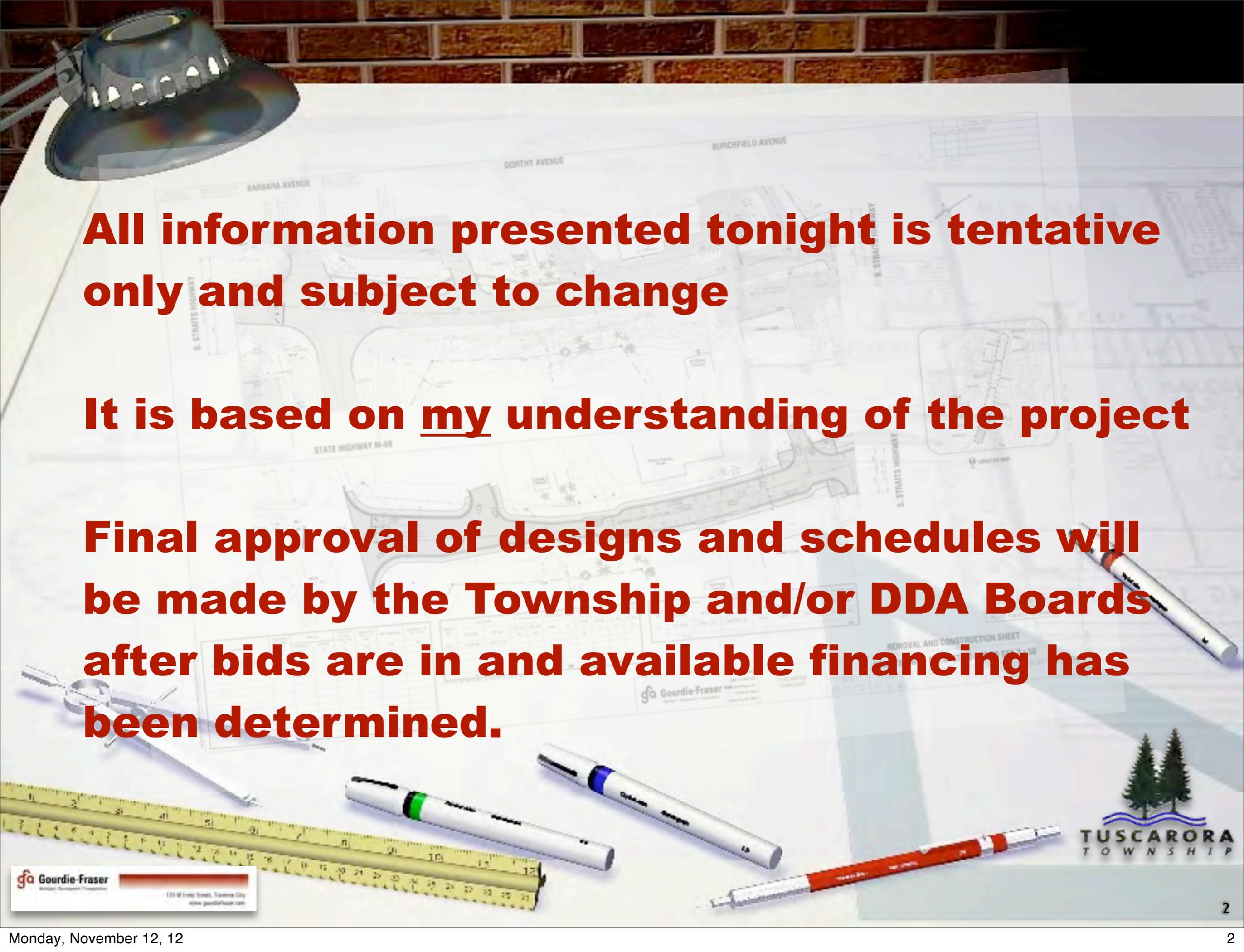


Special Meeting Sewer & Streetscape Update

November 12, 2012



A desk setup featuring a desk lamp in the top left, a blueprint with street names like 'DORTHY AVENUE' and 'BURCHFIELD AVENUE' in the background, a yellow ruler at the bottom, and several markers. The text is overlaid on the blueprint.

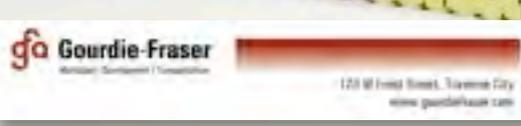
All information presented tonight is tentative only and subject to change

It is based on my understanding of the project

Final approval of designs and schedules will be made by the Township and/or DDA Boards after bids are in and available financing has been determined.



Sewer Project



OPINION OF PROBABLE CONSTRUCTION COST

TUSCARORA TOWNSHIP SANITARY SEWER SYSTEM
ALTERNATE NO. 1, GRAVITY/LOW PRESSURE COLLECTION SYSTEM
ASSUMES SYSTEM COMPONENTS CONSTRUCTED CONCURRENTLY WITH STREET PROJECT
GFA PROJECT NO. 05414
May 23, 2012

No.	Item	Unit	Estimated Quantity	Unit Price	Item Cost
3	Sanitary Sewer, 12"	LF	5,000	\$50.00	\$250,000.00
6	Sanitary Force Main, 10"	LF	6,000	\$45.00	\$270,000.00
7	Manholes, 4" Dia.	EA	50	\$2,000.00	\$100,000.00
8	Sanitary Wye Assemblies, 6"	EA	100	\$400.00	\$40,000.00
9	Sanitary Sewer Leads, 6"	LF	1,000	\$30.00	\$30,000.00
10	Sanitary Sewer Lead Clean-Out, 6"	EA	30	\$150.00	\$4,500.00
11	Low Pressure Sewer Leads, 1 1/2"	LF	10,000	\$20.00	\$200,000.00
12	Service Lead Ball Valves, 1 1/2"	EA	8	\$230.00	\$1,840.00
13	Service Lead Check Valves, 1 1/2"	EA	8	\$200.00	\$1,600.00
14	Low Pressure Force Main End Clean-Out Assembly, 4"	EA	1	\$3,500.00	\$3,500.00
15	Low Pressure Force Main Air Release Structure, 4"	EA	1	\$4,000.00	\$4,000.00
16	Tankage and Pump	EA	40	\$3,500.00	\$140,000.00
17	Low Pressure Sanitary Force Main, Directional Drill, 4"	LF	500	\$30.00	\$15,000.00
18	Sanitary Force Main, Directional Drill, 10"	LF	700	\$57.00	\$39,900.00
19	Lift Station #1, 500 gpm @ 90 TDH, 10" Discharge	LS	1	\$115,000.00	\$115,000.00
21	Plug Valves, 10"	EA	4	\$3,000.00	\$12,000.00
22	Plug Valves, 4"	EA	1	\$2,600.00	\$2,600.00
23	Air Release Structure, 10"	EA	4	\$2,800.00	\$11,200.00
24	Clean-Out Assembly, 10"	EA	4	\$3,500.00	\$14,000.00
25	Air Release Structure, 10"	EA	1	\$2,800.00	\$2,800.00
26	Clean-Out Assembly, 10"	EA	1	\$2,600.00	\$2,600.00

No.	Item	Unit	Estimated Quantity	Unit Price	Item Cost
27	Bore and Jack Steel Casing, 8"	LF	100	\$195.00	\$19,500.00
28	Bore and Jack Steel Casing, 16"	LF	550	\$225.00	\$123,750.00
29	Bore and Jack Steel Casing, 20"	LF	70	\$275.00	\$19,250.00
30	Bore and Jack Steel Casing, 24"	LF	150	\$300.00	\$45,000.00
31	Patch/Replace Asphalt Road	SY	2,000	\$20.00	\$40,000.00
32	Patch/Replace Gravel Road	SY	2,000	\$15.00	\$30,000.00
33	Patch/Replace Asphalt Drive	SY	500	\$30.00	\$15,000.00
34	Patch/Replace Concrete Drive	SF	3,000	\$3.00	\$9,000.00
35	Replace Concrete Side Walk	SF	3,600	\$4.72	\$16,992.00
36	Replace Concrete Curb	LF	1,000	\$25.20	\$25,200.00
37	Patch/Restore Snow-Mobile Trail	SY	100	\$15.00	\$1,500.00
38	Topsoil, Seed, Mulch and Fertilize	SY	22,000	\$3.00	\$66,000.00
39	Silt Fence	LF	1,000	\$3.00	\$3,000.00
ESTIMATED CONSTRUCTION COST					\$1,674,732.00
10% CONTINGENCY					\$167,473.20
ENGINEERING, DESIGN & CONSTRUCTION SERVICES					\$423,400.00
TOTAL ESTIMATED CONSTRUCTION COST					\$2,265,585.00

- These costs are based on preliminary information. The actual site conditions may result in variations of unit prices or items.
- Costs for financing, land, right-of-way, easement acquisition, and permit fees are not included in this cost estimate.
- This cost estimate is approximate. Actual construction bids may vary significantly from this statement of probable costs due to timing of construction, changed conditions, labor rate changes, or other factors beyond the control of GFA.
- This estimate is based on the drawing included in this report

OPINION OF PROBABLE CONSTRUCTION COST

TUSCARORA TOWNSHIP
SEQUENCING BATCH REACTOR WITH RAPID INFILTRATION BASINS
GFA PROJECT NO. 05414
May 23, 2012

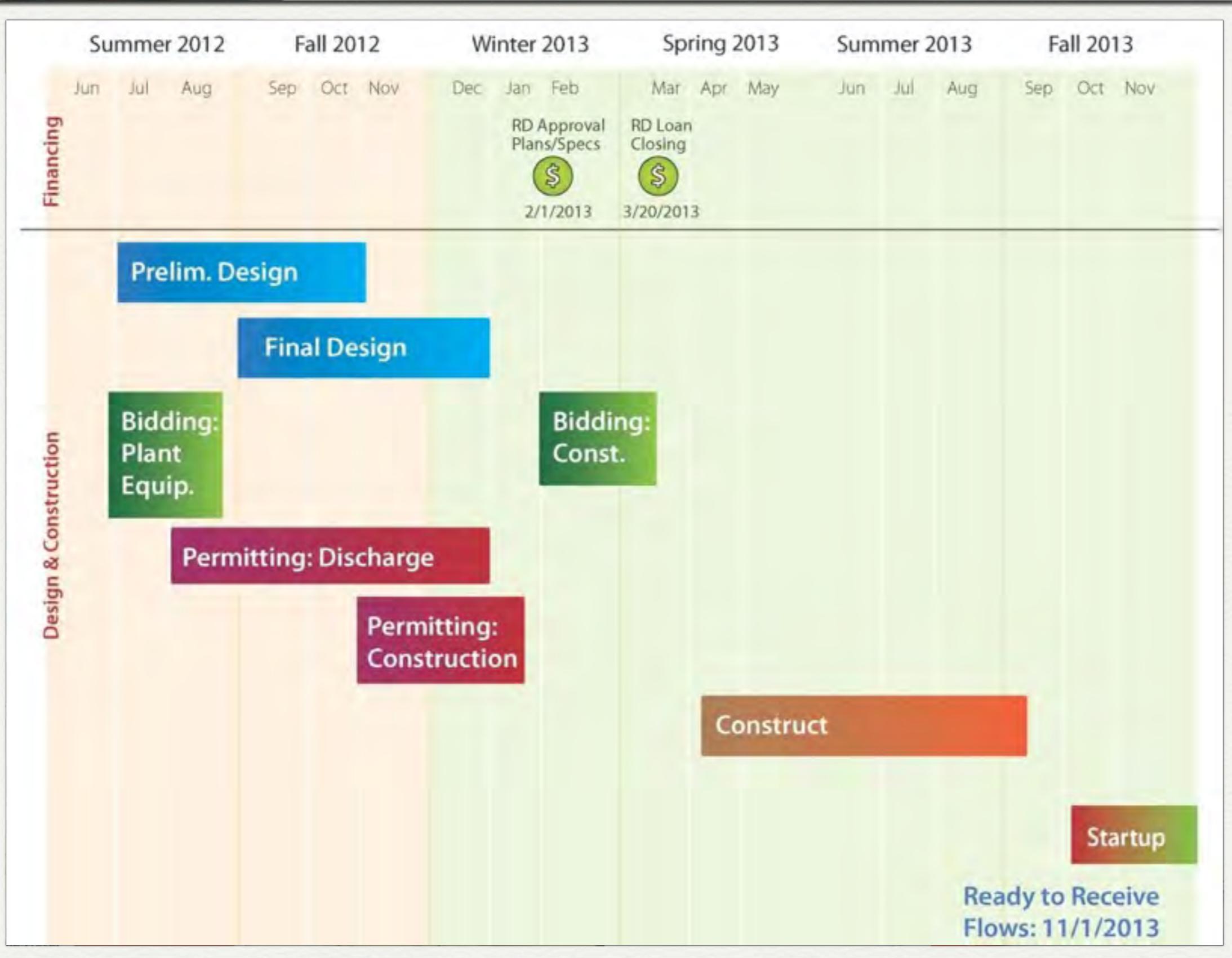
No.	Item	Unit	Estimated Quantity	Unit Price	Item Cost
1	Soil Erosion	LS	1	\$7,500.00	\$7,500.00
2	Sequencing Batch Reactor Components	GPD	95,000	\$10.00	\$950,000.00
3	Headworks Equipment	LS	1	\$175,000.00	\$175,000.00
4	Rapid Infiltration Basins	EA	5	\$30,000.00	\$150,000.00
5	Yard Piping	LS	1	\$10,000.00	\$10,000.00
6	Site Work (Clearing & Grubbing, Grading)	LS	1	\$30,000.00	\$30,000.00
7	Site Utility	LS	1	\$14,000.00	\$14,000.00
ESTIMATED CONSTRUCTION COST					\$1,336,500.00
10% CONTINGENCY					\$134,000.00
ENGINEERING, DESIGN & CONSTRUCTION SERVICES					\$337,950.00
TOTAL ESTIMATED CONSTRUCTION COST					\$1,808,450.00

- These costs are based on preliminary information. The actual site conditions may result in variations of unit prices or items.
- Costs for financing, land, right-of-way, easement acquisition, and permit fees are not included in this cost estimate.
- This cost estimate is approximate. Actual construction bids may vary significantly from this statement of probable costs due to timing of construction, changed conditions, labor rate changes, or other factors beyond the control of GFA.
- This estimate is based on the drawing included in this report.

Tuscarora Township Sewer Project Planning Chart



Tuscarora Township Sewer Project Planning Chart



Ready to Receive Flows: 11/1/2013



RESOLUTION NO. 5

Township of Tuscarora
County of Cheboygan, State of Michigan

Minutes of a special meeting of the Township Board of the Township of Tuscarora, County of Cheboygan, State of Michigan, held in the Township on the 11th day of April, 2012, at 7:00 p.m., prevailing Eastern Time.

PRESENT: Trustees McGinnis, Balazovic, Ridley, Fisher, Waldron

ABSENT: Trustees None

The following preamble and resolution were offered by Trustee Waldron and supported by Trustee McGinnis:

WHEREAS, the Township Board of the Township of Tuscarora, County of Cheboygan, State of Michigan, after due and legal notice, has reviewed a special assessment roll prepared for the purpose of defraying the cost of certain improvements as described in Exhibit A attached hereto and made a part hereof; and

WHEREAS, the Township Board deems said special assessment roll to be fair and equitable as reported to it by the Supervisor;

NOW, THEREFORE, BE IT RESOLVED THAT:

1. Said special assessment roll, as amended, shall be designated "Sewer Special Assessment Roll" (the "Roll") and the district against which it is spread shall be designated "Sewer Special Assessment District".

2. The Township Board hereby finds that the allocation of costs to the parcels comprising the roll are fair, just, equal and in proportion to the benefits conferred, and the methodology employed in making such allocation is incorporated herein by reference and approved. The Township Board further finds that the anticipated increase in the value of the property resulting from the improvements described in Exhibit A attached hereto is proportional to the cost of said improvements.

3. The Sewer Special Assessment Roll in the amount of \$2,752,000.00, as prepared and reported to the Township Board by the Supervisor, be and the same hereby is confirmed.

4. The Roll shall be divided into forty (40) equal annual installments, the first installment to be due on December 1, 2012, and the following installments to be due on

Miller, Canfield, Paddock and Stone, P.L.C.

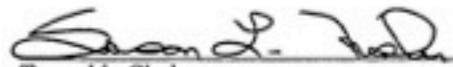
December 1 of each and every year thereafter. Said installments of the Roll shall bear interest from and after September 1, 2012 at the rate equal to one percent (1%) per annum above the average rate of interest borne by the bonds issued by the Township, said interest to be payable annually on each installment due date; provided, however, that if bonds are not issued by the Township in anticipation of the collection of the special assessments, then said installments of special assessments shall bear interest at a rate equal to four and three-quarters percent (4.75%) per annum, said interest to be payable annually on each installment due date.

5. The assessments made in the Roll are hereby ordered and directed to be collected, and the Township Clerk shall deliver the Roll to the Township Treasurer, with the Township Clerk's warrant attached, commanding the Treasurer to collect the assessments therein in accordance with the directions of the Township Board with respect thereto, and the Treasurer is directed to collect the amounts assessed as the same become due.

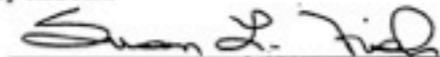
6. All resolutions and parts of resolutions insofar as they conflict with the provisions of this resolution be and the same hereby are rescinded.

AYES: Members Balazovic, Fisher, Waldron, Ridley, McGinnis
NAYS: Members None

RESOLUTION DECLARED ADOPTED.


Township Clerk

I hereby certify that the foregoing is a true and complete copy of a resolution adopted by the Township Board of the Township of Tuscarora, County of Cheboygan, State of Michigan, at a special meeting held on April 11, 2012, and that said meeting was conducted and public notice of said meeting was given pursuant to and in full compliance with the Open Meetings Act, being Act 267, Public Acts of Michigan, 1976, and that the minutes of said meeting were kept and will be or have been made available as required by said Act.


Township Clerk

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Township of Tuscarora
County of Cheboygan, State of Michigan

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2. The Township Board hereby finds that the allocation of costs to the parcels comprising the roll are fair, just, equal and in proportion to the benefits conferred, and the methodology employed in making such allocation is incorporated herein by reference and approved. The Township Board further finds that the anticipated increase in the value of the property resulting from the improvements described in Exhibit A attached hereto is proportional to the cost of said improvements.

3. The Sewer Special Assessment Roll in the amount of \$2,752,000.00, as prepared and reported to the Township Board by the Supervisor, be and the same hereby is confirmed.

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Miller, Canfield, Paddock and Stone, P.L.C.

December 1 of each and every year thereafter. Said installments of the Roll shall bear interest from and after September 1, 2012 at the rate equal to one percent (1%) per annum above the average rate of interest borne by the bonds issued by the Township, said interest to be payable annually on each installment due date; provided, however, that if bonds are not issued by the Township in anticipation of the collection of the special assessments, then said installments of special assessments shall bear interest at a rate equal to four and three-quarters percent (4.75%) per annum, said interest to be payable annually on each installment due date.

5. The assessments made in the Roll are hereby ordered and directed to be collected, and the Township Clerk shall deliver the Roll to the Township Treasurer, with the Township Clerk's warrant attached, commanding the Treasurer to collect the assessments therein in accordance with the directions of the Township Board with respect thereto, and the Treasurer is directed to collect the amounts assessed as the same become due.

6. All resolutions and parts of resolutions insofar as they conflict with the provisions of this resolution be and the same hereby are rescinded.

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NAYS: Members None

RESOLUTION DECLARED ADOPTED.


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Township Clerk

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the first installment to be due on December 1, 2012

Said installments of the Roll shall bear interest from and after September 1, 2012

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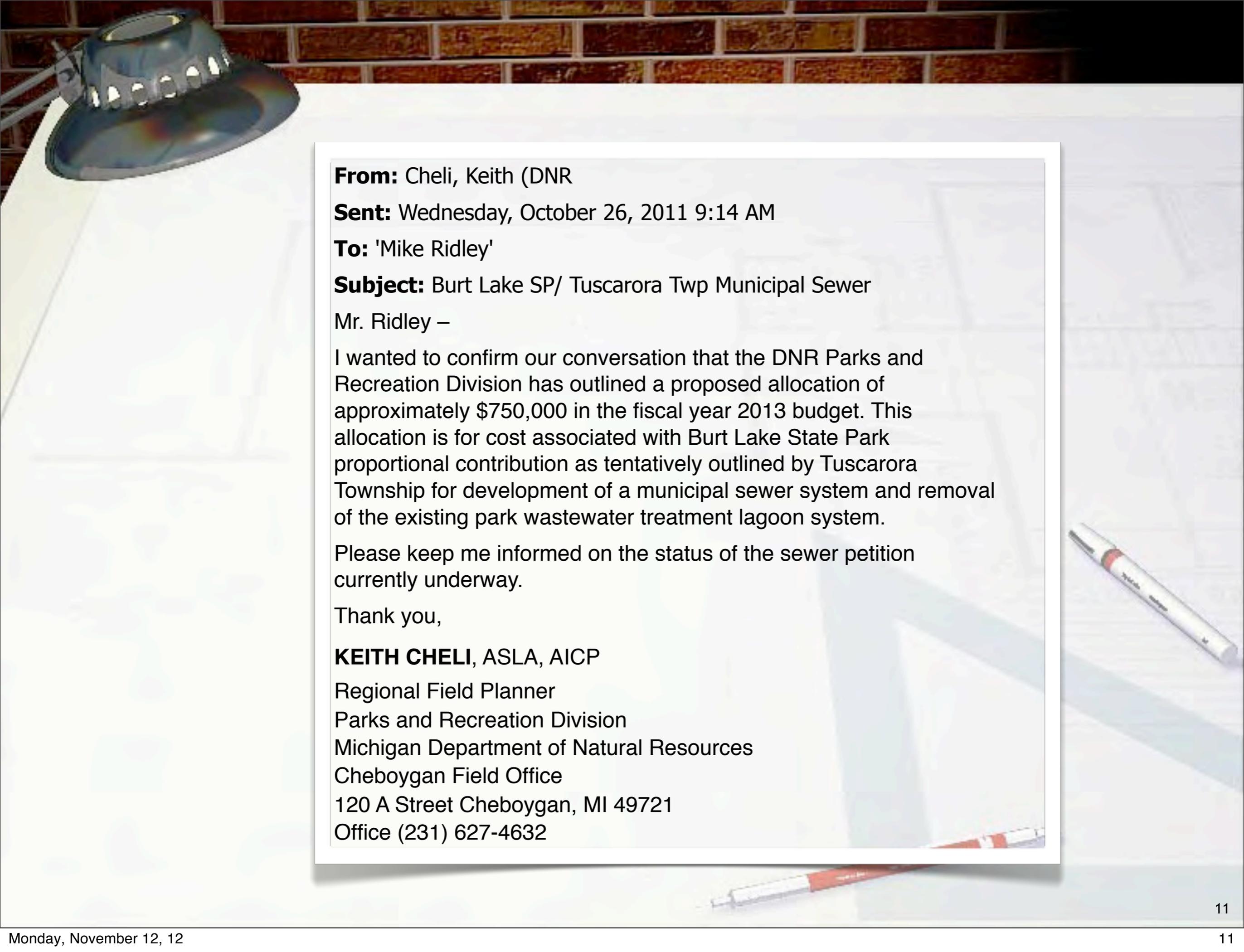
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Miller, Canfield, Paddock and Stone, P.L.C.

of said meeting was given pursuant to said Act in compliance with the Open Meetings Act, being Act 267, Public Acts of Michigan, 1976, and that the minutes of said meeting were kept and will be or have been made available as required by said Act.


Township Clerk

-2-
Miller, Canfield, Paddock and Stone, P.L.C.



From: Cheli, Keith (DNR)

Sent: Wednesday, October 26, 2011 9:14 AM

To: 'Mike Ridley'

Subject: Burt Lake SP/ Tuscarora Twp Municipal Sewer

Mr. Ridley –

I wanted to confirm our conversation that the DNR Parks and Recreation Division has outlined a proposed allocation of approximately \$750,000 in the fiscal year 2013 budget. This allocation is for cost associated with Burt Lake State Park proportional contribution as tentatively outlined by Tuscarora Township for development of a municipal sewer system and removal of the existing park wastewater treatment lagoon system.

Please keep me informed on the status of the sewer petition currently underway.

Thank you,

KEITH CHELI, ASLA, AICP

Regional Field Planner

Parks and Recreation Division

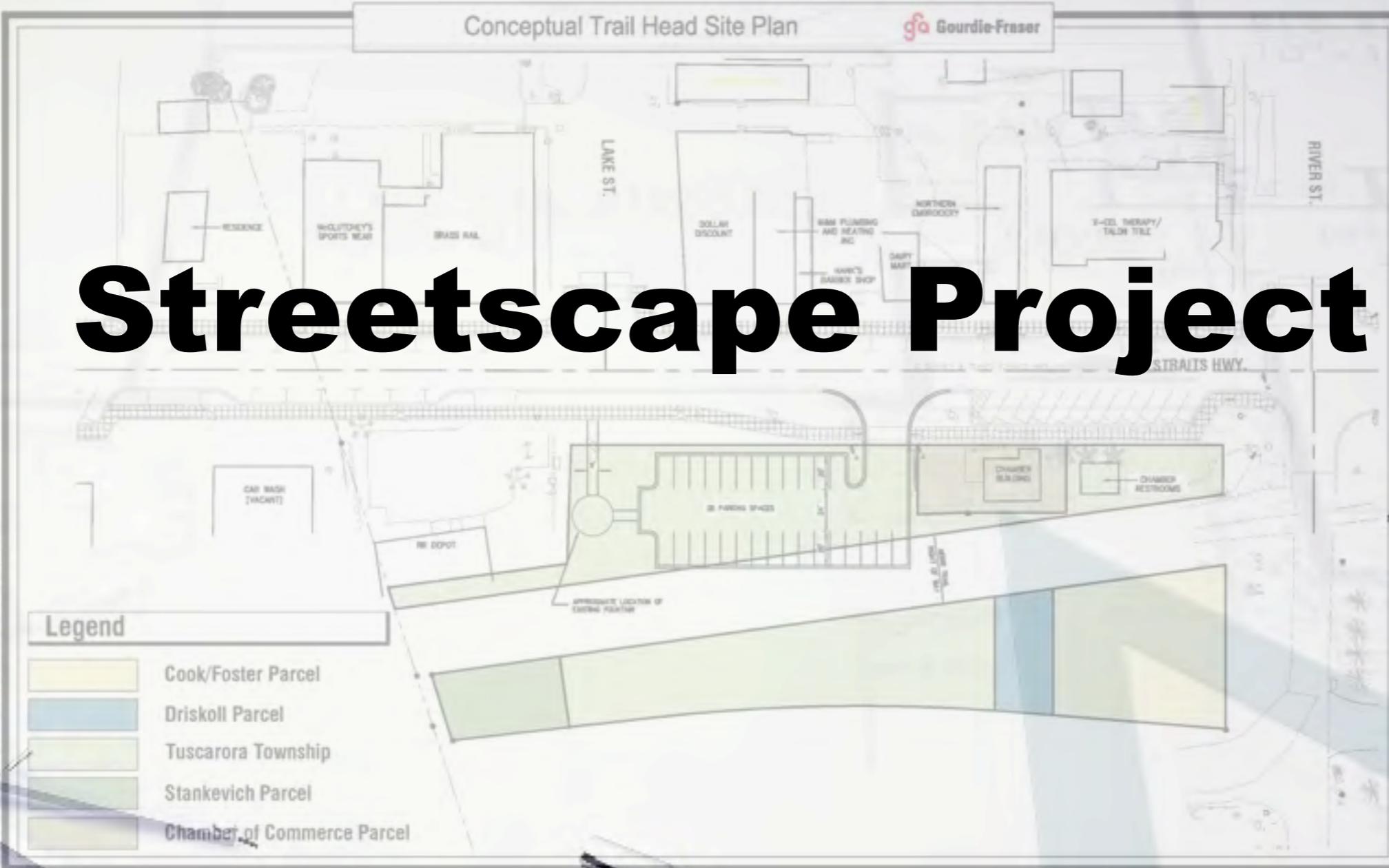
Michigan Department of Natural Resources

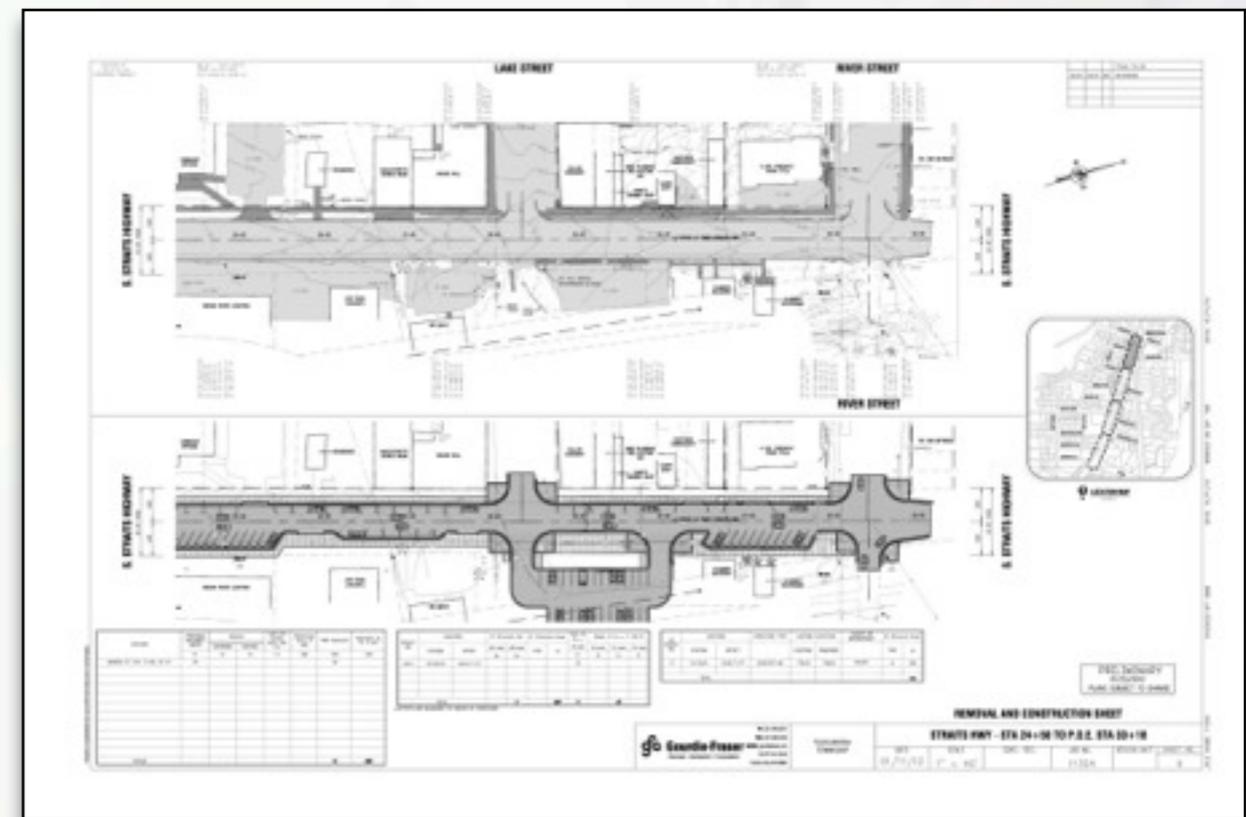
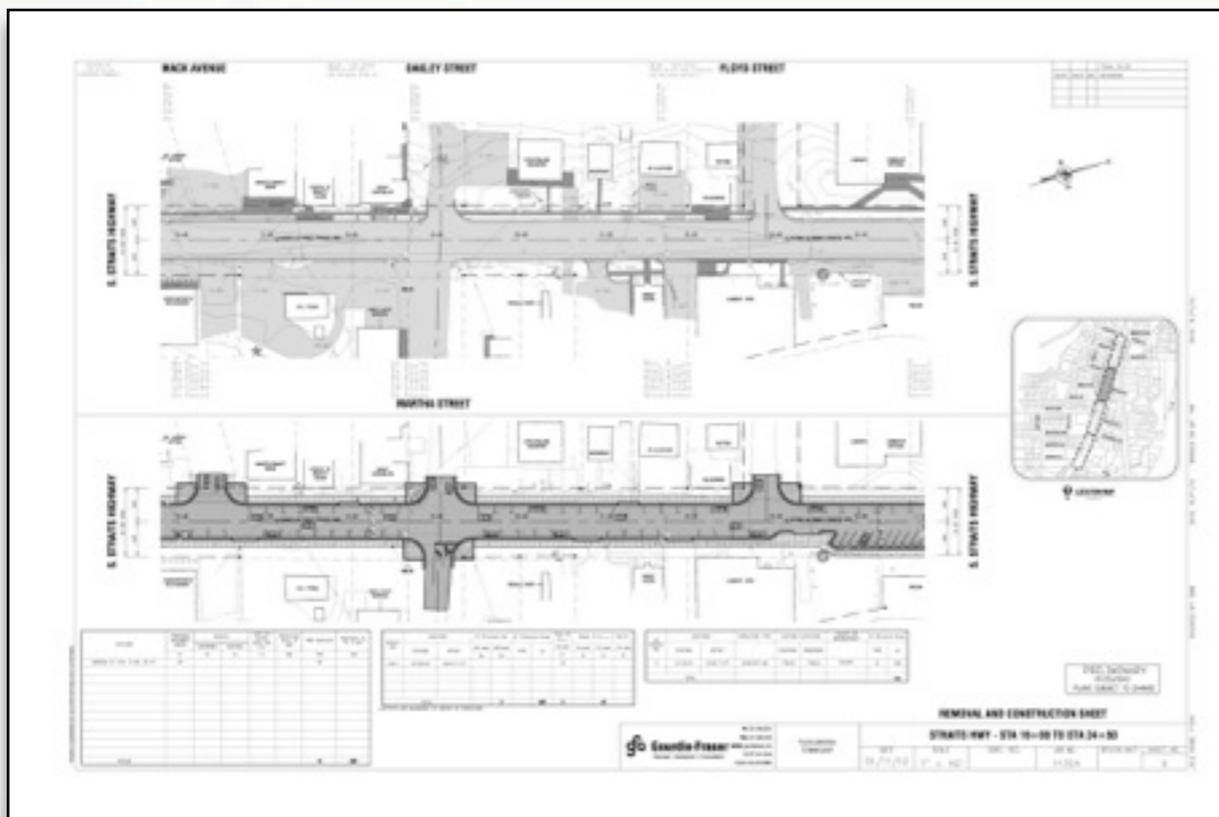
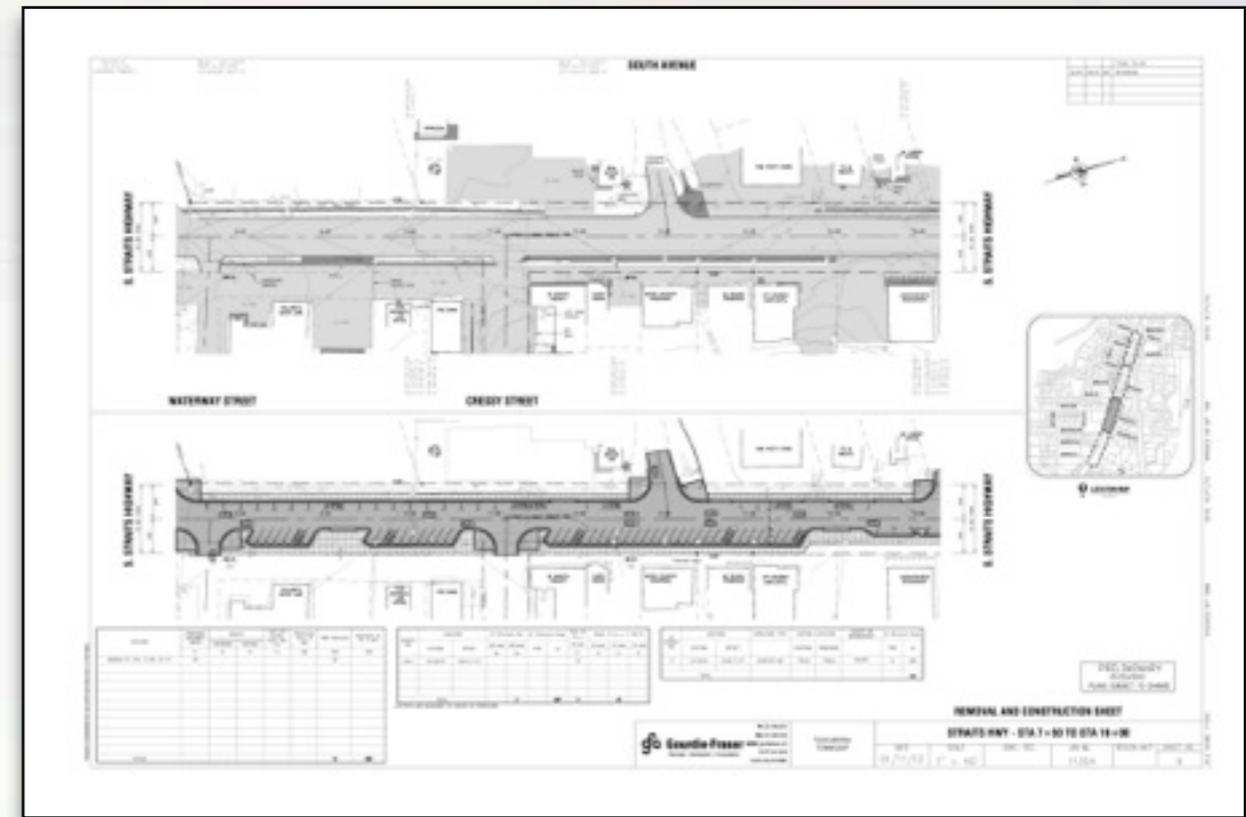
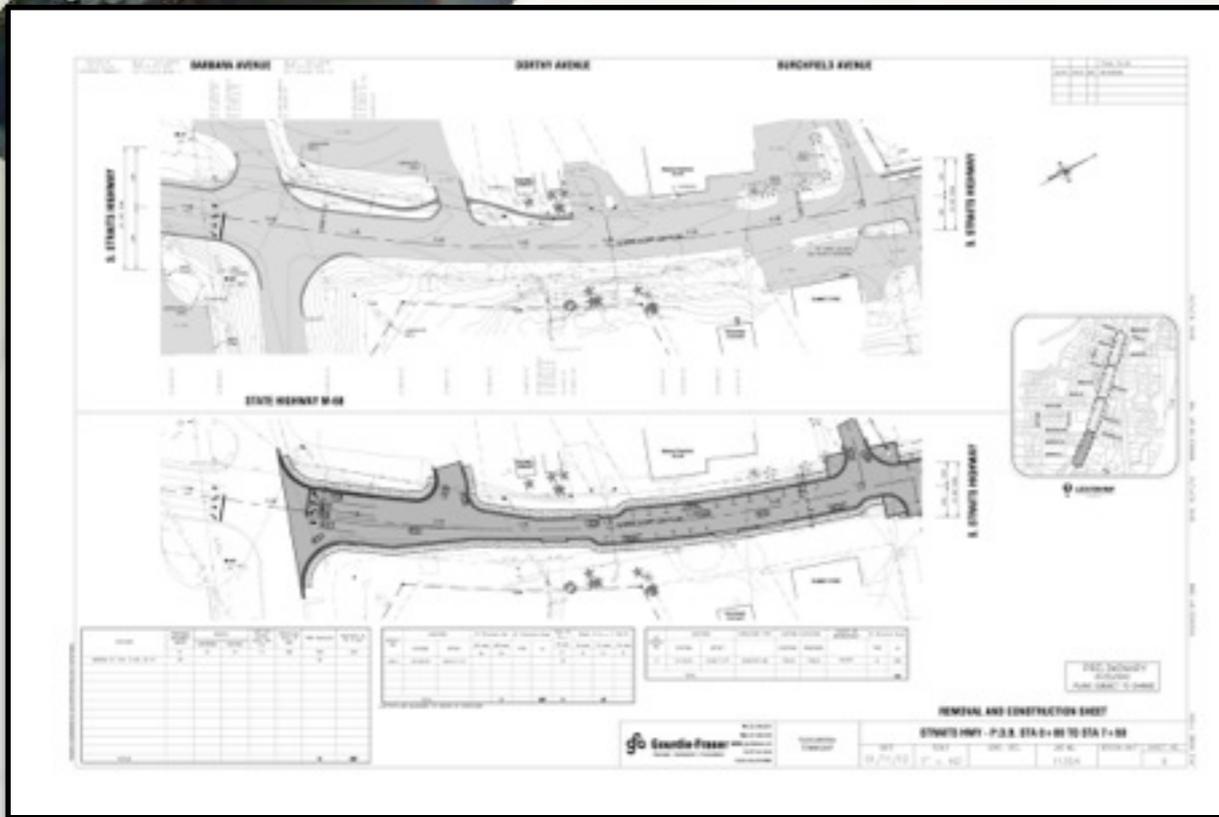
Cheboygan Field Office

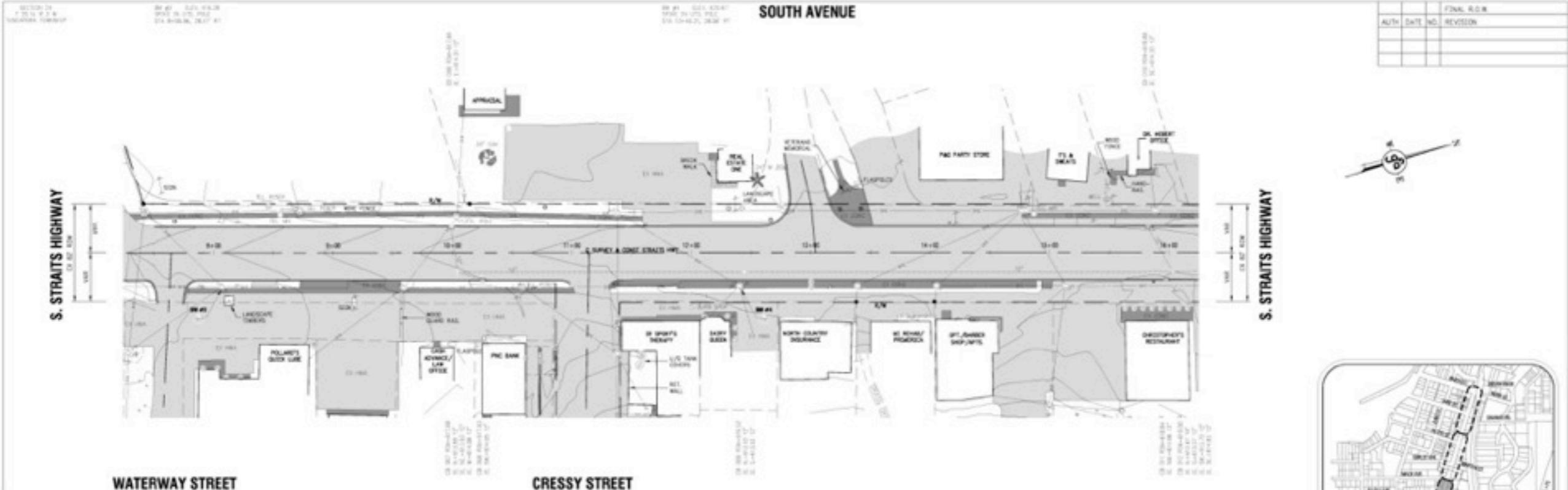
120 A Street Cheboygan, MI 49721

Office (231) 627-4632

Streetscape Project



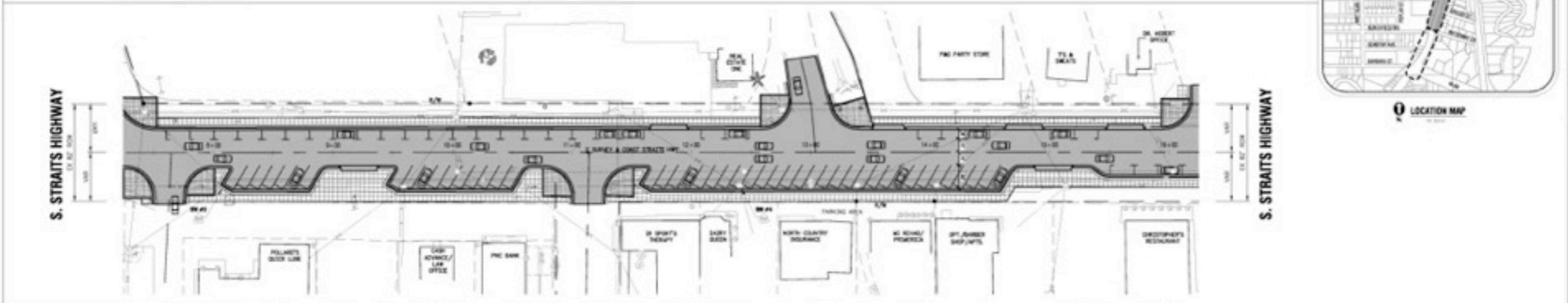




FINAL R.O.M.		
AUTH	DATE	NO. REVISION



LOCATION MAP



STATION	PROPOSED STRUCTURE WIDTH		WIDTHS		Curb and Gutter, 1/4" Slope	Sewer/Storm, 6" min.	P&S Approach	Sewer, 0, 3 min.
	EXISTING	PROPOSED	EXISTING	PROPOSED				
WORKSHEET STA. 7+50 TO STA. 16+00	20	20	20	20	20	20	20	20
TOTALS								

STRUCTURE NO.	LOCATION	Dr. Structure, 48"		Dr. Structure Cover		Sewer, 0, 3 min.		Sewer, 6, 9 min.	
		Sta.	Sta.	TYPE	IN	IN	IN	IN	IN
001	14+58.75	14+58.75	14+58.75	14	14	12	12	12	12
TOTAL									

EX. STRUCTURE NO.	LOCATION	STRUCTURE TYPE	CASTING ELEVATION		HEIGHT OF REINFORCED	Dr. Structure Cover
			EXISTING	PROPOSED		
01	13+58.24	15.00 FT BY 8 FT	776.42	776.42	4.00 FT	0
TOTAL						

PRELIMINARY
01/23/2012
PLANS SUBJECT TO CHANGE

REMOVAL AND CONSTRUCTION SHEET

STRAITS HWY - STA 7+50 TO STA 16+00

Gourdie-Fraser
Municipal | Development | Transportation

PROJECT NO. 11354
DATE: 01/11/12

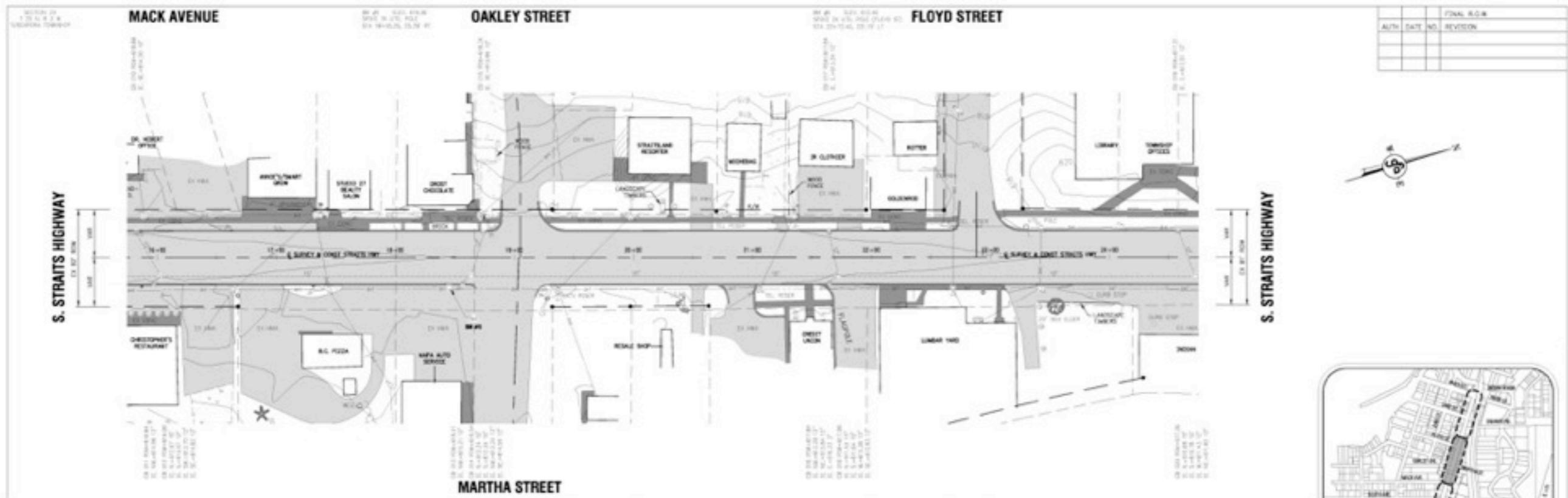
TUSCARORA TOWNSHIP

DATE: 01/11/12
SCALE: 1" = 40'

CONT. SEC. 11354
JOB NO. 11354

DESTON UNIT
SHEET NO. X

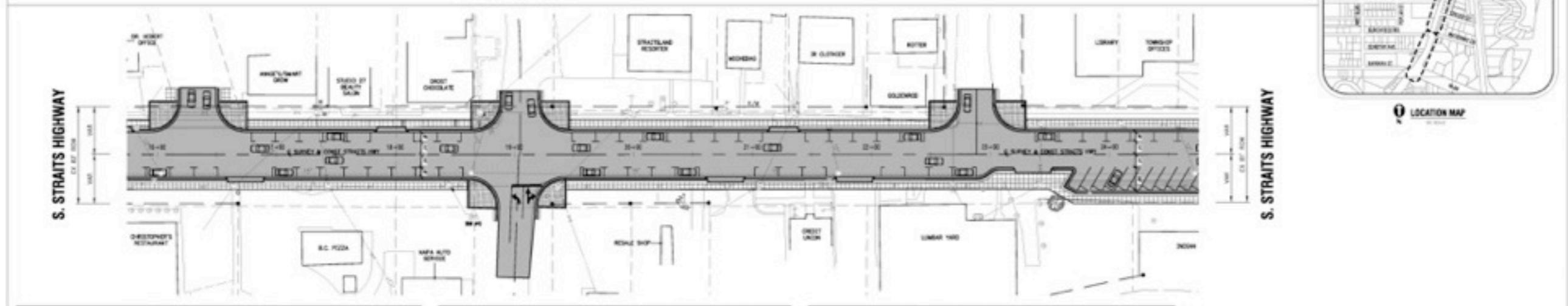
DATE: 01/11/12 WORKSHEET NO. 138 CHECKED BY: BMS FILE NAME: 11354 DATE: 01/11/12



FINAL R.O.M.		
AUTH.	DATE	NO. REVISION



LOCATION MAP



STATION	PROPOSED DEVIATION NO. 1	RADIUS		CUTS AND GRADES	SLOPED	H&M APPROX.	APPROX. Q. T. CUT
		EXISTING	EXISTING				
16+00 TO 16+50, 17+00, 18+00	20				20		
TOTALS					20		20

PROJECT NO.	STATION	OBJECT	25' STRUCTURE		40' STRUCTURE		50' STRUCTURE		75' STRUCTURE	
			EX.	PRO.	EX.	PRO.	EX.	PRO.	EX.	PRO.
01-1	16+00 TO 16+50	15.00 FT BY								
TOTAL										

EX. PROJECT NO.	STATION	OBJECT	STRUCTURE TYPE	EXISTING LOCATION		PROPOSED LOCATION		WIDTH OR SPACING	25' STRUCTURE
				EX.	PRO.	EX.	PRO.		
11	16+00 TO 16+50	15.00 FT BY	SAFETY	776.40	776.40	776.40	776.40	0	200
TOTAL									200

PRELIMINARY
01/23/2012
PLANS SUBJECT TO CHANGE

REMOVAL AND CONSTRUCTION SHEET

STRAITS HWY - STA 16+00 TO STA 24+50

gf Gourdie-Fraser
MANAGER | DEVELOPMENT | TRANSPORTATION
PH (519) 883-2811
FAX (519) 883-2755
www.gourdie.com
120 West Beaver Creek
Toronto, ON M2B 1K9

TUSCARORA TOWNSHIP

DATE	SCALE	CONT. SEC.	JOB NO.	DESIGN UNIT	SHEET NO.
01/11/12	1" = 40'		11354		X

CHECKED BY: SMB DATE: 01/11/12 WORKED ON BY: TOR DATA: 01/11/12 FILE NAME: 11354

**Preliminary Opinion of Probable Construction Cost
 South Straits Highway Improvements
 Road Reconstruction
 GFA Project No. 11100
 02-Feb-12**

ITEM DESCRIPTION	ESTIMATED QUANTITY	ITEM UNIT	UNIT PRICE	TOTAL PRICE
Mobilization	1	LS	\$44,667.50	\$44,667.50
Pavement Removal	17,000	SY	\$2.00	\$34,000.00
Concrete Curb Removal	7,000	LF	\$3.50	\$24,500.00
Sidewalk Removal	4,200	SY	\$4.75	\$19,950.00
Miscellaneous Site Demolition	1	LS	\$15,000.00	\$15,000.00
Excavation	10,000	CY	\$2.50	\$25,000.00
Embankment	500	CY	\$8.00	\$4,000.00
Asphalt Pavement	3,500	TON	\$51.00	\$178,500.00
Aggregate Base	8,400	TON	\$11.00	\$92,400.00
Driveway/Approaches	1,000	SY	\$15.00	\$15,000.00
Concrete Curb & Gutter	7,000	LF	\$15.00	\$105,000.00
Concrete Sidewalk	50,000	SF	\$3.00	\$150,000.00
Subbase Underdrain	6,000	LF	\$3.00	\$18,000.00
Storm Sewer	1,500	LF	\$25.00	\$37,500.00
Drainage Structures	40	EA	\$2,000.00	\$80,000.00
Pavement Markings	1	LS	\$7,500.00	\$7,500.00
Topsoil Restoration	10,000	SY	\$3.00	\$30,000.00
Mulch Blanket	7,000	SY	\$1.00	\$7,000.00
Erosion Control Measures	1	LS	\$15,000.00	\$15,000.00
Traffic Maintenance	1	LS	\$35,000.00	\$35,000.00
CONSTRUCTION SUBTOTAL				\$938,000.00
Construction Contingencies (Approx. 10%)				\$93,800.00
Legal, Staking, Inspection, Testing, Construction Admin.				\$140,700.00
PROJECT TOTAL				\$1,172,500.00



United States Department of Agriculture
Rural Development
Tuscarora City Area Office

September 17, 2012

Tuscarora Township
3546 S. Straits Highway
PO Box 220
Indian River, MI 49749

RE: Streetscape Project

Dear Mr. Ridley,

This letter establishes conditions which must be understood and agreed upon by you before further consideration may be given to the application. Any changes in project cost, source of funds, scope of services or any other significant changes in the project or applicant must be reported to and approved by Rural Development by written amendment to this letter. Any changes not approved by Rural Development shall be cause for discontinuing processing of the application.

This letter is not to be considered as loan approval or as a representation of the availability of funds. The docket may be completed on the basis of a loan not to exceed \$1,201,000.

The interest rate will be the lower of the rate in effect at the time of loan approval or the time of loan closing. If you do not want the interest rate changed to the lower rate at loan closing, you should submit a written request to USDA Rural Development staff at least 30 days before loan closing. The loan will be considered approved on the date a signed copy of Form RD 1940-1, "Request for Obligation of Funds," is mailed to you.

Please complete and return the attached Form RD 1942-46, "Letter of Intent to Meet Conditions", if you desire further consideration be given your application.

The Township of Tuscarora hereinafter will be referred to as the applicant.

The conditions which must be met, or agreed to, are the following:

- (1) The repayment schedule will be established for a period of **20 years** from the date of loan closing pending final bond counsel approval. An interest payment will be scheduled no later than six months from closing. A principal payment will be due within one year of closing. Principal repayment will not be deferred. Interest payments will not be capitalized.
- (2) Rural Development requires you to complete the RD-3550-26, "Authorization Agreement for Preauthorized Payments" for all new and existing indebtedness to the Agency. Your loan payment will be electronically debited from your designated bank account on the day your payment is due. This is an electronic payment process that eliminates the need for mailing checks. You will receive a written notification of the payment due approximately one-month before the due date. This payment system will become effective after loan funds have been fully advanced.

Interim commercial construction financing should be implemented in accordance with RD Instruction 1942.17 (n) (3) for all loans exceeding \$50,000, if available at reasonable rates and terms.

1501 Cass Street • Suite A • Tuscarora, MI 49749
Phone: (261) 941-0511 • Fax: (261) 923-7860 • TDD: (800) 445-1777 • Web: <http://www.usda.gov/rda>

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1910 Independence Avenue, SW, Washington, DC 20250-4100, or call (800) 795-3272 (voice) or (800) 795-3272 (TDD).



United States Department of Agriculture
Rural Development
Tuscarora City Area Office

September 17, 2012

Tuscarora Township
3546 S. Straits Highway
PO Box 220
Indian River, MI 49749

RE: Streetscape Project

Dear Mr. Ridley,

This letter establishes conditions which must be understood and agreed upon by you before further consideration may be given to the application. Any changes in project cost, source of funds, scope of services or any other significant changes in the project or applicant must be reported to and approved by Rural Development by written amendment to this letter. Any changes not approved by Rural Development shall be cause for discontinuing processing of the application.

This letter is not to be considered as loan docket may be completed on the basis of

\$1,201,000.

The interest rate will be the lower of the rate at loan closing. If you do not want the interest rate changed to the lower rate at loan closing, you should submit a written request to USDA Rural Development staff at least 30 days before loan closing. The loan will be considered approved on the date a signed copy of Form RD 1940-1, "Request for Obligation of Funds," is mailed to you.

Please complete and return the attached Form RD 1942-46, "Letter of Intent to Meet Conditions", if you desire further consideration be given your application.

The Township of Tuscarora hereinafter will be referred to as the applicant.

The conditions which must be met, or agreed to, are the following:

- (1) The repayment schedule will be established for a period of **20 years** from the date of loan closing pending final bond counsel approval. An interest payment will be scheduled no later than six months from closing. A principal payment will be due within one year of closing. Principal repayment will not be deferred. Interest payments will not be capitalized.
- (2) Rural Development requires you to complete the RD-3550-26, "Authorization Agreement for Preauthorized Payments" for all new and existing indebtedness to the Agency. Your loan payment will be electronically debited from your designated bank account on the day your payment is due. This is an electronic payment process that eliminates the need for mailing checks. You will receive a written notification of the payment due approximately one-month before the due date. This payment system will become effective after loan funds have been fully advanced.

Interim commercial construction financing should be implemented in accordance with RD Instruction 1942.17 (n) (3) for all loans exceeding \$50,000, if available at reasonable rates and terms.

1501 Cass Street • Suite 4 • Tuscarora, MI 49784
Phone: (261) 941-0211 • Fax: (261) 923-7860 • TDD: (261) 946-1777 • Web: <http://www.usda.gov/rda>

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United States Department of Agriculture
Rural Development
Tuscarora City Area Office

September 17, 2012

Tuscarora Township
3546 S. Straits Highway
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Please complete and return the attached Form RD 1942-46, "Letter of Intent to Meet Conditions", if you desire further consideration be given your application.

The Township of Tuscarora hereinafter will be referred to as the applicant.

The conditions which must be met, or agreed to, are the following:

- (1) The repayment schedule will be established pending final bond counsel approval. An interest payment will be due 30 months from closing. A principal payment will be due 36 months from closing. Interest payment will not be deferred.
- (2) Rural Development requires you to complete the RD-3550-28, "Authorization Agreement for Preauthorized Payments" for all new and existing indebtedness to the Agency. Your loan payment will be electronically debited from your designated bank account on the day your payment is due. This is an electronic payment process that eliminates the need for mailing checks. You will receive a written notification of the payment due approximately one-month before the due date. This payment system will become effective after loan funds have been fully advanced.

20 years

Interim commercial construction financing should be implemented in accordance with RD Instruction 1942.17 (n) (3) for all loans exceeding \$50,000, if available at reasonable rates and terms.

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1910 Independence Avenue, SW, Washington, DC 20250-4101 or call (800) 795-3272 (voice) or (800) 795-3272 (TDD).

- (3) If multiple funding sources are used, Rural Development funds will be advanced in proportion to our share of the total project.
- (4) Immediately after the final advance of loan funds, Bond Counsel will be provided evidence of all draws and a final approving opinion will be issued
- (5) **The applicant will supply a cash contribution of \$200,000.** This amount is to be deposited in a Construction Account at or before closing. The applicant contribution shall be considered the first funds expended. After providing for all authorized costs, any remaining Rural Development project funds will be refunded.
- (6) The loan will be evidenced by a Capital Improvement Bond issued under the authorities of Public Act No. 34 of the Public Acts of 2001, as amended, and secured as specifically established in the bond ordinance. Not later than bond closing, a loan resolution as set forth in Form RD 1942-47 must be adopted. **It is understood that the DDA has pledged their revenue to cover the annual payment.**
- (7) The applicant will make the following certifications:
 - (A) Review and execute Form RD 1910-11, "Applicant Certification Federal Collection Policies for Consumer or Commercial Debts."
 - (B) Execute Form AD-1047, "Certification Regarding Debarment, Suspension, and Other Responsibility Matters - Primary Covered Transactions," to certify that your organization is not debarred or suspended from Government assistance.
 - (C) You also must obtain a certification on Form AD-1048, "Certification Regarding Debarment, Suspension, Ineligibility and Voluntary Exclusion - Lower Tier Covered Transactions," from any person or entity you do business with, as a result of this Government assistance, that they are not debarred or suspended from Government assistance. This may include contractors, suppliers, insurance companies, engineers, architects, inspectors, appraisers, auditors and attorneys where transactions exceed \$25,000.
 - (D) Execute the Certification for Contracts, Grants and Loans Regarding Disclosure of Lobbying Activities, RD Instruction 1940-Q, Exhibit A. (7 CFR Part 3018)
 - (A) That adequate right of access to and from the land on which the facility is situated has been obtained and has assurance of utilities.
 - (B) Appraisal report for all Rural Development financed properties. The amounts paid for lands, rights, and facilities with loan funds will be not more than that determined to be reasonable and fair by the loan approval official based upon an appraisal of the as-developed present market value. The as-developed present market value will be equal to or exceeding the amount of the loan to be obtained plus any other indebtedness against the proposed security.
 - (C) That the project is in compliance with local, county and State zoning laws. (Refer to MI Guide 4D)
- (8) The applicant will complete the following requirements:
 - (A) Adopt Forms RD 400-1, Equal Opportunity Agreement, and RD 400-4, Assurance Agreement.

- (3) If multiple funding sources are used, Rural Development funds will be advanced in proportion to our share of the total project.
- (4) Immediately after the final advance of loan funds, Bond Counsel will be provided evidence of all draws and a final approving opinion will be issued.
- (5) **The applicant will supply a cash contribution of \$200,000.00** deposited in a Construction Account at or before closing. The first \$200,000.00 of the first funds expended. After providing for all other project expenses, the remaining project funds will be refunded.
- (6) The loan will be evidenced by a Capital Improvement Bond issued under the authorities of Public Act No. 34 of the Public Acts of 2001, as amended, and secured as specifically established in the bond ordinance. Not later than bond closing, a loan resolution as set forth in Form RD 1942-47 must be adopted. It is understood that the DDA has pledged their revenue to cover the annual payment.
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Preliminary Opinion of Probable Construction Cost
South Straits Highway Improvements
Road Reconstruction
GFA Project No. 11100
24-Sep-12

ITEM DESCRIPTION	ESTIMATED QUANTITY	ITEM UNIT	UNIT PRICE	TOTAL PRICE
Mobilization	1	LS	\$54,667.50	\$54,667.50
Pavement Removal	17,000	SY	\$2.00	\$34,000.00
Concrete Curb Removal	7,000	LF	\$3.50	\$24,500.00
Sidewalk Removal	4,200	SY	\$4.75	\$19,950.00
Miscellaneous Site Demolition	1	LS	\$15,000.00	\$15,000.00
Excavation	10,000	CY	\$2.50	\$25,000.00
Embankment	500	CY	\$8.00	\$4,000.00
Asphalt Pavement	3,500	TON	\$51.00	\$178,500.00
Aggregate Base	8,400	TON	\$11.00	\$92,400.00
Driveway/Approaches	1,000	SY	\$15.00	\$15,000.00
Concrete Curb & Gutter	7,000	LF	\$15.00	\$105,000.00
Concrete Sidewalk	50,000	SF	\$3.00	\$150,000.00
Subbase Underdrain	6,000	LF	\$3.00	\$18,000.00
Storm Sewer	1,500	LF	\$25.00	\$37,500.00
Drainage Structures	40	EA	\$2,000.00	\$80,000.00
Lighting/Electrical	1	LS	\$200,000.00	\$200,000.00
Pavement Markings	1	LS	\$7,500.00	\$7,500.00
Topsoil Restoration	10,000	SY	\$3.00	\$30,000.00
Mulch Blanket	7,000	SY	\$1.00	\$7,000.00
Erosion Control Measures	1	LS	\$15,000.00	\$15,000.00
Traffic Maintenance	1	LS	\$35,000.00	\$35,000.00
CONSTRUCTION SUBTOTAL				\$1,148,000.00
Construction Contingencies				\$103,000.00
Legal, Staking, Inspection, Testing, Construction Admin.				\$150,000.00
PROJECT TOTAL				\$1,401,000.00

RECAP OF TUSCARORA TOWNSHIP

SANITARY SEWER AND STREETScape PROJECT

THE COST AND FUNDING ESTIMATES LISTED BELOW ARE PRELIMINARY NUMBERS ONLY.

Streetscape Project

Estimated Opinion of probable costs – see attached Gourdi-Fraser computation

\$1,401,000.00

Nothing has been included in either the costs or the funding for the relocation of the utilities.

Funding sources

USDA Rural Development loan to be repaid over 20 years.

See attached letter.

\$1,201,000.00

DDA bond \$950,000.00 to \$1,000,000.00 spread over 20 years

\$ 950,000.00

to a possible \$1,000,000.00. Bond Council has not approved the final loan amount but based on amortization schedules, it is likely that we will only be approved for between \$950,000.00

to \$1,000,000.00 to be repaid over 20 years.

Tuscarora Township DDA (cash)

\$ 200,000.00

EX STRUCT NO.	LOCATION		STRUCTURE TYPE	CASTING ELEVATION		ADJUST OR RECONSTRUCT	Dr Structure Cover	
	STATION	OFFSET		EXISTING	PROPOSED		TYPE	Lb
17	13+18.34	15.96 FT RT	SANITARY MH	778.45	778.62	ADJUST	B	350
TOTAL								350

STRUCT	LOCATION	Dr Structure, dia	Dr Structure Cover	Culv. CI	Sewer, CI A...	Tr Det B				
CULV	14+59.79	19.00 FT RT		33		15 inch				
TOTAL							#	###	33	##

FINAL R.O.W.			
AUTH	DATE	NO.	REVISION

RECAP OF TUSCARORA TOWNSHIP SANITARY SEWER AND STREETScape PROJECT

THE COST AND FUNDING ESTIMATES LISTED BELOW ARE PRELIMINARY NUMBERS ONLY.

Combined sewer project and streetscape costs

Sewer	\$4,172,000.00
Streetscape	<u>1,401,000.00</u>
Total project costs	\$5,573,000.00

USDA Grant \$1,500,000.00

USDA Loan 2,672,000.00

DDA Bond 1,000,000.00

DDA cash contribution 200,000.00

\$5,372,000.00

SHORTFALL \$201,000.00

STRUCT. NO.	STATION	OFFSET	Structure Cover		TYPE	Lb	Culv. CI				
			24 inch	48 inch			8 inch	12 inch	15 inch		
CULV	14+59.79	19.00 FT RT					33				
TOTAL						#	###	33			##

* OFFSETS ARE MEASURED TO CENTER OF STRUCTURE

EX STRUCT. NO.	LOCATION		STRUCTURE TYPE	CASTING ELEVATION		ADJUST OR RECONSTRUCT	Dr Structure Cover	
	STATION	OFFSET		EXISTING	PROPOSED		TYPE	Lb
17	13+18.34	15.96 FT RT	SANITARY MH	778.45	778.62	ADJUST	B	350
TOTAL								350

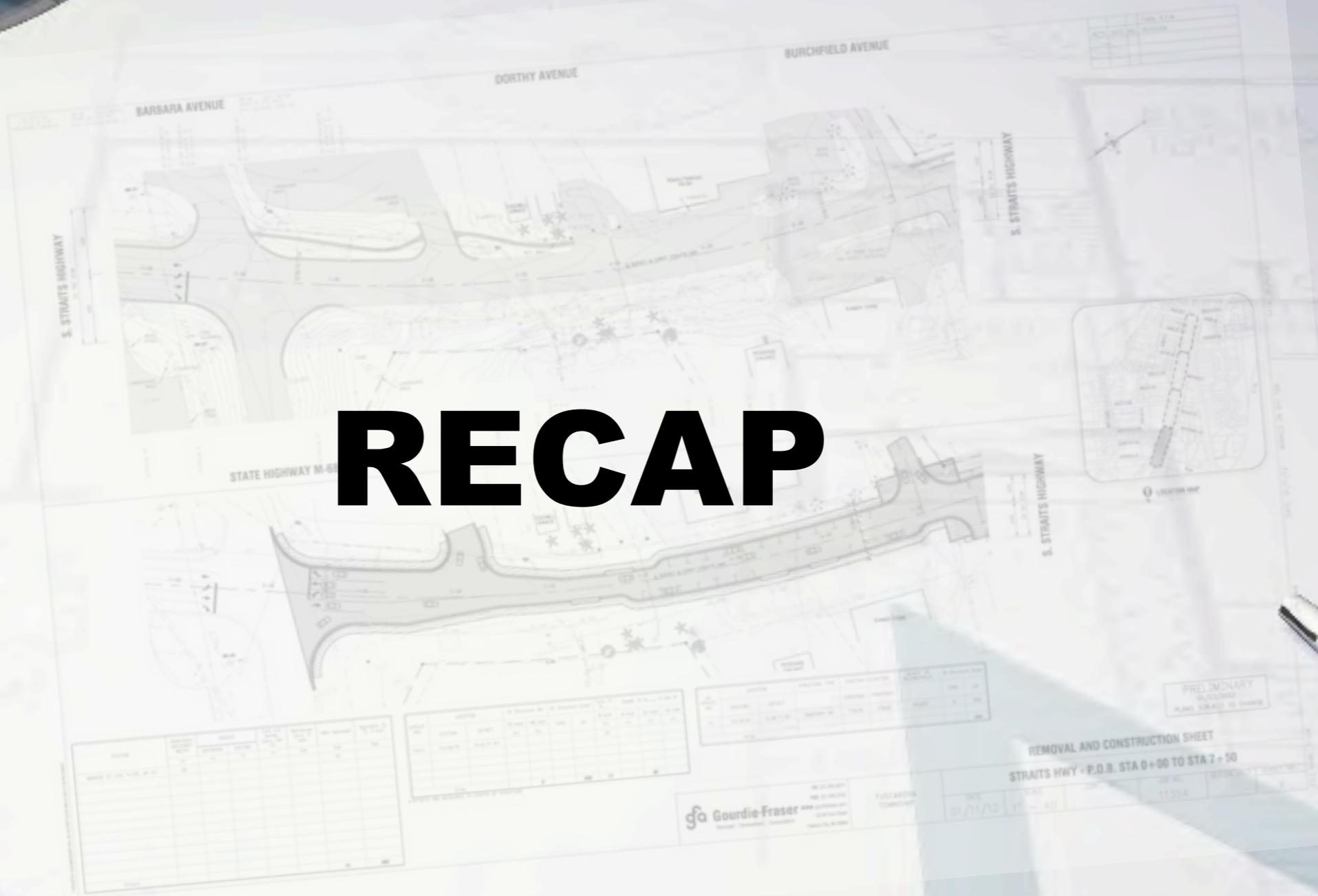
FINAL R.O.W.			
AUTH	DATE	NO.	REVISION

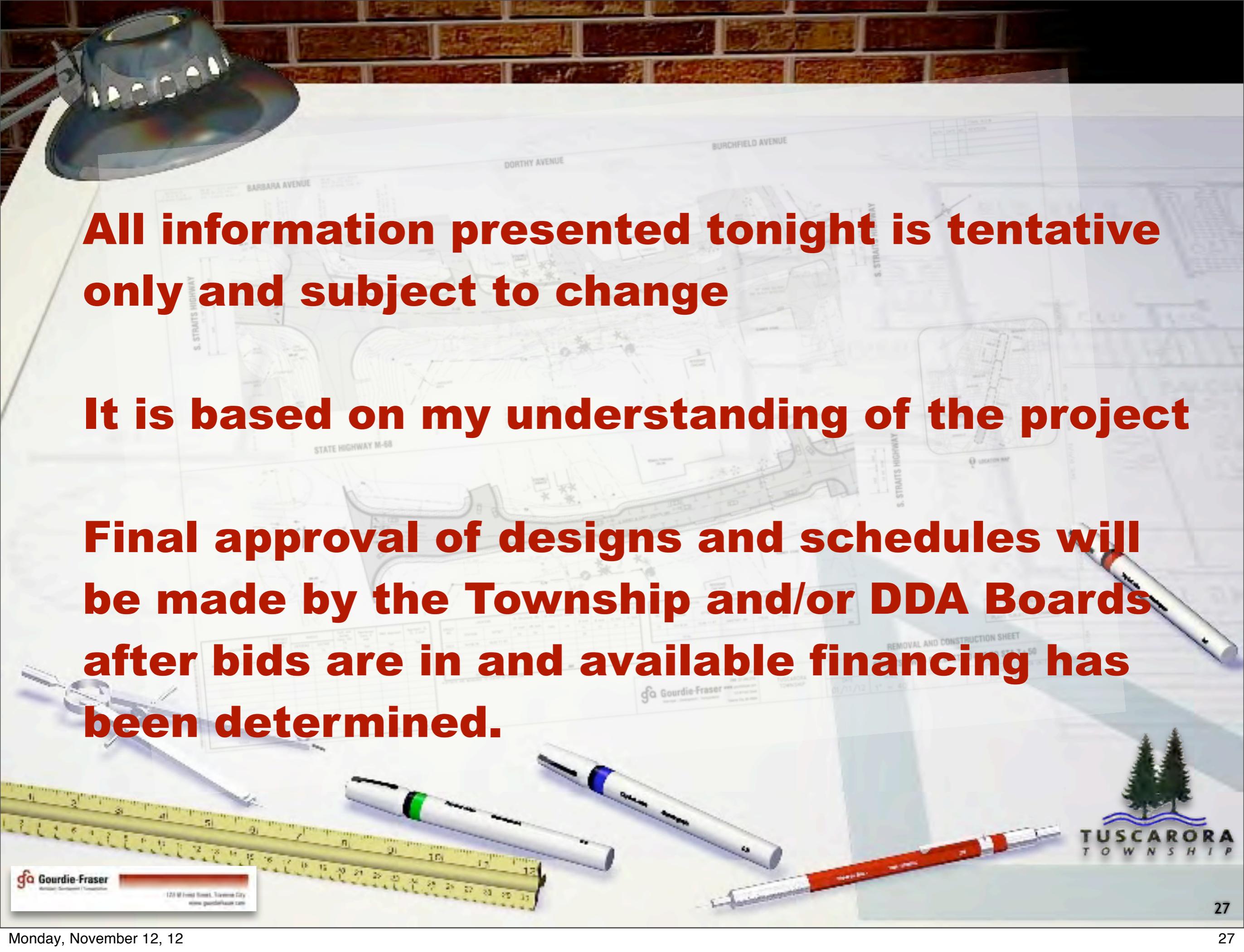


REMOVAL AND CONSTRUCTION SHEET

STRAITS HWY - P.O.B. STA 0+00 TO STA 7+50

RECAP



A desk setup featuring a desk lamp in the top left, a blueprint with street names like 'DORTHY AVENUE', 'BURCHFIELD AVENUE', 'BARBARA AVENUE', 'STATE HIGHWAY M-66', and 'S. STRAITS HIGHWAY' spread across the center. In the bottom left, there is a yellow ruler and a logo for 'Gourdie-Fraser'. In the bottom right, there is a logo for 'TUSCARORA TOWNSHIP' with two trees. The background is a brick wall.

All information presented tonight is tentative only and subject to change

It is based on my understanding of the project

Final approval of designs and schedules will be made by the Township and/or DDA Boards after bids are in and available financing has been determined.

Possible Assistance



Act 225 of 1976

DEFERMENT OF SPECIAL ASSESSMENTS ON HOMESTEADS

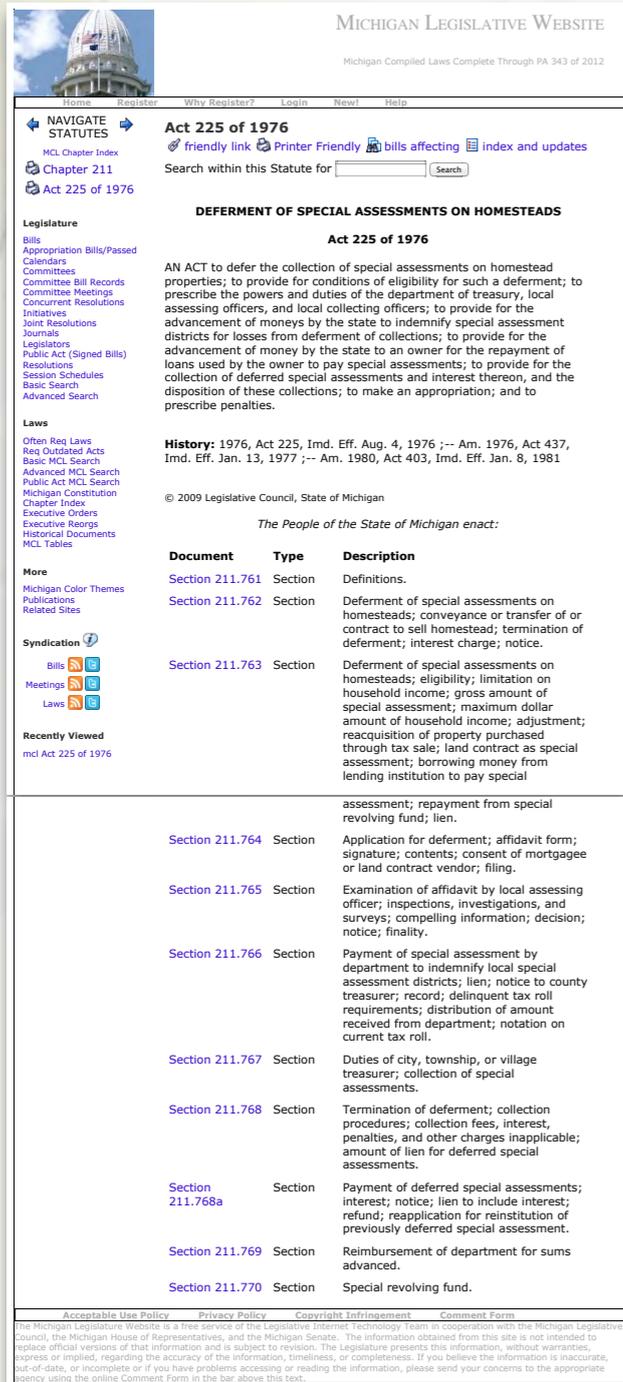
211.762 Deferment of special assessments on homesteads; conveyance or transfer of or contract to sell homestead; termination of deferment; interest charge; notice.

Sec. 2.

(1) The payment of special assessments assessed and due and payable on a homestead in any year in which the owner meets all of the terms and conditions of this act shall be deferred until 1 year after the owner's death, subject to further order by the probate court or until the homestead or any part of the homestead is conveyed or transferred to another or a contract to sell is entered into. The death of a spouse shall not terminate the deferment of special assessments for a homestead owned by husband and wife under tenancy by the entireties as long as the surviving spouse does not remarry. Special assessments deferred under this act may be paid in full at any time.

(2) If the collecting officer or the department determines that legal or equitable title to a homestead or any part of a homestead for which special assessments are deferred under this act is conveyed or transferred or a contract to sell the homestead or part of a homestead is entered into, and the deferment is not terminated, the owner or owner's estate shall be subject to an interest rate of 1% per month or fraction of a month, on the amount deferred, computed from the date of conveyance, transfer, or contractual agreement. The amount of interest shall be payable to the collecting officer and transmitted by that office pursuant to section 9.

(3) The department shall notify each owner whose special assessments are authorized to be deferred under this act that if legal or equitable title to the homestead or any part of the homestead is conveyed or transferred or a contract to sell the homestead or part of the homestead is entered into, the deferment is terminated and the amount deferred is immediately due and payable, plus interest as provided in subsection (2).



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DEFERMENT OF SPECIAL ASSESSMENTS ON HOMESTEADS
Act 225 of 1976

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Act 225 of 1976
AN ACT to defer the collection of special assessments on homestead properties; to provide for conditions of eligibility for such a deferment; to prescribe the powers and duties of the department of treasury, local assessing officers, and local collecting officers; to provide for the advancement of moneys by the state to indemnify special assessment districts for losses from deferment of collections; to provide for the advancement of money by the state to an owner for the repayment of loans used by the owner to pay special assessments; to provide for the collection of deferred special assessments and interest thereon, and the disposition of these collections; to make an appropriation; and to prescribe penalties.

History: 1976, Act 225, Imd. Eff. Aug. 4, 1976 ;-- Am. 1976, Act 437, Imd. Eff. Jan. 13, 1977 ;-- Am. 1980, Act 403, Imd. Eff. Jan. 8, 1981

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The People of the State of Michigan enact:

Document	Type	Description
Section 211.761	Section	Definitions.
Section 211.762	Section	Deferment of special assessments on homesteads; conveyance or transfer of or contract to sell homestead; termination of deferment; interest charge; notice.
Section 211.763	Section	Deferment of special assessments on homesteads; eligibility; limitation on household income; gross amount of special assessment; maximum dollar amount of household income; adjustment; reacquisition of property purchased through tax sale; land contract as special assessment; borrowing money from lending institution to pay special assessment; repayment from special revolving fund; lien.
Section 211.764	Section	Application for deferment; affidavit form; signature; contents; consent of mortgagee or land contract vendor; filing.
Section 211.765	Section	Examination of affidavit by local assessing officer; inspections, investigations, and surveys; compelling information; decision; notice; finality.
Section 211.766	Section	Payment of special assessment by department to indemnify local special assessment districts; lien; notice to county treasurer; record; delinquent tax roll requirements; distribution of amount received from department; notation on current tax roll.
Section 211.767	Section	Duties of city, township, or village treasurer; collection of special assessments.
Section 211.768	Section	Termination of deferment; collection procedures; collection fees; interest; penalties; and other charges inapplicable; amount of lien for deferred special assessments.
Section 211.768a	Section	Payment of deferred special assessments; interest; notice; lien to include interest; refund; reapplication for reinstatement of previously deferred special assessment.
Section 211.769	Section	Reimbursement of department for sums advanced.
Section 211.770	Section	Special revolving fund.

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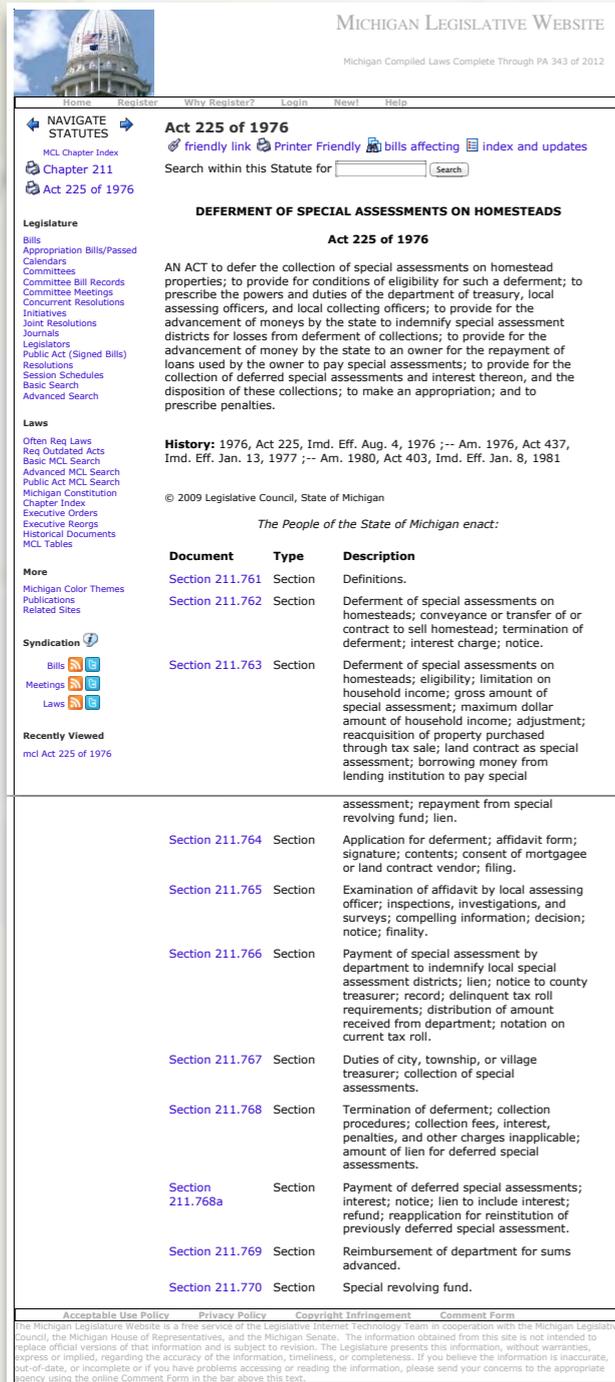
Act 225 of 1976

DEFERMENT OF SPECIAL ASSESSMENTS ON HOMESTEADS

211.763 Deferment of special assessments on homesteads; eligibility; limitation on household income; gross amount of special assessment; maximum dollar amount of household income; adjustment; reacquisition of property purchased through tax sale; land contract as special assessment; borrowing money from lending institution to pay special assessment; repayment from special revolving fund; lien.

Sec. 3.

(1) An owner of a homestead who is 65 years of age or older or who is totally and permanently disabled, a citizen of the United States, a resident of this state for 5 or more years, and the sole owner of the homestead for 5 or more years is eligible for the deferment of special assessments on that homestead pursuant to this act. The owner and the owner's spouse shall not have received during the last calendar year household income as defined in section 508 of Act No. 281 of the Public Acts of 1967, as amended, being section 206.508 of the Michigan Compiled Laws, in excess of \$8,000.00; this amount shall be increased to \$10,000.00 for the determination of eligibility for a deferment after December 31, 1982. The gross amount of the special assessment, exclusive of interest, shall not be less than \$300.00.



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DEFERMENT OF SPECIAL ASSESSMENTS ON HOMESTEADS
Act 225 of 1976

AN ACT to defer the collection of special assessments on homestead properties; to provide for conditions of eligibility for such a deferment; to prescribe the powers and duties of the department of treasury, local assessing officers, and local collecting officers; to provide for the advancement of moneys by the state to indemnify special assessment districts for losses from deferment of collections; to provide for the advancement of money by the state to an owner for the repayment of loans used by the owner to pay special assessments; to provide for the collection of deferred special assessments and interest thereon, and the disposition of these collections; to make an appropriation; and to prescribe penalties.

History: 1976, Act 225, Imd. Eff. Aug. 4, 1976 ;-- Am. 1976, Act 437, Imd. Eff. Jan. 13, 1977 ;-- Am. 1980, Act 403, Imd. Eff. Jan. 8, 1981

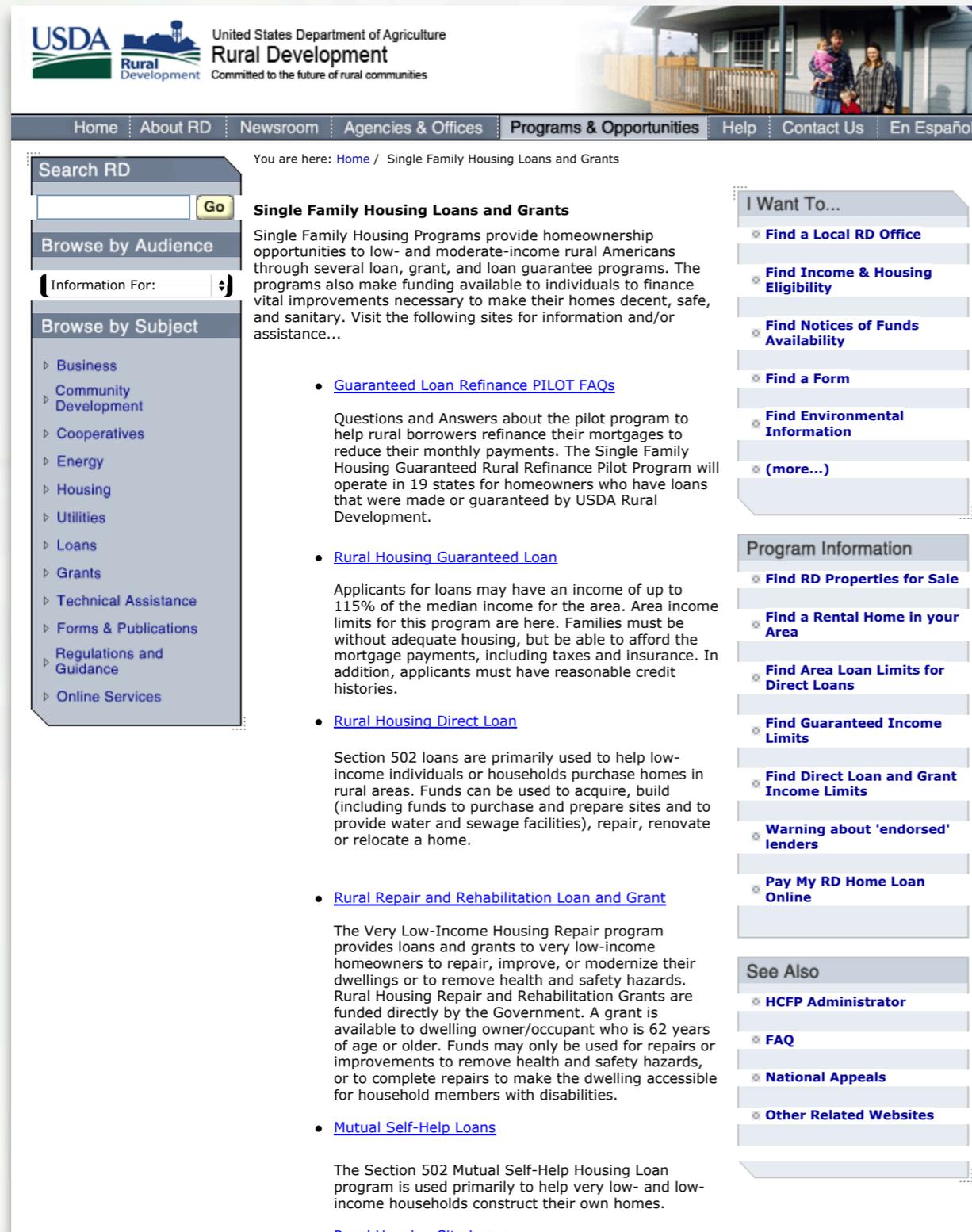
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Section 211.765	Section	Examination of affidavit by local assessing officer; inspections, investigations, and surveys; compelling information; decision; notice; finality.
Section 211.766	Section	Payment of special assessment by department to indemnify local special assessment districts; lien; notice to county treasurer; record; delinquent tax roll requirements; distribution of amount received from department; notation on current tax roll.
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USDA Home Repair Loans and Grants

http://www.rurdev.usda.gov/HSF_SFH.html



The screenshot shows the USDA Rural Development website. At the top left is the USDA logo and the text "United States Department of Agriculture Rural Development Committed to the future of rural communities". Below this is a navigation menu with links for Home, About RD, Newsroom, Agencies & Offices, Programs & Opportunities, Help, Contact Us, and En Español. The main content area is titled "Single Family Housing Loans and Grants" and includes a search bar, a "Browse by Audience" section, and a "Browse by Subject" sidebar. The sidebar lists categories such as Business, Community Development, Cooperatives, Energy, Housing, Utilities, Loans, Grants, Technical Assistance, Forms & Publications, Regulations and Guidance, and Online Services. The main text describes the programs and lists several links for more information, including "Guaranteed Loan Refinance PILOT FAQs", "Rural Housing Guaranteed Loan", "Rural Housing Direct Loan", "Rural Repair and Rehabilitation Loan and Grant", and "Mutual Self-Help Loans". On the right side of the page, there are sections for "I Want To..." and "Program Information", each with several links for finding local offices, income eligibility, notices of funds availability, forms, environmental information, properties for sale, rental homes, loan limits, income limits, and online loan payments. A "See Also" section at the bottom right lists links for HCFP Administrator, FAQ, National Appeals, and Other Related Websites.

Single Family Housing Loans and Grants

Single Family Housing Programs provide homeownership opportunities to low- and moderate-income rural Americans through several loan, grant, and loan guarantee programs. The programs also make funding available to individuals to finance vital improvements necessary to make their homes decent, safe, and sanitary. Visit the following sites for information and/or assistance...

RURAL DEVELOPMENT PREQUALIFICATION WORKSHEET

2847 ASHMUN STREET, SAULT STE. MARIE, MI 49783
 906-632-9611 EXT 4 OR 1-800-944-8119 (SAULT OFFICE)
 FAX: 906-632-0341

REAL ESTATE AGENT/CONTRACTOR/ORGANIZATION				PHONE NUMBER		FAX NUMBER		E-MAIL ADDRESS					
APPLICANT #1					APPLICANT #2								
PRINT FULL LEGAL NAME (INCLUDE JR. OR SR. IF APPLICABLE)					PRINT FULL LEGAL NAME (INCLUDE JR. OR SR. IF APPLICABLE)								
SOCIAL SECURITY NUMBER		DAYTIME PHONE (INCLUDE AREA CODE)		AGE	FAMILY SIZE	SOCIAL SECURITY NUMBER		DAYTIME PHONE (INCLUDE AREA CODE)		AGE			
<input type="radio"/> MARRIED <input type="radio"/> UNMARRIED (INCLUDE SINGLE, DIVORCED, WIDOWED)		DEPENDENTS (NOT LISTED BY APP #2)		No.	AGES	<input type="radio"/> MARRIED <input type="radio"/> UNMARRIED (INCLUDE SINGLE, DIVORCED, WIDOWED)		DEPENDENTS (NOT LISTED BY APP #1)		No.	AGES		
PRESENT ADDRESS (STREET, CITY, STATE, ZIP)					<input type="radio"/> OWN <input type="radio"/> RENT		PRESENT ADDRESS (STREET, CITY, STATE, ZIP)					<input type="radio"/> OWN <input type="radio"/> RENT	
					NO. OF YRS. _____							NO. OF YRS. _____	
					PAYMENT \$ _____							PAYMENT \$ _____	
					LANDLORD A RELATIVE?							LANDLORD A RELATIVE?	
					<input type="radio"/> Yes <input type="radio"/> No							<input type="radio"/> Yes <input type="radio"/> No	
MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION													
MONTHLY INCOME		APPLICANT #1	APPLICANT #2	OTHER ADULT(S)**	TOTAL INCOME	MONTHLY DEBTS		CHECK THE SERVICES YOU ARE APPLYING FOR					
MONTHLY WAGE (BEFORE TAXES)		\$	\$	\$	\$	CHILD CARE EXP.	\$	PURCHASE/CONSTRUCT A HOME					
OVERTIME/BONUS/COMMISSION						CREDIT CARDS		PURCHASE PRICE/COST (IF KNOWN) \$					
SELF EMPLOYMENT (2 YEAR NET AVERAGE)						CAR PAYMENTS		REFINANCE WITH HOME REPAIRS OVER \$5,000					
CHILD SUPPORT RECEIVED						BANK LOAN		REFINANCE DUE TO HARDSHIP					
SOCIAL SECURITY/SSI/SSD						STUDENT LOAN		HOME REPAIR/IMPROVEMENT					
CASH ASSISTANCE OR STATE AID						CHILD SUPPORT/ ALIMONY YOU PAY		AMOUNT FOR REPAIRS (IF KNOWN) \$					
UNEMPLOYMENT						PERSONAL LOAN		TYPE OF REPAIR?					
OTHER INCOME (SPECIFY)						OTHER-SPECIFY		APPLICANT #1 LENGTH OF TIME ON JOB					
						TOTAL	\$	APPLICANT #2 LENGTH OF TIME ON JOB					
								CASH ASSETS OVER \$5,000					
								Yes No					

YOUR PROPOSED HOME WILL BE LOCATED IN _____ COUNTY.

****OTHER ADULTS IN HOUSEHOLD: NAME _____ AGE _____**

Certification: I certify that the information provided in this application is true and correct as of the date set forth opposite my signature on this application and acknowledge my understanding that any intentional or negligent misrepresentation of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I have made on this application.

AUTHORIZATION TO RELEASE INFORMATION: I have applied for a loan or grant from Rural Housing Services (RHS), United States Department of Agriculture. As part of the process, RHS may verify information contained in my request for assistance and in other documents required in connection with the request. I authorize you to provide to RHS for verification purposes the following applicable information: *Past and present employment or income records. *Past and present landlord references. *Bank account, stock holdings, and any other asset balances. *Other consumer credit references.

I authorize the release of information from my application file to my real estate agent, contractor or organization. If the request is for a new loan or grant, I further authorize RHS to order a consumer credit report and verify other credit information.

I understand that under the Right to financial Privacy Act of 1978, 12 U.S.C. 3401, *et seq.*, RHS is authorized to access my financial records held by financial institutions in connection with the consideration or administration of assistance to me. I also understand that financial records involving my loan and loan application will be available to RHS without further notice or authorization, but will not be disclosed or released by RHS to another Government agency or department or used for another purpose without my consent except as required or permitted by law.

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with the equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information				CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information.			
Ethnicity: <input type="checkbox"/> Hispanic or Latino		<input type="checkbox"/> Not Hispanic or Latino		Ethnicity: <input type="checkbox"/> Hispanic or Latino		<input type="checkbox"/> Not Hispanic or Latino	
Race <input type="checkbox"/> American Indian or Alaska Native		<input type="checkbox"/> Asian		Race <input type="checkbox"/> American Indian or Alaska Native		<input type="checkbox"/> Asian	
<input type="checkbox"/> Black or African American		<input type="checkbox"/> Native Hawaiian or Other Pacific Islander		<input type="checkbox"/> Black or African American		<input type="checkbox"/> Native Hawaiian or Other Pacific Islander	
<input type="checkbox"/> White				<input type="checkbox"/> White			



United States Department of Agriculture
Rural Development
Sault Ste. Marie, Michigan

REPAIR LOAN / GRANT APPLICATION CHECKLIST

Name: _____ Email Address: _____

Enclosed is an application for a Single Family Home Repair Loan / Grant. Follow the checklist. All requested information must be submitted in order to process your application.

Application:

- Start at Section II-Property Information and Purpose of Loan. Each applicant must sign on pages 5 & 8
- Be sure to list year built and list repairs needed under "purpose of loan"
- "Authorization to Release Information". Each adult household member must date and sign a form.
- Complete both sides of the "Budget Worksheet" and sign both sides of form.

Please provide the following employment/ income information for the past 2 years.

Current Employers Name: _____ Contact Person: _____

Phone Number: _____ Fax Number: _____

Previous Employers Name: _____ Contact Person: _____

Phone Number: _____ Fax Number: _____

Previous Employers Name: _____ Contact Person: _____

Phone Number: _____ Fax Number: _____

Identification Documentation (Picture identification and evidence of taxpayer identification number required)

- Photo ID with birth date (copy of driver's license, passport, or work related ID)
- Social Security Number (copy of Social Security card, benefit letter, pay stub, bank statement, etc.)

Letter of Explanation:

- Submit letter regarding any circumstance that you feel would pertain to the approval of your loan application. These circumstances may include but are not limited to unacceptable credit, lack of credit, stable and dependable income sources, bankruptcy or foreclosure.

Income Documentation:

- Copy of last two months of all bank statements for each account
- Copy of consecutive pay stubs for the last 30 days
- Signed** copy of last year's Federal income Tax Return with W-2's, 1099's, Michigan Property Tax Credit and Homestead heating credit if applicable.
- Child Support/alimony: Copy of divorce decree, separation agreement, statement from Friend of the Court or other document indicating the amount of the required support payments & 12 month history of payments received.
- Social Security, Pensions: Copy of most recent benefit letter or statement.
- Other income such as SSI, DHA, SSA, Heat Assistance, Food Assistance – submit you most recent award or benefit letter.
- Self-Employed, submit signed documentation showing year to date gross income, itemized expenses and net income. Also, the last 2 years of Federal Income Tax Returns **signed** with Schedule C attachments.
- Assets – Most recent statement showing value and or balances of Life Insurance Policies, Retirement accounts, Stocks, bonds, Certificate of Deposits or other assets

Other:

- Proof of ownership (copy of recorded deed)
- Copy of Homeowner's insurance
- Copy of most recent property taxes. (Winter and Summer)
- Two written estimates for the repairs requested from **licensed** contractors.
- Map to your property from the nearest major highway

Send completed application package and above information to:

USDA/Rural Development
2847 Ashmun, M-129
Sault Ste. Marie, MI 49783

If you have any questions, call 800-944-8110 and ask for the Sault Ste. Marie Office. Our regular phone number is 908-832-9811 X4. Our fax is 908-832-0041.

HOW DO YOU WANT YOUR RESULTS AND OR LETTERS SENT TO YOU?

You can elect more than one.

- Mailed
- Faxed to _____
- Emailed to _____

"USDA is an equal opportunity provider, employer and lender."
To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, or call (800) 795-3272 (voice), or (202) 726-6382 (TDD).

Questions?

