



## Alpena County Home Improvement Program

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### MEMORANDUM

DATE: December 13, 2024  
TO: Alpena County Board of Commissioners  
FROM: Nicki Janish  
SUBJECT: Approval of Home Improvement Project #EM 23-01

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. The following project meets all requirements of the Program's Guidelines and it is my recommendation that it be approved:

**Description:** The roof, soffit, and fascia on this home are in such disrepair that the homeowner's insurance company is threatening to cancel coverage against loss without replacement being made.

All proposed repairs fall within the scope of eligible activities under our Program Income Emergency Repair and HPG (Housing Preservation Grant) Programs. Homeowner meets 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 \$38,400, and there is one mortgage on the home with a balance of \$31,000.

Per the program's guidelines, all projects exceeding \$15,000 qualify for a 0%-interest, deferred loan, and create future spending for this Program. The total project cost is estimated to be \$20,000. Estimated administrative fees to be collected on this project are \$3,000.

I hereby ask that this project be approved.

Respectfully Submitted,



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1-800-649-3777

