding. Buildings used exclusively as single-family or duplex residences, regardless of owner or renter occupancy, are ineligible for funding. Governmental entities, religious institutions, nonprofits, and public/quasi-public authorities also are ineligible for funding.

Grant Amounts

Grants may be provided in an amount up to 25% of the total project cost, at a maximum of \$5,000 per façade for eligible exterior improvements, not to exceed \$10,000. The owner/tenant must document the source(s) of all matching funds, which must be derived from private, non-Village sources. Façade grant funds may be provided in addition to, or independent of, Commercial Building Improvement Grant or Façade/Building Loan funds subject to review and approval of separate application(s) for each program.

Should a comprehensive rehabilitation project also include interior elements eligible for funding under the Commercial Building Rehabilitation Program, the Village reserves the right to waive the multiple application requirement noted above; consider the appropriate source of funding for such elements independently; and/or count such elements against the minimum costs requirements under the Façade Improvement Grant Program. However, a separate application fee shall be required for each program from which funding is requested.

Eligible Costs

The following improvements to street-facing exteriors/façades, and those the Village finds to be substantially similar, are eligible for direct funding from the Façade Program provided such improvements generally are not tenant-specific and are likely to benefit/serve future building occupants. The same types of improvements to alley-facing exterior/façades also are eligible if façade includes a publicly accessible building entrance.

- Restoration of documented historic elements
- Masonry repair, tuckpointing, and cleaning
- Balconies and decks
- Doors and entrances
- Window repair or replacement
- Painting
- Business signage
- Fabric awnings
- Lighting
- Professional installation and labor costs
- Professional design services

Ineligible Expenses

As the Façade Program is primarily intended to maintain the historic look and feel of the existing building stock in the downtown, the following expenses, and those the Village finds to be substantially similar, are not eligible for funding under this Program:

- Roofing or roof repairs
- Tinted windows
- Vinyl awnings
- Electric signs
- Security systems
- Paving
- Landscaping
- New building construction
- Land acquisition
- Operating equipment
- Furnishings
- Inventory
- Operating expenses

Grant Performance Requirements

Within six months of Village Board approval, applicants must enter into a grant agreement with the Village, obtain a building permit, and commence work. Projects should be completed within twelve months from the date of Village Board approval, including final inspection and issuance of an occupancy certificate by the Village Building Inspector, **and proof of payment to the contractor**. Extensions to the completion period may be granted for inclement weather, or the ordering of special building materials. The applicant must request an extension from the **Village Administrator** in writing. The **Village** will notify the applicant in writing of its approval or denial.

Funding-eligible improvements must be in accordance with the U.S. Secretary of the Interior's Standards of Rehabilitation for Historic Preservation (as applicable), as well as Village of Mount Horeb ordinances Chapter 17, Zoning Code, and Chapter 14, Building Code. The applicant shall continually maintain the property in compliance with all applicable local, state and federal laws, rules and regulations and as necessary to prevent deterioration of the property and to present an attractive appearance, and shall assist and actively cooperate with the Village to ensure the applicant's contractors also comply with all applicable laws, rules and regulations. The applicant also shall be subject to other Ongoing Responsibilities for property insurance and maintenance per terms of an approved grant agreement.

If there are circumstances where a project needs to begin prior to a committee meeting, the Village may consider applications where work has started prior to approval of the application. If work begins before issuance of a building permit, the Village cannot fund the project with a Façade Improvement Grant.

Program Administration

The Village has appointed the Community Development Authority to administer the Façade Program and assist with processing applications through the grant review and approval process. Please see the Façade/Building Improvement Grant and Loan Application Form for additional terms, conditions and information on the application review procedure. Projects also will be subject to review and approval for code compliance by the Village Plan Commission, Historic Preservation Commission and/or Village Board.

A non-refundable application fee of \$50 must be paid at the time of submission. The applicant must be in good standing with the Village of Mount Horeb, with current taxes paid in full and no outstanding building code violation citations, and must provide proof of property and liability insurance prior to start of grant performance period. Applications are reviewed on a first-come, first-served basis within a calendar year, subject to funding availability. All questions should be directed to Village Administrator .Nicholas Owen, 608-437-9409, nic.owen@mounthorebwi.info



The purpose of the Commercial Building Rehabilitation Grant Program is to assist business and property owners in making lasting improvements to buildings and sites for the benefit of current and future occupants, and to improve the overall quality of the buildings in downtown Mount Horeb, more specifically defined as the parcels and buildings within or immediate adjacent to the boundaries of Tax Increment District No. 5 (TID #5). Accordingly, the Program prioritizes those improvements that are not tenant-specific although the Village recognizes that some tenants will require a substantial investment in permanent improvements specific to their operations. The cost of such improvements, then, may be used as part of the required match for the grant.

Applicant Eligibility Requirements

Downtown property owners of commercial/mixed-use structures (including multifamily residential) and non-residential building tenants with leases of more than three years in length (with property owner approval) are eligible for funding. Buildings used exclusively as single-family or duplex residences, regardless of owner or renter occupancy, are ineligible for funding. Governmental entities, religious institutions, nonprofits, and public/quasi-public authorities also are ineligible for funding.

Grant Amount

Grants may be provided in an amount up to 25% of total project costs, up to a maximum Village contribution of \$25,000. Rehabilitation grant funds may be provided in addition to, or independent of, Façade Improvement Grant or Commercial Rehabilitation Loan funds subject to review and approval of separate application(s) for each program.

Should a comprehensive rehabilitation project also include exterior elements eligible for funding under the Façade Improvement Program, the Village reserves the right to waive the multiple application requirements listed above; consider the appropriate source of funding for such elements independently; and/or count such elements against the minimum costs requirements under the Rehabilitation Grant Program. However, a separate application fee shall be required for each program from which funding is requested.

Improvements Eligible for Direct Grant Assistance

Improvements to the following building and site elements, and those the Village finds to be substantially similar to those listed, are eligible for direct funding from the Rehabilitation Grant Program provided such improvements generally are not tenant-specific and are likely to benefit/serve future building occupants:

- Building structural elements such as foundations, load bearing walls, floor and roof joists, roof decking (but not coverings), sub-flooring, etc.
- Electrical, plumbing, HVAC systems
- Hazardous materials abatement
- Energy efficiency improvements and renewable energy systems
- Exterior windows and doors
- Life/safety improvements
- Accessibility improvements
- Elevators
- Restoration of historic elements
- Other improvements as necessary to create a marketable “white box” space
- Demolition and site preparation
- Building additions
- Excavation, fill, grading, retaining walls and stormwater management
- Parking, walkways, and patios
- Trash enclosures

Improvements Not Eligible for Grant Funding but May Be Counted Toward Matching Requirements

Improvements to the following building and site elements, and those the Village finds to be substantially similar to those listed, are not eligible for funding under the Rehabilitation Grant Program, but their costs may be included in calculating the required matching expenses provided such improvements are generally permanent in nature and not intended/designed to be removed when the current/proposed occupant vacates the space.

- Wall and floor coverings (paint, wallpaper, paneling, tile, carpeting, etc.)
- Roof re-shingling or membrane repair/replacement
- Non-emergency lighting
- Cabinetry, built-in shelving and counters/desks
- Walk-in freezers and coolers
- Façade improvements not covered by a Village Façade grant
- Trees and shrubs
- Fencing and privacy walls

Improvement not Eligible for Grant Funding and Not Counted as Match

Improvements to the following building and site elements, and those the Village finds to be substantially similar to those listed, are not eligible for funding under the Rehabilitation Grant Program or to be included in calculating the required matching expenses as such improvements are either tenant-specific or non-permanent in nature and not likely to be available or of benefit to future occupants.

- Removable display fixtures (shelving, racks, display cases, etc.)
- Furniture of any type
- Computers, cash registers, audio/video equipment, and office equipment
- Appliances
- Equipment and supplies used for routine cleaning and maintenance
- Dishware, kitchen supplies
- Linens and window coverings
- Art work
- Storage sheds
- Vehicles of any type
- Machinery and equipment specific to a particular type of business

Grant Performance Requirements

Within six months of Village Board approval, applicants must enter into a grant agreement with the Village, obtain a building permit, and commence work. Projects should be completed within twelve months from the date of Village Board approval, including final inspection and issuance of an occupancy certificate by the Village Building Inspector, **and proof of payment to the contractor**. Extensions to the completion period may be granted for inclement weather, or the ordering of special building materials. The applicant must request an extension from the **Village Administrator** in writing. The **Village** will notify the applicant in writing of its approval or denial.

Funding-eligible improvements must be in accordance with the U.S. Secretary of the Interior's Standards of Rehabilitation for Historic Preservation (as applicable), as well as Village of Mount Horeb ordinances Chapter 17, Zoning Code, and Chapter 14, Building Code. The applicant shall continually maintain the property in compliance with all applicable local, state and federal laws, rules and regulations and as necessary to prevent deterioration of the property and to present an attractive appearance, and shall assist and actively cooperate with the Village to ensure the applicant's contractors also comply with all applicable laws, rules and regulations. The applicant also shall be subject to other Ongoing Responsibilities for property insurance and maintenance per terms of an approved grant agreement.

If there are circumstances where a project needs to begin prior to a committee meeting, the Village may consider applications where work has started prior to approval of the application. If work begins before issuance of a building permit, the Village cannot fund the project with a Building Improvement Grant.

Program Administration

The Village has appointed the Community Development Authority to administer the Rehabilitation Grant Program and assist with processing applications through the grant review and approval process. Please see the Façade/Building Improvement Grant and Loan Application Form for additional terms, conditions and information on the application review procedure. Projects also will be subject to review and approval for code compliance by the Village Plan Commission, Historic Preservation Commission and/or Village Board.

A non-refundable application fee of \$50 must be paid at the time of submission. The applicant must be in good standing with the Village of Mount Horeb, with current taxes paid in full and no outstanding building code violation citations, and must provide proof of property and liability insurance prior to start of grant performance period. Applications are reviewed on a first-come, first-served basis within a calendar year, subject to funding availability.

All questions should be directed to Village Administrator Nicholas Owen at (608) 437-9409 or nic.owen@mounthorebwi.info



The Mount Horeb Commercial Building Rehabilitation Loan Program is designed to stimulate rehabilitation and redevelopment of commercial real estate in downtown Mount Horeb, more specifically defined as the parcels and structures within or immediately adjacent to the boundaries of Tax Increment District No. 5 (TID #5). These loans are intended to provide capital for significant building and site improvement projects that will benefit the community through increased business activity in the downtown, improved property values and tax base, and an enhanced downtown experience for residents and visitors.

Through the Rehabilitation Loan Program participating banks may provide private, low interest loans subject to the review and approval of the Village Grant/Loan Review Committee and Village Board. Participating local banks underwrite, approve and manage collections on approved lines of credit, per the individualized eligibility criteria of the administering bank. Through agreements each participating bank has with the Village, the Village has agreed to secure a portion of any potential loan losses as an inducement to the banks to provide loans at below-market rates. Accordingly, at its sole discretion, the Village may deny or alter the terms of any proposed loan. Further, the Village also may supplement individual loans with grants and/or other forms of financial participation for qualifying projects, subject to an approved development or grant agreement with the applicant.

Applicant Eligibility Requirements

Downtown property owners of commercial/mixed-use structures (including multifamily residential) and non-residential building tenants with leases of more than three years in length (with property owner approval) are eligible for funding. Buildings used exclusively as single-family or duplex residences, regardless of owner or renter occupancy, are ineligible for funding. Governmental entities, religious institutions, nonprofits and public/quasi-public authorities are also ineligible for funding.

Financing Terms and Conditions

- Properties must be located within, or immediately adjacent to, the Downtown Mount Horeb TID #5.
- Non-owner borrowers must have improvement plans approved in writing by property owner.
- Loans may be made in an amount no less than \$25,000 and no greater than \$100,000, subject to project scope and impact on the downtown area, funding availability and demonstrated borrower repayment ability. The amount of any particular loan will be determined by the participating bank and Village in accordance with the underwriting requirements of the bank, these Program provisions, and the provisions of the agreement the bank has with the Village.
- Specific financing solutions will vary based on the particulars of a given project and applicant, but in all cases shall fall within the following parameters:
 - Loans shall be made for up to a 5-year term at an annual interest rate of 0.25% below the prevailing prime rate within 10 days prior to closing.
 - Loan amortization schedules may vary according to project purpose, use of funds and collateral, but shall not exceed 10 years with a final balloon payment due no later than 5 years from the date of issuance.
 - The applicant shall provide minimum equity of 10% of loan amount from private, non-Village sources.
 - Eligible projects may receive additional financial participation in the form of grants and/or loan guarantees from the Village. Participating banks may, at their sole discretion, factor pledged Village grant funding for reimbursable Program costs into approval of loan amounts in excess of the maximum listed above.

- Additional funds also may be loaned at market rates independent of this Program if the borrower qualifies under the lender's underwriting standards.

Eligible Costs

Costs eligible for funding under the Façade Improvement and/or Commercial Rehabilitation Grant Programs are generally considered eligible for funding under the Rehabilitation Loan Program. Such costs include, but are not limited to, exterior façades and cosmetic improvements, including preservation and/or restoration of documented historic building elements; necessary structural, electrical, HVAC, plumbing and other building system components; roof repair or replacement; renovation or reconstruction of upper-level units for commercial purposes, including rental housing units; site acquisition, preparation, clearance, or environmental remediation. Fees and other project related expenses, including necessary design/architectural/engineering/consulting costs, title insurance, credit report, loan origination and closing fees are also eligible and may be added to the loan amount.

Applicant Performance Requirements

Within 30 days of Village Board approval, the applicant must enter into a loan agreement with the Village and close on the loan with the bank. Among other provisions, the loan agreement with the Village will contain a provision that the applicant provide adequate property and casualty insurance for the property for a period of at least 10 years and to name the Village as an additional insured on the policy.

Within six months of Village Board approval, the applicant must obtain a building permit and commence work. Projects must be completed within twelve months from the date of Village Board approval, including final inspection and issuance of an occupancy certificate by the Village Building Inspector. Extensions to the completion period may be granted for inclement weather, or the ordering of special building materials. The applicant must request an extension from the Grant/Loan Review Committee in writing. The Committee will notify the applicant in writing of its approval or denial.

Funding-eligible improvements must be in accordance with the U.S. Secretary of the Interior's Standards of Rehabilitation for Historic Preservation (as applicable), as well as Village of Mount Horeb ordinances Chapter 17, Zoning Code, and Chapter 14, Building Code. The applicant shall continually maintain the property in compliance with all applicable local, state and federal laws, rules and regulations and as necessary to prevent deterioration of the property and to present an attractive appearance, and shall assist and actively cooperate with the Village to ensure the applicant's contractors also comply with all applicable laws, rules and regulations. The Applicant also shall be subject to other Ongoing Responsibilities for property insurance and maintenance per terms of an approved loan agreement.

If there are circumstances where a project needs to begin prior to a committee meeting, the Village may consider applications where work has started prior to approval of the application. If work begins before issuance of a building permit, the Village cannot fund the project with a Building Improvement Loan.

Program Administration

The Village has appointed the Mount Horeb Area Economic Development Director to administer the Rehabilitation Loan Program and assist with processing applications through the loan review and approval process. Please see the Façade/Building Improvement Grant and Loan Application Form for additional terms, conditions and information on the application review procedure. Projects involving exterior improvements and alterations also may be subject to review and approval for code compliance by the Village Plan Commission, Historic Preservation Commission and/or Village Board.

A non-refundable application fee of \$50 must be paid at the time of submission. The applicant must be in good standing with the Village of Mount Horeb, with current taxes paid in full and no outstanding

building code violation citations, and must provide proof of property and liability insurance prior to start of grant performance period. Applications are reviewed on a first-come, first-served basis within a calendar year, subject to funding availability.

In addition to the information indicated on the Façade/Building Improvement Grant and Loan Application Form, the applicant also will be required to provide supporting documentation at the request of the bank, including, but not limited to:

1. Business financials (previous 3 years' tax returns)
2. Personal financials (previous 3 years' tax returns)
3. Project renderings (for exterior façade improvements, if proposed)
4. Contractor/supplier estimates
5. Estimated timeline for completion of work
6. Other documentation as requested by the Committee to assess project viability

Such additional information shall be held in confidence by the bank, but a general summary of the applicant's credit worthiness and compliance with Program requirements will be provided by the bank as part of its recommendation to the Grant/Loan Review Committee and Village Board. The above notwithstanding, the Grant/Loan Committee and/or Village Board may request such additional information as they may deem necessary, in their sole discretion, to determine compliance of the loan request with all Programs requirements. If such information is requested, the applicant shall have the right to either provide the information or withdraw the application from further consideration. In the event such information is provided, the applicant shall acknowledge in writing that such information may be subject to the Wisconsin Public Records Law (Wis. Stat. §§19.21 – 19.39).

All questions should be directed to Village Administrator Nicholas Owen at (608) 437-9409 or nic.owen@mounthorebwi.info



AGENDA ITEM REPORT

MEETING DATE

November 12, 2025

PREPARED BY

Nicholas Owen, Administrator

AGENDA ITEM # 4.b

Consideration of TIF Incentive Request (Jeff Grundahl Main Street Mixed Use Project). The Community Development Authority may convene in closed session as authorized by Wisconsin Statute 19.85(1)(e) for the purpose of deliberating or negotiating the investing of public funds or conducting other specified public business, whenever competitive or bargaining reasons require a closed session.

BACKGROUND

The CDA will have a closed session discussion on confidential financial information regarding the request for TIF assistance.

RECOMMENDATION

ATTACHMENTS

None