



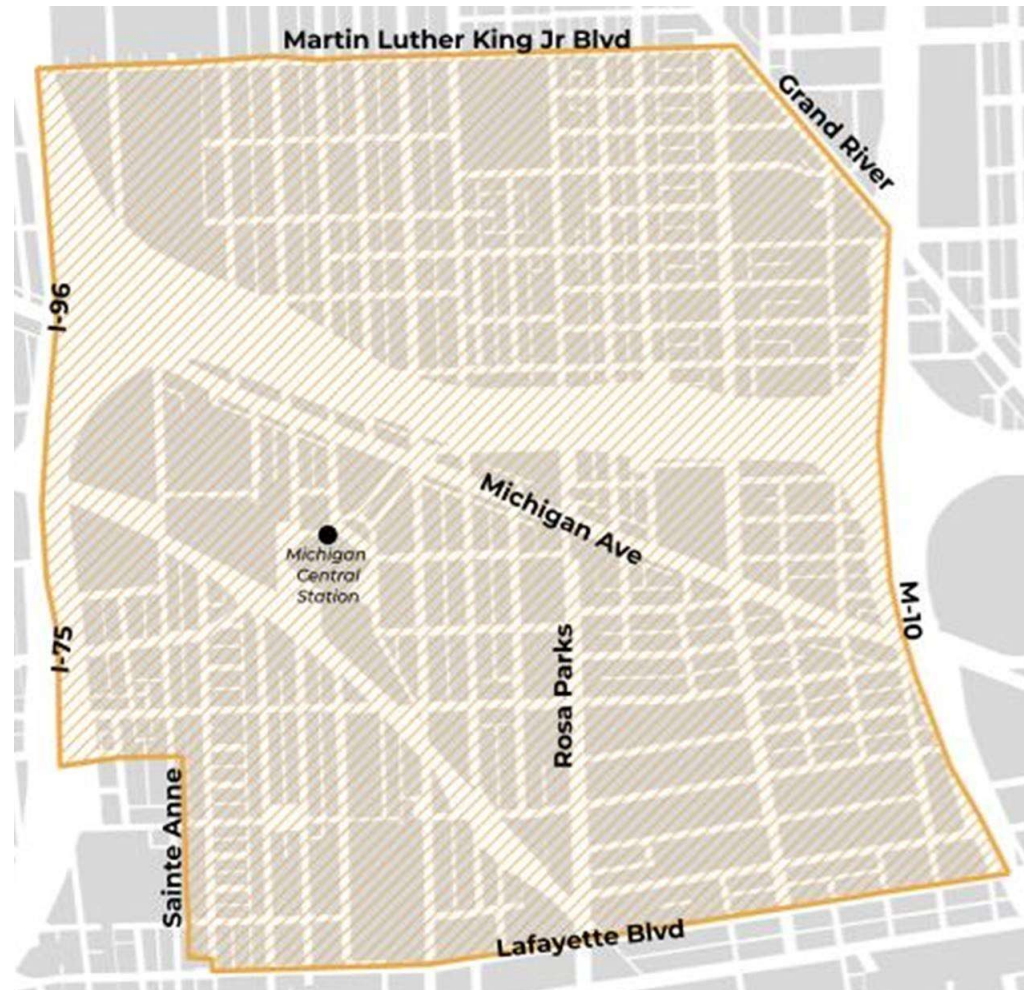
Ford CBA Home Repair Program

December 17, 2020



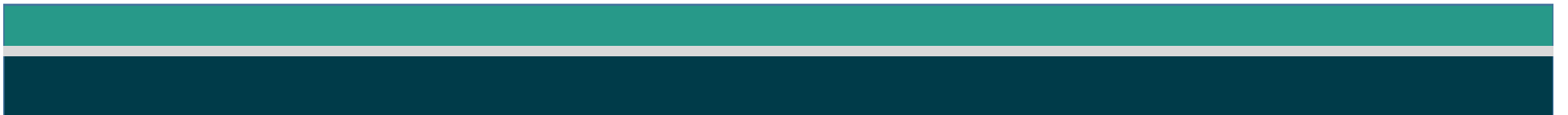
Ford Michigan Central Station CBA

- The Home Repair Program is part of a broader Community Benefits Agreement
- All documents and reports related to the Community Benefits Agreement are posted at Detroitmi.gov/CBO

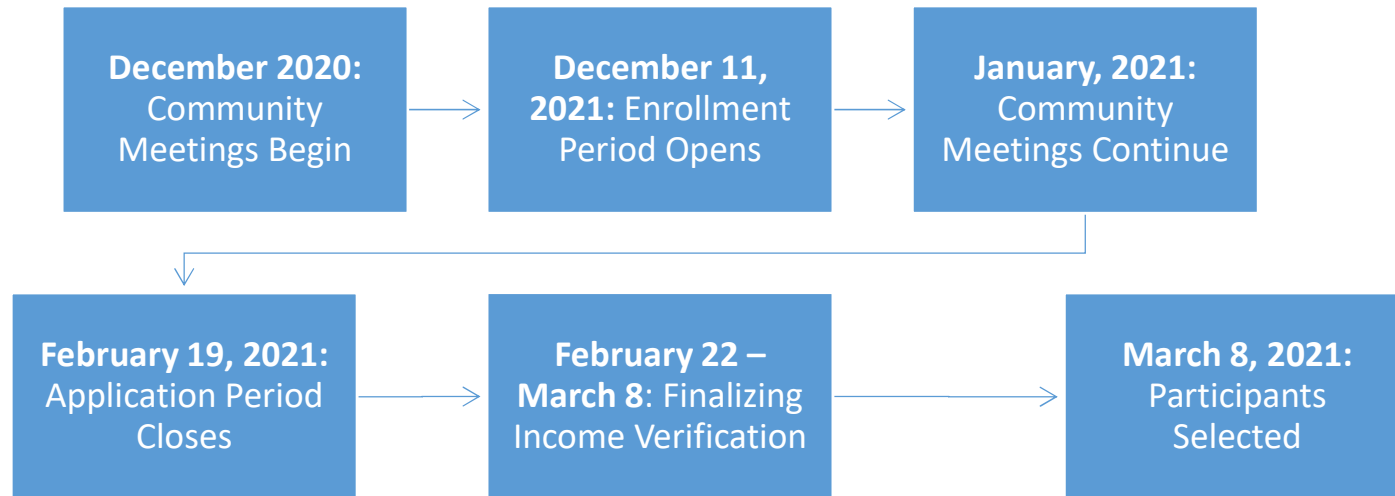




Eligibility and How to Apply to the Home Repair Program



How It Works: Apply by February 19, 2021



- This program only has ONE application period
- Apply via paper application or online
- **Deadline to apply: February 19, 2021**
- **Deadline to submit requested documentation: March 8, 2021**

How It Works: Apply by February 19, 2021

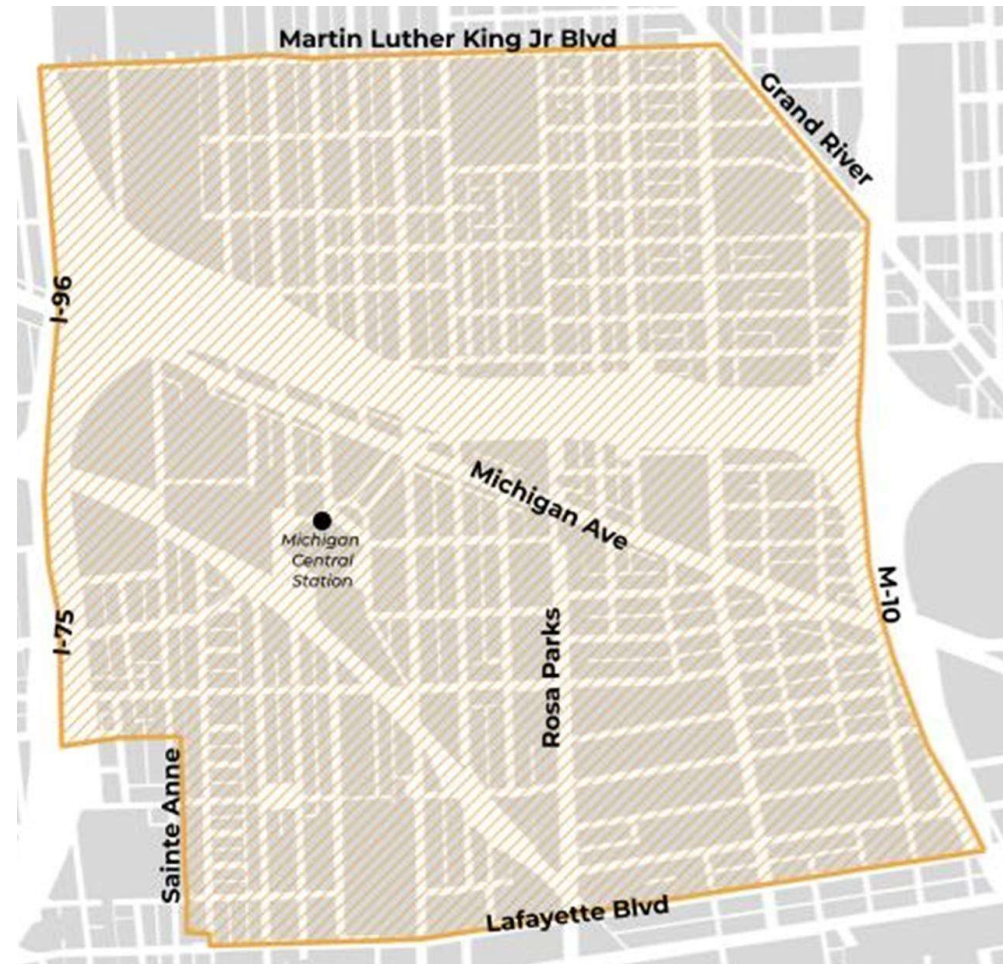


Who Can Apply?

- Homeowners who live in their homes in the Impact Zone. Homes must be 4-unit buildings or smaller.

Who Can't Apply?

- Non-Residential Businesses
- Schools or Churches
- Landlords
- Tenants



How It Works: Eligibility Criteria



- Owner Occupants must live in the Impact Zone
- By March 8, applicants must have no delinquent property taxes or be in good standing in a property tax payment plan
- Applicants must pay off any blight tickets prior to construction
- No home repair grants totaling more than \$10,000 in past 10 years
- Income must be lower than 80% Area Median Income

% of Area Median Income	Income Limits by Household Size							
	1	2	3	4	5	6	7	8+
80%	44,000	50,267	57,920	69,867	81,813	93,760	105,707	117,653

How It Works: Area Median Income (AMI)



- AMI is calculated based on the income of a household as well as the number of people living in the home
- To calculate, income information must be provided for all adults living in the home
- Adults not currently working can provide an Affidavit of Non-Employment

- *Size of assets is not considered in AMI calculation*

% of Area Median Income	Income Limits by Household Size							
	1	2	3	4	5	6	7	8+
30%	16,500	18,850	21,720	26,200	30,680	35,160	39,640	44,120
40%	22,000	25,133	28,960	34,933	40,907	46,880	52,853	58,827
50%	27,500	31,417	36,200	43,667	51,133	58,600	66,067	73,533
60%	33,000	37,700	43,440	52,400	61,360	70,320	79,280	88,240
70%	38,500	43,983	50,680	61,133	71,587	82,040	92,493	102,947
80%	44,000	50,267	57,920	69,867	81,813	93,760	105,707	117,653

How It Works: Selection Criteria



1. Applicants will first be grouped by % of Area Median Income (AMI).
2. Prioritization is given to the those below 30% AMI first; below 40% second; below 50% third; etc.
3. In the grouping containing the final participant, participants will then be prioritized based on who has owned their home the longest.

% of AMI	Income Limits by Household Size							
	1	2	3	4	5	6	7	8+
30%	16,500	18,850	21,720	26,200	30,680	35,160	39,640	44,120
40%	22,000	25,133	28,960	34,933	40,907	46,880	52,853	58,827
50%	27,500	31,417	36,200	43,667	51,133	58,600	66,067	73,533
60%	33,000	37,700	43,440	52,400	61,360	70,320	79,280	88,240
70%	38,500	43,983	50,680	61,133	71,587	82,040	92,493	102,947
80%	44,000	50,267	57,920	69,867	81,813	93,760	105,707	117,653

How It Works: Selection Example



1. There are 5 applicants in the last grouping and 3 remaining participant placements.
2. The 5 applicants will be ranked based on who has owned their home the longest.
3. The 3 residents who have owned their home the longest will be selected as participants.

How It Works: Occupancy Documents



Ownership and Occupancy

- Deed
- IDs of all owners listed on deed
- Most recent utility bill
- Multiple Owner Consent Form for homes with more than one owner listed on deed

How It Works: Income Verification



Income Verification is a complex process. We will be as flexible as possible, but may need multiple documents in order to ensure we get it right.

Documentation to verify income and household size may include:

- Two most recent paystubs for all working adults, if working
- Annuity/Pension Paystubs
- Two most recent bank statements for all adults, if they have a bank account
- Tax Returns
- Affidavit of Non-Employment for any adult not currently working
- Social Security payment information

Application Affidavit

- Document swearing to accuracy of information provided in application

How It Works: Application Example

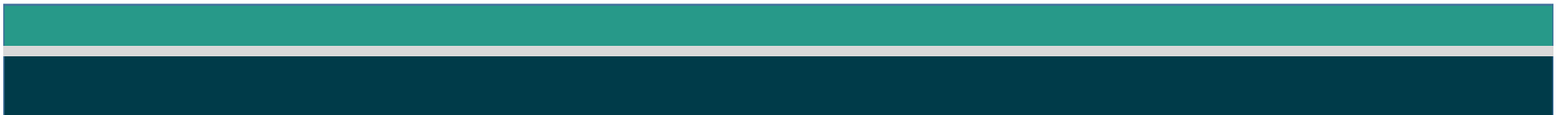


Ms. Smith does not have Internet access but still wants to apply. What can she do?

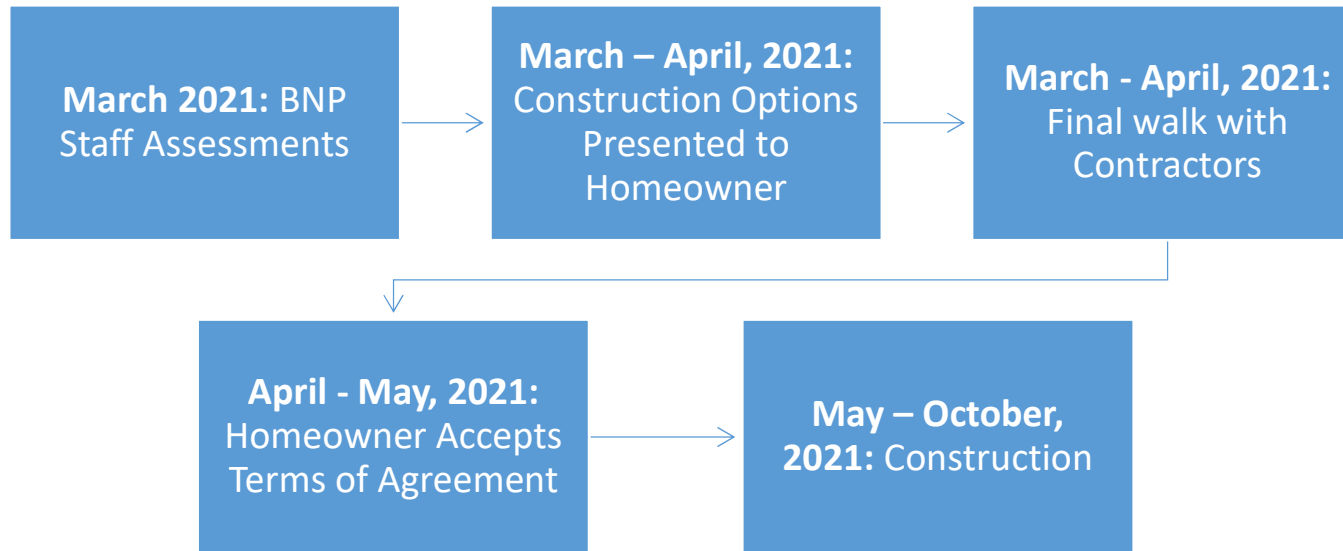
- Apply with a paper application via mail.
- Hand deliver documents to the Bridging Neighborhoods office at 1017 Springwells.
- Coordinate with Bridging Neighborhoods staff to have documents picked up from her home or copied at her home.



You've Been Selected.
Now What?



How It Works: After Being Selected



- BNP staff will walk through your home with you to learn about your house and what repairs are most needed
- BNP Staff will create a series of options that are possible
- The homeowner will select which option they want
- The contractor will perform a final walk and generate a detailed Scope of Work which will then be approved by the homeowner

What Repairs May Be Included?



The intention is to identify and address the most critical repair issues.

- Roof
- Sewage Backup
- Windows / doors
- Heat
- Floor
- Exterior of home
- Water / plumbing
- Structural / porch
- Electrical Repairs

FAQs

- Can renters apply?
 - No, this program is only for people who own and live in their home.
- Is homeowner's insurance required?
 - While we strongly encourage homeowners have homeowner's insurance, it is not a requirement for participation in the program.

FAQs

- How many homes will be selected for home repairs?
 - Home repairs will be provided to not more than 50 homes. Likely 48 or 49 homes will be completed. Costs for the home repair program are not to exceed \$750,000.
- Can I participate if I owe property taxes?
 - Yes, if you are current in a property tax payment plan. To learn more about signing up for a payment plan, visit: <https://www.waynecounty.com/elected/treasurer/taxpayer-assistance.aspx>

FAQs

- How might COVID impact this program?
 - All BNP Staff and Contractors will follow the city's COVID protocol.
 - Homeowners who do not feel safe with having BNP Staff or Contractors in their home may still participate. We will find ways to accommodate and/or wait until later in the year.
- How will you secure my financial information?
 - The City of Detroit utilizes a company called Box.com to store secure information. Only City of Detroit staff working on this project will have access to those files.

Bridging Neighborhoods Service Promise

- We will be available to you and will keep you informed throughout the entire process
- We will be as responsive to your concerns as possible
- While we can't promise that we won't make mistakes, we are committed to providing you with excellent customer service at all times





Questions?

Thank you!

Visit detroitmi.gov/fordhomerepair

