

2010 HOUSING REHABILITATION GRANT

The City of Coldwater Housing Rehabilitation Grant Program was established as a resource for City residents in need of exterior home property improvements. The grant will provide **up to \$1000 per property** for exterior home repair or emergency repairs.

ELIGIBLE ACTIVITIES

Eligible exterior repairs for this program include: repair and/or replacement of siding, fencing, roofing, porch, windows, doors, exterior painting and any other exterior repair necessary to meet the International Property Maintenance Code requirements for exterior maintenance. The grant will not provide funding for new items (i.e. fencing, siding, sheds, etc.), but it could cover repair and/or replacement of these items, if existing. Only complete projects will be considered – the grant will not fund painting half of the house, or roofing half of the roof. Any existing property violations must be addressed prior to using funds for other projects. Public improvements (roads, sidewalks, utilities, etc.) can be covered by this grant, only when initiated by the City. Some other conditions to consider:

- Property cleanup (trash removal, tree removal, yard seeding) is an eligible activity, however funding will be provided for this activity only one time per property.
- Painting of a structure is an eligible activity, however paint samples must be included with the application and the proper scraping and priming must be completed prior to painting.
- If replacement windows are necessary, they must be the exact size as what you are replacing.
- Structural repairs to homes cannot change the design or appearance of the building.

The emergency grant will provide funding for serious interior repairs that are necessary to abate severe health and safety code violations. Interior conditions will be evaluated by City staff to establish the critical need for a proposed repair. Repairs could include electrical, heating, weatherization, and water/sewer service emergencies.

GRANT PROVISIONS

The program is for City residents of owner-occupied housing. To be eligible, the applicant has to live within the City limits, own the home and be living in it. Land contracts are acceptable, provided they are recorded with the Branch County Register of Deeds office, and are on record with the City at the time of application. Property taxes and utilities must be up-to-date; if paid late, a receipt must be included with the application. There must be Home Owners Insurance on the property. At the time of application, the house cannot be for sale or rent. For approved projects, any sale or lease of the property within one year of grant payment will necessitate repayment of the grant to the City.

INCOME LIMIT and REQUIRED LEVERAGE

In order to be eligible, the annual gross (before taxes) income of a household cannot exceed levels established by the federal government. The grant will pay 75% or 85% (depending on income) of an approved project **up to \$1000 per property**. The remaining balance (15% or 25%) is to be paid by the property owner.

As indicated on the chart below, households below 60% of the area median income must provide 15% of the total costs of repairs. Households between 61% and 80% of the area median income must provide 25% of the total costs. Those households exceeding the 80% amount are not eligible for the grant.

| Household Size/Income | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person | 6 Person | 7 Person | 8 Person |
|-----------------------|----------|----------|----------|----------|----------|----------|----------|----------|
| Below 60% (15% lev.) | \$22,860 | \$26,100 | \$29,400 | \$32,640 | \$35,280 | \$37,860 | \$40,500 | \$43,080 |
| 61% - 80% (25% lev.) | \$30,450 | \$34,800 | \$39,150 | \$43,500 | \$47,000 | \$50,450 | \$53,950 | \$57,400 |

Below is an example of the leverage requirement:

\$1,150 TOTAL CONSTRUCTION COST
x 15% required leverage
\$172.50 leverage; **\$977.50 grant**

\$1,150 TOTAL CONSTRUCTION COST
x 25% required leverage
\$287.50 leverage; **\$862.50 grant**

We encourage each applicant to contact the following agencies to determine if additional funding is available. Any funding from these agencies will be considered toward the required leverage amount.

[] Community Action Agency, 285 N Michigan Ave, 517-279-9325

[] Department of Human Services, 388 Keith Wilhelm Drive, SER Program, 517-279-4200

[] Laura Walters, USDA Rural Development, 1035 E. Michigan Ave Suite E, Paw Paw, MI 49079
1-800-944-8119

APPLICATION PROCESS

Completed applications will be accepted **by the Planning Department no later than Friday, April 30, 2010 at 5pm**. Due to the nature of emergency grants, they will be accepted year round. **This grant is very competitive; therefore, late and/or incomplete applications will not be considered.** The following items must be submitted with the application in order for it to be considered complete:

- Application, both pages
- Proof of all Household Income (copy of 2009 taxes and current income documentation: Social Security, pay check stubs, etc.)
- Declaration page showing proof of home insurance
- Photographs (at least one photo of front of house and a photo for each area to be improved)
- Cost estimate for repairs, paint samples (if necessary)
- List of violations (if applicable)

Please make a concerted effort to obtain an accurate estimate of proposed repairs, regardless if you or a contractor will be doing the work. We strongly encourage property owners to obtain at least three estimates from contractors to ensure the best possible quote. The application should only include those items that you plan on completing in 2010. The homeowner is responsible for ensuring that the appropriate permits are obtained prior to starting the repairs. To determine if your project will require permits, please call the Neighborhood Services Department at (517) 279-9501.

SELECTION PROCESS

Complete applications will be reviewed, and all property owners notified by May 22, 2009. It is possible an applicant may receive approval for only a portion of the requested amount, depending upon the eligibility of repairs listed on the application. Because of availability of funds, approval will only be given for items on the application, so it must be complete upon submittal. Once notified, the homeowner can proceed with the *approved repairs*. Please keep in mind that any repairs made prior to receiving approval will *not be covered* by this grant.

In order to be considered for the program, the applicant *must* meet the grant provisions listed herein. **This grant is very competitive** and priority will be given to those projects that will serve to make the most overall improvement to the appearance of the property and to those property owners that have made a concerted effort to improve their property, as well as provide regular maintenance and upkeep. Depending on funding availability and demand, priority may be given to repairs to dwelling units rather than accessory units (sheds, detached garages, etc.). A property owner can apply once per year, but those that have not received the grant in the past will receive priority.

DISBURSEMENT OF FUNDS

All approved repairs must be completed by October 31, 2010; however an extension could be granted if necessary. All approved projects must be completed prior to disbursement of funds. With advance approval, the City can issue a check directly to the contractor upon completion of all approved repairs. If doing the work on their own, the homeowner must pay for the cost of repairs and the City will reimburse their costs upon completion of approved repairs. In all circumstances, the applicant must show proof that their required leverage has been fulfilled. Please be aware that the grant will not reimburse the cost of tools or landscaping, and labor costs will not be paid to the property owner or friends/family of the property owner.

For payment, the applicant must submit the receipts, invoices, permit (if applicable) and photographs of the completed work to the City. A site inspection by City staff may be required to verify the completion of repairs prior to the reimbursement of funds to the homeowner. If a permit is required, funds will be disbursed only after repairs have received final approval from the appropriate departments.

HOW TO APPLY

Please drop off or mail the completed application and all required materials by **Friday, April 30, 2010 at 5:00 p.m.** to the City of Coldwater, Henry L. Brown Municipal Building, Attn. Piers Kirby, One Grand Street, Coldwater, MI 49036 or between the hours of 8:00 AM and 5:00 PM, Monday through Friday. Contact Piers Kirby, City Planner, or Julie Kanouse, Assistant Grant Administrator at 279-9501 if you have any questions about the housing rehabilitation program or if you need assistance with the grant application.

**HOUSING REHABILITATION GRANT
Program Year: 2010**

_____ Emergency Grant Application _____ Home Repair Grant Application

Property Owner: _____ Address: _____

Phone Number: (day) _____ (night) _____

Please list **all** the repairs that you intend to make to the property, if you have estimates from a contractor, the estimated cost of each, and indicate which items are to be done by a contractor:

| <u>Proposed Repair</u> | <u>Estimates?</u> | <u>Cost</u> | <u>Contractor?</u> |
|------------------------|-------------------|----------------|--------------------|
| 1. _____ | [] YES [] NO | \$ _____ | [] YES [] NO |
| 2. _____ | [] YES [] NO | \$ _____ | [] YES [] NO |
| 3. _____ | [] YES [] NO | \$ _____ | [] YES [] NO |
| 4. _____ | [] YES [] NO | \$ _____ | [] YES [] NO |
| 5. _____ | [] YES [] NO | \$ _____ | [] YES [] NO |
| 6. _____ | [] YES [] NO | \$ _____ | [] YES [] NO |
| | | TOTAL \$ _____ | |

Please explain the level of need for each of the items being requested: _____

How many people are in your household? _____

What is the annual household income, including all persons in your household? _____

Any outstanding property violations? [] YES [] NO If yes, attach list of violations.

Do you own the property? [] YES [] NO Year of Purchase _____

Are your property taxes current? [] YES [] NO

Are your utilities current? [] YES [] NO

Is there insurance on this property? [] YES [] NO Company Name _____

Approximate age of structure: _____

Do you give the City permission to use before and/or after photographs of your house for promotional purposes? (This has no bearing on approval or denial of request) [] YES [] NO

Priority will be given to those property owners that have made a concerted effort to improve their property, as well as provide regular maintenance. Will you agree to provide regular maintenance and upkeep to your house and property (lawn and weed control, for example)? [] YES [] NO

Please check other local agencies that you have contacted for assistance for the above items, and the amount of approved funding from each.

- USDA Rural Development \$ _____
- Community Action Agency \$ _____
- Department of Human Services \$ _____

Please list improvements that you plan on making to your property this year, even if you do not receive the grant. _____

Completed applications will be accepted by the Planning Department no later than Friday, April 30, 2010 at 5pm. Due to the nature of emergency grants, they will be accepted year around. The following items must be submitted with the application in order for it to be considered complete:

- o Application, both pages
- o Proof of all Household Income (copy of 2009 taxes and current income documentation: Social Security, pay check stubs, etc.)
- o Declaration page showing proof of home insurance
- o Photographs (one photo of front of house and a photo for each area to be improved)
- o Cost estimate for repairs
- o Paint samples (if necessary)
- o List of violations (if applicable)

This grant is very competitive; therefore, late and/or incomplete applications will not be considered. Please drop off or mail the completed application and all required materials by **Friday, April 30, 2010 at 5:00 p.m.** to the City of Coldwater, Henry L. Brown Municipal Building, Attn. Piers Kirby, One Grand Street, Coldwater, MI 49036 between the hours of 8:00 AM and 5:00 PM, Monday through Friday. Contact Piers Kirby, City Planner, or Julie Kanouse, Assistant Grant Administrator at 279-9501 if you have any questions about the housing rehabilitation program or if you need assistance with the grant application.

CERTIFICATION

I/we certify that the household size, household income, and all other information included on this application are true, and acknowledge that this information is subject to verification. I/we confirm that all information required for submission has been provided. I/we have thoroughly read the application information and agree to comply with all requirements and procedures to participate in the grant program. I/we agree to allow a site inspection by City staff in order to verify the completion of repairs.

Signature of Property Owner

Date

Signature of Property Owner

Date