

Caring for MI Future: Facilities Improvement Fund

This **Site Control Guidance Verification** document addresses two types of site control (Ownership, and Lease/Rent) – follow the guidance that reflects your situation.

Some of these items are specific to your county, location, municipality, etc. This document is intended to offer guidance in securing these documents for the purposes of the Caring for MI Future: Facilities Improvement Fund (CFMF FIF).

Acceptable items and ways to provide site control

OWNED PROPERTY

Must submit one (1) from the list below to show site control:

- PROPERTY DEED
- PROPERTY TAX RECORD/PROPERTY TAX RECEIPTS
- MORTGAGE STATEMENT/MORTGAGE PAYMENT RECEIPT

LEASED/RENTED

The lease or rental agreement must include:

- AN ADEQUATE DESCRIPTION OF THE PROPERTY
- LENGTH AND TIME FRAME OF THE LEASE
- RENEWAL TERMS
- USE, OCCUPANCY, RIGHT TO IMPROVE
- SIGNED AND EXECUTED BY BOTH PARTIES

Below we will provide more information about each of the above items.

Owned Property items, detailed:

- PROPERTY DEED

A deed is a legal document showing who has title to a piece of real estate. Deeds are recorded by county recorders or register's offices in the county where the property is located. Many of these records are now available online in searchable databases. While this has made finding out who owns a deed easier, it can still be a complicated process, so it's best to be prepared for an intensive search.

1. Determine in which county the property is located. Since deed records are typically recorded at the county level, having this information is necessary. [There are several ways to find out what county a piece of property is in.](#)
2. Find the Register of Deeds Office for your County: <https://www.michigan.gov/taxes/collections/register-of-deeds>
3. Click on the link for your county, and it should provide you with information that includes a link to the county's website along with a list of their elected officials.
4. Request a copy of the Deed (There may be a fee attached)

PRO TIP: If you have a mortgage on your home, the bank, credit union, or financial institution may be able to provide you a copy of your Deed.

Example of what the typical format of a “Warranty Deed” looks like in the State of Michigan.

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS THAT on _____ day of _____, _____ (Grantor), of _____ (Grantor's address), the in and after referred to as the "Grantor", does hereby convey and warrant to _____ (Grantee), of _____ (Grantee's address), hereinafter referred to as the "Grantee", the following described premises, situated in _____ County, State of Michigan:

[Give legal description of property]

Also known as Property Address: _____

Tax Parcel No: _____

for _____ (City/Town/Village) _____ Michigan.

Subject to all existing building and use restrictions of record and further subject to (if any additional) restrictions in title.

TO HAVE AND TO HOLD the same unto the Grantee and the Grantee's heirs and assigns forever, with all appurtenances thereto in anywise belonging.

The Grantor grants the Grantee the right to make _____ of all available divisions of _____ under section 08 of the said Revised Act, No. 288 of the Public Acts of 1967.

Grantor, for itself and its heirs, hereby covenants with Grantee, its heirs, and assigns, that Grantee is lawfully seized in fee simple of the above-described premises, that it has a good right hereof, and the premises are free from all encumbrances that Grantor and its heirs, and all persons claiming any interest in the premises granted, but except for Grantee, will, on demand of Grantee, or its heirs or assigns, and at the expense of Grantee, its heirs or assigns, execute and ratify all instruments necessary for the further assurance of the title to the premises that may be reasonably required; and that Grantor and its heirs will forever warrant and defend all of the property so granted to Grantee, its heirs, against every person, lawfully claiming the same or any part thereof.

- **PROPERTY TAX RECORD/PROPERTY TAX RECEIPTS**

Start with the tax assessor. All the information that most people will need or want to know about a deed will be on record with the county tax assessor, such as the current owner, sale dates, price history, and current valuation. Tax assessor's offices in any county are responsible for appraising and valuing property for property tax purposes, so they are among the first to know when a deed changes hands. Since nearly all property owners must pay property taxes (and therefore have to deal with tax assessors) this information is also among the most readily accessible in any county. Even if you need to know more information later, this is the easiest place to start.[1]

The websites of county governments can be among the least user-friendly websites out there. It would not be unheard of for a person to thoroughly search the county's website for an office within the county government to no avail, only to find that the link to that office was hidden in some obscure area. When you're on the county's website, if you don't find a link for the assessor's office within a few minutes of looking around, it might save you some time to give the county a call and make sure that the assessor's office is online and that the records are searchable.

Don't be thrown off by changes in wording and keep an eye out for keywords. "Tax assessor," "property appraiser," "property valuation/equalization," and "tax commissioner" are terms which are either synonymous or closely related organizationally. If you see any of these, it warrants closer investigation.

In Michigan, several counties and municipalities use an online database called BS&A an online collection of municipal services providing instant and convenient access to various kinds of important information held at your local government. <https://bsaonline.com/MunicipalDirectory>

1. Determine in which county the property is located. Since Tax records are recorded at the county level, having this information is necessary. [There are several ways to find out what county a piece of property is in.](#)
2. Find the Tax Assessors Office for your County: <https://www.michigan.gov/som/about-michigan/michigan-counties>.
3. Click on the link for your county, and it should provide you with information that includes a link to the county's website along with a page/link to your County Tax Assessor/Property Taxes, etc.
4. Get an online copy instantly or request a copy of the Property Tax for the property. (There may be a fee attached)

PRO TIP: You likely receive a property tax statement twice a year regardless of taxes being escrowed (paid through your mortgage company), if so, upload your most recent property tax statement or receipt.


On the following page is an example of what a typical format of a Property Tax Statement/Receipt may look like in the State of Michigan. Each Counties' may be slightly different but contain the same basic information.



CITY OF MADISON HEIGHTS
 TREASURER (248) 583-0845
 2019 PROPERTY TAX NOTICE - SUMMER

FISCAL YEAR 19	
CITY AND SCHOOL DISTRICT 000012019 TO 4295200	COUNTY AND STATE OF MICHIGAN 10010219 TO 4232003
TAXES ARE PAYABLE JULY 1, 2019 TO SEPTEMBER 3, 2019 POSTMARKS NOT ACCEPTED	
4% LATE PAYMENT PENALTY APPLIED Starting September 4, 2018 Plus 2/5% added each month after	

PARTIAL DESCRIPTION OF PROPERTY

PARCEL I.D. NUMBER	SCHOOL DISTRICT	MORTGAGE CODE
CLASS CODE	1 PRINCIPAL RESIDENCE	TAXABLE VALUE
		STATE EQUALIZED VALUE
TAX DESCRIPTION	RATE PER \$1,000	AMOUNT
 IMPORTANT INFORMATION - SEE REVERSE SIDE.		
		TOTAL DUE 9-03-2019

**RETAIN THIS PORTION
 FOR YOUR RECORDS
 YOUR CANCELLED CHECK IS YOUR RECEIPT**

Checks accepted only as conditional payment. If check is not honored by bank, tax is unpaid and subject to penalties and fees.

2019 SUMMER TAX STATEMENT - RETURN THIS PORTION WITH YOUR REMITTANCE

Make checks payable to: **City Of Madison Heights Treasurer**
 300 W. 13 Mile Road
 Madison Heights, MI 48071-1804



TAXES ARE PAYABLE JULY 1, 2019 TO SEPTEMBER 3, 2019
 4% LATE PAYMENT PENALTY APPLIED STARTING SEPTEMBER 4, 2018,
 PLUS 2/5% ADDED EACH MONTH AFTER

PARCEL I.D. NUMBER	TOTAL DUE

- MORTGAGE STATEMENT/MORTGAGE PAYMENT RECEIPT**

What is a mortgage statement? A mortgage statement is a document from your lender that provides details about your loan. Lenders are required to send a mortgage statement for each billing cycle, which is usually monthly. Your mortgage statement provides up-to-date details about your loan, Your name, and the property address, and other loan details. For the Caring for Mi Future's Facility Improvement Grant – we just need to verify the licensed provider information, matches the mortgage holder's information to verify you are eligible to make improvements to the home.

PRO TIP: You likely receive a monthly statement either via the mail, or virtually. You are also able to use your online mortgage payment portal to screen shot the information noted below.

Example of what the format of a Mortgage Statement or Mortgage payment receipt may look like in the State of Michigan. Each Lender may be slightly different but contain the same basic information needed for verification purpose.

DRAFT

Springside Mortgage **Mortgage Statement**
Statement Date: 3/20/2012

Adam and Mary Jones
4700 Oak Ridge Ln
Bethesda, MD 20854

Account Number	1234567
Payment Due Date	4/1/2012
Amount Due	\$1,829.71
(if payment is received after 4/15/12, pay \$1,989.71)	

Account Information	Current Payment Due
Property Address: 4700 Oak Ridge Ln, Bethesda, MD 20854	Principal: \$186.66
Outstanding Principal: \$264,776.43	Interest: \$1,048.07
Maturity Date: September 2039	Escrow (for Taxes and Insurance): \$215.18
Interest Rate (as of October 2012): 4.75%	Regular Monthly Payment: \$1,469.71
Prepayment Penalty (until September 2014): \$1,500.00	Total Fees Charged: \$180.00
	Total Amount Due: \$1,829.71

Contact Us	
By Phone:	1-800-555-1234
Online:	www.springsidemortgage.com
See back for mailing address	

Transaction Activity (2/20/2012 – 3/19/2012)			
Date	Description	Charges	Payments
3/15/12	Late Fee (charged because payment was received after 3/15/2012):	\$100.00	
3/17/12	Payment Received – Thank you		\$1,469.71

Past Payments Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$186.93	\$1,150.25
Interest	\$1,048.60	\$8,151.38
Escrow (Taxes and Insurance)	\$215.18	\$793.54
Fees	\$0.00	\$0.00
Total	\$1,469.71	\$1,009.17

Important Messages

If You Are Experiencing Financial Difficulty: If you would like mortgage counseling or assistance, you can find a list of counselors in your area on the U.S. Department of Housing and Urban Development's website at www.hud.gov. On the back of this page, we have also provided contact information for (your state- or federally-approved) counseling programs in your area.

We are pleased to have you as a Springside Mortgage customer. We are known throughout the country for the quality of our service and our dedication to providing financial security for our customers. We will do everything we can to make you feel at home, and to ensure you receive the friendly, professional service you deserve.

Springside Mortgage

Springside Mortgage
8100 Market Ave
Bethesda, MD 20814

Amount Due	
Due By 4/1/2012:	\$1,829.71
<i>(if received after 4/15/2012)</i>	<i>\$1,989.71</i>
Please designate how you want us to apply any additional funds:	
Additional Principal	\$
Additional Escrow	\$
Total Amount Enclosed	\$

1234567 34571892 342359127

Leased Property items, detailed:

A real estate lease is a legal and binding contract between the landlord or owner and the tenant. To be binding, it requires that the signing parties be of legal age and competent to enter into an agreement. Below are some key items that must be in a signed and executed lease for the purposes of eligibility for the CFMF FIF.

- **AN ADEQUATE DESCRIPTION OF THE PROPERTY**

It might seem obvious, but you cannot over-describe the property being rented. The address, complete with a unit or apartment number may be all that you need. However, it never hurts to give the apartment project name, building number, or any other information that makes this leased property unique from all others.

- **LENGTH AND TIME FRAME OF THE LEASE**

It isn't enough to just specify a time frame, as in "six months." It needs to have a beginning date and an exact ending date. One more step is also important, and that is a time to vacate. Whether it's midnight or five in the evening, the landlord and the tenant should know precisely when the unit is supposed to be empty of their belongings. For the purposes of the CFMF FIF, the time remaining should equal a minimum of two years, or an option to renew which would equal at least 2 years is required.

- **RENEWAL TERMS**

Ability to renew, it should be stated specifically in the lease. This area might also include statements about the new rental rate for this period. Some property managers place escalation clauses for rent. It is best if you are required to give you written notice of your intent to renew and that they sign a new lease extension document. For the purposes of the CFMF FIF grant, if your lease is expiring within 2 years, we need to see the renewal terms outlining a minimum of two years within the space.

- **USE, OCCUPANCY, RIGHT TO IMPROVE**

The intended uses eligible for the space should be identified within the lease document, examples include can the space be used for child care, or is it designated only office space, etc. There must be a clause included that gives the tenant the right to improvements, alterations, renovations to the property. IF this clause is excluded, please complete the template below: "Right to Improve Leased Property".

- **SIGNED AND EXECUTED BY BOTH PARTIES**

The lease or rental agreement must be signed by both the occupant and the owner (or property management company representative) and a date next to the signature is needed to form a legal binding lease/rental agreement.

LETTER TEMPLATE: RIGHT TO IMPROVE LEASED/NON-OWNED PROPERTY

Month #, 2022

Owner's name

Owner's address

Owner's phone number

To whom it may concern,

I, [name of property owner], attest that I am the owner of the property located at [complete address of leased facility].

I hereby provide approval for [tenant name or company as written in lease] to improve its leased property at: [street address, suite number (if applicable) city, zip code here].

This includes the following project improvements planned for by said tenant:

- List of improvements here
- List of improvements here
- List of improvements here
- List of improvements here
- List of improvements here

Sincerely,

_____ [owner's signature here]

[owner's name typed or printed here]