

Home Repair Assistance Available!

Does your home need repairs to improve safety or energy efficiency?

Limited funds are available through the Kalamazoo County Housing office to repair homes this summer. To apply for home repair assistance, follow the easy steps below.

- 1** To be considered, applicants must
 - own and occupy the home
 - be current on taxes
 - be compliant with City ordinances

- 2** Complete and return the application to City Hall by March 4, 2024.

- 3** Better World Builders will perform a needs assessment on each applicant's home.

- 4** If your home is not selected, the assessment report is yours to keep and will help you prioritize needed maintenance.

Don't miss out!
Apply by March 4, 2024

Questions? Call City Hall at
269.665.7000



Home Repair Application

Head of household _____

Prefix Mr. Mrs. Ms. Other

Address _____ Galesburg, MI 49053

Primary phone _____ Email _____

Alternate contact person _____ Phone _____

Please tell us about all members of our household.

Full Name	Sex	Relationship	DoB
		Self	

Household income

List ALL household members and ALL household income from employment, child support, Social Security, etc. Include children if applicable.

Full Name	Source of Income/ Employer	If employed, how long?	Monthly \$	Annual \$

Number of household members: _____ Adults over 18 _____ Children _____ Total occupants _____

Gross income from all members of the household: _____

Gross household income = total of pre-tax wages of all household members.

Document Checklist

Include copies of the following documents. **Items in bold are required.**

- Copy of home insurance**
- Most recent 2 years of W-2s or 1099s**
- Copy of the deed to your home**
Available at Kalamazoo County Administration Building; 201 W. Kalamazoo Avenue; Kalamazoo, MI 49007. Hours: M-F 8:00-4:30
- Most recent consecutive 4 paycheck stubs (or profit & loss statement if self-employed)
- Most recent 2 months of consecutive bank statements
- Other documentation to demonstrate income (award letters for retirement, year-end statements, unemployment, Social Security, disability, business income, alimony, VA or educational benefits).

Those selected will be required to show their driver's license or state ID card with the correct address as well as their Social Security card (available from Social Security Administration; 317 S. Drake Road, Suite A; Kalamazoo, MI 49009, 866-331-9088). Please do not enclose copies of those documents with your application. Additional documents may be requested.

Certifications

- | | | |
|---|------------------------------|-----------------------------|
| Do you own your home? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Is your house listed for sale? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Are your City and County tax payments current? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Are your house payments up to date? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Are there any outstanding ordinance enforcement issues at this address? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Is your roof currently leaking? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Do you have safety concerns with your home? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Are you having difficulty getting or keeping insurance? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Are you renting rooms in this house? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Do you own any other houses? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

If yes, what is/are the addresses? _____

I certify that the information provided is correct and accurate to the best of my knowledge and that withholding or purposely supplying inaccurate or misleading information will jeopardize my ability to receive home repair services.

Signature

Date

Authorization to Release Information

My/our signature(s) below authorize Kalamazoo County, Better World Builders, and the City of Galesburg to communicate information about my home repair request. This can include the information provided within this application packet, scope and cost of repair, and other information deemed necessary to assist in obtaining the requested repairs.

The undersigned authorizes Kalamazoo County, Better World Builders, the City of Galesburg and/or their agents to contact any agencies, groups, businesses, organizations, or employers to obtain and for them to release information that is pertinent to eligibility, level of benefits, or continued participation in this home repair program including authorization to obtain consumer's credit report, benefit and employment verification, insurance, tax, and transcript records.

Errors and Omissions and Disclaimer of Liability

I/we agree Kalamazoo County, Better World Builders, the City of Galesburg, their employees, agents, and directors are not liable for any claims or causes of action arising from errors or omissions by such parties related to my participation in this home repair program, and I hereby release and waive all claims of action against them and their affiliates. I have read this document and have signed it freely and without any inducement or assurances of any nature and intend it to be a complete and unconditional release of all liability to the greatest extent allowed by law. If any provision of this document is unenforceable, it shall be modified to the extent necessary to make the provision valid and binding, and the remainder of this document shall remain enforceable to the full extent allowed by law. A copy of this authorization may be accepted as an original.

Media Disclosure

I/we grant permission to Kalamazoo County, Better World Builders, and the City of Galesburg, their agents and employees the irrevocable and unrestricted right to reproduce photographs and/or video images taken of me, my home, or members of my family for the purpose of publication, promotion, social media, or advertising in any manner in any medium. I give them permission to place a promotional sign on my property during the duration of my project.

I hereby release Kalamazoo County, Better World Builders, the City of Galesburg, and their legal representatives for all claims of liability relating to said images or video. Furthermore, I grant permission to use my statements that were given during an interview with or without my name for the purpose of advertising and publicity without restriction. I waive my right to any compensation.

Post-Construction Lien

I/we understand that the goal of the Kalamazoo County home repair program is to help stabilize neighborhoods and encourage home owners to remain in their homes. With that in mind, Kalamazoo County will place a five-year forgivable lien on each property receiving home repair services to reflect the dollar amount of the County's investment in the home. The amount of the lien will be reduced by 20% each year until forgiven.

Homeowner signature

Print name

Date

Homeowner signature

Print name

Date



Galesburg Median Income (AMI)

From Michigan State Housing Development Authority

May 15, 2023

Annual Income	1 Person	2 Person	3 Person	4 Person	5 Person	
20%	\$12,840	\$14,680	\$16,520	\$19,820	\$21,280	EXTREMELY LOW INCOME
25%	\$16,050	\$18,350	\$20,650	\$22,925	\$24,775	EXTREMELY LOW INCOME
30%	\$19,260	\$22,020	\$24,780	\$27,510	\$29,730	EXTREMELY LOW INCOME
35%	\$22,470	\$25,690	\$28,910	\$32,095	\$34,685	LOW INCOME
40%	\$25,680	\$29,360	\$33,040	\$36,680	\$39,640	LOW INCOME
45%	\$28,890	\$33,030	\$37,170	\$41,265	\$44,595	LOW INCOME
50%	\$32,100	\$36,700	\$41,300	\$45,850	\$49,550	LOW INCOME
55%	\$35,310	\$40,370	\$45,430	\$50,435	\$54,505	MODERATE INCOME
60%	\$38,520	\$44,040	\$49,560	\$55,020	\$59,460	MODERATE INCOME
70%	\$44,940	\$51,380	\$57,820	\$64,190	\$69,370	MODERATE INCOME
80%	\$51,360	\$58,720	\$66,080	\$73,360	\$79,280	MIDDLE INCOME
100%	\$64,200	\$73,400	\$82,600	\$91,700	\$99,100	MIDDLE INCOME
120%	\$77,040	\$88,080	\$99,120	\$110,040	\$118,920	MIDDLE INCOME
125%	\$80,250	\$91,750	\$103,250	\$114,625	\$123,875	
140%	\$89,880	\$102,760	\$115,640	\$128,380	\$138,740	
150%	\$96,300	\$110,100	\$123,900	\$137,550	\$148,650	

WORKFORCE HOUSING

HUD/MSHDA Definitions

EXTREMELY LOW INCOME: Those with incomes at or below 30 percent of the area median income. Department of Housing and Urban Development (HUD) programs use "area median incomes" calculated based on local family incomes, with adjustments for household size.

LOW INCOME: Households whose incomes do not exceed 50 percent of the median area income, as determined by HUD, with adjustments for smaller and larger families.

MODERATE INCOME: Households whose combined income does not exceed 80 percent of the area median income.

MIDDLE INCOME: Households with a combined income between 80 and 120% area median income.

RENT LIMITS AND INCOME LIMITS: These are calculated annually using American Community Survey data and Consumer Price Index. The 2023 AMI and Rent Limits are based on the 2021 ACS data.

AFFORDABLE HOUSING: In general, housing for which the occupant(s) pays no more than 30% of his or her gross monthly income for all housing costs including utilities.

WORKFORCE HOUSING: Housing units rented or sold to households whose incomes are between 80% and 120% of the area median income.