



COMMUNITY DEVELOPMENT

# NEIGHBORHOOD RE-INVESTMENT GRANT

Program Guide and Application 2018

## **2018 PROGRAM GUIDE AND APPLICATION**

The City of Logan Neighborhood Re-investment Grant (NRG) program offers grants to eligible homeowners to help renovate the exterior of their homes. The purpose of the NRG program is to facilitate private investment in residential properties throughout Logan to improve the City's housing stock and broader residential neighborhoods.

### **PROGRAM ELIGIBILITY**

Eligibility for this grant program is based on household income (Income Eligibility) and property location (Area of Eligibility).

### **AREA OF ELIGIBILITY**

This grant program targets many areas of Logan City and is based on the age and condition of the neighborhood. This grant program targets single family residential structures built prior to 1970.

### **INCOME ELIGIBILITY**

Applicants with a combined total household income that is equal to or less than 120% of Logan's Annual Median Income are eligible to apply for the NRG program. The allowable income threshold varies based on the number of people living in the house. For example, if your family of four has an income less than \$81,722 you would be eligible to apply for this grant. Verification of household income is required as part of the grant review process.

# People	Allowable household income
1	Up to \$56,857
2	Up to \$64,980
3	Up to \$73,201
4	Up to \$81,224
5	Up to \$87,722

### **OCCUPANCY**

Properties receiving NRG funds must be exclusively owner-occupied, single family dwellings affixed to a permanent foundation. Properties with multi-family units or rentals are not eligible under this program; however, projects involving the deconstruction of multi-family units resulting in an owner-occupied single-family residence may be eligible under this program.

### **QUALIFYING PROJECTS**

The NRG program is intended to fund exterior improvements on single family residential dwellings. Projects include painting, siding, soffits, fascia, trim, gutters, roofs, doors, windows, walkways, porches, new landscaping, etc. Grant funds may be used to fund materials and/or professional expertise.

## **GRANT AMOUNTS**

The maximum grant award shall not exceed \$10,000 per residential property. A homeowner can apply for multiple grants; however, the cumulative amount of grants awarded shall not exceed \$10,000 per residential property.

## **REPAYMENT REQUIREMENTS**

This is a grant program which means that if specific stipulations are met, the total amount of the grant will be forgiven. The grant stipulations are (1) the homeowner shall remain in the home for at least five (5) years beyond the completion of the grant funded work, (2) the home shall remain as an owner occupied, single-family dwelling and shall adhere to all applicable occupancy limitations, and (3) the overall property shall be maintained. If any of these conditions cease to exist, or the home is sold within five (5) years of project completion, the grant shall be repaid to Logan City within 60 days of notice by the City or upon sale of the home.

## **MATCH REQUIREMENTS**

The NRG program requires a minimum cash match depending upon the proposed work. Certain types of activities have a greater positive impact on the neighboring properties, so the match requirements may be different for different types of work. The match requirement is expressed as a 1 to 1 match, meaning for every dollar the homeowner spends on a project, the City will match that with one dollar, a 2 to 1 match means for every two dollars the homeowner spends on a project, the City will match that with one dollar, and so on. Following are the minimum match requirements based on type of work performed:

<b>Project Category</b>	<b>Homeowner Contribution</b>	<b>City NRG Match</b>
New Paint	.5	1
New Siding and Trim	1	1
New Doors/Windows	1 - 3	1
New Landscaping	1 – 2	1
New Additions	1 - 3	1
New walk/driveway	1.5	1
New Facia/soffits	2	1
New Fencing	4	1
New Porch	2	1
New Roof	5	1
Other	Varies	

## **TYPE OF MATCH**

Generally, the anticipated form of match for this grant is either “cash” towards a specific project, e.g., owner puts in \$1,000.00 and the City puts in \$1,000.00 towards a window replacement project bid at \$2,000.00; or the “value” of an entirely different project on the house, e.g., value of a porch project (labor and materials) is used as a match for a grant for new siding provided the projects are occurring at the same time under the same permit. Sweat equity will not be considered in the valuation of a match.

Interior remodel work may be considered in the calculation of a match if the project is deemed to contribute towards the continued livability and viability of the structure, and is not just “typical” maintenance types of activities like painting, carpet replacement, etc. (entire kitchen remodel versus interior paint).

## ***LIEN***

A lien on the property for the full NRG award amount will be filed with the Cache County Recorder's office. The property must remain owner-occupied by the original applicant for five (5) years from the date of project completion in order to avoid repayment of the full NRG grant award. This lien will be removed after five years if all grant stipulations have been met.

## ***BIDS REQUIRED***

As part of a complete application, you are required to provide bids from two licensed contractors or two retailers (if the application is for materials only). Bids should be broken down by labor, materials, and equipment for easy comparison. Every attempt should be made to utilize contractors and retailers based in Logan.

## ***APPLICATION REQUIREMENTS***

An application packet for the Neighborhood Re-investment Grant shall include **all** of the following information at time of submittal:

- Complete NRG application form.
- Personal financial declaration for each person in the household over 18 years of age.
- Copy of a signed 1040 tax return for the most recent tax year for every person in the household over 18 years of age.
- 60 days of pay stubs for all sources of income for every person in the household over 18 years of age.
- 60 days of bank statements for checking, savings and/or investment accounts for every person in the household over 18 years of age.
- Proof of home ownership.
- Copy of current mortgage statement (if applicable).
- A copy of current homeowner's insurance statement & policy.
- A detailed project description, including applicable drawings and photos.
- Two contractor bids (broken down by labor, materials, equipment), or two retailer bids (materials only).

Please note that an incomplete submittal will not be accepted. Failure to provide **all** of the required information will result in a rejection of the application.

## ***BUILDING PERMITS***

Certain projects may require permits from Logan City. This will be determined by the scope of the project. The City will generally waive the building permit fees associated with most projects funded under this grant program.

## ***APPLICATION EVALUATION***

Due to limited funds, not all eligible applications will be approved. Projects applications will be evaluated by the Logan City NRG Committee based on the homeowner's income, project scope, project cost, proposed match, a demonstration of the owner's commitment to long term maintenance of the improvements, and how well the proposed project furthers the goal of improving the neighborhood.

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If you have questions or need additional information about this grant program, please contact Mike DeSimone at (435) 716-9022 or [mike.desimone@loganutah.org](mailto:mike.desimone@loganutah.org). You can also visit the City's website at [www.loganutah.org](http://www.loganutah.org) or at the following link:

[http://www.loganutah.org/government/departments/community\\_development/housing\\_assistance\\_programs.php](http://www.loganutah.org/government/departments/community_development/housing_assistance_programs.php)

Submit the complete application and all supporting documentation to:

Mike DeSimone  
Logan City  
Community Development Department  
290 North 100 West  
Logan, Utah 84321.

## APPLICATION

SECTION I: APPLICANT			
1. Applicant Name: (Must be the Property Owner)		2. Phone:	
3. E-mail:			
4. Project Address:		5. Year Built:	
6. Secondary Contact: (Name, relationship, address, phone, e-mail)			

SECTION II: PROJECT	
1. Project description	
2. Project Cost	\$
3. Funding Request	\$
4. Match Amount	\$
5. Contractor Information	

SECTION III: HOUSEHOLD INCOME ELIGIBILITY								
1. Income Eligibility: (Based on the number of people in household, circle which income range describes your total household income)	# of people in household	1	2	3	4	5		
	Income Range A (Eligible)	Up to \$56,857	Up to \$64,980	Up to \$73,201	Up to \$81,224	Up to \$87,722		
	Income Range B (Ineligible)	\$56,858+	\$64,981+	\$73,202+	\$81,225+	\$87,723+		

2. Household Occupants	Name	Age	Name	Age

## SECTION V: REQUIRED APPLICATION MATERIALS

**NOTE:** PLEASE ENSURE THAT ALL SOCIAL SECURITY NUMBERS, ACCOUNT NUMBERS, AND ANY PERSONAL IDENTIFIERS WHICH MAY POSE AN IDENTITY SECURITY RISK ARE REMOVED.

- Complete application form.
- Personal financial declaration for each person in household over 18 years old.
- 1040 tax return for the most recent tax year for every person in household over 18 years old.
- 60 days of pay stubs for all sources of income for every person in household over 18 years old.
- 60 days of bank statements for checking/savings accounts.
- Proof of ownership.
- Current homeowner's insurance (flood insurance if in a 100-year floodplain).
- Project description information, including applicable floor plans and pictures.
- Three contractor bids (broken down by labor, materials, equipment), or two retailer bids (materials only).

## SECTION VI: CERTIFICATIONS

I certify that: (initial all certifications)	
	I own the project property, I presently reside there, the property is not occupied by any person renting or leasing, and that I have no reason to anticipate it being rented or leased.
	The information on this form and accompanying application materials is verifiable and accurate to the best of my knowledge.
	I will permit a lien to be filed on the project property should I receive NRG funding. The lien dictates that I will reimburse the NRG award in full upon sale, transfer, rental, or death before the completion of applicable time frame.
	I understand and accept that application funding approval is subject to approval, which is based upon many variables, such as applicant eligibility, property eligibility, availability of funding, program budget, and neighborhood impact.
	I understand and accept that proposed projects are subject to consent from multiple state and federal agencies and, as such, significant delays which are out of the control of the City of Logan may delay the ability to commence the project.
	I will permit pictures of and other detailed information about my project to be published or otherwise shared for purposes related to the NRG program, RDA, and the City of Logan.
	The attainment of a City of Logan building permit is required prior to the commencement of any work.
	I will complete a project closeout form at the completion of the project as a condition of NRG funding.
	I hereby agree to indemnify and hold harmless the City of Logan, their agents, employees, successors from liability and responsibility of any loss, damage and expense that may arise from the applied-for project at any time.

Applicant Signature:		Date	
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**Submit the complete application and all supporting documents to:**

Attn: Mike Desimone  
 City of Logan  
 290 North 100 West  
 Logan, UT 84321

Office Use Only	Submit Date	Award Approval Date	Award Payment Date

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## PERSONAL FINANCIAL DECLARATION

- A Personal Financial Declaration must be completed for **each household member over the age of 18**.
- If all accounts, assets, and liabilities are jointly held, Logan City will accept multiple names on one declaration.
- Household member over the age of 18 with no assets or liabilities must submit a declaration. Logan City reserves the right to request verification of the information.

<b>Name</b>		Last 4 digits of SSN:	
List all sources of income within the last 60 days:		Total Annual Income:	

ASSETS		LIABILITIES	
Category	Value	Category	Value
<b>Total cash &amp; cash equivalents</b> , including but not limited to, cash on hand, checking/savings accounts, money markets, certificates, etc.	\$	<b>Short-term credit</b> , including but not limited to, credit cards, loans from family or friends, home line of credit, etc.	\$
<b>Investment accounts</b> , including but not limited to, stocks, mutual funds, bonds, etc.	\$	<b>Loans and Mortgages</b>	
<b>Property</b>		• Primary Residence	\$
• Primary Residence	\$	• Secondary Residence	\$
• Secondary Residence	\$	• Rental Property	\$
• Rental Property	\$	• Investment Property	\$
• Investment Property	\$	• Vehicle 1	\$
• Vehicle 1	\$	• Vehicle 2	\$
• Vehicle 2	\$	• Recreational Vehicle(s)	\$
• Recreational Vehicle(s)	\$	• Student Loans	\$
• Other	\$	• Business Loans	\$
• Other	\$	• Other	\$
<b>Other Assets</b> , including but not limited to, loans to family/friends, life insurance cash value, jewelry, precious metals, antiques, collectable, etc.	\$	<b>Other Liabilities</b>	\$
<b>Total Assets</b>	\$	<b>Total Liabilities</b>	\$
		<b>NET WORTH</b>	
		Total Net Worth (assets – liabilities)	\$