

Crawford County Housing Commission  
 200 W Michigan Avenue, Grayling, MI 49738  
 Phone: (989) 344-3261 Fax: (989) 344-3222

Application

Name of Applicant(s): \_\_\_\_\_

Address: \_\_\_\_\_  
Street & PO Box Number City Township

Home Phone Number: \_\_\_\_\_ Other \_\_\_\_\_ Phone Number: \_\_\_\_\_

Is this a mobile home? Yes No How long have you owned this home? \_\_\_\_\_ Year of Construction: \_\_\_\_\_

# of Rooms: \_\_\_\_\_ # of Bedrooms: \_\_\_\_\_ # of people residing at this residence: \_\_\_\_\_

Household Member Name	Social Security Number	Date of Birth

**Household Income Information**  
 Including, but not limited to: Employment, S.S., S.S.I., Child Support, DHS, Unemployment, Pension, V.A. Benefits, Disability, Investment Income, Rental Income, etc., **Must include all Income Sources!**

Household Member Name	Source of Income	Monthly Income

**Information on Property to be Rehabilitated:**

Original Mortgage or Land Contract Amount \$ \_\_\_\_\_ Unpaid Balance \$ \_\_\_\_\_

Name and Address of Lender or Land Contract Holder: \_\_\_\_\_  
 \_\_\_\_\_



**Federal Fair Housing Law**

(Title VIII of the Civil Rights Act of 1968, as Amended by the Housing and Community Development Act of 1974)

**IT IS ILLEGAL TO DISCRIMINATE AGAINST  
ANY PERSON BECAUSE OF RACE, COLOR,  
RELIGION, SEX, OR NATIONAL ORIGIN.**

- In the sale or rental of housing or residential lots
- In advertising the sale or rental of housing
- In the financing of housing
- In the provision of real estate brokerage services

**Blockbusting is also illegal.**

An aggrieved person may file a complaint of a housing discrimination act with the:  
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
Assistant Secretary for Fair Housing and Equal Opportunity  
Washington, D.C. 20410

**PENALTY FOR FALSE OR FRAUDULENT STATEMENT  
U.S.C Title 18, Sec. 1001**

“Whoever, in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies...or make any false, fictitious statements or representations, or makes or uses any false writing or document knowing the same to contain any false, fictitious, or fraudulent statement or entry, shall be fined not more than \$10,000.00 or imprisonment not more than five (5) years or both.”

For the purpose of processing my/our application, I/we do hereby authorize the Crawford County Housing Commission, in the person of a Housing Specialist/Inspector and/or Health Inspector to be determined by them, to make an inspection of my/our home, address above, for the purpose of determining the housing repairs necessary to bring the house up to minimum code standards as defined by the Crawford County Housing Code.

I/We understand that the repairs necessary and the amount of money required for such repairs will be the basis for a loan application from the Crawford County Housing Rehabilitation Commission or its designated financial institution. I/We also understand that an inspection of the house is in no way a guarantee that a loan application will be approved.

I/We have received:

A copy of the U.S Department of Housing and Urban Development's **Fair Housing, Equal Opportunity for All** pamphlet

A copy of the Crawford County Housing Commission's Program Scope

Applicant Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Co-Applicant Signature: \_\_\_\_\_

Date: \_\_\_\_\_



Equal Housing Opportunity



## Program Scope

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### PURPOSE OF PROGRAM

This program is intended to provide funds for the rehabilitation of homes single-family dwelling, owner-occupied to conform to the minimum housing standards of the Basic Property Maintenance Code/1987 (BOCA) or HUD Section 8 Quality Control Standards (HQS) and amendments thereto, and all local ordinances. It is not intended to provide new housing – only rehabilitation of existing housing.

### ALLOWABLE COSTS

Allowable costs are the costs necessary to bring the house up to minimum standards required by the housing code and correction of incipient violations; to meet ordinance requirements for fire prevention, health and safety, zoning and nuisance, and building permits and other related costs necessary for:

- Rehabilitation or removal of elements of the dwelling structure, including basic equipment, and of their improvements at the discretion of the Housing Commission, to the property such as steps, walkways, driveways, and other structures. Basic equipment includes items such as furnace, hot water heater, electrical and sanitary facilities, kitchen stove and refrigerator; possibly washer and dryer upon individual Board approval.
- The provision of sanitary and other facilities, including the provision, expansion and/or finishing of space necessary to accommodate such facilities.
- The provision of additional or enlarged living area and bedrooms, if required to meet minimum standards of the housing code.
- Grading, filling and landscaping of the grounds, if required to meet minimum standards of the Housing Code.
- Incipient violations will be limited to 25 percent of the cost necessary to correct existing housing code violations. Incipient violation is the physical condition of an element of the structure which will deteriorate into an actual violation within one year.
- General improvements will be limited to 25 percent of the cost necessary to correct existing Housing Code violations and incipient violations.
- Related costs, which may include any of the following: title search, credit report, inspection fee, service charge, architectural fee, or special assessments.

### UNALLOWABLE COSTS

- New construction and substantial reconstruction.
- Expansion of structure, or finishing of unfinished space, if not required by Housing Codes.
- Materials, fixtures, equipment and landscaping of a type or quality which exceeds that customarily used in the locality for properties of the same general type as the property to be rehabilitated.
- Appliances not required by code.
- Acquisition of land.
- Delinquent taxes, penalties or specials assessments which are a requirement of the homeowner.
- Furnishings, such as items of furniture, drapes, and appliances not required by Housing Code.
- Rehabilitation of manufactured homes more than 12 years of age with the exception of \$2,000.00 Emergency Loans for water, sewer, heating, plumbing, electrical and minor repairs.

### HOUSING COMMISSION AUTHORITY

The Housing Commission has the authority and may, at its discretion, exceed any of the guidelines it has established and disregard any of the restrictions it has imposed in any case where the Housing Commission determines that the program purpose will be best served by doing so. The Commission retains the right to re-determine any applicant based on a change of income status.

### DETERMINATION OF LOANS

Based on the Housing Commission's current income guidelines and requirements, the applicant may be determined to be eligible to receive either a loan at an interest rate from 0% to 6% or a deferred loan. The total amount of the loan will be based on the Housing Specialist/Inspector's cost estimate and amended by the amount of the accepted bid. If the total amount of the work to be done exceeds the amount of the rehabilitation loan the applicant could receive under the Commission's determination, or exceeds the applicant's financial ability to do all the work, the Commission may modify items in the inspection report as necessary to reduce the estimated cost; **however, items of work necessary to correct code and ordinance shall not be eliminated.** The homeowner will be contacted with the information regarding the estimated cost and the Housing Commission's determination or eligibility for a loan. The homeowner's acceptance or rejection of the Commission's determination will be documented in the file.

### CONTRACTOR REQUIREMENTS

The Housing Commission keeps a list of contractors which are used to bid jobs for our clients. We have found by using a contractor list established and maintained by the Housing Commission Inspector and not allowing the homeowner to obtain their own bids, that we have a better control over the contractor and less complaints and the jobs are completed more expeditiously.

We do not have the client obtain bids unless it is an "Emergency" situation and then we require the homeowner to obtain at least two bids, if possible, to assist in the expedience of correcting the emergency situation (furnace, drain field, well, etc.)

Each contractor used by the Crawford County Housing Commission is required to fill out a "Contractor Application Form" and "Certification Regarding Debarment, Suspension, Ineligibility and Voluntary Exclusion – Lower Tier Cover Transactions" which are held on file by the Housing Commission Inspector.

### **INSPECTIONS**

The Housing Commission Inspector will make an initial inspection of the client's property and make a work plan which will be presented to the Bid Committee at the same time as we present the client's application for approval. Once the Bid Committee give approval of the application and work plan, the Housing Commission Inspector writes a full set of specifications and received the approval of client before sending to contractors for bid. The contractors are allowed 14 days to return their sealed bids to the Housing Commission office. The Housing Commission Inspector will then present the sealed bids to the Bid Committee for award. After approval of award the Housing Commission Inspector will do periodic inspections while the job is in progress. Payments to the contractor are only given after an inspection and the approval of the homeowner.

### **CONTRACTOR TERMINATION OR REMOVAL FROM BID LIST**

The contractor will be removed from the Housing Commission's bid list for any of the following reasons:

- Revocation of builder's and/or contractor's license.
- Cancellation of the required liability and workmen's compensation insurance.
- Poor workmanship, or substitution of materials of a quality less than that called for in the specifications.
- Failure to obtain required permits from municipal building department.
- Performing work on a project within the household other than that currently under contract, while the project is ongoing.
- Delaying a project under contract to work on another.
- Submitting false waivers and sworn statements.
- Failing to respond to 2-bids invitations without written notification as to the reason for being unable to bid.
- Failure to follow-up on warranty work as agreed by contract within a reasonable period of time. Reasonable time to be judged upon the severity of problems, but in no case to exceed fourteen (14) days.
- Complaints from sub-trades stating non-payment for work performed, or from suppliers stating nonpayment of materials supplied.
- Failure to comply with General Conditions of contract.

### **DISCRIMINATION**

An aggrieved person may file a complaint of a housing discrimination act with the Housing Commission, then with the Michigan Department of Civil Rights, then with the U.S. Department of Housing and Urban Development (HUD), Office of Fair Housing and Equal Opportunity, 477 Michigan Avenue, Detroit, MI 48226 and if the aggrieved person still feels need to go further then the persons may file a complaint to the U.S. Department of Housing and Urban Development, Assistant Secretary for Fair Housing and Equal Opportunity, Washington, D.C. 20410

It is illegal to discriminate against any person because of race, color, sex, religion, or national origin.

### **DISPUTES**

As provided in the contract, any disputes between the Homeowner and the Contractor will be settled by arbitration (as recommended by HUD). The loser of the settlement will be responsible for payment of all costs of the arbitration process.

- In the event a dispute arises between the Contractor and the Homeowner, the staff will report the dispute to the Housing Commission Board.
- Prior to notification of the dispute to the American Arbitration Association, the Director and Housing Specialist/Inspector will meet with the Homeowner and the Contractor separately in an attempt to settle the dispute and refer the matter to the Housing Commission Board for final determination. If the dispute cannot be settled in this manner, the process will move to the action in the following step.
- Staff will contact the American Arbitration Association at the nearest office for an arbitrator to settle the dispute.
- No payments for work performed will be made until the dispute is settled. A "Work Delay Order" will be issued by the Director until settlement.
- The costs of the entire arbitration process **will be paid** by the loser of the settlement **before** any work continues on the project.

In addition, each applicant is informed in the application that an aggrieved person may file a complaint of a housing discrimination act with the Michigan Department of Civil Rights then the U.S. Department of Housing and Urban Development, Assistant Secretary for Fair Housing and Equal Opportunity, Washington, D.C. 20410. This information is part of each application for rehabilitation loan, owner-occupied property containing one-dwelling residential unit.

A complaint list is kept on file in the Crawford County Housing Commission; a quarterly report is furnished for the Housing Commission Board for their review and comments.

### **VISUALLY AND HEARING IMPAIRED**

- Michigan Commission for the Blind / 1-800-292-4200
- Michigan Relay Center / 1-800-649-3777



Equal Housing Opportunity

