


CITY COMMISSION POLICY

GRAND RAPIDS  MICHIGAN	NUMBER: 900-17	HISTORY	
		FILE #	DATE
	DATE: January 13, 1976	32482	1/24/78
	FILE NUMBER: 29880	35019	9/04/79
	DEPARTMENT: COMM DEV.	35387	11/20/79
		51451	5/23/89
		57146	12/22/92
		78725	10/20/09
		79768	10/12/10

SUBJECT: HOUSING REHABILITATION APPEALS BOARD

PURPOSE: To review and decide appeals submitted by applicants for financial assistance, financial aid recipients and contractors participating in either the Housing Rehabilitation Program (900-13), or the Exterior Loans (900-18) program.

POLICY:

The Housing Appeal Board as constituted by Chapter 140 of City Code is hereby designated as the Housing Rehabilitation Appeals Board to resolve disputes arising from the interpretation of policy and procedure, or the administration of rehabilitation construction contracts for the programs listed above.

- I. Duties - Matters to be considered shall include the following:
 - A. Interpretation of City Commission policy and its effect on administrative practice in any disagreement over the meaning of a regulation or procedure affecting an applicant for financial assistance.
 - B. Administrative hearings of all appeals where contract provisions, warranties or workmanship, rules, regulations, or procedures are in dispute.
 - C. Granting of relief variances for loans made by the City under the following conditions:
 1. Hardship – The Board may convert all or part of a loan to a deferred loan upon substantiation by the homeowner as to a permanent loss of income that could not be reasonably foreseen at the time of loan/mortgage closing.

CITY COMMISSION POLICY

NUMBER: 900-17

Page 2 of 2

2. Reduction in Monthly Payment – The Board may reduce the monthly payment obligation for a period not to exceed two years, and arrearages must be brought up to date within a period of time established by the Board. Reductions in the monthly payment cannot be made retroactive. Reductions in the monthly payment cannot be made for less than the interest amount due or minimum payment required by the appropriate policy, whichever is greater.
 3. Deferring Loan Repayments – The Board may defer to the end of the repayment schedule up to six (6) payments during the life of a loan for a unique and verified hardship circumstance.
- II. Decisions of the Board - Decisions by the Board shall be final administrative decisions. The Board shall act with care in making decisions which may set important precedents concerning the interpretation of policy which may govern future decisions. The Board is specifically excluded from making changes in policy established by the Commission. Recommendations for Housing Rehabilitation program policy changes shall be submitted to the City Commission.
- III. Procedures - The Board shall establish for itself appropriate rules of procedures for the purposes of fulfilling its duty. All cases to be considered for appeal shall be submitted on a form to be prescribed by the Board, and a uniform case report for each appeal shall be completed by City staff so that the Board will have sufficient factual information to render a timely decision.