



# FCA Home Repair Phase II

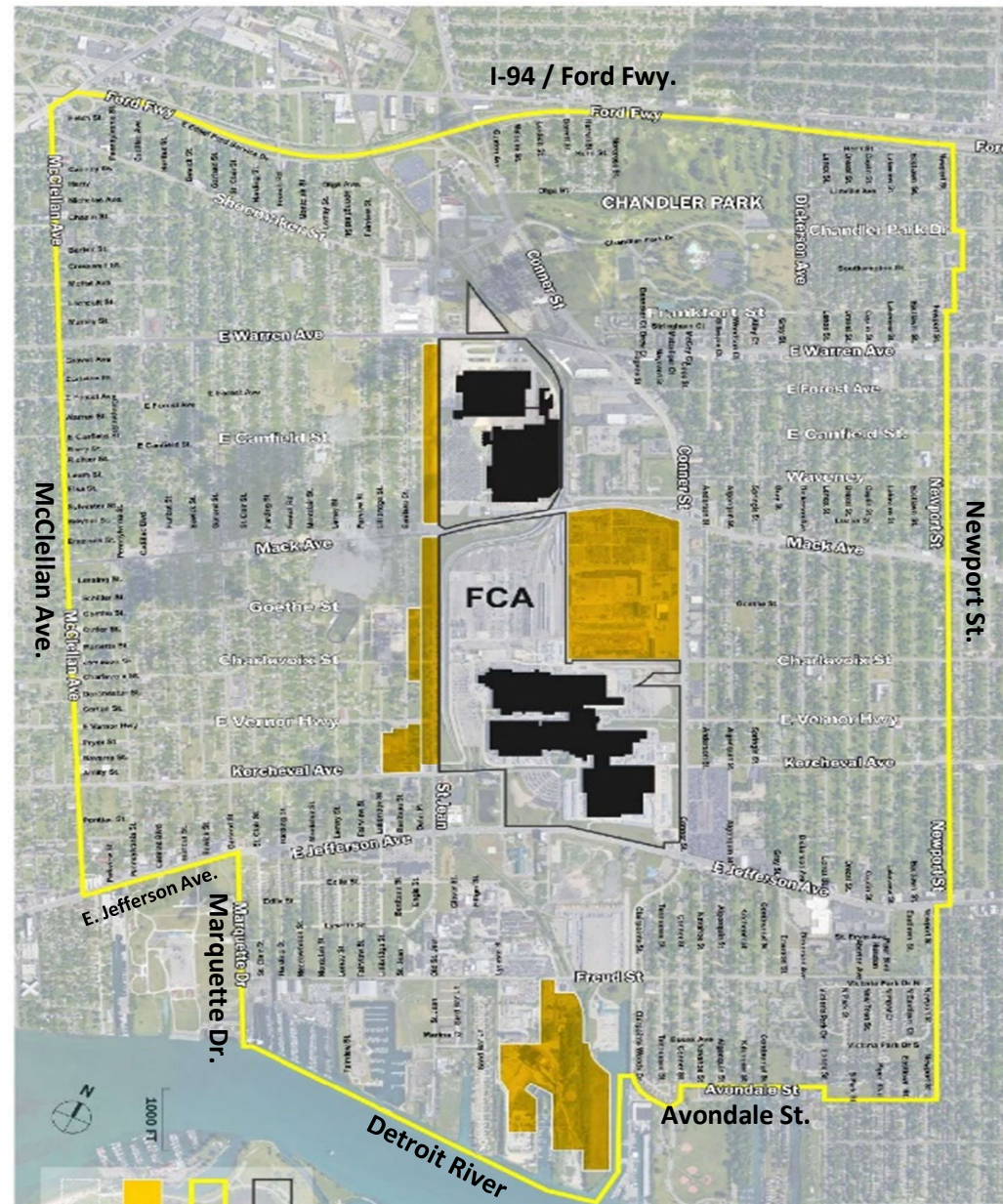
## February 18, 2021

Administered by City of Detroit, Funded by the FCA Community Benefits Agreement

# Fiat Chrysler (FCA) Jefferson North Assembly Plant Expansion Community Benefits Agreement



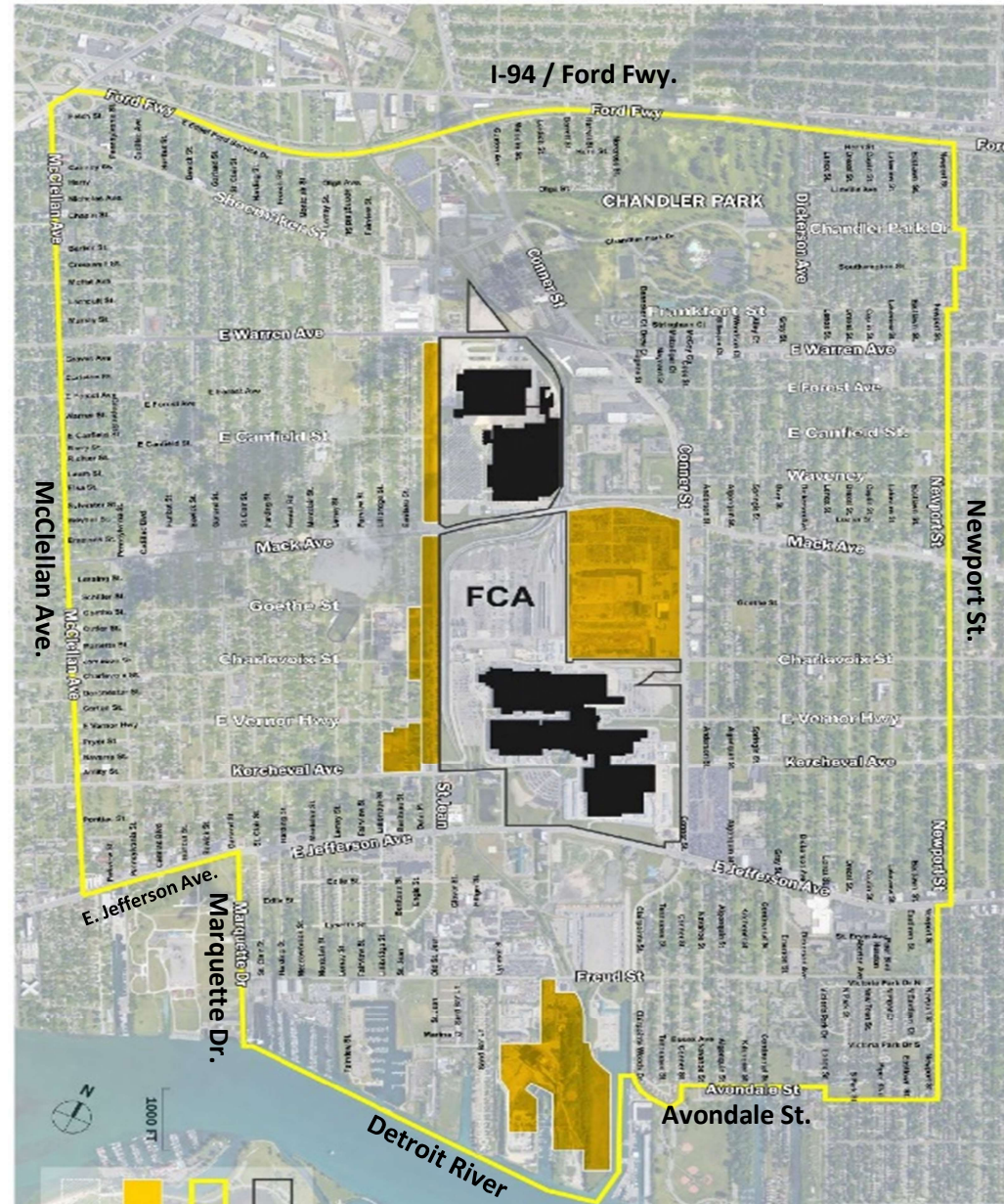
- The FCA Home Repair Phase II Program is part of a broader Community Benefits Agreement.
- All documents and reports related to the Community Benefits Agreement are posted at: [www.detroitmi.gov/CBO](http://www.detroitmi.gov/CBO)
- This program is administered by the City of Detroit and funded by FCA.
- Thank you to community partners!



# FCA Home Repair Phase II



- Phase I of the Home Repair Program provided repairs to residents on Beniteau Street.
- Phase II of the Home Repair Program will be offered to 60 homes within the FCA Impact Zone.
- Phase II is administered by Bridging Neighborhoods – City of Detroit.

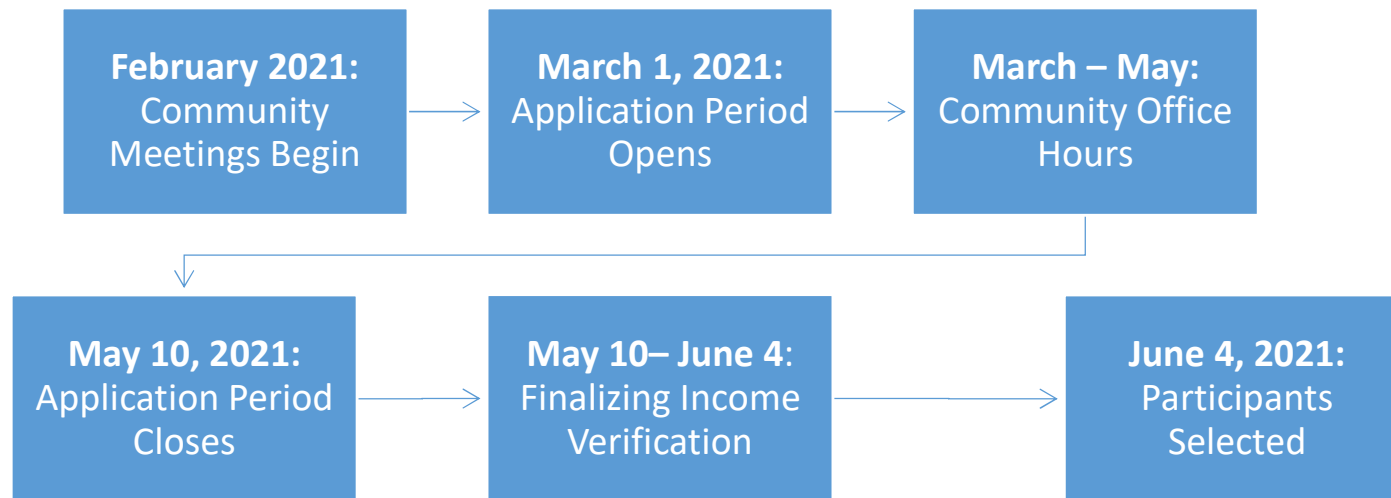




# Eligibility and How to Apply to FCA Home Repair Phase II Program



# How It Works: Apply by May 10, 2021



- This program has only ONE application period.
- Apply via paper application or online.
- **Deadline to apply: May 10, 2021**
- **Deadline to submit requested documentation: May 28, 2021**

# How It Works: Eligibility Criteria

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## Who Can Apply?

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

## Who Can't Apply?

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

# How It Works: Eligibility Criteria



- Be an owner occupant living in the Impact Zone.
- Have no delinquent property taxes or are in good standing in a property tax payment plan by May 28, 2021.
- Pay off any blight tickets prior to construction.
- Have not received home repair grants totaling more than \$10,000 in past 10 years.
- Household 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: Impact Area Score



- **Eligible applicants will be assigned an Impact Area Score**
- To determine an eligible applicant's Impact Area Score, points will be awarded based on the applicant's:
  - Household income level and
  - Proximity to FCA site & truck routes

- Length of home ownership will be used as a tiebreaker if there is a tie for the last spots.

Impact Area Score		Distance from FCA Site & truck routes				
		4 <1,000 ft	3 1,001 - 2,000 ft	2 2,001 - 3,000 ft	1 >3,000+ ft	
6	Income Level	< 30% AMI	10	9	8	7
5		< 40% AMI	9	8	7	6
4		< 50% AMI	8	7	6	5
3		< 60% AMI	7	6	5	4
2		< 70% AMI	6	5	4	3
1		< 80% AMI	5	4	3	2



# 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 Family 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. A score will be given to participants based upon the distance they live from the FCA site and truck routes and their household income bracket (% AMI).
2. Applicants with the highest score will be selected first.
3. For the score group containing the 60<sup>th</sup> participant, participants will be prioritized based on who has owned their home the longest.

Impact Area Score			4	3	2	1
			Distance from FCA Site & truck routes			
			<1,000 ft	1,001 - 2,000 ft	2,001 - 3,000 ft	>3,000+ ft
6	Income Level	< 30% AMI	10	9	8	7
5		< 40% AMI	9	8	7	6
4		< 50% AMI	8	7	6	5
3		< 60% AMI	7	6	5	4
2		< 70% AMI	6	5	4	3
1		< 80% AMI	5	4	3	2

# How It Works: Selection Criteria



# How It Works: Using a tiebreaker



**EXAMPLE: 150 eligible applications are received and the Impact Area Score breakdown is:**

<u>Score</u>	<u># Applications</u>
• 10	5
• 9	15
• 8	35
• 7	10
• 6	20
• 5	20
• 4	20
• 3	15
• 2	10
<b>Total Applications</b>	<b>150</b>

- Applications in the 10<sup>th</sup>, 9<sup>th</sup> and 8<sup>th</sup> score groups (55 altogether) are the first selected applications. This is represented by the green box.
- **To determine the last 5 applications to select, a tiebreaker will be utilized. The tiebreaker will be who has owned their home the longest.**
- In this example, the 10 applicants in the 7<sup>th</sup> score group (orange box) will be ranked by how long they have owned their homes.
- **The 5 applicants who have been in their home the longest will be the last 5 selected applications.**

Impact Area Score	Income Level	Distance from FCA Site & truck routes			
		4	3	2	1
		<1,000 ft	1,001 - 2,000 ft	2,001 - 3,000 ft	>3,000+ ft
6	< 30% AMI	10	9	8	7
5	< 40% AMI	9	8	7	6
4	< 50% AMI	8	7	6	5
3	< 60% AMI	7	6	5	4
2	< 70% AMI	6	5	4	3
1	< 80% AMI	5	4	3	2

# How It Works: Occupancy Documents

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## Ownership and Occupancy

- Deed
- IDs for all adults in the home and proof of residency (e.g., school record, letter from doctor) for all children under age 18
- Most recent utility bill
- Notarized Multiple Owner Consent Form for homes with more than one owner listed on deed

# How It Works: Income Verification

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**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
- Social Security payment information
- Unemployment statements
- Tax return
- Affidavit of Non-Employment for any adult not currently working

Application Affidavit

- Document swearing to accuracy of information provided in application

# How It Works: Application Example

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

- Apply with a paper application via mail.
- Deliver application and bring documents to BN staff at the Samaritan Wellness Center on the following dates: March 11, March 25, April 8, April 22, May 6; from 10am-12pm and from 2-4pm
- 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.

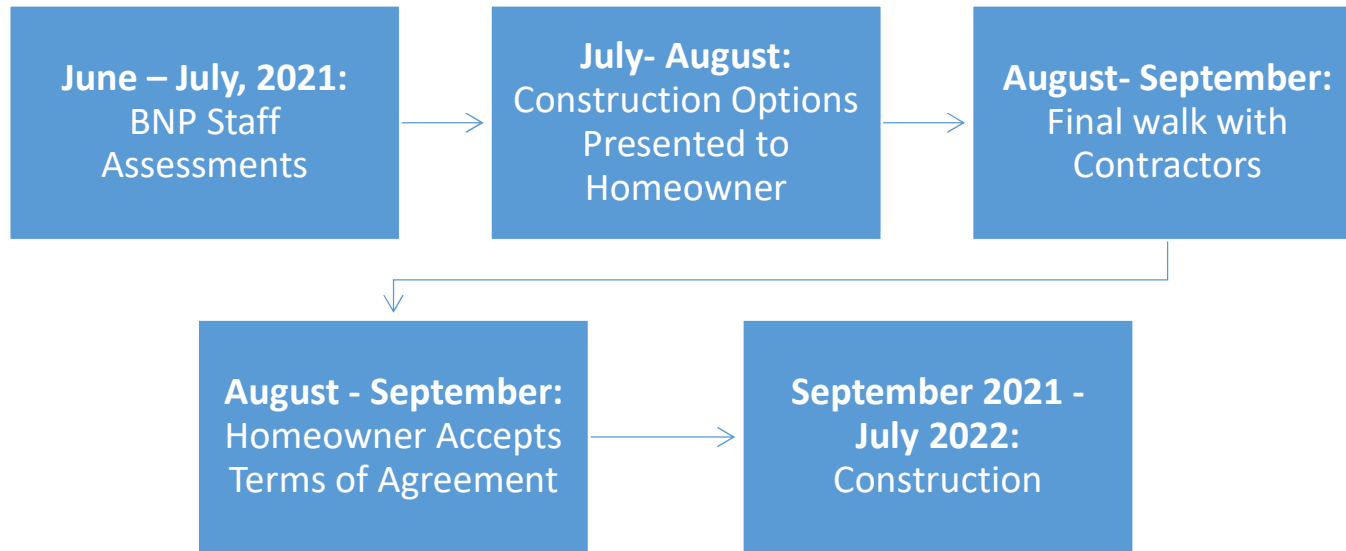


You've Been Selected.  
Now What?





# 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 the homeowner wants.
- 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?

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

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

# How Do We Ensure the Work Is Done Right?



1. The contractor will obtain all necessary permits for the work from the City's Buildings, Safety Engineering and Environmental Department (BSEED) and the work must pass BSEED's inspection prior to final sign off.
2. A Bridging Neighborhoods (BN) housing inspector will perform a final walk with the homeowner and contractor to inspect the work.
3. If issues are identified, the contractor will address issues and schedule a follow-up walk with the homeowner and BN until the work is completed satisfactorily. The homeowner and BN will sign off on the work as completed per the scope of work.
4. All construction work is covered by an 18-month contractor warranty mandated by the State of Michigan. Items installed (ex. furnaces, windows, etc.) will carry the manufacturer's warranty.
5. Contractors must be insured, follow lead-safe practices, and have demonstrated experience in the work to be completed.

**Bridging Neighborhoods is committed to being responsive to homeowners' concerns before, during, and after the construction process and resolving issues as they arise.**

# Frequently Asked Questions (FAQs)



# 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 up to 60 homes. The maximum amount to be spent is \$15,000 per home.
- 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

- Will Bridging Neighborhoods be working with homes with contracts for repairs in Phase I?
  - No, homeowners who were part of Phase I should continue to contact the staff in the Housing and Revitalization Department with any questions.



# 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.





# FAQs

- I tried to apply online but couldn't access the application. How can I apply online?
  - The online application link will go live on March 1, 2021 when the application period begins. The link can be accessed at [www.detroitmi.gov/fcahomerepair](http://www.detroitmi.gov/fcahomerepair)



# FAQs

- I had a bad experience with a contractor in the past. What can I do if I have an issue with a contractor in this program?
  - Bridging Neighborhoods is committed to working with homeowners to resolve any questions and concerns that arise before, during, and after construction.
  - A Bridging Neighborhoods housing consultant will be assigned to each home and will assist homeowners in addressing issues and getting answers to questions as they arise.



# 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!

[www.detroitmi.gov/fcahomerepair](http://www.detroitmi.gov/fcahomerepair)

[fcahomerepair@detroitmi.gov](mailto:fcahomerepair@detroitmi.gov)

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