



Downtown Curb Appeal Program (DCAP)

Purpose

The purpose of the Downtown Curb Appeal Program is to promote revitalization of properties in the Downtown District by providing financial assistance to residents for improvement and maintenance to existing residential buildings. Financial assistance is made available to provide a visual impact on the exterior of existing single-family residences and owner-occupied multi-unit buildings, thus improving the quality of the neighborhood, improve the sense of place and marketability of the overall area. The intent of this program is to incentivize residents to take reinvest in their buildings and communities.

Eligibility

Owners of a single-family residence or owner-occupied multi-unit who are below 120% of the area median income (AMI) and are located within the Downtown District are eligible for financial assistance. The funds can be used to upgrade and rehabilitate the exterior façade of their buildings. Only projects, which have not begun prior to being awarded, are eligible.

Eligible items may include:

- **Exterior Improvements** to the façade, including but not limited to, the following: changing exterior wall covering, landscaping, lighting, screening of unsightly utilities and to a limited extent, paving of parking areas.
- **Exterior Maintenance** measures that improve the overall looks of the façade and ensure the sustainability of exterior surfaces, such as cleaning, painting, tuckpointing, repairing, power washing, sand blasting, acid washing, window glazing, and caulking.

In order to be eligible to receive grant funds, all property taxes, real and personal, owed on the property that is the subject of the application must be current at the time the application is made. Any property on which there is past due balance for such taxes will be removed from consideration.

Property Conditions

All properties enrolled within the program will have a Housing Safety Inspection (HIS) conducted by Community Development Staff. This inspection will check every room in each unit to assure the base level of safety in present. This inspection does not supersede or circumvent any regular or required inspections by city Code Enforcement during the duly and regularly permitted process to be carried out in part with funding from this program. If the owner/building qualify for additional Community Development programs (such as the Critical Repair program or the Lead Hazard Control grant) city staff will expand the application to include these repairs. In such case, the most restrictive qualification standards and post-construction conditions will apply.

All projects must be reviewed and approved by the Community Development Office and all work we conducted with proper permitting and approvals from the city Code Enforcement office.



Scoring Criteria

- The level of private investment utilized for the renovation. Applicants providing more than a 50% match will receive higher priority
- The potential impact the project will have on the surrounding area (visual prominence/significance)
- Whether the proposed improvements restore the historical character of the building
- The building’s level of blight
- Whether the building is abandoned
- Improvements must be adjacent to a public space; however, priority is given to projects renovating multiple facades
- Whether the applicant has utilized the city incentive programs in the recent past

Funding

The City of Auburn may allocate \$215,000 from the City ARPA funds for this program to complete projects on a minimum of 18 separate properties within the Downtown District. Maximum assistance is \$10,000 per unit and can be combined with other city rehab programs.

All work must take place after an approved and separate scope of work and budget. A closing for a forgivable loan will be executed and approved funds will be held in a city managed escrow account. Contractors will be paid pari passu to matching funds and other programs funds which may be included. Financial assistance will only be available to those projects meeting eligibility requirements and preference will be given to projects that can be completed in a timely manner and make the most visual impact to the downtown area.

If additional funds are part of the financial package more restrictive procurement, inspection & post-construction conditions (including owner occupancy or Fair Market Rent standards) will apply.

Downtown Curb Appeal

Sources and Uses	Unit Price	Quantity	Budget
Total Sources=			\$215,000
Auburn Funds (ARPA)			\$200,000
Auburn Funds (ARPA)			\$15,000
Total Uses=			\$215,000
Program Administration (1 year)			\$15,000
Rebates for Approved Façade Improvements	\$10,000.00	18	\$180,000
Program Delivery (20 Hours)	\$1,000.00	18	\$18,000
Marketing and supplies			\$2,000



Outreach

The City of Auburn will utilize existing data compiled and scored within the Downtown Blight survey to inform a direct mailer campaign and targeted outreach will be conducted in collaboration with the city Codes office.

Downtown Curb Appeal Program (DCAP) Guidelines

A. PROGRAM GOAL

The goal of the **Downtown Curb Appeal Program** is to promote revitalization of properties in the Downtown District by providing financial assistance to residents for improvement and maintenance to existing residential buildings. This program is funded by American Rescue Plan Act (ARPA) and is subject to all requirements set forth by the funders as well as the Community Development Program rules herein.

B. ELIGIBILITY CRITERIA

1. The property must be an owner-occupied, year-round residential property of no more than 4 units.
2. Property owners must qualify at or below 120% of the Area Median Income (AMI) based on the current year limits as established by HUD.
3. Owners must not be delinquent on any taxes or utilities.
4. Funds must be used to provide a visual impact on the exterior of existing single-family residences and owner-occupied multi-unit building, thus improving the quality of the neighborhood, improve the sense of place and marketability of the overall area.

C. ASSISTANCE CATEGORIES AND TERMS

Loan Terms

- 1.) Maximum loan assistance is \$10,000 per unit.
 - a) Fully amortized loan @ 2% APR for 1-year, deferred payments.
 - b) Upon final inspection and only if all conditions of the agreement are met this loan will be converted to a grant.

Funding

All work must take place after an approved and separate scope of work and budget. A closing for a forgivable loan will be executed and approved funds will be held in a city managed escrow account. Contractors will be paid pari



passu to matching private funds and other programs funds included within the approved budget and scope of work.

D. NATIONAL OBJECTIVES

Projects will be eligible under the American Rescue Plan Act (ARPA). The allocation of loan pool funds will be monitored and adhere to the current and future requirements set forth by these funding sources.

Income Qualification: Applicants will be required to provide source income. Applicants will be required to sign a Rehabilitation Agreement to assure project completion.

E. PROGRAM QUALIFICATION ASSESMENT

The Community Development Office has responsibility for administration of the **Neighborhood Curb Appeal Program**. Community Development verifies source documentation in accordance with program guidelines and presents the loan request to the Program Director for approval based on achieving the national objective in part D above and part G below.

F. PRIVATE FUNDS

Private Funds: When matching funds are required, the applicant will have the option of using cash or borrowed funds. Disbursement of funds will be Pari Passu to matching funds on a per-invoice basis. Verification of private fund payments will accompany each disbursement request.

G. LOAN CONSIDERATIONS

In approving or denying loan requests, the Community Development staff shall be guided by the following loan considerations:

- 1.) Underwriting
 - a) Construction costs reasonable and arms-length.
 - b) Credit - credit history and reputation.
 - c) Payment of taxes or acceptable arrangements.
 - d) Collateral - Collateral coverage must be adequate as determined by the Community Development Staff.
 - e) Security - other assets.
 - f) Commitment of matching funds.
- 2.) Assessment Private/Public Benefit

The Community Development staff will also consider the broader implications of private and public benefits.



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H. NON-DISCRIMINATION

Administration of this program shall be in accordance with Title VI of the Civil Rights Act of 1964. No person shall, on the ground of race, color, national origin, be excluded from participation in, be denied the benefits of, or subjected to discrimination under this program.

I. APPLICATION PRIORITY

Applications shall be processed on a first-come, first-served basis. Community Development staff shall use the receipt date of a complete application (including all required source documentations) to establish the order of priority. The applicant will be notified if there is funding available to proceed with the project, if there is inadequate funding then the application may be placed on a waiting list.

J. PROPERTY INSPECTIONS

All properties enrolled within the program will have a Housing Safety Inspection (HIS) conducted by Community Development Staff. This inspection will check every room in each unit to assure the base level of safety in present. This inspection does not supersede or circumvent any regular or required inspections by city Code Enforcement during the duly and regularly permitted process to be carried out in part with funding from this program.

K. DEFINITIONS

a. Household Income

- i. For the purpose of determining eligibility, Community Development staff will calculate income by estimating the annual income of a family or household by projecting the prevailing rate of income of each person at the time assistance is requested based on the IRS Form 1040 method as defined by the Office of Housing and Urban Development.
- ii. Income of all members of the household over the age of 18 years is considered for computing income. This may include wages, salaries, overtime, bonuses, fees, tips, commissions, interest and dividend income, self-employment income, net rental income, income from estates or trusts, child support, alimony, Social Security benefits, SSI retirement, survivor or disability pension, VA payments, pension, or annuity, Temporary Aid to Needy Families, unemployment



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benefits, worker's compensation, and disability or benefits from any source.

- iii. For computing income, a household shall be defined as all persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together or any other group of related or unrelated persons who share living arrangements.

b. Owner-Occupied

An applicant who holds the entire ownership interest of a property and lives in one unit of the property as a primary residence.

c. Construction Costs

The total of contractor estimates from the lowest eligible contractors, and the contingency determined to be reasonable by the Community Development Staff.

d. Residential Property

A property used entirely for residential purposes (household living space).

e. Income Limits

To qualify applicants for assistance under the **Downtown Curb Appeal Program**, Community Development staff will use income limits for Lewiston-Auburn SMSA established by the Office of Housing and Urban Development. Revised charts will be used upon receipt.