



**NEIGHBORHOODS INC.**  
OF BATTLE CREEK

**\*\*\*Both programs could change slightly as the criteria for 2020 has not come out yet!**

## **Neighborhood Impact Program (NIP)**

The Federal Home Loan Bank of Indianapolis (FHLBI) Neighborhood Impact Program (NIP) assists existing qualified homeowners in the rehabilitation of their homes.

### **Features:**

- Up to \$7,500 in home rehabilitation available

### **Eligible Improvements:**

- Repair/replacement of existing heating, ventilation, air conditioning
- Repair/replacement of exiting well/septic system or underground property sewer system
- Repair/replacement of existing water heater
- Energy conservation improvements - includes repair/replacement of:
  - Windows
  - Soffit and Fascia
  - Siding
  - Roofing
  - Gutters
  - Downspouts
  - Caulking
  - Exterior doors
  - Weather stripping, attic and wall insulation
- Electrical – replacement of knob-and-tube wiring that prevents a home from meeting current code requirements for its area

Rehabilitation and repair of systems; materials must be of similar quality, kind and style.

All repairs must be supported by two independent bids within 30% of each other. Bids must be for exact same work.

### **Eligibility Requirements:**

- Existing homeowners with incomes at or below 80% AMI
- Owner-occupants and must have resided in the home 6 months prior to enrollment. Eligible properties include single-family homes, condominiums and modular units (duplexes with certain restrictions).
- Existing mortgage obligations and personal property taxes must be current and paid

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## **Accessibility Modifications Program (AMP)**

The Federal Home Loan Bank of Indianapolis (FHLBI) Accessibility Modifications Program (AMP) is designed to help eligible senior homeowners or households with person(s) with disabilities make barrier-free home improvements.

### **Features:**

- Up to \$11,000 in accessibility modifications available – 50% of AMP funds may be used for deferred maintenance. (See NIP Eligible Improvements)

### **Eligible Modifications:**

- Ramps/zero step entry
- Handrails
- Levered door handles
- Self-closing hinges (internal/external doors)
- Pocket doors or swing hinges
- Bathroom modifications
  - walk/roll-in showers
  - grab bars
  - Re-bath - easy entry bath
  - ADA-approved toilets/drop-down grab bar
  - Roll-under vanity
  - Lower level ½ bath conversions
- Kitchen modifications
  - Lowering existing cabinets or replacing with ADA-approved cabinets
  - Lowered and/or roll under ADA-approved counters
- Internal chair and wheelchair lifts
- Plumbing and electrical modifications to relocate laundry facilities to main floor
- Home modification assessment expenses (up to \$250)
- Widened doorways
- Installation of smoke detectors or carbon monoxide detectors
- Universal Design floor coverings
- Exclusions may apply

Bids must be for the exact same work.

### **Eligibility Requirements:**

- All household members must be age 62 or older, or age 17 and younger whereby the members 62 or older are the documented guardian(s) of the household member(s) age 17 or younger
- Household member with a disability of any age currently receiving Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) benefits or reasonably equivalent permanent state or federally funded disability benefits
- Must be primary residence and members must have resided there at least 6 months prior to enrollment.
- Applicants must meet household income requirements of equal to or less than 80% of the AMI
- Existing mortgage obligations and personal property taxes must be current and paid