

# Merrillville American Rescue Plan (ARP) Residential & Business Improvement Grant



## Grant Program Overview

The Town of Merrillville, through the American Rescue Plan (ARP) funds, seeks to assist Merrillville owner-occupied homeowners, business property owners (or lessors with the business owner's permission) located in Merrillville who have been financially affected by the CoVid-19 pandemic and who need assistance to make improvements to their properties. The *Merrillville ARP Residential & Business Improvement Grant (ARP Improvement Grant)* is intended to help property owners rehabilitate and restore existing structures through financial grants for qualified renovations or improvements.

The grant will pay fifty (50%) percent of the costs of the improvement(s), up to \$5,000 for homeowners and up to \$10,000 for business owners for grant approved improvements.

## Grant Parameters:

**Applications will be accepted for new projects, prior to entering the building permit process. Each grant application must be reviewed by the Grant Administrator and approved by the ARP Committee prior to the start of the project. All applications must include a.) a scope of work to be completed, b) photography of the building prior to work beginning, and c.) work estimates from TWO different contractors.**

**Applicants are also responsible to prove their financial hardship caused by CoVid-19 and to provide a Social Security number or a Business EIN to be considered for the grant.**

Applications will be accepted on a first come basis and will be considered in the order in which they are received until all funds have been disbursed. Not more than one grant award shall be approved for a property in any fiscal year.

Applicants must agree to not sell the home or business within three (3) years of receiving the grant. However, if a sale becomes necessary, the owner will be required under the terms of the grant to repay the grant award in full.

## Eligibility:

To be eligible for the ARP Improvement Grant, an applicant and property shall meet all of the following criteria:

- 1) The applicant must demonstrate a financial hardship has been caused by the CoVid-19 pandemic.
- 2) Property, building and applicant shall not be delinquent in property taxes.
- 3) Existing code violations or deficiencies must be remedied as part of the proposed improvements.
- 4) Property is required to be free of any tax liens and mechanic's liens, and owner must provide evidence that payments on any loans or mortgages secured by the building are current.

**Contractors selected by the homeowner or business to perform work must be licensed with the Town of Merrillville's Planning and Building Department and are required to apply for all permits. All inspections must be completed as required by the Planning and Building Department.**

## Eligible Improvements:

The program provides grants for various "exterior" improvement activities, including the following examples:

- Roofs – repair and re-roofing
- Windows – repair, replacement, and installation
- Shutters and Awnings – repair, replacement or addition of exterior shutters and awnings
- Doors – installation, repair and replacement of doors and hardware to provide access, to upgrade to meet the building or fire codes, or to improve the overall appearance of the building
- Walls – repairs, replacement, restoration, and rebuilding of exterior walls, including cleaning, sealing, tuck pointing, painting, removal of materials

- Walkways – sidewalks, pavers, plazas, and other permanent improvements designed primarily for pedestrian use (but not for cosmetic improvements only)
- Exterior Landscaping that directly improves the structure (e.g., tree removal), not simply cosmetic
- Painting – painting of the exterior surface of the building
- Signs – repair and replacement – all exterior signage must be brought into compliance with existing Town ordinance
- Lighting – repair, installation, and replacement

The following items are **NOT** eligible for the Merrillville ARP Improvement Grant:

- Building Permit fees and related costs
- Inspection fees
- Title reports and legal fees
- Acquisition of land or buildings
- Refinancing existing debt
- Sweat equity
- Working capital for business
- Extermination of insects, rodents, vermin, and other pests
- Improvement of Non-permanent fixtures

The following items **MAY** be eligible for a business if the Committee finds that the business was negatively impacted by CoVid-19.

- Plumbing
- Sprinkler Systems
- Interior floor or ceiling replacement and repair
- Air conditioning and heating facilities
- Electrical wiring or service upgrade

Improvements not specifically listed as eligible or ineligible are subject to review as to eligibility and approval or disapproval by any of the following: **Grant Administrator and ARP Committee.**

### **Process Summary**

The applicant is to fill out the attached application and bring it with the required paperwork to Town Hall. The paperwork will be accepted and reviewed by the Grant Administrator in the Office of Planning and Building. The Grant Administrator will return the personal and confidential paperwork back to the applicant immediately upon the initial review. The Grant Administrator will then review the application for proper qualifications within 48 hours and forward the application to the ARP Committee if the application passes the initial review. The Grant Administrator will notify the applicant of the initial review decision, and of the ARP Committee review date if applicable. The applicant **will be** required to attend the ARP Committee review session in order to answer questions that may arise from the Committee. A decision will then be made by the Committee in a workshop session and the applicant will be notified within 48 hours by the Grant Administrator of the Committee's decision. The entire process will take no more than 30 days.

**Please see Step-by-Step Process for further details.**

After the application is approved by the ARP Committee, applicants will need to obtain a building permit and begin the work. **DO NOT START BEFORE – APPLICANTS WILL NOT BE GUARANTEED TO BE REIMBURSED FOR WORK DONE PRIOR TO APPROVAL.**

After the project has been completed, the successful applicant must submit the following documentation in order to process the grant payment for the contractor to receive payment: invoice(s) and copy (front and back) of owner's check(s) for the owner's 50% portion (or bank statement showing payment), electronic and/or original photography (before and after) of the project, outstanding invoice for grant-paid portion, a General Release and Waiver of Lien (from the contractor) and the Contractor's completed W-9.

All projects are subject to inspection by the Town of Merrillville, Planning and Building Department. **NOTE: Projects that receive financial awards must complete the work within 180 days upon receipt of building permit.** Failure to complete the work or provide the necessary documentation (i.e., cancelled checks, paid invoices), within six months may result in the rescission of the award amount. In that event, the applicant will be responsible for all costs incurred.

### Approved Rebate Project Compensation Schedule

<u>Eligible Project Cost</u>	<u>Maximum Grant Amount (%)</u>
<u>Residential</u> \$1 - \$10,000	50/50 Match <b>(Residential Max Award \$5,000)</b>
<u>Business</u> \$1 - \$20,000	50/50 Match <b>(Business Max Award \$10,000)</b>

The Town of Merrillville appreciates your desire to improve your property and the resulting investment in the Town of Merrillville. The ARP Committee will strive to grant the highest awards possible. However, the grant schedule above lists a **maximum** award amount. Several factors are considered when approving the improvement grant awards, including the availability of funds and the number of program applicants per year.

The ARP Committee reserves the right to increase or decrease the amount of the grant based on a deviation from the project's initial statement of work. Failure to apply and receive all appropriate permits will result in no grant. Eligible project costs will consist of those approved by the ARP Committee. Appearances of improprieties or untrue statements related to the rules of the program by either the applicant or the contractor may result in the disqualification of the applicant or the contractor from the program.

Please return this completed application to the Grant Administrator, Office of Planning and Building located at Town Hall, 7820 Broadway, Merrillville, IN 46410.

**ARP Improvement Grant Program – STEP-BY-STEP PROCESS**

1. Review the Program Description (pages 1-2) and contact Grant Administrator with any questions on the eligibility of the improvements to be considered.
2. Obtain work estimates from **TWO** different contractors for the desired improvements.
3. Take photographs of the area(s) to be improved.
4. Complete this application including the description of work to be done and gather the required supporting documents (see 5. below).
5. Submit the Merrillville ARP Residential & Business Improvement Grant application packet to the Grant Administrator, Office of Planning and Building, Town Hall, 7820 Broadway, Merrillville, IN 46410. It should include these attachments:

<u>Requirement</u>	<u>Documentation Accepted</u>
Proof of Identity	State issued ID, Driver’s License or Passport
Social Security Number or EIN Verification	Social security card, W-2
Proof of Financial Hardship due to CoVid-19	Tax returns for 2019, 2020 & 2021
Proof of ownership of home or business	Property Deed, Property Tax Bill, Mortgage Statement and/or Property Tax Waiver, Town of Merrillville Business License
Absence of Tax or Mechanic Liens	Property Tax Bill

6. The Grant Administrator will then review the content of Merrillville ARP Residential & Business Improvement grant application within forty-eight (48) business hours. Incomplete applications will be returned by the Grant Administrator for completion.
7. If the application is forwarded to the ARP Committee, the review will be held during a workshop session before the immediate next Town Council meeting. The applicant will need to be present in order to answer any questions that the Committee may have regarding the qualifications and the project.
8. Once approved, the applicant will need to sign the Grant Agreement Letter with the Grant Administrator and apply for the appropriate building permit(s) through the Planning and Building Department within seven (7) days of approval.
9. The applicant will then pick up and pay for the permit(s) from the Planning and Building Department when notified within seven (7) days of notification.
10. Contractor to perform work as agreed, per approved plans, and call the Planning and Building Department to schedule inspections as required. **Work is to be completed within 180 days.**
11. Upon the approved final inspections, the contractor will give the owner the signed Certificate of Completion.
12. The applicant or contractor will then return the Certificate of Completion and Project Completion packet (page 11) to the Grant Administrator in order to request payment for the grant portion to the contractor.
13. The Grant Administrator will submit the proper payment request paperwork to the Clerk-Treasurer’s Office for processing of the payment.
14. The Clerk-Treasurer’s Office will process the payment to the Contractor on the immediate next available ARP payment docket (within 30 days).

**\*\* Failure to meet the deadlines as set out may result in a forfeiture of the approved grant funds. \*\***



# Merrillville American Rescue Plan (ARP) Residential & Business Improvement Grant

## Frequently Asked Questions

- 1. Who is eligible to receive the Merrillville ARP Residential & Business Improvement Grant?**
  - Residents of the Town of Merrillville who are either owner-occupied homeowners or business property owners (or lessors with the business property owner's permission) who need to make improvements to the exterior of their property and can demonstrate a financial hardship caused by CoVid-19.
- 2. How is "Financial Hardship caused by the CoVid-19 pandemic" defined?**
  - The change in financial condition of a household or business due to CoVid-19 pandemic. Examples include loss of revenue/income, contraction of or death of loved ones due to CoVid-19, rising construction costs, and lack of contractors. Applications will be awarded on an individual basis by the ARP Committee.
- 3. As a business/property owner, do I need a Merrillville Home Occupation or Business License to apply for the ARP Improvement Grant?**
  - Town of Merrillville Municipal Code Section 21-76 stipulates which business entities are required to obtain Home Occupation licenses, while information regarding the necessity of business licenses is located in Section 9-50. Visit <http://www.merrillville.in.gov> for more information.
- 4. What documentation is necessary to complete the application?**
  - Refer to the chart on page 4 above.
- 5. Why does the work have to be completed by Contractors?**
  - The Town of Merrillville Municipal Planning and Building Code provides for minimum standards in the design and construction of buildings and structures. All work is to be completed to those standards, which will be the code against which building inspectors will judge.
- 6. Why do I have to obtain two contractors' estimates?**
  - It is important that your project is completely assessed, and any estimates submitted fully considers all work to be completed. It will also help determine a reasonable cost for the project.
- 7. What would happen if my contractor were no longer available to complete the work?**
  - Applicants will need to submit new estimates for consideration and a revised timeline to maintain the 180 days completion timeframe. All changes must be approved in writing by the ARP Committee.
- 8. What if the scope of work needed changes after the work has begun, resulting in rising costs?**
  - The ARP Residential and Business Improvement Grant will not be responsible or consider change orders. Additional costs are the responsibility of the grant recipient.
- 9. How often can I apply for this grant program?**
  - Not more than one grant award shall be approved for a property in any fiscal year.
- 10. How long will the application process take after I submit the application?**
  - If applicants apply by the 8<sup>th</sup> of the month, they will be notified of their award decision by the 1<sup>st</sup> of the following month at the latest.
- 11. How much do I as the home/business owner have to pay?**
  - Selected awardees are responsible to pay all costs associated with their construction project, except the amount awarded by the grant, which is fifty (50%) percent of the costs of the grant-approved improvement(s), up to \$5,000 for homeowners and up to \$10,000 for business owners.
- 12. Who should submit the documentation after the completion of work?**
  - The Home/Business Property Owner should work together with the contractor to gather and submit the final documentation needed to close the grant process and begin the payment process within 14 days after passing the final building inspection. (See Certificate of Completion for items needed.)
- 13. Who will receive the final payment?**
  - After the Home/Business Property Owner and/or Contractor has submitted the final documentation, the final payment will be remitted to the Contractor, who will then disburse to sub-contractors, if applicable.

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# Merrillville American Rescue Plan (ARP) Residential & Business Improvement Grant

## Grant Application

Please complete information below as applicable to the project requested.

**Grant Type Requested:**                     Residential     Business

### Applicant Information

PROPERTY OWNER NAME: \_\_\_\_\_

HOME ADDRESS: \_\_\_\_\_

NAME OF BUSINESS: \_\_\_\_\_

EIN#/SOCIAL SECURITY #: \_\_\_\_\_  
(\*\* last 4 digits)

BUSINESS PHONE: \_\_\_\_\_ HOME PHONE: \_\_\_\_\_

FAX: \_\_\_\_\_ EMAIL: \_\_\_\_\_

Hardship Caused by CoVid-19: Use separate sheet(s) if necessary.

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### Project Information

RESIDENCE/BUILDING LOCATION: \_\_\_\_\_

BUSINESS(ES) LOCATED IN BUILDING: \_\_\_\_\_

BUILDING AGE: \_\_\_\_\_ TOTAL PROJECT COST: \_\_\_\_\_

PROPERTY ZONING: \_\_\_\_\_ PARCEL #: \_\_\_\_\_

OWNER OF RECORD: \_\_\_\_\_

Anticipated Construction Start Date: \_\_\_\_\_ Completion Date: \_\_\_\_\_

Project Description: Describe in detail the proposed scope of work including design firm and/or contractor(s) selected. In describing project, ensure exterior improvements only. Use separate sheet(s) if necessary.

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**Grant Application (cont.)**

**Other Required Documentation**

- I. Two (2)-contractor quotes/construction bids for total improvement project
- II. Photographs of proposed improvement site
- III. Personal information
  - a. Proof of identity
  - b. Social Security Number or Business EIN
  - c. Demonstration of financial hardship due to CoVid-19
  - d. Proof of ownership of home or business, with no attached liens.

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**Owner Agreement**

The property improved through assistance from the Merrillville ARP Residential & Business Improvement Grant must be maintained as the owner's primary residence or operated business throughout the improvement period, and for three (3) years following receipt of the grant. An annual verification of ownership will be conducted by the Grant Administrator, or other person as appointed by the Merrillville ARP Committee.

I agree to the above Owner Agreement and understand that I must maintain the property listed in this grant application as my primary residence or as a business operated by me for three (3) years following the receipt of this grant. However, if it becomes necessary to sell the improved property, ***I agree to repay the grant award in full.***

\_\_\_\_\_  
OWNER (print or type)

\_\_\_\_\_  
OWNER (written)

Subscribed and sworn to me this \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_\_.

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I/We certify that all information set forth in this application is a true representation of the facts pertaining to the subject property for the purpose of obtaining funding under the Merrillville ARP Residential & Business Improvement Grant. I understand and acknowledge that any willful misrepresentation of the information contained in this application could result in disqualification from the program, requiring any funds already disbursed to be repaid in full to the Merrillville ARP Fund. The applicant further certifies that he/she has read and understands the Merrillville ARP Residential & Business Improvement Grant guidelines. If a determination is made by the ARP Committee that grant funds have not been used for eligible program activities, the Applicant agrees that the proceeds shall be returned, in full, to the Merrillville ARP Committee for return to the Merrillville ARP Fund and acknowledges that, with respect to such proceeds so returned, he/she shall have no further interest, right, or claim. It is understood that all Merrillville ARP Residential & Business Improvement Grant funding commitments are contingent upon the availability of program funds.

\_\_\_\_\_  
OWNER (print or type)

\_\_\_\_\_  
OWNER (written)

Subscribed and sworn to me this \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_\_.