



MICHIGAN RESOURCE GUIDE SINGLE-FAMILY HOME REPAIR PROGRAMS

This resource guide provides an overview of single family housing rehabilitation programs offered by a variety of organizations (local and national). The guide identifies programs that individuals, families, public, and non-profit organizations may access to preserve or improve existing single family housing. Please note that this resource guide is not a comprehensive list of housing rehabilitation programs and the program information provided is subject to change at any time.

MICHIGAN COMMUNITY ACTION AGENCIES					
PROGRAM	OBJECTIVE	APPLICANT	USES	TERMS/CONDITIONS	CONTACT INFORMATION
Weatherization Program	The weatherization program provides home energy conservation services to homeowners and renters.	Families and individuals in select communities. This program is targeted to low-income homeowners and renters.	Energy conservation services may include: wall insulation, attic insulation, foundation insulation, air leakage reduction caulking, weather stripping of leaky doors, repairing windows, smoke detectors, compact fluorescent light bulbs, furnace and hot water heater repair or replacement.	This program provides free home energy conservation services to low-income homeowners and renters.	To find the agency that serves a particular county or region, please visit Michigan Community Action's website at www.mcaaa.org/resource-map . Click on the county or region and the name of the agency will appear, as will a text box with the agency headquarters office contact information. There are 29 Community Action Agencies in Michigan.
Homeowner Repair Program	To assist homeowners in select communities to make repairs and improvements to their homes.	Families and individuals in select communities. Program eligibility is based on income (check local agency website for details).	These improvements include furnace, roof, plumbing and electrical repairs, as well as upgrading kitchens, bathrooms, etc.	This program may require a lien and/or mortgage to be placed on the property. The funds may be repaid by either a deferred loan, zero interest loan payments or some combination of both.	To find the agency that serves a particular county or region, please visit Michigan Community Action's website at www.mcaaa.org/resource-map . Click on the county or region and the name of the agency will appear, as will a text box with the agency headquarters office contact information. There are 29 Community Action Agencies in Michigan.



UNITED STATES DEPARTMENT OF AGRICULTURE (USDA) RURAL DEVELOPMENT (RD)

PROGRAM	OBJECTIVE	APPLICANT	USES	TERMS/CONDITIONS	CONTACT INFORMATION
Single Family Home Ownership Loans	To provide safe, well-built affordable homes for rural Americans.	Families and individuals in rural areas and communities of 20,000 or less population. Eligibility for these loans is based on income and varies according to the average median income for each area.	Buy, build, improve, repair or rehabilitate rural homes as the applicant's permanent residence.	Up to 100% market value or cost, whichever is less. Loan amortized for 33 years. Applicant may be eligible for payment assistance (subsidy) on the loan.	USDA RD State Office 3001 Coolidge Rd, #200 East Lansing, MI 48823 tel 517.324.5210 www.rd.usda.gov/programs-services/all-programs/single-family-housing-programs
Single Family Home Repair Loans and Grants	Program helps very low-income applicants remove health and safety hazards, make essential repairs or make accessible for residents with disabilities	Families and individuals that currently own their home. Rural areas and communities of 20,000 or less population. Eligibility for these loans, and grants is based on income and varies according to the average median income for each area.	Loan and grant purposes include: winterizing, purchase or repair of heating system, structural repair, water/sewage connect fees, and similar uses	Terms to 20 years at 1.0%. Assistance to individuals may not exceed \$20,000. Grants available to applicants 62 years or older with limited income. Maximum grant is \$7,500.	USDA RD State Office 3001 Coolidge Rd, #200 East Lansing, MI 48823 tel 517.324.5210 www.rd.usda.gov/programs-services/all-programs/single-family-housing-programs
Mutual Self-Help Housing Loans and Grants	Individuals build homes as a group with construction guidance of a non-profit organization.	Families and individuals apply to participating non-profit agency. Grant funding available to non-profit for administration. Rural areas and communities of 20,000 or less population. Eligibility for these loans and grants is based on income and varies according to the average median income for each area.	Loan applications are processed on an individual basis for each participating family. Loan is provided for site, material and skilled labor.	The individual families receive a direct loan. The non-profit housing organization receives grant to hire a supervisor and pay other administrative expenses.	USDA RD State Office 3001 Coolidge Rd, #200 East Lansing, MI 48823 tel 517.324.5210 www.rd.usda.gov/programs-services/all-programs/single-family-housing-programs
Rental Housing for Families and Elderly Direct Loans and Loan Guarantees	Safe, well-built and affordable rental housing for rural Americans.	Individuals, profit and non-profit organizations Rural areas and communities of 20,000 or less population. Eligibility for these loans, loan guarantees is based on income and varies according to the average median income for each area.	New construction or substantial rehabilitation of rental housing.	Up to 100% of market value (non-profits); 97% (for profit) 30-year term with up to 50 years amortization.	USDA RD State Office 3001 Coolidge Rd, #200 East Lansing, MI 48823 tel 517.324.5210 www.rd.usda.gov/programs-services/all-programs/single-family-housing-programs
Housing Preservation Grants	Repair and rehabilitation housing owned or occupied by low-income rural people.	Public bodies and non-profit corporations Rural areas and communities of 20,000 or less population. Eligibility for these grants is based on income and varies according to the average median income for each area.	Operate a program that finances the repair and rehabilitation activities for single family and small rental properties.	Grant agreement conditions	USDA RD State Office 3001 Coolidge Rd, #200 East Lansing, MI 48823 tel 517.324.5210 www.rd.usda.gov/programs-services/all-programs/single-family-housing-programs



MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY (MSHDA) PROGRAMS

PROGRAM	OBJECTIVE	APPLICANT	USES	TERMS/CONDITIONS	CONTACT INFORMATION
Property Improvement Program (PIP)	To assist homeowners in Michigan to make repairs and improvements to their homes.	Homeowners with equity in their home, annual household income of up to \$105,700 and with a credit score of at least 620. Larger loan amounts require a minimum credit score of 660. The home must be the borrower's primary residence, either single-family or manufactured home, located in Michigan.	The improvements must substantially protect or improve the basic livability or utility of the single family or manufactured home. Major systems repairs/ replacement and energy efficiency updates are allowed.	Loan terms up to 20 years and no appraisal required. No lien requirement on loans under \$7,500 for homeowners. Loan amounts vary depending on the property type and cumulative loan to value, up to \$50,000. Interest rates for homeowners vary based upon the gross household income.	PIP loans are offered only through a MSHDA-approved participating lender or a community agent. For additional details and contact information, please visit MSHDA's website at www.michigan.gov/mshda/0,4641,7-141-45866_47906_49317---,00.html

FEDERAL HOME LOAN BANK OF INDIANAPOLIS (FHLBI)

PROGRAM	OBJECTIVE	APPLICANT	USES	TERMS/CONDITIONS	CONTACT INFORMATION
Neighborhood Impact Program (NIP)	To help preserve property values in local communities.	NIP assists existing homeowners with incomes at or below 80% of area median income rehabilitate their homes.	FHLBI members can assist homeowners with repairs including new windows, furnaces, roofs, siding and other deferred maintenance types of repairs. Members may work with eligible homeowners directly or through one or more local housing organizations.	NIP grants of up to \$10,000. FHLBI members may work with eligible homeowners directly or through one or more local housing organizations.	Homeowners interested in obtaining a NIP grant should contact one of FHLBI's current participating members using the contact list at www.fhlbi.com/docs/default-source/resources/community-investment/homeownership-initiatives/2015registeredmembers70635aa131106874b95eff00008dd2cb.pdf?sfvrsn=6 or membership directory page at www.fhlbi.com/who-we-serve/member-directory . You may also contact FHLBI's Community Investment Department at 800.688.669.
Accessibility Modifications Program (AMP)	Grant funding for accessibility modifications to homeowners.	Homeowners and owner-occupied households with a person(s) with a permanent disability Eligible households must have household income at or below 80% of the area median income (AMI).	Eligible modifications include items such as ramps, grab bars, roll-in showers and widened doorways	Up to \$15,000 in grant funding for accessibility modifications for eligible senior homeowners and owner-occupied households with a person(s) with a permanent disability. All grants must be accessed through an FHLBI member. FHLBI members may choose to work with eligible households directly and/or through one or more community housing organizations.	Homeowners interested in obtaining an AMP grant or community organizations serving seniors or persons with disabilities should contact one of FHLBI's current participating FHLBI members using the contact list at www.fhlbi.com/docs/default-source/resources/community-investment/homeownership-initiatives/2015registeredmembers70635aa131106874b95eff00008dd2cb.pdf?sfvrsn=6 or membership directory page at www.fhlbi.com/who-we-serve/member-directory . You may also contact FHLBI's Community Investment Department at 800.688.669.



MICHIGAN DEPARTMENT OF HEALTH AND HUMAN SERVICES (MDHHS)

PROGRAM	OBJECTIVE	APPLICANT	USES	TERMS/CONDITIONS	CONTACT INFORMATION
Michigan Lead Safe Home Program	Offers lead testing and lead hazard control services to qualifying families through grants.	Families that meet ALL of the following: <ul style="list-style-type: none"> • have a child under 6-years-old or pregnant female living in the home; • live in the counties of Genesee, Ingham, Jackson, Kalamazoo, Kent, Lenawee, Macomb, Oakland, Saginaw, or the city of Detroit or elsewhere if your child has a lead level of five or above; • are a low or moderate income family; • live in a home built before 1978; and • own or rent the home. 	The program provides free lead inspection/risk assessment (\$750 value) on home. Additionally, lead hazard control work which may include new windows, doors and special cleaning and painting.	<p>Owner occupied: Up to \$10,000 per unit in free work is provided with a small fee required depending on income.</p> <p>Landlords: MDHHS will provide from \$2,000–\$6,000 per unit; landlords must come up with the rest.</p> <p>Tenants: There is no cost to them. MDHHS needs landlord's permission before starting work.</p>	Contact MDHHS with questions: Michigan Lead Safe Home Program PO Box 30195 Lansing, MI 48909 toll-free 866.691.5323 fax 517.335.8800 www.michigan.gov/leadsafe

MICHIGAN SAVES

PROGRAM	OBJECTIVE	APPLICANT	USES	TERMS/CONDITIONS	CONTACT INFORMATION
Home Energy Loan Program	Provides loans for energy efficiency and renewable energy improvements.	Homeowners (can be secondary home), or for 1–4 unit properties where one unit is owner-occupied All borrowers must meet the lender's underwriting criteria, including a credit score above 640 (680 in some areas) and a debt-to-income ratio less than 50 percent. Check with individual lenders for details.	Homeowners can choose from a list of qualified improvements such as new windows and doors, new air conditioners or furnaces, or even new appliances.	Up to \$30,000 in financing with no home appraisal or equity required.	Michigan Saves 230 N. Washington Sq, #300 Lansing, MI 48933 info@michigansaves.org tel 517.484.6474 www.michigansaves.org/homeowners#primary

HABITAT FOR HUMANITY AFFILIATES IN MICHIGAN

PROGRAM	OBJECTIVE	APPLICANT	USES	TERMS/CONDITIONS	CONTACT INFORMATION
Home Repairs & Neighborhood Revitalization	Provide weatherization, critical home repairs, and home preservation services.	This program is offered to homeowners in select communities across the state of Michigan. Homeowners should contact the affiliate in their area for program offerings and eligibility requirements.	Homeowners can access weatherization, critical home repairs, and home preservation services.	Eligible homeowners contribute their time and cover all or a portion of the costs of the repairs through no interest, no profit payment plans.	To find the affiliate that serves a particular city or county, please visit Habitat for Humanity of Michigan's website at www.habitatmichigan.org/about-habitat/find-your-local-habitat . On the "Find the Affiliate" page, enter the city or county, and the name of the affiliate will appear with contact information. There are 65 Habitat for Humanity affiliates in Michigan.

ADDITIONAL RESOURCES

U.S. Department of Housing and Urban Development—Energy Efficient Mortgage Program:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/eem/energy-r

U.S. Department of Veteran Affairs—Home Improvements and Structural Alterations (HISA) Grant: www.prosthetics.va.gov/psas/HISA2.asp

U.S. Department of Veteran Affairs—Housing Grants for Disabled Veterans: www.benefits.va.gov/homeloans/adaptedhousing.asp

MI Veterans Affairs Agency—Michigan Veterans Trust Fund: www.michiganveterans.com/home/quality-of-life/emergency-assistance