

OTSEGO COUNTY HOUSING COMMITTEE
Housing Resource Fund
Community Development Block Grant Funds
Program Summary

Project Description

The Otsego County Housing Committee will be requesting a grant through Michigan State Housing Development Authorities (MSHDA's) Housing Resource Funding (HRF) of Community Development Block Grant (CDBG) rehabilitation funds of \$223,500. The rehabilitation grant will be in the targeted strategy within the county areas of the City of Gaylord, Bagley Township, Village of Vanderbilt and Village of Johannesburg, whereas the emergency repairs not exceeding 15% of the grant and all program income will be utilized county wide for single-family residential dwellings to all qualified homeowners on an equal opportunity basis.

These and leveraged funds will assist 20 low income residents not exceeding 80% of the county median income, by assisting rehabilitation to single-family residential dwellings. Otsego Counties geographic area contains 24,164 persons, with 14,731 housing units of which 7,776 are owner-occupied, 1,980 renter-occupied and 4,975 are vacant, according to the 2010 census.

MSHDA - Property Improvement Program and Federal Home Loan Bank - Neighborhood Impact Program and Accessibility Modifications Program of approximately \$112,500 will be the leveraged funds of the grant during the twenty-four month period. The following activities that will be promoted are listed below.

Budget

<u>Component-Activity</u>	<u>MSHDA Funds</u>	<u>Proposed Units</u>	<u>Leverage Funds</u>
Homeowner Rehabilitation	\$175,000	5	
Emergency Repair Administration	\$48,500	5	
<u>Leverage Funds</u>		10	\$112,500
MSHDA- Property Improvement Program			
FHLB- Neighborhood Impact Program & Accessibility Modifications Program			
Total	<u>\$223,500</u>	<u>20</u>	<u>\$112,500</u>

Homeowner Assistance Rehabilitation and Emergency Repair (\$223,500)

Activity Description: The homeowner assistance rehabilitation program will assist 20 very-low to modest income individuals and families with rehabilitation, emergency repair and reduce lead-based paint to their existing dwelling. Repairs performed to the dwelling will meet the HUD Uniform Physical Conditions Standards and local codes, ordinances and standards. Funds will be secured by a mortgage at a 0% interest deferred loan or 0 - 3% interest loan with payments. Potential homeowners will apply for the program based on qualifications and program guidelines.

Rehabilitation Classification:

Single-family rehabilitation is categorically excluded subject to section 58.5 (24 Code of Federal Regulations (CFR) (58.35(a.)) targeted strategy areas in Otsego County areas of the City of Gaylord, Bagley Township, Village of Vanderbilt and Village of Johannesburg, with Section 58.6 authorities and requires a two-tiered environmental review of each project. Emergency repairs are exempt activities subject to section 58.34 (24 CFR 58.34 (a)1-(a)12) and will be throughout Otsego County subject to Section 58.6 authorities.

Administration

Administration will be \$40,230, 18% of grant and collected throughout the duration of the grant to administer the home owner rehabilitation program. Administrative funds are classified as exempt activity under 24 CFR 58.34(a)1-(a)12.

Marlene K. Hopp

Marlene K. Hopp, Director
 Otsego County Housing Committee

November 10, 2015

Dated



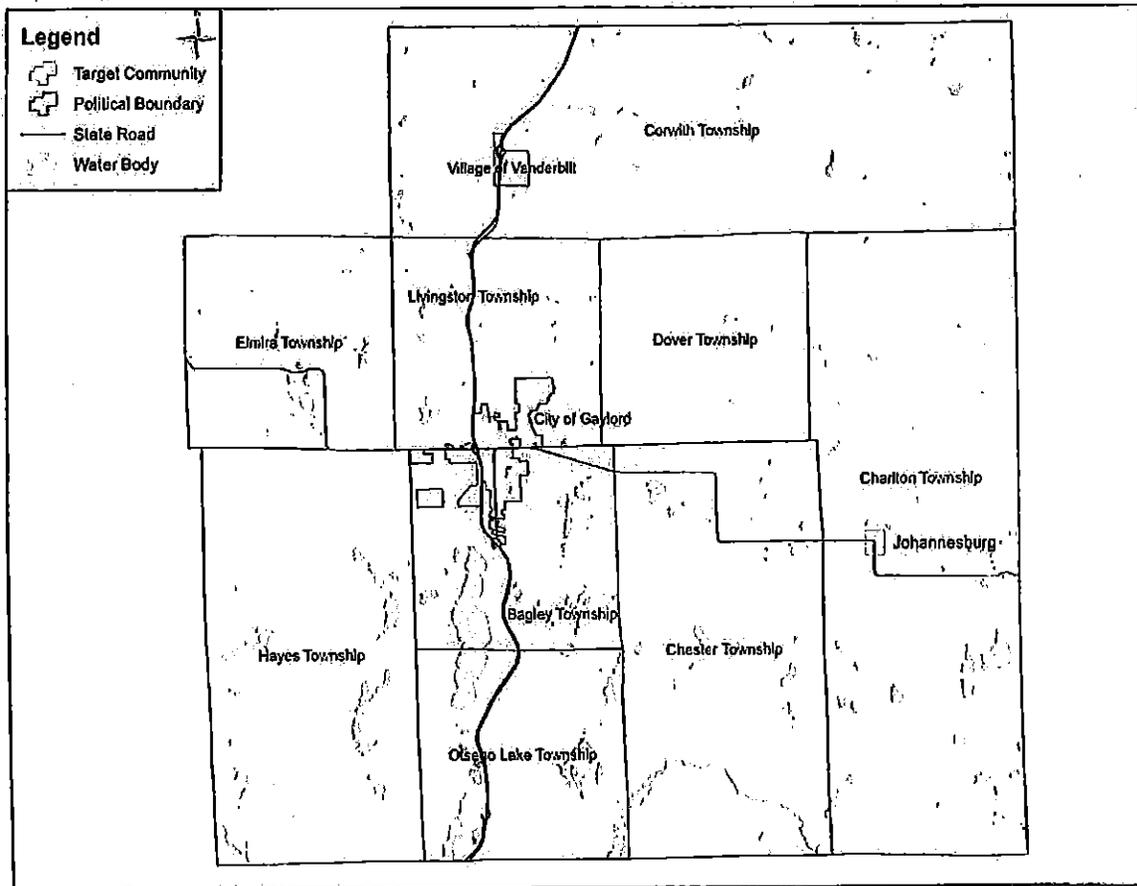
AN EQUAL OPPORTUNITY HOUSING PROGRAM



Rationale for Target Communities

The four Target Communities are the primary centers of activity and commerce in Otsego County and account for over 42% of the County's population. Additionally these communities possess the necessary infrastructure and capacity to support future placemaking activities.

Map 1: Target Communities



HOUSING RESOURCE FUND

APPLICATION

Applicant Information

Section I. Project / Program Description, Proposed Budget

**Project / Program Description
Application Proformas
Proposed Budget
Leveraged Funds**

Section II. Desired Results

**Target Area(s)
Planning Grid**

Section III. Administrative and Component Compliance Guidelines

Administrative Guidelines

Component Compliance Guidelines

**Homebuyer Assistance
Acquisition Development Resale
Homebuyer Purchase Rehabilitation
Down Payment Assistance
Homeowner Assistance
Residential Blight Elimination
Rental Rehabilitation**

Section IV. Implementation and Capacity

**MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY
COMMUNITY DEVELOPMENT DIVISION (CDD)
HOUSING RESOURCE FUND APPLICATION**

I. APPLICANT INFORMATION	
Name: Otsego County Housing Committee	Phone: (989) 731-7570
Address: 225 W. Main Street, Room 213	Fax: (989) 731-7599
City, State: Gaylord, MI	Zip: 49735-0000
Main Contact: Marlene Hopp	Email: mhopp@otsegocountymi.gov
MSHDA Org #: 812	Federal ID#: 386004882
Agency Class: <input type="checkbox"/> Local Unit of Government <input checked="" type="checkbox"/> Local Unit of Government as Lead Applicant for a Consortium <input type="checkbox"/> Non-Profit	
Note: Other entities such as land banks cannot be the lead applicant but could apply as a co-grantee.	
MSHDA CHDO: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Population (if local government): 24164
I certify that all partnership profile expected attachments and all additional items indicated within this application submission are being faxed or mailed in separately (if applicable), and must be received prior to the application being reviewed as a complete submission. Please check here: <input checked="" type="checkbox"/>	
II. AUTHORIZED SIGNATORY: This will auto-populate when the application is submitted.	
Name:	Phone:
Title:	
III. COMPONENT ATTACHMENT(S)	
Number of Component(s) attached: 1	
TOTAL MSHDA FUNDING REQUESTED: \$ \$223,500	
IV. PLANNING	
<p>Proposed component(s) are referenced and/or supported by a recent <u>local</u> Consolidated Plan for Housing and Community Development, housing needs study, development strategy, Placemaking strategy or land use plan. Indicate in the box below, the name and date of the plan and the page numbers that was submitted with the partnership profile.</p> <p>Within the partnership profile the Otsego County Place-Based Targeting Strategy dated 6/7/2013, 23 pages and the Otsego County Master Plan approved and dated 4/28/2015, 104 pages submitted.</p>	

SECTION I. PROJECT / PROGRAM DESCRIPTION

Program Title: Otsego County Housing Committee

The purpose of this statement is to briefly describe the most important elements of the proposal in the spaces below. The project described below should relate to the "Desired Results" shown in Section II of this application, if applicable.

1. For housing activities, describe the entire project, including affordable housing units that will be produced (homebuyer, homeowner, rental), the activities involved (rehabilitation or new construction); indicate the number of units, the other funding sources in the project, and the overall impact.

Otsego County will assist existing single-family residential homeowners receive rehabilitation or emergency repairs with CDBG funding. All clients will be in the targeted areas of Otsego County Place-Based Targeted Strategies neighborhood-based. The MSHDA Property Improvement Program, Federal Home Loan Bank - Neighborhood Impact Program, Accessibility Modifications Program and a 3% match of emergency repairs from homeowners will be leveraged.

2. If other non-housing activities are planned with HRF funds briefly describe what activities will be completed, the number of units involved (blight removal), the other funding sources in the project, and the overall impact.

N/A. But, if public improvements and blight areas should arise, they will be a priority and will be impacted to improve and enhance the local aspects of the community.

3. Briefly describe any activities conducted by other partners from other funding sources which will be coordinated with this project to support successful results for the target area.

A fifty percent (50%) leverage from MSHDA's State funded Property Improvement Program (PIP), and the Federal Home Loan Bank's Neighborhood Impact Program and Accessibility Modifications Program will provide a match to the entire program. Homeowners will leverage a \$150 at closing and homeowners with an emergency repair need will require a 3% leverage at closing.

4. Indicate the most important measure(s) applicant will use to determine whether the project has accomplished the results intended and identify key success measures. County governments implementing county-wide programs should indicate the success measures, if any, beyond program "outputs" (e.g., the number of units rehabilitated) that the County has identified as being locally important.

With the current economy, low income homeowners are stressed with multiple mortgages, credit cards and increasingly costs of utilities that they cannot afford. With CDBG funds, these dwellings are expected to receive energy efficiency standards with the total rehabilitation and emergency repairs, thus providing affordable housing expenses that creates healthy, happiness and well-being.

**SECTION I. PROPOSED BUDGET
BUDGET INSTRUCTIONS**

1. Complete and save the applicable component proformas which will then auto-fill some component/activity line items into the budget as well as HRF unit numbers.
2. Indicate amounts for the appropriate line item activities under the component for which funding is being requested which have not been auto—filled by the proformas.
3. Do not include administrative as this line item will be added, as appropriate by CDD.
4. Leveraged funds are funds brought to the program or project which are necessary for completion. Some components (e.g., homeowner assistance, rental rehabilitation) have leverage *requirements*. Show all the leveraged funds that will be necessary to complete the project, even if that exceeds leverage requirements. If applicable, include all leverage for components or activities necessary to complete the project or program even if that component or activity will NOT be funded with HRF dollars (examples: locally funded units to meet a local PJ leverage requirement, locally funded neighborhood improvement efforts which are part of a targeted strategy).

Complete the Leveraged Funds Form after completing the budget, showing the status of all leveraged funds reported in the budget.

5. The total in the HRF Funds Requested column should equal the total HRF funds for the proposal. The total under "Leveraged Funds" should include any additional funds that will be needed to complete the HRF units, non-HRF units, and/or targeted strategy activities shown. The total on the Leveraged Funds Form should equal the total of the leveraged funds column on the Budget spreadsheet page.

Application Budget: Otsego County Housing Committee

Estimated Start Date: 1/1/2016

Estimated Completion Date: 12/31/2017

COMPONENT-ACTIVITY	HRF Funds Requested	Proposed No. of HRF Units	Proposed No. Of Non-HRF Units	Leveraged Funds
Rental Rehabilitation				
Rehabilitation				
Sub-Total				
Homeowner Assistance				
Rehabilitation	\$175,000	5	5	\$87,500
Emergency Repair	\$48,500	5	5	\$25,000
Sub-Total	\$223,500	10	10	\$112,500
Homebuyer Assistance				
Rehabilitation				
New Construction				
Down Payment Assistance				
Sub-Total				
Residential Blight Elimination				
Demolition				
Sub-Total				
Total	\$223,500	10	10	\$112,500

**SECTION I. PROPOSED BUDGET
LEVERAGED FUNDS**

For each source of leveraged funds noted on the budget spreadsheet, list the contact person(s), telephone number(s), status and dollar amount. Priority will be given to projects with secured leveraging sources.

Status Definitions:

Secured – has a formal executed agreement and/or source documentation stating the dollar amount, source, effective date, and identifies the eligible activities that can be funded. Applicant must upload supporting documentation.

Committed – has an executed pending commitment letter and/or source documentation stating the anticipated dollar amount, tentative effective date (not greater than 90 days) and identifies the eligible activities that can be funded.

Other Status – grantee has not yet received formal commitment and/or executed a secured agreement for proposed leverage dollars.

Whether the status of leveraged funding is "secured" or "committed", provide a narrative description for each source including the proposed use of those leveraged funds. Non-profits operating within a PJ must be a CHDO and demonstrate a dollar for dollar investment of local HOME funds within the identified target area or combined with an equivalent capital investment if approved by MSHDA CDD.

If the activity being applied for does not require leverage, simply "save" the document without entering information. Failure to do so will result in an error which will prevent the submission of this application.

Source	Contact Person	Telephone	Status	Amount
1. MSHDA PIP	Ann Grambau	(517) 373-8017	<input checked="" type="checkbox"/> Secured (Upload Supporting documentation) <input type="checkbox"/> Committed (will occur within 90 days) (Upload Supporting documentation) <input type="checkbox"/> Other (Upload explanation/documentation for Consideration)	\$87,500
Narrative: MSHDA PIP funds offer 4, 6, or 8 percent interest rate loan with monthly payments. If leveraged with program income funds, the county will offer to reduce clients loan to a deferred loan, making it affordable to the homeowner.				

2. FHLBI - NIP/AMP	Patricia Lindsey	(989) 992-6878	<input type="checkbox"/> Secured (Upload Supporting documentation) <input checked="" type="checkbox"/> Committed (will occur within 90 days) (Upload Supporting documentation) <input type="checkbox"/> Other (Upload explanation/documentation for Consideration)	\$25,000
Narrative: The Federal Home Loan Bank of Indianapolis - Neighborhood Impact Program assists existing HO's below 80% AMI for home repairs up to \$7,500. The Accessibility Modifications Program funds up to \$10,000 accessibility modifications/minor home repairs.				
3.			<input type="checkbox"/> Secured (Upload Supporting documentation) <input type="checkbox"/> Committed (will occur within 90 days) (Upload Supporting documentation) <input type="checkbox"/> Other (Upload explanation/documentation for Consideration)	
Narrative:				
4.			<input type="checkbox"/> Secured (Upload Supporting documentation) <input type="checkbox"/> Committed (will occur within 90 days) (Upload Supporting documentation) <input type="checkbox"/> Other (Upload explanation/documentation for Consideration)	
Narrative:				
5.			<input type="checkbox"/> Secured (Upload Supporting documentation) <input type="checkbox"/> Committed (will occur within 90 days) (Upload Supporting documentation) <input type="checkbox"/> Other (Upload explanation/documentation for Consideration)	

Narrative:				
6.			<input type="checkbox"/> Secured (Upload Supporting documentation)	
			<input type="checkbox"/> Committed (will occur within 90 days) (Upload Supporting documentation)	
			<input type="checkbox"/> Other (Upload explanation/documentation for Consideration)	
Narrative:				
7.			<input type="checkbox"/> Secured (Upload Supporting documentation)	
			<input type="checkbox"/> Committed (will occur within 90 days) (Upload Supporting documentation)	
			<input type="checkbox"/> Other (Upload explanation/documentation for Consideration)	
Narrative:				
8.			<input type="checkbox"/> Secured (Upload Supporting documentation)	
			<input type="checkbox"/> Committed (will occur within 90 days) (Upload Supporting documentation)	
			<input type="checkbox"/> Other (Upload explanation/documentation for Consideration)	
Narrative:				
9.			<input type="checkbox"/> Secured (Upload Supporting documentation)	
			<input type="checkbox"/> Committed (will occur within 90 days) (Upload Supporting documentation)	
			<input type="checkbox"/> Other (Upload explanation/documentation for Consideration)	

Narrative:				
10.			<input type="checkbox"/> Secured (Upload Supporting documentation)	
			<input type="checkbox"/> Committed (will occur within 90 days) (Upload Supporting documentation)	
			<input type="checkbox"/> Other (Upload explanation/documentation for Consideration)	
Narrative:				
TOTAL (this should match the total leveraged funds on the budget page)				\$112,500

MICHIGAN DEPARTMENT OF LABOR AND ECONOMIC GROWTH
MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY
735 East Michigan Avenue, P. O. Box 30044
Lansing, Michigan 48909

PROPERTY IMPROVEMENT PROGRAM
COMMUNITY/FINANCIAL INSTITUTION PARTICIPATION AGREEMENT

THIS PROPERTY IMPROVEMENT PROGRAM PARTICIPATION AGREEMENT (the "Agreement"), is made up of the Preamble, Part A, Part B, Part C, and Part D, and is entered into by and between Oshtemo County Housing Committee with its office at 225 W. Main Street, Caylord MI 49735 (the "Community Agent") and the Michigan State Housing Development Authority (the "Authority"), with its office at 401 S. Washington Square, Post Office Box 30044, Lansing, Michigan, 48909.

PREAMBLE

Pursuant to the provisions of Act 345 of the Public Acts of 1996, as amended, the Authority is authorized to enter into agreements with municipalities or local public agencies for the operation of a Property Improvement Program (the "Program"); and

The Authority has entered into a Financial Institution Commitment and Participation Agreement (Authority Form H-11) with the eligible financial institution (the "Eligible Lender") identified in Part C; and

Community Agent desires to participate with the Authority in assisting the Authority's purchase of eligible home improvement loan notes (the "Eligible Notes") from the Eligible Lender(s) identified in Part C, in accordance with the terms and conditions of the Authority's Property Improvement Program Procedural Guide (the "Procedural Guide"), the provisions of which are hereby incorporated by reference into this instrument; and

Community Agent represents that it is authorized to enter into this Agreement; and

The Authority is willing to enter into this Agreement to purchase Eligible Notes in conjunction with the Program and in accordance with the provisions of the Procedural Guide and the Supplements thereto, and with the terms and conditions set forth below.

THEREFORE, in consideration of the mutual promises contained in this Agreement, and other good consideration, the sufficiency of which the parties acknowledge, the parties agree as follows:

PART A

- 1. Agreement in Conjunction with Participation Agreement.** It is acknowledged by Community Agent that this Agreement must be accompanied by the Financial Institution Commitment and Participation Agreement (Authority Form H-11) executed by the Eligible Lender unless such Eligible Lender has received prior participation approval for the Authority's Property Improvement Program. Said Financial Institution Commitment and Participation Agreement is incorporated by reference into this instrument.
- 2. Agreement Term.** Upon the execution of this Agreement by the parties, Community Agent shall begin participation in the Program and perform the responsibilities set forth in Exhibit I of Part B. This Agreement shall have no set termination date. However, either party may terminate this Agreement without cause by providing at least thirty days written notice of termination to the other party. In that event, this Agreement shall terminate upon the expiration of the thirty day period.
- 3. Compensation.** For each Eligible Note purchased by the Authority, the Authority agrees to pay Community Agent a commission for processing and administration as set forth in the Procedural Guide. This shall be in addition to any commission paid to the Eligible Lender for the Eligible Note.
- 4. Community Agent's Warranties.** Community Agent hereby warrants that, upon the sale and delivery of Eligible Notes to the Authority, that Community Agent's warranties, as set forth in the Procedural Guide shall be applicable to each Eligible Note.
- 5. Contract Documents.** All sales and purchases of Eligible Notes under the Program are on a contractual basis, the contract in each instance consisting of: (a) this Agreement and (b) the provisions and requirements of the Procedural Guide and supplements thereto, published and distributed by the Authority from time to time, with all amendments thereto. Community Agent represents that it is familiar with the requirements of the above documents, and that it will originate loans meeting the requirements of those documents, for purchase by the Authority.

6. Equal Opportunity. Community Agent agrees and warrants that it will use its best efforts to include Minority Business Enterprises and Women's Business Enterprises as contractors in the Program, and to include minorities and women as participants in the Program. Community Agent agrees that it will keep records concerning the participation of Minority Business Enterprises and Women's Business Enterprises as contractors, and minorities and women as loan recipients, in a manner acceptable to the Authority, and shall keep such records available for Authority Review.

7. Audit. The Community Agent agrees to allow the Authority to examine the books and records of the Community Agent relating to the Program, and the Community Agent agrees to keep on file all such books and records for the three (3) years following the date of any Eligible Note purchased by the Authority.

8. Lender Participation. Community Agent warrants that in preparing this Agreement, it did not prohibit participation of any Eligible Lender which wished to participate in the Program.

9. Additional Provisions. The Authority may unilaterally modify the terms of the Procedural Guide should modification be necessary in order to comply with state or federal laws, or should the Authority deem such modification advisable. Such modification shall be binding upon Community Agent immediately upon its receipt of written notification of the terms of the modification. Any other modifications to this Agreement (as opposed to modifications to the Procedural Guide) shall be made only by written agreement of the parties. Community Agent acknowledges that it has received a copy of the Procedural Guide, which is current as of the date of this Agreement.

10. Remedies. In the event Community Agent defaults in the observance or performance of any covenant or condition in this Agreement or the Procedural Guide and any applicable supplements thereto, or in the event that any warranty made by Community Agent with respect to any Eligible Note is found to be untrue, then the Authority shall be entitled to all remedies, at law or in equity including the right to immediately terminate this Agreement.

11. Applicable Law. This Agreement is made and entered into in the State of Michigan and all questions relating to the validity, construction, performance and enforcement of this Agreement shall be governed by the laws of the State of Michigan.

12. Agreement Conditional Upon Authority Approval. Community Agent shall execute and submit two copies of this Agreement to the Authority for the Authority's approval. The Agreement shall be binding upon the parties upon the Authority's execution and delivery of one of the signed approved Agreements to the Community Agent.

13. Plurals. If necessary for interpreting this Agreement, singular nouns and verbs may be considered as plural, or vice versa.

IN WITNESS WHEREOF, Community Agent has executed this Agreement 18 this day of March, 2010.

ATTEST:

Community Agent:

Otsego County Housing Committee

By: Steven D. Rizzo
(Signature of Authorized Officer)

Steven D. Rizzo

(Print or Type Name of Authorized Officer)

Is: Chair, Otsego County Housing Committee

(Title of Authority Officer)

(Include additional signature below if required by Community Agent's Charter, etc.)

By: Marlene K. Hopp

Is: Director, Otsego Co. Housing Committee

Name of Contact Person: Marlene K. Hopp

Contact Person's Telephone Number: (369) 731-7570

PART B

Exhibit 1

Property Improvement Program Participation Agreement

Please check an "X" in the appropriate box to indicate the party responsible for each task. If a task is not applicable, check the "N/A" box.

TASK:	Agent	Lender	Both
Publicity	X		
Pre-screen loan applicants	X		
Inspection to advise loan applicant of needed improvements and costs (optional)			
Credit Application H-1	X		
Affidavit of Accountability H-2	X		
Contractor Agreement H-3	X		
Contractor's Estimate	X		
Income Verification Materials	X		
Deeds, Land Contracts, etc.	X		
Credit verification		Lender Only	
Final Eligibility Determination		Lender Only	
Escrow Agreement H-8	X		
Property Improvement Note		Lender Only	
Mortgage		Lender Only	
Deposit to Escrow Account (Lender's check)		Lender Only	
Disbursement Requests H-10	X		
Inspection of Improvements (over \$7,499)	X		

Authorized agents please initial here to indicate approval of areas of responsibility delineated in Part B, Exhibit 1: Lender [Signature] Community Agent [Signature]

PART C

ELIGIBLE LENDER'S ACCEPTANCE AND APPROVAL OF EXHIBIT 1

CHEMICAL BANK, an Eligible Lender, in addition to reaffirming its agreement with respect to all of the provisions of the Financial Institution Commitment and Participation Agreement, accepts, approves, and agrees to participate in the Program and agrees to comply with the provisions of Exhibit 1 of Part B.

Signed this 17th day of March, 20 10
 By: [Signature] Title: VP
 Name of Contact Person: Charla Hollenbeck Phone Number: 889 1-633-3803
 Address: 224 Larkin St., Midland MT 48640

PART D

AUTHORITY'S ACCEPTANCE AND APPROVAL

The above Agreement is hereby accepted and approved by the Authority.

Signed this day of , 20
 By: [Signature] Title: Property Improvement Program Coordinator
Ues Sobel

**Michigan State Housing Development Authority
Office of Community Development
Collaboration/Leverage Agreement**

Otsego County "the Applicant" is applying to the MSHDA Office of Community Development for funding through the Housing Resource Fund (HRF) spring 2014 window, for a homeowner rehabilitation program in the County of Otsego.

If funded by MSHDA the applicant and Chemical Bank (FHLBI lender) AKA "the leveraging partner or LP"; (FHLB lender, or USDA RD, or Community Action Agency or MSHDA PIP lender, etc -) agree to work together to fund projects in the County wide area. To the extent that the homeowner qualifies for the funding and the leveraging partner (LP) has funds available, the LP will provide funding to the project. The maximum amount the LP can generally provide to the project is \$25,000.00

The name of the funding program that the LP participates in is called Federal Home Loan Bank (FHLBI) Neighborhood Impact Program (NIP) and Accessibility Modifications Program (AMP) funded through Chemical Bank.

The total amount of funds that the LP may have for this program is \$300,000.00 during the time period beginning **January 1, 2016 and ending December 31, 2017**. However the LP can make no guarantee as to how long funding may last or how much of the funds will actually be available.

The contact information for the LP is:

Organization Name Chemical Bank

Address 2300 Midland Road, Saginaw, MI 48603

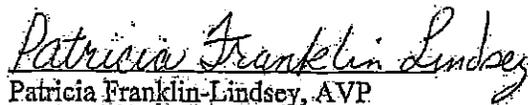
Contact person Patricia Franklin-Lindsey, AVP

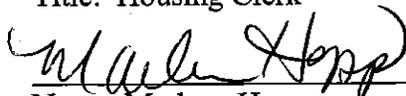
Phone #989-992-6878

E-mail address Patricia.Franklin-Lindsey@ChemicalBankMI.com



Name: Cindee Polena
Title: Housing Clerk


Patricia Franklin-Lindsey, AVP



Name: Marlene Hopp
Title: Housing Director



FEDERAL HOME LOAN BANK OF INDIANAPOLIS

Building Partnerships. Serving Communities.

Neighborhood Impact Program (NIP)

NIP is one of three Homeownership Initiatives available through FHLBI member institutions.

NIP assists existing homeowners with incomes at or below 80% of area median income (AMI) to rehabilitate their homes. The maximum subsidy per household is as follows:

- \$10,000 if the homeowner meets either of the following requirements:
 - The FHLBI member is the current first lien holder or mortgage servicer, or the homeowner was previously a mortgage customer of the FHLBI member who has subsequently fully satisfied the mortgage debt; or
 - The homeowner is receiving 3:1 in matching funds from a government entity (i.e., CDBG, HOME or USDA funds); or financing from an eligible state or local home improvement loan program. For every \$1 of matching funds, FHLBI can provide up to \$3 in grant assistance.
- \$7,500 if the homeowner is not receiving matching funds from above-listed eligible sources or if the homeowner is not a current or previous mortgage customer of the FHLBI member.

Members may work with eligible homeowners directly or through one or more local housing organizations.

Benefits to Members

- Enhances a member's homeowner rehabilitation products, including home equity loans
- Improves market competitiveness
- Develops relationships with local housing agencies
- Empowers homeowners, leading to deeper banking relationships
- NIP requests are reviewed quickly – approximately 10 business days
- Strengthens collateral when the member is the first lien holder of the property

How to Participate

- All Homeownership Initiatives are available to member institutions that have completed training and a Master Agreement, Registration and Certification Form.
- There is a \$300,000 member limit for NIP.

- Members participating in the Homeownership Initiatives may be listed on the Community Investment section of FHLBI's website at www.fhlbi.com.

Program Elements

- Existing homeowners with incomes at or below 80% AMI
- Owner-occupants and must have resided in the home 18 months prior to enrollment
- Five-year retention requirement with a prorated recapture of assistance
- Eligible properties include single-family homes, condominiums and modular units (duplexes with certain restrictions). Existing mortgage obligations must be current and paid as agreed.
- Homeowner counseling not required, but recommended

Eligible Improvements

- Repair/replacement of existing heating, ventilation, air conditioning
- Repair/replacement of existing well/septic system or underground property sewer system
- Repair/replacement of existing water heater
- Energy conservation improvements - includes repair/replacement of:
 - ✦ Windows
 - ✦ Soffit and Fascia
 - ✦ Siding
 - ✦ Roofing
 - ✦ Gutters
 - ✦ Downspouts
 - ✦ Caulking
 - ✦ Exterior doors
 - ✦ Weather stripping, attic and wall insulation
- Installation/repair of existing basement waterproofing system.

Rehabilitation and repair of systems; materials must be of similar quality, kind and style.

All repairs must be supported by two independent bids.

*Additional documentation may be required.

Information, forms, and available Homeownership Initiative balances are posted at www.fhlbi.com/housing/CIhome.asp. Technical assistance is available by calling FHLBI's Community Investment staff at 800.688.6697.



2015 FHLBI Homeownership Initiatives

FHLBI offers three Homeownership Initiatives through member financial institutions to assist in the creation and preservation of affordable homeownership primarily in Indiana and Michigan:

- Homeownership Opportunities Program (HOP)
First-time homebuyer assistance
- Neighborhood Impact Program (NIP)
Existing homeowner rehabilitation assistance
- Accessibility Modifications Program
Accessibility modification assistance for owner-occupied households for seniors or those with a disability

Note: A disaster relief program may also be activated in response to state and federally declared disasters with housing needs not addressed by other initiatives.

Funding Available

- All Homeownership Initiatives funding will be available on a first come, first served basis, with no direct allocation among the three initiatives.
- The Homeownership Initiatives typically release 70% of the available funds in the spring with the remaining 30% held for release in late summer to assure resource availability throughout the year. Funds will be available until the year's allocation has been exhausted or the program year is closed.
- The available funding balance is updated regularly and posted on FHLBI's website.
- A minimum of 35% of initiative funding must be allocated to first-time homebuyers.

Households cannot receive, for the same property, more than one FHLBI grant of any kind, or more than one grant from any Federal Home Loan Bank, unless prior grants have been repaid or retention period has expired.

Information, forms, and available Homeownership Initiative balances are posted at www.fhlbi.com/housing/CIhome.asp. Technical assistance is available by calling FHLBI's Community Investment staff at 800.688.6697.



Building Partnerships, Serving Communities

The Federal Home Loan Bank of Indianapolis (FHLBI) is one of 12 regional banks that make up the Federal Home Loan Bank System. FHLBanks are government-sponsored enterprises created by Congress to ensure access to low-cost funding for their member financial institutions. FHLBanks are privately capitalized and funded, and receive no Congressional appropriations. The FHLBI is owned by its financial institution members, which include commercial banks, credit unions, insurance companies, and savings banks headquartered in Indiana and Michigan. For more information about the FHLBI and its affordable housing programs, visit www.fhlbi.com.



FEDERAL HOME LOAN BANK OF INDIANAPOLIS

Building Partnerships. Serving Communities.

Accessibility Modifications Program (AMP)

AMP is one of three Homeownership Initiatives available through FHLBI member institutions.

AMP provides funding for accessibility modifications and minor home rehabilitation for both income-eligible senior homeowners and owner-occupied households with a person(s) with a permanent disability. Eligible households must have household income at or below 80% of the area median income. The maximum subsidy that can be requested per household is \$15,000 and cannot be less than \$1,000.

Eligible households include:

- A. Household where all members are age 62 or older; or
- B. Household where all members are age 62 or older, or age 17 or younger where the household member age 62 or older is the guardian of the younger household members; or
- C. Household with a member any age with a permanent disability and currently receiving permanent disability benefits.

Members may work with eligible homeowners directly or through one or more local housing organizations.

Benefits to Members

- Enhances a member's products to serve the aging and special needs population
- Improves market competitiveness with the member's senior client base
- Develops relationships with local housing agencies
- Empowers homeowners, leading to deeper banking relationships
- AMP requests are reviewed quickly – approximately 10 business days

How to Participate

- All Homeownership Initiatives are available to member institutions that have completed training and a Master Agreement, Registration and Certification Form.
- There is a \$300,000 member limit for AMP.
- Members participating in the Homeownership Initiatives may be listed on the Community Investment section of FHLBI's website at www.fhlbi.com.

Program Elements

- Existing homeowners in Indiana or Michigan with incomes at or below 80% AMI
- Owner-occupants and must have resided in home 18 months prior to enrollment
- Five-year retention requirement with a prorated recapture of assistance
- Eligible properties include single-family homes, condominiums and modular units (duplexes with certain restrictions)
- Households must have documented customer relationship with FHLBI member
- Existing mortgage obligations must be current and paid as agreed

Eligible Modification

- Ramps/zero step entries
- Hand rails
- Levered door handles
- Self-closing hinges (internal/external doors)
- Pocket doors or swing hinges
- Bathroom modifications
 - ♦ walk/roll-in showers
 - ♦ grab bars
 - ♦ rebath - easy entry bath
 - ♦ ADA-approved toilets/drop-down grab bar
 - ♦ Roll-under vanity
 - ♦ Lower level ½ bath conversions
- Kitchen modifications
 - ♦ Lowering existing cabinets or replacing with ADA-approved cabinets
 - ♦ Lowered and/or roll under ADA-approved counters
- Internal chair and wheelchair lifts
- Widened doorways
- Installation of smoke detectors or carbon monoxide detectors
- Universal Design floor coverings
- Exclusion may apply

Other Repairs

- Up to 25% of AMP funds may be used for the following deferred maintenance items:
 - ♦ Roofing
 - ♦ Siding
 - ♦ Windows
 - ♦ External doors
 - ♦ Water heaters
 - ♦ HVAC
 - ♦ Gutters

2015 FHLBI Homeownership Initiatives

FHLBI offers three Homeownership Initiatives through member financial institutions to assist in the creation and preservation of affordable homeownership primarily in Indiana and Michigan:

- Homeownership Opportunities Program (HOP)
First-time homebuyer assistance
- Neighborhood Impact Program (NIP)
Existing homeowner rehabilitation assistance
- Accessibility Modifications Program
Accessibility modification assistance for owner-occupied households for seniors or those with a disability

Note: A disaster relief program may also be activated in response to state and federally declared disasters with housing needs not addressed by other initiatives.

Funding Available

- All Homeownership Initiatives funding will be available on a first come, first served basis, with no direct allocation among the three initiatives.
- The Homeownership Initiatives typically release 70% of the available funds in the spring with the remaining 30% held for release in late summer to assure resource availability throughout the year. Funds will be available until the year's allocation has been exhausted or the program year is closed.
- The available funding balance is updated regularly and posted on FHLBI's website.
- A minimum of 35% of initiative funding must be allocated to first-time homebuyers.

Households cannot receive, for the same property, more than one FHLBI grant of any kind, or more than one grant from any Federal Home Loan Bank, unless prior grants have been repaid or retention period has expired.

Information, forms, and available Homeownership Initiative balances are posted at www.fhlbi.com/housing/CIhome.asp. Technical assistance is available by calling FHLBI's Community Investment staff at 800.688.6697.



Building Partnerships, Serving Communities

The Federal Home Loan Bank of Indianapolis (FHLBI) is one of 12 regional banks that make up the Federal Home Loan Bank System. FHLBanks are government-sponsored enterprises created by Congress to ensure access to low-cost funding for their member financial institutions. FHLBanks are privately capitalized and funded, and receive no Congressional appropriations. The FHLBI is owned by its financial institution members, which include commercial banks, credit unions, insurance companies, and savings banks headquartered in Indiana and Michigan. For more information about the FHLBI and its affordable housing programs, visit www.fhlbi.com.

**SECTION II. DESIRED RESULTS
TARGET AREA(S)**

Applicants must complete this section for the portion of their grant dollars that will be used for their **Placemaking** targeted strategy. If no targeting is being conducted, please check one of the first two boxes, then TYPE "Not Applicable" into the first nine "Comment" boxes below.

Target Area Description: Describe the proposed target area(s) for the project or program. The target area should be appropriate to the scope of the project and the nature of the activities proposed. Refer to CDD's Funding Priorities in the Notice of Funding Availability.

* **Name of proposed target area:** City of Gaylord, Bagley, Vanderbilt, Johannesburg

* **Description:** Otsego County has identified targeted areas of vast populated single-family residential dwellings located in the City of Gaylord, Bagley, Village of Vanderbilt and Johannesburg Townships for single-family residential homeowners that are below 80% area median income by provide total rehabilitation or emergency repairs. The targeted areas are the vast population within our region. Our targeted area strategies are supported by these mass neighborhoods of community-involved plans which demonstrate the market driven need.

* Applicant must check one of the following two boxes.

- The proposal is for multiple projects on scattered sites within the target area. A street-level map of the proposed target area with the boundaries clearly identified is attached, AND/OR**
- The proposal is for a single project; a street-level map of the neighborhood of the project site is attached, with the site clearly identified. The characteristics indicated below describe the neighborhood of the project site as indicated on the map.**

* Applicant must choose the method of submission from the list below.

- I will/have uploaded this attachment
- I will/have mailed this attachment
- I will/have uploaded this attachment (This is MSHDA's preferred option)

Target Area Characteristics

Below are a range of characteristics describing appropriate target areas for different kinds of projects. Not all of these characteristics will apply to a given target area. As this application is reviewed, MSHDA will approve, reject or propose modifications to the target area(s) in order to enhance the likelihood that the investment of housing funds will move the target area toward becoming a Place-oriented community of choice which is vibrant, affordable, diverse, and sustainable.

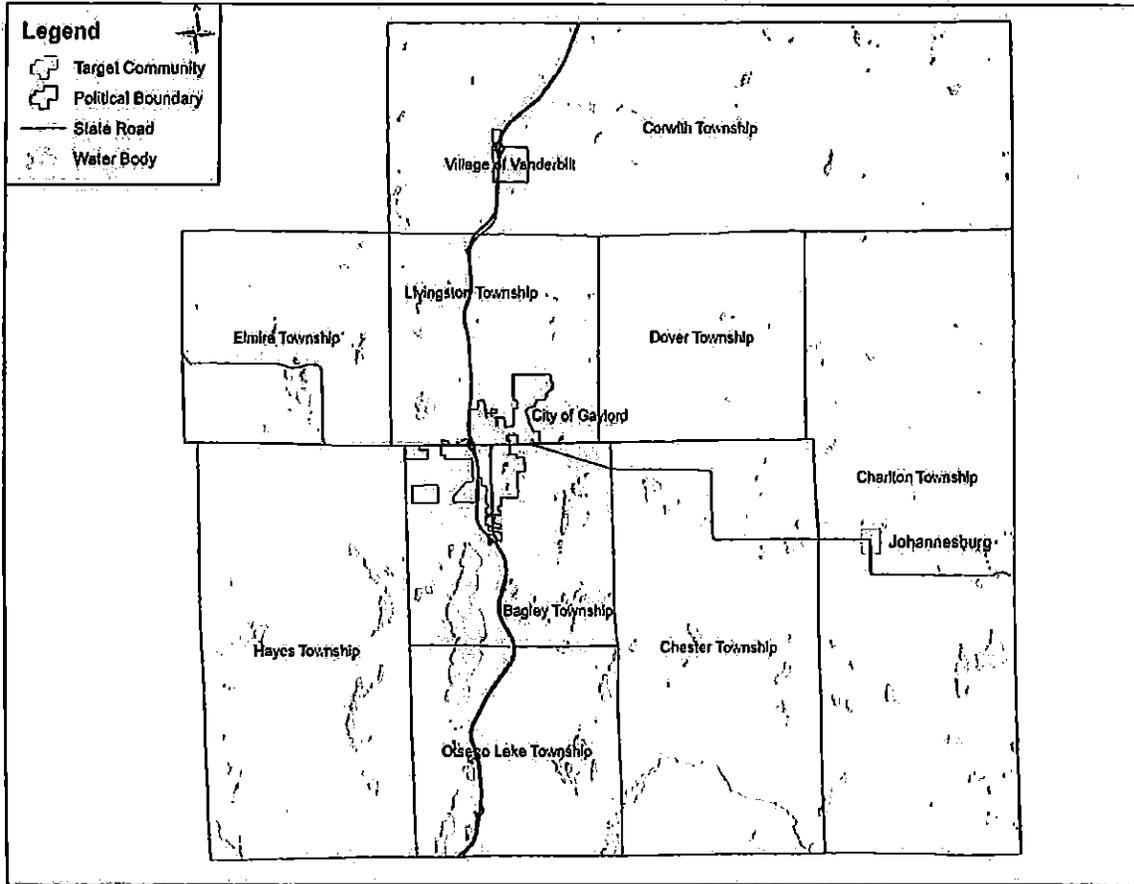
Placemaking is a multi-faceted approach to the planning, design and management of neighborhood components – building types, spaces, uses, and activities – with public engagement and direction. Placemaking capitalizes on a local community's assets and potential, ultimately creating places that promote people's health, happiness, and well-being.

In addition to responding to the statements below, add any characteristics to more accurately describe the community in a way that will help MSHDA understand the changes that need to occur to achieve the

Rationale for Target Communities

The four Target Communities are the primary centers of activity and commerce in Otsego County and account for over 42% of the County's population. Additionally these communities possess the necessary Infrastructure and capacity to support future placemaking activities.

Map 1: Target Communities



community's desired result for the target area. Indicate, as appropriate, the characteristics of the target area and provide detail in comment area below.

If applicant plans to implement projects in more than one target area, a separate application for each target area must be submitted.

- * Yes No N/A The target area is a center of commerce for a larger area, with retail and other services, employers and other public amenities within and/or immediately adjacent to its boundaries.

Comment: The downtown and/or target areas include government entities, water/sewer, various retail/commercial businesses, schools, churches, banks, restaurants, grocery/fruit stores, parks, employment, public transportation & police all in walking distance.

- * Yes No N/A The target area is strategically important to the larger community because of location, high visibility, proximity to jobs and services, etc.

Comment: All targeted areas located downtown are well maintained street scape and sidewalks provide convenient/direct pedestrian access to many services/amenities: schools, parks, employers, retail services, hospitals, recreational facilities and churches.

- * Yes No N/A Property values in the target area are low; current property owners are discouraged from investing in their property. However, housing investment through this project and related leveraged funds might realistically be sufficient to have a significant impact on the target area as a whole by motivating property owners to invest in their property as a result of the improvements they see going on around them.

Comment: Market values have maintained in the current economy, however due to lack of homes for sale, homes are being sold at affordable prices and need repair. Homeowners are able to apply to our program in disbelief to receive affordable improvements.

- * Yes No N/A The safety of target area residents is at risk because of abandoned residential and commercial properties or other hazardous structures which will be addressed through this project.

Comment: Blight and hazardous structures are not common and are not a concern in Otsego County. For safety issues, the Otsego County Land Use Department, Zoning Officials or police officials are notified to address safety concerns in the targeted areas.

- * Yes No N/A The target area is a high cost area for housing; an increase in the number or quality of affordable units will promote increased income diversity in the community and enable lower-wage workers to live closer to work, school, and other opportunities.

Comment: Property taxes are high in the City of Gaylord, the home repairs to single-family dwellings will reduce energy costs making it affordable to live in the area, work closer to employment and improve the quality of neighboring homes in the target areas.

* Yes No N/A Housing units in the target area are in close proximity to each other; improvement of real estate will have a direct positive benefit on neighboring units.

The targeted areas are vastly populated of single-family residential dwellings in Otsego County. Visual improvements performed to these dwellings will

Comment: raise high standards to surrounding dwellings and subdivisions, with an interest of similar needs.

* Yes No N/A Rehabilitation and/or infill new construction of sites on existing public water and/or sewer in the target area supports smart growth in the area by making use of existing infrastructure capacity, protecting ground water quality, and promoting wise land use.

Comment: Home repairs to single-family dwellings and newly constructed sites are served by Gaylord's water/sewer system. City participates in Gaylord Area Cooperative Planning Committee, designed to support good planning and smart growth in the City.

* Yes No N/A The target area local government and/or community has adequate controls to assure property maintenance and prevent nuisances in order to safeguard the health and safety of residents and protect target area households and projects assisted by this proposal from loss in property value due to neighborhood blight.

Comment: The Land Use Department, the City of Gaylord and Northwest Community Health Agency actively enforces ordinances, building codes related to property safety and maintenance. The City takes action on properties due to any hazardous conditions and blight.

* Yes No N/A The target area includes, or is within convenient walking distance of, services and amenities for target area residents such as schools, parks, employers, and/or retail services.

Comment: The targeted areas include well maintained street scape and sidewalks that provide convenient/direct pedestrian access to many services/amenities: schools, parks, employers, retail services, hospitals, cultural, recreational facilities and churches.

Yes No N/A Identify whether the proposed site(s) are located in a CDBG targeted area. In addition, please provide documentation if the proposed areas and/or sites are located in a local and/or state designated investment or incentive target area (NEZ, MainStreet, Blueprint, NPP, HUD Sustainable/Resilient areas, Redevelopment Readiness areas, etc.) that are supported by current or previous neighborhood-based community involved plans.

Comment: Our targeted sites are located in the vast populated areas of the City of Gaylord, Township of Bagley, Village of Vanderbilt and Johannesburg. Plans have been submitted through our partnership profile and Otsego Counties master plan.

Yes No N/A Other: Other Amenities:

Comment: The University/M-TEC Center, Otsego Co. Sportsplex (indoor ice rink/swim arena), Otsego Memorial Hospital, VA Clinic, 9-1-1, 3 police stations, I-75, M-32 Otsego Co. Library/Historical Museum; Community Center, Parks, Theater encompass target areas.

**SECTION II. DESIRED RESULTS
PLANNING GRID**

County Allocation applicants must complete this section for the portion of their grant dollars that will be used for their **Placemaking** targeted strategy.

Proposed Project Results Planning Grid. As applicant plans the targeted program, indicate on the grid the specific conditions/ opportunities/ partners etc. that are relevant for the target area(s) proposed. By identifying the current situation the applicant desires to change in the proposed target area, applicant will identify the condition to improve and/or behavior to change for property owners and/or residents of the target area. Once applicant has identified the condition or behavior, applicant will be able to identify the way to measure the success of the project.

Step	Guidance	Response
<p>1. Identify the organization's housing mission.</p>	<p>Why does the organization exist? What elements of the organization's mission directly support the proposed project?</p>	<p>The mission of the Otsego County Housing Committee and Board of Commissioners are to provide safe housing for moderate to very low-income individuals and families below 80% area median income. Each targeted area provides downtown commerce with retail, numerous amenities and employment are within its boundaries. Whereas, the City of Gaylord provides water and sewer throughout.</p>
<p>2. Identify the target area (attach a map & label anchors and key areas).</p>	<p>Is the target area size appropriate to scale of project? Are housing units within walking distance to commercial and public services (shopping, jobs and public facilities)? Note: see <i>Target Area Characteristics</i>.</p>	<p>The targeted populations are contained in each of their original downtown business districts of the area of the City of Gaylord, Bagley Township, Village of Vanderbilt and Johannesburg. A map identifies the target areas attached. Single-family homes are within walking distance of commercial public services and facilities such as shopping, employment, restaurants, banks, retail stores, churches, parks and many other vast amenities.</p>

<p>3. Describe the housing market.</p>	<p>What does the data analysis from the study of the market indicate? Are there statistics or data that demonstrate trends? Is there an ability to link data to any or all of the following areas: image, market, physical conditions, neighborhood management?</p>	<p>Market values have maintained in the current economy, however due to the lack of homes for sale, homes are being sold at affordable prices and need repair. Homeowners are able to apply to our program in disbelief to receive affordable improvements. Property taxes are high in the City of Gaylord, the home repairs to single-family dwellings will reduce energy costs making it affordable to live in the area, work closer to employment and improve the quality of neighborhood housing in the targeted areas.</p>
<p>4. State the reasons for selecting this target area. Indicate what is known about the target area that has led applicant to identify this proposed project as a priority.</p>	<p>Why did you choose this area? What makes this area important? Why is this area important to residents and potential residents? Who have you talked to? What have you observed? How does this fit into the community plan? Is there any synergy you can capture?</p>	<p>Each targeted area includes a developed community with vast amenities, employment and aged single-family residential dwellings. Visual improvements performed to these dwellings will raise high standards to surrounding dwellings and subdivisions, with an interest of similar needs. The CDBG repair program will continue to revitalize the targeted areas, creating an investing and successful community. Improving these aged homes will strengthen neighborhoods which will enhance a good neighbor atmosphere for others to invest. The continuation of the program and interest of homeowners willing to invest and repair, represents a successful program.</p>
<p>5. Describe what else is happening in the built community.</p>	<p>What are the outside influences? Are there job or economic changes in the built community? Are there new investments or disinvestments? What are the area's strengths and assets?</p>	<p>The City of Gaylord, Bagley Township, targeted communities as a whole continues to demonstrate new rapid growth of broad economy by producing steady and new employment. Downtown owners continue to invest in commercial buildings, facade' programs, rental development, thus creating new rental apartments. The City of Gaylord is driven by manufacturing, wholesale distribution, oil/gas production and heavy construction. Heavy snow belt winters provide active ski slopes/vast golf course resorts known as the Golf Mecca, due to large number of world class golf courses. Providing residence a place to provide for thier family to live, invest and work.</p>

<p>6. Explain the challenges or problems to be addressed in this target area and explain the reasons for addressing them.</p>	<p>What can you improve in the target area? What opportunities exist for change? What makes these challenges or problems take priority? Are you building on the strengths of the target area or trying to "fix" its biggest problem? Who else is working in the area and what are they doing?</p>	<p>A challenge we face in the targeted areas are the older buildings that have received minimal or no repairs during the times. Lenders fail to assist these homeowners due to bad credit, no equity or debt to income ratio too high to afford second mortgage payments, resulting in foreclosure. To improve and strengthen these aged homes we will mass market and educate the targeted areas of these affordable loans. Thus providing a successful program by strengthening and revitalizing our community. The Economic Alliance continues to apply for grants for the downtown businesses and demonstrates collaboration with the city main street efforts.</p>
<p>7. State the Desired Results for the target area.</p>	<p>What will be different in terms of image, market, physical conditions and/or neighborhood management? How will people in the target area be different?</p>	<p>Desired results in the targeted areas would be to continue to revitalize and improve homes in neighborhoods. Aged homes will look newly remodeled, neighbors market to other neighbors and other family members to move to the area because of the result of the program. People continue to move in our community to work and live in our safe growing environment. Numerous large scale commercial and manufacturing businesses continue to expand and move to existing buildings located within the boundaries of the City of Gaylord thus demonstrating smart growth and job creation. The water and sewer is continued to be controlled by the water works station.</p>
<p>8. List how the Desired Results will be measured.</p>	<p>How will you and MSHDA know that you have succeeded?</p>	<p>Projection of large scale neighborhood target area projects to be revitalized and be successfully completed. The Land Use Department, the City of Gaylord and Northwest Community Health Agency actively enforces ordinances, building codes related to property safety and maintenance. Our law enforcement and EMS continues to protect all health and safety concerns. The City takes action on properties due to any hazardous conditions and blight. It is our desire to measure success by collaborating our efforts with these agencies to ensure that our communities continue to look and feel safe for the residents to live and work in a healthy environment.</p>

<p>9. List the steps, strategy, and/or products you will use.</p>	<p>What has to be done? What does progress toward success look like? How will you move toward your Desired Results?</p>	<p>Various and mass advertising will prompt awareness of the changed program and product. Funding resources and leverage funding are a huge factor to promote residence to act and apply for funding. Homeowners once verified are promptly waiting and anticipating completion of project. We will continue to utilize our local contractors and Buy4Michigan contractors to bid projects. Continue to mass market, finalize projects and maintain waiting lists to move toward our desired success and apply for additional funding or another grant.</p>
<p>10. Identify your customer(s).</p>	<p>Whose condition, satisfaction or behavior do you want to impact in order to achieve your desired results?</p>	<p>Our customers are those that reside permanently in their single-family dwellings in the targeted areas. Whose income are at or below 80% of area median income and the aged home is in need of dire total home or emergency repairs at an affordable loan. A reduction of energy costs and needed rehabilitation or emergency repairs of improvements promote affordability to continue occupancy, thus achieving our desired results.</p>
<p>11. Describe staff capacity and partnering.</p>	<p>Who are the staff, stakeholders, and partners (schools, econ. dev., local partners) that will carry out the project? What will they do? What kind of community support and other resources will help you achieve your desired results?</p>	<p>The Otsego County Housing Committee and staff will have the primary oversight responsibility of the program and leveraged resources. Marlene Hopp, Director has 23 years experience working with the MSHDA programs, including the rental rehabilitation program, Davis Bacon enforcement and grant administration. Ms. Hopp has a working relationship with the Land Use Department Director, Vern Schlaud; Joe Duff, City/DDA and the Economic Alliance - Lisa McComb. Together we are an experienced work group with state and federally funded infrastructure and economic development projects. We work closely together with each project on a continuous basis.</p>

SECTION III. ADMINISTRATIVE GUIDELINES

Instructions: Review the MSHDA and/or HUD requirements listed below which are relevant to HRF funding and respond by checking the appropriate boxes. **These guidelines will be incorporated in any Grant Agreement executed pursuant to this application. Failure to adhere to these guidelines may result in findings, disallowed costs, and/or withdrawal of funding.** If applicant does not understand any of these provisions, contact your CD Specialist.

Local Program Guidelines. All applicants receiving funding must adhere to certain state and federal requirements as outlined in these guidelines and those specified for each proposed component. Check the appropriate box below in acceptance of these requirements:

- * The applicant will publish a document of local Program Guidelines, consistent with the guidelines for the component(s) for which funding is awarded. These Program Guidelines will be in proposed final form and submitted for approval by MSHDA prior to the disbursement of grant funds. Program Guidelines shall be shared with program applicants/beneficiaries and should include FHEO logos.

* Applicant must choose the method of submission from the list below.

- I will/have faxed this attachment
- I will/have mailed this attachment.
- I will/have uploaded this attachment.

Project Soft Costs.

- * The local program will be in compliance with MSHDA's requirement that project soft costs be reasonable and necessary and, except as noted below, these costs will be included within the limits described for soft costs in "Project Administration" in the "Administrative Guidelines" Section.

Grant/Project Administration.

- * I understand that administrative costs must be documented and charged for allowable costs within allowable limits as outlined in the chart below.

OTSEGO COUNTY HOUSING COMMITTEE

PROGRAM GUIDELINES & APPLICANT REQUIREMENTS

PURPOSE OF PROGRAM: This program is intended to provide funds for the rehabilitation of owner-occupied, single-family residential dwellings. All repairs must conform to the HUD Uniform Physical Condition Standards, the current Michigan Residential Code published by Michigan Department of Licensing and Regulatory Affairs, Bureau of Construction Codes and local building, zoning ordinances and amendments there to. The program will comply with local zoning ordinances. This program is not intended to provide new housing, only rehabilitation of existing housing.

Single Family Housing Rehabilitation

This will enable dwellings to be brought to local codes, ordinances and regulations as stated above. No more than \$40,000 in CDBG funds will be spent on one project; total rehabilitation not to exceed \$40,000 includes lead-based paint reduction. State or federal regulations provided, additional funds from other sources can be used; however federal funds cannot exceed the maximum limit. The discretion of the Housing Director and Committee would decide whether it is feasible to rehabilitate or replace a dwelling that will require additional funds to meet code requirements. This activity shall only be available to targeted areas of the City of Gaylord, Bagley Township, Village of Vanderbilt and Village of Johannesburg residents with total gross household incomes at or below 80% of area median income. A leverage of \$150 is required at closing from applicant(s).

Emergency Repair Loans

This activity will enable a single item to be repaired or replaced. The entire unit will not necessarily meet code, however the item repaired will. This activity is with the CDBG & HPG program income funds, if there should be funds available. Emergency assistance is defined as a situation affecting the immediate health, safety or welfare of the applying household. The Committee has set the emergency limit to \$10,000 per dwelling within Otsego County. A leverage amount of \$150 for emergency repair costs from home owner(s) required at closing. *Revised 11/19/2015.*

1. Applicant must be an individual or family who has ownership and occupies a single family dwelling residential property, or is a purchaser of such property under a land contract or mortgage. The land contract or mortgage must be recorded. (See FmHA instructions 1944.661 for more information).
2. Applicant must meet income requirements combining gross income of the applicant and family and any other persons related by marriage or operation of law who share the same dwelling unit, including those persons living together who are not married; excluding the income of those persons under the age of 18 or full-time students, or mentally or physically disabled children whatever their age, (this does not exclude social security, disability, or child support payments received for minor children). (See income guidelines per program).
3. In order to qualify to the Community Block Grant program, applicant shall finance or leverage with other sources of funding; MSHDA Property Improvement, and the Federal Home Loan Bank programs. **CDBG Loan funds – 80% area median income** – 50% will be forgiven not prorated, monthly payments up to 10 years, zero percent interest rate. (See income guidelines per program AMI).

4. Applicant must have occupied the premises for six (6) months prior to making application. Applicant must reside in the premises for the period of the grant or loan or the outstanding balance will become due and payable.
5. Depending on the funding source, credit scores must be 600 or better. Collections must not exceed \$250, if more, other sources and board approval is required. Medical collections are waived; however payment plan arrangements are advisable.
6. One year must have lapsed since discharge of bankruptcy and three year lapse since foreclosures, this depends on funding sources. A review of credit information will be determined if the applicant has re-established a history of acceptable credit.
7. Applicant and all other joint owners of the property must agree to sign a mortgage and note for the total amount of the loan, including all related costs of the loan. The occupant(s) must be of ownership of the dwelling and must be their continual and primary residence.

Land Contracts for Homeowner Rehabilitation Projects

- An enforceable lien would require the signatures of **all parties with a legal interest** in the property. The CDBG/HOME applicant(s) and all Land Contract holder(s) in the chain of title **must sign the lien agreement. Only the borrower(s) would sign the mortgage note.**
 - An alternative to the Land Contract Seller(s) signing the lien agreement would be for them to sign a Land Contract Subordination Agreement. This document would be recorded and would give the Housing Committee a superior lien position to the Land Contract Seller(s). A sample agreement is provided if client should qualify.

Life Estate:

- The person granted the life estate must sign the lien, and the remainder (the person(s) who would receive the property upon the death of the occupant) must also sign the lien. Income for eligibility does not include the income of the remainder person(s).

Subordination of Liens:

- Subordination of a lien applies when no new debt is incurred, relative to homeowner rehabilitation projects, and only if all criteria are met referenced in the Otsego County Housing Committee Subordination Guidelines, adopted April 2004.

Assumption of Liens:

- Liens may be assumed by income-eligible heirs who will occupy the residence as their year round residence with approval by the Otsego County Housing Committee and MSHDA. Lien assumption will be reviewed on a case-by-case basis.

Lien Forgiveness:

- Part (or all) of the CDBG or HOME funds due at the time the property is sold **may be** forgiven with MSHDA prior approval, if the proceeds from the sale are insufficient to pay all superior liens and the CDBG/HOME liens.

All liens will be recorded at the Otsego Register of Deeds office.

8. Applicant will be required to maintain loss payable insurance on the property for the duration of the terms of the loan and provide proof annually. The Housing Committee will be placed on insurance policy as Mortgagee if the project is approved.

It will be the option of the Housing Committee to require either loss payable insurance or replacement coverage on the applicant's home. The type of insurance will depend on the amount of assistance. Any type of coverage will still require that the County be placed on the insurance policy as Mortgagee. Emergency Repairs will be covered with at least loss payable insurance while any other assistance that brings the entire unit up to code will require replacement coverage.

9. Applicant will be required to keep the property tax and mortgage payments current for the duration of the terms of the loan.
10. Upon termination of ownership, whether by death, sale of property or title transfer, the balance of the mortgage must be paid in full. Assumption may be considered if heirs fall within income guidelines and the rehabilitated home is or will be their primary residence.
Note: If the rehabilitated home is deeded to another family member upon applicant's death; that person's income shall be verified and if he/she qualifies, the Otsego County Housing Committee Board will determine payment. If income exceeds income limits, the heir(s) will be required to pay off the balance due of the loan in full.
11. Applicant's home must be at least five (5) years old and the land owned or being purchased in which it resides.
12. Rehabilitation to mobile homes of 1976 or newer are considered. Home must be taxed as real property, on a permanent foundation or blocked with wheels and tongue removed and proper skirting.
13. Applicants, if successful in obtaining a home rehabilitation or replacement loan, may **not** apply for another loan for a period of **five (5) years**. This does not include Emergency Repair or MSHDA's Property Improvement Program (PIP).
14. Applicants related to any County Employee, Housing Committee member or staff must disclose their relationship on the application. This application must have prior grantor approval. (Conflict of Interest Regulations for more information see MSHDA Policy Bulletin #8.)
15. Housing Committee members, elected officials and staff shall not be considered eligible applicants; however they may apply for the Property Improvement Program (PIP) through Michigan State Housing Development Authority.
16. All telephone inquires and applications are considered on a first come first serve basis and considered based from information verified by various sources. Emergency projects can be entitled to a first serve basis. An appeal or grievance must be placed in writing and submitted to the Housing Office for decision by the Housing Board.
17. Potential clients for home repair cannot have a reverse mortgage lien on their property to qualify.

18. Closure of mortgage documents to be within 15 days of bid opening meeting.
19. Homeowner labor is not permitted.
20. Conflict of Interest Regulations - General Prohibitions - No employee, officer, agent, or sub-recipient of CD funds shall participate in the selection, award, or administration of a contract involving CD funds if a conflict of interest, either real or apparent, is involved. No employee, officer, agent, or sub-recipient of CD funds shall accept gratuities, favors, or anything of monetary value from contractors, potential contractors, or parties to a sub-agreement.
Who is Covered - Any person who is an employee, agent, consultant, officer, or elected official or appointed official of the grantee, state recipient, or sub-recipient is covered by conflict of interest provisions if he/she currently or in the past:
Has exercised any functions or responsibilities regarding CD-assisted activities; or
Is in a position to participate in a decision-making process or gain inside information with regard to CD-assisted activities; or
Has a financial interest in any contract, subcontract, or agreement with respect to a CD-assisted project or the proceeds of the contract, subcontract, or agreement, either for themselves or for those with whom they have family or business ties.

PROCESS OF APPLICATION/PROGRAM AGREEMENT

After the Housing Director verifies all income and all documents required to process your application, the Housing Inspector—Kevan Flory, will schedule an appointment to perform a repair inspection to your home. This inspection may take 1-2 hours. As the homeowner you are required to be present and walk through your dwelling with the Housing Inspector. Pictures will be taken of your home at this time.

If your home was built prior to January 1, 1978, a lead-based paint inspection is required. A Lead Inspector will contact you from Otwell Mawby, P.C. A detector and/or dust wipe samples of the building(s) surfaces and soils will be taken. This inspection normally takes 2-2½ hours to perform.

The specification will be discussed with you from the Housing Inspector. If approved by the Housing Committee, the bid specification will be released to contractors to bid. The homeowner will be given a list of the registered contractors (licensed & insured) to contact. The contractors on the list may be busy and not able to bid on your project, therefore, it is recommended that the homeowner contact at least three other contractors to assure bids for the project.

A Preliminary Conference Meeting is scheduled with the homeowner(s), bidding contractors, Housing Inspector and Housing Director to discuss items to the bid specifications that concern all parties. If changes are made at the Preliminary Meeting, the contractors are required to add to their bid and homeowner signs the changes at meeting. The contractors are given 14-21 days to provide a sealed bid to the Housing Office. At least three bids should be received.

At the next regular Housing Committee meeting, all bids are opened and reviewed. The lowest responsible bidder shall be awarded the bid to the project and should not be any more than ten percent over the Housing Inspector's cost estimate.

Homeowner(s) has the choice to approve the lowest bid or pay the cost difference between the lowest bid and a higher bid. If the homeowner chooses to pay the cost difference between bids, this amount shall be paid to the Housing Office before work commences. This amount will be deposited into an escrow account until completion of work by the contractor is done.

The mortgage and contract documents are signed by all parties, the homeowner at this time has three business days of which to cancel all documents signed. If the homeowner does not cancel, the contractor is notified of the bid award. The homeowner and contractor will sign the contract. Contractor will be given fifteen days to start, once started forty-five days to complete. The homeowner(s) are responsible of authorizing completion of project through contractor payment request documents. Complaints are to be written to the Housing Office and procedures are enforced in the contract. The contractor will provide a twenty-four month (2 year) guarantee of workmanship and manufacturer's/supplier's written guarantees and warranties covering materials.

CONTRACTOR REQUIREMENTS:

1. Contractor licensing: It is required that all contractors participating in the OCD housing program be licensed by the State of Michigan. Residential builders and maintenance and alterations contractors are licensed through the Department of Energy, Labor and Economic Growth, Licensing Services for Builders. Contractor must be properly licensed for the type of work he/she performs or bids to perform.
2. Contractor will provide all materials, equipment and labor necessary to perform the work stated in the specifications. All materials, workmanship and repairs must conform to HUD Uniform Physical Condition Standards, the current Michigan Residential Code published by Michigan Department of Licensing and Regulatory Affairs, Bureau of Construction Codes and local building, zoning ordinances and amendments there to.
3. Contractor will be responsible for obtaining any required work permits and arranging for subsequent permit inspections through the County Building Inspector and providing the Committee with copies before work commences.
4. Contractor will conform to all applicable local codes and ordinances whether or not specifically stated in the specifications.
5. Bond Requirements: Bid bonds are required for construction or repair projects in the amount of \$100,000 or more. Bid bonds and performance bonds are required for construction or repair projects in the amount of \$250,000 or more. Bid bonds shall be in the amount of 10% of the total contract price. Performance bonds will be in the amount of 100% of the total contract price. Bond requirements cannot be waived.
6. Contractor will furnish evidence of Worker's Compensation Insurance and any other coverage required by Michigan Statutes, or as required by the County.
7. Contractor will submit the names, and copy of license and insurance, workers compensation or exemption of all of all Sub-Contractors performing work on this job to the County Housing Committee for clearance.

8. Lien Waivers: For construction or repair projects, the contractor is required to provide full lien waivers, verifying all subcontractors and suppliers have been paid for their work to date, for payment requests. The contractor will provide final lien waivers upon request of payment. In the event that a contractor does not provide the required lien waivers, the contractor will not be eligible for future County projects without the consent of the Otsego County Housing Committee.
9. Insurance Requirements: All contractors, subcontractors and/or vendors are to maintain the following Insurance:
 - A. Workers Compensation and Employers' Liability, Michigan Statutory Limits of Liability.
 - B. Commercial General Liability Insurance
 - C. Motor Vehicle Liability Coverage and Michigan No-Fault Coverage's including all owned, non-owned, and hired vehicles.
 - D. Otsego County will be named as Additional Insured on all insurance coverage, with the exception of Workers Compensation and Employers' Liability insurance.
 - E. Limits of Liability for General Liability, Comprehensive Public Liability Insurance protecting the Homeowner in the event of bodily injury, including death in the event of property damage arising out of the work performed by the Contractor or a subcontractor and Vehicle Liability shall be within the following guidelines based on contract amount:
 - Projects up to \$750,000: Minimum of \$1,000,000 per occurrence and aggregate.
 - Projects \$750,001 to \$1,750,000: Minimum of \$2,000,000 per occurrence and aggregate.
 - Projects \$1,750,001 to \$2,750,000: Minimum of \$3,000,000 per occurrence and aggregate.
 - The required amounts continue to escalate by adding \$1,000,000 to the beginning and ending project range and to the minimum insurance requirement.
 - Waiver of Subrogation is required on the certificate of liability insurance.
 - The certificate of liability insurance is required to have a 30-day notice of cancellation.
10. Contractor must sign the contractual agreement with Homeowner, as prepared and approved by the Otsego County Housing Committee.
11. Contractor will be required to begin work within thirty (30) calendar days from receipt of the "Proceed to Work order" or submit explanation within five days from the expiration date. The contract work shall be fully and satisfactorily completed within sixty (60) working days of the start date.
12. Contractor shall disqualify his bid by specifying material not otherwise specified in bid specifications, unless approved by the Housing Director or Housing Inspector. Contractor must bid each numbered item and show lump sum bid of all items.
13. Bids must be received at the office of the Otsego County Housing Committee no later than (time) on (date bids due).

14. Contractor has the written authorization of the homeowner and tenants to inspect premises by scheduled appointment before submitting bids.
15. Contractor will be required, upon request, to provide copies of all invoices and bills showing the price and quality of materials used on all projects.
16. Contractor agrees to abide by any and all Davis Bacon Act requirements that may apply.
17. Contractor is required to sign AD-1048, certifying that he/she is not debarred from participating in any federally funded programs.
18. **Warranty-Workmanship and Materials:** The Contractor will provide all materials, equipment and labor necessary to perform the work stated in the Work Specifications.
19. The Contractor shall remedy any defect due to faulty material or workmanship and pay for any damage to other work resulting there from which shall appear within the period of **24 (twenty-four) months** of final inspection. Further, Contractor will furnish Owner with all manufacturers' and supplier's written guarantees and warranties covering materials and equipment furnished under this contract.
20. Contractor and homeowner (s) are not to solicit any other type of business during the performance of bid and rehabilitation to the project.
21. New EPA lead rule effective April 22, 2010, requires that rehabilitating homes built before 1978 must be trained in lead safe work practices and more specifically must have a certificate from an EPA approved trainer showing satisfactory completion of the EPA/HUD approved "Renovation Repair & Painting (RRP)" course. This applies to all remodeling work regardless of the funding source (federal, state, or private funding included). You can find out more about the RRP course at <http://www.epa.gov/lead/pubs/renovation.htm>.

The regulation states that workers performing the work must be trained in OSHA safe work practices; and must be supervised by a certified Lead Base Paint Abatement Supervisor and those workers must have successfully completed one of the following courses:

- A. A lead based paint abatement supervisor course (offer by Michigan Dept. of Health)
- B. A lead based paint abatement worker course (offered by Michigan Dept. of Health)
- C. The Lead-Based Paint Maintenance Training Program (Work Smart, Work Wet and Work Clean to Work Lead Safe).

D. The Remodeler's and Renovator's Lead-Based Paint Training Program.

E. If the work classified is Interim Control, the standards for which have been defined at 24 CFR 35.1330 include:

F. Protection of occupants and their belongings during the performance of any LBP hazard control work;

G. Utilization of Safe Work Practices to contain the hazard and protect workers;

H. All persons performing Interim Control activities or entering an interim control worksite (defined as the immediate vicinity of a lead hazard control activity) must be trained in Safe Work Practices in one of the courses approved by HUD (as listed in 35.1330(a)(4), or must be supervised by an abatement supervisor certified by the Michigan Department of Community Health (MDCH);

I. Completion of hazard work in compliance with Interim Control work practices at 24 CFR 35.1330; and clearance of the interim control work sites before other rehabilitation work or re-occupancy of the work site is permitted.

22. Bidding contractors are required to schedule and review each housing project (interior/exterior) and attend scheduled preliminary meeting. Any changes from the preliminary meeting will be added to the specifications and submitted to bidding contractors.

23. In the event that the Contractor fails to meet the deadlines specified within a contract by at least fourteen days, there will be a reduction of \$50.00 per day from the compensation total beginning on day fifteen.

24. All bidding contractors and sub-contractors shall comply with the Section 3 Act requirements of Sections 24 CFR part 135. Otsego County plan, contracts and forms attached. The Section 3 Act requires the General Contractor and Subcontractor to utilize Section 3 Residents and Section 3 Business Concerns in relation to the development of Section 3 projects, to the greatest extent feasible.

25. Conflict of Interest Regulations - General Prohibitions - No employee, officer, agent, or sub-recipient of CD funds shall participate in the selection, award, or administration of a contract involving CD funds if a conflict of interest, either real or apparent, is involved. No employee, officer, agent, or sub-recipient of CD funds shall accept gratuities, favors, or anything of monetary value from contractors, potential contractors, or parties to a sub-agreement.

Who is Covered - Any person who is an employee, agent, consultant, officer, or elected official or appointed official of the grantee, state recipient, or sub-recipient is covered by conflict of interest provisions if he/she currently or in the past:

Has exercised any functions or responsibilities regarding CD-assisted activities; or

Is in a position to participate in a decision-making process or gain inside information with regard to CD-assisted activities; or

Has a financial interest in any contract, subcontract, or agreement with respect to a CD-assisted project or the proceeds of the contract, subcontract, or agreement, either for themselves or for those with whom they have family or business ties.

26. Contractor payment requests for single family dwellings at fifty percent at fifty percent inspection and remaining fifty percent at final inspection with all required inspections and required signatures. Or, one hundred percent draw to be released to the contractor upon final inspection and required signatures.
27. The Housing Program will consider all applicants and contractors based on qualifications. No applicant or contractor will be denied housing or a contract based on their race, color, national origin, religion, age, sex, marital status, familiar status and/or disability. "*Fair Housing, Equal Opportunity for All*" brochure #HUD-1686-FHEO will be distributed to all applicants. The Contractor agrees, that during the performance of this contract, not to discriminate against any employee or applicant for employment on the basis of Race, Color, Religion, Sex, or National Origin, and furthermore will include this statement in solicitations or advertisements for employees. See Addendum A "EQUAL OPPORTUNITY CLAUSE EXECUTIVE ORDER 11246", attached.
28. Any individual, who is required to be placed on the Sex Offenders registry under the Sex Offenders Registration Act, will not be authorized to be an approved contractor with the Otsego County Housing Committee.
29. Contractor must complete a contractor application which requires verification of current builder license, insurance and credit and previous project references. If upon review a poor remark is reported, contractor is not eligible.

Revised: July 16, 2015

EQUAL OPPORTUNITY CLAUSE
(EXECUTIVE ORDER 11246)

During the performance of this contract, the contractor agrees as follows:

1. The contractor will not discriminate against any employee or applicant for employment because of race, color, religion, sex, or national origin. The contractor will take affirmative action to ensure that applicants are employed, and that employees are treated during employment, without regard to their race, color, religion, sex, or national origin. Such action shall include, but not be limited to the following: employment, upgrading, demotion, or transfer; recruitment or recruitment advertising, layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship. The contractor agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided by the contracting officer setting forth the provisions of this nondiscrimination clause.
2. The contractor will, in all solicitations or advertisements for employees placed by or on behalf of the contractor state that all qualified applicants will receive consideration for employment without regard to race, color, religion, sex, or national origin.
3. The contractor will send to each labor union or representative of workers with which he has a collective bargaining agreement or other contract or understanding, a notice to be provided by the agency contracting officer, advising the labor union or worker; representative of the contractor's commitments under Section 202 of Executive Order No. 11246 of September 24, 1965, and shall post copies of the notice in conspicuous places available to employees and applicants for employment.
4. The contractor will comply with all provisions of Executive Order No. 11246 of September 24, 1965, and of the rules, regulations, and relevant orders of the Secretary of Labor.
5. The contractor will furnish all information and reports required by Executive Order No. 11346 of September 24, 1965, and by the rules, regulations, and orders of the Secretary of Labor, or pursuant thereto, and will permit access to his books, records, and accounts by the contracting agency and the Secretary of Labor for purposes of investigation to ascertain compliance with such rules, regulations and orders.
6. In the event of the contractor's noncompliance with the nondiscrimination clauses of this contract or with any of such rules, regulations, or orders, this contract may be canceled, terminated, or suspended in whole or in part and the contractor may be declared ineligible for further Government contracts in accordance with procedures authorized in Executive Order No. 11246 of September 24, 1965, and such other sanctions may be imposed and remedies invoked as provided in Executive Order No. 11246 of September 24, 1965, or by rule, regulation, or order of the Secretary of Labor, or as otherwise provided by law.
7. The contractor will include the provisions of paragraphs (1) through (7) in every subcontract or purchase order unless exempted by rules, regulations, or orders of the Secretary of Labor issued pursuant to Section 204 of Executive Order No. 11246 of

September 24, 1965, so that such provisions will be binding upon each subcontractor or vendor. The contractor will take such action with respect to any subcontract or purchase order as the contracting agency may direct as a means of enforcing such provisions including sanctions for noncompliance: Provided, however, that in the event the contractor becomes involved in, or is threatened with, litigation with a subcontractor or vendor as a result of such direction by the contracting agency, the contractor may request the United States to enter into such litigation to protect the interests of the United States.

BIDDING PROCEDURE

The following bidding procedure will apply to all contracts over \$2,000:

Contractor Register: This register will be maintained by the Housing Committee Staff. All contractors must be licensed by the State of Michigan and must carry liability insurance and workmen's compensations in one of the following ways:

1. The register may be utilized as a rotation basis and three (3) contractors, as they appear on the list, will be sent a request for proposal.

And/or

2. A notice will be published in the local newspaper for all registered contractors, notifying them of the request for proposals.

And/or

3. Request for proposals will be sent to all contractors on the register.

Bid Specifications: Will be prepared by the Housing Committee Inspector and let for bid by the Housing Committee Director. Bid proposals must be returned to the Housing Committee Office within fourteen (14) days. The date, time and place for submission of proposals will be stated on the cover sheet. Contractors will be asked to submit proposals for the cost of labor and materials as well as proposed number of days to complete the work. All bids must be itemized according to bid specifications those that are not itemized will be rejected.

Bid Award: The Housing Committee will accept the lowest bid in all cases, except where the contractor is disqualified by the Housing Committee, HUD, or the State of Michigan. Documentation of such disqualification shall be retained in the file.

If the homeowner chooses to pay the difference between the low bid and a higher bid, he or she is entitled to do so. However, the homeowner must pay the amount of the difference to the Housing Committee before the commencement of the work. The Housing Committee will deposit the amount into its escrow account until the completion of the work and payment is made to the contractor.

If the homeowner accepts the choice of low bidder, the contractor will be notified of the bid award. Other bidding contractors will be notified by letter that the bid was awarded to

another contractor on the basis of low bid. If the low bidder did not receive the award by choice of the homeowner, that low bidder will be notified that the bid was awarded to a higher bidder by choice of the homeowner.

An acceptable bid is one that is not in excess of 10% of the Housing Inspector's estimate. In the event no acceptable bids are received, all bids will be rejected and the bid process repeated.

Contractors will be encouraged to attend bid openers. The total amount of the bid may be announced but the itemization may not be announced. The Housing Committee will make an award of bid within 30 days from the date the bids were received.

Any questions you have please feel free to call or stop in at the Otsego County Housing Committee Office at 225 West Main Street, room 213, Gaylord in the County Building (989)731-7570.

SECTION 3 CLAUSE

All Section 3 covered contracts shall include the following clause (referred to as the "Section 3 Clause"):

A. The work to be performed under this contract is subject to the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701u (section 3). The purpose of section 3 is to ensure that employment and other economic opportunities generated by HUD assistance or HUD-assisted projects covered by section 3, shall, to the greatest extent feasible, be directed to low- and very low-income persons, particularly persons who are recipients of HUD assistance for housing.

B. The parties to this contract agree to comply with HUD's regulations in 24 CFR Part 135, which implement section 3. As evidenced by their execution of this contract, the parties to this contract certify that they are under no contractual or other impediment that would prevent them from complying with the part 135 regulations.

C. The contractor agrees to send to each labor organization or representative of workers with which the contractor has a collective bargaining agreement or other understanding, if any, a notice advising the labor organization or workers' representative of the contractor's commitments under this section 3 clause, and will post copies of the notice in conspicuous places at the work site where both employees and applicants for training and employment positions can see the notice. The notice shall describe the section 3 preference, shall set forth minimum number and job titles subject to hire, availability of apprenticeship and training positions, the qualifications for each; and the name and location of the person(s) taking applications for each of the positions; and the anticipated date the work shall begin.

D. The contractor agrees to include this section 3 clause in every subcontract subject to compliance with regulations in 24 CFR Part 135, and agrees to take appropriate action, as provided in an applicable provision of the subcontract or in this section 3 clause, upon a finding that the subcontractor is in violation of the regulations in 24 CFR Part 135. The contractor will not subcontract with any subcontractor where the contractor has notice or knowledge that the subcontractor has been found in violation of the regulations in 24 CFR

Part 135.

E. The contractor will certify that any vacant employment positions, including training positions that are filled (1) after the contractor is selected by before the contract is executed, and (2) with persons other than those to whom the regulations of 24 CFR part 135 require employment opportunities to be directed, were not filled to circumvent the contractor's obligations under 24 CFR part 135.

F. Noncompliance with HUD's regulations in 24 CFR part 135 may result in sanctions, termination of this contract for default, and debarment or suspension from future HUD assisted contracts.

G. With respect to work performed in connection with section 3 covered Indian housing assistance, section 7(b) of the Indian Self-Determination and Education Assistance Act (25 U.S.C. 450e) also applies to the work to be performed under this contract. Section 7(b) requires that to the greatest extent feasible (i) preference in the award of contracts and subcontracts shall be given to Indian organizations and Indian-owned Economic Enterprises. Parties to this contract that are subject to the provisions of section 3 and section 7(b) agree to comply with section 3 to the maximum extent feasible, but not in derogation of compliance with section 7(b).

COMPLAINT POLICY

The complaint policy of the **OTSEGO COUNTY HOUSING PROGRAM** shall be:

Upon written complaint from either homeowner or contractor, the housing director shall commence the following actions:

1. Contact the homeowner, contractor and inspector to obtain necessary information for the housing board within 15 days of the date of receipt of written complaint.
2. Ask the housing inspector to visit the site to view firsthand the items cited in the written complaint. At this point the Housing Inspector may resolve the complaint, if not
3. Housing Director will inform the Housing Board of the complaint.

Upon hearing the complaint and findings from both the director and housing inspector, the housing board will then:

1. Invite the contractor and the homeowner to discuss the complaint in front of an Arbitration Committee.
2. An Arbitration Committee is to be appointed from members of the housing board, or at least three persons knowledgeable in the field of housing rehabilitation such as carried out by the housing program. This committee will visit the dwelling prior to any arbitration meetings.

3. Once the homeowner and the contractor have had ample opportunity to discuss their concerns the Arbitration Committee will compile all input and decide the steps necessary to resolve the outstanding complaint.
4. Resolution of the complaint will be put in writing within 15 days to both the homeowner and the contractor, asking for signature and return of the resolution form.
5. If the homeowner refuses to accept the determination of the arbitration committee, the housing director will be instructed to refer homeowner(s) to one of the following organizations:

Michigan Department of Licensing
P.O. Box 30018
Lansing, MI 48909
(989) 373-0678
1-800-482-3604

Community Mediation Services
114 E. Main Street
Gaylord, MI 49735
Phone: (989) 732-1576

6. If the contractor refuses to accept the determination of the arbitration committee, the housing director will be instructed to inform the contractor that the following steps will be taken:

Final payment or such funds deemed necessary will be retained to pay another contractor to perform any actions as may be called for by the arbitration committee.

7. Should the above listed efforts fail to resolve all outstanding issues, the committee must seek the services of the closest Dispute Resolution/Mediation Program. The costs, if any, for using mediation to seek resolution of the dispute are eligible CDBG administrative costs.

After all previous steps have failed to resolve the complaint, the housing committee may contact MSHDA and/or Rural Development in writing, detailing the complaint and verifying its compliance with the above listed steps. Only then will MSHDA/RD review the identified concerns

POLICY ON CONTRACTOR NAME REMOVAL AND REAPPLICATION
PROCESS FOR THE LIST OF “AVAILABLE CONTRACTORS”

I. Removal of Contractor Name From The List of “Available Contractors.”

1. Contractors may be removed from the list of “Available Contractors: for any of the following reasons:

- A.** Poor workmanship, defined as failure to meet pertinent code requirements or a workmanship quality assessment of a qualified inspector, as chosen by the Housing Committee.
- B.** Poor evaluations from at least two homeowners / Housing Committee clients.
- C.** Failure to follow program and/or bid specifications on Housing Committee projects.
- D.** Failure to meet project deadlines on Housing Committee projects.

2. Removal of a contractor’s name from the list of “Available Contractors” shall be by a majority vote of a quorum of the Housing Committee after a full hearing.

- A.** Notice of the reasons for removal shall be given to the contractor in writing not less than seven (7) days prior to the hearing.
- B.** The contractor shall have the right to appear at the hearing, to address the Housing Committee, and to present written or oral information to refute the reasons from removal listed in the notice. Failure of the contractor to appear and/or present information after proper notice shall not preclude action by the Housing Committee.

3. Removal of a contractor’s name from the list for workmanship issues shall be for a period of two years from the date of the Housing Committee’s decision.

4. If a contractor is removed and/or deemed unqualified to bid on MSHDA sponsored projects due to failure to maintain the required per occurrence and aggregate as outlined in #9 of the Otsego County Housing Committee Contractor Requirements; reinstatement of said contractor will be dependent upon board review and approval of documentation confirming acquisition of the appropriate coverage.

II. Reapplication Process For Addition To The List of “Available Contractors”.

1. All contractors removed from the list of “available contractors” must follow this reapplication process. A copy of this policy shall be given to all contractors who wish to reapply for addition to the list.

2. Reapplication may not be made until the expiration of two years from the date of the Housing Committee removal decision. Further reapplications may be made not more than one time per year thereafter.

3. A contractor making reapplication for addition to the list of “available contractors” shall file a new contractor application form and shall file the following additional information:

- A. A list of references from all clients obtained after the Housing Committee removal decision.
- B. A list of all suppliers and sub-contractors used since the date of the Housing Committee removal decision.
- C. A statement from the Contractor as to how the “reasons for removal” determined by the Housing Committee have been addressed by the Contractor and why those reasons will no longer be of concern.

4. The Housing Director, or designee, shall have 30 days from the date of reapplication to investigate and make a written recommendation to the Housing Committee whether to add the contractor to the list of “Available Contractors”. Failure of the contractor to fully cooperate in the reapplication investigation shall be cause for not adding the contractor to the list.

5. The Housing Committee shall decide whether to approve the reapplication and add the contractor to the list of “Available Contractors” at a hearing set for the next regularly scheduled Housing Committee meeting after the 30 day investigation period.

- A. The reapplying contractor shall have the right to appear at the hearing, to receive a copy of the Housing Director’s written recommendation, to address the Housing Committee, and to present additional written or oral information. Failure of the contractor to appear and/or present information shall not preclude action by the Housing Committee.
- B. Addition of the contractor’s name to the list of “Available Contractor” shall be by a majority vote of a quorum of the Housing Committee after a full hearing.
- C. The Housing Committee may condition its addition to the contractor’s name to the list on the contractor meeting and/or continue to meet any conditions which the Housing Committee deems proper and necessary to prevent further removal of the contractor’s name for the list.

Updated: July 16, 2015



AN EQUAL OPPORTUNITY HOUSING PROGRAM



**OTSEGO COUNTY HOUSING COMMITTEE
2016 CDBG INCOME GUIDELINES**

Household Size	3% INTEREST 0-80% AREA MEDIAN INCOME
1	32,450
2	37,050
3	41,700
4	46,300
5	50,050
6	53,750
7	57,450
8	61,150

Area Median Income (AMI) 0 – 80%, 50% forgiven, monthly payments over 10 years at 0% interest rate

PIP Loan Limits

0 - \$19,999 4%
 \$20,000-39,999 6%
 \$40,000-\$105,700 8% County
 \$40,000-\$105,700 8% City
 Non-owner occupied 8%

\$50,000 single family w/equity
 \$25,000 single family w/o equity
 \$17,500 manufactured w/property
 \$ 7,500 manufactured w/o lot
 \$25,000 rental – single-family
 \$12,000 rental-each 2-5 units
 \$25,000 rental-each 2-11 units

Neighborhood Impact Program (NIP) and Accessibility Modifications Program (AMP) PROGRAM

Below 80% Area Median Income, 5 year redemption

Household Size

Otsego: 2016	1	2	3	4	5	6	7	8
20%	\$8,120	\$9,280	\$10,440	\$11,580	\$12,520	\$13,440	\$14,360	\$15,300
30%	\$12,150	\$13,900	\$15,650	\$17,350	\$18,750	\$20,150	\$21,550	\$22,950
40%	\$16,240	\$18,560	\$20,880	\$23,160	\$25,040	\$26,880	\$28,720	\$30,600
50%	\$20,300	\$23,200	\$26,100	\$28,950	\$31,300	\$33,600	\$35,900	\$38,250
60%	\$24,360	\$27,840	\$31,320	\$34,740	\$37,560	\$40,320	\$43,080	\$45,900
70%	\$28,420	\$32,480	\$36,540	\$40,530	\$43,820	\$47,040	\$50,260	\$53,550
80%	\$32,450	\$37,050	\$41,700	\$46,300	\$50,050	\$53,750	\$57,450	\$61,150

GRANT ADMINISTRATION*			PROJECT COSTS		
			<i>Amounts in these three columns + project hard costs must meet total project maximum allowances</i>		
Component	Funding Source	Program Admin	Soft Costs	Activity Delivery Costs (ADC)**	Developer Fee
Homeowner Rehab	HOME & MSHDA	10% of grant	No limit, include in total project costs on line A2 of proforma	10% of total project cost (A5)	N.A.
	CDBG & CDBG PI	18% for both grant and PI dollars	No limit, include in total project costs on line A2 of proforma	10% of total project cost (A5)	N.A.
Rental Rehab	HOME & MSHDA	10% of grant	10% of HOME/MSHDA funded project costs (line B10)	N.A.	N.A.
	CDBG & CDBG PI	18% for both grant and PI dollars	2% of CDBG funded costs (line B10)	N.A.	N.A.
Homebuyer (HOME only)					
ADR (New Const or substantial rehab (\$25,000 or more))		N.A.	All costs must be itemized; NA if taking Developer Fee	N.A.	15% total hard costs (line A7)
ADR (Moderate rehab, <\$25,000)		N.A.	All costs must be itemized; NA if taking Developer Fee	N.A.	10% total hard costs (line A7)
HPR		N.A.	All costs must be itemized; NA if taking Developer Fee	N.A.	8% total hard costs (line A7)

*Grant administration pays for the administration of the program (not projects): publications, marketing, office expenses, staff time, for working on the program.

**ADC pays for staff time on projects: inspections, spec writing, income verification, SHPO clearance, etc. (if performed by grant administrator).

Note: All program administration expenses, soft costs and activity delivery costs require documentation; developer fee does not.

Procurement of Administrative Services.

* Applicant must check one of the three boxes below.

- Employees of the applicant will administer the program.
- The program will be administered on behalf of the applicant by employees of a local unit of government or a government agency. Applicants contracting for grant administration services must complete a Third Party Administrator Management Plan (see Downloads section). Once a grant is awarded, this document must be completed and signed by the grantee and submitted to MSHDA prior to the disbursement of funds. A copy of the applicant's contract with the administering government agency must also be submitted to MSHDA prior to the disbursement of funds.
- The program will be administered by a non-government third party administrator. Applicants contracting for grant administration services must complete a Third Party Administrator Management Plan (see Downloads section). Once a grant is awarded, this document must be completed and signed by the grantee and submitted to MSHDA prior to the disbursement of funds. (If this option is checked, the applicant must also check one of the boxes below):
 - Applicant will solicit Request for Proposal (RFP) from at least three qualified sources. The RFP will include all significant evaluation factors and their importance, including the cost. The RFP will include the method of evaluation. Evaluation of proposals will be documented. The process will provide for maximum free and open competition.

OR

- Applicant proposes using the same non-government third party administrator. The third party administrator identified below will provide documentation of previous experience with Federal and/or MSHDA funds. The applicant also must choose the method of submission from the list and identify all current grants as instructed below.

Provide a copy of the executed third party administrator contract:

- I will/have faxed this attachment
- I will/have mailed this attachment.
- I will/have uploaded this attachment.

Applicant is required at a minimum to perform a formal RFP procurement process every three years to select the non-government third party administrator.

If the procurement occurred within the past three years for the same grant type, the terms of the previous RFP (scope of services and amount of compensation) will remain in effect for the new grant, if awarded. Enter the date the current administrator was procured:

*List all current grants and pending applications from MSHDA, HUD or other housing funding agencies to be administered by applicant and contracted administrator named above.

Current MSHDA open grant: MSC-2013-0812-HOA of CDBG funded targeted areas of 75% and 25% county-wide program. On

Environmental Review. All proposals receiving federal funding from CDD must complete an Environmental Review.

* Should the proposed project receive funding, check the appropriate box regarding the type of Environmental Review to be completed prior to committing any funds to the project:

- Initially the project will be classified as Categorical Excluded. All units/properties that will be assisted with grant funds have been identified in this application. The Statutory Checklist will be completed to determine if further review is required. If no further review is required, this project will be Reclassified to Exempt. This classification can only be used for applications with identified project site(s). Most HRF applications do not have sites identified in advance of funding. CD Staff will be contacted to ensure this classification is appropriate.
- The project is assumed to be Categorical Excluded; therefore, the Statutory Checklist and publishing an NOI/RROF will be completed.
- The project is assumed to require an Environmental Assessment; therefore, the Statutory Checklist and Environmental Assessment Checklist will be completed. **Note:** An Environmental Assessment is most commonly required for new construction of five (5) or more units, in downtown revitalization projects, and infrastructure projects.
- The project involves a multi-family or mixed use building and is required to have a Phase I Environmental Site Assessment and a Phase II Environmental Site Assessment, if recommended. MSHDA Environmental Officer will be contacted for guidance.
- I am not sure, and need clarification from MSHDA.

Fair Housing and Equal Opportunity. See CDD Grantee Tools, Complaint Procedure Policy plus attachments.

Actions to Further Fair Housing Choice: Check all the following:

- * Applicant will adopt a Fair Housing Policy.
- * The applicant will maintain and continuously update a listing of Fair Housing Resources.
- * The applicant will use the Fair Housing logo on all materials relating to housing programs distributed to the general public.
- * The following individual (staff person or contractor) is appointed as the Fair Housing contact person, and will be available during normal business hours:

Name: * Cynthia Polena
Phone: * (989) 731-7570
- * The Fair Housing contact person indicated above will maintain a running log to record fair housing issues, complaints, and actions taken to promote fair housing. Check **one** of the boxes below.

* Applicant must check one of the following two boxes.

 The agency will use the logs provided in CDD Grantee Tools, Fair Housing, Attachment C; OR
 The agency will use its own log format. Sample will be submitted to MSHDA via the following method:

If the second box is checked, the applicant must choose the method of submission from the list below.

- I will/have faxed this attachment
 - I will/have mailed this attachment.
 - I will/have uploaded this attachment.
- Browse

* Other actions that will be taken to promote Fair Housing choice:

Outreach and information on Fair Housing:

* The applicant must check one of the following two boxes indicating how Fair Housing materials will be distributed.

- The applicant will distribute Fair Housing information and materials provided by MSHDA and/or HUD (or locally designed but approved by MSHDA) to area agencies and organizations and at public events (see CDD Grantee Tools, Fair Housing Policy). Indicate how, when, and to whom this information will be distributed. (Actual distribution of materials will be tracked in the Fair Housing log described above.)

Planned Distribution of Fair Housing Information

How	When	To Whom	Est. # of contacts
Board & Housing Meetings	11/19/2015	public	150
Continuum of Care Meeting	1/6/2016	public	35
Veterans and Housing groups	9/20/2016	public	250

The table above does not reflect our planned distribution strategy. The plan for the distribution of Fair Housing materials is being submitted via the method below:

- I will/have faxed this attachment
 - I will/have mailed this attachment.
 - I will/have uploaded this attachment.
- Browse

* The applicant will implement a complaint procedure (see CDD Grantee Tools, Complaint Procedure Policy).

* The applicant will provide all prospective program participants and contractors with a copy of its complaint procedure.

Upon receiving a Fair Housing complaint from a program participant, prospective program participant, or contractor, the applicant will immediately take all of the following required steps. Check all of the boxes below:

* Record the complaint in the running log;

Minutes of a regular meeting of the Otsego County Board of Commissioners, held in the multi-purpose room at the J. Richard Yuill Alpine Center Complex, 800 Livingston Blvd., Gaylord, Michigan on the 24th day of November, 2015 beginning at 9:30 a.m.

PRESENT: _____

ABSENT: _____

The following preamble and resolution was offered by Commissioner: _____.

RESOLUTION NO. OCR 15-37
AUTHORIZING RESOLUTION
OTSEGO COUNTY BOARD OF COMMISSIONERS
November 24, 2015

FAIR HOUSING RESOLUTION

WHEREAS, under the Federal Fair Housing Law, Title VIII of the Civil Rights Act of 1968, it is illegal to deny housing to any person because of race, color, religion, gender, physical or mental disabilities or national origin; and

WHEREAS, under the Michigan Elliott-Larsen Civil Rights Act, PA 453 of 1976, as amended, it is illegal to deny the opportunity to obtain housing to any person because of religion, race, color, national origin, age, sex, height, weight, familial status, or marital status; and

WHEREAS, LET IT BE KNOWN TO ALL PERSONS that it is the policy of **Otsego County** to implement mortgage programs to ensure equal opportunity in housing for all persons regardless of religion, race, color, national origin, age, sex, height, weight, familial status, or marital status. Therefore, **Otsego County** does hereby pass the following Resolution:

BE IT RESOLVED that in accordance with Executive Order 11063, **Otsego County** shall not discriminate in the sale, rental, leasing, or financing of housing because of religion, race, color, gender, physical or mental disabilities, national origin, age, height, weight, familial status, or marital status; and

Otsego County will assist all persons who feel they have been discriminated against because of religion, race, color, gender, physical or mental disabilities, national origin, age, height, weight, familial status, or marital status to seek equity under federal and state laws by providing information to said persons on how to file a complaint with the Michigan Department of Civil Rights; and

Otsego County will at a minimum post this policy or the Fair Housing poster or other posters, flyers or other information which will bring to the attention of owners of real estate, developers and builders their respective responsibilities and rights under the Federal Fair Housing Law and Michigan Elliott Larsen Act; and, now, therefore be it

RESOLVED, that the opportunity to participate in federal, state and locally funded programs without discrimination because of race, religion, national origin, color, sex, marital status, age or disability is hereby recognized and declared to be a civil right; and be it further

RESOLVED, that the Otsego County Board of Commissioners hereby appoints Cynthia Polena, Otsego County Housing Clerk on November 24th, 2015 as the Otsego County Housing Program Fair Housing contact person. Upon any complaints that refer to any discrimination with the Otsego County Housing Program based on the above description Mrs. Polena will follow the Otsego County Fair Housing Policy, attached.

A ROLL CALL VOTE WAS TAKEN AS FOLLOWS:

YES: _____

NO: _____

ABSTAIN: _____

THE RESOLUTION WAS DECLARED ADOPTED.

Kenneth C. Borton, Chairman

Susan I. DeFeyter, County Clerk

STATE OF MICHIGAN)
 §
COUNTY OF OTSEGO)

The undersigned, being the duly qualified and acting Clerk of the County of Otsego, hereby certifies that the foregoing is a true and complete copy of a resolution duly adopted by the Otsego County Board of Commissioners at its regular meeting held on the 24th day of November, 2015, at which meeting a quorum was present and remained throughout and that an original thereof is on file in the records of the County. I further certify that the meeting was conducted, and public notice thereof was given, pursuant to and in full compliance with Act No. 267, Public Acts of Michigan, 1976, as amended, and that the minutes of such meeting were kept and will be or have been made available as required thereby.

Susan I. DeFeyter, County Clerk

DATED: _____, 2015

OTSEGO COUNTY FAIR HOUSING POLICY

The Otsego County Housing Program (known as *The Housing Program* throughout the remainder of this policy) is committed to fair housing and will work aggressively to ensure that the Otsego County housing developments comply fully with all state, federal and local fair housing laws. The Housing Program has appointed Cynthia Polena, Housing Clerk as their fair housing contact person. Ms. Polena has an understanding of the Fair Housing Laws and will attend applicable training to remain informed.

The Housing Program has established a Fair Housing Log. The Fair Housing Log will be maintained by Cindee Polena, and will disclose information regarding any and all fair housing concerns and their outcomes. Fair housing issues identified in the community, such as in the newspaper; will be recorded in the log. Persons wishing to file a housing related complaint or concern will be referred to the Michigan Department of Civil Rights, HUD, and their local Fair Housing Center. Persons wishing to file a complaint or concern that is employment related will be referred to the Equal Employment Opportunity Committee and the Michigan Department of Civil Rights. The Housing Program will notify MSHDA if a complaint or concern is filed.

The offices of The Housing Program are accessible and barrier free. The Otsego County Housing office will make every attempt to reasonably accommodate all of its customers.

The Housing Program will include the Fair Housing Logo on all of its documents and advertisements. The Housing Program will post a Fair Housing poster in a place visible to the public. The Housing Program will secure and distribute Fair Housing material provided by MSHDA and various other Fair Housing agencies and organizations. *"Fair Housing, Equal Opportunity for All"* brochure #HUD-1686-FHEO (revised January 2002) will be distributed to all applicants.

The Housing Program will consider all applicants and contractors based on qualifications. No applicant or contractor will be denied housing or a contract based on their race, color, national origin, religion, age, sex, marital status, familiar status and/or disability. Persons raising concerns regarding discrimination will not be retaliated against. The Housing Program will request that both minority and women apply for assistance through the single-family and emergency assistance programs.

The Housing Program is committed to affirmative marketing and will identify their fair housing needs and barriers. The Housing Program will address these needs and barriers by establishing a plan to resolve and meet fair housing needs.

The Housing Program is committed to providing safe, affordable, decent, and sanitary housing located in areas where people choose to live.

Revised 1/2002

To this policy includes language of the attached executive order 11063.

Executive Order 11063

DATE: 11-20-62

24 -- Housing and Urban Development

Equal opportunity in housing

WHEREAS the granting of Federal assistance for the provision, rehabilitation, or operation of housing and related facilities from which Americans are excluded because of their race, color, creed, or national origin is unfair, unjust, and inconsistent with the public policy of the United States as manifested in its Constitution and laws; and

WHEREAS the Congress in the Housing Act of 1949 has declared that the general welfare and security of the Nation and the health and living standards of its people require the realization as soon as feasible of the goal of a decent home and a suitable living environment for every American family; and

WHEREAS discriminatory policies and practices based upon race, color, creed, or national origin now operate to deny many Americans the benefits of housing financed through Federal assistance and as a consequence prevent such assistance from providing them with an alternative to substandard, unsafe, unsanitary, and overcrowded housing; and

WHEREAS such discriminatory policies and practices result in segregated patterns of housing and necessarily produce other forms of discrimination and segregation which deprive many Americans of equal opportunity in the exercise of their unalienable rights to life, liberty, and the pursuit of happiness; and

WHEREAS the executive branch of the Government, in faithfully executing the laws of the United States which authorize Federal financial assistance, directly or indirectly, for the provision, rehabilitation, and operation of housing and related facilities, is charged with an obligation and duty to assure that those laws are fairly administered and that benefits there under are made available to all Americans without regard to their race, color, creed, or national origin:

NOW, THEREFORE, by virtue of the authority vested in me as President of the United States by the Constitution and laws of the United States, it is ordered as follows:

Part I -- Prevention of Discrimination

Section 101. I hereby direct all departments and agencies in the executive branch of the Federal Government, insofar as their functions relate to the provision, rehabilitation, or operation of housing and related facilities, to take all action necessary and appropriate to prevent discrimination because of race, color, creed, or national origin -- \1\ (FOOTNOTE)

(FOOTNOTE) \1\ Editorial note: Executive Order 12259 of Dec. 31, 1980, 46 FR 1253, 3 CFR, 1980 Comp., p. 307, revises section 101 to apply to discrimination because of race, color, religion (creed), sex, or national origin.

(a) in the sale, leasing, rental, or other disposition of residential property and related facilities (including land to be developed for residential use), or in the use or occupancy thereof, if such property and related facilities are --

(i) owned or operated by the Federal Government, or

(ii) provided in whole or in part with the aid of loans, advances, grants, or contributions hereafter agreed to be made by the Federal Government, or

(iii) provided in whole or in part by loans hereafter insured, guaranteed, or otherwise secured by the credit of the Federal Government, or

(iv) provided by the development or the redevelopment of real property purchased, leased, or otherwise obtained from a State or local public agency receiving Federal financial assistance for slum clearance or urban renewal with respect to such real property under a loan or grant contract hereafter entered into; and

(b) in the lending practices with respect to residential property and related facilities (including land to be developed for residential use) of lending institutions, insofar as such practices relate to loans hereafter insured or guaranteed by the Federal Government.

Sec. 102. I hereby direct the Department of Housing and Urban Development and all other executive departments and agencies to use their good offices and to take other appropriate action permitted by law, including the institution of appropriate litigation, if required, to promote the abandonment of discriminatory practices with respect to residential property and related facilities heretofore provided with Federal financial assistance of the types referred to in Section 101(a)(ii), (iii), and (iv).

[Sec. 102 amended by EO 12259 of Dec. 31, 1980, 46 FR 1253, 3 CFR, 1980 Comp., p. 307]

Part II -- Implementation by Departments and Agencies

Sec. 201. Each executive department and agency subject to this order is directed to submit to the President's Committee on Equal Opportunity in Housing established pursuant to Part IV of this order (hereinafter sometimes referred to as the Committee), within thirty days from the date of this order, a report outlining all current programs administered by it which are affected by this order.

Sec. 202. Each such department and agency shall be primarily responsible for obtaining compliance with the purposes of this order as the order applies to programs administered by it; and is directed to cooperate with the Committee, to furnish it, in accordance with law, such information and assistance as it may request in the performance of its functions, and to report to it at such intervals as the Committee may require.

Sec. 203. Each such department and agency shall, within thirty days from the date of this order, issue such rules and regulations, adopt such procedures and policies, and make such exemptions and exceptions as may be consistent with law and necessary or appropriate to effectuate the purposes of this order. Each such department and agency shall consult with the Committee in order to achieve such consistency and uniformity as may be feasible.

Part III -- Enforcement

Sec. 301. The Committee, any subcommittee thereof, and any officer or employee designated by any executive department or agency subject to this order may hold such hearings, public or private, as the Committee, department, or agency may deem advisable for compliance, enforcement, or educational purposes.

Sec. 302. If any executive department or agency subject to this order concludes that any person or firm (including but not limited to any individual, partnership, association, trust, or corporation) or any State or local public agency has violated any rule, regulation, or procedure issued or adopted pursuant to this order, or any non-discrimination provision included in any agreement or contract pursuant to any such rule, regulation, or procedure, it shall endeavor to end and remedy such violation by informal means, including conference, conciliation, and persuasion unless similar efforts made by another Federal department or agency have been unsuccessful. In conformity with rules, regulations, procedures, or policies issued or adopted by it pursuant to Section 203 hereof, a department or agency may take such action as may be appropriate under its governing laws, including, but not limited to, the following:

It may --

(a) cancel or terminate in whole or in part any agreement or contract with such person, firm, or State or local public agency providing for a loan, grant, contribution, or other Federal aid, or for the

payment of a commission or fee;

(b) refrain from extending any further aid under any program administered by it and affected by this order until it is satisfied that the affected person, firm, or State or local public agency will comply with the rules, regulations, and procedures issued or adopted pursuant to this order, and any nondiscrimination provisions included in any agreement or contract;

(c) refuse to approve a lending institution or any other lender as a beneficiary under any program administered by it which is affected by this order or revoke such approval if previously given.

Sec. 303. In appropriate cases executive departments and agencies shall refer to the Attorney General violations of any rules, regulations, or procedures issued or adopted pursuant to this order, or violations of any nondiscrimination provisions included in any agreement or contract, for such civil or criminal action as he may deem appropriate. The Attorney General is authorized to furnish legal advice concerning this order to the Committee and to any department or agency requesting such advice.

Sec. 304. Any executive department or agency affected by this order may also invoke the sanctions provided in Section 302 where any person or firm, including a lender, has violated the rules, regulations, or procedures issued or adopted pursuant to this order, or the nondiscrimination provisions included in any agreement or contract, with respect to any program affected by this order administered by any other executive department or agency.

Part IV -- Establishment of the President's Committee on Equal Opportunity in Housing [Part IV revoked by EO 12259 of Dec. 31, 1980, 46 FR 1253, 3 CFR, 1980 Comp., p. 307]

Part V -- Powers and Duties of the President's Committee on Equal Opportunity in Housing Sec. 501. [Revoked]

[Sec. 501 revoked by EO 12259 of Dec. 31, 1980, 46 FR 1253, 3 CFR, 1980 Comp., p. 307]

Sec. 502. (a) The Committee shall take such steps as it deems necessary and appropriate to promote the coordination of the activities of departments and agencies under this order. In so doing, the Committee shall consider the overall objectives of Federal legislation relating to housing and the right of every individual to participate without discrimination because of race, color, creed, or national origin in the ultimate benefits of the Federal programs subject to this order.
\1\ (FOOTNOTE)

(FOOTNOTE) \1\ Editorial note: Executive Order 12259 of Dec. 31, 1980, 46 FR 1253, 3 CFR, 1980 Comp., p. 307, revises section 502 to apply to discrimination because of race, color, religion (creed), sex, or national origin.

(b) The Committee may confer with representatives of any department or agency, State or local public agency, civic, industry, or labor group, or any other group directly or indirectly affected by this order; examine the relevant rules, regulations, procedures, policies, and practices of any department or agency subject to this order and make such recommendations as may be necessary or desirable to achieve the purposes of this order.

(c) The Committee shall encourage educational programs by civic, educational, religious, industry, labor, and other nongovernmental groups to eliminate the basic causes of discrimination in housing and related facilities provided with Federal assistance.

Sec. 503. [Revoked]

[Sec. 503 revoked by EO 12259 of Dec. 31, 1980, 46 FR 1253, 3 CFR, 1980 Comp., p. 307]

Part VI -- Miscellaneous

Sec. 601. As used in this order, the term ``departments and agencies" includes any wholly-owned or mixed-ownership Government corporation, and the term ``State" includes the District of Columbia, the Commonwealth of Puerto Rico, and the territories of the United States.

Sec. 602. This order shall become effective immediately.

The provisions of Executive Order 11063 of Nov. 20, 1962, appear at 27 FR 11527, 3 CFR, 1959 - 1963 Comp., p. 652, unless otherwise noted.

Content updated June 30, 2002

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U.S. Department of Housing and Urban Development
451 7th Street S.W., Washington, DC 20410
Telephone: (202) 708-1112 TTY: (202) 708-1455
[Find the address of a HUD office near you](#)

* Inform the claimant that he/she may go directly to the Michigan Department of Civil Rights, HUD or the local Fair Housing Center; and

* Forward a copy of the complaint to the CD Specialist at MSHDA.

Applicants must conduct business from a barrier-free facility or make reasonable accommodations for persons with impaired mobility.

* Check **one** of the following:

All facilities are barrier-free; **OR**

One or more facility is not barrier-free. Describe reasonable accommodation for persons with impaired mobility below:

Assurance of Equal Access to Program Benefits.

* The applicant must check one of the following two boxes to describe outreach strategies to households.

Equal access will be assured through effective outreach as indicated below:

Planned Program Outreach

Strategy	# of Households Reached
Public advertisements on local radio station(s)	2000
Local newspaper(s) advertisements	10000
Public meetings and housing web-site	2500

The table above does not reflect our planned outreach to households strategy. The plan for program outreach is being submitted via the method below:

- I will/have faxed this attachment
- I will/have mailed this attachment.
- I will/have uploaded this attachment.

Assurance of Equal Access by Qualified Contractors.

Refer to CDD Grantee Tools, Contractor Requirements.

* The applicant certifies that no funds under this grant will be provided to a contractor on HUD's Limited Denial of Participation/Funding Disqualifications and Voluntary Abstentions list or the System for Award Management (SAM) which is the official U.S. Government system that consolidated the capabilities of CCR/FedReg, ORCA, and EPLS site at sam.gov.

* Applicant must check one of the following two boxes to describe outreach strategies to contractors.

Equal access for all qualified prospective contractors, including minority and women owned business enterprises (MBEs and WBEs), to opportunities provided by the proposal will be assured through effective outreach, including affirmative marketing to MBEs and WBEs

Planned Contractor Outreach

Strategy	# of MBE/WBEs Reached
Flyer - Land Use Department & County Building	50
Newspaper advertisement	50
Buy4Michigan	300
Homeowners choice of contractor	25

The table above does not reflect our planned contractor outreach strategy. The plan for the contractor outreach is being submitted via the method below:

- I will/have faxed this attachment
- I will/have mailed this attachment.
- I will/have uploaded this attachment.

Assurance of Fair Selection of Participating Households. All eligible households will have access to opportunities provided by the program through the following means: Check all that apply:

- Homebuyer-ADR only:** Properties will be marketed at fair market value to all eligible homebuyers.
- Households served will be taken on a first-come first-served basis.
- Households will be selected through a lottery to be conducted from applications received during an application period, publicized in advance following the outreach measures shown above.
- Homeowner Rehabilitation only:** The applicant plans to evaluate housing units facing health and safety emergencies; if the unit can be feasibly brought up to Michigan Rehabilitation Standards within the maximum per unit limits, that housing unit will receive priority over other units to receive rehab. If this box is checked, the applicant must assure fair access by clearly spelling out in the Program Guidelines the nature of the "health and safety emergencies" that will give the housing unit this priority.
- Other :

Assurance of Fair Selection of Contractors.

All qualified contractors have access to opportunities provided by the program through the following means: Check all that apply:

- * A reasonable number of qualified contractors will be invited to bid on the project or appropriate parts of the project.
- * All qualified contractors will be invited to bid on each unit.
- * All qualified contractors will be on a master list to be invited to bid a few at a time on a rotating basis.
- * All qualified contractors will be on a master list provided to homeowners.
- * All contracts exceeding \$50,000 for improvements/activities undertaken on publicly owned-buildings would require a performance and payment bond to be obtained.

Minimum Contractor Qualifications. All work paid with HRF funds will be conducted under the direct supervision of a person or company which, at a minimum (check all that apply):

- Holds a valid Residential Builders License.
- Holds a valid license as required by law for any other skilled trades in which they are engaged (electrical, plumbing, etc.).
- Has in force insurance coverage (liability, workers' compensation, etc.) as required by law.
- Is not on the current HUD list of debarred contractors.
- Will secure a building permit for all work for which a permit is required.
- Has appropriate lead based paint training and/or certifications as outlined (see CDD Grantee Tools, Lead Based Paint Policy).

Section 3. All proposals receiving HUD funding from CDD must adopt and implement a Section 3 Implementation Action Plan and certify they will comply with HUD's Section 3 requirements as follows:

- * Applicant will adopt a Section 3 Implementation Action Plan before spending any grant dollars.
- * Applicant will implement procedures designed to notify Section 3 residents about training and employment opportunities generated by Section 3 covered assistance and Section 3 business concerns about contracting opportunities generated by Section 3 covered assistance.
- * Applicant will notify potential contractors for Section 3 covered projects of the requirements of this part, and incorporating the Section 3 clause in all solicitations and contracts.
- * Applicant will facilitate the training and employment of Section 3 residents and the award of contracts to Section 3 business concerns by undertaking activities, as appropriate, to reach the HUD minimum numerical goals. Grant recipients, at their own discretion, may establish reasonable numerical goals for the training and employment of Section 3 residents and award contracts to Section 3 business concerns that exceed those specified minimum numerical goals.
- * Applicant will assist and actively cooperate with the CDD in obtaining the compliance of contractors and subcontractors with the Section 3 requirements, and refrain from entering into any contract

with any contractor where the grant recipient has notice or knowledge that the contractor has been found in violation of the regulations.

- * Applicant will document actions taken to comply with the Section 3 requirements, the results of actions taken and impediments, if any.
- * Applicant will obtain, from their contractors, subcontractors and non-construction professional contractors, time records and any new certification documentation for Section 3 residents and business concerns with each payment request in order to accurately report Section 3 data on OPAL.
- * Applicant will submit their current Section 3 Implementation Action Plan with this application, as indicated.

Labor Standards. If any of the following apply, the requirements of Davis-Bacon and Related Acts (DBRA) are triggered. Check all boxes for any provisions that apply:

- Labor standards are not applicable.
- The applicant will use HRF funds for construction or rehabilitation of a structure with 8 or more units (DBRA will be triggered if CDBG funds are used, regardless of the number of assisted units).
- The applicant plans to use HRF funds for construction or rehabilitation of 12 or more assisted units under a single construction contract (DBRA will be triggered if HOME funds are used).
- The applicant is a local government proposing over \$2,000 in public improvements using private contractors (DBRA will be triggered if CDBG funds are used). AND
- The applicant is proposing rehabilitation of a mixed use (commercial and residential) building where the repairs involve "shared improvements" (improvements such as a roof or heating system which will also enhance the commercial portion of the building). **Note:** Most downtown Rental Rehabilitation projects will trigger DBRA.

Lead Paint Requirements. If federal funds (HOME or CDBG) are used to fund the proposed project, HUD lead paint regulations will apply. The applicant will assure compliance, as follows (check all that applies):

- The applicant employs staff members who have been trained in the HUD Lead Paint Requirements at 24 CFR Part 35. The names of these staff persons are:
Kevan Flory is our contracted Housing Inspector that has been trained in the HUD lead paint requirements of 24 CFR part 35.
- In order to assure that lead paint standards are met, the applicant has identified the following person(s) or company(s) in the area who are qualified to conduct **lead paint risk assessments**:
Robert Peters Jr., State of Michigan lead inspector and risk assessor #P00013, employed by Otwell Mawby, P.C. located in Traverse City, MI.

- The applicant expects to implement projects involving the use of **\$5,000 or more per unit** in federal funds for rehabilitation of properties constructed before 1978. In order to assure that work is completed in accordance with HUD-approved procedures for lead paint hazard reduction, the applicant has identified the following employees and/or contractors who have been trained in **interim control measures**:

B&B Construction, Great Lakes Construction Inc., Great Lakes General Contractor LLC, HBC Contracting, JNJ Construction, Jordan Construction, River City Renovations Inc., RJD Inc., Simmons & Son Builders, Thor Contracting Inc.

- The applicant expects to implement projects involving the use of **\$25,000 or more per unit** in federal funds for rehabilitation of properties constructed before 1978. In order to assure that work is completed in accordance with HUD-approved procedures for lead paint hazard reduction, the applicant has identified the following employees and/or contractors who are certified for **lead-paint abatement**:

Thor Contracting Inc., ADS Ins. Asbestos Demolition Services, Harzar-Bestos Corp HBC-Contracting.

- Applicant is aware of the HUD lead hazard rule (24 CFR Part 35), and the MSHDA requirement that a lead supervisor be onsite for set up and clean up of every MSHDA/HUD interim control project **OR** that every worker on-site is certified by the EPA as a "Certified Lead Renovator". Applicant will comply with this requirement.

Complaint Procedure. The applicant will maintain a complaint referral system for complaints other than Fair Housing, as indicated below. The applicant's complaint procedure will (check all the elements below):

- * Be provided in writing to all participating households and contractors;
- * Ensure that a program administrator or staff responds to the initial complaint within 15 working days;
- * Require that the CEO or Executive be informed of any complaint that the program administrator fails to resolve;
- * Provide for the establishment of a review committee of at least three persons, including a community representative and a person with building/construction experience;
- * Assure that the claimant may appear before the review committee either in person or in writing;
- * Ensure that the review committee responds with a decision within 15 working days of the hearing; and
- * Where a complaint is still unresolved, the applicant will seek the services of the closest Dispute Resolution/Mediation program (see CDD Grantee Tools, Complaint Procedure Policy for a link to the list of Community Mediation centers).

Local Government Citizen Participation Requirements. Local government applicants shall provide for and encourage citizen participation from all potential beneficiaries including low and moderate income persons, and minority and other traditionally disadvantaged citizens.

- * The applicant has solicited comment and feedback from potential beneficiaries, and has provided reasonable advance notice of, and opportunity to comment on the proposed activities. This shall include notification of the public hearing dates, times, and locations. The hearings shall be held at times and locations convenient to meet the anticipated needs (handicapped, non-English speaking, etc.).
- * The applicant has conducted at least one public hearing on the activities proposed in the application and at least one public hearing on the status of previously funded activities. (Current grantees may combine public hearings by reporting on the status of a previous grant while announcing the activities proposed in a new application.)
- * The hearing on proposed activities included a review of (a) how the need for the proposed activities was identified, (b) how the proposed activities will be funded, including (to the extent known) the anticipated source of funds; (c) the date the application will be submitted; (d) requested amount of federal funds; (e) estimated portion of the federal funds that will benefit low and moderate income persons; (f) where the proposed activities will be conducted; (g) plans to minimize displacement of persons and businesses as a result of funded activities; (h) plans to assist persons actually displaced; and (i) the nature of the proposed activities.
- * The hearing on the status of funded activities included (a) a general description of accomplishments to date, (b) a summary of expenditures to date, (c) a general description of remaining work, and (d) a general description of changes made to the project budget, performance targets, activity schedules, project scope, location, objectives, or beneficiaries.
- * **A summary of the hearing(s) is attached**, showing the date, the number of persons attending, and a summary description of substantive comments.

* Applicant must choose the method of submission from the list below.

- I will/have faxed this attachment
- I will/have mailed this attachment.
- I will/have uploaded this attachment.

- * Notice of the hearing was published in * Gaylord Herald Times (a newspaper of local general circulation) on * 11/13/2015 .
- * The applicant will ensure reasonable access to all local meetings, project records and information relating to the proposed and actual use of federal funds.
- * The applicant will conduct all related public meetings or hearings in public buildings or facilities that are accessible to persons with disabilities, and provide accommodation upon request.
- * The applicant has passed an official resolution authorizing the submission of the application; a **copy of the resolution is attached**.

Minutes of a regular meeting of the Otsego County Board of Commissioners, held in the multi-purpose room at the J. Richard Yuill Alpine Center Complex, 800 Livingston Blvd., Gaylord, Michigan on the 24th day of November, 2015 beginning at 9:30 a.m.

PRESENT: _____

ABSENT: _____

The following preamble and resolution was offered by Commissioner: _____.

RESOLUTION NO. OCR 15-36
AUTHORIZING RESOLUTION
OTSEGO COUNTY BOARD OF COMMISSIONERS
November 24, 2015

WHEREAS, the County of Otsego is interested in the continuing effort to rehabilitate housing conditions for its low income residents; and

WHEREAS, the County of Otsego has demonstrated a need for this assistance with data outlined in the application; and

WHEREAS, the County of Otsego intends to meet this need by submission of an application to the Michigan State Housing Authority (MSHDA) Housing Resource Fund (HRF) Allocation Community Development Block Grant and 50% leveraged funds of \$112,500 with MSHDA Property Improvement Program (PIP), Federal Home Loan Bank - Neighborhood Impact Program and Accessibility Modifications Programs, thus meeting more needs; and

WHEREAS, the Otsego County Board of Commissioners accepts the recommendation of the Otsego County Housing Committee to apply for \$223,500 at 0-80% area median income – 50% forgiven not prorated, monthly payments over 10 years, zero percent interest; now, therefore, be it

RESOLVED, that the Otsego County Administrator, John M. Burt on behalf of the Otsego County Board of Commissioners, be the Authorized Official to sign and submit said MSHDA's HRF Application and Marlene K. Hopp, Director of the Otsego County Housing Committee be the Agency Administrator to prepare the grant and submit other documents as required.

A ROLL CALL VOTE WAS TAKEN AS FOLLOWS:

YES: _____

NO: _____

ABSTAIN: _____

THE RESOLUTION WAS DECLARED ADOPTED.

Kenneth C. Borton, Chairman

Susan I. DeFeyter, County Clerk

STATE OF MICHIGAN)
§
COUNTY OF OTSEGO)

The undersigned, being the duly qualified and acting Clerk of the County of Otsego, hereby certifies that the foregoing is a true and complete copy of a resolution duly adopted by the Otsego County Board of Commissioners at its regular meeting held on the 24th day of November, 2015, at which meeting a quorum was present and remained throughout and that an original thereof is on file in the records of the County. I further certify that the meeting was conducted, and public notice thereof was given, pursuant to and in full compliance with Act No. 267, Public Acts of Michigan, 1976, as amended, and that the minutes of such meeting were kept and will be or have been made available as required thereby.

Susan I. DeFeyter, County Clerk

DATED: _____, 2015

NOTICE OF PUBLIC HEARING

The Otsego County Housing Committee will be holding a public hearing for the submission of a housing rehabilitation and emergency repair application to Michigan State Housing Development Authority for funding under Housing Resource Fund, Community Development Block Grant Community Development Homeowner program. The public hearing will be held Thursday, November 19, 2015 at 9:30 a.m. in the County Building, 225 W. Main Street, conference room 212, second floor, Gaylord MI 49735. Written comments will be accepted until 12:00 p.m. Tuesday, December 1, 2015 and should be mailed to Otsego County Housing Committee, 225 W. Main Street, room 213, Gaylord MI 49735. A statement of activities and budget proposed within the grant will be available to the public at the Housing Office, address listed above



AN EQUAL OPPORTUNITY HOUSING PROGRAM



Otsego County Housing Committee

225 West Main Street, room 213 • Gaylord, Michigan 49735
989-731-7570 • Fax 989-731-7599 • TTY 1-800-649-3777



Marlene K. Hopp, Director

November 10, 2015

Gina DeForge
Gaylord Herald Times
2066 Old 27 South
Gaylord MI 49735

Dear Ms. DeForge,

Please publish within the Gaylord Herald Times the attached document, "NOTICE OF PUBLIC HEARING" within the legal notice section **Friday, November 13, 2014.**

Upon completion of this notice, **please forward** the bill, **proof of advertisement and 2 Affidavit of Publications**, to the following location to:

Otsego County Housing Committee
Attention: Marlene Hopp
225 West Main Street, room 213
Gaylord MI 49735

Sincerely,



Marlene K. Hopp, Director
Otsego County Housing Committee

Attachment below: "Notice of Public Hearing"



AN EQUAL OPPORTUNITY HOUSING PROGRAM



Otsego County Housing Committee

All local governments must identify (a) community development and housing needs, including the needs of low and moderate income persons, and (b) activities that will be undertaken to meet these needs, at least every two years. Within the last two years the applicant has done one of the following:

* Applicant must check one of the following three boxes.

The applicant has conducted a Community Development and Housing Needs Assessment by discussing (at a city council meeting, public hearing or during a community planning process) and recording (a) major housing and community development needs of low and moderate income residents of the community (b) other major housing and community development needs of the whole community (or residents who are not of low and moderate income), and (c) planned or potential activities to address the needs in (a) and (b) above. A Community Development and Housing Needs Assessment will be submitted in the following manner:

- I will/have faxed this attachment
- I will/have mailed this attachment.
- I will/have uploaded this attachment.

OR

- The applicant has a current strategic or community plan in place titled Placed-Based which was approved by CDD on 6/7/2013 which meets this requirement.

Consultation Requirements for Nonprofit Applicants or Consortium Applicants. Nonprofit applicants or Consortium Applicants must consult with each local government of the community where the proposed project will be conducted.

* Upload a copy of the letters of consultation sent to each local unit of government.

- Each local government of the community where the proposed project will be conducted has determined and documented that (a) the project is consistent with local plans and ordinances; (b) the community is aware of the potential impact of the project; (c) the planned activities are consistent with the local Consolidated Plan for Housing and Community Development (if applicable); and (d) the local government is disclosing the full extent of its current commitment to cooperate and coordinate with the Placemaking strategy project (e.g., coordination of repairs to streets, sidewalks and alleys, cooperation for signage placement, assurance of continued maintenance of improved areas, commitment of funds for redevelopment of demolition sites, complementary activities being implemented in the target area, etc.).
- The project will be conducted in a local HOME Participating Jurisdiction. The local government letter indicates that the PJ is aware that eligibility for HOME funds from the HRF requires that the local government contributes funding to the project equal to 100% of the HRF funds to be expended within the local HOME PJ. For this project, % of the funding will be expended within a local HOME PJ. (The local PJ contribution should be shown and documented under the "Leverage" totals in Section I of this application. All these requirements may be included in the same letter.)

Audit. Check all that apply.

- * The applicant agrees to adhere to the Community Development Division's Supplemental Audit Guide by sharing the Guide with the appropriate internal finance staff as well as the applicant's auditor.
- The applicant is a **local government or nonprofit** expected to expend **\$750,000 or more annually in combined federal funds** during the fiscal years covered by the grant, and will have an audit conducted by an eligible CPA firm or local government audit organization in accordance with OMB 2 CFR Part 200 Subpart F § 200.501 pursuant to the Single Audit Act Amendments of 1996.

OR

- The applicant is a **local government or nonprofit** expected to expend **less than \$750,000 annually in combined federal funds** and will, at a minimum, be subject to the completion of an audit by an eligible CPA firm resulting in the preparation of audited financial statements.
- * Records will be available for review or audit by appropriate officials of HUD, MSHDA, and/or the General Accounting Office (GAO).
- * The applicant recognizes that this provision does not limit the authority of federal agencies or MSHDA to conduct or arrange for an audit (e.g., financial audit, performance audit, evaluation, inspection, or review).
- * The applicant understands that costs of an audit are allowable provided (a) if the applicant is subject to single audits requirements, the audit is performed in accordance with the Single Audit Act as implemented by OMB Circular A-133, and (b) the percentage of costs charged to the grant award for an audit shall not exceed the percentage derived by dividing grant funds expended by total funds expended. (This percentage may be exceeded only if appropriate documentation demonstrates higher actual costs.)

**SECTION III. COMPONENT COMPLIANCE GUIDELINES
HOMEOWNER ASSISTANCE**

Instructions: Review the MSHDA and/or HUD requirements listed below which are relevant to HRF funding under the Homeowner Assistance Component, and respond by checking the appropriate boxes.

Eligible Applicant: The applicant is:

* Applicant must check one of the following boxes.

- A non-CDBG-entitled unit of local government.
- A nonprofit that has produced CDD-funded homebuyer or rental units located in a local and/or state designated investment or incentive target area (NEZ, MainStreet, Blueprint, NPP, HUD Sustainable/Resilient areas, Redevelopment Readiness areas, etc.) that are supported by current or previous neighborhood-based community involved plans.
- A nonprofit that can demonstrate capacity via partnerships and/or third party assistance to produce CDD-funded homebuyer or rental units

Eligible Households: Benefits must be targeted to households with incomes that do not exceed 80% of Area Median Income (AMI). Complete the statement below:

* Benefits of the proposed program will be targeted to households with incomes that do not exceed * % AMI.

Select the county(s) and the income limit table will be filled in automatically when you click the "Save" button on the page, for the selected county(s) and the AMI % typed in above:

Please contact the CDS if household size is greater than 8 persons.

County	1 person HH	2 person HH	3 person HH	4 person HH	5 person HH	6 person HH	7 person HH	8 person HH
*								
Otsego	\$32,450	\$37,050	\$41,700	\$46,300	\$50,050	\$53,750	\$57,450	\$61,150

Prospective participating households will be treated fairly. The characteristics determining eligibility for program benefits are listed below. Check all that apply:

- Income level not greater than the amounts shown on the table above;
- Current residents of the target area, who meet the minimum requirements assuring the security of their interest in the property (current property taxes, homeowners insurance, home mortgage, etc.) as described in Program Guidelines to be published by the applicant.
- Other:

The benefits available to eligible households are fairly applied to all participants. Check all that apply:

- A sliding scale based on income will determine repayment terms and/or individual project leverage expectations.

Eligible rehabilitation measures that are clearly described in local Program Guidelines will be consistently applied.

Other:

Eligible Properties. All properties assisted under this component must comply with the following. Check all boxes below:

* All properties served will be single family, condominium, mobile and manufactured homes on fee simple lots.

* If HOME funds are used the after-rehab value of assisted units will not exceed HOME Homeownership Value Limits. If CDBG/MSHDA funds are used the after-rehab value of assisted units will not exceed the HUD Single Family Value (FHA 203(b)) limit. Refer to the Value Limits posted on OPAL.

* All HOME-assisted units must receive at least \$1,000 which is secured by a lien.

* All units assisted will receive a maximum of \$40,000 in HRF assistance, inclusive of all hard, soft, lead remediation, or other associated costs.

Rehabilitation Standard. Except as noted under "Emergency Repairs", all HRF-assisted housing units will meet (check all that apply):

The current Michigan Residential Code published by Michigan Department of Licensing and Regulatory Affairs, Bureau of Construction Codes.

The current Michigan Rehabilitation Code of Existing Buildings published by Michigan Department of Licensing and Regulatory Affairs, Bureau of Construction Codes.

Housing Quality Standards (HQS) set forth in 24 CFR 982.401.

The current International Property Maintenance Code per 24 CFR 92.251.

Uniform Physical Conditions Standards (UPCS)

Applicant must include applicable minimum rehabilitation standards in locally published Program Guidelines.

* Applicant will include in the Program Guidelines a written minimum Rehabilitation Standard consistent with the above standard (s).

Eligible Rehabilitation Measures are the actual costs of rehabilitating housing, according to local guidelines applied consistently to all applicants, including (check all that apply to local program, applicant may attach one page if space below is insufficient):

- I will/have faxed this attachment
- I will/have mailed this attachment.
- I will/have uploaded this attachment.

Browse

- Costs to meet applicable rehabilitation standards;
- Energy-related repairs or improvements;
- Improvements necessary for persons with disabilities;
- Abatement of lead-based paint hazards;
- Other:

Eligible Landscaping. Applicants may use up to \$1,000 per unit which is *not subject to lien* only if the program complies with all the following provisions (check all the boxes below and provide the required information if applicant wishes to make this option available to assisted households):

- The applicant agency wishes to make up to \$1,000 per unit in landscaping improvements available to assisted households;
- The applicant has identified the following experienced landscape designer/architect (called the "Designer") who will support the program:

Name of Designer/Company/Title:

Documentation is attached from the person referenced above certifying the following:

- The designer will work with assisted property owners who agree to the conditions below to design the landscape project, assist the property owner in planting/installing the materials, and provide one year of follow-up hands-on assistance with the property owner as needed for plant and lawn care, including specific instructions for watering and pruning; and
- The designer understands that the total cost of plant material and any fees for design services, training, and follow-up cannot exceed \$1000 per unit charged to grant funds.

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Browse

- All plant materials charged to grant funds will be visible from the street.

Emergency Repairs. CDBG County Allocation applicants only may use up to 15% of Homeowner rehabilitation funds for emergency repairs. Eligible repairs include repair or restoration activities necessary only to control or arrest the effects from disasters or imminent threats to the health and safety of a household. If emergency repairs are proposed, check the box and complete the statement:

- Costs to address housing emergencies for housing units which do not meet HQS upon completion will not exceed _____ % of rehab funds expended.
- The applicant's local Program Guidelines will stipulate that these funds are reserved for projects to arrest the effects from disasters or imminent threats to the health and safety of assisted households.

Refinancing and Closing Cost Assistance. Applicants may allow closing and other costs related to the refinance of a first mortgage as an eligible CDBG project cost, but only when this refinancing is needed in

conjunction with a homeowner rehabilitation project. The closing and related costs can be up to \$3,500. These costs are included in the maximum \$40,000 allowable in a homeowner rehabilitation project (see Policy Bulletin #9). Homeowners are required to receive counseling from a MSHDA approved LINKS Counselor prior to receiving assistance.

- The applicant will adhere to the details and standards for the new first mortgage as set forth in Policy Bulletin #10, Attachment F.

Relocation Costs. MSHDA does not permit permanent displacement. Check the box below:

- * The applicant understands that temporary relocation may result from program activities and costs thereof, as set forth in the Uniform Relocation Act and Section 104(d) of Housing and Community Development Act of 1974, may be paid from grant funds as part of the rehabilitation cost. (See CDD Grantee Tools, Relocation.)

Required Leverage. MSHDA expects that additional funds will be leveraged in the amount of at least 25% of homeowner assistance funds. Future funding may be denied for applicants that do not meet this leverage requirement. The applicant plans to meet this leverage requirement from the following sources:

*Applicant must check at least one of the following:

- MSHDA PIP loans on projects NOT assisted with this grant.
- MSHDA PIP loans on projects assisted with this grant.
- Cash contributions by property owners assisted with this grant (including home improvement loans other than PIP).
- Weatherization funds used on projects assisted with this grant.
- USDA Rural Development funds used on projects assisted with this grant.
- Federal Home Loan Bank of Indianapolis
- Local PJ funds for homeowner assistance in the eligible target area.
- Local public funds (other than CDBG housing grant program income) used on projects assisted with this grant.
- Other:
- Other:

Required Leverage for County Allocation Programs. Counties requesting funds for their County Allocation homeowner rehab programs have a choice of loan terms. County Allocation applicants are required to check one of the following:

- The county has chosen to offer a deferred loan homeowner rehab program. No leverage is required.
- The county has formally adopted a Resolution to offer a forgivable loan homeowner rehab program. MSHDA expects that additional funds will be leveraged in the amount of at least 25% of homeowner assistance funds. All of the "Required Leverage" terms above apply. (Return to "Required Leverage" section to indicate sources of leverage.)

See attached Resolution, which will be incorporated by reference in local Program Guidelines.

Loan Terms. MSHDA requires that repayment of assistance be based on the ability to repay. All homeowners with incomes greater than 60% Area Median Income (AMI) must finance a portion of the cost with funds outside this grant OR amortize a portion of the loan; this non-grant or amortized portion must increase with higher incomes.

* Applicant is required to check one of the following two boxes:

For projects with grant assistance exceeding \$2,500, the applicant proposes to offer assistance according to the table below, which will be part of local Program Guidelines. Check appropriate box for desired heading and complete table below.

All lien options identified below are not prorated and are going to be provided at zero percent interest.

<input type="checkbox"/>	% of AMI	% of CDD Funds for Project	% of Leverage Funds	Lien Option 1-5
<input checked="" type="checkbox"/>	0-80	50% Forgiven	Monthly payments over 10 years	Option 1
<input type="checkbox"/>	0-49	75% Forgiven 25% Forgiven	Monthly payments over 10 years	Option 2
<input type="checkbox"/>	0-29 30-49 50-59 60-80	100% Forgiven 75% Forgiven 50% Forgiven 25% Forgiven	All have monthly payments over 10 years, except 0-29% AMI	Option 3
<input type="checkbox"/>	0-80	0% Forgiven	Monthly payments over 10 years	Option 4
<input type="checkbox"/>	0-49 50-59 60-80	100% Forgiven 50% Forgiven 25% Forgiven	All have monthly payments over 10 years, except 0-49% AMI	Option 5

* Above table is not applicable for applicant's program. Alternate table will be submitted for CDD prior approval.

- I will/have faxed this attachment
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- Browse

Additional Loan Terms. All of the following are required. Check each box below:

- * Costs associated with compliance with federal Lead Based Paint regulations in excess of \$5,000 will be included within the lien.
- * The local program will place a lien and make sure it is recorded (between the homeowner and MSHDA) on all projects where the amount of grant assistance exceeds \$2,500. This lien will enforce a loan that is based on one of the five options listed above.
- * If the property is sold, the amount of assistance will be recaptured as Program Income under the terms above. The applicant understands if sales proceeds from a transaction at fair market value are insufficient to repay the loan, the applicant may discharge its lien in return for the full proceeds of sale.

- * The applicant understands that applicant may be the mortgagee on the second mortgage only if applicant is a county government receiving funds under a County Allocation; if applicant is receiving funds under a Housing Resource Fund grant, the applicant understands that MSHDA will be the mortgagee and all funds recaptured will be retained by MSHDA.

The applicant understands that only if applicant is the mortgagee (i.e., only if funded through a County Allocation) applicant may allow the lien to be assigned to a subsequent owner of the property, only if the next owner is an income-eligible heir who will use the property as his/her principal residence; if the applicant plans to exercise this option, applicant will describe it in the local Program Guidelines.

- * The mortgage and mortgage note securing this lien will be on forms provided or approved by MSHDA.
- * The executed appropriate mortgage based on Options 1-5 will be properly recorded.
- * The original executed note will be provided to MSHDA.
- * The applicant will require all homeowners to execute the "Homeowner Certification and Program Agreement" (See CDD Grantee Tools, Underwriting, Attachment A) and forward a copy of this document to MSHDA.
- * The applicant will establish a process to distribute the Proactive Notice of Foreclosure Prevention Resources to all homeowners.
- * The applicant understands that all program income generated from the homeowner activities will be retained by MSHDA and is not tied to the applicant's local program.

SECTION IV. IMPLEMENTATION AND CAPACITY

Implementation and Capacity

Project/Program Time Frames. Check both boxes below:

- * Progress on the proposed program will meet the following requirements for the commitment of funds:
 - 15% of the grant funds will have been expended by the end of the 3rd quarter of the grant term;
 - 30% of the grant funds will have been expended by the end of the 4th quarter of the grant term;
 - 75% of the grant funds will have been expended by the end of the 6th quarter of the grant term;
 - 100% of the grant funds will have been expended by the end of the 8th quarter of the grant term.
- * The applicant acknowledges that funding may be reduced if expenditures fall behind the above targets.

Work Plan Time Frames. Complete the work plan below. Indicate activities under the grant and production targets which, when accomplished, will complete the project or program.

Activities / Production Targets. In the first column, list the activities and production targets relevant to achieving the "Desired Results" proposed in this application. Include the following activities below if relevant to the proposal. Add production targets to this list as appropriate (example: projected dates for completion of units throughout the grant period, dates for accomplishment of key local program objectives, etc.)

- Environmental Review
- Outreach and Public Information
- Processing Applications for Assistance
- Selecting Property to be Acquired
- Performing Property Inspections
- Supervising Construction Activities
- Awarding Project Bids
- Supervising Construction Activities
- Financial Management
- Processing Mortgage/Lien Documents
- Homeownership Counseling
- Proposed Development Team

Other activities necessary to achieve the desired results identified by the applicant

Responsible Individual. Indicate the person primarily responsible for accomplishing the activity or production target.

"X or R" column. Simply indicate "X" if the Responsible Individual has worked on previous similar CDD projects. MSHDA will consider the track record of these individuals, based on previous MSHDA grants, in evaluating this proposal. Indicate "R" if the individual has no prior experience with CDD-funded grants in this capacity.

Beginning and ending dates. Indicate when the activity begins and ends, or the dates by which listed production targets will be met.

* Applicant must complete the table below.

Activities / Production Targets	Responsible Individual	X or R	Begin	End
Environmental Review	Marlene Hopp	<input checked="" type="checkbox"/> X <input type="checkbox"/> R	1/1/2016	12/31/2017
Marketing outreach/public information	Marlene Hopp	<input checked="" type="checkbox"/> X <input type="checkbox"/> R	1/1/2016	12/31/2017
Process Applications	Cynthia Polena	<input checked="" type="checkbox"/> X <input type="checkbox"/> R	1/1/2016	12/31/2017
Perform Inspections, Spec/Cost Estimate	Kevan Flory	<input checked="" type="checkbox"/> X <input type="checkbox"/> R	1/1/2016	12/31/2017
Preliminary Meetings	Kevan Flory	<input checked="" type="checkbox"/> X <input type="checkbox"/> R	1/1/2016	12/31/2017
Award project bids to contractors	Housing Committee	<input checked="" type="checkbox"/> X <input type="checkbox"/> R	1/1/2016	12/31/2017
Process mortgage documents	Marlene Hopp	<input checked="" type="checkbox"/> X <input type="checkbox"/> R	1/1/2016	12/31/2017
Financial Management	Marlene Hopp	<input checked="" type="checkbox"/> X <input type="checkbox"/> R	1/1/2016	12/31/2017
		<input type="checkbox"/> X <input type="checkbox"/> R		
		<input type="checkbox"/> X <input type="checkbox"/> R		
		<input type="checkbox"/> X <input type="checkbox"/> R		
		<input type="checkbox"/> X <input type="checkbox"/> R		
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		<input type="checkbox"/> X <input type="checkbox"/> R		
		<input type="checkbox"/> X <input type="checkbox"/> R		
		<input type="checkbox"/> X <input type="checkbox"/> R		

Where "R" has been indicated, please submit a resume or statement of qualifications for these persons. Indicate below how these documents will be submitted.

- I will/have faxed this attachment
 - I will/have mailed this attachment.
 - I will/have uploaded this attachment.
- Browse

Reporting Results.

- * The applicant understands that the Final Outcome Report must be submitted prior to the submission of the final Financial Status Report. The form will be provided via OPAL and includes:
 - a. A listing of the Desired Results identified in the original Planning Grid,
 - b. The actual indicators used to measure the results,
 - c. How the indicators were measured,
 - d. The "findings" of the measurement, and
 - e. Lessons learned.

Technical Assistance.

- The applicant is currently receiving technical assistance provided or paid for by a third party as follows:

Technical Assistance Currently Received

Type of TA	Provider	Funding Source

Organization's Track Record. CDD will evaluate the proposal based on past experience working with applicant on similar projects. Please check the **one** box below which best describes the way CDD should assess its previous experience working with applicant, and attach one page, if applicable to the option selected. Choose one.

* Applicant must check one of the following four boxes.

- Applicant has **past experience with CDD grants with similar projects which applicant believes fairly reflects the ability to complete this project.** The successful experience on these projects indicates a high likelihood to successfully complete the project proposed, achieving the "Desired Results" stated in Part II of this application and to producing the units proposed in Part I (Budget). (No attachment is necessary.)
- Applicant has **successful past experience with CDD grants, implementing projects that are somewhat different** in type or scope than the proposed project.

* Applicant must choose the method of submission from the list below.

- I will/have faxed this attachment
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- I will/have uploaded this attachment.
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- Applicant has past experience with CDD grants which applicant believes does not fairly reflect the ability to complete this grant, because of unusual difficulties unique to the previous project, difficulties encountered with a first-time project, lack of cooperation from other partners, etc. **One page is attached** which establishes why this project will be successful based on lessons learned, changes in local approach, this project is more well-suited to achieving the desired outcomes in the local market, etc.

* Applicant must choose the method of submission from the list below.

- I will/have faxed this attachment
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- Applicant has no past experience with CDD grants. **One page is attached** which establishes capacity to do this project, based on any of the following: successful projects undertaken from other funding sources (describe the project and provide references), qualifications of persons implementing the project or program, etc.

* Applicant must choose the method of submission from the list below.

- I will/have faxed this attachment
 I will/have mailed this attachment.
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In order to submit application #HRF-2015-0812-6430 , you must first agree to the following conditions:

I, John M. Burt certify that...

- The local program funded pursuant to this application will be implemented in accordance with the representations made herein, and that local program descriptions, guidelines, and other material presenting the program to the public in the service area will conform to the elements indicated above.
- The information submitted in this application is true and correct to the best of my knowledge.
- Penalties may be imposed for intentionally submitting false or misleading information in obtaining Authority financing are set forth in the Michigan State Housing Development Authority Act 346, P.A. 1966 as amended, Chapter 2, Section 47 [M.S.A. 16.114(47)].

I Agree

Cancel

Agency: Otsego County Housing Committee

Homeowner Proforma

Log # or Address: HRF-2015-0812-6430

General Information

What type of proforma is this? Not applicable for application profo

What type of homeowner project is this? Emergency Repair

Description

Emergency Projects - 5 Furnaces/Water Wells/Roofs/Septic Systems

Upon completion, how many units will meet Energy Star standards?
(HOME/CDBG funded only)

Upon completion, how many units will be 504 accessible? (HOME/CDBG funded only)

Upon completion, how many units will meet IECC standards? (HOME/CDBG funded only)

Upon completion, how many units will be moved from sub-standard to standard?
(HOME/CDBG funded only)

1
0
1
0

A Project Costs

- 1 Lead Testing and Clearance (\$)
- 2 Hard Rehab Cost (\$)
- 3 Lead Hazard Remediation Cost
- 4 Landscaping Costs (not to exceed \$1,000)
- 5 Sub-total of Hard/Soft Project Costs
- 6 Max Allowable Activity/Project Delivery Fee (10% of hard costs)
- 6a Requested Activity/Project Delivery Fee
- 7 First Mortgage Loan Refinancing/Credit Repair Costs up to \$3,500
- 8 Max Allowable Incentive paid to FHLBI Lender
- 8b Requested FHLBI Incentive Fee
- 9 Total of Itemized Project Costs

\$0
\$10,000
\$0
\$10,000
\$1,000
\$0
\$0
\$0
\$0
\$10,000

Agency:

Homeowner Proforma

Log # or Address:

B Funding Sources

1 Homeowner Cash Investment	\$300
2 PIP Loan Amount	\$0
3 USDA Rural Development	\$0
4 Michigan Dept of Human Services	\$0
5 Weatherization Funds	\$0
6 Other Loans	\$0
7 Other Grants	\$0
8 PJ Match--Federal	\$0
9 PJ Match--NonFederal	\$0
10 Other Program Income--NonMSHDA	\$0
11 Federal Home Loan Bank of Indianapolis	\$0
12 Subtotal Leveraged Funds	\$300
13 Dollars needed for project costs	\$9,700
14 CDBG Program Income Invested	\$0
15 Total Set-up (MSHDA Grant Funds)	\$9,700
15a Subtotal of Federal Funds	\$9,700
16 Minimum Mortgage	\$9,700

C Household Information

1 Household Size	2
2 Annual Household Income	\$30,000
3 80% Income Limit for Household Size	\$37,050
4. State Equalized Value of property (pre-rehab)	\$35,000

Log # or Address: HRF-2015-0812-6430

D Compliance Check

1 Household income within limit (80% AMI)	GO	65%
1a Lesser of Rehab Cost Excluding LBP or Federal Money	\$9,700	
2 Lead Paint Threshold (assuming not otherwise exempt)	EXEMPT	
2a Post-rehab value limit	\$271,050	
3 Post-rehab value less than limit	GO	\$83,000
3a FHLBI Incentive Fee within limits	GO	
4 Project within funding cost limits?	GO	\$0
5 Project funded with PI or Grant dollars	GO	TRUE
6 Activity/Project Delivery Fee within limits	GO	\$0

E Project Evaluation

1 LBP remediation costs as % of total rehab costs	0%
2 Percentage of project paid by leveraged funds	3%

F Grant Request

1 Est. set-up amount per unit	\$9,700
2 Number of planned assisted units	5
3 Total grant funds requested	\$48,500

Log # or Address: HRF-2015-0812-6430

General Information

What type of proforma is this? Not applicable for application profo

What type of homeowner project is this? Rehab

Description

Targeted Neighborhood Areas - 5 Total Rehabilitation Projects

Upon completion, how many units will meet Energy Star standards?

(HOME/CDBG funded only)

Upon completion, how many units will be 504 accessible? (HOME/CDBG funded only)

Upon completion, how many units will meet IECC standards? (HOME/CDBG funded only)

Upon completion, how many units will be moved from sub-standard to standard?

(HOME/CDBG funded only)

	1
	0
	1
	0

A Project Costs

- 1 Lead Testing and Clearance (\$)
- 2 Hard Rehab Cost (\$)
- 3 Lead Hazard Remediation Cost
- 4 Landscaping Costs (not to exceed \$1,000)
- 5 Sub-total of Hard/Soft Project Costs
- 6 Max Allowable Activity/Project Delivery Fee (10% of hard costs)
- 6a Requested Activity/Project Delivery Fee
- 7 First Mortgage Loan Refinancing/Credit Repair Costs up to \$3,500
- 8 Max Allowable Incentive paid to FHLBI Lender
- 8b Requested FHLBI Incentive Fee
- 9 Total of Itemized Project Costs

	\$900
	\$33,350
	\$900
	\$35,150
	\$3,515
	\$0
	\$0
	\$0
	\$0
	\$35,150

Agency:

Homeowner Proforma

Log # or Address:

B Funding Sources

1 Homeowner Cash Investment	\$150
2 PIP Loan Amount	\$0
3 USDA Rural Development	\$0
4 Michigan Dept of Human Services	\$0
5 Weatherization Funds	\$0
6 Other Loans	\$0
7 Other Grants	\$0
8 PJ Match--Federal	\$0
9 PJ Match--NonFederal	\$0
10 Other Program Income--NonMSHDA	\$0
11 Federal Home Loan Bank of Indianapolis	\$0
12 Subtotal Leveraged Funds	\$150
13 Dollars needed for project costs	\$35,000
14 CDBG Program Income Invested	\$0
15 Total Set-up (MSHDA Grant Funds)	\$35,000
15a Subtotal of Federal Funds	\$35,000
16 Minimum Mortgage	\$33,200

C Household Information

1 Household Size	2
2 Annual Household Income	\$30,000
3 80% Income Limit for Household Size	\$37,050
4. State Equalized Value of property (pre-rehab)	\$35,000

Agency: Otsego County Housing Committee

Homeowner Proforma

Log # or Address: HRF-2015-0812-6430

D Compliance Check

- 1 Household income within limit (80% AMI)
- 1a Lesser of Rehab Cost Excluding LBP or Federal Money
- 2 Lead Paint Threshold (assuming not otherwise exempt)
- 2a Post-rehab value limit
- 3 Post-rehab value less than limit
- 3a FHLBI Incentive Fee within limits
- 4 Project within funding cost limits?
- 5 Project funded with PI or Grant dollars
- 6 Activity/Project Delivery Fee within limits

GO	65%
\$33,350	
EXEMPT	
\$271,050	
GO	\$97,010
GO	
GO	\$0
GO	TRUE
GO	\$0

E Project Evaluation

- 1 LBP remediation costs as % of total rehab costs
- 2 Percentage of project paid by leveraged funds

	3%
	0%

F Grant Request

- 1 Est. set-up amount per unit
- 2 Number of planned assisted units
- 3 Total grant funds requested

	\$35,000
	5
	\$175,000