



Michigan City Urban Enterprise Association 2023 Residential Grant Program Application Form

Introduction

The Michigan City Urban Enterprise Association (hereinafter referred to as MCUEA) desires to financially assist certain low-income Michigan City Urban Enterprise Zone residents in improving and repairing their homes.

Purpose

The MCUEA Residential Improvement Grant Program is intended to aid low-income residents who live within the Urban Enterprise Zone boundaries in improving and repairing their homes. This grant is for residents who own and occupy their homes. It is intended to cover improvements like roofing, siding, fencing, electrical upgrades and exterior house painting or other expenses that meet the Committee's approval.

Eligibility

There are 4 major requirements to be eligible to apply for this grant:

- 1) The home must be physically located within the Michigan City Urban Enterprise Zone boundaries. It must be a single-family residence.
- 2) The homeowner must own and occupy the home.
- 3) The gross annual household income must not exceed the Median Household Income for Michigan City, currently estimated at \$40,631 per US Census Bureau 2015-2019.
- 4) The homeowner must have lived in the home at least 3 months prior to filing this grant application.

The applicant will file the paperwork below and submit it to the Grant Committee prior to the start of the work. All repairs and improvements are at the discretion of the Residential Improvement Grant Committee who will review and notify the applicant of approval in a timely fashion. The applicants must use local contractors to the best of their ability and cannot do the repairs/improvements themselves. The grant monies will either be paid directly to the contractor, or reimbursed to the owner upon completion of the work and receipt of the payment.

What kind of Work Will Be Done and What are the Limits?

This grant covers roofing, siding, fencing, electrical upgrades and exterior house painting or other expenses that meet the Committee's approval. The MCUEA will reimburse 100% of the eligible costs not to exceed \$5,000 per single family home.

What are the Steps in the process, from Application to Completion?

- 1) Complete the application form including all attachments and bids required and submit the completed form to the MCUEA.
- 2) The Committee will meet to pre-approve the work including the selected bid.
- 3) The contractor pulls a permit, and then declares the work is completed through final inspection from the city and payment to the contractor is made by the homeowner.

*Please note payment will not be made until final inspection has been completed.

4) The homeowner provides proof of payment to the MCUEA and will be reimbursed within 4 weeks of submitting the final paperwork, given proper inspection is completed by the city.

What are the key dates?

Applications are available from March-August 31, 2023.

All repairs and improvements must be completed and inspected by December 31, 2023.

How do I request an application?

Applications are available by appointment or Michigan City's website:

<https://www.emichigancity.com/267/Urban-Enterprise-Association>

Definitions

- Homeowner: The person or persons who own(s) the house.
- Household Member: Any individual who is an occupant (defined below) of the unit to be rehabilitated shall be considered a “household member” (the number of household members will be used to determine household size and all household members are subject to income verification).
- Occupant: An occupant is defined as any immediate family member (mother, father, spouse, son/daughter of the head of household who has resided in the dwelling unit for at least 3 months prior to the submission of the family’s application.

Recipients of assistance under this grant will be chosen by the above criteria without regard to race, creed, sex, color, sexual orientation, or national origin.

**Michigan City Urban Enterprise Association
Residential Improvement Grant Program
Application Form**

Applicant Name _____

Address of Residence _____

Phone number _____ Email address _____

Do you own and occupy the home? _____ Total grant amount applied for _____

Brief Project Description

Estimated Project Cost: _____ Projected completion date: _____

Attach:

- Valid driver's license
- Proof of Income (prior year tax return and W-2 wage statement) of all household members.
- Utility bills for the last 3 months
- Proof that mortgage and taxes are current
- Statement of consent to assess the ownership documents of the home.
- A clear description of the proposed improvements (list above).
- (2) Two bids on the work about to be performed. Local contractors preferred.

Signature of Applicant _____ Date _____

Note: We will check the documents to ensure the owner/occupant is indeed listed on the deed to the property. All personal information in this application will remain confidential.

Send completed application electronically or by mail:

Michigan City Urban Enterprise Association

P.O. Box 43

Michigan City, Indiana 46361

You may also contact the MCUEA office by phone at 219-873-6860 or by email at mcuea1984@gmail.com, if you have any questions.

**The Michigan City Urban Enterprise Association
Business Grant Program**

Memorandum of Understanding

Please initial each statement in the box provided indicating your agreement and understanding of the conditions of the program.

- It is expressly understood and agreed that the applicant is not an agent, servant, employee or subcontractor of the Michigan City Urban Enterprise Association, the City of Michigan City, the Michigan City Chamber of Commerce, the Michigan City Economic Development Corporation, Michigan City's Redevelopment Commission, or the Historic Review Board.

- It is expressly understood and agreed that the applicant shall be solely responsible for all safety conditions and compliance with all safety regulations, building codes, ordinances and other applicable regulations. This includes appropriate permits, as well as a final inspection.

- It is expressly understood and agreed that the applicant will not seek to hold the Michigan City Urban Enterprise Association, nor any other entity associated with the Residential Improvement Grant Program liable for any property damage, personal injury, or other loss related in any way to the program.

- The applicant shall be responsible for maintaining valid and sufficient insurance coverage and records relating to the project.

- The applicant agrees to maintain the property and improvements.

- The applicant agrees to return a prorated amount of the grant money received if the improvements are not completed or in any way removed nor sustainable.

- The applicant authorizes the MCUEA to promote an approved project, including but not limited to featuring the progress and finished project on social media, in local newspapers and other printed and promotional materials.

- The applicant understands that the MCUEA reserves the right to withhold or make changes to the Business Grant Program based upon violation of the agreement.

Signature of Applicant:

Date:

Michigan City Urban Enterprise Area

RESIDENTIAL GRANT PROGRAM CHECKLIST

- Grant Application
- Valid Driver's License
- Proof of Income (prior year tax return and W-2 wage statement) of all household members
- Proof that mortgage and taxes are current
- Utility bills for the last 3 months
- Statement of consent to assess the ownership documents of the home.
- A clear description of the proposed improvements (list above).
- Two bids on the work about to be performed (local contractors preferred)