

PROGRAM FAQ: ELIGIBILITY

-Seniors 62+ or Disabled

1. Do you need to be 62 at the time of application?

No, by the end of the year, December 31, 2021.

2. How is disability defined?

A letter from Social Security Disability (SSD) and Supplemental Security Income (SSI) is how we are verifying disability. (Benefit Verification Letter, Award Letter)

3. Does the homeowner have to be disabled or can an occupant of the home suffice?

For a household to be eligible, the homeowner must be the disabled party.

4. Why is this program only targeted towards seniors and disabled residents?

According to U of M Poverty Solutions, Detroit has a home repair need of \$5 billion. This program has been allocated \$30 million. We focused on the most vulnerable population, while addressing the already existing 2000+ residents on the Senior Emergency Home Repair waitlist.

5. I am not a senior or receiving disability. How can I receive home repair assistance through the city of Detroit?

One of the long-term goals include increasing the capacity of home repairs completed annually by the City, as repairs of this magnitude have never been done. Through successful implementation, more funding may be allocated to this cause for future use. While the existing waitlist must be addressed, it is our hope that future funding will allow grants for this demographic. A list of all offered additional existing resources can be found at:

https://poverty.umich.edu/files/2020/03/DETROIT-HOME-REPAIR-RESOURCE-GUIDE.pdf?utm_source=Detour+Detroit&utm_campaign=6916d21d04-Detour+%23283+3%2F9%2F21+blink+of+an+eye+year+goes&utm_medium=email&utm_term=0_863be3b8a3-6916d21d04-141019759&mc_cid=6916d21d04&mc_eid=d33e322ba0

-HOMEOWNER SINCE 2014

6. Can renters apply?

No, this program is reserved for residents who own and live in their homes. (Owner Occupied)

7. The applicant obtained homeownership after 2014 but has maintained residence prior to that year. Does he qualify for the program?

No, for most applicants. There are two exceptions we will honor.

DEATH: If their name is not on the DEED before 2014 we need to see proof of occupancy (Homegrown Rules) and a death certificate of the previous owner. We will use the date of death on the death certificate as your ownership date.

FORECLOSURE REDEMPTION: The chain of title will be utilized to verify occupancy; we need to see your name on the title before foreclosure and after redemption.

2021 HPTAP APPROVAL

8. Establishing occupancy of the homeowner and other household members is a part of the HPTAP verification process, will the ARPA staff be able to cross check the ARPA application with the HPTAP application for occupant consistency?

The data provided by the BOR will include the household size.

9. Can I use my 2021 HPTAP approval to qualify for Phase II of the Renew Detroit Program?

No, a 2022 approval would be required.

10. The ARPA application period is from 10.1.2021 to 10.31.2021. For the applicants who are not currently approved for HPTAP we are encouraging them to apply, is this reasonable?

Yes, if an application comes in on December 13th the BOR will offer a decision on it. The ARPA team will communicate a date of November 12th as the last day to apply to HPTAP to be considered for the ARPA Home Repair Program.

11. Is there a cut-off day to get your application in to be considered for the HPTAP for 2021 and Phase 1 of the ARPA Home Repair Program?

The BOR will review every application received by December 13th, if we chose to put a date on our application, they do not object. We have chosen, November 12, 2021 as that date.

12. Why not keep the application only available to those currently approved for HPTAP?

Even though there are currently 12k households currently approved for HPTAP, the goal is to get all residences who are eligible to apply for this exemption. We are encouraging enrollment even though they might not be approved for the ARPA Home Repair Program.

13. How many homes will be selected to participate in this program?

Phase I of this program will have 1000 homes selected. Phase II of this program will have approximately 500 homes selected.

14. Will the residents who currently have a HPTAP be auto enrolled into the ARPA program?

No, there will be no auto enrolling of residents into the ARPA program.

HOME IMPROVEMENT GRANTS W/IN THE PAST 10 YRS FROM COD

15. Is there an exception to being able to the “no home improvement grants within 10 years”?

If only lead abatement was done.

PROGRAM FAQ: PRIORITIZATION

HOMEOWNERSHIP

16. Does the applicant currently have to have an existing case in probate court to be considered for the program?

It is possible, an ARPA Home Repair Application could be taken, but the probate case would have to be settled showing the individual as the owner of the property. Then the HPTAP would have to be submitted by November 12, 2021 and approved by December 13, 2021. The applicant would also have to show they lived in the home since 2014 or prior.

17. An applicant who is not listed as a homeowner on the deed be able to pursue a probate case to rectify that situation and still be considered for the program?

It is unlikely to go through probate before the HPTAP deadline. If their name is not currently on the deed, they would not qualify for HPTAP so they would be ineligible for the ARPA Home Repair Program.

18. If a property has been lost to foreclosure and then subsequently redeemed will ownership be counted from the original date of ownership or the redemption date?

We will verify this information by utilizing the Chain of Title. We will use the original title as date of ownership.

HPTAP EXEMPTION

19. What levels of HPTAP/ HOPE exemption qualify?

25%, 50%, and 100% exemption will qualify you for the program.

HOUSEHOLD SIZE

20. How will we verify if a person is a member of a household?

We will utilize the information that the BOA provides. It reads Household size.

BONUS CATEGORY

21. SEHR: If a senior applies for the ARPA program does that remove them from the SEHR waitlist?

No, they will remain on the SEHR waitlist until resident agrees to proceed with the repair.

22. IF a SEHR waitlisted applicant is selected to move forward with the ARPA program does that remove them from the SEHR waitlist?

No, they will be removed after the home inspection has been completed and ARPA agrees that the home is eligible, and the applicant agrees to the ARPA repair.

MISCELLANEOUS

23. Is there a cap on the size of the property that will qualify for this program?

Yes, the property can be no larger than a duplex.

24. Will there be future assistance opportunities for middle-class and those with higher income than that of the HPTAP guidelines?

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25. How much will each repair grant be estimated at?

It is estimated that each major repair will be approximately \$13,000

26. When is Phase II?

Application period for Phase II will likely be in Spring or Summer 2022, with repairs beginning in late 2022/early 2023.

27. Can I recommend a contractor to do work on my home if I am selected?

If you know a contractor you would like to recommend, please provide us with the contractor name/contact information.

28. Does Phase I have more than one application period?

No, the application period is from October 1, 2021- October 31, 2021.

29. If I was a participant in Phase I of Renew Detroit, can I participate in Phase II for additional repairs?

No, if you were a participant in any home repair program administered by the City of Detroit, receiving \$10 thousand or more in repairs, you will not be eligible for Phase II of this program.

30. Can I still be added to the Senior Emergency Home Repair program waitlist?

No, as of October 1st, 2021 the SEHR waitlist has ceased to take additions.