

HOME REPAIR ASSISTANCE PROGRAMS

A variety of programs exist to assist you with home repairs. Please see the list below for a number of programs that may be able to assist you with your home repair needs.

Mason County Housing Program:

Contact: Community Development Director, City of Ludington
400 S Harrison Street
Ludington, MI 49431

Homeowner Assistance

OCD allocates Community Development Block Grant (CDBG) funding to county governments through the County Allocation Program. Most county governments use these funds to implement countywide homeowner rehabilitation programs. Counties make deferred loans available to low-income homeowners with an income at or below 80 percent of the area median.

Mason County 2007: 80 % Area Median Income Limits

	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
80 % AMI	29,500	33,700	37,950	42,150	45,500	48,900	52,250	55,650

Call the Community Development Director for applications and verification paperwork. Funding is limited.

Department of Human Services (DHS):

<http://www.michigan.gov/dhs>

Local DHS Contact: 231-845-7391

915 Diana St.

Ludington, MI 49431

State Emergency Relief (SER): http://www.michigan.gov/dhs/0,1607,7-124-5453_5531-15411--,00.html

SER assists with home repairs to correct unsafe conditions and restore essential services. Eligible home repairs may include repair or replacement of a non-functioning furnace, hot water heaters, or septic systems.

The lifetime maximum for energy related home repairs (furnaces) is \$1,500 per SER group. All energy related repairs approved since 1978 count toward this maximum.

Non-energy- related repairs include home repairs except furnace repair or replacement. (it includes hot water heaters and septic systems for client owned housing.) The lifetime

maximum for non-energy-related home repairs is \$1,500 per SER group. All non-energy related repairs since 1991 count toward this maximum.

Home repair payments are made only if the repair(s) is essential to remove a direct threat to health or safety or is required by law or a mobile home park regulation. The repair(s) must restore the home to a safe, livable condition. SER does not pay for improvements or nonessential repairs.

Assistance application: http://www.michigan.gov/dhs/0,1607,7-124-5453_5531-69226--.00.html

FiveCap, Inc.: <http://www.fivecap.org/>

Main Office MASON COUNTY: 231-757-3785

302 N. Main Street PO BOX 37

Scottville, MI 49454

FiveCap acts as an administrator of 40 programs to promote individual and family self-sufficiency. Some of these programs are listed below.

Department of Energy (DOE) ~ WEATHERIZATION:

The weatherization of homes benefits income eligible households by conserving energy. Improvements include, but are not limited to: air sealing, caulking, insulation of side walls, attics, and foundations, water heater jackets, and a variety of additional energy and/or health and safety measures. Weatherization is generally a “one time” service for a given home. The service is FREE to qualifying households.

- Source documents for 12 months of income (all household occupants) from date of application (award letters of SS, SSI, SDA)
- Fuel account number and fuel costs
- Proof of ownership or landlord/tenant agreement (Landlords have a 25% copayment)
- Social Security number and birth date for every member of household
- A Weatherization application and CSR form is completed in the FiveCAP office

Low Income Home Energy Assistance Program (LIHEAP)

LIHEAP funds augment eligible Weatherization measures to increase energy efficiency and further reduce fuel costs. LIHEAP funds can also repair/replace roofs, furnaces, and water heaters meeting inspection/testing criteria at the time Weatherization services are provided. Energy Education is also provided to Weatherization applicants/clients through LIHEAP. Weatherization clients are automatically considered for LIHEAP services and those seeking service specific to LIHEAP (roof, furnace, and water heater) should apply for Weatherization.

Michigan Public Service Commission (MPSC)

MPSC Weatherization funds may be used to increase Weatherization services and can provide Weatherization /LIHEAP services to households exceeding DOE/Weatherization income guidelines (up to 200% of gross Federal Poverty level). Low Income Energy

Education (LIEE) is available for clients who are not eligible for LIHEAP energy education (below 200% of gross Federal Poverty level).

USDA Rural Development:

<http://www.rurdev.usda.gov/mi/sfh/homerepair.htm>

Contact: Traverse City Office
1501 Cass St. Suite A
Traverse City, MI 49684
Phone: 231-941-0951 x6
Fax: 231-929-7890
Toll Free: 1-800-944-8119

Home Repair Loan and Grant Program

For very low income families who own homes in need of repair, the Home Repair Loan and Grant Program offers loans and grants for renovation. The Home Repair Program also provides funds to make a home accessible to someone with disabilities.

Money may be provided, for example, to repair a leaking roof; to replace a wood stove with central heating; to construct a front-door ramp for someone using a wheelchair; or to replace an outhouse and pump with running water, a bathroom, and a waste disposal system.

Homeowners 62 years and older are eligible for home improvement grants. Other low income families and individuals receive loans at a 1% interest rate directly from USDA RD.

Home Repair Loans and Grants

Objective

To help very-low income applicants remove health and safety hazards or repair their homes.

Applicant

Families and individuals who currently own their home apply to Rural Development.

Uses

Loan and grant purposes include: winterizing, purchase or repair of heating system, structural repair, water/sewage connect fees and similar uses.

Population

Rural areas and populations of 10,000 or less.

Loan/Grant

Direct loan and grant

Terms/Conditions

Terms to 20 years at 1 percent. Assistance to individual may not exceed \$20,000. Grants available to applicants 62 years or older with limited income. Maximum grant is \$7500.

Rural Development Pre-Qualification Sheet:

<http://www.rurdev.usda.gov/mi/sfh/Predqualification%20Worksheet.rtf>