



HOUSING & REDEVELOPMENT AUTHORITIES  
OF CUMBERLAND COUNTY

*Better Places, Better Lives*

## STREETVIEW GRANT PROGRAM GUIDELINES

### PROGRAM AREA

The eligible area includes properties located within a municipality's Business, Historic, or Downtown areas.

### ELIGIBILITY

To be eligible, the following criteria must be met:

1. Work items must relate to the exterior—the facade—of the building.
2. The work performed must be clearly visible from a public street or way.
3. If the property is within a historic district, all work performed must meet the U.S. Secretary of the Interior's standards for historic preservation and be approved by that municipality's Historical and Architectural Review Board (HARB) receiving a certificate of appropriateness.
4. All work performed must meet the requirements for remediating conditions of slum or blight, or address code, health or safety issues.
5. If applicant is a tenant, the work performed must have the consent of the property owner.
6. The owner of the property, regardless of whether that person is the applicant, must be current with their payment of municipal water and sewer bills, as well as all real estate taxes.
7. The applicant must provide a minimum 25% cash match for the grant—no sweat equity, in-kind services, labor or other reductions can be taken to minimize the required cash match.
8. The building must be a commercial or mixed use property – no purely residential buildings or rental units will be considered.
9. Buildings cannot be for sale, marketed for sale or known to be for sale.

*Note: Federal prevailing wages will apply to the entire project. The wage decision must be included with all bids and proposals.*

## ELIGIBLE WORK ITEMS

Eligible work items include but are not limited to the following. Although use of original materials is preferred, other materials are often deemed acceptable and approved by the HARB.

- Installation or improvement of gutters and downspouts
- Facade washing or brick cleaning including paint removal (chemical processes only)
- Repair, replacement and repointing of brick and masonry
- Repainting of brick, masonry and wood including window frames and other features
- Repair, restoration, renovation and/or replacement of wood
- Repair, restoration, renovation, replacement or installation of appropriate handrails and porch balusters
- Repair, restoration, renovation, replacement or installation of appropriate decorative or ornamental millwork, dentil work or other architectural details
- Repair, restoration, renovation, replacement or installation of exterior lighting
- Repair, replacement or installation of shutters
- Repair, restoration, renovation and/or replacement of windows and doors
- Repair, restoration or replacement of roof (if clearly visible from the public way)
- Repair, restoration, renovation or replacement of hardware or hardware accessories such as for windows, doors, shutters or signs
- Repair, restoration, renovation or replacement of storefronts
- Repair, restoration, renovation or replacement of signage
- Repair, restoration, replacement or installation of awnings
- Repair or repainting of architectural metals
- Stabilization or repair of structural deficiencies
- Restoration of historic markers
- Removal of historically inappropriate materials
- Preservation, restoration, repair or replacement of distinctive architectural ornamentation including cast and wrought ironwork and stained glass
- Repair, restoration, or renovation of on-site amenities which are reasonably expected to increase the value or attractiveness of the site.
- Repair, restoration, or renovation of historic features within the building or of the internal building components in general.
- Any items that directly resolve municipal code violations or public health and safety concerns.

- Installation or rehabilitation of handicap-accessibility features, including but not limited to, the removal of material and architectural barriers that restrict the accessibility or mobility of elderly or handicapped persons.

## **GRANT TERMS**

Grant monies will specifically apply to exterior upgrades and repairs. The maximum grant is \$12,000. The maximum grant awarded shall be no more than 75% of the eligible project costs for repairs or improvements. The applicant is required to provide a minimum 25% cash match. Grants exceeding \$12,000 may be available at the discretion of the Redevelopment Authority.

Once approved, the applicant shall sign a grant agreement with the Cumberland County Redevelopment Authority (Authority)—who administers the program—requiring that the grant recipient do the following:

1. Deposit their 25% share of the property improvement cost with the Authority prior to the start of work.
2. Agree to allow the Authority to make payments to the contractor for all work completed.
3. Agree to comply with Title VI of the Civil Rights Act of 1964 and regulations issued pursuant thereto (24 CFR Part 1) prohibiting discrimination on the basis of race, color, creed or national origin in the sale, lease, rental, use or occupancy of the subject property.
4. Agree to comply with Executive Order 11246 and all regulations issued pursuant thereto (24 CFR Part 130) which provides that no person shall be discriminated against on the basis of race, color, religion, sex or national origin in the award of contracts financed with federal funds.
5. Agree not to award contracts for work under this program to contractors ineligible for work as determined by the U.S. Department of Housing and Urban Development.
6. Agree to abide by statutory and regulatory provisions pertaining to the Davis Bacon Act, Contract Work Hours and Safety Standards Act and Copeland Anti-Kickback Act including wage rates.

## **LOAN TERMS**

The maximum loan is \$50,000. Loans exceeding \$50,000 may be available at the discretion of the Redevelopment Authority. Loans will be recorded as a lien against the property. Additional terms are as follows:

- The annual interest rate on the loan is 2%.
- The loan shall be amortized over 15 years.
- The total of this loan and any other senior liens cannot exceed the appraised value of the property.
- The debt to loan ratio cannot exceed 90% of the appraised value of the property.
- The borrower will be required to execute loan documents which will include a note and a mortgage against the property, and such other loan documents required by the Authority including, but not limited to, documents creating a security interest in the fixtures, furnishings and/or equipment and personal guarantees which may or may not be secured by other property owned by the borrower.
- The loan may be subordinate to the loan of the first mortgage lender and other lienholders determined on a case-by-case basis.

## **PROGRAM PROCEDURES**

- ✓ Complete an application online and provide a \$100, non-refundable check/application fee made payable to the Cumberland County Redevelopment Authority and mail it to:

**Cumberland County Redevelopment Authority**  
**ATTN: Sue Dunfee**  
**114 N. Hanover St.**  
**Carlisle PA, 17013**

- ✓ Meet with the Housing Authority's Housing Programs Specialist to discuss work to be completed.
- ✓ Owner will be provided with current Davis Bacon Wage Rates and Job Specifications to obtain a minimum of three quotes for the work to be performed and select the apparent low bid. The wage decision must be included with all bids and proposals.

**Note:** *Exceptions may be made to selecting the apparent low bid with the approval of the Authority.*

- ✓ Applicant will sign Grant Agreement and provide 25% match to the Housing Authority.
- ✓ In-progress and final payments shall be made by the Authority upon receipt of invoices and certification by the grantee and Authority that the work has been performed satisfactorily. Authority staff will conduct employee interviews to ensure prevailing wages being paid.

## CONSIDERATIONS USED TO DETERMINE PROJECTS

**Streetview** is an incentive for downtown property owners and businesses and those operating a business in a historic property. This program:

- Prioritizes retailers, restaurants or other downtown assets or properties with such businesses that characterize a downtown.
- Links improvements to those noted in the studies and other research such as full-view windows, improved lighting and updated awnings that fit the historic setting.
- Is not a maintenance or “pre-condemnation” program - property and business owners should keep their buildings and storefronts in good repair.
- Is not for properties or businesses that are for sale.
- Can be offered to new owners or tenants to make the changes they require or would like.
- Invests in the future of the building
  - Weighs the applicant’s investment - is it 25% or more, is it part of a larger project?
  - Makes decisions based on the merits of the project or its impact (see below)

Projects should have an impact on the downtown business community, neighborhood or setting and the overall look of the area. The program:

- Targets pronounced, problem, properties where the owner or tenancy has changed so improvements can be made.
- Promotes walkability with visible improvements, pedestrian-scaled upgrades, and safety additions.
- Promotes outdoor areas and boosts foot traffic, creating more welcoming storefronts and blocks that are more attractive, appealing and welcoming.
- Improves perception by improving safety via a more cared-for environment, better lighting and other features.
- Ensures a well-conceived application, which enables the Authority to offer suggestions, other approaches or preferred options for better outcomes.
- Serves as a resource for new retailers, restaurants or downtown assets.