

West Reading Elm Street

FAÇADE IMPROVEMENT GRANT PROGRAM

Thank you for your interest in West Reading Elm Street's Façade Improvement Grant program. The purpose of this program is to create a more attractive and inviting neighborhood by providing grants to help property owners cover the cost of improvements to the front of their properties.

Grants for improvements do not have to be paid back and no lien is placed on your property. Grant awards are determined by the Elm Street Design Committee following program guidelines and based on available resources. Only properties located in a West Reading Elm Street designated target neighborhood are eligible. Property owner is responsible contractor is licensed, has insurance, and obtains all the necessary borough permits and approvals, including zoning where applicable.

The Elm Street grant will provide up to \$2,500 per property. An owner match is required. It can range from 10% to 50% depending on family size and income. Only property owners can apply. If you are a tenant in a rental property, please have your landlord complete the application.

The following information will be needed to process an application for a grant award:

1. **\$20 Application Fee**
2. **A copy of the deed to the property. We just need the top page with a name and the address.**
3. **Proof of property insurance**
4. **Last federal tax return. Just first two pages.**
5. **Proof of other income (social security, SSI, pensions, veterans' benefits, child support, etc. (Only if you qualify to do volunteer work to cover the 10% match required by the grant.))**
6. **Latest receipt for borough water utility bill.**
7. **Description of project**
8. **Two estimates from properly insured and licensed contractors**

Applications for Round One due July 3, 2015

Applications for Round Two due August 7, 2015

Return application and required documentation to:

**Dean L. Rohrbach, Elm Street Manager
West Reading Borough Hall
500 Chestnut Street
West Reading, PA 19611**

610.685.8854

Dean@WRCRF.org

PROGRAM GOALS:

- Improve exterior appearance and condition of properties in Elm Street target neighborhoods;
- Correct exterior blight of properties in the neighborhood; and
- Assist lower-income neighborhood residents to improve their homes.

ELIGIBLE PROPERTIES:

- Only properties within the designated Elm Street target neighborhoods.
- Residential properties, Commercial properties, Mixed-use commercial/residential properties;
- Occupied properties; vacant properties that are structurally sound and the owner has a building permit and the means to make the property habitable are eligible; all other vacant properties are not eligible.

ELIGIBLE APPLICANTS:

- Property Owners with their property insurance and water bills paid up to date.
- Rental property owners (Property OWNER must apply for grant, tenants are not eligible).
- Income eligibility will be determined using current HUD income determination guidelines.
- One project per property will be permitted per year.

PROPERTY STANDARDS:

- Properties must be structurally sound; Property owners and rental property owners must demonstrate proof of fire insurance and may not have any outstanding municipal debt, including city and school district taxes, utilities, or other municipal liens on the building referenced in the grant application.
- Homeowners/Property Owners may not be delinquent on borough taxes or water bill.

TERMS OF GRANT:

- Grant will be awarded to qualified applicants for eligible property improvement projects.
- Grant covers a maximum of 90% of the total project cost, not to exceed \$2,500 per property;
- Property owner is responsible for all project costs over and above maximum grant amount. Property owner will pay the contractor. Upon proof of payment West Reading Elm Street will reimburse the property owner and deduct the match share amount.
- Property owners with a household income above 105% of the area median income (see attached income chart on page 4) must pay 50% (dollar for dollar) of the project cost;
- Owners below 105% median income must pay at least 10% of total project cost.
- Owners of rental properties must pay 50% (dollar for dollar match) of the total project cost up to \$2,500.

EXAMPLES OF ELIGIBLE IMPROVEMENTS:

- Repair of exterior deterioration such as replacing porch, concrete stairs,
- Cosmetic improvements - painting, brick cleaning, brass mailbox, etc.
- Exterior structural improvements – replacing wood or masonry repairs.
- Improvements that increase the safety or attractiveness of the neighborhood such as exterior lighting, landscaping, downspouts, porch roofs, etc.
- Weatherization improvements: double pane argon windows, insulated doors, etc.

*We will be glad to help you with design ideas.
 Grants based on availability of funds. Application process is competitive.
 Applications are evaluated by Elm Street Design Committee twice a year based
 on a) Neighborhood impact; b) Ratio of owner-to-Elm Street funds; and Property
 need. 2014 deadlines:*

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INCOME CHART:

<u>HOUSEHOLD SIZE</u>	<u>80% MEDIAN INCOME</u>	<u>105% MEDIAN INCOME</u>
1 Person	\$36,700	\$48,200
2 Persons	\$41,950	\$ 55,000
3 Persons	\$47,200	\$ 62,000
4 Persons	\$52,400	\$ 68,800
5 Persons	\$56,600	\$ 74,350
6 Persons	\$60,800	\$ 79,800
7 Persons	\$65,000	\$ 85,400
8 Persons	\$69,200	\$ 90,800

If your household income is lower than 105% Median Income then you must put up 10% of the total project cost.

If your income is greater than the 105% Median Income figure, you must pay 50% of the total façade improvement project cost.

In order to qualify for reimbursement under this program, the applicant/property must:

- Be located in a West Reading Elm Street target neighborhood and obtain all the necessary borough permits and approvals, including zoning where applicable.
- Improvements must conform to design standards and provide a detailed description of the work to be done.
- Funding for improvements will be available only for projects which have been completed according to **pre-approved** design plans. All properties are eligible if requirements are met and prior approval is obtained from Elm Street’s Design Committee.
- All projects must meet the Secretary of Interior’s Standards for Rehabilitation, must be in compliance with West Reading Borough’s codes, and must receive prior approval form Elm Street’s Design Committee.

Reimbursement will be made only after approved work is completed and paid invoices are submitted to the Elm Street Manager.

STEP-BY-STEP INSTRUCTIONS FOR GRANT

1. Complete the application form, provide attachments and submit with fee.
2. Submit the application form to the Elm Street manager at the address above, with the following attached:
 - **Non-refundable application fee check for \$20.00, made payable to: West Reading Elm Street**
 - **Detailed description/plan of the work to be done.**
 - **All required paperwork as stated on page 2 of the program guidelines.**
 - **Two project quotes from eligible contractors.**
3. **Wait for a response** before proceeding with work. The Design Committee will review your application. You will then be contacted to notify you of approval, denial, or if additional information is needed to process your Application.
4. **Wait for the committee to approve** the proposed work before proceeding. The West Reading Elm Street Manager has a list of qualified contractors who have been involved with other rehab work in the Borough. You may already know some of the local contractors and know what kind of work they do. If you know a contractor who is not on the list, he or she can work on your home if they can show proof of having liability insurance and be registered with the state.
5. **Owner or contractor must obtain all necessary permits** from West Reading Borough Code Enforcement Office for project prior to work beginning.
6. **Schedule your contracted work** to begin **after** you get approved by Elm Street and you have obtained all applicable permits from the Borough.
7. Reimbursement for the Property Owner's Personal Labor is not allowed. We will reimburse property owner for material. Paid receipts must be provided.
8. **When work is completed**, submit paid receipts to West Reading Elm Street's office for eligible expenditure reimbursement.
9. Any project with a total cost of \$25,000 or more will be subject to Davis-Bacon Act prevailing wage specifications/restrictions.

West Reading Elm Street is available to assist you with any of the steps necessary for your project. Contact:

Dean L. Rohrbach, Elm Street Manager, at 610.685.8854 for assistance.

FACADE IMPROVEMENT GRANT APPLICATION FORM

Address of property for grant work: _____

Property Owner's Name (s): _____

Owner's
Address: _____

Telephone: (Home) _____ (Work) _____

Cell Phone: _____

E-Mail
Address: _____

Building Type:

_____ Single Family _____ Multi-Family _____ Commercial

_____ Owner Occupied _____ Tenant-Occupied

Number of dwelling units*: _____ Number of tenants: _____ Date Purchased: _____

****Improvement grants for non-residential buildings and rental properties must be matched dollar for dollar.***

Income should be calculated using income from **ALL** members of the household over the age of 18.

Estimated total gross household income (annual income): _____

Total number of people in property: _____

Briefly describe the proposed improvements you are requesting funding for:

I certify that the information provided above is complete and true to the best of my knowledge and as it is submitted to the West Reading Elm Street program for the purpose of the Façade Improvement Grant program application.

Property Owner's signature: _____

Date: _____