

Emmet County Aging in Place Program Overview

Aging members of our community are facing unique needs as the housing crisis makes it nearly impossible to downsize, and the increasing cost of materials and skilled labor make critical home repairs and accessibility modifications unachievable for many households on a fixed income. In partnership with Emmet County, Northwest Michigan Habitat for Humanity (NMHFH) has created a program to help our elders remain in their homes safely and affordably. If you or someone you know needs help with any of the following, please contact our office. Please note that this is not an exhaustive list. Contact our office if you are unsure if your need is covered under this program.

- Accessibility modifications: entry ramps, bathroom reconfiguration, grab bars, etc.
- Home system repair or replacement: water heater, furnace, septic system, well, electric, plumbing, etc.
- Home maintenance: roof replacement, structural issues, windows/siding replacement, etc.

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

- a. Applicant is 60 years of age and up
- b. Home resides in Emmet County
- c. Applicant owns and resides in the home
- d. Household income falls below 30% AMI (Area Median Income)
- e. Applicants meet all program eligibility screening criteria
- f. Applicants agrees to the terms of repayment

| Members in Household | Maximum Income | This program will serve above this income limit if your current debt-to-income ratio is above 43%. If you exceed the maximum income but you cannot afford a monthly payment you may still qualify. |
|----------------------|----------------|--|
| 1 | \$17,500 | |
| 2 | \$20,000 | |
| 3 | \$22,500 | |
| 4 | \$24,950 | |
| 5 | \$26,950 | |
| 6 | \$28,950 | |
| 7 | \$30,950 | |
| 8 | \$32,950 | |

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 monthly income to annual multiply amount by 12).



Eligibility for this program is dependent on age, income, location, and other criteria. This means our team must run a series of assessments to see if your household is a good fit. During the application process, it is important to communicate with the Program Services Manager and provide the requested supporting documents. If you need any assistance completing the application or need access to a computer to collect the supporting documents, we would be happy to schedule an appointment in our office. After reading the entirety of the overview please reach out to our Program Services Manager and request an application.

When applying, the applicant agrees to:

- Provide accurate and up to date household and income information.
- To be a good steward of the property.
- Be an ambassador and supporting Habitat for Humanity in your community.
- Accept the terms of repayment.
- Make the home accessible to staff and contractors and keeping work areas free of barriers and hazards.

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

STEP 2: Complete a program interest form by calling 231-348-6926.

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

STEP 4: Complete the application and collect the required supporting documents. If you need any assistance completing the application, or need access to a computer or printer, please schedule an appointment by calling 231-348-6926 or emailing emily@northwestmihabitat.org.

STEP 5: Once an income verification is complete and all other program eligibility requirements are met, you will schedule a home walkthrough with the Program Services Manager and Director of Construction. This is to discuss your needs in detail, and 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 initially requested repair. For instance, if you need a new furnace but your roof is in poor condition, we may also repair/replace your roof to make sure the new equipment runs as efficiently as possible.

STEP 6: Once we have a full picture of the work needed, our team will reach out to local contractors who will provide quotes. This may require multiple visits to your home so that the contractors may more accurately assess the work. Please note that due to a limited number of contractors in our area, this step may take several weeks.





Once the best quote is in hand (we try to get at least 3), the work will be scheduled. Again, please note that it may take several months to get your work scheduled. If you already have quotes in hand, please provide them as part of your application to help streamline the process.

STEP 7: Once a contractor is selected, an orientation with the Program Services Manager will be scheduled to go over all the program requirements, and with your consent, the repair will begin.

Terms of Repayment

The total project cost is the total of all funds needed to complete the project such as contracted labor, materials, demolition and disposal, permits, an administrative fee, and assessment fees (as applicable). Unlike our standard repair program, there is no monthly repayment requirement for the Aging in Place total project cost.

Options for repayment:

1. If total project cost is less than \$2,500 the entirety is forgiven.
2. If total project costs exceed \$2,500, the work will be provided in the form of a 0% interest loan secured by the property with no repayment due until a transfer of the property occurs.
 - a. The applicant may also elect to add a payment plan if they wish to pay off or pay down their loan. Speak with the Program Services Manager to make arrangements that fit your budget.

Repair Process

STEP 1: Once the orientation is complete and a program agreement is in place, and initial loan documents are signed (as required), our team will work closely with your selected contractor to complete the repair.

STEP 2: Once the work is complete, depending on the project, final inspections and assessments may be needed to confirm the work is satisfactory and the home is safe.

STEP 3: When the repair receives final approval, you will schedule a loan closing in our office to finalize the final cost of the repair and your repayment plan.

STEP 4: You will follow the terms of your repayment plan and advocate for Habitat for Humanity in your community.

For more information, please contact our Program Services Manager at:

231-348-6926 or emily@northwestmihabitat.org



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 expectations); 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.

