

Monroe County Place—Making Strategy

Affordable Home Repairs For

Homeowners in Monroe Charter Township

NEED MAJOR REPAIRS??

Before



After



(Roof, Gutters, Siding, Windows, Porch, Furnace, and more)

***You may qualify!**

Monroe County & Monroe County Opportunity Program

CDBG—Community Development Block Grant

For further information call:

Renee' Matteson at *(734) 241-2775 ext. 202

Monroe County Opportunity Program

1140 S. Telegraph Rd. Monroe, MI 48161

Monday — Friday 8:30 a.m.— 4:30 p.m.



Helping People..... Changing Lives



**PROCEDURAL GUIDE - CUSTOMER
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)**

1. Contact MCOP.
2. Receive letter based on preliminary information given. Complete all MSHDA forms. Call MCOP for an Application Appointment when all items are gathered. Application is completed at MCOP upon receipt of all necessary information. The entire households income will be verified, **the mortgage, homeowners insurance policy, and property taxes must all be current** and not in arrears.
3. MCOP will order Home Inspection to bring house up to HQS Code.
4. Inspector will call homeowner for HQS inspection appointment. Lead Based Paint will be addressed. If applicable, a Lead Based Paint assessment inspection will be ordered. HQS inspector brings Specifications into MCOP for review.
5. MCOP will call Homeowner for an appointment to review and approve specifications.
6. MCOP sends Historical Clearance Application to Lansing.
7. Homeowner selects at least two contractors to bid on Specs in writing to MCOP. An Open Bid will be scheduled on a date and time that both contractors, homeowner and rehab specialist can walk through home with the Specs. Any additions to the Specs "Add-ons", will be allowed at the open bid only. Contractors and subcontractors selected to bid on rehab projects must be currently licensed and insured by the State of Michigan and have proper EPA Lead certifications, and must register with MCOP before any work can be started.
8. Contractors will have 10 business days to submit sealed bids to MCOP's Housing Rehab Dept. by 2 pm. MCOP will compare them to make sure they are equal. Customer and MCOP award project to Contractor with lowest bid. Contractor with higher bid may be selected by homeowner. However, if the higher bid is 10% more than the lower bid, the homeowner will be required to pay the difference.
9. Additional leveraging will be required for all rehab projects. This leveraging can be from DHS, Township Funds, Homeowner Contributions, MCOP Weatherization Assistance Program, and/or USDA Rural Development. Rehab Specialist will determine which leveraging assistance will be beneficial to homeowner, and will assist with the process.

10. MCOP draws up all necessary papers. i.e.: Mortgage, Escrow Agreement, Contract with Contractor, Loan Agreement, etc. These closing papers may be a combination of a Deferred Loan or CDBG Payback Loan and/or PIP Loan, Township Funds, DHS funds, etc. based on the amount of the project, and the ability of Customer to Repay. Most loans are deferred when additional leveraging has been found; otherwise, a partial payback of the loan will be required with the balance of the loan deferred.
11. When Customer, MCOP and Contractor sign all paper work (and PIP check if applicable). MCOP will then give Contractor permission to start the Project after 3 working days and the mortgage is recorded at Monroe County Register of Deeds.
12. Throughout the project MCOP works with the homeowner and contractor regarding any concerns and monetary draws. After the completion of 50% of the project the contractor may request a 40% draw; after 75% is completed – an additional 30%; after 100% is completed – the remaining 30% is submitted to contractor. (The Contractor must request a draw by 12:00 Tuesday in order to pick up their check on Friday. The Contractor will have the Homeowner sign for these releases of funds.) The last draw is not given unless all work is completed, subcontractors and general contractor have signed all waivers of lien and sworn statement and a copy of the final inspection is on file in this office. If Lead Based Paint is involved, a clearance test will be performed.
13. PLEASE NOTE: A lien is placed on property for all rehab loans that are \$2,500 or more. MCOP will subordinate to refinancing a mortgage only for a better interest rate or terms. No cash can be taken out at that time. If the homeowner wishes to take out a Home Equity loan after the rehab project, MCOP must be paid back at that time. MCOP does not subordinate to home equity loans. **No monthly payments need to be paid for the Interest Free Deferred Loan.** MCOP will be paid back if Homeowner(s) moves, sells the home, or in the event of homeowner's death and the spouse, or other signatory (if any) listed on mortgage. When any of these situations occur, no interest or finance charges will be charged on a Deferred Loan. In the instance where no additional leveraging was part of the loan, the homeowner must incur a partial payback loan with interest that will be determined according to the household income and MSHDA guidelines.

This list is meant to be a basic guideline for procedures for CDBG projects. As always, some projects may have exceptions that must be dealt with. MCOP will make every effort to work with the Homeowner and Contractor in achieving an agreeable outcome.

Placemaking Primer

Prepared by Kuntzsch Business Services, Inc.¹

Placemaking Definitions:

“Placemaking is a process or result of creating a unique Place that people want to use, to be in, to enjoy, and/or to remember because it was interesting and/or pleasurable...”²

“Placemaking capitalizes on a local community’s assets, inspiration, and potential, ultimately creating good public spaces that promote people’s health, happiness, and well being.”³

“Placemaking is a **multi-faceted approach** to the planning, design and management of public spaces. Put simply, it involves looking at, listening to, and asking questions of the people who live, work and play in a particular space, to **discover needs and aspirations**. This information is then used to create a common vision for that place. The vision can evolve quickly into an implementation strategy, beginning with small-scale, do-able improvements that can immediately bring benefits to public spaces and the people who use them.”⁴

Key Elements of Placemaking:

- Physical form (aesthetic and functional).
- Social/cultural (attracts people and meets functional needs).
- Economic (viable as real estate, and a place to exchange products, goods, services and ideas).
- Psychological (emotional satisfaction – evoke a “sense of place”).

What is a “place”?

- A unique location and a physical, 3-dimensional space at a point in time.
- Place is a matter of scale and geography. For example, a sidewalk café is a place, within many other places. The café may be on a block, in a neighborhood, along a corridor, in a city, within a region/metropolitan area. All of these different geographies are a “place”.
- An individual place can be public or private, although creating great places that are open to the public is absolutely critical. Ideally, private spaces should contribute to the overall quality of the public space (attractive, privately-owned building facades improve the character of a public street)

To be appreciated and memorable a place must:

- Be unique.
- Be interesting.
- Be indigenous and authentic.

¹ The material contained herein is primarily based on information from the Michigan Prosperity Initiative (<http://www.landpolicy.msu.edu/MPI>) and *The Economics of Place*, published by the Michigan Municipal League (<http://www.economicsofplace.com/>).

² Adelaja, Soji. “Comparison of the Old Economy to the New Economy and the Relevance of the New Economy to Urban and Rural Michigan.” 2008. *Planning & Zoning News* 26 (3): 2-7.

³ Project for Public Spaces. “What is Placemaking?” http://www.pps.org/articles/what_is_placemaking/

⁴ Placemaking Chicago. “What is Placemaking?” <http://www.placemakingchicago.com/about/>

- Connect to its surroundings.
- Have an activity center or multiple centers.
- Evoke a strong “sense of place.”

To enhance the economic competitiveness of a region, a place must be attractive to innovative businesses and people. This means the place must:

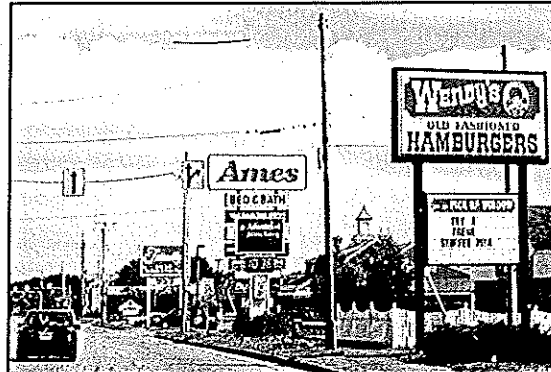
- Take full advantage of its unique assets. Examples include:
 - Natural assets e.g. scenic beauty, waterfront.
 - Historic assets.
 - A high-quality built environment, e.g. walkable streets, inviting public spaces, interesting architecture.
- Attract people with its characteristics as well as events and programs.

Characteristics of effective Placemaking:

- **Focuses on physical form:** This is usually centered on man-made structures, but natural features are important as well.
- **Respects the geographic characteristics of a place:** Boundaries and edges are key to defining a place as well as connecting a place to its surroundings.
- **Respects the function of a place:** A great place performs various functions. For example, a single place can provide space for living and working, vehicles, public gathering and recreation.
- **Respects the emotional response a place creates:** Great places evoke people in them to experience a “sense of place.”
 - This can be bolstered by providing for events or programs that create a memorable experience.



Example of “place” in Grand Rapids, Michigan
 Courtesy Michigan Municipal League



Absence of “place”
<http://www.dkolb.org/sprawlingplaces/generalo/placeto/thestrip.html>

2/8/2012

PROGRAM FOR CREATING A PLACE-BASED TARGETING STRATEGY

The following process has been developed to target the County Allocation Program for placemaking in each county participating in the current grant cycle.

Identification of Target Areas

1. Target area(s) must be identified based on one or more of the following:
 - 1.1. County and/or regional planning documents
 - 1.2. Analysis of existing conditions
2. Consistency with existing plans
 - 2.1. Target area(s) should be identified on relevant plans (regional, county and/or local) as an area suitable for investment in housing, infrastructure enhancements, and economic development.

Target Area Requirements

All target areas must meet the following criteria.

1. Housing Density
 - 1.1. The target area must have 50% more housing units per acre than the county as a whole.
2. Zoning
 - 2.1. Zoning in the target area must be flexible enough to permit the creation of high-quality places.
 - 2.1.1. Ideally, the target area should be primarily zoned with a mixed-use classification. But at a minimum, residential, commercial and office uses must be permitted within the target area.
3. Affordability
 - 3.1. Median rent in the target area must be 30% or less of county median household income.
 - 3.2. Median home value in the target area must be equal to or less than 110% of median home value for the county as a whole.
4. Assessed value of targeted area and county.

Submit assessed value of target area and the county as a whole for the current year.

Target Area Recommendations

The following items indicate recommended characteristics of target areas. Grantees must respond to the following questions for each target area. If the answer to any question is "No," the grantee must identify how the county will pursue improvements that move the target area toward meeting that recommendation in the future.

1. Access to transportation
 - 1.1. Does the target area have access to public transportation?

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- 1.2. Does pedestrian infrastructure exist in the target area that effectively connects key destinations?
 - 1.2.1. Sidewalks, bike lanes and/or multi-use pathways should provide access to destinations within and outside of the target area.
2. Proximity to necessities and community assets
 - 2.1. Is the target area within walking distance (1/2 mile) of major employment centers?
 - 2.2. Is the target area within walking distance (1/2 mile) of parks and green infrastructure assets?
 - 2.3. Distance to essential services
 - 2.3.1. Is the target area within walking distance (1/2 mile) of healthcare facilities?
 - 2.3.2. Is the target area within walking distance (1/2 mile) of schools?
 - 2.3.3. Is the target area within walking distance (1/2 mile) of grocery stores?
 - 2.4. Is the target area within walking distance (1/2 mile) of community facilities e.g. community centers, local government offices, etc.?