

City of Dowagiac

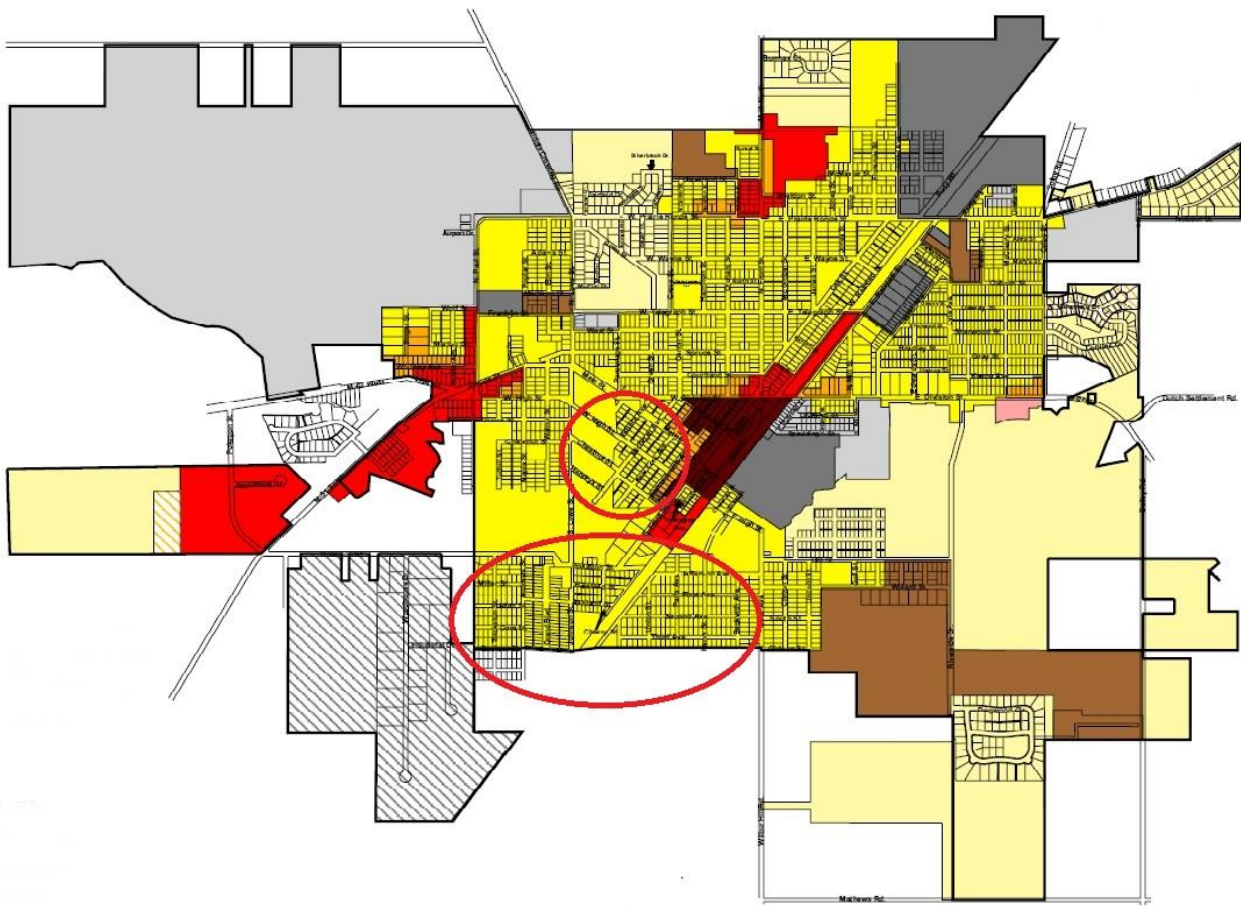
MSHDA Neighborhood Enhancement Program

Administered from: June 1, 2019-December 31, 2019

Overview: The City of Dowagiac has received a total of \$50,000 from the Michigan State Housing Development Authority (MSHDA) to assist willing homeowners in funding improvements to their homes. The city is excited to begin the process to make positive changes in Dowagiac's neighborhoods.

Our Goal: To work with 10 homeowners on exterior improvements like front porch repair/accessibility, minor landscaping, front walks and driveway paving to aid in neighborhood improvement, sustainability and accessibility.

Program Target Locations: Single-family owner-occupied homes in the core medium-density neighborhoods south of Division and west of Cass Avenue as delineated by the map below. Approximate boundaries are:



Leveraged Resources: The City of Dowagiac budgets \$10,000 annually to assist homeowners with repairs through the Housing Incentive Program.

Owner Contribution: There is no owner contribution/match required for residents to receive this grant.

Fair Housing: The City of Dowagiac and MSHDA are committed to fair housing opportunity for all persons, regardless of race, color, national origin, religion, age, sex, familial status, marital status or disability. All candidates within the target area will have equal opportunity to be considered for this grant without discrimination. If there are questions regarding this policy, please contact: Natalie Dean, Assistant City Manager/Human Resources at: NDean@dowagiac.Org or by phone at: 269.782.0437.

Conflict of Interest Statement: No City of Dowagiac staff member will administer this grant to immediate family or shall act in preference of one candidate over another due to nature of relationship.

Program Administration: The City of Dowagiac will administer the NEP grant for the grant period. Files will be retained at least 3 years after issuance of the grant closeout letter by MSHDA. The files will then be destroyed. All records are confidential and personal information will not be released.

The City will accept and review NEP applications from resident's of the City of Dowagiac on a first-come-first-serve basis. The homeowner must be the applicant. All records retained by the city will be reviewed to determine eligibility including, but not limited to, tax records, code enforcement records, and legal records. Once approved, the applicant will be notified and expected to attend all meetings with a city representative to determine the scope of the project, bid review, etc. The projects will be undertaken as soon as possible in order to complete them prior to the close of the grant on December 31, 2019.

Applicants

Eligibility of Applicants

- Home must be within the target area, single-family and owner occupied with taxes paid.
- The homeowner must be the applicant and have a household income of at or below 120% of the area median income.
- Applicants must provide proof of current payment status on mortgage/land contract payments, taxes and insurance.
- Applicant must have a clear title to the home.
- All applicants must complete a self-certification form to see if they qualify.

Eligibility of Property

- The home must need visible improvements to the front yard/exterior.
- Architectural drawings may be required for supporting structures.
- The home must not be involved in a city condemnation process.

Improvements

Limitations

- The eligible items for payment will be limited to the projects agreed upon between the owner, MSHDA and city staff. Any additional improvements will be made at the owner's expense.
- Whenever possible, the city will require sustainable construction materials which have the lowest environmental impact as possible.
- The grant will not pay for individual items like mailboxes, fountains, decorative landscape lighting, etc.

Levels of Assistance

- Each home will be awarded a minimum amount of \$500 to a maximum amount of \$5,000 for agreed upon improvements.

Application Process: The city will make the application for the Neighborhood Enhancement Project available to all city residents. Each application will be reviewed by the City Manager's office and accepted/denied based on how the proposed scope of work fits into grant goals. Applications will be accepted and awarded on a first-come, first-serve basis until all grant money has been utilized. Applications will be accepted between June 15, 2019-October 15, 2019 with an ending grant period of 12/31/19.

Applicant Selection

- Applicant's meeting eligibility requirements on a first-come, first-serve basis will be awarded the grant.
- The applicant must agree to periodic inspections of the project.
- The applicant must be willing to allow a free energy audit to be performed on their home.
- The applicant must allow photographs of the project (before and after) for publication on the city's website.
- The homeowner must be willing to keep the yard clean and free of debris before, during and after project completion.
- The homeowner must be willing to participate in contractor selection, pre-construction meetings, and available for periodic necessary communication.
- There shall be no change in ownership prior of the final disbursement of the awarded grant. If a change in ownership occurs prior to the final disbursement, the recipient will no longer be eligible for the grant dollars and any further work will be at the cost of the homeowner.
- The city does not discriminate on any basis. Homeowners who apply and reach eligibility will be awarded grant dollars.

Contractor Selection

Contractor Solicitation: For any properties that require a contractor, the following process will be mandatory:

1. Procurement: All products needed for renovations will be purchased by the City of Dowagiac and not the contractor. A minimum of two written quotes/cost estimates will be obtained.
2. Contractor verification of eligibility: All contractors offering to do work which totals \$600 or more in labor/materials must be licensed by the Department of Licensing and Regulatory Affairs (LARA). The contractor must not be named on the state disbarment list. If a contractor is not required based on the work being performed, the person performing the work must be knowledgeable, experienced and capable, and able to assume responsibility and oversight of their work performance from a cost/completion perspective.
3. The City of Dowagiac and the homeowner will review all bids for labor prior to the project being awarded. The City will notify the contractor by phone within 24 hours of the award of the bid. Bids will be awarded based on the scope of the work and lowest cost.
4. All contractors ultimately chosen and quotes will be approved by MSHDA prior to utilization.
5. Pre-construction meetings will be offered as necessary based on the scope of the work to be completed.
6. Any change orders must be approved and authorized by the City and by MSHDA prior to being completed.
7. The homeowner must pull all required permits and authorize inspections for all permit-eligible work being performed. The permit costs will be factored into the grant amount.
8. Extensions to complete projects must be approved and authorized by the City prior to being completed. All work must be completed by December 1, 2019. No extensions will be considered after that date.
9. Contractor must be willing to be paid 50% at project start and 50% at project completion.
10. The contractor must agree to provide company liability insurance.

Repayment Provisions: There is no repayment required by the grantees for this program.

Complaint Resolution

Filing Complaints

Complaints can be filed in writing by any party involved in this grant process and submitted to the City of Dowagiac in the following manner:

City of Dowagiac
Attn: Kevin Anderson, City Manager
RE: NEP Complaint
241 S. Front Street, P.O. Box 430
Dowagiac, MI 49047

Procedures

Complaints will be investigated and an attempt to solve them by the Program Administrator and City Manager's office. If the complaint is filed against a contractor, the contractor will cease work until the complaint is investigated. After investigation, if the complaint has been resolved, the contractor will be reinstated.

Response

Complaints will receive a written response within 5 business days from the Program Administrator.

Dispute Resolution

Further dispute upon the written response will be sent to the Design Committee.

Design Committee

Any written complaint not rectified can be appealed to the Design Committee. This committee is currently in place and regularly receives applications for the City's Home Incentive Program.

PROGRAM ADMINISTRATION

Confidentiality

Confidentiality will be taken with all documents relating to this grant and all homeowner information.

Files

A file for each address will be kept for each address with the application and all related documents of renovations.

File Retention

MSHDA-Funded Housing Resource Fund Grants. These records document housing resource fund grants that are provided by MSHDA. They may include, but may

not be limited to, grant agreements, payment requests, correspondence, progress reports, monitoring reports, and applications.

RETAIN UNTIL: Issuance of the closeout letter to the grantee PLUS: 3 years.

THEN: Destroy

Approval Authority

Final approval on funds lies with the Program Administrator and MSHDA.

Grant Agreement and Program Compliance

The Grantee must submit a signed Grant Agreement to the Program Administrator and comply with all program requirements.

Third Party Administration Procurement/Policies and Procedures/Roles and Responsibilities

There will be no Third-Party Administration for this grant. Administration will be handled by the City of Dowagiac, City Manager's office.

City of Dowagiac
2019 Neighborhood Enhancement Project

HOMEOWNER APPLICATION

To apply for the Neighborhood Enhancement Program, please fill out and turn in the following to: Natalie Dean, Assistant City Manager, 241 S. Front Street/ P.O. Box 430

Date: _____ Owner Name: _____

Co-Owner Name: _____

Address: _____

Phone: _____ Email: _____

Please verify the following:

- I am the homeowner of this property and can produce a deed, if deemed necessary.
- I have **attached** proof of current payment status on mortgage, taxes, and insurance for my home.
- My home is in the designated target area for this project (see attached map).
- I have read the grant program guidelines and promise to comply with all requirements.
- I have **attached** the completed self-certification form.

The project that I am proposing for my property is _____

I believe this will benefit my neighborhood in the following way(s): _____

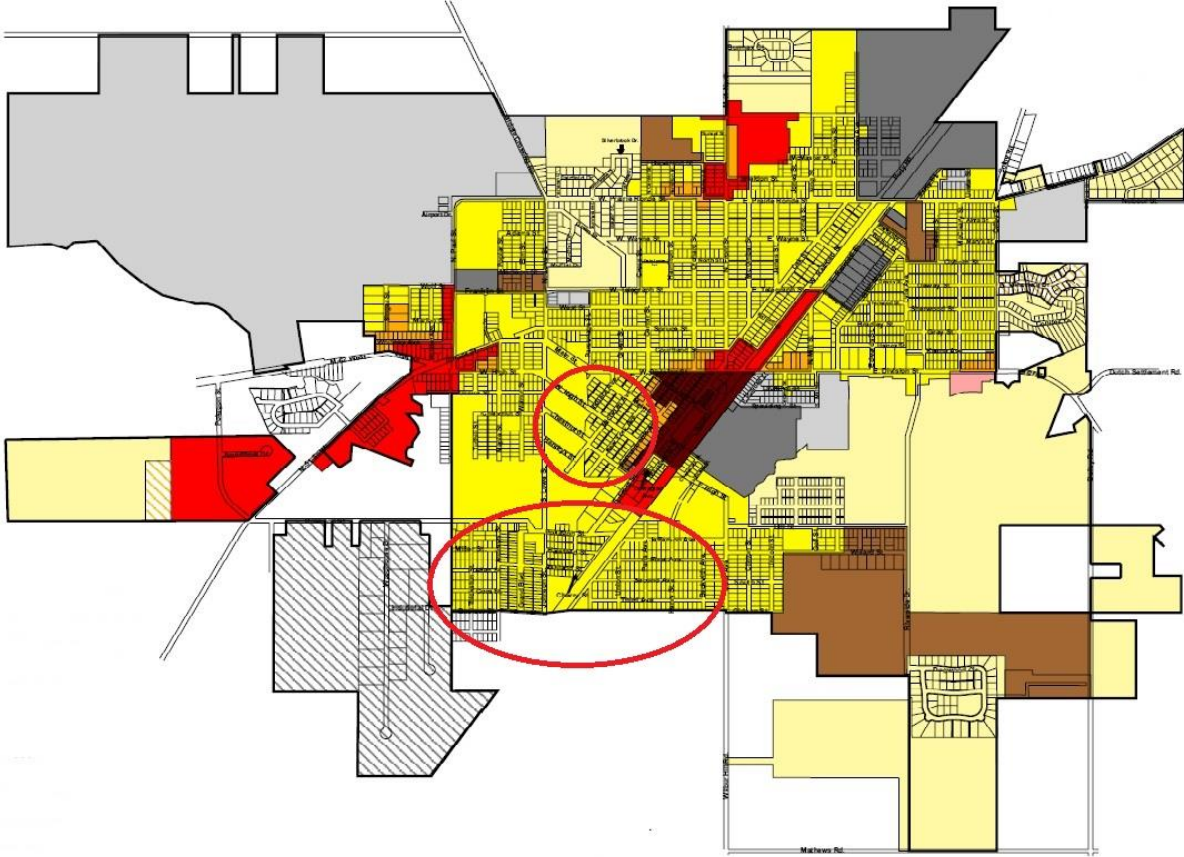
Owner Signature: _____ **Date:** _____

Co-Owner Signature: _____ **Date:** _____

City-Use Only Application Received _____ Que #____ Application Reviewed _____

Application Accepted _____ Application Refused and Reason _____

Your home must be within the targeted area to receive the grant.



Neighborhood Enhancement Program (NEP) Household Income Self Certification Form

Grantee Name City of Dowagiac

Grant Number HDF-2019-530-NEP

Applicant Name _____

Home Address _____

Project Description _____

NEP Applicant Qualifications Checklist	
<input type="checkbox"/>	The applicant is the owner and occupies the assisted property.
<input type="checkbox"/>	The applicant does not own any property that is tax delinquent .
<input type="checkbox"/>	The applicant does not own any property that is subject to any citation of violation of the state and/or local codes and ordinances.
<input type="checkbox"/>	The applicant has not been the prior owner of any property transferred to the Treasurer or to a local government as a result of tax foreclosure proceedings.
<input type="checkbox"/>	The applicant has a household income at or below 120% of Cass County's median income (located below).

	Cass County (For Information Only – Do Not Mark)							
Household Size	1	2	3	4	5	6	7	8
Income Limits 120% AMI	\$49,800	\$56,880	\$63,960	\$71,040	\$76,800	\$82,440	88,200	\$93,840

BY MY SIGNATURE BELOW, I CERTIFY THAT MY INDIVIDUAL INCOME OR HOUSEHOLD INCOME IS APPROXIMATELY \$_____ ANNUALLY AND _____ NUMBER OF PERSONS RESIDE IN MY HOME. I FURTHER CERTIFY THAT I AM ABLE TO DOCUMENT MY ANNUAL INCOME WITH PAYSTUBS, OR OTHER EVIDENCE.

I CERTIFY ALL THE INFORMATION ON THIS APPLICATION AND ALL INFORMATION PROVIDED IN SUPPORT OF THIS APPLICATION ARE TRUE AND COMPLETE TO THE BEST OF MY BELIEF AND KNOWLEDGE. I UNDERSTAND THAT THE LOCAL UNIT OF GOVERNMENT STAFF WILL REVIEW THIS REQUEST AND DETERMINE IF IT IS IN COMPLIANCE WITH AGENCY POLICIES, HID REGULATIONS AND PRIORITIES, AND THE NEIGHBORHOOD ENHANCEMENT PROGRAM. IF THIS APPLICATION IS APPROVED, I WILL CARE FOR AND MAINTAIN THE PROPERTY.

SIGNATURE OF APPLICANT: _____ **DATE:** _____