

Repair Program Overview

Northwest Michigan Habitat for Humanity is a nonprofit housing developer serving Emmet, Charlevoix, and Cheboygan counties. We want everyone in Northwest Michigan to have a safe and affordable home where they can be proud to live.

The Habitat Repair Program provides households with the opportunity to perform necessary repairs in an affordable manner. Our mission is that everyone in Northern Michigan lives in a safe home that does not leave any household members at risk. If you, or someone you know needs a critical home repair and would like to join our program, please contact us at 231-348-6926

The Basics:

- We work with local contractors to complete critical home repairs in Emmet, Charlevoix, and Cheboygan counties.
- The program results in a no-interest lien.
- The terms of the lien depend on the total cost of the project and the funding sources we have available. The length of the lien will never exceed 15 years.
- Households pay a downpayment between 1.5% and 3.5% of the total project cost based on their AMI. The down payment will never exceed \$1,000 and payment plans can be made available.

Our guidelines to be considered eligible for a home repair include but are not limited to:

- a. Applicant owns and resides in the home the repair would be made on
- b. Applicant owns the home AND the land that it sits on (Please note: land contracts are NOT eligible)
- c. Applicant is up to date on property taxes
- d. The home is currently insured or the applicant has a letter of intent to insure from an insurance company upon the completion of the repair
- e. Home resides in Emmet, Charlevoix, or Cheboygan County
- f. Household income typically falls between 30-80% AMI (Area Median Income – varies based on household size. Charts on next page)
- g. Applicants pass a Background, Sex Offender Registry, and OFAC Check
- h. Applicants do not have a reverse mortgage on the home
- i. Household can pay a down payment of 1.5%-3.5% of the repair cost

Income Notes:

- All household members' income is included in the calculation of total gross income.
- Income from all wages, SSI, SSD, Section 8 housing vouchers, retirement, alimony,



- VA benefits, child support, etc. are included.
- The guidelines are annual (to convert gross monthly income to annual multiply amount by 12).

Charlevoix County

Members in Household	Annual Income Limit
1	\$20,450-\$54,550
2	\$23,400-\$62,350
3	\$27,320-\$70,150
4	\$33,000-\$77,900
5	\$38,680-\$84,150
6	\$44,360-\$90,400
7	\$50,040-\$96,600
8	\$55,720-\$102,850

Cheboygan County

Members in Household	Annual Income Limit
1	\$17,600-\$46,850
2	\$21,640-\$53,550
3	\$27,320-\$60,250
4	\$33,000-\$66,900
5	\$38,680-\$72,300
6	\$44,360-\$77,650
7	\$50,040-\$83,000
8	\$55,200-\$88,350

Emmet County

Members in Household	Annual Income Limit
1	\$21,350-\$56,950
2	\$24,400-\$65,100
3	\$27,450-\$73,250
4	\$33,000-\$81,350
5	\$38,680-\$87,900
6	\$44,360-\$90,400
7	\$50,040-\$100,900
8	\$55,720-\$107,400

Please note, our repair program does not assist with cosmetic repairs such as flooring, painting, and updating fixtures unless the critical repair in question requires tampering with those items or the existing items present an accessibility limitation.

The Repair Program

The repair program is aimed at helping households accomplish repairs that increase the safety and integrity of the home. Northwest Michigan Habitat for Humanity will place a no-interest lien on the home in the total amount of the repair that is forgiven entirely after a certain period of time dependent on project cost and funding availability.

Repair program applicant agrees to:

- Provide accurate and up to date household and income information.
- Pay a downpayment of 1.5%-3.5% of the repair cost.
- Be an ambassador and support Habitat for Humanity in your community.
- Provide a safe environment for our team and contractors to work in.
- Sign a mortgage placing a lien on the home for the total repair cost.



Process

STEP 1: Read the entirety of this repair program overview to determine if your repair is eligible.

STEP 2: Complete a program interest form by calling 231-348-6926, visiting www.northwestmihabitat.org/home-repair/, or following the link: [Program Interest Form](#).

If you are having issues opening the Program Interest Form please right click on the link and select 'copy hyperlink' and paste the hyperlink in your browser of choice.

STEP 3: Once the online interest form is complete, a representative will contact you to discuss the program and provide an application.

STEP 4: Complete the application and collect the required supporting documents. If you need any assistance completing the application or collecting the supporting documents we have a computer and printer in the office you can reserve at any time by calling 231-348-6926 or emailing hailey@northwestmihabitat.org

STEP 5: Once an income verification is complete and all other program eligibility requirements are met, a walkthrough of the home will be scheduled to determine what repairs are necessary to make sure the home is safe for the household. It is important to note that further repairs may be required beyond the initial requested repair. For instance, if you need a new furnace but your roof is in poor condition we will also repair/replace your roof to make sure the new equipment runs as efficiently as possible.

STEP 6: Based on the walkthrough, your requests, and any other applicable assessments our team will determine what repairs need to be completed .

STEP 7: Once a scope of work is created an orientation with the program services manager will be scheduled. At this orientation you will discuss the remainder of the program, discuss repayment options, sign the repair agreement and our team will begin bidding out the work.

STEP 8: Our team will make every effort to collect at least 2 quotes for the project, then select the most appropriate contractor. Once the contractors have been selected the household will sign a temporary mortgage note for the estimated amount of the project. This note will not be recorded. The downpayment of 1.5%-3.5% of the total project cost must be submitted before work can begin.

STEP 9: Once work is complete the household will sign a Certificate of Completion and any necessary mortgage documents for the lien(s). These documents will be recorded with the county.



Northwest Michigan Habitat for Humanity Fair Housing Policy:

Northwest Michigan Habitat for Humanity Inc. is an Equal Housing Opportunity Lender. As such, we do business in accordance with the Federal Fair Housing Law (Fair Housing Amendments Act of 1988). It is illegal to discriminate against any person because of race, color, religion, sex, handicap, familial status or national origin in the

- Sales or rental of housing or residential lots
- Advertising the sale or rental of housing
- Financing of housing
- Provision of real estate brokerage services
- Appraisal of housing
- Blockbusting is also illegal

If anyone feels they have been discriminated against, you may file a complaint of housing discrimination by calling 800-765-9372 or send your complaint in writing to the US Department of Housing and Urban Development, Assistant Secretary for Fair Housing & Equal Opportunity, Washington DC 20410.



Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (with certain limited exceptions); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with the law concerning OK 44114- 2507 or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

