

Fee Schedule:

Housing Services Mid Michigan (HSMM) charges a fee for only one of our education services:

Online Homebuyer Education

The fee for our online course is \$99.00. Clients will receive a certificate of completion once the following has been completed:

- Client has completed the entire course content
 - Completed a follow up session with a HSMM Counselor to review content addressing areas needing clarification as identified when reviewing the client's quiz scores.
 - Client completes all paperwork needed by HSMM
- HSMM will waive any fees if a client demonstrates they cannot afford the fee. Affordability will be based on an assessment of the client's household incomes and debt obligations. The fee may be waived completely or partially for households with an annual income of less than 200% of the Federal Poverty Level. No client will be turned away because of their inability to pay.

Individual Pre-purchase counseling, IDA Programs, Foreclosure Prevention counseling: HSMM may ask clients to reimburse us for the cost of obtaining the client's credit report.

Fee Scale:

Those at or below 200% of poverty to 150% of poverty- the fee is set at \$32.50

For those below 150% of poverty – the fee is waived completely