

Income Limit By Family Size

Family Size	1 - 4	5 - 8
Allegan	\$50,350	\$66,500
Antrim	\$46,700	\$61,650
Barry	\$51,800	\$68,400
Bay	\$41,850	\$55,250
Benzie	\$47,850	\$63,200
Berrien	\$43,600	\$57,600
Branch	\$41,150	\$54,350
Cass	\$46,050	\$60,800
Charlevoix	\$49,850	\$65,850
Chippewa	\$42,950	\$56,700
Clinton	\$50,400	\$66,550
Dickinson	\$41,550	\$54,850
Eaton	\$50,400	\$66,550
Emmet	\$48,800	\$64,450
Genesee	\$41,500	\$54,800
Grand Traverse	\$53,050	\$70,050
Houghton	\$44,100	\$58,250
Ingham	\$50,400	\$66,550
Ionia	\$42,550	\$56,200
Jackson	\$42,150	\$55,650
Kalamazoo	\$50,400	\$66,550
Kalkaska	\$41,450	\$54,750
Kent	\$53,200	\$70,250
Keweenaw	\$45,050	\$59,500
Lapeer	\$50,500	\$66,700
Leclanau	\$56,050	\$74,000
Lenawee	\$42,150	\$55,650
Livingston	\$65,300	\$86,200
Macomb	\$50,500	\$66,700
Manistee	\$41,700	\$55,050
Marquette	\$43,600	\$57,600
Mason	\$43,300	\$57,200
Menominee	\$41,500	\$54,800
Midland	\$51,650	\$68,200
Monroe	\$48,250	\$63,700
Montcalm	\$41,050	\$54,200
Muskegon	\$41,000	\$54,150
Oakland	\$50,500	\$66,700
Otsego	\$45,250	\$59,750
Ottawa	\$55,300	\$73,000
Shiawassee	\$43,300	\$57,200
St. Clair	\$50,500	\$66,700
St. Joseph	\$42,050	\$55,550
Van Buren	\$43,450	\$57,400
Washtenaw	\$62,950	\$83,100
Wayne	\$50,500	\$66,700
Wexford	\$42,000	\$55,450
All other	\$40,950	\$54,100

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

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

June 2025



Single Family Housing Repair Program


**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 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.

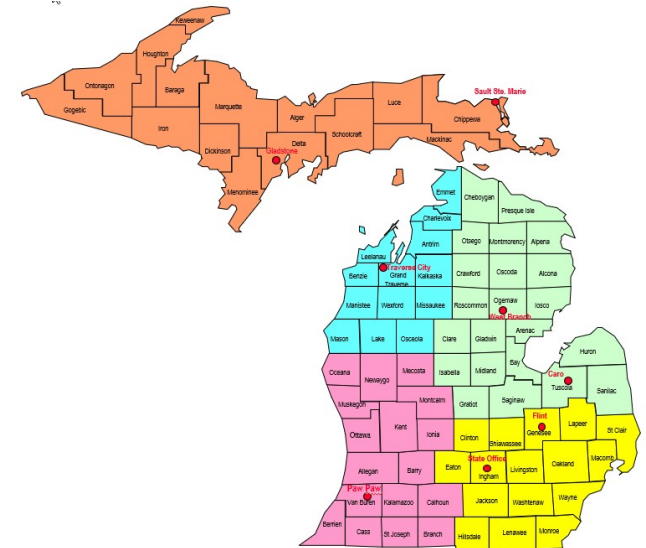
Grants do not require a security instrument, but must be repaid if ownership changes within 3 years of grant approval.

Maximum Property Market Value Per County

**All Counties
\$419,300**

Where Can I Apply

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



Caro Office 989-673-8173 Ext. 4
micaro.sfh@usda.gov
1075 Cleaver Road, Caro, MI 48723

Flint Office 810-230-8766 Ext. 4
miflint.loan@usda.gov
1525 North Elms Road, Flint, MI 48532

Grand Rapids / Paw Paw Office 269-657-7055 Ext. 4
sm.rd.migrandpaw.sfh@usda.gov
1035 E. Michigan Ave., Paw Paw, MI 49079

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

Traverse City Office 231-941-0951 Ext. 4
rd.mitra.sfh@usda.gov
1501 Cass St, Ste A, Traverse City, MI 49684

West Branch Office 989-345-5470 Ext. 4
543 Progress Street, West Branch, MI 48661