



City of Duluth Communications Office

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SUBJECT: 1200 Fund Storefront Loan Program now accepting applications

BY: Kelli Latuska, Public Information Officer

1200 Fund Storefront Loan Program now accepting applications

[DULUTH, MN] The Duluth 1200 Fund is now accepting applications for the Storefront Loan Program. The primary purpose of the Storefront Loan program is to initially re-invest in designated Duluth neighborhood centers such as Spirit Valley and Downtown. The funds awarded through this program should encourage the restoration of an historic atmosphere and overall visual improvement of building exteriors, with a goal to strengthen neighborhoods and enhance community viability within those neighborhood centers.

Businesses and nonprofit organizations in the eligible geographies (Spirit Valley and downtown qualifying parcels) can apply for low-interest loans up to \$100K with a term of 17 years. Eligible uses for the funding include hard costs that improve the general appearance of a public-facing building's exterior. Exterior renovations may include signage, awnings, windows, doors, exterior lighting, foundation repairs, artistic murals, and landscaping.

"The Storefront Loan Program is all about breathing new life into Duluth's time-tested neighborhood centers," said 1200 Fund Board Chair Laura Mullen. "The 1200 Fund is initially focusing on Spirit Valley and Downtown at this time, but future funding rounds may redirect to other locations within the City of Duluth. We intend to continue the program annually until all program funds are spent and our business districts are looking revitalized and welcoming," she said.

"Duluth's 1200 Fund's Storefront Loan Program will be a great development tool for our area's businesses to utilize for revitalization projects that will expand our business owners' resource capacity, enhance our walkable vibrant district from shop to shop, and preserve our historic buildings with high-quality practices," said West Duluth Business Club President Russ Salgy.

The Duluth 1200 Fund, Inc. is a private non-profit 501c3 organization.

Applications will be accepted through December 15, 2025. Inquiries for application assistance and additional questions regarding the application process may contact the 1200 Fund at 1200fund@duluthmn.gov.

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