



Marquette County Emergency Repair Housing Program Guidelines

Thank you for your interest in the Marquette County Housing Rehabilitation Program. The following information is intended to provide applicants with an overview of the procedures and policies associated with the program.

Purpose of Program

The Marquette County Planning Division administers the Marquette County Housing Rehabilitation Program to provide assistance to homeowners in Marquette County to help ensure their residence is safe, habitable, and livable. By providing home repair assistance to qualified homeowners, we are able to improve the housing stock, strengthen the local tax base, implement energy efficiency standards, and help residents age in place.

Program Administration and Source of Funds

The Housing Rehabilitation Program utilizes program income received by the County. The County administers the housing program and is responsible for executing all program activities in compliance with the adopted policies, procedures, and applicable regulations and requirements, including those guided by HUD and MEDC. Marquette County reserves the right to require guidelines that are more stringent.

Program Requirements

1. Applicant Eligibility

- The household income of the applicant must be at or below 80% of the Area Median Income (AMI) as defined on an annual basis by the U.S. Department of Housing and Urban Development (HUD); see 2022 limits below.
- The applicant must be current on the payment of local property taxes and any mortgage on the property

2023 Income Limits								
Family Size	1	2	3	4	5	6	7	8
Income Limit	45,750	52,300	58,850	65,350	70,600	75,850	81,050	86,300

2. Property Eligibility

- The property must be located within Marquette County
- The property must be owned by the applicant and occupied as a primary residence for at least 6 months
- The property must be a single-family dwelling
- The property must be insured
- Cannot be leased land

Eligible Home Repairs:

This program is designed to provide emergency repair of homes owned by eligible residents. In general, the program allows improvements to correct barriers to mobility, and to address health and safety hazards. The most common repairs include:

- Roofs,
- electrical,
- plumbing,
- furnaces/boilers,
- water heaters,
- wells and septic systems repairs and/or replacements,
- ramps, accessibility improvements
- other emergency repairs as determined to be a health or safety hazard on a case-by-case basis.

Other repairs may be allowed. The program is not designed for general home improvements. In addition, certain items are not eligible for funding. These include, but are not limited to: additions to increase the square footage, swimming pools, window air conditioner units, and clothes washers, dryers, and appliances.

How the Program Works

Deferred Lien Structure

All improvement costs for an eligible applicant's project become a no-interest, deferred lien on the homeowner's property. This is a mortgage on the house. No payments are made and no interest is accrued but the full amount of the mortgage is paid back to Marquette County when the home is sold or transfers ownership.

Program Income

Upon loan repayment, funds are returned to the Housing Rehabilitation Program to benefit other eligible program applicants in Marquette County and to help sustain the program.

Limits on Loan Amounts:

The level of assistance is limited to the amount required to address the identified emergency and subject to the availability of funds. The maximum amount of assistance per household is \$25,000, unless a higher amount is approved by the County as determined on a case-by-case basis.

An applicant who has previously received assistance may re-apply for funds in the event an emergency situation exists. Assistance will be limited to one-time assistance during a five-year period, except on a case-by-case basis as determined by the County.

Walk-Away

The policy of Marquette County's Housing Rehabilitation Program is to provide services when those services may be delivered effectively and safely, without undue hazards to staff and contractors. The following list includes general conditions which may lead to the denial or withdrawal of services to a specific property. While the list is comprehensive, it is impossible to list all the conditions that might lead to the withdrawal of services, therefore, the County's Housing Rehabilitation program reserves the right to determine, on a case by case basis, when and if services will be denied or withdrawn.

Health and Safety

County staff and contractors must be able to perform their duties at a home without undue threats to their health or safety. Conditions which may constitute undue threats may include, but are not limited to, the following:

- Verbal or physical abuse directed toward a staff member or contractor.
- An overt threat of violence to any staff or contractor while services are being provided.
- Presence of unrestrained animals that may cause a threat to any staff or contractors.
- Electrical or plumbing hazards that cannot be resolved prior to, or as part of, required repairs.
- Environmental hazards such as carbon monoxide, gas leaks, friable asbestos, or other hazardous materials, including excessive mold and/or moisture problems which cannot be resolved by utilizing normal methods.
- Evidence of substantial, persistent infestations of rodents, insects or other vermin.
- The presence and/or use of any controlled substance, or paraphernalia, in the dwelling unit during the time period in which services are being performed.
- The presence of animal feces in any area of the dwelling unit where program staff and/or contractors must perform their duties.

- Excessive garbage built up in and around the dwelling unit which limits staff or contractors access to the dwelling and encourages rodent infestation.
- Maintenance and housekeeping practices that are negligent to the point of limiting the access of staff or contractors to the dwelling, or creating a work-limiting working environment

Cost Effectiveness

Repair work should be cost effective to address health and safety issues, and/or to correct Code Compliance findings. Situations or conditions which limit the cost effectiveness of any work may include, but are not limited to, the following:

- Structurally unsound dwellings
- Projects in which the cost of repairs would be infeasible to recapture due to home value or equity
- Housing units in which the cost of repairs exceeds maximum program limits and guidelines
- Uncooperative homeowners, where homeowners refuse to allow reasonable access necessary to permit services to be performed.

Notification

Homeowners will be informed in writing when services are denied or withdrawn. Written notice will include the reason for the denial or withdrawal of services.

Application Steps

1. Pre-Qualification and Feasibility Evaluation

Interested homeowners, who believe they are eligible, must submit a completed Pre-Qualification Form (PQF) to the County. If pre-qualified, the County will evaluate the project for feasibility, which may include an initial walk-through of the property. If deemed feasible, the County will inform applicant to complete a full application.

2. Full Application

Pre-qualified applicants with feasible projects will be informed to complete a full program application and submit to the County. Applications are reviewed and placed on a waiting list on a first come, first serve basis.

Typical Steps of a Housing Rehabilitation Project

1. Applicants determine initial eligibility and submit pre-qualification form to the Housing Coordinator in the Marquette County Planning Division. Staff will review applications on a first qualified, first serve basis.

2. Staff will complete an initial inspection and walk through of the property to determine project feasibility. Additional inspections may be necessary if more expertise is needed to determine the extent of particular issues.
3. If the project qualifies, the homeowner will be notified and a complete application will need to be submitted. Additional information and verification documents will be required.
4. Based on the results from the inspections, County staff will draft the project's specifications. The homeowner will review the specifications, discuss any issues and concerns they may have with the project. County staff, with input from the homeowner, will provide the homeowner with a list of contractors that qualify for participation in the County Housing Program. The homeowner is encouraged to check the contractor references provided on the list.
5. Once the homeowner has approved the specifications and selected the contractors from the list provided, County staff solicit the project for bids or quotes. A contractor walk through or site visit may be required.
6. Bids or quote are opened on the time and date announced in the bid or quote solicitation. The lowest bid is selected. If the homeowner wants a different bidder to have the project, they must pay the difference between the two bids.
7. County staff will prepare the closing documents to be signed by the homeowner(s) and recorded with the County.
8. The contractor and the homeowner will sign a County developed construction contract that includes the specifications of the job. The contract is between the homeowner and the contractor. It is up to the homeowner and the contractor to work together on the project.
9. As the job proceeds, the contractor will submit invoices to the County. Inspections will be made to make sure work is progressing before the County makes payment to the contractor.
10. When the project is nearly complete, the County will perform an inspection to ascertain if the project is done according to the specifications. The homeowner will be asked to sign a document stating that they accept the project as complete and to allow the contractor to receive the final pay.
11. The closing documents will be updated if the homeowner approved any change orders.
12. The homeowner is expected to maintain their improved home and retain homeowners insurance at all times.

Fair Housing and Equal Opportunity

The County of Marquette is committed to fair housing. The County encourages minority and female owned qualified businesses to participate as bidders for the various projects.

All complaints and concerns regarding fair housing issues must be presented to the fair housing contact person in writing.

Should a discrimination complaint from a contractor or applicant be received, the following procedure will be used:

The complaint is made in writing to the housing program administrator. The administrator will review the complaint and attempt to resolve the problem within 15 working days from the date

the written complaint or concern is logged. The County will inform the Michigan Department of Civil Rights and U.S. Department of HUD that a complaint or concern has been received and the County is attempting to resolve the issue. If the problem is not resolved, then, the contractor or applicant can initiate a complaint with the Equal Employment Opportunity Commission, U.S. Department of Housing and Urban Development, and/or Michigan Civil Rights Commission.

The County will maintain, at the grant administrators office, brochures and other Fair Housing materials provided by HUD for distribution. These information materials will be available to the general public and interested persons. To view the Fair Housing and Equal Opportunity for All booklet and The Lead Safe Certified Guide to Renovate Right visit housing.mqtco.org.

Contracting for Rehabilitation Work

Construction work financed through this program will be undertaken only through a written contract between a licensed contractor and the owner(s). The program administrator will assist each recipient in arranging for and obtaining an acceptable construction contract. The construction contract will consist of a document signed by the contractor and the owner(s) and the following steps will be taken before a contract is signed:

1. All contractors must maintain in effect Personal Liability Insurance for no less than \$1,000,000 and Worker's Compensation Insurance as required by state law, while participating in any rehabilitation projects. Proof of insurance is not required to bid on a project; however, proof of insurance will be required before a project contract will be awarded. The contractor will be responsible for all damages to person or property, either on or off the site that occur as a result of his/her work on the project.
2. All contractors must be currently licensed by the State of Michigan in their respective trades.
3. The Contract, and all associated project documents, must be signed by the name listed on the Contractor's license or an authorized signer.
4. No contractor on the HUD's disbarred list contractors may participate in this program.
5. The contractor must certify that:
 - (a) the work will be performed in accordance with all codes, standards, zoning regulations and specifications, subject to a clear final inspection by the Marquette County Building Inspector; and
 - (b) the contractor will provide and pay for all materials, labor, tools, permits, licenses and fees and shall comply with all laws, ordinances, rules and regulations of the State of Michigan and the municipal unit, and
 - (c) the contractor will abide by U.S. Department of Housing and Urban Development (HUD) regulations pertaining to equal employment opportunity.

A minimum of three bids will be solicited with the work awarded to the lowest qualified bidder. However, the project administrator and the homeowner(s) have the option of selecting alternate bidders based on the following factors:

- the availability of qualified contractors or

- the need to complete the work in a timely fashion when low bidder cannot complete the project within a reasonable time.

The owner(s) may elect to have an alternate bidder, provided the difference between the lowest bid and the alternate bid price is paid for by the owner(s).

Completed work must be satisfactory to the owner(s), the contractor, and the program administrator. Both the owner(s) and the contractor will give the Marquette County Building Inspector access for all inspections. The owner(s) must keep all guarantees and warranties furnished by the contractor on material and equipment for a period of two years.

Complaint Resolution Procedure

The following is a complaint procedure for consistent resolution of conflicts. Complaints may come from applicants for assistance, owners, or tenants dissatisfied with work, participating contractors, or other interested parties. This policy covers the three following processes:

- The complaint procedure for applicants for assistance, owners, or tenants dissatisfied with work, participating contractors, or other interested parties.
- Referrals to Dispute Resolution Services

CLIENT COMPLAINT PROCEDURES

1. Clients and contractors must be informed in writing of the complaint procedure when they are selected to participate in the program or upon receipt of a written complaint.
2. The program administrator will respond to the client's initial complaint within 15 days.
3. The Chairperson of the Marquette County Board of Commissioners will be informed of any complaint if the program administrator fails to resolve the issue and a review committee is formed. The grantee (at its option) may ask the Chairperson to review the case and recommend a resolution.
4. A review committee, to be comprised of at least three people, which must hear all cases that cannot be successfully resolved by the program administrator (and the County Board Chair if he/she is part of the complaint procedure).

The review committee is comprised of:

- A person with building /construction expertise (completely separate from the contractor who is part of the complaint);

- A local community representative ; and
- A representative of the grantee (but should not be administrator or staff member of housing program)

All complaints arising from the implementation of this program must be directed to the program administrator, in writing. The administrator will review the complaint and attempt to resolve the problem within 15 working days from the date the written complaint or concern is logged. If the complaint has not been satisfactorily resolved, a review committee will be established to hear the case. If conflict is not satisfactorily resolved, grantee must seek services from Marquette Alger Resolution Services.

Marquette-Alger Resolution Service

715 W. Washington St

Marquette, MI 49855

Phone: (906) 226-8600

Fax: (906) 226-5399

Website/email: <http://www.marsmediation.org/contact>

- The claimant may make a presentation or submit a written complaint to the committee for review.
- The committee will notify the claimant, in writing, of their decision within 30 working days of the date of the committee meeting.

Conflict of Interest

No employee, officer, agent, or subrecipient of Marquette County Housing Rehabilitation Program funds shall participate in the selection, award, or administration of a contract involving Marquette County Housing Rehabilitation Program funds if a conflict of interest, either real or apparent, is involved.

No employee, officer, agent, or subrecipient of Marquette County Housing Rehabilitation Program funds shall accept gratuities, favors, or anything of monetary value from contractors, potential contractors, or parties to a subagreement.

WHO IS COVERED

Any person who is an employee, agent, consultant, officer, or elected official or appointed official of the grantee, state recipient, or subrecipients covered by conflict of interest provisions if he/she currently or in the past:

- Has exercised any functions or responsibilities regarding Marquette County Housing Rehabilitation Program -assisted activities; or
- Is in a position to participate in a decision- making process or gain inside information with regard to Marquette County Housing Rehabilitation Program –assisted activities; or

- Has a financial interest in any contract, subcontract, or agreement with respect to a Marquette County Housing Rehabilitation Program -assisted project or the proceeds of the contract, subcontract, or agreement, either for themselves or for those with whom they have family or business ties.

CONFLICTS PROHIBITED

No persons described above may obtain a financial interest or benefit from a Marquette County Housing Rehabilitation Program assisted activity, or have an interest in any contract, subcontract or agreement with respect thereto, or the proceeds thereunder, either for themselves or those with whom they have a family or business ties, during their tenure or for one year thereafter.