



BUILD-Chippewa Falls

Overview

The Beautify, Uplift & Improve Local Dwellings – Chippewa Falls (BUILD-CF) Program is an initiative developed by the City of Chippewa Falls aimed at increasing the quality and affordability of the Chippewa Falls housing supply. BUILD-CF seeks to collaborate with citizens to invest in both them and their homes. The City, in partnership with the Chippewa County Housing Authority, runs a Community Development Block Grant (CDBG) Revolving Loan Fund Program, aimed at making home repairs and downpayment assistance. The BUILD-CF Initiative will create five new programs: Curb Appeal, Downtown Housing Conversions, Major Renovation, First Time Homebuyer, and Property Acquisition. The new programs will be financed through a TIF financing law known as the “Affordable Housing Extension” that allows the extension of a TIF to benefit a community’s housing stock. Funds for these programs will be available in the form of grants or loans. Investing in the City’s housing will benefit the entire community.



Goals

Increase the quality of the Chippewa Falls’ housing stock.

- *Increase home ownership stability.*
- *Increase homeowner reinvestment.*
- *Increase the conversion of underutilized downtown spaces.*

Program Summary

BUILD-CF’s wide range of programs intend to rebuild the City’s aging housing stock and increase home ownership and reinvestment. The following is a list of programs administered through this initiative.

1. **Curb Appeal:** Program to assist in the repair and replacement of various exterior housing improvements – minimum project size of \$2,000.
 - a. Owner Occupied Housing: Up to 50% of project cost, up to \$5,000 Grant.
 - b. Rental Housing: Up to 33% of project cost, up to \$5,000 Grant.

2. **Downtown Housing Conversions** – Program designating funds targeted to increase affordable dwelling units in Downtown Chippewa Falls.
 - a. Up to \$10,000 per unit created, up to \$50,000 – 0% interest loan
3. **Major Renovation** – Program designating funds for large exterior and interior home improvement projects – Minimum Project Size - \$20,000.
 - a. Up to \$15,000 Forgivable Loan
 - b. Up to 50% of project cost
4. **First Time Homebuyer:** A down payment assistance program for first time home buyers.
 - a. Up to \$5,000 Forgivable Loan
5. **Property Acquisition:** Program designated to assist the City in the acquisition, demolition or rehabilitation of blighted properties.

BUILD-CF PROGRAM DETAILS

CURB APPEAL PROGRAM

The curb appeal program is a grant program to help eligible single and two-family homes increase the curb appeal of their home. The program is a matching grant project and will provide funds of up to \$5,000 for eligible expenses.

Example Scenarios

HOME TYPE	PROJECT AMOUNT	CITY GRANT	PRIVATE MATCH	ELIGIBLE LANDSCAPING EXPENSES
Owner Occupied	\$2,000	\$1,000	\$1,000	\$100
Non-Owner Occupied	\$2,000	\$666	\$1,334	\$66
Owner Occupied	\$5,000	\$2,500	\$2,500	\$250
Non-Owner Occupied	\$5,000	\$1,667	\$3,333	\$167.50
Owner Occupied	\$15,000	\$5,000	\$10,000	\$500
Non-Owner Occupied	\$15,000	\$5,000	\$10,000	\$500

A. Eligible Properties: Properties that meet the following criteria may apply for up to a \$5,000 grant, with 50% matching funds for owner occupied housing units and 66% matching funds from non-owner occupied housing units.

- a.** Single Family or Two-Family Residence use properties (mobile homes are not eligible).
- b.** Property owner and/or tenant cannot spend more than 30% of their gross monthly household income on housing related expenses. Owner shall obtain and provide to the City tenant income.
- c.** Minimum project value of \$2,000.

B. Ineligible Properties: See Additional Program Details

C. Eligible Projects: See Additional Program Details

D. Grant Guidelines

- a.** Applicant must submit a completed application packet, including before photos, prior to any work being completed in order to be considered for a Grant Program.
- b.** A project timeline must be submitted to the City Planner.
- c.** This program is a reimbursement grant. The applicant is required to pay all expenses related to their approved project and then submit for reimbursement from the City.
- d.** Must provide 50% matching funds if owner occupied and 66% if non-owner occupied.
- e.** Homeowner/Contractor must agree to obtain all necessary permits (e.g. building, plumbing, electrical, roofing, permits, etc.)
- f.** All work must meet local, state and national standards including but not limited to lead and asbestos.
- g.** For painting and staining projects, applicants are required to scrape and prime all surfaces.

- h.* Up to 10% of the total project grant reimbursement can be for trees and shrubs planted in the front yard.
- i.* Projects must be substantially completed within twelve (12) months of grant approval.
- j.* Property owner or tenant(s) must document that their housing costs are less than 30% of their household income.

E. *Ineligible Grant Expenditures:* Items/projects that are not eligible for reimbursement under the Grant Program include, but are not limited to the following:

- a.* The repair or replacement of any structure for animals.
- b.* Any interior projects to the primary building, detached garage, or accessory building.
- c.* Rental companies or other organizations may not use this program to reimburse their own staff's labor expenses to complete their project.
- d.* Materials that have been purchased or projects that are completed or underway prior to issuance of a signed Agreement by City staff.
- e.* The purchasing of permanent equipment or tools (ladder, paint sprayers, etc.) is not an eligible expense.

F. *Reimbursement Procedures*

- a.* A completed Final Reimbursement Form/Worksheet. This form must include a description of the proposed project(s) and the final cost for each project. Any items for projects not listed on the Pre-Documentation Form are not considered for reimbursement. Change orders for necessary but unforeseen project requirements may be considered on a case-by-case basis.
- b.* Copies of receipts/paid invoices showing proof of purchase of the approved/completed items/materials for each project. The applicant is required to mark on their receipt which item(s) is/are being requested for reimbursement and what project they were for.
- c.* Lien waivers from contractor(s) on the project.
- d.* Final photo documentation of the complete project ("after" photos). Photos shall be taken in a similar manner to the "before" photos.
- e.* After applicants submit all of the required information for reimbursement, City staff shall review all information submitted to ensure it is eligible for reimbursement and will determine the amount awarded, if any, to the applicant.
- f.* Once the request is complete, copies are made of the reimbursement form and all receipts and/or paid invoices are forwarded to the City of Chippewa Falls' Finance Department and the dollar amount to be reimbursed back to the applicant.

DOWNTOWN HOUSING CONVERSIONS

The Downtown Housing Conversion Program is a revolving loan program to help eligible property owners renovate upper stories in the downtown. Up to \$10,000 per unit created or renovated (up to a maximum of \$50,000) will be loaned to the property owner.

A. Eligible Properties:

- a. Downtown multi-story facilities within the Business Improvement District.
- b. Tenant or owner housing expenses must be less than 30% of their gross monthly household income.

B. Eligible Projects:

- a. Repair work to floors, walls and ceilings.
- b. Upgrading/retrofitting mechanical systems.
- c. Space reconfiguration.
- d. Installation of permanent fixtures.
- e. Finishing work (i.e. painting, coverings for ceilings, walls and floors)
- f. Preservation of elements appropriate to the design of the interior (i.e. pressed metal ceilings, wood floor surfaces)
- g. Access to upper story
- h. Renovations must comply with all code requirements

C. Loan Guidelines

- a. Applicant must submit a completed application packet, including before photos, prior to any work being completed in order to be considered for a Loan.
- b. A project timeline must be submitted to the City Planner.
- c. Property owner/Contractor must agree to obtain all necessary permits.
- d. All work must meet local, state and national standards.
- e. Projects must be substantially completed within one (1) year of loan approval.
- f. Final documentation of all costs must be submitted within two (2) months of substantial completion.
- g. Loans will carry a 0% interest rate for up to ten (10) years and act as a mortgage.
- h. Tenant cannot spend more than 30% of their gross monthly household income on housing related expenses. **Landlord** must screen tenants and provide tenant income annually to the City for verification.
- i. Loan must repaid in full prior to property owner selling property
- j. Loan must be repaid in full within twelve (12) months of notice if 25 percent or more of the units under the application are rented to tenants not meeting income limits.

D. Ineligible Loan Expenditures: Items/projects that are not eligible for reimbursement under the Grant Program include, but are not limited to the following:

- a. Furnishings, fixtures, equipment or other personal property that does not become a part of the building.
- b. Soft costs (i.e. building permits, space plans, professional fees)
- c. Work already commenced or a building permit has been issued prior to the application.

MAJOR RENOVATIONS

The Major Renovation Program will help eligible homes increase their value and assist with needed upgrades. The program provides up to 50% funding in the form of a forgivable loan of up to \$15,000. The forgivable loans will act as a deferred second mortgage with no principal or payments due until the sale of the house. The loan will be forgiven 20% per year beginning after year six of living in the home. If the applicant lives in the home for ten (10) consecutive years the entire loan is forgiven.

PROJECT AMOUNT	CITY LOAN	PRIVATE MATCH
\$20,000	\$10,000	\$10,000
\$30,000	\$15,000	\$15,000
\$40,000	\$15,000	\$25,000

A. Eligible Properties: Properties that meet the following criteria may apply for the Major Renovation Program:

- a.** Single Family or Two-Family Residence use properties (mobile homes are not eligible).
- b.** Homes that are or will be owner-occupied within one (1) year of loan distribution.
- c.** Property owner and/or tenant cannot spend more than 30% of their gross monthly household income on housing related expenses.
- d.** Minimum project value of \$20,000.

B. Ineligible Properties: See Additional Program Details

C. Eligible Projects: See Additional Program Details

D. Loan Guidelines

- a.** The applicant must submit a completed application packet, including before photos, prior to any work being completed in order to be considered for a Major Renovation Program loan.
- b.** A project timeline must be submitted to the City Planner.
- c.** Loans will consist of a 0% interest over the life of the loan, and act as a deferred mortgage. After six (6) consecutive years of living in the home, the loan will be forgiven 20% annually. After ten (10) consecutive years of living in the home that received the loan funds, the loan will be 100% forgiven.
- d.** If the property owner sells before the six (6) year time period or is no longer the primary place of residence, the loan is required to be paid back in full.
- e.** The homeowner and/or contractor must agree to obtain all necessary permits (e.g. building, plumbing, electrical, roofing, etc.)
- f.** All work must meet local, state and national standards, including but not limited to lead and asbestos.
- g.** Projects must be substantially completed within twelve (12) months of loan approval.
- h.** Property must meet housing quality standards and final inspection before final payment is made.
- i.** Payment will be issued directly to contractor(s).

E. *Ineligible Loan Expenditures:* Items/projects that are not eligible for reimbursement under the Program include, but are not limited to the following:

- a.** The repair or replacement of any structure for animals.
- b.** Any interior projects to the detached garage or accessory building.
- c.** Rental companies or other organizations may not use this program to reimburse their own staff's labor expenses to complete their project.
- d.** Materials that have been purchased or projects that are completed or underway prior to issuance of a signed Agreement by City staff.
- e.** The purchasing of permanent equipment of tools (ladder, paint sprayers, etc.) is not an eligible expense.
- f.** Proposed projects that are solely demolition.
- g.** Project costs that demolish a structure or part of a structure and do not replace the structure in kind to protect the character of the home and neighborhood.

FIRST TIME HOMEBUYER

The First Time Homebuyer Program is an incentive that provides first time homebuyers with down payment assistance. The incentive will be provided in the form of a forgivable loan of ten percent (10%) of the purchase price, up to \$5,000. The loan will accrue no interest. The loan will be forgiven 20% per year beginning after year six of living in the home. If the applicant lives in the home for ten (10) consecutive years the entire loan is forgiven.

A. Eligible Properties:

- a.*** Owner-occupied homes
- b.*** Individuals purchasing their first home
- c.*** Property owner cannot spend more than 30% of their gross monthly household income on housing-related expenses.
- d.*** Single-Family properties (mobile homes are not eligible).

B. Ineligible Properties: See Additional Program Details

C. Loan Guidelines

- a.*** The applicant must submit a completed application packet.
- b.*** Loans will consist of a 0% interest over the life of the loan, and act as a deferred second mortgage. After six (6) consecutive years of living in the home, the loan will be forgiven 20% annually. After ten (10) consecutive years of living in the home that received the loan funds, the loan will be 100% forgiven.
- c.*** The individual who received the loan must use the property as their primary place of residency.
- d.*** The loan will be forgiven 20% per year beginning after year six of living in the home.
- e.*** If the property owner sells before the full ten (10) year time period or is no longer the primary place of residence, the loan is required to be paid back in full.
- f.*** The loan can be paid in full or in part at any time before the sale of the home.
- g.*** Properties may receive a loan, not to exceed \$5,000.
- h.*** Applicants are required to complete a HUD approved first-time homebuyer program with certificate.

PROPERTY ACQUISITION

The Property Acquisition Program is a tool the City of Chippewa Falls can use to help remove blighted properties within the City. The intent of the property acquisition program is to acquire strategically located or blighted properties. These properties would then be razed and sold to a qualified contractor that would work with the City of Chippewa Falls to rehabilitate the property. All costs associated with acquiring the property and rehabilitating the site is eligible under the program.

A. *Eligible Properties:* Properties deemed eligible by the City staff shall be presented to the Chippewa Falls Common Council. It is the discretion of the Chippewa Falls Common Council on which properties to acquire. Properties that meet the following criteria may be considered by the Chippewa Falls Common Council for acquisition through the Property Acquisition Program.

- a. Any properties that are blighted or in disrepair.
- b. Properties that present an economic benefit to acquire.
- c. Properties, that when acquired, will further the goals of the City of Chippewa Falls Comprehensive Plan.
- d. Properties, that when acquired, will further the goals of the City of Chippewa Falls Downtown Riverfront Plan.
- e. Properties that have an active raze order.
- f. Any property that will benefit the City of Chippewa Falls' housing stock.

B. *Eligible Expenditures*

- a. Property Acquisition.
- b. Demolition/Razing costs.
- c. Costs associated with the sale of a property.
- d. Costs associated with the maintenance of a property.
- e. Utility costs.
- f. Any costs associated with ensuring the housing unit(s) are not a health or sanitation risk, including but not limited to, asbestos removal, well abatement, removal of hazardous material and lead removal.
- g. Safety costs.
- h. Legal costs.
- i. Bringing non-compliant features up to code.

ADDITIONAL PROGRAM DETAILS

Income Requirements

No loans or grants shall be provided to applicants who do not meet the state requirement of affordable housing as defined in Wisconsin Statute Section 66.1105(2)(ab) – *“Affordable housing” means housing that costs a household no more than 30 percent of the household’s gross monthly income.* Housing related expenses include mortgage or rent, property taxes and home insurance. For the Downtown Apartment Conversion program or for rental properties of the Curb Appeal and Major Renovation programs, the tenants must meet this requirement based on rent rates. *Example: \$3,000 Gross Monthly Income = \$900 maximum amount spent on housing costs.*

Ineligible Properties A property which has any one or more of the following conditions is ineligible for the BUILD-CF Programs.

- a.** A property that is not located within the corporate limits of the City of Chippewa Falls.
- b.** Any property where the owner of that property is delinquent on any debt it owes to the City of Chippewa Falls or the Chippewa Falls Public Utilities.
- c.** Properties owned in part or in whole by a tax exempt entity.
- d.** A property that has an open or issued Correction Notice. Applications that are submitted for projects that will close a Correction Notice may be considered on a case-by-case basis.
- e.** Any properties that are in violation of the City of Chippewa Falls City Code, regardless of the presence of an open or issued Correction Notice (i.e. junk or disabled vehicles in yards, etc.)
- f.** Mobile homes.
- g.** Property that has received past housing funds, excluding the Community Development Block Grant (CDBG) Program, in the previous five (5) years or has a Major Housing Renovation Loan open with the City of Chippewa Falls.

Eligible Projects: Eligible items include, but are not limited, the following:

- a.** Bringing non-compliant features up to code
- b.** Repair/Replace windows
- c.** Exterior masonry repair/replace
- d.** Foundation repair (Curb Appeal program only)
- e.** Front porch repair
- f.** Replace/Repair Siding
- g.** Roof Replacements
- h.** Install guards and handrails
- i.** Paving driveway
- j.** Replace, repair or install garage
- k.** Demolition and removal of structures deemed dilapidated by City Building Inspector as part of a larger project.
- l.** Repair/Replace/Install fences
- m.** Repair/Replace gutters or trim
- n.** Repair/Replace Soffit and Fascia

- o.** Lead and asbestos remediation
- p.** Shrubs and trees within front yard (not to exceed 10% of total project reimbursement)
- q.** Other projects may be eligible for reimbursement upon approval.
- r.** Additions or added architectural features that will enhance the character of the home
- s.** Additional project permitting for major renovation:
 - i.** Interior remodel
 - ii.** Upgrading electrical
 - iii.** Upgrading plumbing
 - iv.** Upgrading mechanical systems

Labor

Only professional labor can be claimed for reimbursement. Professional labor is considered work done by an individual who is trained and engaged in such work for a career. All work must meet the housing standards set forth in Appendix B. Selected contractors cannot be listed on the Federal Debarment list.

Application Process

The City Planner shall ensure a complete application is submitted and then will process them.

- A. Administration and Approval:
 - a. Curb Appeal – City staff review and Housing Authority approval.
 - b. Downtown Apartment Conversions – City staff review and Housing Authority Approval/Administration.
 - c. Major Renovation – City staff review and Housing Authority Approval/Administration
 - d. First Time Homebuyer – City staff review and Housing Authority approval/Administration.
 - e. Property Acquisition – Common Council review and approval.
- B. A complete Pre-Documentation Project Form must be submitted. For renovation projects, this must include an itemize description of the proposed project and an estimated cost for each item. Any item not listed on the worksheet will not be considered for reimbursement or a loan. If the project is being completed by a contractor, a copy of their estimate to complete the work must be attached.
- C. Submit a timeline outlining when the project will be completed.
- D. A completed W-9 form must be completed and submitted in order to be eligible for the program.
- E. City Staff determines whether the applicant owes money to the City or Public Utilities and if there are any Correction Notices on the property.
- F. Before photos of the proposed project. Items will not be considered if before photos are not submitted.
- G. A Housing Quality Standards (HQS) Inspection is conducted. This is to ensure the dwelling will meet housing quality standards after the project is completed. *For all programs except Downtown Conversion – as these spaces will require more significant state and/or local code reviews and would not likely meet a HQS inspection at application. ***If a housing unit does not pass a HQS inspection, the deficiencies must be corrected before funds can be approved.***

- H. It is anticipated that an applicant will receive a response regarding eligibility for the Program within 30 days from the date received.
- I. A signed Agreement must be submitted. If approved, a signed copy of the Agreement from the City will be sent back to the applicant.
- J. Additional Requirements
 - a. Three (3) recent consecutive months of paycheck stubs
 - b. Last one (1) year full tax return (federal) and W2's and 1099s.
 - c. Most recent mortgage loan statement (if any) and homeowner's insurance policy and coverage page.
 - d. Statement of all current debt.

Authority Approval

Applications will be reviewed on an ongoing basis. The following criteria will be taken into consideration for approval or denial:

- Applicant's financial history.
- History of applicant and/or listed contractors including past ordinance violations and/or citations.
- Quality of work performed by the applicant in any other applicable home renovation.
- Project quality.
- Neighborhood impact of the project.

Administration

The City Planning Office will coordinate with the Chippewa County Housing Authority (serving as the City of Chippewa Falls' Housing Authority) to implement the BUILD-CF program. Administration includes, but is not limited to, promoting and advertising the program, accepting and reviewing completed applications, interpreting program guidelines, approving or disapproving property acquisitions, and reviewing reimbursement requests.

Any loan or grant funds that were allocated but not used in full by an approved applicant and/or any unused funds within the calendar year will either be reprogrammed to another loan/grant application with eligible project(s) or will be carried over to the next calendar year's budget.

Approving or disapproving applications, loans and grants for the programs will be done on an as-needed basis. The Chippewa County Housing Authority, after consultation with City staff, will have final determination on amount and successful recipients from all programs with the exception of the Acquisition Program.

The City and Chippewa County Housing Authority will enter into a separate agreement for administration efforts. The estimated fee schedule for administrative expenses payable to CCHA is shown below. Administration expenses will be payable from the BUILD-CF Program funds.

CCHA ADMINISTRATIVE FEE SCHEDULE

Curb Appeal

\$55 per applicant file for administrative expenses (review/double check application and loan committee)

\$125 – HQS inspection

Major Renovation

10% of loan amount for administrative expenses

\$50 annual fee per unit that is tenant occupied for income/housing expense ratio

\$250 ² – initial HQS and final inspection

\$65 ² – title work

\$30 ² – recording fee

\$600 ^{1, 2} – Lead risk assessment (if needed)

\$500 ^{1, 2} – Lead clearance test (if needed)

\$560 ^{1, 2} – Asbestos testing (if needed)

Downtown Housing Conversion

10% of loan amount for 2 units or less for administrative expenses (includes any payment inspections)

7.5% of loan amount for 3 or more units for administrative expenses (includes any payment inspections)

\$50 annual fee per unit that is tenant occupied for income/housing expense ratio

\$65 ² – title work

\$30 ² – recording fee

\$600 ^{1, 2} – Lead risk assessment (if needed)

\$500 ^{1, 2} – Lead clearance test (if needed)

\$560 ^{1, 2} – Asbestos testing (if needed)

First Time Homebuyer

10% of loan amount for administrative expenses

\$125 ² – HQS inspection

\$30 ² – recording fee

¹Price estimate – may be higher depending on scope of work and number of tests needed

² Items will be paid from City to CCHA upon invoice. Items will be included in mortgage/loan amounts. In the event loans are not forgiven, program funds may recapture these dollars.

Only funds available from TID Affordable Housing Extension(s) will be utilized to fund these programs. It is intended to retain the funds in this account until they are exhausted, which may span many years. At least 75% of the funds will go to improve affordable housing within the City of Chippewa Falls.

Conflict of Interest

Each applicant will be required to disclose conflict of interest and may be determined to be ineligible based on conflict of interest.

Elected officials with the City of Chippewa Falls and the Chippewa County Housing Authority representatives are not eligible for the programs.

Program Amendments

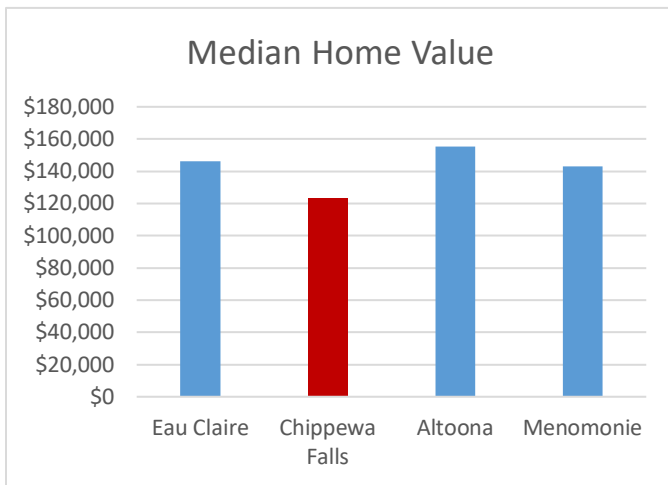
Any update clarifying the intent of the document and/or process that does not drastically change the program details or the programs intent may be made by City staff. Changes that would alter the programs intent, drastically change the review and approval process, or alter a funding amount shall require consent of the Common Council.

These programs and procedures may be revised at any time by the City without prior notice. The City retains the exclusive right to change, add to, eliminate, or modify the program requirements at any time, with or without notice.

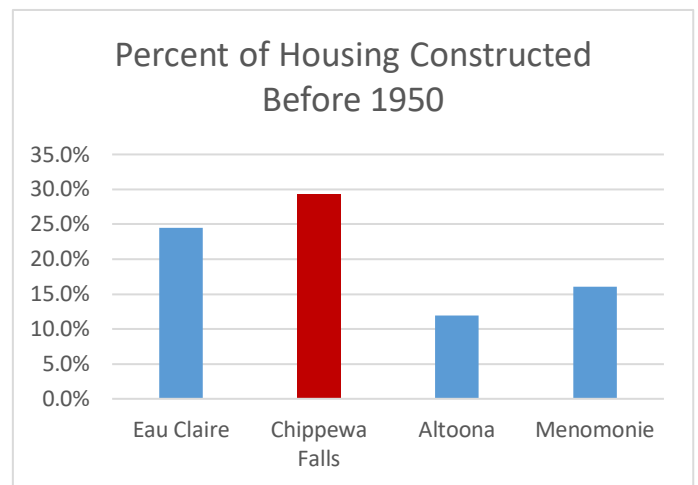
Funding for these programs is limited. The City may suspend the program from new applications from time to time as funding availability changes.

APPENDIX A - Background

A person's home is typically the largest investment they will make. Similarly – a City's housing stock is often one of a community's largest assets. Chippewa Falls housing varies widely in style, age and value. Almost 30 percent was constructed prior to 1950, significantly higher than many nearby communities. The City's median home value is \$123,500 – significantly lower than nearby communities. These two factors typically correlate strongly. While that does result in Chippewa Falls being generally more affordable than some nearby communities, it also reflects an older housing stock which tend to require more maintenance and upkeep to prevent their condition from deteriorating – and subsequently deflating housing values.

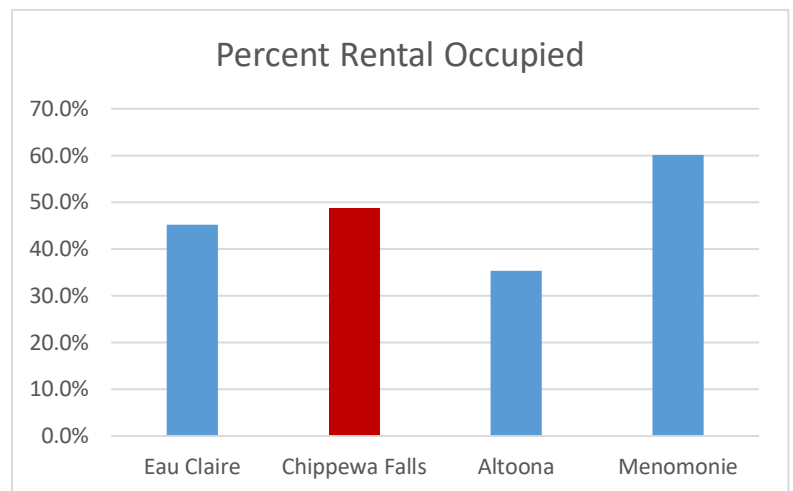


2018 American Factfinder



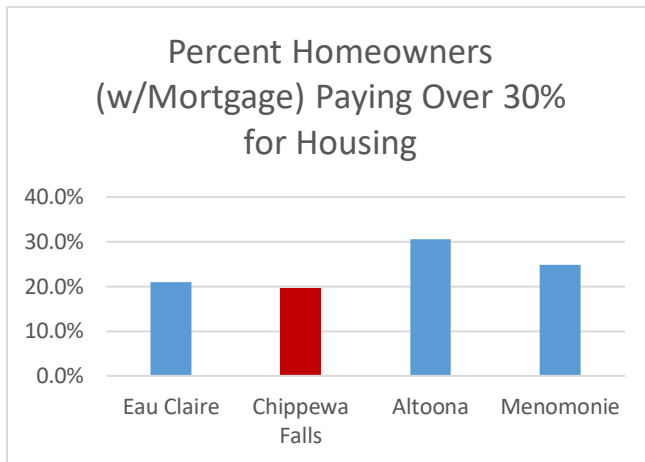
2018 American Factfinder

A large portion of the City's housing stock is rental units – which can again affect housing values. Slightly under half (48.7%) of Chippewa Falls' housing stock are rental units. While this is not particularly out of line with Eau Claire's (45.2%) and Menomonie's (60.1%); the difference is both of those communities have four-year UW-System Universities within their geographical boundaries.

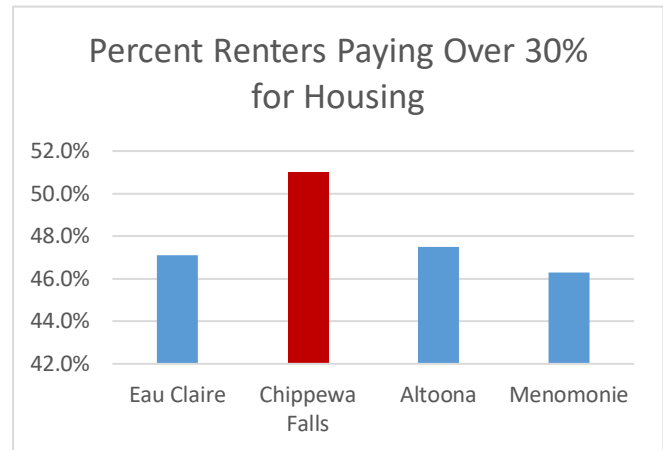


2018 American Factfinder

The US Department of Housing and Urban Development has identified that affordable housing ideally consumes less than 30 percent of a household's income. This does not mean households cannot spend more than this if they want or need to, but acts as a general unit of measurement for affordability. In Chippewa Falls, owner-occupied housing units are generally more affordable than those in neighboring communities. However, 51 percent of rental households are paying more than 30% of their income towards housing costs; far higher than other surrounding communities.



2018 American Factfinder



2018 American Factfinder

Hence – the various offerings within BUILD-CF. In an attempt to encourage reinvestment into older homes, transitioning and encouraging new homeownership, and trying to generate additional rental units that are income restricted are all an attempt to generally improve and re-balance Chippewa Falls housing.

APPENDIX B

These programs are primarily aimed at renovating existing homes. The character of these homes should be preserved and enhanced when possible. The purpose of the renovations are not to make an old house new – but rather to improve or repair existing features. The following design guidelines should be followed to ensure that the aesthetics of existing homes are not lost with renovation projects. However – improvements made should be done in a fashion to that does not create an unsustainable burden – proposals to be evaluated on a case-by-case basis.

A. Siding:

- When existing wood siding exists it is preferred that the existing siding be maintained opposed to replacing it with new siding. This will depend on the severity of degradation and long-term maintenance challenges.
- New siding shall be applied in a manner to preserve distinguishing architectural features and ornamentation.
- Width of new siding should be consistent with the type, age and style of house.

B. Brick and Exterior Masonry

- When feasible, exterior masonry is to be preserved and repaired.
- New masonry shall be applied in a manner that preserves distinguishing architectural features and ornamentation.

C. Porches

- Existing porches will be maintained and repaired. In no case should a salvageable porch be removed.
- Existing front porches will be maintained and repaired to original appearance and condition. Salvageable front porches will not be removed.

D. Windows and Doors

- Style and design of new windows or doors should match the original.
- Removal of windows or doors shall not be permitted unless the removal of the window or door is vital to the completion of the project.
- The replacement of windows shall not destroy any distinguishing features or architectural ornamentation.
- A new window or door may not be smaller than the existing window or door.

E. Outbuildings

- Any outbuilding, shed, garage or other structure will conform in style and color to the principal structure on the lot.