



Critical Home Repair/Veteran Program Application

Purpose:

To better serve our community Mecosta County Habitat for Humanity will be providing home repairs for Veteran property owners who cannot obtain them in any other way so they may continue to live in a decent affordable home.

Application Requirements:

- Property must be owner-occupied and live in Mecosta County (proof of homeownership-this documentation should include the lot information and description.)
- The overall condition of the home must be structurally satisfactory to justify any repair costs.
- Stable income that will allow them to stay in the home to repay repair loan which is given at 0% interest. (Proof of income needed.) Veterans repayment is based on income with a sliding scale for repayment.
- All applicants must complete an application that is approved by the Community Outreach Committee.

Application Process:

- Homeowner application is completed, income and home ownership verified, and approved by Community Outreach Committee.
- Property is inspected by the Construction Manager to identify the repair and to determine if overall the condition of the home is in a fair structural condition.
- Scope of work is determined and estimate of the project cost is prepared and approved by the Building Committee.

Visually and/or hearing-impaired resources:
Michigan Bureau of Services for Blind Persons (800) 292-4200
Michigan Relay Center (844) 578-6563
Disability Network of Michigan: <http://dnmichigan.org>

Mecosta County Habitat for Humanity has an open-door policy: All who believe that everyone needs a decent, affordable place to live are welcome to help with the work, regardless of race, religion, age, gender, political views or any of the other distinctions that too often divide people. In short, Habitat welcomes volunteers and supporters from all backgrounds and also serves people in need of decent housing regardless of race or religion. As a matter of policy, Habitat for Humanity International and its affiliated organizations do not proselytize. This means that Habitat will not offer assistance on the expressed or implied condition that people must either adhere to or convert to a particular faith, or listen and respond to messaging designed to induce conversion to a particular faith.



Applicant Information

HOMEOWNER #1		HOMEOWNER #2	
Legal Name: _____		Legal Name: _____	
Date of Birth: Age:		Date of Birth: Age:	
Place of Employment:		Place of Employment:	
Month/Year of Employment:		Month/Year of Employment:	
Disabled? Y/N	Military Veteran? Y/N	Disabled? Y/N	Military Veteran? Y/N
Name(s) on the title of the house:		Month/Year purchased or last changed deed date:	
Address:			
Home Phone:		Cell Phone:	
Additional contact person:		Phone:	
List all who live with you and indicate their ages.			
Legal Names		Relationship to you	Disabled Vet.
			Y/N Y/N
			Y/N Y/N
			Y/N Y/N
			Y/N Y/N

Income Information

*Please list all *monthly* household income amounts before taxes and deductions

Type of Income	Applicant	Spouse/ house member Name:	Household member Name:	Household member
Employment (<i>before taxes</i>)				
Unemployment				
Veterans Benefits				
Social Security				
SSI				
Pension / Retirement				
Child Support				
FIP (<i>cash assistance</i>)				
Self-Earned Income				
Adoption Subsidy				
Foster Care Subsidy				
Other:				
Other:				
Total Monthly Income				

Monthly Household Expenses

Mortgage payment	
Utilities	
Car Payment	
Child care	
Food	
Insurance	
Credit Card Payment	
Other	
Other	
Total	

Information for Government Monitoring Purposes & Statistical Analysis

Please read this statement before completing: The following demographic information is often requested by the government to monitor our compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information but are encouraged to do so. The law provides that we may neither discriminate on the basis of this information nor on whether or not you choose to furnish it. If you do not wish to furnish this information, please check the box indicating so.

APPLICANT	CO-APPLICANT
<input type="checkbox"/> I do not wish to provide any of this information	<input type="checkbox"/> I do not wish to provide any of this information
1) Ethnicity <input type="checkbox"/> Hispanic/Latino <input type="checkbox"/> Not Hispanic/Latino	1) Ethnicity <input type="checkbox"/> Hispanic/Latino <input type="checkbox"/> Not Hispanic/Latino
2) Race <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> White <input type="checkbox"/> Black/African American <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> two or more other races	2) Race <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> White <input type="checkbox"/> Black/African American <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> two or more other races
3) Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)	3) Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)

Agreement, Authorization, and Release

***Please read the following statements carefully and sign**

Applicant and all household members age 18 and older: I am authorizing Mecosta County Habitat for Humanity. (MCHFH) to evaluate my actual need for repairs to my home, my ability to repay the amount agreed upon for repairs, and my willingness to partner with Habitat and complete sweat equity requirements. I understand that the evaluation will include personal visits (including an inspection of my home). I understand that providing false information is grounds for denial. I also understand that completion of this application in no way guarantees that I will receive assistance through the MCHFH Critical Home Repair/ Veteran Program.

The undersigned hereby releases and forever discharges the officers, directors, agents, employees, volunteers and representatives of the Mecosta County Habitat for Humanity Program as well as the City of Big Rapids, Michigan and the persons or entities providing materials or labor to the rehabilitation, renovation or revitalization work provided to the undersigned residence, from all claims, demands, actions and causes of action relating to any injury or loss which the undersigned may sustain in any way connected with the undersigned's home participating in the Mecosta County Habitat for Humanity program.

I authorize MCHFH to screen my name against sex offender registries. I also understand that data collected from this application may be used along with other applicant data for statistical analysis. Confidentiality of personal information will be maintained according to MCHFH's Confidentiality Policy.

Mecosta County Habitat for Humanity photographs or videos some homes and homeowners. I hereby authorize Mecosta County Habitat for Humanity and organizations with which it partners, to use and/or publish any and all photographs or video of my property and myself and family members.

_____ Applicant Signature	_____ Date	_____ Co-Applicant	_____ Date
_____ Household member	_____ Date	_____ Household member	_____ Date
_____ Household member	_____ Date	_____ Household member	_____ Date

HOMEOWNERSHIP- answers do not necessarily disqualify you

CHECK ONE-Do you have a: Mortgage or Land Contract or are you Mortgage-free?

Is your house in the process of foreclosure? yes no

Are you current on your mortgage payments? yes no or My house is paid off

Are your property tax payments up-to-date? yes no

Is there a lien on the house for which you are applying other than a mortgage lien? yes no

Veteran Info:

Military branch of service: _____

Dates Served: _____

What was your discharge status: Dishonorably discharged or honorably discharged

Are you currently serving: yes no

Are you a widow or widower of a Veteran? yes no

Were you disabled during service: yes no

CRIMINAL HISTORY

Are you, or someone in your house, a registered sex offender? yes no

Have you, or someone in your household, been convicted of a violent crime? yes no

If yes please explain _____

Are there any criminal charges pending against you or someone in your house? yes no

Visually and/or hearing-impaired resources:

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Revised: January 10.2024



Repayment for Veterans Program

Habitat works on a “hand-up, not a hand-out” model. Therefore, participants are required to pay a portion of costs associated with the project. This payment is not intended to be a burden to the family, but rather to signify a willingness to partner. Payment is calculated on a sliding scale based on percentage of area median income. All loans are 0% interest.

AMI- Area Medium Income For current AMI

FY 2023 Income Limit Area	Median Family Income Click for More Detail	FY 2023 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Mecosta County, MI	\$72,000	Very Low (50%) Income Limits (\$) Click for More Detail	26,500	30,300	34,100	37,850	40,900	43,950	46,950	50,000
		Extremely Low Income Limits (\$)* Click for More Detail	15,900	19,720	24,860	30,000	35,140	40,280	45,420	50,000*
		Low (80%) Income Limits (\$) Click for More Detail	42,400	48,450	54,500	60,550	65,400	70,250	75,100	79,950

Example if you make a total of \$15,000 per year. You have a family of 2 including you. Your AMI would be 30%.

Repayment sliding scale:

- 80% AMI 90% repayment
- 70% AMI. 80% repayment
- 60% AMI 70% repayment
- 50% AMI 60% repayment
- 40% AMI 50% repayment
- 30% AMI 40% repayment



Fair Housing: It's Your Right

State and/or federal laws prohibit housing discrimination on the basis of:

- Race or Color
- Religion
- Familial status
- National origin
- Sex
- Disability
- Age
- Marital status

Fair housing laws protect your rights when you:

- View or purchase a home.
- View or rent an apartment or other living facility.
- Obtain financing, such as a mortgage or home improvement loan.
- Insure your home or apartment.

Fair housing laws ban discrimination in:

- Terms and conditions for buying or renting a home.
- Advertising and marketing housing.
- Providing housing services.

State and federal laws also prohibit:

- **Steering:** directing renters or home buyers to particular neighborhoods based on race or ethnicity.
- **Predatory lending:** marketing less favorable home loans to persons based on a protected characteristic.

CONTACT US

If you believe you have been discriminated against or have questions about fair housing, contact:



800-482-3604

Video Phone: 313-437-7035

MDCR-INFO@michigan.gov

www.michigan.gov/mdcr



800-669-9777

www.hud.gov

Under Michigan law, discrimination complaints must be filed within 180 days of the date of discrimination. The time limit under federal law is 365 days.

Printed November 2016



MICHIGAN
DEPARTMENT OF
CIVIL RIGHTS

Your guide to

FAIR HOUSING

Know your
rights when
renting, buying,
financing or
insuring a home

How do you know if it's discrimination?

Housing discrimination is usually disguised, often with a smile and a handshake. Although some of the following statements may seem reasonable, they could be excuses to prevent you from renting an apartment, buying a home or getting financing or insurance.

Pay close attention when you hear statements like:

When you are renting -

- *"I rented that apartment right after you called."*
- *"Yes, we rent to families with children, but our children's section is full."*
- *"We have a long waiting list."*

When you are buying -

- *"Let me show you some homes in an area where you'll be more comfortable."*
- *"The owner just took the house off the market."*
- *"I'll have to pre-qualify you before I show you any homes."*

You should know:
It is unlawful to retaliate against a person for filing a civil rights complaint or being a witness in a civil rights investigation.

When you want financing -

- *"We don't process mortgages that small."*
- *"You might get better terms at another bank."*
- *"We don't sell insurance in your area."*

Some of these comments may be valid, but they also may be a pretext to discriminate.

Accessibility for persons with disabilities

State and federal laws require housing providers to make reasonable accommodations that are necessary and related to a person's disability, such as:

- Allowing a service or support animal in a no-pet complex.
- Assigning parking.
- Making exceptions to rules or policies.



Housing providers are also required to allow modifications to the property that are related to a person's disability, such as installing ramps, grab bars or visual smoke detectors. These structural modifications:

- May be at the tenant's expense.
- May require the housing provider to approve the plans.
- May require the tenant to return the property to its original condition when moving out.

