

HOUSING DEVELOPMENT & BEAUTIFICATION PROGRAM



2024



WWW.CITYOFSANDUSKY.COM/HOUSING

EXECUTIVE SUMMARY

Please read the complete guidelines prior to turning in your application. The information provided should answer any questions you may have. If you still have questions, please e-mail deversole@cityofsandusky.com or call 419-627-5832.

APPLY

1. Review the guidelines and completely fill out the application – if not completely and correctly filled out, it will delay the processing of the application. Average processing is 4 weeks.
2. For **Substantial Redevelopment (pg 5-6)** and **Exterior Repairs (pg 6-7)**, be sure to include cost estimates and contractor information.
For **Home Purchase Assistance (pg 8)**, be sure to include an executed purchase agreement, owner occupancy affidavit and a loan estimate.
All applications must include a W-9 form completed by the applicant.

WAIT

3. Wait for a response. You will receive a conditional award letter or a rejection letter. Please allow up to six (6) weeks for review and processing. If you provide an email address in the application, it will be used for all communication. Please check it frequently. Please do not check on the application status until six (6) weeks has passed. You may not begin the project until you receive permission to do so. For Substantial Redevelopment projects, exceptions to this rule may apply.

NOTIFY

4. **If your project requires permits**, you will be notified to obtain them before the project starts. Permits are for your protection that the contractor is licensed and registered with the City of Sandusky and that they will schedule required inspections. You may contact the Building Division directly at (419) 627-5940 to confirm that a permit was obtained. Paint projects will not require a permit and “like for like” window replacement will not require a permit.
5. If the project and/or contractor changes after approval, please notify the Department of Community Development immediately. You may expand the scope and cost of the project, but the grant award is based on your original estimates and funding will not be increased.

PROCEED

6. You will have six months to complete your project. Should the project require more time, an extension may be requested prior to the six-month deadline. Extensions will be determined by the progress shown prior to the deadline and not every request may be approved.

CONFIRM

7. Once the project is complete, provide the following to the Department of Community Development:
 - a. Page 14 **REQUEST FOR REIMBURSEMENT** indicating date project was completed.
 - b. The final invoice demonstrating that the project is complete and paid in full or that the portion owed by the applicant is paid in full. **HANDWRITTEN RECEIPTS WILL NOT BE ACCEPTED. CONTRACTOR INVOICING/STATEMENTS ARE REQUIRED.**

FINALIZE/DISBURSE

8. For Substantial Redevelopment and Exterior Repair - Grant payment is issued to the person or entity that is legally titled to the property or directly to the contractor. Allow up to four (4) weeks to receive the grant check. Checks are only processed on Friday of each week.
9. For Home Purchase Assistance – Grant payment is issued to the Title Company. Participants must notify the Department of Community Development at least fourteen (14) days prior to the closing date in order for a check to be available at the time of closing. Failure to do so will likely delay your closing date.
10. **Grant Disbursement for Home Purchase Assistance may not be available prior to March 15, 2024.**

GENERAL TERMS

FUNDING AVAILABILITY: \$300,000 is available for improvements/new construction for program year 2024. A portion of this improvement funding will be reserved to assist homeowners with outstanding code violations.

ELIGIBILITY REQUIREMENTS: Property must be located within the municipal boundaries of the City and is the owner's primary full-time residence. All projects must meet applicable zoning requirements and be residential in nature as defined in Residential Code of Ohio: **RESIDENTIAL BUILDING:** *A one-family, two-family, or three-family dwelling house, and any accessory structure incidental to that dwelling house. "Residential building" includes a one-family, two-family, or three-family dwelling house that is used as a model to promote the sale of a similar dwelling house. "Residential building" does not include an industrialized unit as defined by division (C)(3) of Section 3781.06 of the Revised Code, a manufactured home as defined by division (C)(4) of Section 3781.06 of the Revised Code, or a mobile home as defined by division (O) of Section 4501.01 of the Revised Code.*

Staff has the ability to modify the program and any modifications made do not intend to set a precedent to the current or future program years.

- **Mixed-Use Properties** are eligible to participate for the residential portion of the structure, if three-units or less and occupied full-time by the owner.
- **Mobile Homes** that are permanently affixed to the ground and have an individual permanent parcel number are eligible to apply.
- **Condominiums** requesting to participate in the Exterior Repair Program will be treated on a case-by-case basis according to the visibility of the specific project from the main public right of way.

Properties with outstanding code violations are encouraged to apply, however, not all code violations are eligible projects through the grant program. All code violations on the property must be corrected and closed prior to grant disbursement.

FREQUENCY: Grant funding can be used on an eligible property once every five (5) years. Project eligibility will be determined by the Department of Community Development.

APPROVAL PROCESS: Completed applications will be accepted until funding is fully committed on a first-come, first-served basis. Supporting documents must be included with applications. All approved applications will receive a conditional award letter or denial letter stating the reason for denial. Applicants who submit incomplete applications and/or applications with compliance issues will be contacted to rectify all identified issues. The application will not be date stamped received until all issues are remedied and the application is complete. If the issues are not remedied to the satisfaction of the City before funding is fully committed, your application will be denied due to lack of funding. Please allow up to six (6) weeks for application review. Applications for assistance greater than \$10,000 that are approved by the Department of Community Development will require final approval by the Sandusky City Commission (the applicant may be required to attend the City Commission meeting at which the grant is being considered).

Applications will only be accepted for the current program year – see date on the side of this document. Once funding for the current program year is committed, applicants must reapply when new funding is available.

FAILURE TO COMPLETE: Awarded Substantial Redevelopment or Exterior Repair applicants will be given six (6) months to complete projects. If an applicant fails to complete a project for which they were conditionally awarded, they will not be able to receive grant funding for a period of three (3) years. The applicant may request an extension **PRIOR** to the completion deadline. Approval is based on the progress made to date. Extensions are not guaranteed.

Awarded Home Purchase Assistance applicants have **three (3) months** to close on the property which they were

conditionally approved for. There will be no extensions for this program and grants will not be awarded if the sale has closed prior to the conditional grant award. If the sale cancels for any reason, the application will be void. The applicant may re-apply if another eligible property is identified prior to funding being fully committed. All supporting documents must accompany the new application and it will be reviewed in the order it is received.

WITHDRAWAL APPLICATION: If an applicant determines that they cannot complete the project due to an unforeseen reason and wishes to cancel their application, they may do so within three (3) months of the conditional award letter. They will not be penalized and may re-apply for the property the following year. This will only be allowed one (1) time per owner and property.

INTENDED USE OF FUNDS: HDB funding is intended to be an additional or secondary financing source and under no circumstances will cover 100% of a potential project. For those applying for other types of funding assistance, all other sources of funding must be utilized before any HDB funds are disbursed.

Home Purchase Assistance funds are intended to cover any unexpected expenses incurred by the buyer during the sale. If the amount of the grant exceeds the amount of expenses incurred, the remaining balance must be applied to the principle of the loan, reducing the loan balance. There will be no circumstance that the buyer should receive a check for the grant funds. Refinancing is never eligible for this program. Home sales between immediate family members will be reviewed on case by case basis.

DISBURSEMENT INFORMATION: Grant reimbursements will generally be processed within approximately **four (4) weeks** following confirmation of all program requirements outlined in these guidelines. For improvement projects, grant proceeds are paid directly to the property owner or third party contractor on a reimbursable basis.

For Home Purchase Assistance, the City must be notified fourteen (14) days prior to the scheduled closing date. Failure to provide notification will result in a delay of your grant disbursement. It is recommended that a local Title Agency is used for timely processing. Title Agencies that have not been used in a prior year will be required to submit licensing information, vendor request and W-9 tax information, which may delay the disbursement of the grant funding. Grant funds are only paid directly to the Title Agent. **Disbursement for Home Purchase Assistance may not be available prior to March 15, 2024.**

CONSENT: Applicants will be requested to sign consent for release of information to receive any criminal history which may be in the files of any Federal, State or Local criminal justice agency. Applicants may be requested to sign certain waivers to allow the city to share information with relevant lending institutions and obtain credit reports for those seeking funding for Home Purchase Assistance and Substantial Redevelopment.

PROJECT EXCLUSIONS:

Each program outlined in following sections may have specific and more restrictive eligibility requirements than those listed in General Terms. The project exclusions outlined below generally apply to all applications and projects regardless of the type of financial assistance requested.

Projects will not be considered for financial assistance if they involve:

1. Long term rental property that is not also the full-time and primary residence of the property owner
2. All short term “Transient” rentals are excluded from the program
3. Rehabilitation, construction, or redevelopment that involuntarily and permanently displaces businesses, residents, or tenants.
4. Refinancing of existing debts and mortgages.
5. Financing of land bank properties or acquisition of real estate with no planned capital improvements or re-occupancy.
6. Projects in which the property or project in question does not meet zoning or occupancy codes.

7. Projects for properties that contain four (4) or more units.
8. Financing to projects in which the applicant has ever or currently owns entirely or in part, real estate that is tax delinquent and not on a payment plan, or in foreclosure. Applicants may apply if a foreclosure case was dismissed or it has been more than 7 years ago.
7. Financing of projects in which the applicant currently has utility delinquencies
8. Financing of projects in which the applicant currently has administrative penalty delinquencies or has any outstanding delinquent or defaulted liabilities with the City.
9. Financing to projects in which the applicant has ever had a property demolished by the City.
10. Financing of projects in which the applicant has been convicted or has a pending conviction of a felony within five (5) years from the date of application submittal.
11. Projects that alter or demolish significant architectural character of structures built before 1950.
12. Properties that receive grant assistance will not be eligible to rent the property for three (3) years (long-term or short-term) unless it is the property owners primary and full-time residence.
13. Financing of projects in which the applicants have outstanding collections, judgment liens, other court judgments, delinquent taxes, other tax liens, or any delinquent outstanding money owed to the city.

No person shall, on the grounds of race, color, national origin, religion, sexual orientation, or sex, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity funded in whole or in part with HDB funds.

APPLICATIONS WILL NOT BE STAMPED RECEIVED IF DOCUMENTS ARE MISSING OR ANY PORTION OF THE APPLICATION IS INCOMPLETE

E-MAIL APPLICATION: deversole@cityofsandusky.com PREFERRED METHOD – PROVIDES YOU WITH PROOF OF DELIVERY.

MAIL APPLICATION: (this method will not provide you with proof of delivery)

HDB Program
City of Sandusky / Community Development
240 Columbus Avenue
Sandusky, Ohio 44870

DROP BOX IN LOBBY:

You may hand deliver your information to the secure drop box located directly inside the lobby doors at City Hall. Please make sure your documents are in an envelope or stapled together if you choose this method.

OFFICE HOURS:

If after you have read these guidelines, you need further clarification, please feel free to e-mail questions to deversole@cityofsandusky.com or call the number below. E-mail may be the quickest method of communication and questions are answered on a first-come, first-served basis. It is highly recommended to schedule an appointment if you intend to speak to someone in person. Someone should be available between the hours of 9am and 4pm Monday - Friday.

CONTACT

Debi Eversole, deversole@cityofsandusky.com
Phone: 419-627-5832
www.cityofsandusky.com/housing

Quinn Rambo
Phone: 419-627-5891

SUBSTANTIAL REDEVELOPMENT PROGRAM

Minimum project cost - \$20,000.00

The intent of this program is to spur new in-fill housing construction, redevelopment of vacant homes and major renovations to existing units to preserve existing building stock and increase the diversity of housing options and types within the city. Proposed improvement projects to properties built before 1950 are evaluated by the City Planning Staff and may have recommendations for the project that will preserve the historic character of the structure. Projects that involve the adaptive reuse of non-residential properties into residential units will be considered. Investment property is excluded unless the applicant is a full-time and primary resident at the address.

ELIGIBLE USES:

- Environmental remediation (i.e. asbestos abatement; lead abatement)
- Demolition (not all properties will be eligible)
- Physical construction costs (either new construction or rehabilitation)
- Site work and improvements (not including appliances, furniture, fixtures or electronics)
- Soft costs including but not limited to architectural drawings, surveys, cost estimates, market studies, environmental reports, and appraisals. These costs must accompany new development
- Rehabilitation of condemned property or properties with current code violations may be eligible for funding further into the program year. The project must still meet the threshold of minimally a \$20,000 improvement budget to utilize this category

EXCLUSIONS (in addition to those listed on pages 3 & 4):

- Projects completed prior to the conditional award date are ineligible for grant funding
- Projects that fail to obtain permits and required inspections will not be paid grant funding.

THERE ARE NO EXCEPTIONS TO THESE RULES

REQUIREMENTS:

- Projects must be \$20,000+ per unit in total improvement costs which can include soft costs. Developer fees, when present, will not be considered as part of the total project cost
- Applicants are permitted to perform certain improvement work themselves. City grants will be available for materials only (no labor). In these instances, when purchasing materials, please keep materials on a separate receipt from personal items. Please make sure the address is on the receipt when submitting to the city for reimbursement
- The city reserves the right to deny eligibility of certain project expenses at its sole discretion
- Handwritten receipts for projects will not be accepted
- For projects that will cost \$20,000+ per unit in improvements, assistance is \$5,000 per unit
- For projects that will cost \$50,000+ per unit in improvements, assistance is \$7,500 per unit
- Properties containing three (3) or less units must be assessed or valued at or below \$200,000.00 prior to work commencing and owner occupied
- Properties are eligible to receive HDB funding once every five (5) years.
- Applicants must be the legally titled owner or authorized representative of the legally titled owner
- Private communities are not eligible to apply
- Applicants may be required to seek approval of enhancements by other administrative bodies, including but not limited to the Landmarks Commission, Board of Zoning Appeals or the Planning Commission approval which must be obtained prior to a determination of any HDB application
- **All awarded projects are conditional and must be completed and the funds disbursed within six (6) months of the award date.** Should an unexpected hardship occur, an extension may be requested in writing PRIOR to your completion deadline. Extension requests are reviewed on a case-by-case basis and the applicant notified of approval or rejection of an extension of the deadline for completion.

- If the applicant fails to comply with the deadline for completion, the applicant will not be able to apply for funding for the property for three (3) years
- Funds will be disbursed as a reimbursement to the property owner or directly to the contractor performing the work. Applicants will be required to show both proof of project completion and, evidence of payment. Applicants must pay at least their portion in full prior to City grant disbursement
- The Chief Building Official will review all applications prior to approval and applicants are required to secure all necessary permits and/or Certificate of Plan Approval **prior to commencing work**. Further, certain work will require completion by licensed and registered contractors and applicants should contact the Building Division at (419) 627-5940 to determine if these requirements apply.
- Certain inspections may be required during construction. Please inquire with the Building Division while obtaining permits. **Proof of permits and contractor registration will be verified prior to conditional award being granted**
- Job name or project address must be listed on all paid receipts/invoices. Please inform your contractor or specify the address when purchasing materials for eligible projects
- If purchasing materials for an eligible project, please purchase materials separate from personal items
- For the Substantial Redevelopment category only, the project may begin before the applicant receives a conditional award letter; but no longer than three (3) months prior to the date the application was received, and the project must still be in construction.
- Please use the Request for Reimbursement form (page 14) when the project is complete. **Property owners are responsible to follow up with contractor to ensure permits and inspections are approved.**

A Form 1099 will be issued to the recipient of grant payments from the City of Sandusky.

Exterior Repair Program

No minimum project cost

The intent of this program is to aid in the redevelopment and beautification of existing housing units. These efforts will preserve the quality and condition of existing housing stock, address major physical needs and code violations, increase property values, and spur additional private investment. Proposed improvement projects to properties built before 1950 are evaluated by the City Planning Staff and may have recommendations for the project that will preserve the historic character of the structure. Landscaping is not eligible for grant funding. Properties with code violations may be eligible for funding further into the program year.

ELIGIBLE USES (each project/property will be reviewed on a case-by-case basis):

- **Physical construction costs**, visibly facing the main public right of way and exclusively for exterior improvements to the home, including but not limited to:
 - Porches and steps to the front entrance of the home
 - Siding Installation – homes built prior to 1950 will be subject to Planning Staff recommendations
 - Windows and doors
 - Roof Replacement
 - Paint – highly encouraged for homes built prior to 1950
- **Demolition** – not limited to the dwelling. This can include any dilapidated structure on the property
- **Dead tree/Overgrown shrub removal** – must be at the front of the house
- **Fence removal** - must be front or visible side of the house. Rear fences are not eligible
- **Driveway installation** – must be the front of the house. Driveway repairs are NOT eligible
- **Sidewalk installation or repair** – includes boulevard or walkways to the front entrance of the home

EXCLUSIONS (in addition to those listed on pages 3 & 4):

- Foundation work is NOT eligible for grant funding
- Installation of fencing is NOT eligible for grant funding
- Landscaping is NOT eligible for grant funding

- Improvements to **only** the rear of the property are NOT eligible for grant funding
 - Repair to or improvement to detached garages is NOT eligible for grant funding
 - Driveway repairs are NOT eligible for grant funding
 - Projects completed prior to the conditional award date are NOT eligible for grant funding
- THERE ARE NO EXCEPTIONS TO THIS RULE**

REQUIREMENTS:

- City will provide 50% of eligible project costs or \$3,000 per property –whichever is less and determined by the submitted cost estimate
- Applicants are permitted to perform certain improvement work themselves. City grants will be available for materials only (no labor). In these instances, when purchasing materials, please keep materials on a separate receipt from personal items. Add the address to the receipt when submitting to the city for reimbursement.
- The City reserves the right to deny eligibility of certain project expenses
- Improvement should preserve historic character of the structure when possible
- Properties are eligible to receive HDB funding only once every five (5) years.
- All projects must be visible from the main public right of way. Rear only projects are not eligible.
- Applicants must be the legally titled owner or authorized representative of the owner.
- Applicants may be required to seek approval of enhancements by other administrative bodies, including but not limited to the Landmarks Commission, Board of Zoning Appeals or the Planning Commission approval which must be obtained prior to a determination of any HDB application.
- **All awarded projects are conditional and must be completed and the funds disbursed within six (6) months of the conditional award date.** Should an unexpected hardship occur, an extension may be requested in writing PRIOR to your completion deadline. All requests will be reviewed on a case-by-case basis and the applicant notified of approval or rejection of an extension of the deadline for completion. If the applicant fails to comply with the deadline for completion, the applicant will not be able to apply for funding for the property for three (3) years.
- Permits and inspections ARE required for construction on the home, including but not limited to roofing, siding and demolition.
- The Chief Building Official will review all applications prior to approval and applicants are required to secure all necessary permits and/or Certificate of Plan Approval **prior to commencing work**. Further, certain work will require completion by licensed and registered contractors and applicants should contact the Building Division at (419) 627-5940 to determine if these requirements apply.
- Certain inspections may be required during construction. Please inquire with Building Division while obtaining permits. Proof of permits and contractor registration will be verified prior to conditional award approval.
- Please use the Request for Reimbursement form (page 14) when the project is complete. **Property owners are responsible to follow up with contractor to ensure permits and inspections are approved.**

A Form 1099 will be issued to the recipient of grant payments from the City of Sandusky.

Home Purchase Assistance Program **FOR OWNER OCCUPANCY ONLY**

This program aims to increase homeowner occupancy in the city and make the goal of homeownership a reality for residents that may have been traditionally limited to renting, including those who may not have enough money saved for unexpected out of pocket costs. It further seeks to attract residents to the City of Sandusky. The City will reserve a budget of **\$100,000.00** for this program. Applications for Home Purchase Assistance is NOT exclusive to first time buyers and may be awarded later than those applying for an improvement grant.

ELIGIBLE USES:

- Assistance with lender requirements and title company closing costs.
- City will provide up to \$5,000 to eligible applicants which will be disbursed to the Title Agency.
- City awarded grant funding must be shown on draft and final settlement statement and not reimbursed to the applicant. Should the grant funding exceed the expenses incurred in the sale, the remaining proceeds should be applied to the principle balance of the loan.
- Funding is available to anyone purchasing a home for owner occupancy within the City of Sandusky.

EXCLUSIONS (in addition to those listed on pages 3 & 4):

- Land Bank property
- Vacant land
- Property sales to immediate family members will be reviewed on a case by case basis

REQUIREMENTS – PROSPECTIVE HOMEBUYER: (must meet ALL of the following criteria)

- Have secured a mortgage/loan preapproval from lender which outlines:
 - Type of loan (fixed or adjustable)
 - Term of loan (in years)
 - Interest rate of loan
- Provide a mortgage interest rate that does not exceed the national average rate more than 1.5 percentage points as determined by Bankrate, Freddie Mac or other comparable company as determined by the City.
- Provide a mortgage term of at least 15 years with a fixed interest rate for the life of the loan and be fully amortizing.

REQUIREMENTS – PROSPECTIVE HOMES: (must meet ALL of the following criteria)

- Maximum purchase price shall not exceed \$300,000.
- Homes must remain owner occupied for minimally three (3) years by the successful applicant.
- Properties must contain three (3) or fewer units and occupied full-time by the applicant.
- If a sale is cancelled, the conditional award is also cancelled. The applicant may re-apply for a different property; however, they must fill out a new application with a new purchase agreement and loan estimate referencing the new property. The new application will be reviewed in the order it was received.

REQUIREMENTS – LENDER/TITLE COMPANY (must meet ALL of the following criteria)

- Be licensed in the State of Ohio.
- It is recommended that a local Title Agency is used for timely processing. Title Agencies that have not been used in a prior year will be required to submit licensing information, vendor request and tax information which may delay the disbursement process. Checks are either mailed or picked up.
- Lender must provide escrow services to buyers for insurance and property taxes.

A Form 1099 will be issued to the recipient of grant payments from the City of Sandusky.

APPLICATION BEGINS ON THE NEXT PAGE

Program Being Applied for: (Please check only one)

Substantial Redevelopment – Projects in excess of \$20,000 per unit

Exterior Repairs – Repairs to the home that can be seen from the main public right-of-way

Home Purchase Assistance – Purchasing a home that you will live in for at least 3 years

First Time Homebuyer: Yes No **Anticipated Date of** _____

Purchase: Property Owner Contact Information:

(Property Owner/Applicant)

(Authorized Representative Name – if different than Property Owner)

(Project Address) This must be your primary and full-time address

(City, State, Zip)

(Phone Number)

(Email)

(Date of Birth including year)

(Last 4 digits of S.S. Number)

<u>Type of Property:</u>	Single-Family	2-Unit	3-Unit	Mixed-Use
Occupant Information:	Owner Occupied	Tenant Occupied	Vacant	
(Check all that apply)	REQUIRED			

Listed on the National Register of Historic Places or in a Historic District: Yes No

Year the home was built (available from Erie County Auditor’s website) _____

Will you be completing the improvement work yourself? YES NO

****Please keep all materials receipts with project address indicated for final disbursement. When purchasing materials, please keep project materials and personal items separate.**

Provide YES or NO answers to ALL questions for anyone listed on the property:

Do any of your past or current properties have any of the following (includes all property owned):

- | | | |
|---|-----|----|
| 1. Delinquent real estate taxes: | Yes | No |
| 2. Delinquent rental registration (if applicable): | Yes | No |
| 3. Delinquent utility payments: | Yes | No |
| 4. Delinquent administrative fees with City: | Yes | No |
| 5. Open code violations: | Yes | No |
| 6. A property currently in foreclosure or within the past 7 years: | Yes | No |
| 7. Is this property a rental property (long term or short term): | Yes | No |
| 8. A property demolished by the City | Yes | No |
| 9. Owe past Federal, State or Local Taxes? | Yes | No |
| 10. Any property owner have a felony or pending felony within the past 5 years? | Yes | No |

If any answers to the above list of questions were "YES" – please explain and provide the address of the property in question:

How are you improving your property?

Please provide a brief description of the entire project _____

Who will perform the projects described above?

_____ (Company Name)	_____ (Personal Contact Name)
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_____ (Company Address)	_____ (City, State, Zip)
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_____ (Phone)	_____ (E-Mail)
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Are you related to the person performing the improvements? YES NO

****No labor charges will be included in the project estimate if anyone listed on the property are performing the work. Relatives will be reviewed.**

Projects that require permits are not limited to: Roof, Siding, Demolition, Room addition to home, Porch addition (front), Garage addition or demo. YOU ARE NOT PERMITTED TO BEGIN A PROJECT LISTED ABOVE WITHOUT OBTAINING A PERMIT. THERE ARE NO EXCEPTIONS TO THIS RULE.

Project Source & Use Of Funds (*Required):

A. How much is the estimated cost of the project OR Purchase price listed on a signed Purchase Agreement
\$ _____

B. Grant amount requested (Please use the examples on the indicated line below): choose only one
Substantial Redevelopment \$ _____
Projects costing over \$20,000 = \$5,000
Projects costing over \$50,000 = \$7,500

Exterior Repair (50% of "A") \$3,000 MAX \$ _____
Exterior projects visible from main public right-of-way

Home Purchase Assistance (\$5,000) \$ _____

C. How much will you pay (difference between A and B): \$ _____

D. How will the grant be paid?

Reimbursement check to you if paid in full (amount on line "A")

Reimbursement check to contractor if you paid your portion only ("C")

Please check with contractor before signing your contract. They may require payment in full

REQUIRED ATTACHMENTS (Initial Application):

The following should be submitted with your HDB Application. Applications will not be dated received until all attachments are submitted. Please attach the following:

- Third Party Construction Cost Estimates (**Exterior Repair Program**)
- Project Proforma, Cost Estimates or Project Budget (**Substantial Redevelopment Program**)
- Copy of Purchase Agreement (**Home Purchase Assistance**)
- Copy of Loan Estimate or Term Sheet (**Home Purchase Assistance**)
- Signed Owner Occupancy Affidavit page 14 (**Home Purchase Assistance**)
- Completed W-9 Tax form signed by the applicant (**ALL APPLICATIONS**)

If a permit is required, you will be notified. You must inform your contractor if you are notified that a permit is necessary. If they do not obtain a permit and request inspections during and after the project, you will not be reimbursed for the project. Inspections by City staff must be documented during the project. Final inspection must be approved by the appropriate staff member. If the job is performed on the weekend or Holiday, the contractor may provide pictures of the project.

YOU ARE NOT PERMITTED TO BEGIN CERTAIN PROJECTS WITHOUT A PERMIT. FAILURE TO OBTAIN PROPER PERMITS WILL RESULT IN FORFEITURE OF THE GRANT FUNDS. THERE ARE NO EXCEPTIONS TO THIS RULE.

The Building Department can be reached at 419-627-5940 for registered contractor listings and permit info.

All grant recipients will receive a form 1099 at the beginning of the new year.

Submission Acknowledgment

The undersigned certifies that they are authorized to complete, sign and submit this application as or on behalf of the applicant/owner. Further, the undersigned certifies that the information contained in this application has been reviewed by and that all information, including exhibits, are, to the best of their knowledge, complete and accurate and presents fairly the condition of the applicant and project accurately. Intentionally falsifying information in this document constitutes a criminal offense.

The undersigned hereby authorizes the City of Sandusky to:

- Investigate the credit worthiness of the undersigned and any parties listed on the property
- Investigate criminal history which may be in the files of any Federal, State or Local criminal justice agency for any parties listed on the property
- Authorizes lenders, title companies, contractors and any other affiliated entity to release any and all documents related to this transaction
- Display signage showing City support on their property for up to three (3) months and that photographs of the property may be used for marketing purposes

The undersigned hereby agrees to the following statements:

- Applicant is responsible for any tax consequences that arise as a result of award, if any, and should consult a tax professional for additional information
- Information submitted as part of this application is considered a public record
- Additional information may be required to finalize the approval process
- HDB funds cannot pay for expenditures made before grant approval and notice of conditional award
- Failure to obtain proper permits and inspections will revoke grant assistance. Please communicate this to your contractor. You may not start certain projects without a valid permit
- Submission of the application for financial assistance does not automatically constitute approval
- If awarded grant funding, the property cannot be certified as a rental for three (3) years (2027)

By checking this box, I acknowledge that I have read, understand, and agree to the policies and procedures outlined in this document. Please contact the Department of Community Development with any questions.

By: _____
(Print or type name and title)

(Signature) (Date)

CONTACT

Debi Eversole,
Housing Development Specialist
E-Mail: deversole@cityofsandusky.com
Phone: 419-627-5832

COMMUNITY DEVELOPMENT MAILING ADDRESS

City of Sandusky /HDB Program
240 Columbus Avenue
Sandusky, Ohio 44870
Phone: 419-627-5891

**E-Mailing your application and supporting documents will give you proof of delivery date and time
Applications can be dropped in the secure drop box inside the lobby doors at City Hall**

APPLICANT must complete. Applications will not be reviewed without this form.

Form **W-9**
(Rev. October 2018)
Department of the Treasury
Internal Revenue Service

**Request for Taxpayer
Identification Number and Certification**

**Give Form to the
requester. Do not
send to the IRS.**

▶ Go to www.irs.gov/FormW9 for instructions and the latest information.

Print or type.
See Specific Instructions on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.	
2 Business name/disregarded entity name, if different from above	
3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes.	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):
<input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____ Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) ▶ _____	Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <i>(Applies to accounts maintained outside the U.S.)</i>
5 Address (number, street, and apt. or suite no.) See instructions.	Requester's name and address (optional)
6 City, state, and ZIP code	
7 List account number(s) here (optional)	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number	
or	
Employer identification number	

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here

Signature of U.S. person ▶

Date ▶

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.

**PLEASE COMPLETE NEXT PAGE ONLY IF
PURCHASING A HOME.**

**KEEP THE LAST PAGE UNTIL YOUR PROJECT
IS COMPLETE**

For Purchasing a Home ONLY

Please submit with grant application

AFFIDAVIT

County of _____

State of Ohio

SS.

I, _____, as the Affiant state the following to the best of my knowledge and belief:

1. Affiant is applying for a Home Purchase Assistance Grant with the City of Sandusky, Ohio, related to the real property located at _____, Sandusky, Ohio.
2. Affiant has reviewed the terms of the Sandusky City Housing Development & Beautification Programs and fully understands that an express condition of the grant is that the Affiant must occupy the above stated property as the Affiant’s primary and full-time residence and will remain so occupied for a minimum of 3 years from closing.
3. Affiant understands that failure to occupy the above stated property as required under the grant subjects the Affiant to possible sanctions, including but not limited to: civil action, and/or prosecution for falsification which is a Misdemeanor of the 1st degree and if found guilty would subject the Affiant to the maximum potential sentence of \$1,000.00 fine and 180 days of jail.

Further, your affiant sayeth naught.

Affiant Signature

Sworn to and subscribed in my presence by _____ this ____ day of _____, 2024.

Notary
My commission expires:

(SEAL)



REQUEST FOR REIMBURSEMENT

(Keep this form until the project is complete)

Applicant/Owner Name: _____

Project Address: _____

Date Completed: _____

1. **Attach the following documents to secure your reimbursement:**
Final Invoice showing payment to contractor (HANDWRITTEN RECEIPTS/INVOICES NOT ACCEPTED)
or materials receipts for the project if performed by applicant.

2. **Did your project include any of the following?** YES NO
Roofing, Siding, Demolition, Addition to Home, Porch Addition, Garage Addition/Demolition

If YES, the City will verify permits were obtained and approved inspections were performed. Payment will not be disbursed if your contractor failed to obtain permits and inspections. You can contact the Building Division at anytime by calling 419-627-5940 to verify permits and inspections.

3. **Sign this form to begin the process of reimbursement**

The undersigned verifies that the project that was conditionally awarded grant funding at the above address is complete and that all information included in the grant application and final documents are complete and accurate and presents fairly the condition of the applicant and project accurately. I understand that intentionally falsifying information in this or any previous document constitutes a criminal offense. Payment will not be disbursed for any project completed prior to the conditional award letter.

Signature: _____ Date: _____

Please submit form and attachments to: deversole@cityofsandusky.com
(E-Mailing your application and supporting documents will give you proof of delivery date and time)

or mail to: Housing Development and Beautification Program
City of Sandusky / Community Development
240 Columbus Avenue
Sandusky, Ohio 44870

Applications can also be dropped in the secure drop box inside the lobby doors at City Hall