

Application for Rehab

To be completed by the homeowner and the agency facilitating rehab grant and repairs and submitted to the financial institution. Do not send to the FHLBI.

Agency information

Agency:	
Contact:	Phone:

Applicant information

Homeowner name:			
Street address:			
City, State, ZIP:			
Home phone:		Work phone:	
No. persons in household:	> 18 yrs:	> 55 yrs:	< 18 yrs:
Income verified by: <input type="checkbox"/> W-2s <input type="checkbox"/> Pay stubs <input type="checkbox"/> VOE <input type="checkbox"/> Other:			
Please list requested home repairs in priority order with estimated cost:			
1.			\$
2.			\$
3.			\$
4.			\$

Disclosure/Privacy Statement

Services will be provided without discrimination. The agency indicated above is requesting information necessary to comply with the requirements of this program. I understand that the information on this form will be kept confidential but may be shared with other agencies to which I may be referred for services. I understand that I may be requested to verify these statements, and give my consent to this agency to make necessary contacts to verify any statements. I hereby certify that the above information is correct and true to the best of my knowledge.

Homeowner signature

Date

Printed name



**City of Grand Haven and Chemical Bank
Homeowner Rehabilitation Program
Guidelines**

Thanks to the Federal Home Loan Bank of Indianapolis "Neighborhood Impact Program", the City of Grand Haven and Chemical Bank are able to provide up to \$7,500.00 for home repair assistance to homeowners in the City of Grand Haven (income restrictions apply). If you have any questions, please call the Neighborhood Development Coordinator, Char Seise at (616) 935-3275.

Purpose: Provide single family homeowners in the City of Grand Haven with grant funds to make home repairs and improve the physical condition of the neighborhood.

ELIGIBILITY REQUIREMENTS:

- Properties must be located in the City of Grand Haven owner occupied for a minimum of 6 months
- Duplexes are eligible as long as the homeowner occupies ½ of the residence and 75% of the projected rental income is calculated toward the total household income analysis
- Applicants' total household income must not exceed 80% area median income (established by HUD)
- Verification of **all** household income must be provided; (wage earners 18 and over)
 - One month consecutive paystubs of all adult wage earners in the household; income calculations include bonus, overtime, tips and commissions
 - Social Security, Retirement Pensions (Social Security Benefits Statement), Financial statements for annuities, pensions and insurance policies
 - Child Support/Alimony Court Order (must be current or provide proof of income from the Friend of the Court for a 6 month consecutive period)
 - Payment in Lieu of earnings; Disability (Disability Award Letter) or Unemployment (unemployment award letter along with current statement of benefits received in last 60 days)
 - Most Recent Federal Tax Return and W-2 AND IRS Transcript of tax return filing; must also include all W-2's, 1099's and all applicable schedules
 - Self Employed; **two years** tax returns and current year to date profit and loss statement
- Provide proof of ownership in the form of a **recorded** warranty deed.
- Proof of paid property taxes, available through City Clerk's Office.
- Provide a copy of homeowner's insurance (declarations page) and proof of payment.
- Provide 4 x 6 pictures of the work that is to be completed (ie. Roof/furnace etc)
- Grants will take the form of a five-year forgivable lien. If the homeowner sells or defaults on the retention agreement, F.H.L.B.I. will be able to request payment of the lien on a pro rata, monthly basis.
- Applications will be taken on a first-come, first-served basis as long as funds are available.
- Project must be completed within 60 days from the date that the funds are drawn.
- The banking partner will perform a title search and credit check for all applicants.

ELIGIBLE IMPROVEMENTS:

- Repair/Replacement of heating, ventilation, air conditioning (HVAC)
- Energy conservation improvements-includes replacement/repair of:
 - Windows
 - Soffit and Fascia
 - Siding
 - Roofing
 - Gutters
 - Downspouts
 - Caulking
 - Exterior doors
 - Weather stripping, attic and wall insulation
- Repair/replacement of structural damage such as chimney or foundation repair and repairs due to termite damage and/or to treat for termites and other infestations

- Improvements for easier accessibility for disabled individuals-including widening doorways for wheelchair access, lowering kitchen cabinets, installing exterior ramps, installing grab bars.
DOCUMENTATION OF DISABILITY IS REQUIRED

INELIGIBLE IMPROVEMENTS:

In general, improvements in functionality/modernization, changes for elimination of obsolescence, luxury items, improvements that do not become a permanent part of the property, and installation or repair of items listed below are not eligible improvements.

- *Additions or alterations for commercial use*
- *Porches, detached garages, etc.*
- *Finishing of attics and basements*
- *Furniture and appliances*
- *Landscaping or tree work*
- *Fences*
- *Room Additions*
- *Driveways and Sidewalks*
- *Awnings and Shutters*
- *ELECTRICAL AND PLUMBING*

OWNER’S RESPONSIBILITY

- Sign a five year retention agreement (a five year lien on residence)
- Provide all required documentation to City staff at the time of application.
- Complete household budget with City Staff
- Allow for a pre-inspection of the property.
- Notify staff of any changes impacting the project and request change orders for variations.
- A licensed residential contractor must do the work and the project must pass inspection by the city *prior* to payment.
- Participants must get a minimum of two estimates for the proposed rehabilitation. The owner may choose the contractor, however they must pay the difference between the lowest qualified bid and the bid selected.
- Work cooperatively with staff to ensure the rehabilitation is completed according to the specifications
- Inform staff of any household changes related to income during the approval process.

Family Size	1	2	3	4	5	6	7	8
80% or lower	\$36,500	\$41,700	\$46,900	\$52,100	\$56,300	\$60,450	\$64,650	\$68,800

Grants up to \$7,500.00 with no homeowner match

Grants up to \$10,000 with a 3:1 homeowner match (homeowner contribution can come from home equity loan from Chemical Bank or Mercantile Bank, a deferred home improvement grant from a state or local government grant program or, if the first mortgage is held by Chemical Bank or Mercantile Bank .)

\$100.00 Application Fee (non-refundable/Check made to City of Grand Haven)

\$20.00 Recording Fee (cashier’s check made to Ottawa County Register of Deeds)





Application complete:
Date:
Initials:

Checklist of Required Documents for Application:

- Completed application.
Two estimates for the proposed work.
4 x 6 before color photo(s) of the work area(s).
Signed copy of most recent tax return with signatures and two most consecutive check stubs for everyone over 18 years of age and not in high school.
Copy of Recorded Warranty Deed.
Copy of Paid Tax Receipts
Copy of home insurance policy (declarations page) and proof of payment.
Complete Budget with City Staff at application
Received and read United States Environmental Protection Agency pamphlet entitled "Renovate Right"

This information is requested for statistical purposes only to track our compliance with Equal Opportunity Laws. Completing this section is optional.

Race: White, Black/African American, Asian, American Indian/Alaskan Native, Native Hawaiian/Other Pacific Islander, Multi-Race Asian and White, Multi-Race Black/African American and White, Multi-Race American Indian/Alaskan Native and Black/African American, Multi-Race Balance/Other

Ethnicity: Hispanic (if you check this please also check your race above)

Female headed household: Yes No Over 55: Yes No

I certify that all of the above information is correct and accurate.

Applicant Date

Applicant Date

