



# Midland County Habitat for Humanity®

## Home Repair Program

The Home Repair and Preservation Program helps homeowners with low to moderate incomes restore and maintain their homes.

Midland County Habitat for Humanity works with low to moderate income homeowners to address critical repair needs. Projects are funded by grants, private donations or a combination of the two depending on funding availability.

### How Does The Process Work?

**Inquire About Home Repair** — Complete a home repair inquiry form. It can take 3 to 6 months to process a home repair inquiry. Once it is processed the applicant will be contacted by the Homeowner Services Manager on whether the inquiry has been approved, does not qualify, or needs to be held until the next funding cycle.

**\*Please note, Habitat does NOT have funding for emergency repairs \***

- **Schedule of Construction**—Will be based on amount of time needed to complete repairs and availability of supplies and funding. Habitat serves as the general contractor and may complete repair projects in-house using staff and volunteers or hire subcontractors, depending on the nature of the work.
- **Sweat Equity Requirements**—All applications that are approved will require the homeowner(s) to complete sweat equity. This can include cleaning up the construction site, assisting volunteers, or other tasks.
- **Sign Closing Documents**—Once construction is complete, the homeowner(s) will sign the completed project papers.
- **Repayment**—Some funding sources require full or partial payment (based on income) for the repair. The Homeowner Services Manager will discuss all options when in the inquiry phase. Most residents accepted into the program receive a deferred 0%-interest loan for the cost of repairs.

### What Type of Repairs are Qualified?

Habitat Home Repair Program does not assist with projects that are strictly cosmetic. We do a “priority/ needs-based” assessment of the property for all eligible candidates.

Critical Home Repair Addresses Health and Safety concerns such as:

- Plumbing Hazards
- Unsafe Roof or floor
- Foundation Issues
- Lack of Heat
- Electrical Hazards
- Windows/ Siding/ Insulation



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Are you or anyone living in the home a veteran?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you or anyone living in the home currently serving in a branch of the military?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you need a wheelchair ramp?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you current on all mortgage payments	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you have homeowner insurance? Is it current?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you current on all property taxes?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

<b>Homeownership (check all that apply)</b>	
<input type="checkbox"/>	I am the legal owner of my home, my name is listed on the property deed
<input type="checkbox"/>	I am NOT the homeowner; I am renting the home
<input type="checkbox"/>	I have a land contract
<input type="checkbox"/>	I am renting to own
<input type="checkbox"/>	The home is my primary residence
<input type="checkbox"/>	I am current on my mortgage or current on a payment plan for delinquent payments
<input type="checkbox"/>	I am current on my property taxes or current on a payment plan for delinquent taxes
<input type="checkbox"/>	I currently have homeowners insurance and am current on the policy
Length of years of ownership of home:	
Type of home: <input type="checkbox"/> Single Family <input type="checkbox"/> Duplex/ Condo <input type="checkbox"/> Modular Home	
*Please note, mobile homes do not qualify for this program	
Are you a Consumers Energy Customer?	<input type="checkbox"/> Yes <input type="checkbox"/> No

<b>Program Eligibility</b>	
Please answer the questions below to provide Habitat with information about your current housing status, ability to pay for repair services and your willingness to partner with our organization.	
Is your home located in the Bay City Rd Corridor?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Ability to Pay (check all that apply):</b>	
<input type="checkbox"/>	I understand that some programs Habitat uses may charge a reasonable fee for the services I am approved for
<input type="checkbox"/>	I understand my fee will be reviewed with me and agreed upon prior to project approval
<b>Willingness to Partner (check all that apply):</b>	
<input type="checkbox"/>	I am willing to supply all necessary paperwork as required by the programs
<input type="checkbox"/>	I am willing to complete the required number of sweat equity hours for my home repair within the organization
<input type="checkbox"/>	I am willing to display partnership materials such as a lawn sign

