

**Northeast Michigan
Affordable Housing
123 N Second Ave, Ste 4
Alpena, MI 49707
(989) 356-9090
(866) 229-6471 (Toll Free)
(989) 356-9111 FAX
TDD 800-649-3777**



July 30, 2009

Northeast Michigan Affordable Housing (NEMAH) still has funds available from USDA Rural Development for low to moderate-income homeowners to provide a 1% interest rate loan to replace or repair their existing wells.

These loans are for owner occupied properties only (no new construction). This program will be available in the follow counties:

- ❖ Alcona
- ❖ Alpena
- ❖ Arenac
- ❖ Cheboygan
- ❖ Crawford
- ❖ Iosco
- ❖ Montmorency
- ❖ Ogemaw
- ❖ Oscoda
- ❖ Otsego
- ❖ Presque Isle

Applications are available at NEMAH office or on our web site, www.nemah.org. If you know if any one who is in need of a new well or repair please feel free to have them contact us at 989-356-9090 or our toll free number at 866-229-6471.



An Equal Opportunity Lender
Complaints of discrimination should be sent to: Fair Housing Enforcement Center, US Dept of
Housing and Urban Development, Ralph H. Metcalfe Federal Building, 77 West Jackson Blvd.,
Room 2101, Chicago, Ill 60604-3507
(312) 353-6236 1-800-765-9372





Low Interest Financing Available for New Water Well

Funds are available for the following counties:

Alcona	Cheboygan	Montmorency	Otsego
Alpena	Crawford	Ogemaw	Presque Isle
Arenac	Iosco	Oscoda	

1% interest rate payable over 20 year term up to \$7,500.
10% Match required (options available)

Eligibility requirements are:

Proof of Ownership
Current Property Taxes
Current Homeowners Insurance
Proof of Income

- Funds are used to replace an existing well or repair an existing well.
- Funds cannot be used for new construction.
- Home must be homeowner's permanent residence.

For more information call Northeast Michigan Affordable Housing Inc. at 989-356-9090 or 866-229-6471 (toll free) or TTY 312-353-7143 or go to our web site at nemah.org.



"This is an Equal Opportunity program" "Discrimination is prohibited by Federal Law"
To file a complaint of discrimination write USDA, Director, Office of Civil Rights 1400
Independence Avenue, SW, Washington, DC 20250-9410 or call (800) 795-3272 (voice) or (202)
720-6382 (TDD)



Well Water Program Overview

A loan program with:

- 1% interest rate
- Payable over a maximum 20-year period
- Maximum loan amount is \$7,500
- 10% match required (options available for source of matching dollars, e.g., county home improvement programs, etc.)
- (Maximum funding would be \$7,500 plus \$750 (match) which equals \$8,250)
- Allowable income up to 100% of AMI

HWWS Income Guidelines								
Alcona, Alpena, Arenac, Cheboygan, Crawford, Iosco, Montmorency, Ogemaw, Oscoda, Presque Isle								
Household Size	1	2	3	4	5	6	7	8
	\$35,800	\$41,000	\$46,100	\$51,200	\$55,200	\$59,400	\$63,500	\$67,600
Otsego								
Household Size	1	2	3	4	5	6	7	8
	\$37,700	\$43,100	\$48,500	\$53,900	\$58,200	\$62,500	\$66,800	\$71,100

Eligibility requirements:

- Proof of ownership – Warranty Deed
- Current property taxes
- Current Homeowners Insurance; Insure expiration/renewal date is in the future
- Proof of income
 - o Pay stubs for last 30 days
 - o Social Security or Pension Award Letters showing 2008 gross monthly benefit
 - o DHS/FIA/ADC Eligibility Letter and Amount
 - o Child Support: most recent 12 month payment history – generally provided by the Friend of the Court in each county
 - o VA and or Mil Ret Award Letter(s)
 - o Most recent Federal & State income tax filed with all W-2's and 1099's (Note – If person is Self-employed need last 2 years returns; should include Schedule C [Profit and Loss from Business] and all depreciation schedules).

Applicant Program Expenses:

- Credit Report – Money Order payable to NEMAH, Inc:
 - o \$25.00 for an individual
 - o \$35.00 for a couple
- County loan recording fees \$17.00
- 10% Match (could be paid from some other source)

For more information or to receive an application please call (989) 356-9090 or (866) 229-6471 (Toll Free) or visit our website at www.nemah.org Click on the “Drinking Water Wells” Tab at the top of the page, then click on the “Water Well Application” link. Complete the application and call one of the above numbers for an appointment. We have offices in Alpena, Cheboygan, Rogers City and West Branch.

Northeast Michigan Affordable Housing, Inc.
 123 North Second Ave., Suite 4
 Alpena, MI 49707
 (989) 356-9090 or (866) 229-6471 (Toll Free)
 TDD (800) 649-3777
 FAX (989) 356-9111