

# City of Muskegon Community Neighborhood Services

## Homebuyer's Assistance Programs



CNS offers home buying services for those purchasing a home in the City of Muskegon.

Eligible households must be below 80% area median income using all household member's income and all income sources.

Applicants must also:

- Be able to obtain a mortgage from a lending institution.
- Complete an **IN PERSON** Homebuyer's Education Course from a HUD certified housing counselor. Online certificates are not accepted. [Click here for course information.](#)
- Maintain property as primary residence for the length of the lien, 5-15 years depending on service received and amount of the lien.

**APPLICANT NAME:** \_\_\_\_\_

**STREET ADDRESS:** \_\_\_\_\_

**CITY:** \_\_\_\_\_ **ZIP CODE:** \_\_\_\_\_ **PHONE NUMBER:** \_\_\_\_\_

**MARITAL STATUS:** \_\_\_\_\_ **EMAIL ADDRESS:** \_\_\_\_\_

Currently a homeowner?  Yes  No

Are you coming from subsidized Housing (Section 8, HCV, Rental Assistance)?  Yes  No

\_\_\_\_\_ (Please Initial ) To be eligible for assistance, home owners must have legal immigration status which will be verified through a U.S. Citizen and Immigration database.

Household Member Information-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 **\*Use an additional sheet for any additional household members.**

<u>2026 Income Limits</u>								
Household Size	1	2	3	4	5	6	7	8
80% Area Median Income	\$46,850	\$53,550	\$60,250	\$66,900	\$72,300	\$77,650	\$83,000	\$88,350

**Available Programs:**

- **Down Payment Assistance** - Borrower must meet underwriting guidelines. Assistance in the amount of \$1,000 to \$24,999 can help pay closing costs, down payment and inspections. Choose a property for sale through the MLS in the City of Muskegon with a purchase price below \$219,000 that meets program property standards. Payments are made directly to title company. A 5-year, non-diminishing lien is placed on the property at closing.
- **Rehab and Resale Program**-This program is only available when a house is listed for sale by the City of Muskegon on the CNS webpage; [found here](#). The above submission requirements apply. The application should be submitted by applicant's realtor to the listing agent along with an official offer to purchase. Assistance amount varies and is dependent upon buyer's need. Length of the lien is determined by amount of assistance, from 5 to 15 years.

**With this application you must submit the items from the below list. We cannot accept partial or incomplete application packets.**

- Complete and Signed Application, Release of Information and Budget Worksheet**
- Homebuyer's Education Certificate (from in person course)**
- Signed FEDERAL income tax return from previous year. (only submit federal 1040 section and related schedules. No state forms, worksheets or summaries are needed)**
- Lender Pre-Approval Letter**
- Uniform Residential Loan Application (URLA) from lender**
- Copy of ID for each household member**
  - Occupants 18 and over; Provide a copy of Drivers License or State ID
  - Occupants under 18; Provide a copy of birth certificate
- 2 months Income Information for all sources of income for all household members**
  - Sources of income include, but are not limited to: Pay Stubs, Wage information for self-employed persons, Social Security, pension, annuity, child support, alimony, disability, gambling winnings, regular gifts from non-household members. For a list of all income sources and verification paperwork requirements see FAQ's on our [website](#)
- 2 months bank statements for all persons 18 and over for ALL bank accounts**
  - We require actual bank statements. We cannot accept a transaction history, screen shots of bank activity, etc.

**Completed application and documentation can be submitted in person to Community and Neighborhood Services at  
933 Terrace Street, Muskegon, MI 49440 Room 202**

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

By signing here 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 adhere to the property standards, limits and conditions of the program contained in program policy.



**City of Muskegon – Community and Neighborhood Services**

**Authorization to Release Information**

**Homebuyer’s Assistance Program**

The undersigned authorizes the City of Muskegon Community and Neighborhood Services Department staff and/or their representative(s) to contact any agencies, offices, groups, organizations, lenders, or employers to obtain any information or materials deemed necessary to complete my application for the Homebuyer’s Assistance Program.

This authorization expires one year from the date signed unless otherwise stipulated in writing.

Printed Name of Borrower: \_\_\_\_\_

Borrower’s Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Second Borrower if Applicable:

Printed Name of Co-Borrower: \_\_\_\_\_

Co-Borrower’s Signature: \_\_\_\_\_

Date: \_\_\_\_\_



## Homebuyer's Assistance Program - Budget Worksheet

Use this worksheet by documenting your debt, income, and expense amounts in the related row. Be sure to provide an explanation for any items listed under "Other" categories.

Gross Monthly Income (Pre-Tax)	
Borrower 1	\$
Borrower 2	\$
Child Support (you receive)	\$

Debts (Monthly Payments)	
Current Housing Expense	\$
Car Payment/Lease	\$
Child Support (you pay)	\$
Student Loans (If there are student loans with deferred payments, must include future payment amount)	\$
Credit Cards	\$
Home Equity Loan/Line of Credit	\$
Other Real Estate Owned	\$
Other (including co-signed loans)	\$

Other Expenses/Debts not Listed	
	\$
	\$
	\$

Additional Monthly Expenses	
Phone/Cable/Internet	\$
Gas	\$
Electric	\$
Water/Sewer	\$
Groceries	\$
Dining	\$
Fuel	\$
Car Maintenance	\$
Auto Insurance	\$
Health/Medical Insurance	\$
Life Insurance	\$
Medical/Dental/Vision	\$
Clothing	\$
Child Care	\$
Recreation/Vacation	\$
Entertainment	\$
Personal Expenses	\$
Miscellaneous	\$

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\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date