



City of Cumberland

HOME REHABILITATION GRANT

PROGRAM INSTRUCTIONS

AND APPLICATION

2023

City of Cumberland

Office of Community Development

57 N. Liberty Street

Cumberland, MD 21502

301-722-2000 X5600

www.cumberlandmd.gov



HOME REHABILITATION GRANT

ABOUT THE PROGRAM

The City of Cumberland's Community Development Department is pleased to introduce a new Home Rehabilitation Grant program in support of our Neighborhood Revitalization Initiative to reduce blight.

This grant program will provide 50% matching funds, up to \$25,000, for the improvement of a property in the city limits of Cumberland that is uninhabitable in its current condition.

The program only qualifies for properties which are assessed under \$100,000 by the Maryland State Department of Assessments and Taxation (<https://sdat.dat.maryland.gov/RealProperty/Pages/default.aspx>), and must be uninhabitable in their current condition (verified through interior photos and staff inspection).

Applications are required to be signed and submitted by the property owner. The applicant must be legal owner of property at time of application with proof of ownership. All applications must also be submitted, selected for funding, and all approvals must be in place before the project can begin.

This program is subject to the availability of funds and application acceptance can be discontinued at any time by the City of Cumberland.

APPLICATION INSTRUCTIONS

Application packets must be obtained from the City's Community Development office.

Applicant needs to apply for the grant and must include the following in the application packet:

- ◆ Application Form
- ◆ Portfolio of previous projects (if any)
- ◆ SDAT page showing value less than \$100k
- ◆ Interior photos documenting the property is vacant (subject to verification by City staff)
- ◆ List of all items (room by room) to be updated/remodeled
- ◆ Estimated cost of the project showing the scope of projected renovations and a timeline to completion
- ◆ Exterior photos of the property showing the front, both sides and the back
- ◆ Applicant must show proof of available funds for the project.

Application packets are accepted on a **rolling basis**. The Grant Committee meets on the third Wednesday of every month to review submissions—any applications received after 11:00 a.m. on that Wednesday will be held for review the following month. The City of Cumberland reserves the right to accept or reject any and all applications.



HOME REHABILITATION GRANT

PROGRAM SPECIFICS

- ◆ This program applies for properties assessed for under \$100,000 within the city limits of Cumberland.
- ◆ No construction may begin before the grant has been awarded and all approvals are in place. If any work has taken place, please contact our office to discuss the specifics, **prior to submission of the application.**
- ◆ In most cases, any costs incurred prior to application will be cause for rejection. Under no circumstances will costs incurred prior to application approval be reimbursed.
- ◆ All required permits must be obtained prior to construction. Projects that are commenced prior to receiving the proper permits will invalidate the funding.
- ◆ Permits are obtained from the community development office for all work that requires a permit (electrical, plumbing, building and occupancy permits). If the property falls within the historic district, an additional permit, the Certificate of Appropriateness, would be required.
- ◆ A Section 106 review may be required based on the location of the property.
- ◆ Projects are required to be completed within 12 months of notice of award.
- ◆ Third party inspections are required for framing, electrical and plumbing work.
- ◆ Progress inspections will be conducted quarterly by the City of Cumberland.
- ◆ Receipts or invoices with proof of payment and progress photos are collected quarterly.
- ◆ Disclosure of all liens and encumbrances on the property is required.
- ◆ All state, county, local taxes and water, sewer and trash fees must be current.
- ◆ Property owner must not have any code violations with the City.
- ◆ The property owner is required to maintain property and general liability insurance on buildings and other improvements on the property throughout the duration of the project at the Owner's expense. Additionally, if the property is determined to be in a 100-year flood plain, as designated by the United States Department of Housing and Urban Development, the owner must maintain a flood plain insurance policy.
- ◆ Limit one (1) grant per applicant per property
- ◆ Grant amount will be determined at the conclusion of the project. It will be a 50% matching grant, up to a total of \$25,000.
- ◆ The property owner must submit before and after photos of the project.

APPLICATION DEADLINE/WHERE TO APPLY

Application packets are accepted on a rolling basis. The Grant committee meets on the third Wednesday of each month to review submissions; any application packets received after 11:00 a.m. on that Wednesday will be held for review the following month. Completed application packets must be delivered to: Home Rehabilitation Grant, The Office of Community Development, City Hall, 57 N. Liberty Street, Cumberland, MD 21502.



HOME REHABILITATION GRANT

PROPERTY OWNER INFORMATION

Last Name	First Name	Middle Initial
Street Address	City, State	Zip Code
Phone Number	Email Address	

CO-APPLICANT INFORMATION (If Applicable)

Last Name	First Name	Middle Initial
Street Address	City, State	Zip Code
Phone Number	Email Address	

PROPERTY INFORMATION

Street Address	City, State	Zip Code			
Assessed Value (Per Maryland Department of Assessments and Taxation)	\$				
Is Property Vacant (circle one)	Yes	No	Is Property Blighted (circle one)	Yes	No
Summary Overview of the Work that Needs to be Completed					
Estimated Cost of the Renovation Project	\$				
Planned use after renovation (circle one)	Owner-Occupied	Rental	Other (Please Specify)		

ADDITIONAL INFORMATION TO INCLUDE

The following documentation must be attached to the application packet:

1. A portfolio of previous projects (if any)
2. A printed page from the MD State Department of Assessments and Taxation showing the assessed value of the property (this can be found at: <https://sdat.dat.maryland.gov/RealProperty/Pages/default.aspx>)
3. Interior photos documenting the property is vacant
4. A list of ALL items (room by room) to be updated/remodeled, with photos
5. An estimated cost of the project showing the scope of projected renovations and a timeline to completion
6. Exterior photos of the property showing the front, both sides and the back
7. Proof of available funds for the project



HOME REHABILITATION GRANT

APPLICATION DEADLINE/WHERE TO APPLY/INTENT TO AWARD

Application packets are accepted on a rolling basis. The Grant committee meets on the third Wednesday of each month to review submissions; any application packets received after 11:00 a.m. on that Wednesday will be held for review the following month.

Completed application packets must be delivered to:

Home Rehabilitation Grant
The Office of Community Development
City Hall, 57 N. Liberty Street
Cumberland, MD 21502

Those selected to receive the grant will be notified by phone and advised of next steps.

AGREEMENT

The Property Owner/Applicant agrees to obtain all required permits from the City of Cumberland and to submit to any third party or City inspections required during the course of the project. Projects are required to be completed within 12 months from date of award decision, to be eligible for the grant funds.

Property Owner/Applicant agrees to provide the City of Cumberland with before and after photos of the project and to submit all receipts/invoices to show the level of investment in the project.

I hereby declare under penalties of perjury that all information submitted is to the best of my knowledge, accurate and true. It is expressly agreed that the grantee agrees to hold harmless the City of Cumberland from all claims of any nature, which may arise. I understand that failure to submit a complete application or the falsification of information contained within the application will result in my application being rejected and could result in me being required to repay any grant funds awarded through this program.

Signature of Property Owner

Date

Signature of Co-Applicant (If Applicable)

Date

FOR OFFICIAL USE ONLY

Date Application Received _____ Received by _____

Home Rehabilitation Grant



Line Items and Timelines

Please advise of approximate timelines and cost breakdown for each of the major categories.

If any do not apply to your project, please place N/A in the corresponding box.

	Approximate Timeline	Cost Breakdown
Roof System		
Exterior doors, windows and siding		
Electrical		
Plumbing		
HVAC		
Insulation/Drywall		
House Complete		