



IRONWOOD

MICHIGAN | *Find Your North*

CITY OF IRONWOOD

MI NEIGHBORHOOD LOCAL GUIDELINES

Goals/Purpose

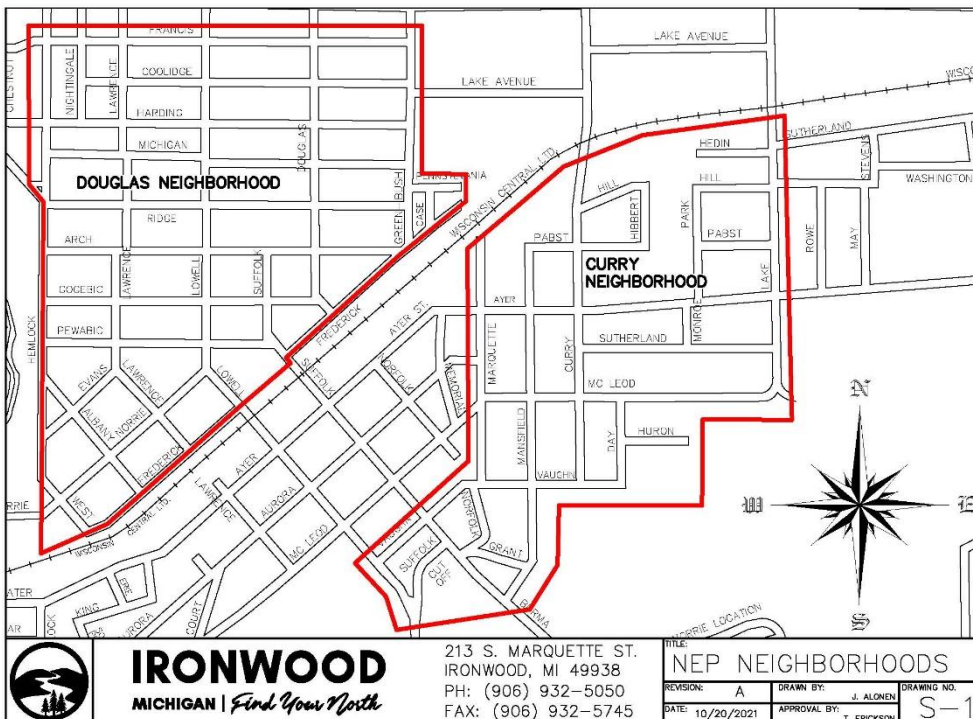
1. Rehabilitate high visibility houses in Douglas and Curry neighborhoods.
2. Prevent further neighborhood deterioration and encourage housing investment.
3. Support the City of Ironwood Comprehensive Plan housing and neighborhood goals and strategies.

Desired Outcomes

1. Improve the quality of housing in the Douglas and Curry neighborhoods.
2. Improve desirability of the Douglas and Curry neighborhoods.
3. Act as a catalyst for private development.

Program Location

The City of Ironwood is targeting the Douglas and Curry neighborhoods for neighborhood enhancement and investment. The neighborhood borders the US2 Corridor and Downtown Ironwood.



Leveraged Resources

The City of Ironwood doesn't provide any additional funding. Any additional funding required to complete the project shall be committed by the homeowner and secured prior to finalizing any contracts.

Homeowner Contribution

If the project needs additional funding to be completed, the homeowner shall provide additional funding to complete the project. The Mi Neighborhood program may fund 80% of the project or \$40,000, whichever is less, except if there are grant funds left over after costs have been determined. If there are additional funds left after costs have been determined, the Mi Neighborhood program may fund a higher portion up to 100% of each total project. Funding from homeowners must be provided to the City of Ironwood prior to the start of the project. Lines of credit shall not be accepted.

Eligible Assistance

After applications are received, the City of Ironwood building inspector will inspect the property to determine scope of work.

- Homeowner occupied homes only.
- Exterior home rehabilitation:
 - Roofing.
 - Siding.
 - Soffit.
 - Facia.
 - Window wrappings.
 - Windows.
 - Front outside porch.
 - Repair or replace outside steps.
 - Ramps.
 - Front sidewalks on private property.
 - Chimney.
 - Driveway.
 - Walkway located on private property.
 - Front door.
 - Garage door.
- Properties that receive assistance through the NEP program will be brought up to minimum HQS standards for the exterior of the home.
- If project is determined to be beyond repair, the property shall be ineligible for funding.

Ineligible Assistance

- Interior rehab work.
- New construction.
- Improvements to public property.

Scope of Work

- The rehabilitation work shall bring the entire exterior of the selected home up to local and state code to the greatest extent feasible.

Applicant Eligibility

- Live in and own your home in the Douglas or Curry neighborhood in Ironwood, MI.
- The property must be homestead.
- Driver’s License or State ID.
- Proof of Social Security Number.
- Income verification at or below 80% Area Median Income. (30-day current pay stubs, SS, & or pension benefit’s statement).
- If self-employed, copies of two year’s prior Federal Tax Returns.
- Copy of mortgage statement.
- Proof of ownership (owner’s Title Insurance Policy or copy of the recorded Warranty Deed).
- Proof of property taxes paid up to date, if taxes not escrowed into mortgage.
- Proof of homeowner’s insurance.
- Only single-family occupied homes are eligible.
- Required inspections.

Income Limits

- As set by NEP Household Income Self Certification Form. All eligible applicants shall be at or below the 80% Area Median Income for Gogebic County.

City of Ironwood	Gogebic County							
Household Size	1	2	3	4	5	6	7	8
Income Limits 80% AMI	44,600	51,000	57,350	63,700	68,800	73,900	79,000	84,100

Application Selection Process

- Homeowners will fill out an application form.
- Staff will meet with applicants to discuss repair needs.
- Properties will be inspected by the City of Ironwood Building Inspector to determine scope of work and cost estimates.
- Homes will be selected by staff with specific criteria.
 - Overall visual impact to the neighborhood.
 - Visibility from the public right of way.
 - Location on class of street as defined in the Comprehensive Plan.
 - Minor Arterial – First priority.
 - Collector Street – Second priority.
 - Local Street – Third Priority.
- All estimates of work to be done, Income Self Certification Forms, before and after pictures, and pre-approval requests are sent to the MSHDA Champion for approval before any work may be started.

Contractor Selection

- After an initial inspection, specifications will be sent to prospective state licensed and insured contractors. Qualified contractors shall bid on the project.
- Two estimates are required.
- Homeowners will select the contractor they wish to use according to reasonable bids.
- The construction contract shall be between the property owner and the selected contractor.
- Building permit shall be issued from the City of Ironwood Building Inspector. The building inspector shall make periodic inspections of the project to verify that work is being done in a correct manner as indicated by state and local requirements.
- Contractor performance shall meet the residential rehabilitation standards outlined in the “Residential Rehabilitation Standards” section of the Mi Neighborhood Handbook.

Fair Housing and Equal Opportunity

The Community Development Department will complete the following:

- Maintain an adopted Fair Housing Policy.
- Maintain and update a listing of Fair Housing Resources
- Utilize the fair housing logo on all materials relating to housing programs which is distributed to the general public.
- Appoint Tim Erickson as Fair Housing Contact Person.
- Maintain a fair housing complaint log

Conflict of Interest

- City of Ironwood employees or members of its boards and commissions are not eligible for assistance.

Complaint Procedure

Persons Denied Participation

Should an applicant believe that the denial is unjust, they can appeal the decision and request a meeting with the Community Development Director, City Building Inspector, and City Manager for further review and resolution.

Discrimination Complaint Procedure

Civil rights related complaints shall be immediately referred to the City Manager. Should the City Manager be unable to resolve the complaint, the person filing the complaint shall be provided with the address and telephone number of the nearest State Office of Civil Rights for action.

Complaint Resolution Procedure – Contractor Performance

In the event that a participating homeowner/ owner is dissatisfied with the Contractor performance, the steps listed below shall be followed. Every effort shall be used to mitigate a dispute at the lowest step prior to proceeding to a higher step.

1. The owner shall contact and concisely explain to the Contractor the reasons for dissatisfaction. Should the issue(s) not be resolved at this step, the Owner shall contact the Program Administrator.
2. The Program Administrator and rehabilitation specialist shall investigate the issue(s) with project specifications serving as a guide to resolution. Should the issue(s) not be resolved at this step, the matter shall be referred to the Community Development Director.
3. The Community Development Director shall investigate the issue(s) to satisfactory conclusion. The project specifications shall be a guide to mediation. Should the issue(s) not be resolved at this step, the issue(s) shall be forwarded to the City Manager.
4. The City Manager shall investigate the issue(s) with project specifications guiding any decision. The City Manager shall be the final arbiter and all decisions of the City Manager shall be final.

Contractor Complaint Procedure

In the event a contractor has a complaint with regard to a project that was awarded through the City of Ironwood, that contractor shall make the City of Ironwood's Community Development Director aware of the complaint, in writing, no more than 30 days after the event occurred, or the project has been completed, whichever is earlier. The Community Development Director, shall, upon receiving such notice, notify the Michigan State Housing Development Authority (MSHDA).

Program Administration

- The City of Ironwood shall keep all project files confidential and will not disclose any sensitive information about the applicant.
- Files will be stored in a secure locked location and will be retained for 7 years after the project completion date.
- The City of Ironwood authorized official or designee shall approve all executable grant documents that can be completed without City Commission approval.
- City staff will review the grant manual and local program guidelines on a regular basis to maintain program compliance.
- Projects activities shall not commence until the grant agreement is executed and local program guidelines are accepted by MSHDA.

Lead Assessment

- A lead assessment is only required if the house was built before 1978 and there is lead paint surfaces being disturbed.
- All contractors working on NEP-funded projects in qualifying homes must have a current EPA RRP certification. The City of Ironwood shall request and maintain proof of RRP certification in the project file along with documentation of lead-safe work practices and cleaning verification. At least one certified renovator must be at the job site when work is being done and all individuals trained in the use of lead safe work practices, per the RRP rule.

Asbestos Assessment

- Compliance with NESHAP may require an asbestos inspection prior to renovation activities. This inspection will determine whether building components in the scope of work are Asbestos Containing Materials or ACM (material >1% asbestos) and how much ACM is present. It will also

determine whether some or all of the ACM is friable or regulated and therefore may require abatement. If abatement is necessary, it must be completed by a currently licensed Asbestos Abatement Contractor.

Liens

- A lien will be applied against the property for work being done over \$10,000.00.
- The lien will be forgiven if the homeowner continues to live in the house for five years after the work is completed.

Additional Funding

- Homeowner funding shall be required if the amount to rehabilitate the exterior of the house exceeds available grant funds.
- Funding shall be secured prior the start of construction and the signing of any contracts or agreements.

Fraud Policy

- Document Retention: Files will be stored in a secure locked location and will be retained for 7 years after the project completion date.
- Personally, Identifiable Information Protection: All personally identifiable information is protected and stored on a drive only accessible to City employees.
- Audit/Finance Process: Financial reports are presented monthly to the City Commission. The City of Ironwood has a financial audit completed annually by an independent auditing firm.
- Code of Ethics: The City of Ironwood follows the [Ethics Handbook for Michigan Municipalities](#) as provided by the Michigan Municipal League.
- Internal Controls: The City of Ironwood has many internal controls including, but not limited to, segregation of duties, daily review of transactions, maintaining supporting documentation, procurement policy with specific approval authority, timely reconciliations, restricted/monitored access to accounting software, strong passwords, two-factor authentication, etc.
- Whistleblower Procedure: The City of Ironwood follows the Michigan Whistleblowers' Protection Act (469 P.A. 1980).