

REPAIR YOUR HOME

WITH THE NEIGHBORHOOD IMPACT PROGRAM (NIP)

2021 GRANT INFORMATION

Homeowners that meet this program's requirements can receive up to \$7,500 in funding through the Neighborhood Impact Program (NIP) to make eligible repairs to their homes.

Interested in applying for this grant?
We're here to help!



WHAT REPAIRS ARE ELIGIBLE?

This is a complete list of eligible repairs. If the repair you need is not on this list, it does not qualify for the program.

- Water Heater
- Roofing
- Well/Septic System
- Gutters
- HVAC
- Downspouts
- Windows
- Caulking
- Soffit and Fascia
- Exterior Doors
- Siding
- Weather stripping, attic, and wall insulation
- Roofing
- Knob and tube replacement to meet current code requirements

NIP IN ACTION

"We had an older roof that began to leak last year. We are retired and living on a fixed income, and we didn't have any idea how we would be able to afford the high cost of a new roof. We contacted them [local NIP partner] to see if they could help, and we are so grateful that we did."

—DAN VANHOUTEN, 2019 NIP USER

START A CONVERSATION ABOUT REPAIRING YOUR HOME TODAY

CONTACT NAME: Barbara Sealy

PHONE NUMBER: 989-739-1401 ext. 4452

ORGANIZATION: Northland Area Federal Credit Union

EMAIL: bsealy@northlandcu.com

ADDRESS: 1161 N. Bagley St. Alpena, MI 49707

COUNTIES SERVED: All of Michigan

ARE YOU A QUALIFIED HOMEOWNER?

TO QUALIFY FOR A NIP GRANT, YOU MUST MEET THE FOLLOWING REQUIREMENTS.

INCOME REQUIREMENTS:

- ☐ Your gross household income must be at or below 80% Area Median Income (AMI). To check your AMI, please visit <https://www.fhlbi.com/nip>

HOMEOWNER REQUIREMENTS

- ☐ You must obtain a bid from two (2) independent contractors.
- ☐ You must provide all requested income and other documentation

PROPERTY REQUIREMENTS:

- ☐ All persons listed on the deed must live in the home (except for a child for estate planning purposes),
- ☐ You must have lived in the home for at least six (6) months prior to applying for NIP,
- ☐ Your mortgage and property taxes must be paid as agreed and current, and
- ☐ Your home is a single-family home, condominium, duplex, or manufactured home with certain restrictions

HOW TO APPLY

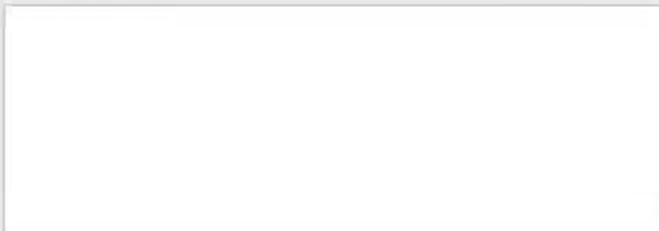
Please contact the individual below and tell them you would like to start an application for NIP.

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EMAIL: bsealy@northlandcu.com

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This document is not an application for the program. You must supply all required documentation for the program as directed by the contact above. Additional documentation may be required after your application is submitted.