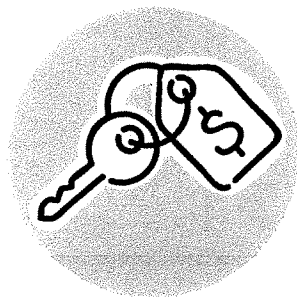


# Northwest Michigan Habitat for Humanity

NWM Habitat offers several housing programs to residents of Emmet and Charlevoix counties. Whether you are looking to become a homeowner or already own a home and are in need of repairs, we may be able to help!



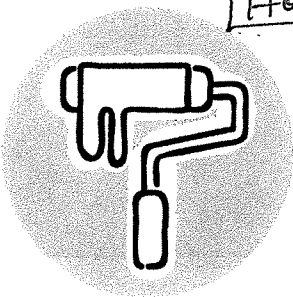
## Housing Programs - Open Enrollment



**The Path Program** is the traditional Habitat housing program and is designed for those who are unable to qualify for a conventional mortgage due to issues like poor credit scores or the inability to save up a down payment. **The Home Ready Program** is designed for those who qualify for a mortgage, such as a USDA or VA loan, but are unable to find a house on the market in their price range. This program offers special open enrollment periods as needed.

**Both programs are accepting applications February 1st-29th and August 1st-31st. Home builds for 2020 are scheduled in Oden and Pellston. To apply or for more information visit [www.northwestmihabitat.org](http://www.northwestmihabitat.org) or call 231-348-6926**

### *Home Repair Program*



Habitat is offering a highly affordable, 0% interest repair loan and repair services program to qualified homeowners in your area! Repairs may include roof repair, weatherization, exterior upgrades, handicap accessibility, plumbing, mechanical and more. Loan repayment is calculated using an income-based sliding scale

**For More Information  
Call the Office Today!**

Office: 231-348-6926

[www.northwestmihabitat.org](http://www.northwestmihabitat.org)

[programs@northwestmihabitat.org](mailto:programs@northwestmihabitat.org)

**If you are deaf, hard of hearing, or have a speech disability dial TRS (711) for assistance.**

**This institution is an equal opportunity provider.**

