

Community Development Block Grant City of Rochester Hills Minor Home Repair Program Guidelines

Program Overview: The Minor Home Repair program provides grants for minor home repairs or accessibility modifications to low-income residents of Rochester Hills. Repairs are funded entirely through the Community Development Block Grant (CDBG) program and are completed by private contractors. The repairs are provided as grants and therefore do not need to be repaid by homeowners who receive assistance. The City of Rochester Hills' Fiscal Division of the Mayor's Department administers the program.

Program Goals: Preserve and improve the quality of life for residents with low incomes and those with special needs by providing funding assistance for home repairs.

Applicant Eligibility: Eligibility for the Minor Home Repair program is based on income and residency. Specifically the following criteria must both be met.

1. Household income cannot exceed the income limits established yearly by the U.S. Department of Housing and Urban Development (HUD) for the Detroit Primary Metropolitan Statistical Area. All income must be considered for people over 18 residing in the house (wages, SS Income, Child Support, Pension/Disability, Public Assistance etc.) The City may enact more stringent income limits as available funds become limited. The applicant is required to document income by submitting the following:
 - Copies of State and federal income tax forms signed and dated
 - W-2's from each household member
 - Public assistance budget letter, if applicable
 - Verification of SSI benefits, if applicable

The chart below contains the HUD income limits effective as of March 10, 2009. These are updated annually and subject to change.

Persons Per Household	Extremely-Low Income	Very-Low Income	Low-Income
1	\$14,900	\$24,850	\$39,750
2	\$17,050	\$28,400	\$45,450
3	\$19,150	\$31,950	\$51,100
4	\$21,300	\$35,500	\$56,800
5	\$23,000	\$38,350	\$61,350
6	\$24,700	\$41,200	\$65,900
7	\$26,400	\$44,000	\$70,450
8	\$28,100	\$46,850	\$75,000

2. The applicant must own and occupy a home located within the City of Rochester Hills. Applicants are asked to submit proof of homeownership such as a home title, deed, or mortgage contract. All types of homes (single family, mobile home, condominium unit) are eligible for funding.

Application Procedure: To apply for assistance, residents should contact the Fiscal Division of the Mayor Office at (248) 841-2532 or levett@rochesterhills.org for application materials. Building permits from the City of Rochester hills are required for many repairs. Residents must submit all of the required materials to eligible, which consists of:

1. The residential Minor Home Repair program application
2. Lead based paint compliance certification
3. Proof of home ownership
4. Documentation of income

Homes that are 50 years or older may require review by the State Historic Preservation Office (SHPO).

Eligible Home Repairs: Health and safety related repairs are eligible for the program. In addition, funds can be used to make accessibility modifications for disabled individuals. A variety of projects are eligible for assistance including, but are not limited to, the following types of repairs:

- Furnace and boilers
- Roofs
- Plumbing
- Electrical
- Water and sanitary sewer installation
- Ordinance compliance

Certain items are specifically not permitted under the City's program such as:

- Windows
- Capital and lateral charges related to water and sewer installation
- Repairs that require a lead based paint risk assessment. These projects are required to be referred to Oakland County's Home Improvement Loan program.

Funding Distribution: Funding is generally distributed on a first come first serve basis. Funding for each household is limited in order to assist as many residents as possible. Residents can receive a maximum of approximately \$3,000-\$5,000 per year depending on funding availability. Exceptions are made for one time water and sewer installations and/or emergency repairs. Residents may cost share the repair expenses for larger projects. If a repair is estimated to exceed the scope of the program, the homeowner is referred to Oakland County's Home Improvement Loan Program. If funds begin to be exhausted staff may lower the maximum funding and/or restrict eligible repairs to emergency projects such as furnaces.

Program Administration: The City of Rochester Hills' Fiscal Division of the Mayor's Department administers the Minor Home Repair program, which includes the following activities:

- Respond to inquiries about the program and pre-qualify residents over the phone.
- Distribute application, the Oakland County Health Department lead based paint information letter, and the HUD pamphlets "Protect Your Family from Lead in Your Home" and "Watch Out for Lead Based Paint Poisoning"
- Assist residents in properly completing the application for assistance.

- Review application materials to determine applicant eligibility. Ensure that the applicant has signed the “Lead Based Paint Certification” form acknowledging that they have received the documents relating to lead based paint.
- Determine needed repairs by working with the appropriate city staff and the homeowner. A city staff member will visit the home to inspect the proposed work and to recommend a corrective course of action to address the deficiency.
- If the house was built prior to 1978 and the proposed work will disturb a painted surface the applicant will be referred to Oakland County’s Home Improvement Loan program. A lead based paint risk assessment must be completed, work must be completed by a certified lead abatement contractor, and the worksite cleared by a lead based paint risk assessor.
- If the house is 50 years or older, staff will review the State Historic Preservation Office (SHPO) exemption list. If the proposed work is an exempt activity, then work can proceed. If the proposed work is not on the exemption list, SHPO will have to review the proposed work for any Historical Implications.
- Solicit and evaluate bids using the Small Purchases Procedures Methods. This entails contacting three to five contractors and awarding the bid to the lowest responsible bidder. In addition, procurement by sealed bid is used in a few circumstances. Each contractor must be a State of Michigan licensed contractor and maintain specified levels of commercial general liability, motor vehicle liability, umbrella liability, and workers compensation insurance.
- Confirm that an inspection was completed and/or contact the homeowner to verify their satisfaction with the work before payment is authorized.
- Authorize payment and process invoice. The service provider will be paid by a check from the City of Rochester Hills.
- Prepare all reimbursement forms and apply to Oakland County Community & Home Improvement Division for reimbursement.
- Ensure that complete files and records are maintained for each household assisted for seven years including application materials and other documentation.
- Update spreadsheets to track the status of each project, reimbursement requests, and expenditures as well as to reconcile program year and fiscal year funding.
- Develop and calculate program performance and workload indicators.
- Ensure compliance with numerous federal and county regulations and reporting requirements that impact most aspects of program administration. Some of the areas impacted are the City’s program guidelines, record keeping, citizen participation, environmental restrictions, and procurement. The County conducts periodic monitoring visits to ensure compliance.