

# Washtenaw Housing Education Partners (WHEP)



## Homebuyer Education Program

The **WHEP** Homebuyer Education program offers:

- Pre-purchase homebuyer education
- Budget/debt counseling
- Financial management education
- Down Payment Assistance Programs that offer as much as \$20,000
- Homeownership assistance programs for acquisition/rehab and new construction which leave a minimum of \$20,000 subsidy in the home.
- Post Purchase follow-up services
- Home maintenance training

*Participating families and individuals are only eligible for assistance if they complete the educational components and qualify for a mortgage by an approved participating lender. Participants must meet program qualifications and income guidelines.*

To register for the **WHEP** Homebuyer Education Program, please call (734) 997-1MSU (-1678).

[WHEP Homebuyer Education Program Brochure](#)  
[Orientation Information Package, Schedule and Registration](#)  
[MSHDA Household Profile](#)

# Washtenaw Housing Education Partners:



## WHEP

*Building strong communities by providing educational  
and counseling services for the following  
Homebuying Programs:*

### Ann Arbor Down Payment Assistance

- Must be a resident of Ann Arbor purchasing in Ann Arbor
- Up to \$20,000 for down payment & rehab assistance

### Community Housing Alternatives Down Payment Assistance

- Must purchase in Ypsilanti City and Townships of Ann Arbor, Bridgewater, Northfield, Pittsfield, Salem, Scio Superior, York, Ypsilanti
- Up to \$10,000 for down payment & rehab assistance
- Income limits between 50-80% AMI

### Habitat for Humanity (Huron Valley)

- Income limits between 30-60% AMI

### Home Choice Mortgage

- Statewide Program
- Must have a documented disability in household
- Up to \$12,000 Down Payment Assistance

### MSHDA Links to Homeownership/Down Payment Assistance

- Statewide Programs
- Up to \$7,500 down payment assistance
- Requires a MSHDA Mortgage
- All educational services are free to households with minor children

### USDA Rural Development Loan Programs

- Statewide Program for designated Rural areas
- Zero down loan, no PMI
- Interest rate as low as 1% for households under 80% AMI

### Washtenaw County IDA

- \$3:\$1 Matched savings program for Homeownership
- Must have a minor child in household

### Washtenaw County Homeownership Assistance Programs

- Income limits between 50-80% AMI (some exceptions apply)
- Debt ratios not to exceed 30/42

### Homeplace Community Land Trust

- One-time investment in land purchase – the value of the subsidy increases over time as the land appreciates
- Limited increase in future sales price through a resale formula
- Property tax based on controlled resale price as market value

Michigan State University Extension programs are open to all without regard to race, color, national origin, gender, religion, age, disability, political beliefs, sexual orientation, marital status, or family status. Persons with disabilities may request accommodations by calling the Extension office at 734/997-1678, two weeks prior to the date of the event to ensure sufficient time to make arrangements. Requests received later will be met when possible.



## WHEP

**Making the dream  
of homeownership a  
reality for low and  
moderate-income  
families.**

**Tel: 734/997-1678**



### The WHEP program offers

- Pre-purchase homebuyer education
- Budget/debt counseling
- Financial management education
- Down Payment Assistance Programs that offer as much as \$20,000
- Homeownership assistance programs for acquisition/rehab and new construction which leave a minimum of \$20,000 subsidy in the home.
- Post Purchase follow-up services
- Home maintenance training

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Revised 06/01/07

### The WHEP Program Process

- 1) **Register for a WHEP Orientation Session.** Contact MSU Extension at (734) 997-1678 to register and receive your information package. Compile and bring all required application materials to the orientation session. During the session you will find out about Down Payment assistance programs, the WHEP process, and complete an application for the program.
  - 2) **Complete Pre-purchase Homebuyer Education,** a 6-hour class covering a variety of issues and considerations for purchasing a home. One-session classes are scheduled during office hours, and two-session classes are scheduled during evening hours. Note: For two-session classes, you must attend both sessions to get a certificate of completion.
  - 3) **Schedule an appointment with a WHEP Counselor.** Your counselor will be assigned to you at the completion of Pre-purchase Homebuyer Education. For your first appointment bring a copy of your bank statement and list of unpaid bills. Your counselor will run a consolidated credit report and review your credit, bill payment, and savings history. Your counselor will determine if homeownership is a realistic option within a year, advise you on credit and budgeting issues, and map your WHEP training path. At this point you will be advised of any of the following:
    - a. homeownership is not a realistic option at this time; (you may be referred to another program to assist you in increasing income or credit repair)
    - b. you need more one-on-one counseling;
    - c. you will be referred to a Financial Management Education class; or
    - d. you are ready for homeownership (in which case, skip to step 5).
  - 4) **Complete the prescribed counseling (up to 10 hours) and/or Financial Management Education class (18 hours).** You will then receive a release to purchase certificate for the WHEP Program.
  - 5) **Get pre-approved for a mortgage by making an appointment with a participating mortgage lender.** Note: Depending on the programs you are approved for, you may require a specific mortgage product for down payment assistance. See your WHEP counselor for details.
  - 6a) **Contact your WHEP counselor for a list of homeownership opportunities available through the Homeownership Assistance Program.** If you are interested, you will work with the listing agency to purchase the home. Once the home is purchased, go to step 11.
- OR**
- 6b) **Start looking for a house.** To do this, identify a Realtor you would like to work with and let them know the loan amount for which you are pre-approved.
  - 7) **Once you have identified a home you would like to purchase,** contact your WHEP counselor immediately as they will need to assist your Realtor through the rest of the process.
  - 8) **When you have made an offer on a home and it is accepted,** you should work with your Realtor to hire a home inspector and have the property inspected. You must also arrange a Housing Quality Standards inspection through your WHEP counselor.
  - 9) **Once your inspection requirements have been met,** your Lender and your WHEP counselor will work together to determine your Down Payment Assistance options. *Note: All DPA programs have purchase price caps.*
  - 10) **Close the deal and move into your new Home!** Don't forget to notify your WHEP Counselor of your new Address.
  - 11) **Sign up for WHEP Home Maintenance Training provided by Habitat for Humanity of Huron Valley .** You will be contacted to register for the home maintenance training when these training dates are determined.
  - 12) **Notify your WHEP Counselor immediately** in the event of questions or financial emergencies.

May 22, 2007

Dear Potential Homebuyer,

Thank you for your interest in the Washtenaw Housing Education Partners (WHEP) Homebuyer Education Program. Michigan State University Extension, Community Housing Alternatives, POWER, Inc., and Washtenaw County along with other collaborative partners have created a unique partnership to provide homebuyer education services and down payment assistance programs for low - to moderate- income, first time homebuyers. WHEP Orientation sessions and Pre-purchase Homebuyer Education classes are open and free to all. **Classes are limited to 60 participants so please register early and please note we can not accommodate children.**

To qualify for any kind of financial assistance, a family must fall at or below the HUD income guidelines. The attached Program Income Limit Chart for 2007 (Washtenaw County) on page 2 of this package indicates income limits for each homebuyer program for which WHEP provides services. To ensure the success rate of potential homebuyers, we are now requiring all new participants to attend an orientation session.

During the orientation session, we will outline application requirements and participation expectations. As county, state and federal dollars fund this program, income verification is required for the entire household. To prepare for the WHEP Orientation, please do the following:

1. Review the WHEP Orientation Schedule (page 5) and choose a date that you would like to attend. Complete and return your reservation slip (page 5) or call MSU Extension to make a reservation at least 3 days prior to your chosen session. **Note: you will not receive a reminder notice, so please mark your calendar.** You will only be contacted in the event that your chosen class is already full.
2. Review the below list and check ✓ the kinds of income you and your family receives. **Bring COPIES of the items on this checklist to the Orientation.**

You	Spouse/ Other adult	Child/ Children (Under 18)	Source of Income <i>Bring copies of official documents to prove your income.</i>
			All household 2006 W2's or Tax return (for all household members)
			3 pay stubs—most recent to date for each household member, each job
			Social security Benefits
			Unemployment Benefits
			Financial Independence Program (FIP)
			Retirement
			Veteran's Benefits
			Worker's Compensation
			Child Support ( <i>Friend of the Court ruling and/or printout to date</i> )
			Supplemental Security Income (SSI)
			Military Allotments
			Alimony
			State Disability Assistance

3. **Bring COPIES of official documents to prove your income for all of the above checked items. NOTE: We do not have access to a copier so original documents will not be copied or returned.** If you do not have verification documents, contact the relevant agency to give you written verification. **Your application cannot be processed until your household income is verified.**
4. If you receive **FIP**, bring your Case Worker's name and your Case Number.

Note: Subsequent classes for this program are on the attached Washtenaw Housing Education Partners Program Schedule (page 3). Please review these dates and plan for them on your calendar.

We look forward to working with you,

*Andrea Plevck*

Andrea Plevck  
Washtenaw County MSU Extension  
Community Development Agent

*Rhonda J. McGill*

Rhonda J. McGill  
Community Housing Alternatives  
Executive Director

Attachment: Washtenaw Housing Education Partners brochure



WASHTENAW COUNTY

Michigan State University  
Extension

705 N. Zeeb Rd.  
P.O. Box 8645  
Ann Arbor, Michigan  
48107-8645

734/997-1678  
Fax: 734/222-3990

[msuextension@washtenaw.org](mailto:msuextension@washtenaw.org)  
<http://extension.ewashtenaw.org>

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Michigan State University,  
U.S. Department of Agriculture and  
Washtenaw County cooperating

MSU is an affirmative action,  
Equal-opportunity institution.

## Program Summary and Income Limit Chart for 2007 (Washtenaw County)

Program	Household Size							
	1	2	3	4	5	6	7	8
<b>Ann Arbor DPA</b> <ul style="list-style-type: none"> <li>Must be a resident of Ann Arbor purchasing in Ann Arbor</li> <li>Up to \$20,000 for Down Payment &amp; Rehab Assistance</li> </ul>	\$41,700	\$47,700	\$53,650	\$59,600	\$64,350	\$69,150	\$73,900	\$78,650
<b>CHA DPA</b> <ul style="list-style-type: none"> <li>Must purchase in Ypsilanti City and Townships of Ann Arbor, Bridgewater, Northfield, Pittsfield, Salem, Scio, Superior, York, Ypsilanti</li> <li>Up to \$10,000 for Down Payment &amp; Rehab Assistance</li> </ul>	\$41,700	\$47,700	\$53,650	\$59,600	\$64,350	\$69,150	\$73,900	\$78,650
<b>Habitat for Humanity (Huron Valley)</b> <ul style="list-style-type: none"> <li>Serves Washtenaw County/Apply to Habitat office</li> <li>Income limits between 30-50% AMI</li> <li>New construction/Sweat Equity required</li> </ul>	\$17,300 To \$28,850	\$19,750 to \$32,950	\$22,250 to \$37,100	\$24,700 to \$41,200	\$26,700 to \$44,500	\$28,650 to \$47,800	\$30,650 to \$51,100	\$32,600 to \$54,400
<b>Home Choice</b> <ul style="list-style-type: none"> <li>Statewide Program</li> <li>Must use a specified lender</li> <li>Must have a documented disability</li> <li>8% of sales price for down payment and up to \$3,000 for closing costs and pre-pays not to exceed \$12,000</li> </ul>	\$41,700	\$47,700	\$53,650	\$59,600	\$62,800	\$62,800	\$62,800	\$62,800
<b>MSHDA Links to Homeownership/Down Payment Assistance Programs</b> <ul style="list-style-type: none"> <li>Statewide Programs</li> <li>Up to \$7,500 Down Payment Assistance</li> <li>Requires a MSHDA Mortgage which has a below market interest rate</li> <li>Free educational services families with minor children</li> </ul>	\$41,700	\$47,700	\$53,650	\$59,600	\$60,700	\$60,700	\$60,700	\$60,700
<b>MSHDA Single Family Mortgage</b> <ul style="list-style-type: none"> <li>Statewide loan Program</li> <li>Below market interest rate</li> </ul> <p>*Cities of Ann Arbor and Ypsilanti **all other Washtenaw</p>	\$72,250* \$62,800**	\$72,250* \$62,800**	\$72,250* \$62,800**	\$72,250* \$62,800**	\$72,250* \$62,800**	\$72,250* \$62,800**	\$72,250* \$62,800**	\$72,250* \$62,800**
<b>USDA Rural Development Direct loan</b> <ul style="list-style-type: none"> <li>Statewide Program Zero Down loan, No PMI</li> <li>Interest rate subsidized as low as 1%</li> <li>Applicable only in Rural Areas</li> <li>Purchase Price limit \$211,000</li> <li>Apply to USDA Rural Development office</li> </ul>	\$41,700	\$47,700	\$53,650	\$59,600	\$64,350	\$69,150	\$73,900	\$78,650
<b>USDA Rural Development Guaranteed loan</b> <ul style="list-style-type: none"> <li>Statewide Program Zero Down loan, No PMI</li> <li>Market interest rate</li> <li>Applicable only in Rural Areas</li> </ul>	\$60,000	\$68,550	\$77,150	\$85,700	\$92,550	\$99,500	\$106,300	\$113,150
<b>Washtenaw County IDA</b> <ul style="list-style-type: none"> <li>Statewide Program</li> <li>Must have a minor child in household</li> <li>\$3: \$1 Matched savings program for Homeownership</li> <li>6 months-2 year savings contract</li> <li>Maximum match \$3,000</li> </ul>	\$19,140	\$25,660	\$32,180	\$38,700	\$45,220	\$51,740	\$58,260	\$64,780 \$6,520 each additional person)
<b>Washtenaw County Homeownership Assistance Programs</b> <ul style="list-style-type: none"> <li>A minimum of \$20,000 subsidy stays in the home</li> <li>Income limits between 50-80% AMI (some exceptions apply) <ul style="list-style-type: none"> <li>Serves Ypsilanti City and Townships of Ann Arbor, Bridgewater, Northfield, Pittsfield, Salem, Scio, Superior, York, Ypsilanti</li> </ul> </li> <li>Rehabbed homes and new construction</li> </ul>	\$28,850 to \$41,700	\$32,950 to \$47,700	\$37,100 to \$53,650	\$41,200 to \$59,600	\$44,500 to \$64,350	\$47,800 to \$69,150	\$51,100 to \$73,900	\$54,400 to \$78,650

# Washtenaw Housing Education Partners Program Schedule

The below classes are part of the WHEP program. Attendance at Pre -purchase Homebuyer Education is mandatory. Additionally, you will need to schedule an individual (household) credit review appointment with a WHEP counselor. Participation in Financial Management Education will be determined by a WHEP counselor on a case -by-case basis.

## Summer 2007 Pre-purchase Homebuyer Education (required for all applicants and co-applicants)

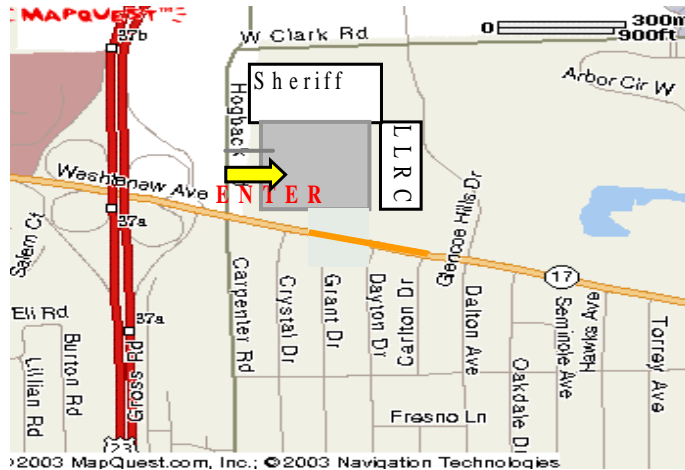
Date (choose one)	Time	Location
June 20th and 27th, 2007 (Wednesdays)	6:30-9:30 pm (both sessions required)	Washtenaw County Western Service Center -(lower level) <b>MSU Extension Classroom</b> 705 N. Zeeb Rd., Ann Arbor, MI (734-997-1678 x 0) (See map on page 4)

## Individual Credit Review Appointment (required for all applicants and co-applicants)

For Pre-purchase completed	Appointment Dates	Location
June 20 <sup>th</sup> and 27 <sup>th</sup> , 2007	July 9-19, 2007 – No Fridays	POWER, Inc., 4180 Packard Rd. Ann Arbor, MI 48108 Kamala Massey (734) 929-6509
Call for appointment	Call for appointment	
Call for appointment	Call for appointment	

## Winter 2007 Financial Management Education (case by case)

Thursdays 6:30 pm to 9 pm	Saturdays 10 am to 12:30	<b>Location: Washtenaw County Library Learning Resource Center (LLRC)</b> Located in the Washtenaw County Service Center on Hogback Rd., 2 <sup>nd</sup> Driveway North of Washtenaw in Ann Arbor (follow the signs to the County Sheriff)  POWER, Inc. (734) 929-6509  Choose either the Thursday or Saturday Series. <i>*Note: Everyone is required to attend the Saturday, 09/08/07 and Thursday 11/01/07 sessions</i>
<i>*only offered on Saturday</i>	09/08/07	
09/13/07	09/15/07	
09/20/07	09/22/07	
09/27/07	09/29/07	
10/04/07	10/06/07	
10/11/07	10/13/07	
10/18/07	10/20/07	
10/25/07	10/27/07	
<b>11/01/07</b>	<i>*only offered on Thursday</i>	



## LLRC Directions

From US-23 take Exit 37a (Ypsilanti) onto Washtenaw Avenue (East).

At first intersection turn left (North) on Hogback. Turn right into the Washtenaw County Service Center just past the corner.

**For more information on the WHEP program, homebuyer assistance programs, and other MSU Extension educational programs and information, please visit the following website:**

[http://www.ewashtenaw.org/government/departments/extension/ex\\_extcomm.html](http://www.ewashtenaw.org/government/departments/extension/ex_extcomm.html)

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## Washtenaw Housing Education Partners

*Working together to build strong communities.*

Washtenaw County/MSU Extension  
(734) 997-1678  
fax: (734) 222-3990

Community Housing Alternatives  
(734) 482-3300 x 202  
fax: (734) 482-3894

POWER, Inc.  
(734) 544-6559  
fax: (734) 544-6569

# Washtenaw Housing Education Partners Orientation Schedule



Welcome to the Washtenaw Housing Education Partners (WHEP) homebuyer education program for low to moderate -income families. The first phase of the WHEP program is a 2-hour Orientation in which you will learn about the homebuyer programs available in Washtenaw County. Please review the following list of Orientation dates, and make reservations for the session date you prefer. All adults in the household are strongly encouraged to register and attend. *Please note we can not accommodate children.*

**Bring COPIES of all your household income verification documentation to the Orientation Session.**

## Early Summer 2007 WHEP Orientation Dates (choose one)

Date (choose one)	Time	Location
June 14, 2007 (Thursday)	5:30 – 7:30 p.m.	<b>Location: Washtenaw County Library Learning Resource Center (LLRC)</b> Located in the Washtenaw County Service Center on Hogback Rd., 2 <sup>nd</sup> Driveway North of Washtenaw in Ann Arbor (follow the signs to the County Sheriff) (See map on page 4)

**Registration Deadline: 3 days prior to the session. Classes are limited to 60 participants each.**

Persons with disabilities may request accommodations by calling MSU Extension at 734-997-1678 two weeks prior to the date of the event to ensure sufficient time to make arrangements. Requests received later will be met when possible.



### Registration Form – Washtenaw Housing Education Partners ORIENTATION

*Please note we can **not** accommodate children  
All Adult Household Members **Must** Attend*

<input type="checkbox"/> June 14, 2007 (Thursday, 5:30 -7:30 p.m.)
-----------------------------------------------------------------------

# Adults \_\_\_\_\_ Names: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

Registration Deadline  
3 days prior  
to the chosen session.  
**Classes are limited to  
60 participants each.**

### Return your WHEP Orientation registration form

**by mail:** MSU Extension, 705 N. Zeeb Rd., P.O. Box 8645, Ann Arbor, MI 48107 -8645

**in person:** MSU Extension, 705 N. Zeeb Rd, Ann Arbor, MI 48107

**by fax:** (734) 222-3990

**by phone:** MSU Extension at (734) 997-1678 x 0



How did you hear about **LINKS to Homeownership or FSS/LINKS to Homeownership** ?

- Referral from MSHDA.
- Referral from Department of Human Services.
- Referral from a Lender.
- Referral from a Real Estate Professional.
- Referral from a Community Organization.
- Referral from Friend/Relative.
- Walk in Self-Referral.
- Other: \_\_\_\_\_

**Please answer the following questions (ARelated@ means by blood, marriage or adoption):**

1. Mark all Department of Human Services programs that your family is receiving at this time or has received in the past two years. Please mark with a **C** if currently receiving, or with a **P** if you have received in the past two years.

\_\_\_\_\_ FIP (Formerly ADFC)      Case Worker Name: \_\_\_\_\_ Case Number: \_\_\_\_\_  
 \_\_\_\_\_ Food Stamps      \_\_\_\_\_ Medicaid      \_\_\_\_\_ Child Day Care

2. A. Do one or more children under the age of 18 who are related to you or the co-applicant live in your home?  
       \_\_\_\_\_ Yes      \_\_\_\_\_ No
- B. Do one or more children age 18 attending high school full time who are related to you or the co-applicant live in your home?  
       \_\_\_\_\_ Yes      \_\_\_\_\_ No
- C. Are you or the co-applicant currently pregnant? \_\_\_\_\_ Yes      \_\_\_\_\_ No

I hereby certify that the information given above is accurate and complete. I understand that if information I provided is discovered to be false or misleading, my participation may be denied or terminated.

Ω \_\_\_\_\_ County You Intend to Reside In: \_\_\_\_\_  
 Signature of Applicant      Date

Ω \_\_\_\_\_ County You Intend to Reside In: \_\_\_\_\_  
 Signature of Co-Applicant      Date

**TO BE COMPLETED BY HOMEOWNERSHIP COUNSELOR  
 DETERMINATION OF LINKS TO HOMEOWNERSHIP PROGRAM ELIGIBILITY**

**Verified Family Income:** \$ \_\_\_\_\_ **Family Maximum Income Limit:** \$ \_\_\_\_\_

**FAMILY IS ELIGIBLE:** \_\_\_\_\_ Yes \_\_\_\_\_ No

Agency Name: \_\_\_\_\_ Agency Number: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Lender: \_\_\_\_\_

Date of Initial Counseling: \_\_\_\_\_

Signature of Counselor: \_\_\_\_\_ Date: \_\_\_\_\_

## Release of Information

In signing this consent form, you are authorizing MSHDA, its agents, employees or affiliates to request income and asset information from all income providers (i.e. social security administration, Department of Human Services, Employers, etc.), those entities listed on your Household Profile and any other related application forms. Information may also be gathered from previous or current landlords, credit reporting agencies, collection agencies, and personal references for the purpose of the program qualification.

Further, you are allowing MSHDA to provide this information to its agents, employees, or affiliates involved with *LINKS to Homeownership or FSS/LINKS to Homeownership* for the purpose of this referral. The agents, employees, or affiliates involved with *LINKS to Homeownership or FSS/LINKS to Homeownership* may also provide this information to MSHDA Private owners may not require information authorized by this form unless disclosure of such information is required under State or Federal Law.

Failure to sign the consent form may result in denial of assistance or termination of benefits.

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### CONSENT:

I/we hereby allow MSHDA, its agents, employees, or its affiliates to request and obtain income and asset information, a consumer credit report from a consumer reporting agency, landlord and personal information pertinent to the qualification process for *LINKS to Homeownership or FSS/LINKS to Homeownership*.

---

If you, or anyone in your family feels as though they have been unfairly steered or pressured into using a certain Mortgage Lending Product (home loan), real estate, or other housing related services please contact the *LINKS to Homeownership* Program immediately at 517-373-6840.

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Applicant's Signature

---

Date

---

Co-Applicant's Signature

---

Date

---

Other Adult Household Member

---

Date

---

Other Adult Household Member

---

Date

---

Other Adult Household Member

---

Date