

Income Limit By Family Size

Family Size	1 - 4	5 - 8
Allegan	\$43,850	\$57,900
Antrim	\$39,250	\$51,850
Barry	\$44,150	\$58,300
Bay	\$38,150	\$50,400
Benzie	\$41,550	\$54,850
Berrien	\$39,000	\$51,500
Calhoun	\$38,150	\$50,400
Cass	\$39,600	\$52,300
Charlevoix	\$41,700	\$55,050
Clinton	\$46,850	\$61,850
Dickinson	\$38,150	\$50,400
Eaton	\$46,850	\$61,850
Emmet	\$41,600	\$54,950
Genesee	\$37,900	\$50,050
Grand Traverse	\$44,950	\$59,350
Ingham	\$46,850	\$61,850
Ionia	\$38,700	\$51,100
Jackson	\$38,350	\$50,650
Kalamazoo	\$45,850	\$60,550
Kent	\$47,350	\$62,550
Lapeer	\$47,350	\$62,550
Leelanau	\$46,700	\$61,650
Lenawee	\$39,050	\$51,500
Livingston	\$59,100	\$78,050
Macomb	\$47,350	\$62,550
Marquette	\$40,850	\$53,950
Midland	\$45,250	\$59,750
Monroe	\$45,400	\$59,950
Oakland	\$47,350	\$62,550
Ottawa	\$49,800	\$65,750
Shiawassee	\$39,900	\$52,700
St. Clair	\$47,350	\$62,550
Van Buren	\$40,250	\$53,150
Washtenaw	\$62,000	\$81,850
Wayne	\$47,350	\$62,550
All other	\$37,850	\$50,000

Information on all
USDA Rural Development programs is
available at www.rd.usda.gov/mi

USDA is an equal opportunity provider,
employer, and lender.

March 8, 2024



Single Family Housing Repair Program#



Rural Development

Purpose

The Home Repair Loan and Grant program helps very low-income homeowners repair and modernize their homes.

How Can the Funds be Used?

Loan funds are available to repair, improve, modernize, remove health and safety hazards, and/or remodel dwellings to make them accessible to household members with disabilities.

Grant funds are available to remove health or safety hazards, and/or remodel dwellings to make them accessible to household members with disabilities.

Property Requirements

The property must be in an eligible rural area. Maps indicating eligible areas are located on the website below:

- <http://eligibility.sc.egov.usda.gov/>

Property requirements include, but are not limited to the following guidelines:

- Must not be income producing and no active farm structures.
- The home can not be located in a manufactured home community.
- Property must have access to its own water & waste utilities and located on a publicly maintained road.
- Value of property cannot exceed the Maximum Property Market Value.

What Are The Terms?

The loan program offers up to \$40,000 at a 1% interest rate and a 20 year term.

The grant program offers up to \$10,000 of lifetime assistance.

Eligibility Requirements

- Must own and occupy the dwelling as a primary residence
- U.S Citizen or qualified alien status.
- Must have adequate/dependable income and acceptable credit to qualify for a loan
- Must be 62 years or older to be eligible for grant assistance
- Must have household income that does not exceed the very low income guidelines
- Must have legal capacity to incur debt obligation
- Other restrictions may apply

What Security is Required?

A mortgage is required for all loans of \$7,500 or more. The agency does not require a first lien position, but the total of all debts secured by the property must not exceed the property's market value.

Grants do not require a security instrument, but must be repaid if ownership changes within 3 years of grant approval.

Maximum Property Market Value Per County

**All Counties
\$398,600**

Where Can I Apply

Contact the office that serves the county your home is located in

Caro Office 989-673-8173 Ext. 4
1075 Cleaver Road, Caro, MI 48723
Bay, Gratiot, Huron, Lapeer, Saginaw, Sanilac,
St. Clair & Tuscola

Flint / Mason Office 810-230-8766 Ext. 4
miflint.loan@usda.gov
1525 North Elms Road, Flint, MI 48532
Clinton, Eaton, Genesee, Hillsdale, Ingham, Jackson,
Lenawee, Livingston, Macomb, Monroe, Oakland,
Shiawassee, Washtenaw & Wayne

Grand Rapids / Paw Paw Office 616-942-4111 Ext. 6
sm.rd.migrandpaw.sfh@usda.gov
3200 Eagle Park Dr, Ste 100B, Grand Rapids, MI 49525
Allegan, Barry, Berrien, Branch, Calhoun, Cass,
Ionia, Kalamazoo, Kent, Mecosta, Montcalm,
Muskegon, Newaygo, Oceana, Ottawa St. Joseph &
Van Buren

Sault Ste. Marie Office 906-632-9611 Ext 4
2847 Ashmun, Sault Ste. Marie, MI 49783
Alger, Baraga, Chippewa, Delta, Dickinson, Gogebic,
Houghton, Iron, Keweenaw, Luce, Mackinaw,
Marquette, Menominee, Ontonagon & Schoolcraft

Traverse City Office 231-941-0951 Ext. 4
1501 Cass St, Ste A, Traverse City, MI 49684
Alcona, Alpena, Antrim, Benzie, Charlevoix, Cheboygan,
Crawford, Emmet, Grand Traverse, Kalkaska, Lake,
Leelanau, Manistee, Mason, Missaukee, Montmorency,
Osceola, Oscoda, Otsego, Presque Isle & Wexford

West Branch Office 989-345-5470 Ext. 4.
543 Progress Street, West Branch, MI 48661
Arenac, Clare, Gladwin, Iosco, Isabella, Midland,
Ogemaw & Roscommon