

**Neighborhood Impact Program (NIP)**  
**Contact: Norma McGarry CASE Credit Union 517.393.7710 option 1**  
**extension 1052**

NIP assists existing homeowners with incomes at or below 80% of area median income (AMI) to rehabilitate their homes. The maximum subsidy per household is \$7500.00

**Program Elements**

- Existing homeowners with incomes \*at or below 80% AMI
- Owner-occupants and must have resided in home 6 months prior to enrollment
- Recipients must be owner-occupants of the home being rehabilitated
- Eligible properties include single-family homes, condominiums and modular units and must be titled as real estate and on a fixed foundation
- Proposed costs are reasonable based on local market
- Mortgage obligation must be current paid as agreed

**Please provide:**

- Copy of the Deed
- Copy of current homeowner's insurance policy
- Copy of mortgage
- Copy of statement of mortgage balance, payment and escrows, if any

**Verification of all household income sources**

If employed, check stubs for previous 30 days

Date of employment of current employer

Verification of any other income source

Social Security Statement (dated within 60 days) OR annual statement accompanied by most recent bank statement showing deposit

Pension letter and most recent bank statement showing deposit

**Personal applicant information**

Name, date of birth, social security number of all homeowners

Name, date of birth of all others who are living in the household

Student status of all individuals in the household

Tax returns from year prior (full set including attachments, W-2's etc.)

Self-employed-3 years of taxes (full set including any attachments)

Signed Authorization to Pull Credit Report from all homeowners

Bids on household improvements by licensed contractor (2 mirrored bids are required and must reflect a price difference of 30% or less of each other)

Completed Verification of Employment form, if applicable

Income Limits  
Ingham, Eaton, Clinton

1 person \$44,950	3 person \$57,750	5 person \$69,300	7 person \$79,550
2 person \$51,350	4 person \$64,150	6 person \$74,450	8 person \$84,700

### **Eligible Improvements**

- Recondition or replacement of heating, ventilation, air conditioning
- Replacement of well/septic system or underground property sewer system
- Replacement or repair of existing water heater
- Energy conservation improvements – includes replacement of:
  - Windows      Soffit and Fascia      Gutters      Caulking
  - Siding      Roofing      Exterior Doors      Weather stripping

Electrical –replacement of knob and tube wiring that prevents a home from meeting current code requirements for its area.

Rehabilitation and repair of systems materials must be of similar quality, like and style.

### **\*\*Not included in grant:**

- Stand-alone garages
- Porch repairs to include windows
- Finishing of basements or attics
- Appliances/furniture
- Landscaping
- Fences
- Room additions
- Driveways/sidewalks
- Awnings and shutters