

# Homebuyer's Assistance Program

City of Muskegon Community & Neighborhood Services

## **Application Checklist:**

- Complete Application
- Signed income tax return for previous year (No electronic signatures or PINs)
- Birth Certificates for all children 17 and under

## **For All Household Members 18+ Provide:**

- Last 3 months of bank statements
- Last 3 months of paystubs/income statements/letters/retirement statements
- Driver Licenses or IDs

City of Muskegon  
Community & Neighborhood Services  
933 Terrace Street  
Muskegon, MI 49440  
Phone: (231) 724-6717  
Email: CNSMail@shorelinecity.com

[www.muskegon-mi.gov/community-and-neighborhood-services](http://www.muskegon-mi.gov/community-and-neighborhood-services)

## **WHO QUALIFIES?**

Eligible households at or below 80% of Area Median Income seeking to purchase a home in the City of Muskegon.

## **HOW MUCH ASSISTANCE IS PROVIDED?**

\$1,000-\$5,000 to help with closing costs, inspections & prepaid expenses.

## **HOW IS ASSISTANCE PROVIDED?**

A payment is made directly to the title company. A five-year non-diminishing lien will be placed on the property at closing, after five years, the lien is forgiven.

## **APPLICANT MUST...**

- Be able to obtain a mortgage from a lending institution
- Income qualify with entire household's income considered, and all income sources
- Complete a Homebuyer's Education Course from a HUD certified provider
- Choose a property listed for sale by owner through MLS or landlord in the City of Muskegon with a purchase price below \$152,000, that meets program property standards
- Maintain property as primary residence





City of Muskegon —Community and Neighborhood Services

**Homebuyer’s Assistance Program Application**

Applicant Name: \_\_\_\_\_

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

Phone Number: \_\_\_\_\_ Marital Status: \_\_\_\_\_

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

Interested Property Address (must be located in the City of Muskegon):  
\_\_\_\_\_

Where are you in the process of purchasing a home? \_\_\_\_\_

Are you a first-time homebuyer?  Yes  No

Name	Relationship to Applicant	Date of Birth	Sex	Legally Disabled?	Race	Hispanic or Latino?
	Self					

Race Categories: (AI/AN) American Indian or Alaska Native (A) Asian (B) Black or African American (N) Native Hawaiian or Pacific Islander (W) White (O) Other

**Supporting Documentation**

Have you included all of the documents from the checklist on the reverse side?  Yes  No

Have you included all income documentation for every household member?  Yes  No

(If no, your application cannot be processed until all documents are received)

**Income Limits**

Household Size	1	2	3	4	5	6	7
Maximum Income	\$36,150	\$41,300	\$46,450	\$51,600	\$55,750	\$59,900	\$64,000

By signing below you certify that the information provided is true and accurate. You authorize the City of Muskegon to request any additional information needed for verification. Failure to give complete and accurate information will disqualify your application and remove you from any waiting list where applicable. You agree to the property standards, limits, and conditions of the program listed on the reverse side of this document and otherwise.

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Please submit completed application and supporting documentation to: Community and Neighborhood Services  
933 Terrace Street, Muskegon, MI 49440

www.muskegon-mi.gov Phone: (231) 724-6717 Email: CNSMail@shorelinecity.com