



HOUSING REHABILITATION TOOLKIT

City of Ironwood Michigan

TOOLKIT PURPOSE

The City of Ironwood Housing Rehab Toolkit is a resource guide to assist homeowners, homebuilders and homebuyers in rehabilitating or constructing new houses within the City of Ironwood. Each neighborhood within the City is unique and historic; and they each come with their own challenges and benefits when renovating or developing a home. The **HISTORIC NATURE** of the City of Ironwood is an asset in itself, and preservation of these historic assets help keep the City of Ironwood **UNIQUE** and **ATTRACTIVE**.

Fortunately there are resources available for rehab within the City of Ironwood. This "Toolkit" outlines many resources for financial assistance programs to make your rehabilitation **AFFORDABLE** and **FEASIBLE**. One main program that is highlighted is the City of Ironwood housing rehabilitation program. These programs are based on the concept of "Placemaking". Placemaking is a multi-faceted approach to the planning, design and management of public spaces. Placemaking capitalizes on a local community's assets, inspiration, and potential, with the intention of creating public spaces that promote people's health, happiness, and well-being. Using Placemaking concepts in conjunction with our housing rehabilitation efforts will help to bolster our economy and provide more opportunities within the City. This "Toolkit" is the first step, provide the resources that it will take for our area to grow, and to create neighborhoods that are **VIBRANT PLACES**.

LOOKING TO THE FUTURE

We encourage you to look further, there is much at stake for the City of Ironwood; your project and attention, will help the City of Ironwood grow and prosper. By doing your part and utilizing these tools, we can help make our community vibrant, successful and a great place to "Live Where You Play".

CITY OF IRONWOOD COMPREHENSIVE PLAN

See how you can get involved!

The Ironwood **COMPREHENSIVE PLAN** is a guiding document that informs future investment, growth, development, and redevelopment in the City of Ironwood. The plan seeks to be **VISIONARY**, describing the community's aspirations for the next 20 years; **DYNAMIC**, providing a flexible framework that allows for the continued evolution of the community; **FUNCTIONAL**, designed to be understandable and actively used by all community members, including city staff, community leaders, businesses, and residents; and **ACTION-ORIENTED**, including concrete strategies and implementation steps that will facilitate community action and shared accountability.



PARTNERS

The partners listed in this "Toolkit" are partners that actively participate in City of Ironwood Housing Rehabilitation Programs and Projects; these partners are vital to the success of our mission, community and housing programs.



LOCAL CONTRACTORS

The following contractors participate in the City of Ironwood Housing Rehabilitation Program

BOB ZELL CONSTRUCTION & SIDING

Located in Hurley, WI, Licensed and Insured in both Michigan and Wisconsin, Lead Supervisor Certified and locally operating in the area for over 35 years.

Services Include: New Construction, Siding, Renovations, Custom Homes, Decks, Garages, Roofing, Landscaping, Windows, and Rubber Roofing Systems.

Contact at: **(715) 561-3072.**

VUKOVICH CONSTRUCTION

Located in Ironwood, MI, Licensed and Insured in both Michigan and Wisconsin, Lead Supervisor Certified and locally operating in the area for over 30 years.

Services Include: New Construction, Renovations, Custom Homes, Docks, Decks, Garages, Windows, Roofing, Siding, Carpentry, and Drywall. Commercial Renovation Services include: Siding, Windows, Painting, Drywall/Plaster/Stucco Installation, Flooring, Carpentry and Paving.

Contact at: **(906) 932-4055.**

LITTLE BEAR CONSTRUCTION

Little Bear Construction provides home improvement and general contracting services to the Western U.P. of Michigan and Northern Wisconsin. Little Bear Construction is a Certified GAF Contractor and belongs to the U.P. Builder's Association, the Michigan Association of Home Builders and National Association of Home Builders.

Services include: Roofing, Windows, Decks, Siding, Soffit and Fascia, Remodeling, Additions, Blown-in Insulation, and Garages.

Contact at: **(906) 932-1034**

TROLLA SIDING & CONSTRUCTION

Located in Hurley, WI, Licensed and Insured in both Michigan and Wisconsin, Lead Supervisor Certified and locally operating in the area for over 30 years.

Services Include: New Construction, Garages, Additions, Kitchen and Bathroom Remodeling, Windows, Doors, Siding, Roofing and Insulation.

Contact at: **(715) 561-4595**

STATE AND LOCAL FINANCIAL RESOURCES

CITY OF IRONWOOD HOUSING REHABILITATION PROGRAM

This program is run through the City of Ironwood Community Development Office along with Michigan State Housing Development Authority (MSHDA). The purpose of the program is to rehabilitate substandard housing through grants and loans to low and moderate income families and to revitalize neighborhoods.

The Housing Rehab has been focused primarily on the Norrie Neighborhood in recent years. To determine whether you are in the project neighborhood and are eligible for the Housing Rehab grant, please contact Tim Erickson - (906) 932-5050 x 125 or email ericksont@cityofironwood.org.

CITY OF IRONWOOD RENTAL REHABILITATION PROGRAM

Tim Erickson – (906) 932-5050 x 125

This program is run through the City of Ironwood Community Development Office along with MSHDA. The purpose of this program is to revitalize Downtown neighborhoods and buildings, provide additional income to property owners, and help low to moderate income individuals. Some requirements for the program are:

- ✓ Properties must have a current business occupying the main floor in a Downtown district.
- ✓ \$25,000 will be awarded for each existing unit and \$40,000 for new units created.
- ✓ The first tenant in the building must be low to moderate income and must sign a year lease.
- ✓ Preliminary architectural drawings must be provided by the building owner prior to applying.
- ✓ The property owner must match 25% of the project cost.

CITY OF IRONWOOD FAÇADE IMPROVEMENT PROGRAM

Michael J.D. Brown – (906) 932-5050 x 126

The façade program is structured to provide Downtown commercial buildings façade improvements that create a high impact visual and minimize deterioration. This program is based on the premise that the exterior improvements will stimulate additional private investment in the buildings and surrounding area, and attract additional customers, thereby resulting in additional economic opportunities. The program varies year to year.

STATE OF MICHIGAN FAÇADE GRANT

The façade grant is structured similar to the local City of Ironwood Façade Improvement Program. Grant money is available to provide high impact visual and minimize deterioration of Downtown commercial buildings.

GOGEBIC-ONTONAGON COMMUNITY ACTION AGENCY

Links to Homeownership

Jeff Betlewski – (906) 667-0283 x 12

MSHDA program designed to assist families with at least one adult member & a related minor child (or a pregnant applicant/co-applicant) to purchase a home. Down payment assistance & closing cost funds are available.

Homebuyer/Purchase/Rehabilitation

The program is designed to help a person or family purchase a home with down payment, closing costs and rehab to reduce major repairs to keep the payments affordable.

Homeownership Counseling/Savings Program

MSHDA certified counselor is available for required home ownership counseling prior to accessing any MSHDA mortgage loan. Obtain 3:1 savings match for Down Payment Assistance.

Emergency Assistance

Income Eligibility – 200% FPG Eligible households receive financial help to solve their Utility Shut-off problems.

Continuum of Care

Lead facilitator in the coordination of community organization to develop strategies and activities to address homelessness.

Gogebic County Housing Rehab

Focus: Income eligible homeowners of single-family residence in Gogebic County.

Features: A wide-range of rehab work access to specialists to write project specifications and to monitor contract work.

- ✓ Financing for rehab services
- ✓ Access to licensed and insured contractors
- ✓ Coordination of rehab activities between contractor and homeowner





USDA RURAL DEVELOPMENT

Single Family Housing Repair Loans & Grants

What does this program do?

Provides loans to very-low-income homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards.

Who may apply for this program?

To qualify, you must:

- ✓ Be the homeowner
- ✓ Occupy the house
- ✓ Be unable to obtain affordable credit elsewhere
- ✓ Have a family income below 50 percent of the area median income
- ✓ For grants, be age 62 or older and not be able to repay a repair loan

How may funds be used?

- ✓ Loans may be used to repair, improve or modernize homes or remove health and safety hazards
- ✓ Grants must be used to remove health and safety hazards.

How much money can I get?

- ✓ Maximum loan is \$20,000
- ✓ Maximum grant is \$7,500
- ✓ Loans and grants can be combined for up to \$27,500 in assistance

What are the terms of the loan or grant?

- ✓ Loans can be repaid over 20 years
- ✓ Loan interest rate is fixed at 1%
- ✓ Full title service is required for loans of \$7,500 or more
- ✓ Grants have a lifetime limit of \$7,500
- ✓ Grants must be repaid if the property is sold in less than 3 years
- ✓ If applicants can repay part, but not all of the costs, applicants may be offered a loan and grant combination

Is there a deadline to apply?

- ✓ Home loans are available year round as long as funding is available
- ✓ Home loan applications are processed in the order they are received

How do we get started?

Contact Jim Jackson (information below).

How long does an application take?

Approval times depend on funding availability in your area. Talk to a USDA home loan specialist in your area for help with the application.

Who can answer questions?

Contact a USDA home loan specialist in your area:

Jim Jackson - (906) 663-6852 or email jim.jackson@mi.usda.gov

What governs this program?

The Housing Act of 1949 as amended, 7 CFR Part 3550

HB-1-3550 - Direct Single Family Housing Loans and Grants Field Office Handbook

Why does USDA Rural Development do this?

Helping people stay in their own home and keep it in good repair helps families and their communities. Homeownership helps families and individuals build savings over time. It strengthens communities and helps many kinds of businesses that support the local economy.

LOCAL PRIVATE FINANCIAL RESOURCES

Listed Banks are physically located with the City of Ironwood



RIVER VALLEY BANK

Whether you're buying your first home, building the home of your dreams or purchasing a vacation property, River Valley Bank can help you find a loan program to suit your needs.

- ✓ Fixed-Rate Mortgages
- ✓ USDA Guaranteed Rural Housing
- ✓ Federal Housing Administration
- ✓ HELOC (Home Equity Line of Credit)
- ✓ Adjustable-Rate Mortgages
- ✓ Veterans Administration Loans
- ✓ Construction Loans



GOGEBIC RANGE BANK

Whether you are buying your first home, refinancing your current home or looking to build your dream home, GRB offers a variety of mortgage loan options:

Gogebic Range Bank

MORTGAGE OFFICERS

Marcy Elsemore
NMLS# 672889

Cherie LaMarche
NMLS# 672888

- ✓ Purchase Loans
- ✓ Secondary Market Loans
- ✓ Home Improvements Loans
- ✓ Vacant Land Loans
- ✓ Mortgage Refinance
- ✓ Construction Loans
- ✓ Home Equity Line of Credit
- ✓ ARM Loans



FIRST MERIT BANK

Offers a wide range of affordable solutions and something more – stability, lending strength and experienced Mortgage Loan Officers who put you first every step of the way.

- ✓ Home Purchase & Refinance
- ✓ Adjustable-Rate Mortgage Loans
- ✓ BEST Mortgage Loans
- ✓ VA Mortgage Loans
- ✓ Refinancing
- ✓ Construction Loans
- ✓ HomeStyle Renovation Loans
- ✓ Home Affordable Modification Program
- ✓ Conventional Fixed-Rate Mortgage Loans
- ✓ First-Time Home Buyers Programs
- ✓ Jumbo Mortgage Loans
- ✓ FHA Mortgage Loans
- ✓ HARP: Home Affordable Refinance Program
- ✓ Lot Loans
- ✓ Home Affordable Refinance Program
- ✓ Home Equity Loans & Line of Credit



WELLS FARGO HOME MORTGAGE is the leading lender in the nation for mortgages. Whether you are purchasing your first home, vacation or looking to do Renovations to your property we are available with multiple loan options across the nation.

- ✓ Fixed-Rate Mortgages
- ✓ Veterans Administration Loans
- ✓ USDA Guaranteed Rural Housing
- ✓ Home Equity Line of Credit and Loans
- ✓ Adjustable-Rate Mortgages
- ✓ Federal Housing Administration
- ✓ Renovation Loans

Wells Fargo is the Exclusive lender for **Union Plus® Mortgage program** (for participating unions) and **National Education Association** With Quick Pre-Approvals available with **PriorityBuyer®** **yourLoanTracker** features are available now! Talk to your Home Mortgage Consultant about **eSignature** functionality, for eDisclosures, that will be available in May, 2015; that includes eDelivery and eSignature.



GOGEBIC COMMUNITY COLLEGE CONSTRUCTION TECHNOLOGY

The Construction Technology program offers coursework and training designed to provide a wide variety of experience in the building construction fields. The program includes actual hands on experience during the construction of a residential home. Students participate in building of the foundation, framing the stick built structure, electrical and mechanical work, and finishing the interior and exterior of the structure. Coursework familiarizes the participant to various methods of estimating, specifications and codes for residential construction, principles and guides for design and layout, and other knowledge related to building construction and the allied trades. The program provides an excellent working knowledge of the various trades and the skills required of those fields. Gogebic Community College builds a residential home within five miles of the Ironwood campus each year for an owner with property or for prospective home buyers.

BUILDING TRADES CERTIFICATE (1 YEAR) This program offers hands on involvement in the construction of a residential home. The participants are involved with all phases of construction including masonry, rough and finish carpentry, plumbing and electrical, sheet-rock and sheet-rock finishing, and mill-working the interior of the structure. Students gain a thorough knowledge of the various skills required to enter the construction workforce at the entry through journeyman level for the various allied trades.

ASSOCIATE DEGREE IN CONSTRUCTION TECHNOLOGY (2 YEARS)

In addition to courses and fieldwork listed for the one-year certificate, this program includes advanced study preparing the participant for opportunities to transfer to other institutions offering baccalaureate degrees in building construction or related fields. It also prepares the individual to enter the marketplace in various capacities ranging from entry-level construction personnel through management/supervisory positions. It familiarizes the individual with various business aspects related to construction and prepares the student for state licensing exams, which are required to operate as a private contractor.

COURSE	CERTIFICATE	CREDIT
First Semester		
ORI 100	Freshman Seminar	1
BLD 101	Construction Practices I	5
BLD 102	Construction Practices II	5
BLD 201	Construction Practices III	5
	Math Elective	3
Second Semester		
BLD 104	Plans/Specs/Codes	3
BLD 120	Mechanical/Electrical Installations	5
BLD 205	Construction Practices V	5
BUS 101	Introduction to Business	3
EGR 103	CAD Concepts	2
	TOTAL CREDITS	37

COURSE	ASSOCIATES DEGREE	CREDIT
First Semester		
ORI 100	Freshman Seminar	1
BLD 101	Construction Practices I	5
BLD 102	Construction Practices II	5
BLD 201	Construction Practices III	5
	Math Elective	3
Second Semester		
BLD 104	Plans/Specs/Codes	3
BLD 120	Mechanical/Electrical Installations	5
BLD 205	Construction Practices IV	5
BUS 101	Introduction to Business	3
EGR 103	CAD Concepts	2
Third Semester		
ACC 150	Accounting I	4
BUS 130	Salesmanship	3
DWG 201	Architectural Drafting/Design	4
ENG 101 or 105	English Composition or Technical English	3
Fourth Semester		
BUS 210	Marketing	3
	Humanity or Social Science Electives	6
BUS 203	Business Communications	3
	Math Elective	3
	TOTAL CREDITS	66