



Agenda
Rehabilitation Loan Review Committee
Room 108, 203 S. Troy, Royal Oak, MI 48067
August 19, 2021, 9:30 a.m.

- A. Call to order
- B. Roll Call
- C. Public comment
- D. Minutes – **Approval of the minutes of July 14, 2021**
- E. New Business
 - a. Case No: 2852
 - b. Case No: 2856
 - c. Case No. 2858
- F. Old Business
 - None
- G. Adjournment

Non-English speaking or hearing impaired and disabled persons wishing to attend the meeting must notify the City Clerk's office at least three (3) days prior to the meeting to arrange translation or interpretive services. The City Clerk may be reached at (248) 246-3050 or (248) 246-3010 for telecommunications device for the Deaf (TDD).

**Loan Review Committee
City of Royal Oak
Community Development/Planning Division Office
July 14, 2021 Regular Meeting
10:00 a.m.**

Present at virtual meeting:
Timothy Thwing, Director of Community Development
Jason Craig, Building Official
Richard O'Malley, City Commission Appointee

Absent

None

Staff
Debbie Murray, Rehabilitation Finance Officer

A. Call to Order

The meeting was called to order at 10:02 a.m.

B. Roll Call

Timothy Thwing
Jason Craig
Richard O'Malley

C. Public Comment

None

D. Minutes

MOVED BY: Timothy Thwing
SUPPORTED BY: Richard O'Malley

To approve the minutes of the June 9, 2021 meeting

Motion Adopted Unanimously

E. New Business

Case No. 2852

MOVED BY: Jason Craig
SUPPORTED BY: Richard O'Malley

July 14, 2021

To approve the case as presented.

Motion Adopted Unanimously

Case No. 2853

MOVED BY: Richard O'Malley
SUPPORTED BY: Timothy Thwing

To approve the case as presented.

Motion Adopted Unanimously

F. Adjournment

The meeting was adjourned at 10:15 a.m.

Debbie Murray, Secretary

CITY OF ROYAL OAK
Housing Rehabilitation Program
July 14, 2021 & August 19, 2021

Case No.	2852	Loan/Grant Amt.	\$9,400
		Sev x 2	\$190,580
Application Requirements Attached:		Exist, Debt	\$150,000
<input checked="" type="checkbox"/> Application Summary		L-T-V, with loan	84%
<input checked="" type="checkbox"/> Pictures		Income % of median	68%
<input checked="" type="checkbox"/> Specifications		Avg. Credit Score	725
<input checked="" type="checkbox"/> Bid Proposals			
<input type="checkbox"/> other			
<input type="checkbox"/> other			

Based on the above-noted application requirements, the necessary work and the available bids, the applicant is requesting a loan/grant as shown below based on the bid of \$8,470
by D & T Home Improvement

Additions	\$0
Deletions	\$0
Contract Amount	\$8,470
LBP Testing	\$0
Contingency	\$930
Other HO Contrib.	
LOAN	\$0
GRANT	\$9,400

Grant forgivable at 10% a year for 10years

This application meets the requirements of the City of Royal Oak Housing Rehabilitation Program according to the U.S. Department of Housing and Urban Development, Community Development Block Grant Program regulations and approval is hereby recommended

Signature _____ Title _____ Date _____

Signature _____ Title _____ Date _____

Signature _____ Title _____ Date _____

1914 Westgate
June 4, 2021

Insp. Date: 6/4/21
Case #2830

City of Royal Oak Housing
CONTRACT SPECIFICATIONS
AND BID PROPOSAL

I have read the specifications contained herein and fully understand them. I accept them as written as the basis for the subsequent bids under the City of Royal Oak Rehabilitation Program.

Marialexa Sanders
Homeowner

6/4/2021
Date

ROOF-STRIP

\$ 4875

Strip existing house roof and all attached porches, dormers, etc., to roof boards and haul away all debris. Check all roof boards for decay and water damage and replace up to 100 square feet or 200 lineal feet of damaged roof boards to match existing. Install all new metal drip edge at all roof edges and ice and water shield at all eaves. Replace all flashings with new aluminum flashings, including at the chimney. Install bird-proof roof vents per code, in color matching the shingles. Cover new roof with one layer of 15# saturated felt paper and lifetime asphalt shingles as per code. Color of new roof vents, drip edge, and shingles as chosen by owner.

Building Permit & inspections required.

GUTTERS

\$ 745

Replace existing storm gutter system on house with new seamless aluminum gutters and downspouts at all eaves. New gutters, downspouts and all accessories shall have a baked enamel finish; inside surfaces shall have a corrosion preventative coating. Joints and corners shall be sealed with liquid aluminum gutter sealant; all connections shall be secured with matching color aluminum pop rivets or aluminum screws. Install splash blocks at the end of each downspout. Color as chosen by owner.

AWNINGS

\$ 2850

Replace two same size existing aluminum awning, front porch awning on existing wrought iron posts and install. Haul away all debris. Color and style of new awnings as chosen by owner.

TOTAL EIGHT THOUSAND FOUR HUNDRED SEVENTY DOLLARS \$ 8470

GENERAL

The contractor shall provide to the owner all information required for understanding the scope of the work being one. It shall include, but not be limited to, building plans, designs, layouts, colors styles, and manufacturer's names. All work must comply and conform with the Michigan Residential Code, and all codes adopted by the City of Royal Oak. The contractor shall obtain and pay for all permits and licenses and shall give all notices, pay all fees and comply with all laws, ordinances, rules and regulations in reference to the work. The contractor shall remove from the job site, at his expense, all discontinued and unused materials.

The Undersigned contractor proposes to do all of the work as set forth above, according to the conditions of the attached contract, for the above stated price. All materials and labor designated by the specifications shall be equal to or better than that stated. It is understood that this bid is irrevocable for 60 days from the date of receipt of the bid by the owner or the City of Royal Oak. If the bid is not accepted by the owner or his agent within a 60-day period, the contractor may withdraw his bid proposal upon written notice to the owner or the City of Royal Oak.

Dot

1914 Westgate
June 4, 2021

Insp. Date: 6/4/21
Case #2830

Company name
D & T HOME IMPROVEMENT
21670 Ambassador
Macomb Twp., MI 48044

Date

Signature

Address

Phone

**D & T
HOME IMPROVEMENT**



CITY OF ROYAL OAK
Housing Rehabilitation Program
August 19, 2021

Case No.	2856	Loan/Grant Amt.	\$10,000
		Sev x 2	\$280,120
Application Requirements Attached:		Exist, Debt	\$0
<input checked="" type="checkbox"/>	Application Summary	L-T-V, with loan	4%
<input checked="" type="checkbox"/>	Pictures	Income % of median	67%
<input checked="" type="checkbox"/>	Specifications	Avg. Credit Score	790
<input checked="" type="checkbox"/>	Bid Proposals		
<input type="checkbox"/>	other		
<input type="checkbox"/>	other		

Based on the above-noted application requirements, the necessary work and the available bids,
the applicant is requesting a loan/grant as shown below based on the bid of \$9,500
by ABR Alpine Design

Additions	\$0
Homeowners amount	\$10
Contract Amount	\$9,500
LBP Testing	\$0
Contingency	\$490
Other HO Contrib.	
LOAN	\$0
GRANT	\$10,000

Grant forgivable at 10% a year for 10years

This application meets the requirements of the City of Royal Oak Housing Rehabilitation Program according to the U.S.
Department of Housing and Urban Development, Community Development Block Grant Program regulations and
approval is hereby recommended

Signature	Title	Date
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Signature	Title	Date
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Signature	Title	Date
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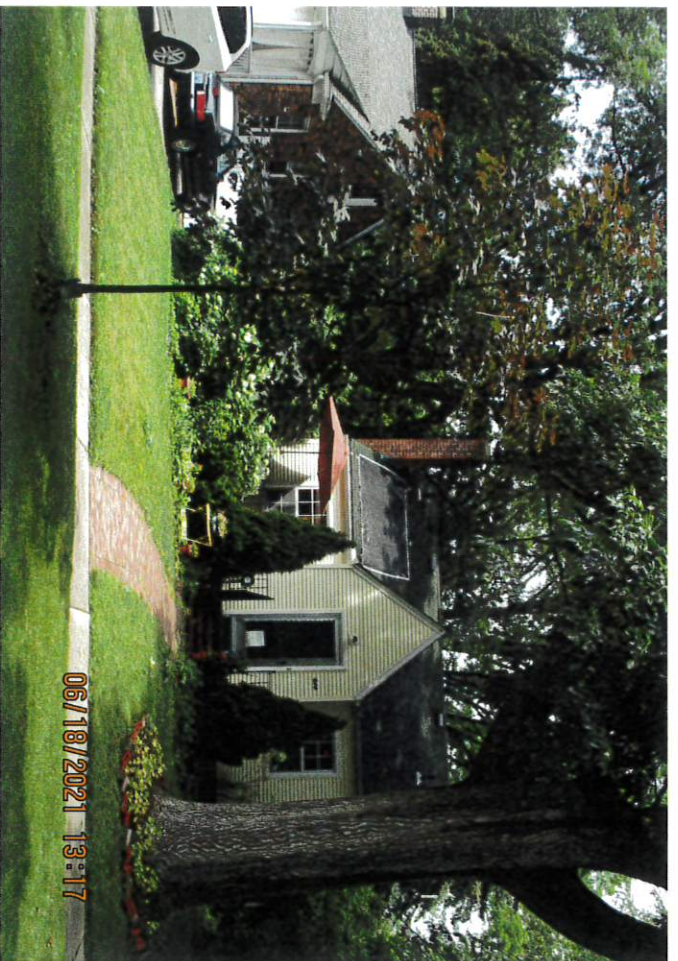
APPLICATION SUMMARY

2856

August 19, 2021

Applicant/s:	Single woman	Age:	74
Dependant			0
Employment:	Social Security & Pension		\$3,127
			\$0
		Total Monthly Income	\$3,127
Assets:	\$271,099	Annual Income	\$37,524
Since:	1992		
Purchased For:	\$69,500	Prin/Int	\$0
Mortgage:	0	Taxes	\$232
Held By:	0	Ins.	\$75
Original:	\$69,500	Balance:	\$0
		Utilities	\$184
Assessed Value:	140,060	Year Built:	1939
		Maint.	\$15
Housing Expense	16%	Other*	
		Total	\$506
Bid:	9,500	Contractor	ABR Alpine Design

Comments:



2856

	ABR Alpine Design	D & T Home Imp.	Daco Construction	Mansfield Construction	Onsite Solutions	White Pine
Roof	\$8,300	\$8,250	\$7,800	\$11,800	\$10,850	\$9,975
Gutters	\$1,200	\$1,300	\$1,690	\$1,199	\$1,375	\$2,200
TOTAL	\$9,500	\$9,550	\$9,490	\$12,999	\$12,225	\$12,175

BID OPENING DATE:

July 21, 2021

PRESENT AT OPENING:

OPENED:



OBSERVED:



City of Royal Oak Housing
CONTRACT SPECIFICATIONS
AND BID PROPOSAL

I have read the specifications contained herein and fully understand them. I accept them as written as the basis for the subsequent bids under the City of Royal Oak Housing Assistance Program.

Symon Julian
Homeowner(s)

June 28, 2021
Date

ROOF-STRIP

Strip existing house and garage roof and all attached porches, dormers, etc., to roof boards and haul away all debris. Check all roof boards for decay and water damage and replace up to 100 square feet or 200 lineal feet of damaged roof boards to match existing. Install all new metal drip edge at all roof edges and ice and water shield at all eaves. Replace all flashings with new aluminum flashings, including at the chimney. Install bird-proof roof vents per code, in color matching the shingles. Cover new roof with one layer of 15# saturated felt paper and lifetime asphalt shingles as per code. Color of new roof vents, drip edge, and shingles as chosen by owner.

\$ 8,300

Building Permit & inspections required.

GUTTERS

Replace existing storm gutter system on house & garage with new seamless aluminum gutters and downspouts at all eaves. New gutters, downspouts and all accessories shall have a baked enamel finish; inside surfaces shall have a corrosion preventative coating. Joints, and corners shall be sealed with liquid aluminum gutter sealant, all connections shall be secured with matching color aluminum pop rivets or aluminum screws. Install splash blocks at the end of each downspout. Color as chosen by owner.

\$ 1,200

TOTAL: NINE-THOUSAND FIVE HUNDRED Dollars (\$ 9,500)

GENERAL

The contractor shall provide to the owner all information required for understanding the scope of the work being done. It shall include, but not be limited to, building plans, designs, layouts, colors, styles, and manufacturer's names. All work must comply and conform with the Michigan Residential Code, the Residential Construction Performance Guidelines published by the National Association of Home Builders and all codes adopted by the City of Royal Oak. The contractor shall obtain and pay for all permits and licenses and shall give all notices, pay all fees and comply with all laws, ordinances, rules and regulations in reference to the work. The contractor shall remove from the job site, at his expense, all discontinued and unused materials.

The Undersigned contractor proposes to do all of the work as set forth above, according to the conditions of the attached contract, for the above stated price. All materials and labor designated by the specifications shall be equal to or better than that stated. It is understood that this bid is irrevocable for 60 days from the date of receipt of the bid by the owner or the City of Royal Oak. If the bid is not accepted by the owner or his agent within a 60 day period, the contractor may withdraw his bid proposal upon written notice to the owner or the City of Royal Oak.

ABR ALPINE RESID 7-20-2021 [Signature]
COMPANY NAME DATE SIGNATURE

3658 GRIFFITH
ADDRESS

248 506-0940
PHONE

BERKLEY 172 48072

CITY OF ROYAL OAK
Housing Rehabilitation Program
August 19, 2021

Case No.	2858	Loan/Grant Amt.	\$15,000
		Sev x 2	\$178,560
Application Requirements Attached:		Exist, Debt	\$40,169
<input checked="" type="checkbox"/> Application Summary		L-T-V, with loan	31%
<input checked="" type="checkbox"/> Pictures		Income % of median	37%
<input checked="" type="checkbox"/> Specifications		Avg. Credit Score	629
<input checked="" type="checkbox"/> Bid Proposals			
<input type="checkbox"/> other			
<input type="checkbox"/> other			

Based on the above-noted application requirements, the necessary work and the available bids, the applicant is requesting a loan/grant as shown below based on the bid of \$14,500
by abr Alpine Design

Additions	\$0
Deletions	\$0
Contract Amount	\$14,500
LBP Testing	\$0
Contingency	\$500
Other HO Contrib.	
LOAN	\$5,000
GRANT	\$10,000

Repayment terms: 89.84 over 60 months 3% for \$5,391 September 1, 2026
Grant forgivable at 10% a year for 10years

This application meets the requirements of the City of Royal Oak Housing Rehabilitation Program according to the U.S. Department of Housing and Urban Development, Community Development Block Grant Program regulations and approval is hereby recommended

Signature	Title	Date
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Signature	Title	Date
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Signature	Title	Date
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APPLICATION SUMMARY

2858

August 19, 2021

Applicant/s:	single man	Age:	36
Dependant			0
Employment:	Unemployment		\$1,709
			\$0
		Total Monthly Income	\$1,709
Assets:	\$5,732	Annual Income	\$20,508
Since:	2010		
Purchased For:	\$64,000	Prin/Int	\$546
Mortgage:	30 Yr @ 4.75	Taxes	\$0
Held By:	Bank of America	Ins.	\$0
Original:	\$64,000	Utilities	\$0
	Balance: \$40,169		
Assessed Value:	89,280	Maint.	\$15
	Year Built: 1950		
Housing Expense	33%	Other*	
		Total	\$561
Bid:	14,500	Contractor	abr Alpine Design
Comments:			

2858 2109 Rowland Ave., Royal Oak, MI 48067

	ABR Alpine	D & T Home Improvement	Daco Construction	Mansfield Construction	Onsite Solutions	White Pine Building
Roof - House	\$6,000		\$7,900		\$10,300	
Driveway	\$6,000		\$7,200		\$6,550	
Tree Trimming	\$2,500		\$2,800		\$2,500	
TOTAL	\$14,500	\$0	\$17,900	\$0	\$19,350	\$0

BID OPENING DATE: August 10, 2021

PRESENT AT OPENING:

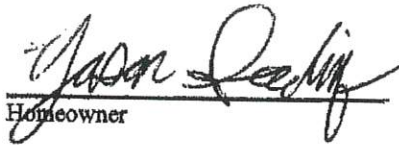
OPENED:

OBSERVED:

Del D
Kimly Pucel

City of Royal Oak Housing
CONTRACT SPECIFICATIONS
AND BID PROPOSAL

I have read the specifications contained herein and fully understand them. I accept them as written as the basis for the subsequent bids under the City of Royal Oak Rehabilitation Program.


Homeowner

7-25-2021
Date

ROOF-STRIP

Strip existing house roof and all attached porches, dormers, etc., to roof boards and haul away all debris. Check all roof boards for decay and water damage and replace up to 100 square feet or 200 lineal feet of damaged roof boards to match existing. Install all new metal drip edge at all roof edges and ice and water shield at all eaves. Replace all flashings with new aluminum flashings, including at the chimney. Install bird-proof roof vents per code, in color matching the shingles. Cover new roof with one layer of 15# saturated felt paper and lifetime asphalt shingles as per code. Color of new roof vents, drip edge, and shingles as chosen by owner.

Building Permit & inspections required.

\$ ~~6,000~~ 6,000

DRIVEWAY

Replace existing concrete driveway including side strip from sidewalk on the West side to end and install new reinforced 4" concrete driveway on compacted base, concrete to be air entrained 6 bag mix with 3 inch slump and fiber-reinforced. Seal concrete with curing compound. Slope for drainage away from house and garage, use a light broom finish and finish edge all corners and seams. Install expansion material between concrete and house foundation, garage slab and sidewalk. Control joints to be every ten feet. Backfill and re-grade all disturbed areas after form removal with clean topsoil. All finish landscaping shall be by owner. Protect adjacent surfaces from damage due to concrete removal and installation.

\$ 6,000

TREE TRIMMING

Trim three (3) tree in yard. Remove all dead branches, prune and shape trees. Trim back branches approximately 6 ft. from house roof.

Completely remove all logs, branches, leaves and wood chips leaving area in a raked/broom clean condition. Finish landscaping shall be by homeowner.

\$ 2,500

TOTAL

FOURTEEN THOUSAND FIVE HUNDRED ~~and~~ 500
DOLLARS \$ 14,500

GENERAL

The contractor shall provide to the owner all information required for understanding the scope of the work being one. It shall include, but not be limited to, building plans, designs, layouts, colors styles, and manufacturer's names. All work must comply and conform with the Michigan Residential Code, and all codes adopted by the City of Royal Oak. The contractor shall obtain and pay for all permits and licenses and shall give all notices, pay all fees and comply with all laws, ordinances, rules and regulations in reference to the work. The contractor shall remove from the job site, at his expense, all discontinued and unused materials.

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ABA

2109 Rowland
July 21, 2021

Insp. Date: 7/21/21
Case #2858

ABIZ ALPINE DESIGN 8-10-2021 RB

Company name

Date

Signature

3658 GRIFFITH BERKELEY MZ 48072

Address

248 506-0940

Phone

