

Income Limit By Family Size

Family Size	1-4	5-8
Allan	\$138,900	\$151,350
Antrim	\$133,550	\$144,300
Bar	\$37,300	\$49,250
Benzie	\$35,100	\$46,350
Berrien	\$33,500	\$44,250
Cass	\$134,100	\$145,050
Charlevoix	\$135,350	\$147,700
Clinton	\$40,100	\$52,950
Eaton	\$140,100	\$152,910
Emmett	\$136,350	\$148,000
Genesee	\$132,800	\$143,300
Grand Traverse	\$142,500	\$156,100
Houghton	\$32,300	\$42,650
Ingham	\$140,100	\$152,950
Ionia	\$133,200	\$143,850
Isabella	\$32,950	\$43,500
Jackson	\$133,200	\$143,850
Kalamazoo	\$139,500	\$152,150
Kent	\$40,100	\$52,950
Keweenaw	\$133,500	\$144,250
Lapeer	\$140,000	\$152,800
Leelanau	\$139,450	\$152,100
Lenawee	\$39,050	\$51,500
Livingston	\$151,200	\$167,600
Macomb	\$140,000	\$152,800
Marquette	\$34,600	\$45,700
Mason	\$32,350	\$42,750
Midland	\$10,250	\$53,150
Monroe	\$10,300	\$53,200
Oakland	\$140,000	\$152,800
Ottawa	\$13,500	\$57,500
Shiawassee	\$34,950	\$46,150
St. Clair	\$40,000	\$52,800
Van Buren	\$39,500	\$52,150
Washtenaw	\$53,250	\$60,300
Wayne	\$40,000	\$52,800
All other	\$32,250	\$42,600

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

504 GRANT ONLY

INCOME LIMIT PER FAMILY SIZE

FAMILY SIZE	1	2	3	4
Allegan	\$16,350	\$18,700	\$21,050	\$23,350
Antrim	\$14,100	\$16,100	\$18,100	\$20,150
Barry	\$15,700	\$17,900	\$20,150	\$22,400
Benzie	\$14,750	\$16,850	\$18,950	\$21,050
Berrien	\$14,050	\$16,100	\$18,100	\$20,100
Cass	\$14,350	\$16,400	\$18,400	\$20,450
Charlevoix	\$14,850	\$17,000	\$19,100	\$21,200
Clinton	\$16,850	\$19,250	\$21,650	\$24,050
Eaton	\$16,850	\$19,250	\$21,650	\$24,050
Emmett	\$15,250	\$17,450	\$19,650	\$21,800
Genesee	\$13,800	\$15,750	\$17,750	\$19,700
Grand Traverse	\$17,850	\$20,400	\$22,950	\$25,500
Houghton	\$13,600	\$15,500	\$17,450	\$19,400
Ingham	\$16,850	\$19,250	\$21,650	\$24,050
Ionia	\$13,950	\$15,950	\$17,950	\$19,900
Isabella	\$13,850	\$15,850	\$17,800	\$19,750
Jackson	\$13,950	\$15,950	\$17,950	\$19,900
Kalamazoo	\$16,600	\$18,950	\$21,350	\$23,700
Kent	\$16,850	\$19,250	\$21,650	\$24,050
Keweenaw	\$14,050	\$16,100	\$18,100	\$20,100
Lapeer	\$16,800	\$19,200	\$21,600	\$24,000
Leelanau	\$16,600	\$18,950	\$21,350	\$23,650
Lenawee	\$16,400	\$18,700	\$21,050	\$23,450
Livingston	\$21,500	\$24,600	\$27,650	\$30,700
Macomb	\$16,800	\$19,200	\$21,600	\$24,000
Marquette	\$14,550	\$16,600	\$18,700	\$20,750
Mason	\$13,600	\$15,550	\$17,500	\$19,400
Midland	\$16,900	\$19,300	\$21,750	\$24,150
Monroe	\$16,950	\$19,350	\$21,800	\$24,200
Oakland	\$16,800	\$19,200	\$21,600	\$24,000
Ottawa	\$18,300	\$20,900	\$23,500	\$26,150
Shiawassee	\$14,700	\$16,800	\$18,900	\$20,950
St. Clair	\$16,800	\$19,200	\$21,600	\$24,000
Van Buren	\$16,600	\$18,950	\$21,350	\$23,700
Washtenaw	\$22,400	\$25,550	\$28,750	\$31,950
Wayne	\$16,800	\$19,200	\$21,600	\$24,000
All other	\$13,550	\$15,500	\$17,450	\$19,350

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

May 2021



Single Family Housing Repair Program

USDA United States
Department of
Agriculture
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, no in-ground swimming pool, 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

Washtenaw County
\$297,000

All Other Counties
\$285,000

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 Office 810-230-8766 Ext. 4
1525 North Elms Road, Flint, MI 48532
Clinton, Genesee, Macomb, Monroe, Oakland, Shiawassee & Wayne

Grand Rapids Office 616-942-4111 Ext. 6
3260 Eagle Park Dr, Ste 107, Grand Rapids, MI 49525
Ionia, Kent, Mecosta, Montcalm, Muskegon, Newaygo, Oceana & Ottawa

Mason Office 517-676-4644 Ext. 4
525 N Okemos St, Ste B, Mason, MI 48854
Eaton, Hillsdale, Ingham, Jackson, Lenawee, Livingston & Washtenaw

Paw Paw Office 269-657-7055 Ext. 4
1035 E Michigan Ave, Paw Paw, MI 49079
Allegan, Barry, Berrien, Branch, Calhoun, Cass, Kalamazoo, St. Joseph & Van Buren

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 & Schoolcraft

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

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