Community Housing Alternatives Nonprofit Housing Corporation
Affordable housing options for individuals and families
107 Ferris, Ypsilanti, MI 48197
734-482-3300

March 14, 2007

Dear Potential Homebuyer,

Thank you for your interest in the Washtenaw Housing Education Partners (WHEP) Home buyer 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 2006 (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 Community Housing Alternatives 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 receive. **Bring the items from this checklist along with the completed Household Profile Form with you to the Orientation.**

You	Spouse/ Other adult	Child/ Children *(Under 18)*	Source of Income *Bring copies of official documents to prove your income.*
			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 *(Friend of the Court ruling and/or printout to date)*
			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: 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,

Rhonda J. McGill

Rhonda J. McGill
Community Housing Alternatives / Washtenaw Housing Education Partners

Attachment: Washtenaw Housing Education Partners brochure
& Household Profile

Program Summary and Income Limit Chart for 2006 (Washtenaw County)

Program	Household Size 1	2	3	4	5	6	7	8
Ann Arbor DPA • Must be a resident of Ann Arbor purchasing in Ann Arbor • Up to $20,000 for Down Payment & Rehab Assistance	$41,700	$47,700	$53,650	$59,600	$64,350	$69,150	$73,900	$78,650
CHA DPA • 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	$41,700	$47,700	$53,650	$59,600	$64,350	$69,150	$73,900	$78,650
Habitat for Humanity (Huron Valley) • Serves Washtenaw County/Apply to Habitat office • Income limits between 30-50% AMI • New construction/Sweat Equity required	$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
Home Choice • Statewide Program • Must use a specified lender • Must have a documented disability • Up to $10,000 Down Payment Assistance	$41,700	$47,700	$53,650	$59,600	$62,800	$62,800	$62,800	$62,800
MSHDA Links to Homeownership/Down Payment Assistance Programs • Statewide Programs • Up to $7,500 Down Payment Assistance • Requires a MSHDA Mortgage which has a below market interest rate • Free educational services families with minor children	$41,700	$47,700	$53,650	$59,600	$60,700	$60,700	$60,700	$60,700
MSHDA Single Family Mortgage • Statewide loan Program • Below market interest rate *Cities of Ann Arbor and Ypsilanti **all other Washtenaw	$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**
USDA Rural Development Direct loan • Statewide Program Zero Down loan, No PMI • Interest rate subsidized as low as 1% • Applicable only in Rural Areas • Purchase Price limit $211,000 • Apply to USDA Rural Development office	$41,700	$47,700	$53,650	$59,600	$64,350	$69,150	$73,900	$78,650
USDA Rural Development Guaranteed loan • Statewide Program Zero Down loan, No PMI • Market interest rate • Applicable only in Rural Areas	$60,000	$68,550	$77,150	$85,700	$92,550	$99,500	$106,300	$113,150
Washtenaw County IDA • Statewide Program • *Must have a minor child in household* • $3: $1 Matched savings program for Homeownership • 6 months-2 year savings contract • Maximum match $3,000	$19,140	$25,660	$32,180	$38,700	$45,220	$51,740	$58,260	$64,780 $6,520 each additional person)
Washtenaw County Homeownership Assistance Programs • A minimum of $20,000 subsidy stays in the home • Income limits between 50-80% AMI (some exceptions apply) 1. CHA • Serves Ypsilanti City and Townships of Ann Arbor, Bridgewater, Northfield, Pittsfield, Salem, Scio, Superior, York, Ypsilanti • Rehabbed homes 2. Ypsilanti Gateway • Serves South West Ypsilanti • Rehabbed homes and new construction	$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) credi t review appointment with a WHEP counselor. Participation in Financial Management Education will be determined by a WHEP counselor on a case -by-case basis.

Spring 2007 Pre-purchase Homebuyer Education** (required for all applicants and co-applicants)

Date *(choose one)*	**Time**	**Location**
May 7th and 14th, 2007 (Mondays)	**6:30-9:30 pm** (both sessions required)	Washtenaw County Western Service Center -(lower level) **MSU Extension Classroom** 705 N. Zeeb Rd., Ann Arbor, MI (734-997-1678 x 0) (See map on page 4)
June 20th and 27th, 2007 (Wednesdays)	**6:30-9:30 pm** (both sessions required)	

****(Registration form and Directions will be provided once Orientation is completed and ALL required documentation is submitted).**

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

For Pre-purchase completed	**Appointment Dates**	**Location**
Call for Appointment	Call for Appointment	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	

Spring 2007 Financial Management Education (case by case)

Thursdays Only 6:00 pm to 9:00 pm	No Saturday classes offered for this session	**Location: Washtenaw County Library Learning Resource Center (LLRC)** Located in the Washtenaw County Service Center on Hogback Rd., 2nd Driveway North of Washtenaw in Ann Arbor (follow the signs to the County Sheriff) POWER, Inc. (734) 929-6509 **This is a six week session that will only be offered on Thursday's.**
05/03/07		
05/10/07		
05/17/07		
05/24/07		
05/31/07		
06/03/07		

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 that we can not accommodate children***.

Bring your original Household Profile (enclosed) and COPIES of all your household income verification documentation to the Orientation Session. Failure to bring information will result in you not being able to participate in class!

Spring 2007 WHEP Orientation Dates (choose one)

Date *(choose one)*	**Time**	**Location**
March 12, 2007 (Monday)	5:30 – 7:30 p.m.	**Location: Washtenaw County Library Learning Resource Center (LLRC)** Located in the Washtenaw County Service Center on Hogback Rd., 2nd Driveway North of Washtenaw in Ann Arbor (follow the signs to the County Sheriff) (See map on page 5)
April 23, 2007 (Monday)	5:30 – 7:30 p.m.	

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

Persons with disabilities may request accommodations by calling Community Housing Alternatives at 734/482-3300 two weeks prior to the date of the event to ensure sufficient time to make arrangements. Requests received later will be met when possible.

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Registration Form – Washtenaw Housing Education Partners ORIENTATION

Please note we can not accommodate children

Please check the ORIENTATION session that you wish to attend.

☐ March 12, 2007 (Monday, 5:30 -7:30 p.m.)	☐ April 23, 2007 (Monday, 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.

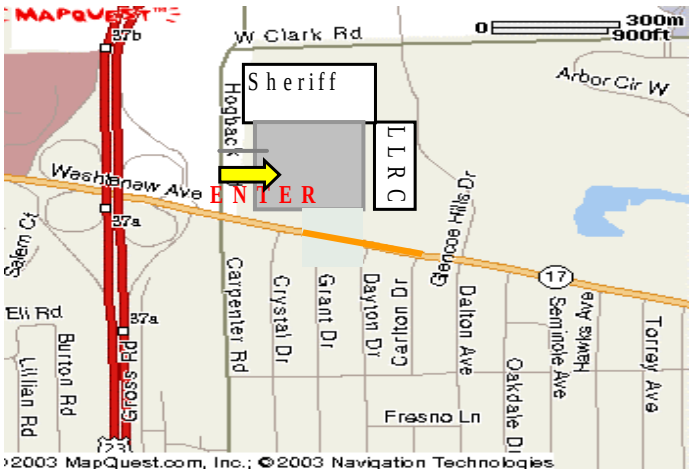
Return your WHEP Orientation registration form

by mail: Community Housing Alternatives, P.O. Box 980767, Ypsilanti, MI 48198

in person: Community Housing Alternatives, 107 Ferris, Ypsilanti, MI 48197

by fax: (734) 482-3894

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

Michigan State University Extension programs and materials 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.

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

MICHIGAN STATE UNIVERSITY EXTENSION

COMMUNITY Housing Alternatives

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