



Alpena County Home Improvement Program

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

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MEMORANDUM

DATE: October 11, 2023

TO: Alpena County Facilities, Capital & Strategic Planning Committee

FROM: Nicki Janish

SUBJECT: Approval of Home Improvement Project #EM 22-25

MESSAGE: Per the Alpena County Home Improvement Program's Procedural Guidelines, all projects estimated to exceed \$15,000 must have Board approval in order to proceed. It is my recommendation that the following project be approved:

Project #: EM 22-22

Description: Homeowners are a family of eight (8) in a 3-bedroom home, seeking assistance for an addition on their home due to overcrowding. Our Housing Preservation Grant (HPG) Program specifically requires a component for alleviating overcrowding, and a statement addressing such was mandatory in the grant application process.

Title 7 of the Code of Federal Regulations (*7 CFR 1944.664 Housing preservation and replacement housing assistance*) states: "Authorized housing preservation assistance includes, but is not limited to, cost of labor and materials for: Additions to any dwelling (conventional or manufactured) only when it is clearly necessary to alleviate overcrowding or to remove health hazards to the occupants." All approved activities in our local program guidelines for housing preservation come directly from 7 CFR 1944.664.

Overcrowding in housing is determined/measured by persons-per-room, persons-per-bedroom, and/or cubic feet of air space per occupant, to name a few, and whichever measurement is used, this household is overcrowded, even considered severely overcrowded utilizing most measurements.

Homeowners meet all eligibility requirements to receive assistance based on ownership status, income and asset guidelines, household size, up-to-date property taxes, and current homeowner's insurance. The SEV on the home is \$43,700 with an estimated fair



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market value of \$87,400. Homeowners qualify for a 0%-interest, deferred loan. There is a first mortgage on this home with an outstanding balance of approximately \$47,500, and our lien will be in a second mortgage position.

The estimated total cost of the project is \$29,500 based on our Program Inspector's report and recommendation. Estimated administrative fees to be collected on this project are \$4,425.

It is my recommendation that the full project be approved.

Respectfully Submitted,



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