

The purpose of the Home Improvement Program is to provide funds for rehabilitation of homes to conform to the minimum standards of the HUD Section 8 Guidelines, the Michigan Energy Code and Lead Base Paint inspection for homes built before 1978. This rehabilitation can be in the form of total Code Enforcement or Emergency Repairs depending on the applicant's circumstances and program limitations.

Qualifications of Applicants:

- Owner-occupant of property
- Located in Ogemaw County
- Residence of One Year
- Current Property Taxes
- Current Insurance on Home
- Recorded Deed, Land Contract, Mortgage
- Proof of income of all household members

All loans and deferred loans will be secured with a recorded Mortgage on the property that is being improved. All joint owners as well as applicant will be required to sign the Mortgage. Land Contract and Deed Holders will be

required to sign the Mortgage and Agreement.

Loan repayment will be based on applicant's ability to repay. Loan interest rates vary from 0%-3% depending on household income with up to 20 years to repay.

The home improvements can be used to:

- Install insulation
- Install an energy-efficient furnace
- Install or replace deteriorated siding
- Repair or replacement of roof
- Install energy-efficient hot water heater
- Install new windows & doors
- Upgrade electrical wiring
- Install new well
- Install new septic
- Build addition to alleviate overcrowding in the home
- Replace deteriorated porches
- Install handicap ramps

Emergency Repairs can be for:

- Replacement furnace
- Replacement hot water heater
- Repair or replacement of roof
- New Well
- New Septic
- Replacement of electrical service

Assistance will be offered to any persons who do not qualify for its program by referring those persons to other available programs for which they may be eligible.

Home visit to assist disabled individuals with the application process can be scheduled.

Homeowners who may be hearing impaired may use the tele-communication device for the deaf. The TDD number is 1-800-649-3777.

MISSION

The mission of the Home Improvement Program is to assist income-eligible homeowners in the county to provide decent, safe, warm and sanitary housing.



"This institution is an equal opportunity provider, employer and lender"

