

Income Limit Chart Family Size 1-4

County	1	2	3	4
Alger	19650	22450	25250	28050
Allegan	21850	24950	28050	31150
Antrim	19050	21800	24500	27200
Baraga	18800	21500	24200	26850
Bay	20500	23400	26350	29250
Barry	23100	26400	29700	33000
Benzie	19950	22800	25650	28500
Branch	19550	22350	25150	27900
Berrien	20400	23300	26200	29100
Calhoun	20350	23250	26150	29100
Cass	20450	23350	26250	29150
Charlevoix	21250	24300	27350	30350
Chippewa	20150	23000	25900	28750
Clinton	24050	27500	30950	34350
Delta	19200	21950	24700	27400
Dickinson	20150	23000	25900	28750
Eaton	24050	27500	30950	34350
Emmet	22950	26200	29500	32750
Genesee	20500	23400	26350	29250
Grand Traverse	23100	26400	29700	32950
Gratiot	18800	21450	24150	26800
Hillsdale	19000	21700	24400	27100
Ingham	24050	27500	30950	34350
Ionia	20700	23650	26600	29550
Isabella	20650	23600	26550	29500
Jackson	21600	24650	27750	30800
Kalamazoo	22150	25300	28450	31600
Kent	22100	25250	28400	31550
Lapeer	24850	28400	31950	35500
Leelanau	24300	27800	31250	34700
Lenawee	27300	31200	35100	39050
Livingston	31450	35950	40450	44950
Mackinac	19150	21850	24600	27300
Macomb	24850	28400	31950	35500
Manistee	18650	21300	23950	26600
Marquette	23000	26300	29600	32850
Menominee	18800	21450	24150	26800
Midland	23300	26600	29950	33250
Monroe	24600	28100	31650	35150
Muskegon	21700	24800	27900	31050
Newaygo	18600	21250	23900	26550
Oakland	24850	28400	31950	35500
Otsego	20150	23000	25900	28750
Ottawa	24900	28450	32000	35550
Saginaw	19500	22300	25100	27900
Shiawassee	20400	23300	26200	29100
St. Clair	24850	28400	31950	35500
St. Joseph	19600	22400	25200	27950
Tuscola	19200	21900	24650	27400
Van Buren	22150	25300	28450	31600
Washtenaw	30600	35000	39350	43700
Wayne	24850	28400	31950	35500
All other	18500	21150	23800	26400

Maximum Property Market Value Per County

Alcona	126000	Lake	134000
Alger	126000	Lapeer	153000
Allegan	156000	Leelanau	155000
Alpena	126000	Lenawee	164000
Antrim	134000	Livingston	193000
Arenac	126000	Luce	126000
Baraga	126000	Mackinac	122000
Barry	153000	Macomb	185000
Bay	136000	Manistee	136000
Benzie	136000	Marquette	147800
Berrien	147000	Mason	139000
Branch	144000	Mecosta	132000
Calhoun	147000	Menominee	126000
Cass	142000	Midland	136000
Charlevoix	134000	Missaukee	133000
Cheboygan	136000	Monroe	174000
Chippewa	142900	Montcalm	142000
Clare	126000	Montmorency	126000
Clinton	145000	Muskegon	138000
Crawford	126000	Newaygo	138000
Delta	147800	Oakland	193000
Dickinson	126000	Oceana	135000
Eaton	153000	Ogemaw	126000
Emmett	132000	Ontonagon	126000
Genesee	145000	Osceola	133000
Gladwin	126000	Oscoda	126000
Gogebic	126000	Otsego	128000
Grand Traverse	144000	Ottawa	165000
Gratiot	136000	Presque Isle	126000
Hillsdale	139000	Roscommon	126000
Houghton	126000	Saginaw	145000
Huron	136000	Sanilac	136000
Ingham	158000	Schoolcraft	126000
Ionia	145000	Shiawassee	145000
Iosco	126000	St. Clair	153000
Iron	126000	St. Joseph	150000
Isabella	136000	Tuscola	136000
Jackson	147000	Van Buren	155000
Kalamazoo	165000	Washtenaw	191000
Kalkaska	136000	Wayne	169000
Kent	161000	Wexford	137000
Keweenaw	126000		

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UNITED STATES DEPARTMENT
OF AGRICULTURE

504 DIRECT PROGRAM SINGLE FAMILY HOUSING HOME REPAIR PROGRAM



STATE ADMINISTRATIVE OFFICE

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

COM: (517) 324-5210 FAX: (517) 324-5225

TDD: (800) 649-3777 Toll Free: 1-888-771-6993

Toll Free: 1-800-944-8119

Rural Development online:

<http://www.rurdev.usda.gov/mi>

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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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.

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.

Property Requirements:

The property must be in an eligible rural area. Log onto the website for maps indicating eligible areas throughout Michigan:

www.rurdev.usda.gov/mi/mapsmain.htm
<http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

Ineligible property guidelines include:

Income producing properties, in-ground swimming pools, farm structures, lots cannot be subdivided, value of home cannot exceed Area Loan Limit Guideline established for the county, property must have access to its own water and waste utilities and be located on a publicly maintained road, 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. Refer to the Maximum Area Loan Limit Guideline on the back of the pamphlet.

Where Can I apply?

Contact the office that services the county you plan to purchase a home.

Caro Area Office – (989) 673-7588, Ext. 4
1075 Cleaver Road, P.O. box 291, Caro, MI 48723
(Gratiot, Huron, Lapeer, Saginaw, Sanilac, St. Clair, Tuscola counties)

Flint Sub-Area Office – (810) 230-8766, Ext. 4
1525 North Elms Road, Flint, MI 48532
(Clinton, Genesee, Livingston, Macomb, Monroe, Oakland, Shiawassee, Washtenaw, Wayne counties)

Grand Rapids Area Office – (616) 942-4111, Ext. 6
3260 Eagle Park Drive, Suite 107, Grand Rapids, MI 49525.(Mecosta, Muskegon, Newaygo, Oceana counties)

Mason Area Office – (517) 676-1808, Ext. 4
525 N. Okemos Street, Suite B, Mason, MI 48854
(Eaton, Ingham, Hillsdale, Jackson, Lenawee counties)

Paw Paw Sub-Area Office – (269) 657-7055, Ext. 4
1035 E. Michigan Avenue, PawPaw, MI 49079
(Allegan, Barry, Berrien, Branch, Calhoun, Cass, Ionia, Kalamazoo, Kent , Montcalm, Ottawa, St. Joseph, Van Buren counties)

Sault Ste. Marie Sub-Area Office – (906) 632-9611 Ext. 4. 2847 Ashmun, Sault Ste. Marie, MI 49783
Gladstone Area Office – (906) 428-1060, Ext. 6. 2003 Minneapolis, P.O. Box 231, Gladstone, MI 49837(Alger, Baraga, Cheboygan, Chippewa, Delta, Dickinson, Emmet, Gogebic, Houghton, Iron, Keweenaw, Luce, Mackinaw, Marquette, Menominee, Ontonagon, Presque Isle, Schoolcraft counties)

Traverse City Area Office – (231) 941-0951, Ext. 6
1501 Cass Street, 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 Sub-Area Office – (989) 345-5470 Ext. 4. 240 W. Wright Street, West Branch, MI 48661
(Arenac, Bay, Clare, Gladwin, Iosco, Isabella, Midland, Ogemaw, Roscommon counties)