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Mon–Fri 8 am - 5 pm



12251 James Street, Suite 300  
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[miottawa.org/caa](http://miottawa.org/caa)

## Ottawa County Community Action Agency

### Housing Programs

This booklet explains the many housing programs offered through the Ottawa County Community Action Agency. The programs share the common theme of helping people become economically self-sufficient. Many of the programs include loans or general assistance to participants, but generally the recipients must prove their economic sustainability. CAA assistance is meant to help individuals or families reach a point where they can assist themselves without public funding. The Community Action Agency is part of an extensive regional network of faith-based and non-profit agencies that work on a knowledgeable referral basis. If we cannot help a client, we will help that recipient find the appropriate channel to meet their needs.

- Utility Assistance
- Energy Education
- Home Ownership Services
- Home Purchase With Rehabilitation
- Home Rehabilitation
- Property Improvement Program
- Weatherization
- Housing Choice Voucher
- Tax Preparation Assistance
- Michigan Prisoner Re-Entry Initiative

## Utility Assistance

Assistance is available for heat, electric, and water to prevent loss of service. Households must have a notice of disconnection, meet the income guidelines and have the ability to sustain the service in the future.

Utility assistance requires an application and proper documentation which can be filled out with the CAA staff at the CAA office. Bring required documents: valid identification for all household members (social security cards preferred), and proof of income, explanation of difficulty and a shutoff notice.

This program is operated on the basis of available funding.

### How Do I Qualify?

Applicants must have a notice of disconnection, meet the income guidelines and have the ability to sustain the service in the future. Call to speak to or meet with a CAA specialist.

## Weatherization

This program is designed to increase the energy efficiency of homes and thereby reduce energy consumption and costs.

This is a free program for those individuals or families who qualify. Those who qualify will be connected with a contractor who will perform the home weatherization. Weatherization tasks include but are not limited to: attic insulation, wall insulation, floor insulation, weatherstripping, window caulking, other minor home repairs.

Homes will feel more comfortable and help keep your family healthy. Improved weatherization will help recipients keep cool during the summer and warm in the winter and reduce air leaks. It can also help reduce heating fuel bills.

Easy, do-it-yourself tips include: installing rubber gaskets behind outlet and switch plates on exterior walls, washing only full loads of clothes, caulking, sealing, and weatherstrip all seams, cracks and openings to the outside and turning off lights in rooms you are not using.

### Who Qualifies?

To qualify for this assistance a family's home may not have been weatherized by the use of this program before. The family must apply in person at CAA and be income-eligible. Homeowners and renters both qualify if they are not living in an apartment complex or ineligible property. Property that is ineligible includes homes which have received Weatherization assistance in the past and multi-unit condominiums. Income limits change annually so please call or visit CAA for answers to your questions.

### How Do I Qualify?

Please see the chart on the right. The numbers refer to 2008 only but provide a guideline. Income figures reflect maximum allowable income to qualify.

**Weatherization Program - Income Guidelines**

Number in Family	Annual Income	Number in Family	Annual Income
1	\$15,600	5	\$37,200
2	\$21,000	6	\$42,600
3	\$26,400	7	48,000
4	\$31,800	8	\$53,400

## Other programs through Ottawa County Community Action Agency

Aside from housing-related programs, Community Action Agency also offers programs related to migrant issues, food distribution and self-sufficiency.

### Migrant Emergency Services

This service requires that recipients have proper documentation and must fill out an application with the CAA staff. This can be at the CAA office, or at the migrant camp. Required documents include: valid identification for all household members (social security cards preferred), and income statements from the past 12 months.

### Commodity Supplemental Food Program

This is a monthly distribution program that helps meet the nutritional needs of seniors aged 60+ and those who are ineligible for the Women, Infants and Children program (WIC), who are pregnant, breast-feeding or one-year post-partum mothers - and children under age six.

### The Emergency Food Assistance Program

This program is a quarterly distribution program. Food is distributed to the general low-income population through sites located in Holland, Grand Haven, Coopersville and Hudsonville.

### Michigan Enrolls

Community Action Agency assists Ottawa County Medicaid-eligible clients navigate the Medicaid health care system by providing them with information on available Ottawa County Medicaid health plans. CAA will enroll them in the Ottawa County health plan of their choice and help those clients find a primary physician taking Ottawa County Medicaid health plans.

### Community Garden Network

Volunteers, coordinated by CAA, work in specified gardens, and the produce is distributed to qualifying seniors and families through quarterly food distributions.

### Life Skills

CAA teaches a curriculum called Living Consciously® that teaches people how to evaluate a situation and focus on how to make constructive choices.

### Vehicle Ownership

CAA provides vehicle ownership counseling along with information on vehicle maintenance and insurance requirements.



## Housing Choice Voucher—Rental Assistance

Community Action Agency provides rental assistance in the form of Housing Choice Vouchers (HCV) to very-low income families residing or employed in Ottawa County. CAA issues and administers approximately 400 HCV's provided by the Michigan State Housing Development Authority. After qualifying applicants for the program, staff educates and prepares applicants, assists voucher holders with locating suitable housing, inspects rental units, and reviews lease agreements. There is a long waiting list for the program, and it's open only occasionally to receiving new applications. Open application periods are advertised in area newspapers and through other area human service organizations.

In addition to standard HCV's, CAA sets aside a certain number of its vouchers for homeless individuals and families through its **Homeless Assistance Recovery Program** (HARP). Applicants who are currently homeless may apply for this program on an ongoing basis. For additional information please call 616.393.4433.

As a part of the HCV program, CAA also operates a **Family Self-Sufficiency program** (FSS). FSS aims to move participants from welfare to work by helping families identify barriers to employment. They set goals and outline specific steps to obtain the assistance needed to acquire and retain employment. FSS participants are also able to save a portion of their rent obligation in an escrow account to be used at the end of the program. The saved money can be used for the down payment of a home, payment of educational expenses, or to start a business.

Landlords wishing to receive more information about the HCV program are encouraged to call Community Action Agency at 616.393.4433 and set up an appointment.

## Michigan Prisoner Re-Entry Initiative

This program helps to ensure that returning prisoners in Ottawa County avoid homelessness through access to permanent, safe and affordable housing, or services that help achieve permanent housing. Returning prisoners have access to employment and training services that help secure stable employment.

Community Action Agency will assist eligible parolees with first month's rent, reducing the percentage of assistance over three to four months until participant is paying 100% of his/her own rent. Each participant must be employed and have sustainable income, proving they can afford their housing. CAA will not pay a security deposit. CAA will meet with participants to help with budgeting and to verify self-sustainability.

### Who Qualifies?

Men and women paroled in Ottawa County and identified as eligible prior to release from prison.

### Rules

Recipients must attend a Weatherization Education class. Call CAA for a schedule and to sign up for the next available class.

## Home Ownership Services

Community Action Agency provides counseling in several areas related to household financial management and home ownership. Topics of counsel include pre-purchase, credit and foreclosure prevention.

### Who Qualifies?

Home Ownership Services participation is required for individuals and families receiving assistance in CAA's **Home Purchase With Rehabilitation** or **Family Self-Sufficiency** programs.

## Home Purchase With Rehabilitation

This program assists families with the purchase of a single family home with the stipulation that they rehabilitate that home to ensure the home meets basic safety and livability standards. Up to \$10,000 may be available for down payment, prepaid expenses, and reasonable closing costs.

Home Purchase With Rehabilitation is funded through HOME program funds by the Michigan State Housing Development Authority (MSHDA).

### Rules

Homes must be located in the City of Holland, however certain sections of the City of Holland are ineligible.

Homes in the City of Holland within these border streets are **ineligible**: 13th Street, Harrison Street, 19th Street, Lincoln Avenue. If you are considering a home purchase within that area and need assistance call the City of Holland's **OurStreet Program** at 355-3133. All other homes within the City of Holland are eligible provided they meet the qualifications.

Rehabilitation costs cannot exceed \$30,000 and must be completed 45 days after title transfer. Community Action Agency will provide a contractor to propose bids. All work must be done by licensed contractors. Customers must meet income guidelines for Ottawa County and must demonstrate the ability to obtain a mortgage from a lending institution. Recipients must pre-qualify for a loan and provide the name of the banker with whom they met. Customer must participate in budget counseling and home ownership counseling arranged by CAA staff. Customer must participate in six months of post-purchase follow up by CAA staff.

### How Do I Qualify?

Qualifications for this program are based on income guidelines. Please see the chart above.

Home Purchase With Rehabilitation	
Family Size	Eligible Income Range
1	\$19,560 - \$39,100
2	\$22,320 - \$44,700
3	\$25,120 - \$50,250
4	\$27,920 - \$55,850
5	\$30,160 - \$60,300
6	\$32,400 - \$64,800
7	\$34,640 - \$69,250
8	\$36,840 - \$73,700

## Property Improvement Program

This program consists of a loan which is state-sponsored through Michigan State Housing Development Authority and is administered by a local bank. The loan is repaid monthly but at a reduced interest rate.

Property improvement can include but is not limited to: installing insulation, installing ramps, replacing heating system, roof replacement, and more.

CAA will provide a list of approved contractors as a convenience, but recipients are not required to use them. However all work must be done by a licensed contractor.

Property Improvement Program - Income Ranges	
Up to \$19,900	4%
\$20,000-\$39,999	6%
\$40,000-\$60,500/\$74,750	8% (6% in some cases)

### Rules

For the purposes of home improvement anyone is eligible as long as they meet the required annual income guidelines. Gross annual household income cannot exceed \$60,500, or up to \$74,750 in some cities within Ottawa County. Call CAA for more specific rules depending upon location. Interest rates of 4% - 8% are based upon gross income. See the chart above.

### How Do I Qualify?

You can qualify if you own or are buying a home, if you are a reasonable credit risk, can demonstrate ability to repay the loan and if the improvements to your home are permanent and will protect or improve livability or energy of the home or buildings.

## Home Rehabilitation

This program provides home improvements which meet Michigan State Housing Development Authority's (MSHDA) Housing Quality Standards (HQS) for issues related to roofing, furnace and plumbing as well as many others. CAA provides home inspections and acts as fiduciary agent (trustee). Home Rehabilitation consists of a loan which must be repaid, however, there is no interest on the loan and it can be deferred until the sale of the home or until refinancing.

CAA also offers Emergency Repairs which are those immediate repairs considered to be necessary to prevent a threat to health or safety.

### Rules

Recipients must be residents of Ottawa County. Homes located in the City of Holland are not eligible for this program but may be eligible for the City of Holland's **Home Repair Program** (355-3133).

If your home is purchased through a Land Contract, you and the Land Contract holder must agree to the repairs. Your home must have a home-owners insurance policy.

Home Rehabilitation Program Income Guidelines			
Number in Family	Annual Income	Number in Family	Annual Income
1	\$39,100	5	\$60,300
2	\$44,700	6	\$64,800
3	\$50,250	7	\$69,250
4	\$55,850	8	\$73,700

Manufactured homes are eligible only if they are attached to a permanent foundation. Rental units are not eligible. You must provide all documentation required by Community Action Agency which includes the deed to the house, homeowners insurance, tax returns, and bank statements. See a CAA specialist for a complete list when applying.

### Who Qualifies

Families living in occupied single-family homes who's combined annual income does not exceed the income figure in the chart above. These income limits change annually. These numbers apply to 2008 only but provide a general guideline.

### How Do I Qualify?

Recipients must have house payments and property taxes paid up to date. See CAA for an application.

## Energy Education

CAA sponsors a repeating, two-hour energy education workshop which focuses on three areas: conservation, pollution reduction and saving money. Participants receive simple and practical tips, including suggestions on simple home repairs they can implement immediately in order to reduce the consumption of utilities. Energy Education participation is a requirement for participation in the **Weatherization** program. Members of the public are welcome to attend these workshops, however, they will not be given the same materials as those receiving **Weatherization** assistance.

### Who Qualifies?

Members of the public are welcome to attend the Energy Education workshop. This is a required workshop for those receiving assistance from CAA's Weatherization program, where income guidelines apply. Call CAA for a workshop schedule.

## Tax Preparation Assistance

CAA provides free tax preparation for Ottawa County residents who qualify. Qualified applicants are helped on a first-come first-served basis.

### Rules

Recipients must call CAA to make an appointment.

### How Do I Qualify?

Assistance is based on income guidelines. Please see the chart on the right. These figures represent 2008 income guidelines and may change annually.

Tax Preparation Income Guidelines	
Size of Family	Income Limit
1	\$20,800
2	\$28,000
3	\$35,200
4	\$42,400
5	\$49,600
6	\$56,800
7	\$64,000
8	\$71,200
Add for each additional family member	
	\$7,200