

PONTIAC

HOME REPAIR PROGRAM



2023 DEPARTMENT OF GRANTS
& PHILANTHROPY



PROGRAM SUMMARY

In March 2021, President Biden signed the American Rescue Plan Act into law. This act is meant to provide aid to both state and local governments, and to promote local communities' recovery and revitalization following the impacts of COVID-19. The City of Pontiac was allocated \$37.7 million from the American Rescue Plan Act. The funding provided under ARPA provides a unique opportunity for state and local governments to make strategic investments in long-lived assets, rebuild reserves to enhance financial stability, and cover temporary operating shortfalls until economic conditions and operations normalize in the wake of COVID-19.

In an effort to put ARPA funds into action, and to mitigate the impacts of COVID-19 on Pontiac residents, the City established the Pontiac Home Repair Program. The objective of this program is to help homeowners complete major home repair projects that improve the quality and safety of their housing and increase their chances of remaining in their homes long term. To qualify, an individual must be the homeowner, occupy the home, and have a household income that does not exceed 80% AMI. Residents must complete the Pontiac Home Repair Program Application and provide all supporting documentation.

Once the application has been completed with all supporting documents, the Applicants will need to schedule an appointment with the Home Repair Specialist. The application and all supporting documentation will be reviewed and scanned into our document tracking system. The applicant will be notified via phone call and/or U.S. Mail on the status of their application.

Appointments can be scheduled by calling the Home Repair Hotline at 248-758-3040.

PROGRAM CRITERIA



APPLICANT REQUIREMENTS

- Must be owner occupied - This means that the applicant must be living in the home and must be on the current deed, quick sale claim, home purchase contract, or last will and testament naming the applicant as the heir.
- Must have current homeowners insurance
- Home cannot be subject to foreclosure
- Must be current on mortgage and property taxes
- Property must be clear of all liens
- Property must be located in the City of Pontiac
- Homeowner must sign release for Home Repair Program to contact mortgage lender
- Homeowner must sign agreement allowing work on their home with City-assigned contractor

INCOME LIMITS

Applicant income is limited to 80% Area Median Income (AMI). See the chart below to review income limits by household.

Household Size	1	2	3	4	5	6	7	8
Annual Income	50,160	57,280	64,480	71,600	77,360	83,120	88,800	94,560

ELIGIBLE REPAIRS

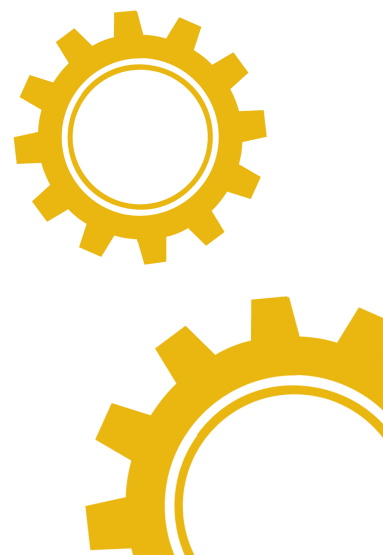
\$25,000 limit per household

- Barrier Free Access
- Bathrooms
- Plumbing
- Wells
- Water & Sewer Lines
- Heating System
- Electrical Systems
- Insulation
- Roofs
- Septic Systems
- Windows
- Doors
- Porches
- Kitchens
- Chimneys
- Siding
- Basement
- Waterproofing
- Structural Defects
- Other repairs must be approved prior to completion

PONTIAC HOME REPAIR PROGRAM DOCUMENTATION CHECKLIST:

Identification for homeowner(s) must match the home being repaired.

- **Proof of Ownership**
 - Deed or Title
 - Mortgage Documentation
 - Property tax receipt or bill
 - Home purchase contracts
 - Last will and testament (with death certificate) naming you heir
- **Proof of all household income**
 - Pay Stubs (30 days)
 - Social Security benefits
 - Child Support
 - Verification of Retirement/Pension benefits
- **Proof of Household Occupants**
- **Previous 2 tax returns**
- **Most recent statement from Mortgage Lender (to confirm it is current)**
- **Tax documents**
- **Property tax documents**
- **Current utility bill (Cable, Internet, Water, Gas, Electric)**
- **Proof of Home Owners Insurance (must be current)**
- **Current declaration of homeowner insurance**
- **Bankruptcy Discharge (If bankruptcy occurred in last 7-10 years)**
- **List of requested repairs**



APPLICATION



APPLICANT INFORMATION:

First Name: _____

Last Name: _____

Address: _____

Pontiac, MI Zip: _____

Home Phone: _____

Cell Phone: _____

Date of Birth: _____

Gender Identity: _____

Ethnicity/Race: _____

Marital Status: _____

Language Preference: _____

Veteran (Y) (N)

Is this your first home (Y) (N)

CO-APPLICANT INFORMATION:

First Name: _____

Last Name: _____

Cell Phone: _____

Date of Birth: _____

Gender Identity: _____

Ethnicity/Race: _____

Marital Status: _____

Language Preference: _____

Veteran (Y) (N)

Is this your first home (Y) (N)

Home size (square feet): _____

Person(s) with disability in the household? (Y) (N)

Family Size _____ (Yourself plus dependents)

Source of income _____

Gross Annual Household Income\$ _____

HOME REPAIR WISH LIST



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Applicant Signature _____

Date _____

Co-Applicant Signature _____

Date _____

For City of Pontiac Use Only:

Received by: _____

Date: _____

Reviewed by: _____

Date: _____

Approved ☐ Denied ☐ _____

Date: _____

APPLICATION PROCESS OVERVIEW



Homeowner completes application and gathers all requested documents. Homeowner will call to schedule intake appointment (248)-758-3040



Homeowner completes release forms and housing specialist will review & scan documents. Missing documents will result in a rescheduled appointment.



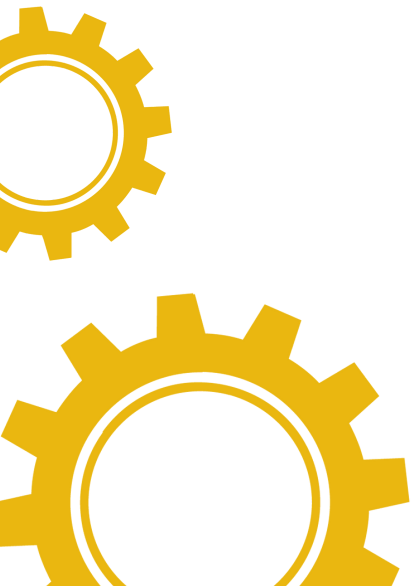
Homeowner will receive a call from building inspector to schedule an inspection. Scope of work to be determined by building inspector.



Homeowner will receive a notification of approval and/or denial



Work Begins 60-90 days after inspection is approved



FREQUENTLY ASKED QUESTIONS

WHO IS ELIGIBLE FOR THE PROGRAM?

APPLICANTS MUST BE A CITY OF PONTIAC HOMEOWNER WHO LIVES IN THE HOME.

WHAT IS THE INCOME ELIGIBILITY?

THE APPLICANT MUST NOT EXCEED 80% OF THE AREA MEDIAN INCOME. APPLICANT DOES NOT NEED TO HAVE INCOME TO APPLY.

WHO IS NOT ELIGIBLE?

HOMEOWNERS WHO DO NOT LIVE IN THE HOME AND THOSE WHO EXCEED THE INCOME LIMITS OF THIS PROGRAM.

WHAT TYPE OF REPAIRS CAN BE MADE TO MY HOME?

MOST REPAIRS CAN BE COMPLETED IF THEY DO NOT EXCEED \$25,000. LANDSCAPING, GARAGES AND SHEDS ARE NOT ELIGIBLE FOR REPAIR.

HOW LONG WILL IT TAKE FOR REPAIRS TO BEGIN ON MY HOME?

REPAIRS WILL BEGIN 60-90 DAYS AFTER BUILDING INSPECTION IS PERFORMED ON THE HOME.

HOW DO I SUBMIT MY APPLICATION?

YOU MUST CALL (248)-758-3040 TO SCHEDULE AN APPOINTMENT WITH THE HOUSING SPECIALIST TO SUBMIT YOUR COMPLETED APPLICATION.

QUESTIONS? CONTACT US HERE:



248-758-3040



pontiac.mi.us/homerepair



PHRP@pontiac.mi.us

CONTACT

Pontiac Home Repair Program

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