



Dear Applicant,

Thank you for your interest in partnering with Otsego-Antrim Habitat for Humanity for your home repair needs. In order to be considered for our Priority Home Repair program, you must meet certain criteria as outlined below.

- Your name is on the deed of the house you wish to repair.
- The home is your primary residence, is located in Otsego County, and you have lived in the home for at least a year.
- You are current on mortgage, insurance, and tax payments.
- There are no liens or judgments against your property.
- You are willing to work alongside of our volunteers to contribute Sweat Equity to the completion of the project.
- You are willing to pay a portion of the cost or, if a loan is needed, you agree to the terms of the loan and make monthly payments on the repair work. The interest rate on our loans for these repairs will be 0.005%.
- You meet the income requirements based on the number of residents in the home. The maximum allowable adjusted monthly income to qualify for this program is 80%. The enclosed chart will be used to determine income eligibility according to current HUD guidelines.

**U.S. Department of HUD and MSHDA AMI Guidelines for 2021**  
**Antrim County | Effective Date 06/01/2021 - 05/31/2022**

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
20% AMI	\$ 9,400	\$ 10,740	\$ 12,080	\$ 13,420	\$ 14,500	\$ 15,580	\$ 16,660	\$ 17,720
30% AMI	\$ 14,150	\$ 16,150	\$ 18,150	\$ 20,150	\$ 21,800	\$ 23,400	\$ 25,000	\$ 26,600
40% AMI	\$ 18,800	\$ 21,480	\$ 24,160	\$ 26,840	\$ 29,000	\$ 31,160	\$ 33,320	\$ 35,440
50% AMI	\$ 23,500	\$ 26,850	\$ 30,200	\$ 33,550	\$ 36,250	\$ 38,950	\$ 41,650	\$ 44,300
60% AMI	\$ 28,200	\$ 32,220	\$ 36,240	\$ 40,260	\$ 43,500	\$ 46,740	\$ 49,980	\$ 53,160
70% AMI	\$ 32,900	\$ 37,590	\$ 42,280	\$ 46,970	\$ 50,750	\$ 54,530	\$ 58,310	\$ 62,020
80% AMI	\$ 37,600	\$ 43,000	\$ 48,350	\$ 53,700	\$ 58,000	\$ 62,300	\$ 66,600	\$ 70,900
100% AMI	\$ 47,000	\$ 53,700	\$ 60,400	\$ 67,100	\$ 72,500	\$ 77,900	\$ 83,300	\$ 88,600

**U.S. Department of HUD and MSHDA AMI Guidelines for 2021**  
**Otsego County | Effective Date 06/01/2021 - 05/31/2022**

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
20% AMI	\$ 9,040	\$ 10,320	\$ 11,620	\$ 12,900	\$ 13,940	\$ 14,980	\$ 16,000	\$ 17,040
30% AMI	\$ 13,550	\$ 15,500	\$ 17,450	\$ 19,350	\$ 20,900	\$ 22,450	\$ 24,000	\$ 25,550
40% AMI	\$ 18,080	\$ 20,640	\$ 23,240	\$ 25,800	\$ 27,880	\$ 29,960	\$ 32,000	\$ 34,080
50% AMI	\$ 22,600	\$ 25,800	\$ 29,050	\$ 32,250	\$ 34,850	\$ 37,450	\$ 40,000	\$ 42,600
60% AMI	\$ 27,120	\$ 30,960	\$ 34,860	\$ 38,700	\$ 41,820	\$ 44,940	\$ 48,000	\$ 51,120
70% AMI	\$ 31,640	\$ 36,120	\$ 40,670	\$ 45,150	\$ 48,790	\$ 52,430	\$ 56,000	\$ 59,640
80% AMI	\$ 36,150	\$ 41,300	\$ 46,450	\$ 51,600	\$ 55,750	\$ 59,900	\$ 64,000	\$ 68,150
100% AMI	\$ 45,200	\$ 51,600	\$ 58,100	\$ 64,500	\$ 69,700	\$ 74,900	\$ 80,000	\$ 85,200

Unfortunately, if you do not meet the above criteria you are not eligible for this program.

If you do meet the above criteria, please complete this application as completely and accurately as possible. All information you include on this application will be kept confidential. Instructions on how to return the completed application can be found on the final page.

Completion of this application does not guarantee access to funds for your home repair. All applications will be sent to our committee for a final decision. Once you have returned the application, we will review it and contact you with any further steps that need to be taken.

If you have any questions in the meantime, please feel free to contact our office.

In Partnership,

Otsego-Antrim Habitat for Humanity  
526 Edelweiss Village Parkway  
Gaylord, MI 49735  
Office Phone: (989) 732-6070  
Office Fax: (989) 731-4578



526 Edelweiss Village Parkway | Gaylord, MI 49735 | Office: (989) 732-6070 | Fax: (989) 731-4578

All applicants are considered without regard to age, color, disability, gender identity, height, marital status, national origin, race, religion, sex, gender, sexual orientation, veterans, weight nor as state or federal law otherwise prohibits.