

DASH Directory of Providers in Clare County

*Helping homeowners rehab, replace, construct, or purchase a home, and/or,
Receive education, pre-post counseling, and supportive services to stay in their own home*

General Agency Information	
1. Agency/Organization	Clare County Housing Commission
2. Address	Clare County Building – 2 nd Floor 225 W. Main Street, P.O. Box 561, Harrison, MI 48625
3. Contact Person	Adam Smith, Director; Tammy Goodman, Admin. Asst.
4. Phone	(989) 539-2761
5. Fax	(989) 539-3041 Attention: Housing Commission
6. Email Address	smitha@clareco.net
7. Website	www.clareco.net
8. Days/Hours	Monday – Friday 8:00 a.m. to 4:30 p.m.
Program Specific Information	
Housing Program/Service # 1	Clare County Housing Rehabilitation Program (CDBG)
Problem Service addresses:	Major, minor, or emergency housing rehabilitation
Description of Service	Low interest and deferred loans. All loans require repayment. Loan terms and rates are based on the amount of the loan and income of applicant. A mortgage is placed on the property.
Program Contact	Tammy Goodman, Administrative Assistant
Eligibility	Household income level at or below 80% median income. Insurance and property taxes paid current. No bankruptcy in the past 3 years. Amount of mortgage(s) can not exceed 100% of property value. Manufactured homes on pillars are not eligible.
Administration Procedure:	<ol style="list-style-type: none"> 1. Eligibility Determination Worksheet 2. Completion of application packet. 3. Verification of application documents. 4. Property Inspection scheduled. 5. Bid Specification created based on property inspection. Client obtains 3 estimates for rehab per the Bid Specification. Estimates must be from licensed contractors. Contractor with the lowest responsible estimate is selected. Homeowners may opt to pay the cost difference for choice contractors. 6. Housing Commission Board approval of project (over \$5,000). 7. Contractor-Homeowner Contract executed/Commencement of project.
Availability of Funds	Funds are on a first-come, first qualified basis.
Special Accommodations	Housing staff will assist clients with application as needed.
Cost of Service	No application fees. Clients are required to pay recording fees. All loans require repayment. Clients with income below 50% AMI can defer payments. Clients with income at or above 50% AMI require monthly payments to start immediately.
Other:	Rehab Contracts are between the Homeowner and Contractor Content Approved September 14, 2007

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Housing Program/Service # 2	(PIP) Property Improvement Program
Problem Service addresses:	Major, minor, or emergency housing rehabilitation Includes Rental Properties (up to 24 units)
Description of Service	Home Improvements requiring loan payments. Rate and terms of loan are determined by MSHDA. 4%-8% loan interest rates.
Program Contact	Tammy Goodman, Administrative Assistant
Eligibility	Household income level below \$62,100. There are no income limits for nonowner-occupied rental properties, but the gross unit rent including utilities cannot exceed MSHDA's rental limits during the first year of the loan. Debt to income ratio (including PIP payment) should not exceed 45%. Credit application is required.
Administration Procedure:	<ol style="list-style-type: none"> 1. Decide what permanent improvements you want to make and get estimates. 2. Contact the Housing Commission for application packet. 3. Local lender verifies credit requirements and submits Commitment package. 4. MSHDA signs off on commitment package. 5. Project commencement.
Availability of Funds	Funds are on a first-come, first qualified basis.
Special Accommodations	Housing staff will assist clients with application as needed.
Cost of Service	No application fees. Loan origination fee 2% (financed with loan) Monthly loan payments start immediately.
Other:	Medical collections may be overlooked by MSHDA. *****NEW PIP-PLUS funds available for PIP Loan Applicants at or below 80% AMI. PIP-PLUS funds are fully forgiven over 5 years and can be up to \$10,000 or 50% of the total loan***** Content Approved September 14, 2007

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Housing Program/Service #3	USDA Rural Development Housing Preservation Funds
Problem Service addresses	Installation and/or repair of sanitary water and waste disposal systems, as well as updated plumbing. (wells & septic)
Description of Service	A deferred loan up to \$5,000 with a 1% interest rate.
Program Contact	Tammy Goodman, Administrative Assistant
Eligibility	Household income level at or below 80% median income. Insurance and property taxes paid current. No bankruptcy in the past 3 years.
Admission Procedure:	<ol style="list-style-type: none"> 1. Eligibility Determination Worksheet 2. Completion of application packet. 3. Verification of application documents. 4. CMCHD Property Inspection. 5. Bid Specification generated from CMCHD Permit. Client obtains 3 estimates per the Bid Specification. Estimates must be from licensed contractors. Contractor with the lowest responsible estimate is selected. Homeowners may opt to pay the cost difference for choice contractors. 6. Contractor-Homeowner Contract executed/ Commencement of project.
Availability of Funds	Funds are on a first-come, first qualified basis.
Special Accommodations	Housing staff will assist clients with application as needed.
Cost of Service	No application fees. Clients are required to pay recording fees. All loans require repayment.
Other:	Content Approved September 14, 2007