



1219 S. Park , Kalamazoo, MI, 49001. 269.385.2916 www.knhs.org

Memo

From: Kalamazoo Neighborhood Housing Services, Inc.

Subject: Roof Replacement Program

Date: **OPEN NOW**

Kalamazoo Neighborhood Housing Services, Inc. (KNHS) is announcing the opening of the Deferred Maintenance Roof Replacement Loan Program. **Completed applications will be accepted until the grant funds are exhausted.** Files will be processed in the order of receipt of fully completed packages..

The applicant must be at or below 80% Area Median Income.

The applicant's house must be **owner occupied/single family (No rental, land contract or multi-unit)** and be located in one of the following neighborhoods.

Central Business District - Douglas- Fairmont - Eastside- Edison
Northside - Oakwood – Southside - Vine

- **This will be a 0% (zero percent) APR.050% loan- not a grant or gift.**
- The loan (mortgage and note) creates a lien against the property.
- Taxes and insurance must be paid and up to date.
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- Potential applicants may obtain an application package from KNHS at 1219 S. Park, Kalamazoo, MI 49001 or download from the website www.knhs.org.
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- **Only FULL Roof Replacements will be done. Repairs or patching will not be considered for this program. (see KNHS staff for other loan products)**

This activity is brought to you in partnership with the City of Kalamazoo

NOTE: The Program is available until the grant funding is exhausted.

If you have any questions, please call 269.385.2916

