



## Bay County Housing Rehabilitation Program Pre-Qualification Form (PQF) for Housing Repair Loan

Homeowners interested in funding assistance from the Bay County Housing Rehabilitation Program must complete a Pre-Qualification Form (PQF) as the first step in the application process. The PQF streamlines the qualifying process by allowing a quick evaluation for the major program requirements. This is done to save the applicant the time and expense of filling out the full application if he/she does not meet the minimum requirements.

The Housing Rehabilitation Program uses H.U.D., Section 8 Guidelines for total code enforcement on existing homes. **Housing repair loans are available upon approval from the Bay County Housing Rehabilitation Program. Loan interest rates are from 0% to 3%.**

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

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

Daytime Telephone Number: \_\_\_\_\_

Address and Location (Township/City) of House: \_\_\_\_\_

How long have you lived in the house? \_\_\_\_\_

Approximate year the house was built: \_\_\_\_\_

How many people (adults and children) live in the house as their primary residence? \_\_\_\_\_

What is the estimated combined yearly (gross) household income of all adults (18 years and older) living in the home? \_\_\_\_\_

Is the mortgage payment current? \_\_\_\_\_

Are the property taxes current? \_\_\_\_\_

Description of repairs needed at the house: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

***I state that the above information is accurate to the best of my knowledge***

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

\_\_\_\_\_  
Date

Please submit your completed PQF to the Mid-Michigan Community Action Agency (MMCAA) located at 111 South Washington Avenue, Bay City, Michigan 48708 for review and evaluation. All applicants who submit a completed PQF will be notified by MMCAA if they qualify for further application processing or not.

Please Note: The Pre-Qualification Form is an official part of the application process and upon its submittal the applicant is subject to penalties for perjury, falsifying condition or intentional misrepresentation. Pre-Qualifying **does not guarantee** that an applicant will actually receive funding or that funding is or will be available - it is just a step in the process that can help quickly evaluate whether an applicant is eligible or not.