



Neighborhood Revitalization Program

In our 8th year of serving homeowners in the City of Midland.

Proudly served over 150 families

MCHFH HOME REPAIR PROGRAM

The Midland County Habitat for Humanity (MCHFH) Neighborhood Revitalization Program helps low-income homeowners alleviate health and safety issues in and around their home. MCHFH has offered this program to homeowners in the City of Midland for the past 6 years. Our mission is to help families with necessary home repairs to make homes safer and more sustainable helping to create a better community. Homeowners help pay for these repair services through an affordable repayment plan. Repayment funds are recycled and used to assist future low-income homeowners in need of home repairs. ***If you feel you are eligible, application packets are available at: 1703 S. Saginaw Road Midland, MI 48640 or online at www.midlandhabitat.org.***

ELIBILITY CRITERIA

- Applicant(s) must own a property within the MCHFH service area within the targeted area of the City of Midland
 - Midland High School Area
- The property must be owner-occupied and the primary residence of all owners on title for a minimum of 18 months.
- Homeowner(s) must be either a U.S. Citizen or a Permanent Legal Resident.
- The property must be an eligible property. Eligible properties are Single Family Residences (SFR),
 - Manufactured homes, condominiums or townhomes, multi-family dwellings (apartment buildings, duplexes, triplexes, etc.), homes used as rental units, boats and recreational vehicles (RV's) are not eligible.
- The property must be habitable and without any unpermitted or illegal additions.
- Homeowner(s) must be current with the following:
 - Mortgage loan payment (if homeowner is still making payments)
 - Homeowner's insurance policy
 - Property taxes
- Applicants who own multiple real estate properties are not eligible.
- The property must demonstrate a need for repair.
- Household income must be below 80% of the area median income (AMI) for Midland County as indicated by the Department of Housing and Urban Development (HUD) within the given year applied. See table below.
- Homeowner(s) must agree to pay for the repairs through either a one-time payment or multiple-payments based on a sliding scale of the repairs being completed - before any work is begun.
- Homeowner(s) will be required to perform sweat equity for any repair work received.

Homeowner Income Eligibility-is based upon the number of household members and total household income and must be less than or equal to 80% of Area Median Income (AMI) as provided by the U. S. Department of Housing and Urban Development (HUD) as shown in the following chart.

*(Chart eligibility is updated periodically and may not reflect current limits)

| HOUSEHOLD MEMBERS | 1 | 2 | 3 | 4 | 5 | 6 |
|--------------------------------|----------|----------|----------|----------|----------|----------|
| 2017 GROSS ANNUAL INCOME LIMIT | \$38,300 | \$43,750 | \$49,200 | \$54,650 | \$59,050 | \$63,400 |

**FOR QUESTIONS OR ADDITIONAL INFORMATION, PLEASE CONTACT US
AT: 1703 S. Saginaw Rd., Midland, MI 48640 989.496.0900**

office@midlandhabitat.org



Midland County Habitat for Humanity provides equal housing opportunities for all, and ensures fair and equal access to its programs and services regardless of race, color, religion, gender, national origin, familial status, disability, marital status, age, ancestry, sexual orientation, source of income, or other characteristics protected by law.

APPLICATION CHECKLIST

Please complete all sections of this application. Upon review and confirmation of the information provided, you will receive notification regarding the status of your application. Based on need and available funding, not all eligible applicants will be selected for this program. If you have any questions, please contact MCHFH at 989.496.0900.

- Did you complete all applicable sections?
- Did all applicant(s) sign the Home Repair Program application? Refer to Section 11.

To complete this application, please include copies of all required documents listed below. All documents submitted must show the name and address of the homeowner(s):

- If you are still making mortgage loan payments, a copy of your most recent mortgage statement
- A copy of your most recent tax bill, and documentation showing taxes are paid (current).
- Proof of current homeowner's insurance (Including flood/hazard insurance when applicable)
- A copy of a valid photo I.D. for all property owners on title
- Documentation to verify household income:
 - Federal Income tax returns and W-2 and/or 1099 Forms for the previous two years for all employed household members
 - Form 1040 with schedule C, E or F and a year-to-date profit and loss statement for self-employed individuals or business owners
 - Pay stubs for the previous **three consecutive months** for each employed household member
 - Child support, alimony, and monthly benefit statements for all household members receiving any form of benefit (e.g. Retirement/Pension, Unemployment, SSI, TANF, SSDI, etc.)
- For veterans, please provide a copy of your DD-214 discharge form to indicate honorable discharge status
- If you are a widow/widower of a veteran, please provide a copy of the deceased member's DD-214 discharge form and death certificate.

APPLICATION PROCESS

- Homeowner submits an application and copies of all supporting documents.
- Midland County Habitat for Humanity reviews applications for completeness and eligibility.
- If household is eligible, Midland County Habitat for Humanity will hold application until funding becomes available.
- Once funding is available, eligible households will receive a property assessment.
- A property assessment allows Midland County Habitat for Humanity to determine if it can or cannot perform repairs. A property assessment does not guarantee approval.
- Based on program funding and property assessment results, applications are reviewed for program approval.
- Approved homeowners review scope of work and sign program agreements with Midland County Habitat for Humanity staff (Required Deposit and Sweat-equity can begin at this time).
- Home repair projects are scheduled based on funding and program calendar availability.



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Mail or fax completed application to: **Midland County Habitat for Humanity**
1703 S. Saginaw Rd, Midland MI 48640

For Office Use Only:

| |
|-----------------|
| Application No. |
| Referred By |
| Home Inspection |
| Date Received |

MCHFH REPAIR PROGRAM FOR LOW-INCOME HOMEOWNERS IN NEED OF ASSISTANCE PLEASE PRINT

SECTION 1 - Homeowner Information

| | | | |
|----------------|----------------------------------|----------------------------|----------------------|
| Legal Name | | Date of Birth | |
| Street Address | | Email | |
| City | ZIP | County | |
| Telephone | Home () Cell () Work () | Number of Years at Address | Name of Neighborhood |
| Occupation | | Employer | |

List the names, ages and **relationship to homeowner** of ALL people living in the home (attach additional list if needed)

| | | | |
|-------------------|-----|--------|---|
| Name/Relationship | Age | Gender | <input type="checkbox"/> M <input type="checkbox"/> F |
| Name/Relationship | Age | Gender | <input type="checkbox"/> M <input type="checkbox"/> F |
| Name/Relationship | Age | Gender | <input type="checkbox"/> M <input type="checkbox"/> F |
| Name/Relationship | Age | Gender | <input type="checkbox"/> M <input type="checkbox"/> F |

Is anyone in your household a veteran? Yes No Name Branch .

Is anyone in your household currently serving in the military?
 Yes No Name Branch .

Special Needs

Does anyone in the home have a disability requiring modifications to the house? Yes N

o If yes, indicate the type of disability below (check all that apply):

Uses a walker, cane or crutches Wheelchair bound Hearing impaired Blind Loss of limb

Mentally disabled Other (please describe): -

Is translation needed? Yes No If yes, in what language?: -

SECTION 2 – DEMOGRAPHIC INFORMATION (OPTIONAL)

Please complete the following demographic information. This data will be used for statistical reporting only and will be kept strictly confidential

| | | |
|-------------------|--|---|
| Ethnic Background | <input type="checkbox"/> Hispanic | <input type="checkbox"/> Non-Hispanic |
| Racial Background | <input type="checkbox"/> White <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian/Other Pacific Islander <input type="checkbox"/> American Indian/Alaskan Native & White <input type="checkbox"/> American Indian/Alaskan native & African American | <input type="checkbox"/> Black/African American <input type="checkbox"/> American Indian/Alaskan Native <input type="checkbox"/> Black African American & White <input type="checkbox"/> Asian & White |



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SECTION 3 – HOUSEHOLD INCOME

| Please indicate the total gross monthly income figure for each member | Homeowner | Co-Owner | Household Member with Income | Household Member with Income | Household Member with Income |
|---|-----------|----------|------------------------------|------------------------------|------------------------------|
| Wages/Salary: | \$ | \$ | \$ | \$ | \$ |
| Net Business Income | \$ | \$ | \$ | \$ | \$ |
| Unemployment/Disability/Worker's Compensation | \$ | \$ | \$ | \$ | \$ |
| Social Security Benefit | \$ | \$ | \$ | \$ | \$ |
| Disability/SSI | \$ | \$ | \$ | \$ | \$ |
| Retirement/Pension | \$ | \$ | \$ | \$ | \$ |
| Alimony/Child Support | \$ | \$ | \$ | \$ | \$ |
| Military Pay | \$ | \$ | \$ | \$ | \$ |
| Veteran Benefits | \$ | \$ | \$ | \$ | \$ |
| Rental Income | \$ | \$ | \$ | \$ | \$ |
| Other: | \$ | \$ | \$ | \$ | \$ |

SECTION 4 – MORTGAGE AND PROPERTY INFORMATION

Are you making mortgage loan payments on your home? Yes No

If **YES**, How much is your payment:

Are you current on your mortgage? Yes No

If **NO**, please explain:

Do you have Homeowner's insurance? Yes No

If **NO**, please explain:

Do you have any illegal and/or unpermitted additions/building activity on your home? Yes No Not Sure

If **YES**, please explain:

Do you own any other real estate? Yes No

If **YES**, please list here:

Have you applied for the MCHFH Home Repair Program in the past? Yes No

If **YES**, please indicate the year you applied:

Has MCHFH performed repairs on your home through the Home Repair Program in the past? Yes No

If **YES**, please indicate the year you received repairs:



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SECTION 5 - House Information / Exterior

House Information

Place an "X" over the house which most resembles the size of your house:



1 story



1.5 story



2 story



2.5 story

Year Purchased

Year Built

Last Painted

Square Feet

House Exterior

Siding

- wood
- brick
- shakes
- stucco
- painted stucco
- asbestos/slate
- aluminum
- vinyl

Trim

- wood
- vinyl
- metal

Garage Exterior

Siding

- wood
- brick
- shakes
- stucco
- painted stucco
- asbestos/slate
- aluminum
- vinyl

Trim

- wood
- vinyl
- metal

SECTION 6 - Requested Exterior Repairs

Briefly describe the type of work you would like done on the exterior of your home. Remember that the items listed below will be considered for repair, but the final decision on what work can be done with our time and financial resources **will be made at the discretion of Midland County Habitat for Humanity.**

| Area | Description |
|---|-------------|
| <p>Accessibility Modifications, such as wheelchair ramp, cracked sidewalk, etc.</p> <p>Do you need an assessment? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> | |
| <p>Carpentry Repairs. Describe problems with exterior doors, floors, porches, steps, walls, ceilings, etc.</p> | |
| <p>Electrical Repairs. List inoperable exterior lights and receptacles.</p> | |
| <p>Siding Repairs. Describe missing or damaged siding, gutters, shutters, etc.</p> | |
| <p>Roofing Repairs. Identify where roof leaks or where shingles missing.</p> | |
| <p>Painting. List all exterior painting requirements.</p> | |
| <p>Doors and Windows. Describe repairs required, including locks, glass, frames, weather-stripping, etc.</p> | |
| <p>General Cleaning. Indicate if there is cleaning, trash removal and/or yard work required.</p> | |



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SECTION 11 – APPLICANT AGREEMENT

- I/We certify that the information provided on this application is true and accurate and that I/we own the property at the address given.
- I/We grant permission to Midland County Habitat for Humanity to check any and all references and to take any and all actions reasonably necessary to substantiate the information contained in this application or otherwise establish my/our suitability as an applicant(s) for the Midland County Habitat for Humanity’s Home Repair Program, including without limitation, contacting or otherwise attempting to confirm my/our (1) employment status and credit history (2) personal references, including all parties listed in this application and/or any other parties which Midland County Habitat for Humanity desires to contact, (3) family composition and marital status and related issues, (4) credit worthiness, (5) immigration status, (6) police records and other information relative to criminal charges and/or convictions, (7) any additional information that Midland County Habitat for Humanity deems necessary to evaluate this application. I/we understand that Midland County Habitat for Humanity may reject this application based upon the results of these inquiries.
- I/We agree that if Midland County Habitat for Humanity selects my/our home to be repaired, photos of me/us, my/our household members and my/our home may be taken and a biographical summary about me/us and my/our project may be written and shared with the general public or utilized for public relations, promotional or program development purposes.
- I/We understand that Midland County Habitat for Humanity is a nonprofit corporation with limited resources and cannot afford to provide or guarantee assistance for each applicant. Consequently, I/we agree that Midland County Habitat for Humanity, its staff, whether voluntary or compensated, and its board of directors will not be liable in any way or otherwise be held responsible by me/us or anyone acting on my/our behalf in connection with my/our application for Midland County Habitat for Humanity or any claims of any nature associated herewith.
- I/We understand that my/our submitted application will be considered sole property of Midland County Habitat for Humanity. I/We understand that the submitted original copy of my/our Home Repair Program application and any correspondence between Midland County Habitat and me/us for Humanity will remain on file regardless of the decision rendered by Midland County Habitat for Humanity.
- I/We understand that copies of all documentation provided to determine my/our program eligibility will not be distributed to a third party without my/our authorization and may only be returned upon request.
- I/We understand that if I/we receive assistance from Midland County Habitat for Humanity’s Home Repair Program, I/we may not receive additional assistance for **5 years** after the completion of my/our repairs.
- I/We understand that submission of this Home Repair Program application and any supporting documentation **does not guarantee assistance from Midland County Habitat for Humanity’s Home Repair Program**. I/We understand that selection is based on submitting all required documentation, meeting the eligibility criteria and the availability of program funding and not all applicants may be serviced.
- I/We understand that selection and repairs provided are subject to the availability of funds and that program policies are subject to change at any time without prior notice.

SIGNATURE OF HOMEOWNER

DATE

SIGNATURE OF HOMEOWNER

DATE

Complete the following if you are not the homeowner, but are assisting the homeowner in completing this application:

| | | |
|------|-----------------------------|--|
| Name | Daytime Phone Number () | Is the homeowner aware of this application? <input type="checkbox"/> Yes <input type="checkbox"/> No |
|------|-----------------------------|--|



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