



Alpena County Home Improvement Program

719 W. Chisholm Street, Ste. 5
Alpena, MI 49707
www.alpenacounty.org

Telephone (989) 354-9664
Fax (989) 354-9783
Email: homeimprovement@alpenacounty.org

MEMORANDUM

DATE: October 5, 2022

TO: Alpena County Board of Commissioners

FROM: Nicki Janish, Director

SUBJECT: Summary of Changes to New Procedural Guidelines

Attached is a final draft of new Procedural Guidelines for the Home Improvement Program. For reference, also attached is the previous set of guidelines last updated and approved in September 2018. Because such an overhaul has been made to the new set of guidelines, a side-by-side comparison or a strikeout version of the old guidelines is simply not possible. As an alternative, following is a summary of the changes made in the new document:

General:

1. Removed all reference to Housing/Finance Committee throughout the entire document and replaced with either the Alpena County Board of Commissioners ("the Board") or Alpena County Home Improvement Program ("the Program") where applicable.
2. Included CDBG Program Income and USDA Rural Development (HPG) as funding sources in one document to be a complete set of guidelines for both programs.
3. Reorganized the order of the entire document for easier read and flow, used language directly from MEDC and USDA/Rural Development for all sections.
4. Created a complete overhaul of the Program Administration section to be consistent with the County's financial record-keeping system, reporting requirements by funding sources, and audit requirements.



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Specific Changes in Local Guidelines Following Discussion and Recommendation of Housing ADHOC Committee:

1. Continue to lien projects, but only those exceeding \$15,000 per occurrence.
2. Eliminate all future Local Loans at 0-3% interest for homeowners with income between 50% and 80% of AMI (Area Median Income).
3. Make all new loans deferred at 0% interest for all applicants with income up to 80% of AMI, with no payment due until the property is no longer the applicant's primary residence, upon applicant's death, or transfer of ownership through sale of property (homeowners are always welcome to pay on deferred loans at any time if they so choose).
4. Grant all projects up to \$15,000 per occurrence. (Alpena County previously elected to lien all projects.)
5. Define liquid assets as funds in a checking or savings account, and establish a maximum of \$50,000 for applicant eligibility. (Previous liquid asset limit was \$10,000.)
6. Authorize Housing Director to proceed on projects up to \$15,000 prior to board approval, but with discussion and approval with the County Administrator. (All projects, no matter the amount, were previously presented to the Housing/Finance Committee prior to moving forward.)
7. Added language to allow estimates in place of bids on projects (per MEDC recommendation).
8. Modified language that requires contractors to begin work within 30 days after signing contract to sign an addendum with homeowner if that time frame is to be longer.
9. Conflict of Interest language added to guidelines (awaiting language from MEDC).



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