

Springfield Community Preservation Historic Homes Restoration Program

<https://www.springfield-ma.gov/finance/community-preservation>

Springfield Community Preservation Committee



Historic Home Restoration Program

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Contact email: cpc@springfieldcityhall.com or telephone 413-530-1268 or
visit on Facebook www.facebook.com/SpringfieldCommunityPreservationCommittee

SECTION 1

General Guidelines

The **Historic Home Restoration program (HHP)** is supported by the Community Preservation Act (CPA) and the City of Springfield. All funding for this program has been allocated by the Springfield Community Preservation Committee (SCPC).

The program is open to owner-occupied houses in the following **Local Historic Districts**: Quadrangle-Mattoon, Forest Park Heights, McKnight, Maple Hill, Lower Maple, Ridgewood and Colony Hills. Please refer to the City of Springfield website for a listing of Historic Districts by Street.

<https://www.springfield-ma.gov/planning/hist-list>

The house must be built prior to 1940 and owned and occupied by the applicant for at least one year prior to the application date.

The first \$30,000 of the total project cost is eligible for the grant. The HHP has limited funds and while this may change in the future, a sliding scale for eligibility will be used this year (see section 4).

Funding for eligible homeowners is to be targeted for **exterior projects only** including the restoration of original windows and doors, purchase and installation of energy efficient **storm** windows, restoration of porches, and exterior painting of the property.

Work to the interior portions of windows and doors may be included if it is integral to the overall rehabilitation (ropes, weights, re-glazing, glass replacement, hinges, lock sets, etc.)

Some minor repairs to prep the property for painting are allowable but shall not be more than **10%** of the total project cost. If the exterior siding is too deteriorated to hold paint, the painting project will proceed only if this condition is remedied by the homeowner. Funds may be used for certain repairs on a case by case basis.

A preservation consultant hired by the Historic Homes Program (HHP) will review the work and make recommendations to the construction consultant (also hired by the HHP) to develop a scope of the project and oversee the work. All work must comply with the Secretary of Interior's Standards for Rehabilitation. <https://www.nps.gov/tps/standards/rehabilitation/rehab/stand.htm>

The homeowner will supply this scope of work to at least two (2) licensed contractors and obtain estimates for the job. Once the homeowner makes a selection to hire a contractor, it is the homeowner's responsibility to provide the required deposit (if applicable) to the contractor.

Work must be completed within 18 months from when the contract is executed. The Community Preservation Committee may, at its discretion, grant an extension due to unusual circumstances.

SECTION 2: Homeowner Requirements

This list may look overwhelming but most of the items are standard procedure in a municipal contract.

1. The homeowner will be required to provide verification of income (see Section 5 checklist). The Homeowner Contribution (if any) is based on the household income of the owner and the number of residents in the household (see Section 4).
2. Homeowner will be required to enter into a Grant Agreement (Contract) for the proposed work with the City of Springfield, prior to the start of any work or the issuance of any grant funding.
3. The homeowner and contractors must submit Insurance Certificates acceptable to the City, which will be attached as Exhibits to the Grant Agreement.
4. Homeowners will be required to sign a Mortgage and Promissory Note in the amount of the Grant award, to be held by the City to assure the project is completed in compliance with the terms of the Grant Contract. If the project is not completed in compliance with these terms, the City will record the documents in the Registry of Deeds, and the owner will be responsible to reimburse the City for the recording fees. An attorney will assist in this process and the HPP will cover the associated filing and legal fees.
5. A Certificate of Tax Compliance from the City's Tax Collector's Office relating to the property owner's standing with the City for all applications chosen to move forward. The applicant will be contacted if a payment issue needs to be resolved. This review includes, but is not limited to, Real Estate Tax, Personnel Property Tax, Excise Tax, Water/Sewer Bills, and other City accounts. A contract will not move forward without a Certificate of Tax Compliance.
6. Owners must obtain a Certificate of Non-Applicability from the Springfield Historical Commission (SHC) prior to the start of any work. Once you have the scope of the work, contact Alvin Allen and ask for a hearing. We will need the certificate for your file.

Alvin Allen, Principal Planner
Office of Planning & Economic Development
70 Tapley Street
Springfield, MA 01104
(413) 787-6020
AAllen@springfieldcityhall.com

7. Work must comply with all applicable Federal, State and local laws, regulations and orders, including all guidance related to COVID-19 pandemic.

8. All contractors shall be required to comply with any and all applicable state and local lead paint and hazardous material abatement requirements and work practices, including complying with lead safe work practices, as required by the Commonwealth of Massachusetts Department of Labor Standards under 454 CMR 22.02, and lead prevention and control regulations as required by the Commonwealth of Massachusetts Department of Public Health under 105 CMR 460.
9. Any and all permits required to complete the work will be the responsibility of the owner and/or licensed contractor, prior to the start of any work.
10. The homeowner will be provided a Community Preservation banner to display on the property while work is being done.
11. Once the work is complete, the homeowner will be provided a custom plaque which shall be placed on the front of the home (see example below).



14" x 11"

SECTION 3:

Payments

Use the CPA reimbursement chart at the end of Section 4 to estimate your expected contribution. See examples in Section 4.

If there is an owner contribution: The Homeowner's share of the cost is required to be paid to the contractor prior to the CPA portion of the project in the form of a deposit (equivalent to one third of the work) before work can begin. Thereafter, payment for the work is released in two stages; the HHP Construction Consultant will verify when 50% of the work is done and 100% complete. The Construction Consultant, your contractor, and you, will sign off that the work is satisfactory (form to be provided).

The contractor will provide an invoice for the work at each stage and you will forward both documents to klee@springfieldcityhall.com for processing.

If there is not an owner contribution or the contribution is less than one third, payment for the work is released in three stages; the HHP Construction Consultant will verify the job is ready to start and the contractor requires a deposit (or additional deposit) and submits an invoice indicating it is for 1/3 of the work. The same procedure is followed for when 50% of the work is done and 100% complete. The Construction Consultant, your contractor, and you, will sign off that the work is satisfactory (form to be provided).

The contractor will provide an invoice for the work at each stage and you will forward both documents to klee@springfieldcityhall.com for processing. The payment for the contractor (vendor) will be mailed to you within two weeks.

Please direct all questions about the Historic Homes Restoration Program to:

Karen Lee, Program Administrator

E-mail: klee@springfieldcityhall.com

Telephone 413-530-1268

Mail: Community Preservation Committee, 36 Court Street, Springfield, MA 01103

SECTION 4:

Income & Reimbursement tables, Examples

Step 1. Use Table 1 (AMI) divided by your income.

Step 2. Determine from Table 2 the reimbursement % for the project.

Tables are located on page 8.

LIMITS (The following are samples of household limits for a family of one (1) and a family of four (4) . See Table 1 and Table 2 for limits on additional household members.

Household Income/Size: \$38,304 or below/1 person		
\$38,304/\$63,840=60 AMI		Reimbursement rate: 100%

Household Income/Size: \$127,680 or above/1 person		
\$63,840 x 2 =200 AMI		Reimbursement rate: 0%

Household Income/Size: \$55,000 or below/4 person		
\$55,000/\$91,200=60 AMI		Reimbursement rate: 100%

Household Income/Size: \$182,000 or above/4 person		
\$91,200 x 2 =200 AMI		Reimbursement rate: 0%

The maximum grant awarded is \$30,000. The homeowner contribution is factored by using the approved bid for the job, or if the approved bid is over \$30,000, then \$30,000 is used in lieu of the actual cost. The homeowner is responsible for work exceeding the maximum grant (see example 4).

EXAMPLE #1:

Project cost: **\$30,000**

Household Income/Size: **\$45,000/1 person**

\$45,000/\$63,840=70 AMI		Reimbursement rate:93%
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Reimbursement rate: 93% (Table 1 and Table 2)

Maximum Grant Amount Eligible: \$27,900 (\$30,000 x 93%)

Homeowner responsibility: \$2,100 (\$30,000-27,900)

Payment Schedule	1/3	1/3	1/3	Total
Homeowner	\$2,100	\$0	\$0	\$2,100
CPA Funding	\$7,900	\$10,000	\$10,000	\$27,900
Total	\$10,000	\$10,000	\$10,000	\$30,000

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EXAMPLE #2:

Project cost: **\$30,000**

Household Income/Size: **\$70,000/4** people

\$70,000/\$91,200=77 AMI	Reimbursement rate: 88%
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Reimbursement rate: 88% (Table 1 and Table 2)

Maximum Grant Amount Eligible: \$26,400 (\$30,000 x 88%)

Homeowner responsibility: \$3,600 (\$30,000-26,400)

Payment Schedule	1/3	1/3	1/3	Total
Homeowner	\$3,600	\$0	\$0	\$3,600
CPA Funding	\$6,400	\$10,000	\$10,000	\$26,400
Total	\$10,000	\$10,000	\$10,000	\$30,000

EXAMPLE #3:

Project cost: **\$24,000**

Household Income/Size: **\$125,000/4** people

\$125,000/\$91,200=137 AMI	Reimbursement rate: 45%
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Reimbursement rate: 45% (Table 1 and Table 2)

Maximum Grant Amount Eligible: \$10,800

Homeowner responsibility: \$13,200

Payment Schedule	1/3	1/3	1/3	Total
Homeowner	\$8,000	\$5,200	\$0	\$13,200
CPA Funding	\$0	\$2,800	\$8,000	\$10,800
Total	\$8,000	\$8,000	\$8,000	\$24,000

Example #4:

Project cost: **\$48,000**

Eligible funding **\$30,000**

Household Income/Size: **\$65,000/1** person

\$65,000/\$63,840=102 AMI	Reimbursement rate: 70%
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Reimbursement rate: 70% (Table 1 and Table 2)

Maximum Grant Amount Eligible: \$21,000

Homeowner responsibility: \$27,000

Payment Schedule	1/3	1/3	1/3	Total
Homeowner	\$16,000	\$11,000	\$0	\$27,000
CPA Funding	\$0	\$5,000	\$16,000	\$21,000
Total	\$16,000	\$16,000	\$16,000	\$48,000

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TABLE 1 2022 Historic Homes Restoration Program CPA INCOME Guideline*

Area Median Income (AMI)	Household Size: 1	Household Size: 2	Household Size: 3	Household Size: 4	Household Size: 5	Household Size: 6	Household Size: 7	Household Size: 8
	\$63,840.00	\$72,960.00	\$82,080.00	\$91,200.00	\$98,496.00	\$105,792.00	\$113,088.00	\$120,384.00

*extracted from the CPA worksheet:

<https://www.communitypreservation.org/technical-assistance/files/cpa-low-moderate-income-worksheet>

TABLE 2 Scale to determine the CPA reimbursement share of the project

% Median Income	% Reimburse	% Median Income	% Reimburse	% Median Income	% Reimburse	% Median Income	% Reimburse	% Median Income	% Reimburse
60†	100%	88	80%	116	60%	144	40%	172	20%
61	99%	89	79%	117	59%	145	39%	173	19%
62	99%	90	79%	118	59%	146	39%	174	19%
63	98%	91	78%	119	58%	147	38%	175	18%
64	97%	92	77%	120	57%	148	37%	176	17%
65	96%	93	76%	121	56%	149	36%	177	16%
66	96%	94	76%	122	56%	150	36%	178	16%
67	95%	95	75%	123	55%	151	35%	179	15%
68	94%	96	74%	124	54%	152	34%	180	14%
69	94%	97	74%	125	54%	153	34%	181	14%
70	93%	98	73%	126	53%	154	33%	182	13%
71	92%	99	72%	127	52%	155	32%	183	12%
72	91%	100	71%	128	51%	156	31%	184	11%
73	91%	101	71%	129	51%	157	31%	185	11%
74	90%	102	70%	130	50%	158	30%	186	10%
75	89%	103	69%	131	49%	159	29%	187	9%
76	89%	104	69%	132	49%	160	29%	188	9%
77	88%	105	68%	133	48%	161	28%	189	8%
78	87%	106	67%	134	47%	162	27%	190	7%
79	86%	107	66%	135	46%	163	26%	191	6%
80	86%	108	66%	136	46%	164	26%	192	6%
81	85%	109	65%	137	45%	165	25%	193	5%
82	84%	110	64%	138	44%	166	24%	194	4%
83	84%	111	64%	139	44%	167	24%	195	4%
84	83%	112	63%	140	43%	168	23%	196	3%
85	82%	113	62%	141	42%	169	22%	197	2%
86	81%	114	61%	142	41%	170	21%	198	1%
87	81%	115	61%	143	41%	171	21%	199	1%
† and below								200‡	0%

‡ and above

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SECTION 5: Signature Page and submission list

Once you are selected for the program, complete this page and return.

- Income verification
 - 2021 income from line 9 of your 1040 Federal tax form (preferred) \$ _____
 - or approved equal
- If you did not file a tax return, complete the statement below along with your signature.
- Proof of residency (attach to this form)
 - Utility or other monthly bill like a mortgage statement that has your name and address
 - Proof of ownership (attach to this form) property or real estate tax bill is okay
 - Number of people in household # _____
 - Age of Homeowner _____

CERTIFICATION OF APPLICANT

I, (full name), _____ am the owner and resident
of the house located at _____
in the historic district of _____

Signed _____ Date _____

CERTIFICATION OF NO-TAX FORM

I, (full name), _____ certify that I did not file a tax
return in 2021 because I was not required to do so [or] _____

Signed _____ Date _____

You will be contacted when it's time to start on the following requirements:

- Initial site visit with construction specialist and preservation planner
- 2 subsequent visits over the duration of project
- Grant Agreement (Contract)
- Homeowner and contractor's liability Insurance Certificates
- Soft Mortgage and Promissory Note
- Certificate of Tax Compliance
- Certificate of Non-Applicability (from the Springfield Historical Commission)
- Payment requisition

You may want to make a copy of this page for your records