



Planning & Economic Development
70 Tapley Street Springfield, MA 01104
Tel.: (413) 787-6020
Fax: (413) 787-6524
www.springfieldcityhall.com/planning

Application Packet

McKnight Historic Home Restoration Program

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Number of copies to submit:

Submit one (1) full copy of application package.

Incomplete applications will not be accepted.

GRANT MADE POSSIBLE BY FUNDS THROUGH:



**Springfield Community
Preservation Committee**
cpc@springfieldcityhall.com

Upon receiving this application, OPED staff will request a certificate of TAX COMPLIANCE from the City's Tax Collector's Office **relating to the property owner's standing** with the City. The property owner will be contacted if a payment issue needs to be resolved. The review includes, but is not limited to, Real Estate Tax, Personnel Property Tax, Excise Tax, Water/Sewer Bills, and other City accounts.

PLEASE NOTE: The application cannot be processed without the issuance of a Tax Certification letter.

SECTION 1: APPLICATION FORM

Submit applications to the Office of Planning & Economic Development.

Please print clearly or type

Property/Owner Information	
<p>Property Owner Information (property must be owner occupied)</p> <p><i>Name, mailing address, email address and telephone number</i></p>	<p>Name(s): _____</p> <p>Street Address: _____</p> <p>City _____ State ____ Zip code _____</p> <p>Email _____</p> <p>Telephone/Mobile _____</p>
Street/Parcel Number	
Date Home was Constructed (must be 100 years or older)	
Date Home was Purchased (must have lived in home for 1 year)	
Home Located in McKnight Local Historic District	Yes <input type="checkbox"/> No <input type="checkbox"/>
Estimated Project Cost (as per attached estimate, not to exceed \$30,000.00)	
Amount of Grant Funding Request (Maximum \$30,000.00)	
Maximum Grant Amount Eligible (As per Income Qualifying Guidelines – Section 4)	
Owner’s Signature	
<i>Dates Below To Be Filled Out By OPED Staff Only</i>	
Date Received	
Date of Completed Application	

SECTION 2: LIST OF REQUIREMENTS

- Full detailed description of proposed work
- Copy of at least one (1) estimate from a qualified/licensed contractor
 - Two (2) additional estimates will be required if the project is selected
- Current photographs of all sides of the structure
- Proof of owner occupancy
 - Utility bill, driver's license or approved equal
- Home must be 100 years or older
- Property must be located within the McKnight Local Historic District
- Must have lived in home for one (1) year
- Copy of W-2(s) or approved equal
 - For verification of Household Income Eligibility and Reimbursement Rate
- Proof of funds to complete owner's share of the project
 - Bank statement, proof of financing, Line of Credit, etc.
- Current mortgage statement

SECTION 3: GENERAL GUIDELINES

This new program is supported by the Community Preservation Act (CPA) and the City of Springfield. All funding for this program has been allocated by the Community Preservation Committee.

- The maximum grant amount to be awarded to any property is **\$30,000**. *(The total reimbursement rate, as per Section 4, Table 1 and 2, applies to the estimated cost of the project, not to exceed \$30,000.00).*
- Reimbursements will be based on the amount awarded and in 1/3 payments. Homeowner’s share of the cost will be required to paid prior to the CPA portion of the project.

EXAMPLE #1:

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

Household Income/Size: **\$50,000/4** people

Reimbursement rate: 92% (Based on Income Qualifying Guidelines in Section 4)

Maximum Grant Amount Eligible: \$27,600

Homeowner responsibility: \$2,400

Payment Schedule:	1/3	1/3	1/3
Homeowner	\$2,400	\$0	\$0
CPA Funding	\$7,600	\$10,000	\$10,000
Total	\$10,000	\$10,000	\$10,000

EXAMPLE #2:

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

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

Reimbursement rate: 26% (Based on Income Qualifying Guidelines in Section 4)

Maximum Grant Amount Eligible: \$7,800

Homeowner responsibility: \$22,200

Payment Schedule:	1/3	1/3	1/3
Homeowner	\$10,000	\$10,000	\$2,200
CPA Funding	\$0	\$0	\$7,800
Total	\$10,000	\$10,000	\$10,000

- Property owners can only apply to this program once.

- Approved funding for eligible home owners is to be targeted for **exterior projects only** including the repair and restoration of original windows and doors, the purchase and installation of energy efficient storm windows and exterior painting of the property. The interior portions of window and door repairs can be included if integral to the exterior repairs (ropes, weights, re-glazing, glass replacement, hinges, lock sets, etc.). Some minor repairs to prep the property for painting will be considered but shall not be more than **10%** of the total project cost.
- If selected to move forward, the applicant will be required to submit two (2) additional estimates for the approved work from licensed contractors. The lowest responsible estimate from the three (3) submitted contractors will typically be approved to conduct the proposed work, unless it is determined that this would be unfeasible.
- All applicants will be required to enter into a Grant Agreement for the proposed work with the City of Springfield, prior to the start of any work or the issuance of any grant funding.
- Any and all permits required to complete the work will be the responsibility of the owner and/or licensed contractor to obtain, prior to the start of any work.
- Owners must obtain a “Certificate of Non-Applicability” from the Springfield Historical Commission prior to the start of any work.
- All work must comply with the Secretary of Interior’s Standards for Rehabilitation:
 - [The Secretary of the Interior's Standards for Rehabilitation & Illustrated Guidelines for Rehabilitating Historic Buildings- Standards \(nps.gov\).](#)
- All work must comply with all applicable Federal, State and local laws, regulations and orders, including all applicable orders and guidance related to COVID-19 pandemic compliance.
- The homeowner and contractors must submit Insurance Certificates acceptable to the City, which will be attached as Exhibits to the Grant Contract.
- 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.

- 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.

SECTION 4: INCOME QUALIFYING GUIDELINES

Table 1: Household Size and CPA determined Median Income Guidelines

Household Size	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
CPA Median Income	\$54,040	\$61,760	\$69,480	\$77,200	\$83,376	\$89,552	\$95,728	\$101,904

Table 2: Income Eligibility and Reimbursement Rate

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

Example of how to use Tables 1 and 2 to determine the reimbursement rate of your proposed project:

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

- Total household Income is \$75,000 and a household size is four (4) people.
- Use **Table 1** to determine the CPA Median Income
 - A household with four (4) people would be \$77,200
- Divide the total household income by the CPA Median Income shown above in **Table 1** to determine the percentage of median income:
 - **$\$75,000/\$77,200 = .97$ or 97% of CPA Median Income**
- Use **Table 2** above to determine the percentage of reimbursement of proposed cost:
 - Per **Table 2** if the income is **97%** of the CPA Median Income the applicant would be reimbursed **70%** of the project cost.
 - Based on a project cost of **\$30,000** the total reimbursed for this program would be \$21,000 ($\$30,000 \times .70 = \$21,000$)

Therefore, if the \$30,000 project was approved, this program would pay \$21,000 and the applicant would be responsible for the remaining \$9,000 (\$30,000- \$21,000).

SECTION 5: SELECTION PROCESS

- Applications will be due on **MARCH 15, 2021 by 4:00PM.**
- One (1) completed application, including all required materials, must to be submitted to:

The Office of Planning & Economic Development
70 Tapley Street
Springfield, MA 01104
ATTN: Alvin Allen

- No applications will be accepted after the deadline.
- All applications submitted by the deadline will be reviewed by the Office of Planning and Economic Development (OPED) for completeness and compliance with all submittal requirements.
- Once deemed complete, each application will then be assigned a random document number.
- Selections of projects to receive funding will be chosen at random, through a lottery system.
- Applicants chosen will be notified regarding the next steps in the process.
- OPED staff will request 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. **Applications will not move forward until a Certificate of Tax Compliance has been received.**
- The number of applications chosen to move forward will be based on the total amount of grant funding available.
- If funding is still available after the first round, additional rounds of applications may be considered.