

City of East Providence

Home Improvement Program



**Information
Booklet
435-7536**

What kind of work can be done in my home through this program?

Interior Work

Floors
Walls
Ceilings
Electric
Heating
Plumbing
Cabinets
Countertops

Exterior Work

Soils
Roofs
Windows
Vinyl siding

WHO IS ELIGIBLE?

You may qualify for the Home Emergency Program if you are a homeowner:

- ▶ **WHO** owns a single or multi-family rental property in East Providence
- ▶ **WHOSE** household income is less than 80% of the median income, adjusted by family size (see chart); or
- ▶ **WHOSE** tenant's household income is less than 50% of the median income, adjusted by family size

HOW IS HOUSEHOLD INCOME DEFINED?

1. Household income consists of current gross income from all sources including Social Security, pension, salaries, wages, interest income, rent, etc.
2. A household is defined as all persons who occupy a housing unit. 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.

MAXIMUM HOUSEHOLD INCOME

FY 2010 Income Limit Category				
# Persons	<u>30%</u>	<u>50%</u>	<u>60%</u>	<u>80%</u>
1 Person	\$15,200	\$25,250	\$30,300	\$40,400
2 Person	\$17,350	\$28,850	\$34,620	\$46,200
3 Person	\$19,500	\$32,450	\$38,940	\$51,950
4 Person	\$21,650	\$36,050	\$43,260	\$57,700
5 Person	\$23,400	\$38,950	\$46,740	\$62,350
6 Person	\$25,150	\$41,850	\$50,220	\$66,950
7 Person	\$26,850	\$44,750	\$53,700	\$71,550
8 Person	\$28,600	\$47,600	\$57,120	\$76,200

HOW DO I APPLY?

1. Get an application. Here are some ways to get one.

CALL

(401) 435-7536



VISIT

Community Development Office
East Providence City Hall
Rm. 309
145 Taunton Avenue
East Providence, RI 02914



E-MAIL



jsoares@cityofeastprov.com

or

dbachrach@cityofeastprov.com

You can also visit us on-line:

www.eastprovidence.com under City Government,
City Departments and Community Development.

Also, some of our forms are found under City
Forms and Documents under Community
Development.

2. Fill out the application, verify that you have all of the required paperwork listed on the Application Checklist and deliver or send it to the Community Development Office.



Technical Assistance at no Cost to the Home Owner:

1. Comprehensive Lead Inspection
2. Writing work specifications
3. Bidding and contractor selection assistance
4. Construction management
5. Clearance Testing (to insure the property is Lead Safe)



PROGRAM TERMS & CONDITIONS

1. A qualified applicant will be provided with the funds for the home improvements.
2. Applicants must have paid all property taxes, water bills or other assessments due to the City before they are qualified for the program.
3. If the property is located in a flood hazard area, the property must be insured against flood damage
4. If the owner of a single or multi-family dwelling falls under the 60% of the area median income level, the owner of the property will be eligible to receive a 0% Non-forgiven Loan recaptured at sale or when owner's primary residence changes from subject property.
5. If the owner's income goes over 60% of the area median income level, the owner will receive a 40% Federal Grant and the other 60% of the cost of the work would be a low 3% interest loan paid monthly on a 10 year term. Loans are serviced by Bank of America.
6. Budget caps and financing terms may be adjusted on a case by case basis only when one of the following consequences of not making the adjustment can be documented: Loss of property, imminent homelessness or safety or health threat.
7. A mortgage will be recorded on the property for collateral.
8. Required permits must be obtained before work is started by the contractor.

PROCEDURES OF THE PROGRAM

1. Applicants will meet with the Community Development staff once they fill out the application and submit all the necessary paperwork mentioned in the Application Checklist. If the funds will be used on a rental property, tenant income verification is needed for all the units that will undergo any improvements. (The Community Development staff will help landlords in obtaining this type of personal information.)
2. If you are eligible, the City's Rehabilitation Specialist will make an appointment to visit your home and determine all eligible improvements to prepare the Work Specifications. Any "Lead Hazard" work will also be identified.
3. Once the work specifications are complete, a meeting with the applicant will be scheduled to go over the specifications. At this time, changes can be made accordingly.
4. Next, a walk thru of your property will be scheduled for interested contractors. A contractor must attend the walk thru in order to submit a bid.
5. The contractors have one week to return bids. The City automatically chooses the lowest bidder. If the applicant decides to choose a different contractor than the lowest bidder, the applicant will have to pay the difference out-of-pocket.
6. Once the cost of the home improvements is determined, a Loan Closing will be scheduled with the applicant. At this time, a Loan Agreement with the City, a Promissory Note and a Mortgage Deed will be

- signed by the applicant. If there is rental property involved, the applicant will also sign a Rent Regulatory Agreement in which the applicant agrees to limit rents to at or below fair market rent limits published by HUD.
7. Also, you and your contractor will sign a Work Contract for the work to be done. Any last minute questions or concerns can be answered and you can discuss the Contractor's schedule.
 8. If the home improvements require that the family move to temporary housing, the CD Staff will help you arrange that if there aren't any family or friends they can stay with for that period of time.
 9. While the work is in progress, the Rehabilitation Specialist will supervise to insure that the work is being done properly and accordingly with your Work Contract.
 10. Payments will be made to the owner and the contractor. One third of the payment will be disbursed for supplies before the work is started. One third once the project is done 2/3rds of the way. And the last third is disbursed after the work is completed. (The last two is on the discretion of the owner and the Rehab Specialist.)
 11. After the work is completed the City's Inspector (if there's any electrical or plumbing work involved) will schedule an inspection with the applicant to verify that the work is done and up to code.
 12. At this point, the Rehabilitation Specialist inspects the property to verify that the contractors completed all the work listed on the Work Specifications and that the owner is satisfied with the workmanship performed.

13. At this time, if there is any work that is incomplete, the owner will sign an Incomplete Work Form and list all of the work that was not complete in order to have the contractor follow up.
14. Finally, if there's any lead involved, the contractor schedules an appointment for the Lead Inspector and the Rehab Specialist for a Clearance Test. Should the property fail the Clearance Test, the Contractor must again clean the property at his/her own expense until it passes.

City of East Providence
Planning Department
Community Development Division
145 Taunton Avenue
East Providence, RI 02914