

## INCOME LIMIT PER FAMILY SIZE

FAMILY SIZE	1 - 4	5—8
Alger	\$28,050	\$37,050
Allegan	\$32,350	\$42,750
Antrim	\$28,300	\$37,400
Barry	\$33,400	\$44,100
Bay	\$30,050	\$39,700
Benzie	\$29,000	\$38,300
Berrien	\$30,500	\$40,300
Calhoun	\$29,100	\$38,400
Cass	\$29,300	\$38,700
Charlevoix	\$30,350	\$40,100
Chippewa	\$28,750	\$37,950
Clinton	\$34,350	\$45,350
Delta	\$28,150	\$37,200
Dickinson	\$28,750	\$37,950
Eaton	\$34,350	\$45,350
Emmett	\$33,550	\$44,300
Genesee	\$29,250	\$38,600
Grand Traverse	\$32,950	\$43,500
Houghton	\$28,150	\$37,200
Ingham	\$34,350	\$45,350
Ionia	\$29,550	\$39,050
Isabella	\$29,500	\$38,950
Jackson	\$30,800	\$40,700
Kalamazoo	\$31,600	\$41,750
Kent	\$33,400	\$44,100
Lapeer	\$35,500	\$46,850
Leelanau	\$35,150	\$46,400
Lenawee	\$39,050	\$51,500
Livingston	\$44,950	\$59,350
Macomb	\$35,500	\$46,850
Marquette	\$32,850	\$43,400
Midland	\$35,000	\$46,200
Monroe	\$35,800	\$47,300
Muskegon	\$31,050	\$40,950
Oakland	\$35,500	\$46,850
Otsego	\$29,550	\$39,050
Ottawa	\$36,450	\$48,150
Saginaw	\$28,650	\$37,850
Shiawassee	\$29,100	\$38,450
St. Clair	\$35,500	\$46,850
St. Joseph	\$27,950	\$36,900
Van Buren	\$31,600	\$41,750
Washtenaw	\$44,250	\$58,450
Wayne	\$35,500	\$46,850

All other \$27,900 \$36,850

## MAXIMUM PROPERTY MARKET VALUE

Alcona	155,600	Lake	150,900
Alger	136,000	Lapeer	165,000
Allegan	200,000	Leelanau	185,300
Alpena	156,200	Lenawee	180,000
Antrim	159,700	Livingston	212,000
Arenac	148,000	Luce	136,000
Baraga	136,000	Mackinac	136,000
Barry	200,000	Macomb	198,000
Bay	153,000	Manistee	162,700
Benzie	166,700	Marquette	160,000
Berrien	200,000	Mason	162,700
Branch	170,000	Mecosta	140,000
Calhoun	175,000	Menominee	136,000
Cass	200,000	Midland	156,000
Charlevoix	177,500	Missaukee	161,700
Cheboygan	136,000	Monroe	202,000
Chippewa	150,000	Montcalm	170,000
Clare	148,000	Montmorency	152,200
Clinton	165,000	Muskegon	180,000
Crawford	154,200	Newaygo	140,000
Delta	150,000	Oakland	212,000
Dickinson	136,000	Oceana	140,000
Eaton	165,000	Ogemaw	148,000
Emmett	160,000	Ontonagon	136,000
Genesee	182,000	Osceola	157,200
Gladwin	148,000	Oscoda	158,400
Gogebic	150,000	Otsego	160,700
Grand Traverse	168,700	Ottawa	200,000
Gratiot	148,000	Presque Isle	136,000
Hillsdale	163,000	Roscommon	148,000
Houghton	150,000	Saginaw	152,000
Huron	153,000	Sanilac	153,000
Ingham	180,000	Schoolcraft	136,000
Ionia	170,000	Shiawassee	170,000
Iosco	148,000	St. Clair	165,000
Iron	136,000	St. Joseph	200,000
Isabella	156,000	Tuscola	153,000
Jackson	186,000	Van Buren	200,000
Kalamazoo	200,000	Washtenaw	212,000
Kalkaska	163,700	Wayne	198,000
Kent	200,000	Wexford	161,700
Keweenaw	136,000		



United States  
Department of  
Agriculture

Rural Development



UNITED STATES  
DEPARTMENT OF  
AGRICULTURE

504 SINGLE  
FAMILY HOUSING  
HOME REPAIR  
PROGRAM



STATE ADMINISTRATIVE OFFICE

3001 Coolidge Rd., Suite 200  
East Lansing, MI 48823

COM: (517) 324-5210 TDD: 517-324-5200

[http://www.rd.usda.gov/programs-services/  
single-family-housing-repair-loans-grants/mi](http://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants/mi)

Revised 5/17/17

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

## PURPOSE

The Section 504 loan & grant program is designed to help very low-income applicants repair and modernize their home affordably.

## HOW CAN 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.

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## 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/eligibility/welcomeAction.do?pageAction=sfp&NavKey=property@11>

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

- Must not be income producing, no in-ground swimming pool, no farm structures and lots cannot be sub-divided,
- If the property is a mobile/manufactured home the applicant must own and occupy the property prior to applying. The home must NOT be located in a mobile home park, other restrictions may apply.
- Property must have access to its own water & waste utilities and located on a publicly maintained road.
- Value of property cannot exceed the Maximum Area Loan Limit Guideline

## ELIGIBILITY REQUIREMENTS

- Must own and occupy the dwelling as a primary residence
- U.S Citizen or qualified alien status.
- Must have adequate & dependable income
- Must be 62 years or older to become eligible for grant assistance
- Must have household income that does not exceed the very low income guidelines established for the county. Please refer to the Income Limit Chart on the back of the brochure
- Must have legal capacity to incur debt obligation
- Must have acceptable credit history (loans only)
- Other restrictions may apply

## WHAT ARE THE TERMS?

The Loan Program offers up to \$20,000 at a 1 %interest rate. Repayment terms up to 20 years, contingent upon the applicants repayment ability.

The Grant program offers up to \$7,500 of (lifetime assistance.) The grant(s) received are forgivable if the home does not exchange ownership within 3 years of grant approval. If the property is sold within 3 years the full amount of the grant must be repaid.

## WHAT SECURITY IS REQUIRED?

The Loan Program is required to obtain a real estate mortgage for loans greater than \$7500. 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.

## WHERE CAN I APPLY?

**Contact the office that serves the county you want to purchase a home in**

**Caro Office** – (989) 673-8173, Ext. 4  
1075 Cleaver Road, P.O. box 291,  
Caro, MI 48723  
(Bay, Gratiot, Huron, Lapeer, Saginaw, Sanilac, St. Clair and Tuscola counties)

**Flint Office** – (810) 230-8766, Ext. 4  
1525 North Elms Road  
Flint, MI 48532

(Clinton, Genesee, Macomb, Monroe, Oakland, Shiawassee and Wayne counties)

**Grand Rapids Office** – (616) 942-4111, Ext. 6  
3260 Eagle Park Drive, Suite 107,  
Grand Rapids, MI 49525

(Ionia, Kent, Mecosta, Montcalm, Muskegon, Newaygo, Oceana and Ottawa counties)

**Mason Office** – (517) 676-4644, Ext. 4  
525 N. Okemos Street, Suite B  
Mason, MI 48854

(Eaton, Hillsdale, Ingham, Jackson, Lenawee, Livingston and Washtenaw counties)

**Paw Paw Office** – (269) 657-7055, Ext. 4  
1035 E. Michigan Avenue  
Paw Paw, MI 49079

(Allegan, Barry, Berrien, Branch, Calhoun, Cass, Kalamazoo, St. Joseph and Van Buren counties)

**Sault Ste. Marie Office** -- (906) 632-9611, Ext 4  
2847 Ashmun  
Sault Ste. Marie, MI 49783

(Alger, Baraga, Cheboygan, Chippewa, Delta, Dickinson, Emmet, Gogebic, Houghton, Iron, Keweenaw, Luce, Mackinaw, Marquette, Menominee, Ontonagon, Presque Isle and Schoolcraft counties)

**Traverse City Office** – (231) 941-0951,Ext. 4  
1501 Cass Street, Suite A  
Traverse City, MI 49684

(Alcona, Alpena, Antrim, Benzie, Charlevoix, Crawford, Grand Traverse, Kalkaska, Lake, Leelanau, Manistee, Mason, Missaukee, Montmorency, Osceola, Oscoda, Otsego and Wexford counties)

**West Branch Office** – (989) 345-5470 Ext. 4.  
240 W. Wright Street  
West Branch, MI 48661

(Arenac, Clare, Gladwin, Iosco, Isabella, Midland, Ogemaw and Roscommon counties)