How to Apply

We invite you to contact CNH to complete a pre-screen intake. Your application will be reviewed and you will be contacted within 48 hours. A follow-up appointment may be required to verify proof of income and a tri-merge credit report will be evaluated. If eligible, your journey on the HAP program will be designed especially for you. All applications will be taken on a first-come, first-serve basis.

Note: eligibility is not a guarantee of services received.

For more information,
Please Contact
CNH Housing Counselor
(231) 924-0641
info@cnhousing.org
The Homebuyer Assistance Program (HAP) is designed to assist low to moderate income families purchase and renovate homes in Newaygo County. Individual counseling will be provided to help with credit/debt/affordability analysis and helping to build a credit history. Our goal at CNH is to help you become mortgage ready and a successful homeowner. CNH offers up to $10,000 for down payment/closing cost assistance and up to $20,000 for renovations.

Eligibility Requirements

- Applicants income must be between 40% and 80% of Area Median Income.
- All homebuyers will obtain mortgages from a lender with interest rates and closing cost at the best available rate to borrowers with good credit in the local market.
- Applicants must achieve a credit score of 620 or higher with all collections and judgments paid and no late payments for 12 months.
- Applicant must be able to contribute a least 1% of the sales price and have a savings of 1 monthly payment.

Property Rehabilitation

- Properties must be single family properties located in Newaygo County.
- Homes allowed can be a stick built or modular. Mobile or manufactured homes are not eligible.
- Property rehabilitation will address the follow goals:
  - Health and Safety
  - Energy Efficiency
  - Major systems that could fail in the first 5 years.
  - Ensure housing quality minimum standards are met.
- Lead based paint assessment and remediation of homes built prior to 1978.

Required Classes

All classes must be attended prior to program approval. A Certificate of Completion will be provided for each class. All courses are open to the public.

- Homebuyer Education Class
- Financial Literacy Class
- Home Maintenance Class