

1999-21
RESOLUTION

WHEREAS, Clinton County is interested in the continuing effort to provide affordable housing opportunities for its low and very low income residents;

WHEREAS, the Board of Commissioners has reviewed and understands the content of the application for funding;

WHEREAS, the Board of Commissioners accepts the recommendation of the County Administration Department to apply for \$250,000; and

WHEREAS, the Board of Commissioners authorizes the Board Chairman to sign the application form as required;

THEREFORE, BE IT RESOLVED that the County of Clinton authorizes Administration to prepare and submit the application for funding through the Michigan State Housing Development Authority's Housing Resource Fund.

Moved by Commissioner Sara Clark to adopt the above resolution.
Pierson

Roll call vote was taken: Ayes: 7 Nays: 0 Motion carried.


Richard Hawks, Chairman of the Board

NOTARY SEAL OF LOCAL UNIT OF GOVERNMENT


MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY
OFFICE OF COMMUNITY DEVELOPMENT

HOUSING RESOURCE FUND APPLICATION

I. ORGANIZATIONAL INFORMATION

Name: Clinton County Board of Commissioners		Phone: (517) 224-5120
Address: 100 Cass Street St. Johns, Michigan 48879		Fax:
Contact Person: Richard Hawks		Title: County Commission Chairperson
MSHDA Region #: 4	MSHDA Org #:	Federal ID#: 38-6004844
Check one <input type="checkbox"/> Non-profit <input checked="" type="checkbox"/> Local Unit of Government <small>(City, Township, County)</small>		
CHDO: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Population (if local government): 60,000	
If this application is being submitted for a County Allocation Program, please check here <input type="checkbox"/>		
Has a planning agency, non-profit community group or consultant been involved in developing this Application? If so, who? NO		
Name:		Phone:
Address:		

II. AUTHORIZED SIGNATORY

Name and Title (print or type): Richard Hawks, Chairperson Board of Commissioners	Phone: (517) 224-5120
Signature: 	Date:

III. COMPONENT ATTACHMENT(S)

Number of Component(s) attached: 1	
TOTAL MSHDA FUNDING REQUESTED: \$ 250,000.00	

IV. PARTNERSHIP PROFILE

<input checked="" type="checkbox"/> Initial submission	<input type="checkbox"/> Submitted with NOI
<input type="checkbox"/> Updated as appropriate	<input type="checkbox"/> Submitted with this application

V. PLANNING

If your proposed component(s) is referenced and/or supported by a recent local Consolidated Plan for Housing and Community Development, Continuum of Care Plan, housing needs study, development strategy, or land use plan, please attach copies of the applicable pages of these plans, highlighting the appropriate sections.

Previously submitted to MSHDA Submitted with this application
 Submitted with Partnership Profile

COMPONENT DESCRIPTION

Organization Name Clinton County Board of Commissioners

Housing Component: Homeowner Assistance

Briefly describe the proposed project below. Include the anticipated accomplishments, number of structures/units to be assisted, number of beneficiaries and use of other funds (leverage/match).

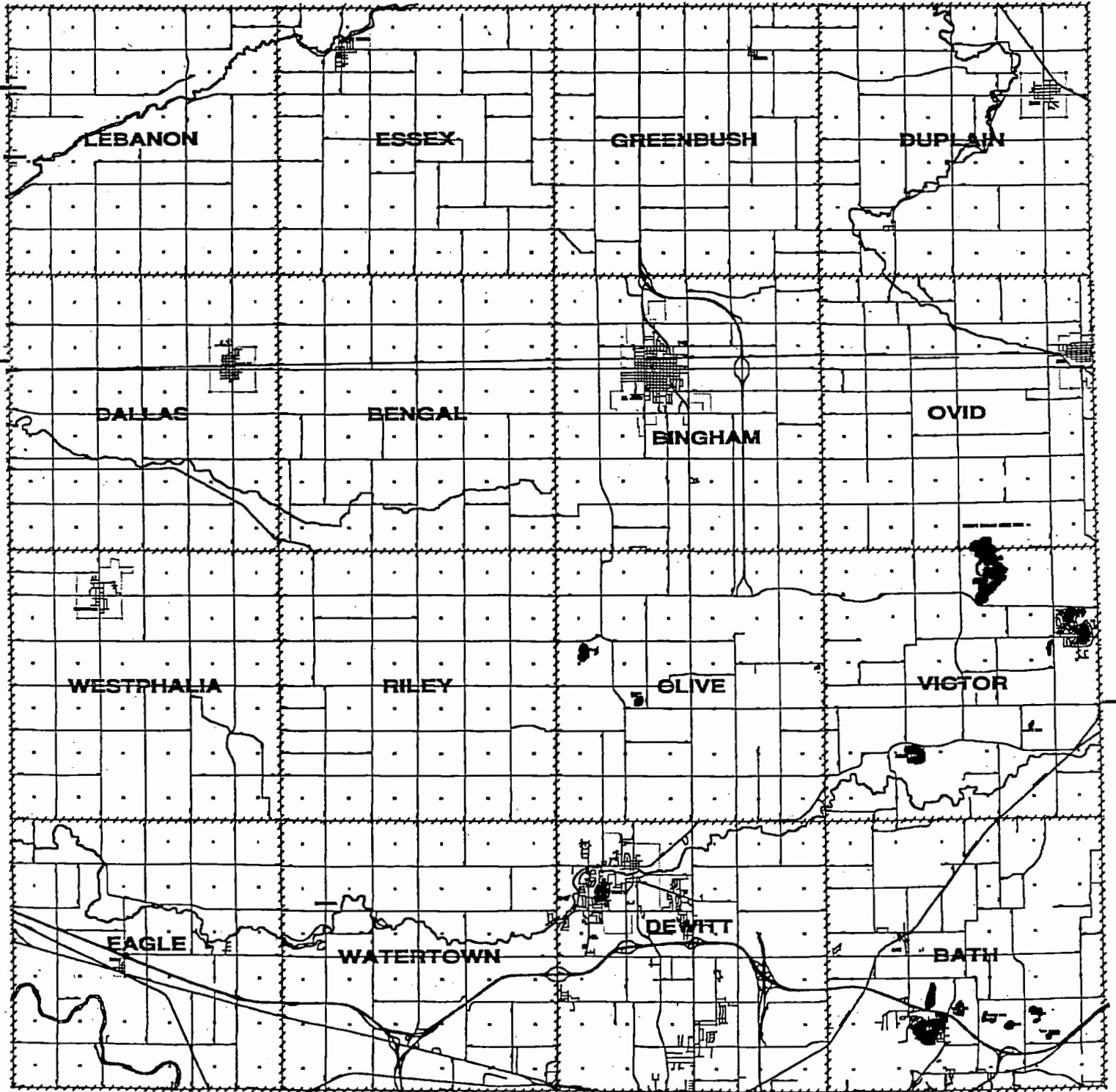
The Clinton County Housing Rehabilitation Program will provide assistance to low and moderate income households who own and occupy their homes. Funds will be used to provide an affordable means for homeowners with incomes at or below the 80% median income level for Clinton County to make various kinds of repairs to bring substandard homes into compliance with HUD's Housing Quality Standards. As individual budgets and conditions necessitate, other repairs in excess of HQS may be allowed. A small portion of the funds will be reserved for emergency repairs—those items which cause an immediate threat to the health or safety of household residents. Emergency funds will be used to correct specific violations only, without meeting the full HQS criteria required for regular projects.

Some funds will be awarded in the form of deferred loans. In other instances a sliding scale will be used. Interest will not be accrued, but the total amount of assistance will be required to be repaid at the time of sale or when the property is no longer used as the owner's principal residence. All funds will be secured with a mortgage.

OUTCOMES EXPECTED:

- As a result of appropriate utilization of these resources, we anticipate a more stable population;
- This program will stimulate additional examples of homeowners and neighborhood improvement(s);
- Improved housing alternatives will draw new homeowners to our county;
- Improved housing alternatives will also positively contribute to increased business activity and subsequently to more jobs;
- Increases in our population size demand our county proactively respond by providing positive housing alternatives in all income activities; and
- Will provide a vehicle to keep financing and other related activities focused in our county using county-based resources whenever possible.
- It is anticipated that 20 households will receive some form of assistance through the efforts of the program; 13 with rehabilitation loans and 7 with emergency assistance. At a average household size of 4 persons throughout the county, this will result in assistance to approximately 80 low/moderate income persons.

For each component, a separate statement of need, impact, and feasibility must be submitted. However, information does not generally have to be repeated, and information in these statements may be cross-referenced as appropriate.



BUDGET SUMMARY

Organization Name: CLINTON COUNTY

HRF Component: HOMEOWNER ASSISTANT

Income Eligibility (as percent of AMI): 80%

Estimated Starting Date: 1/1/2000 Estimated Completion Date: 12/31/2001

Provide in the table below your requested budget by activity and the amount of other funds to be used on the project; either as required match or as leveraged funds.

Activity (1)	HRF Funds Requested	Units (2)		Other Funds		Source of Other Funds*
		HRF	Non HRF	Match Funds (3)	Leveraged Funds (4)	
Homeowner Rehabilitation	\$184,500.00	13		46,125.00		PIP, CACS, FIA, Rural Development
Administrative Costs	\$45,000.00	N/A		N/A		
Emergency Repairs	\$20,000.00	7		\$5,125.00		PIP, CACS, FIA, Rural Development
TOTAL:	\$250,000.00					
TOTAL UNDUPLICATED HRF-FUNDED UNITS:		20		TOTAL UNDUPLICATED NON-HRF UNITS		
				\$51,250.00		

Notes to Budget:

- (1) List all activities necessary to complete the component, including those activities which will not be funded with HRF dollars (if any). Do not include administrative funds.
- (2) Show units which will be assisted with HRF dollars separately from units which are a part of the program or project which will not be funded with HRF dollars (if any). Make sure each unit is counted only once.
- (3) Match funds are non-HRF funds brought to the project to meet HRF program requirements.
- (4) Leveraged funds are funds brought to the program or project, unrelated to HRF program requirements, which are necessary for completion.

*For each source of other funds noted in the above budget summary chart, list the contact person(s), telephone number(s) and status/amount of commitment. Non-profits operating within a PJ must be a CHDO and demonstrate a dollar for dollar match. Generally, applicants under the Homeless Development Component must demonstrate dollar for dollar match.

Source	Contact Person	Telephone	Status (1)	Amount
PIP	Robert Andrews		Pending	Pending
CACS	Ivan Love		Pending	Pending
FIA	Paula Clark	224-5502	Pending	Pending
Rural Development			Pending	Pending

Notes: (1) Under "Status", indicate whether funds have been "Committed" or whether commitment is "Pending".

STATEMENT OF NEED

Organization Name: Clinton County

Housing Component: Homeowner Rehabilitation

This application is the first such application for resources from Clinton County. This initiative does not duplicate any other activity in our communities. No other forms of financing have been explored at this time. This is our very first effort at developing the beginning of what we hope will become a comprehensive county resource over time. There are no local housing boards in this county at this time.

There are a few isolated private efforts related to housing that exist in our community but none duplicate the intent of this program. Other activities include:

- The city of St. Johns has just complete four units of rental rehabilitation with the help of MSHDA HOME funds.
- Bath Township Housing Commission has developed a 30 unit HUD funded apartment complex for moderate and low-income individuals/families, called Countryside Manor.
- There are 99 section 8 housing subsidies available for Clinton County residents administered through MSHDA.

Although no specific housing market studies have been conducted for the County, the use census data reveals a need for rehabilitation assistance. The 1990 Census indicates that Clinton County has a total of 20,959 housing units. Owner occupied housing units comprise a net of 16,785 or 80% of the total units. The 1990 Census notes that 126 do not have complete plumbing and kitchen facilities. 84 housing units lack complete kitchen facilities and 42 lack complete plumbing facilities.

The largest proportions of housing units were built since 1960. It is noteworthy that 27% of the housing units were built before 1939.

Beyond this basic information from the 1990 Census we can only offer basic information. Clinton County has been experiencing significant growth in recent years and this trend is expected to continue. As the population has grown a number of situations have taken place which has raised the awareness level of our community to needs that are not new but are growing consistent with our increased population.

1. Social agencies consistently report difficulty in addressing the housing needs of our population. Examples include the elder who is now on a fixed income. Although the home might be paid for... modernization, repairs, modifications might be needed to support continued use. Some of these elders must relocate in unit's closer to supportive services. Many are having difficulty finding housing that meets the physical plant needs they are experiencing, the cost parameters within which they can work, etc.
2. We have many citizens including families experiencing domestic violence, adolescents in transition, elders in transition, new families for whom housing options simply do not exist in appropriate and adequate numbers.
3. As our lower income families meet the challenge of becoming employed, appropriate housing options cannot be found in the low, moderate or middle-income range. Much of the housing available needs rehabilitation.

STATEMENT OF IMPACT

Organization Name: Clinton County

Housing Component: Homeowner Assistance

As noted earlier 27% of the County's housing stock is over 60 years old. This stock, due to age alone, is deteriorating and much of it is in need of repair and stabilization. Low-income families cannot afford to make the needed repairs occupy a considerable portion of this housing stock. Because of these factors, housing assistance is critical to maintaining this segment of the housing available in the County. The escalating costs of new construction and associated mortgages make this option inaccessible to low income residents looking for housing; thus they are forced to look to older stock which falls within a price range they can more feasibly afford even though quality may be seriously lacking. Rehabilitation dollars would help to make repairs affordable on these homes, while making the homes livable.

Like most other local governments, Clinton County has limited resources. Even though the need to maintain and upgrade the existing housing stock is evident, there haven't been funds available to address the need. Funds received through this application will play a critical role in addressing affordable housing options throughout the County to make safe, decent, and sanitary housing a reality for all of our residents.

There will not be any demolition of units or displacement of persons or businesses as a result of the activities of the Clinton County Housing Rehabilitation Program. Funds will be used exclusively as deferred loans to homeowners who occupy their homes; businesses or rental units will not be eligible for assistance.

All homes assisted with Housing Resource Fund dollars will be required to meet HUD housing quality standards at a minimum. Other repairs beyond the scope of housing quality standards will be allowed on a case-by-case basis as budgets and circumstances dictate. Emergency funds will be available in some cases to correct an immediate threat to the health and safety of the home occupants without meeting all housing quality requirements. Municipalities throughout the County operate under either the BOCA or UBC Building Code guidelines. All new work accomplished through rehabilitation efforts is required to meet these guidelines.

STATEMENT OF FEASIBILITY

Organization Name: CLINTON COUNTY

Housing Component: HOMEOWNER ASSISTANCE

Housing Resource Fund dollars will make possible the provision of affordable loans to low and moderate income homeowners to accomplish repairs to their homes. The deferred loan mechanism will make funds available to homeowners who could not otherwise make needed repairs because of unaffordable payments. The maximum assistance allowable under the proposed program is \$25,000. It is estimated that the average assistance provided to each homeowner will be \$15,000.

As noted in the statement of need Clinton County has never applied for housing funds. Given this fact, along with data indicating that 27% of the housing stock is 60 years or older the \$250,000 requested will likely be utilized quickly. This request is further bolstered by a report from our neighboring County Shiawassee. Their Housing Program was started in 1992 and it is reported that their funds have always been utilized within the first 12 to 14 months of the grant period.

Clinton County is not currently participating in CHIP (Community Home Improvement Program) The homeowner rehabilitation match will be met by other sources including PIP, CACS, FIA, and Rural Development. At this time these funds are pending.

**CITY OF (YOURTOWN) COMMUNITY DEVELOPMENT AND
HOUSING NEEDS ASSESSMENT**
(Sample – units of local government only)

I. Community Development and Housing Needs of Low and Moderate Income Persons

A.

B.

C.

II. Other Community Development and Housing Needs

A.

B.

C.

III. Planned or Potential Activities to Address Housing and Community Needs

A.

B.

C.

This assessment was prepared at a (Yourtown) City Council meeting on (date). (Number) local residents attended.