

DETROIT HOME REPAIR RESOURCE GUIDE

2019

INTRODUCTION

In a city with aging housing stock, gaining access to home repair resources is critical for Detroit residents to attain housing stability. Adequate and affordable housing is a bedrock for economic mobility, allowing homeowners to generate wealth and age in place with autonomy. This guide, compiled by Poverty Solutions at the University of Michigan, is designed to document existing home repair resources available in the city and connect residents to the services they need. We hope this guide can better inform community organizations about existing programs and encourage all stakeholders to work together to leverage resources to better meet the demand for home repair in Detroit. In fact, in Section 5 of this guide, we included names and contact information of individuals who are interested in working together to promote coordination among home repair services in Detroit.

Despite the tremendous and innovative efforts of governments and nonprofits in the home repair ecosystem, our research uncovered that there are simply not enough resources available to meet demand. Many programs are at capacity, with long waitlist. Moreover, many residents most in need of home repair resources often do not qualify for programs from which they could benefit. Forthcoming research will explore existing needs in the home repair ecosystem and provide options for addressing them.

ORGANIZATION OF THIS GUIDE

Each program description in this guide includes the name of the program and administering agency, program description, eligibility requirements, income guidelines, area of availability, types of repairs, how to apply, and contact information. While the focus of this guide is to document available programs in Detroit, you should refer to each program to find out if their service area is applicable to you. Please reference the glossary at the end of this guide for definitions of commonly used terms. The guide is organized in the following sections:

1. Home Repair Loan Programs
2. Home Repair Grant Programs
3. Weatherization and Energy Efficiency Programs
4. Volunteer-based Home Repair Programs
5. Home Repair Advocates
6. Glossary
7. Detroit Home Repair Ecosystem Map

Information in this guide is current as of the publishing date in August 2019, but is subject to change without notice. Program funding often is limited and may vary on a yearly basis. Some programs currently have a waitlist. Program requirements, such as income guidelines, may change. It is recommended that practitioners check online or contact program providers for the most up-to-date requirements and funding availability. Poverty Solutions did its best to verify all information in this guide, but cannot be held liable or responsible for incorrect information. Thank you to all of the organizations that were willing to provide information to be included in this guide which will be maintained by Brick + Beam Detroit.

ACKNOWLEDGMENTS

Thank you to the following organizations for providing information to be included in this guide, listed in no particular order: City of Detroit, Michigan State Housing and Development Authority, Michigan Saves, Michigan Department of Health and Human Services, Federal Home Loan Bank of Indianapolis, Detroit Area on Aging, United Community Housing Coalition, Wayne Metropolitan Community Action Agency, DTE Energy, Ehm Senior Solutions, Cody Rouge Community Action Alliance, Rebuilding Together Southeast Michigan, Life Remodelled, Jefferson East Inc., Habitat for Humanity, Central Detroit Christian, Brick + Beam, Bridging Communities and U-SNAP-BAC. We benefited from an initial guide prepared by U-M graduate student Joshua Childs in March 2019 and designed by Sam Bertin.

Guide compiled by research lead Ryan Ruggiero, Poverty Solutions' Detroit Partnership program evaluation and implementation intern; with research assistance provided by Jorge Cazares. Graphics by Zixi Li.



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Windows



Sewer/Plumbing



Garage



Basic Structure



Roof



Electrical Work



Bathroom



Air Conditioner



Air Sealing



Clean Up



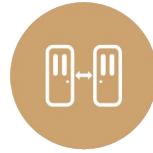
Furnace/Boiler



Furnace



Water Heater



Automatic Door



Door Handles



Remove Hazards



Insulation



Painting



Doorways



Underground Sewer



Ramps



Wheelchair Lifts



Tree Work



Sink Faucet



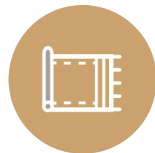
Fences



Sewage Water



Change Battery



Carpet

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HOME REPAIR LOAN PROGRAMS

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Michigan State Housing Development Authority
(MSHDA) Property Improvement Program (PIP)

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Liberty Bank Home Restoration
and Acquisition Program

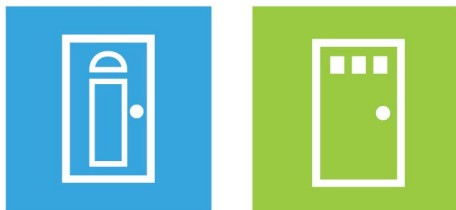
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City of Detroit Detroit 0% Interest Home
Repair Loan

MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY (MSHDA) PROPERTY IMPROVEMENT PROGRAM (PIP)



MSHDA™

MICHIGAN STATE HOUSING
DEVELOPMENT AUTHORITY

THE PROGRAM

The Property Improvement Program (PIP), administered by MSHDA-approved participating lenders, provides eligible homeowners with loans up to \$25,000 to fund home repair projects that protect or improve the basic livability of the home. There is a 20-year repayment period and interest rates range from 4% to 8%, depending on gross household income and lending charges. Estimated interest rate on a 20-year loan is 4% if gross household income is less than \$19,999.

ELIGIBILITY REQUIREMENTS

Homeowners must have equity in their home and a minimum credit score of 620. The home must be the borrower's primary residence, either single-family or manufactured home. Cumulative Loan to Value is 105%. Debt-to-Income (DTI) must be less than 45%.

INCOME GUIDELINES

Households with annual income up to \$105,700 qualify for this program

AREA OF AVAILABILITY

State of Michigan



TYPES OF REPAIRS

Improvements must substantially protect or improve the basic livability of a single-family or manufactured home.

Major systems repairs, replacement, and energy efficiency updates include:

- Roofing, insulation, siding, windows, and doors;
- Heating, air conditioning, plumbing, and electrical;
- Kitchen and bathroom remodeling;
- Attic and basement finishing, garage, carport, and decks;
- Septic and sewer replacements.



HOW TO APPLY

If applicant appears to meet the eligibility guidelines and is interested in taking out a loan, visit MSHDA's website to fill out the [PIP payment estimator](#) to estimate monthly payments. If a resident is still interested in the program, call Chemical Bank or First Independent Bank directly to ask any outstanding questions and visit the location to obtain an application.

CONTACT INFORMATION

Chemical Bank
9252 Joseph Campau
Hamtramck, MI 48212
313-875-2000 or 313-967-9700 in Detroit
Angela Pollard, angela.pollard@chemicalbank.com
Sultana Chowdhury, sultana.chowdhury@chemicalbank.com

First Independence Bank
7310 Woodward Ave., suite 101
Detroit MI, 48202
313-256-8430
Lesa Hughes, lhughes@firstindependence.com
Website: https://www.michigan.gov/mshda/0,4641,7-141-45866_47906_49317---,00.html

LIBERTY BANK HOME RESTORATION AND ACQUISITION PROGRAM



THE PROGRAM

Liberty Bank's Home Restoration and Acquisition Program (HRAP) is a new non-traditional mortgage loan that allows homebuyers to finance the acquisition and/or any required repairs or renovations to their home being purchased in Hardest Hit Priority Neighborhoods in the City of Detroit. Homes must be owner-occupied, and the borrower only pays interest (not the actual cost of the mortgage) during the construction or renovation phase, after which the loan converts to a permanent mortgage based on the final value of the home. Loan amount varies depending on approval. Closing Cost Assistance up to \$15,000 is available for qualified borrowers. Detroit Public Schools Community District employees may qualify for up to \$20,000 in down-payment assistance. The minimum loan amount is \$50,000.

ELIGIBILITY REQUIREMENTS

Qualified borrowers must occupy the home as a primary residence. Homes purchased from the Land Bank's auction also can apply to this program, and the house must be located in Hardest Hit Priority Neighborhoods in the City of Detroit. Liberty Bank determines the underwriting criteria, which includes reviewing past delinquencies. Borrowers must have a minimum 600 credit score. Loan approval amount and interest varies depending on your credit score and DTI.

INCOME GUIDELINES

There are no income guidelines stated on the website. Interested borrowers should contact Liberty Bank directly to confirm if they meet underwriting criteria.

AREA OF AVAILABILITY

Homeowner must be located in one of the following neighborhoods: North End, Boston Edison, Jefferson Chalmers, Southwest, Grandmont Rosedale, University District, Marygrove, Bagley, Morningside, East English Village, or Cornerstone.

TYPES OF REPAIRS

Type of repairs are not listed on the website.

HOW TO APPLY

Contact Liberty Bank to complete an application and apply for the loan. After pre-qualification, the homeowner is responsible for having an appraisal completed and obtaining a detailed scope of work from a licensed contractor. To register for homebuyer's education please contact one of the following local HUD-certified housing counseling agencies: U-SNAP-BAC, Southwest Economic Solutions, or Central Detroit Christian.

CONTACT INFORMATION

Call the Detroit office of Liberty Bank at 313-873-3310.

Website: <https://www.libertybank.net/community/detroit.cfm>



MICHIGAN SAVES HOME ENERGY LOAN PROGRAM



THE PROGRAM

The Michigan Saves Home Energy Loan Program provides low-interest financing options to residents across the state to help residents take control of their energy costs and to make non-energy related improvements when necessary to complete an energy project. Loans are available up to \$40,000 for energy improvements with a maximum repayment period of 12 years. Interest rates vary from 4.25% APR to 7% APR, depending on credit score and the customer's location.

ELIGIBILITY REQUIREMENTS

Owner-occupied, single-family homes with less than four attached units are eligible for financing. Income properties are eligible, so long as the property owner is the applicant; renters cannot apply for financing. The minimum credit score for a Michigan Saves loan is 640. Customers with credit scores between 600 and 639 may qualify for a special program that provides up to \$7,500 at 7% APR. All customers must have a debt-to-gross income ratio of 50% or less. All bankruptcies should be discharged for at least 12 months. Customers should not have any outstanding tax liens, collections, or money judgments on their credit report.

INCOME GUIDELINES

There are no income guidelines stated on the website. Interested borrowers should contact Michigan Saves directly to confirm if they meet underwriting criteria.

AREA OF AVAILABILITY

State of Michigan

TYPES OF REPAIRS

As a general rule, an improvement is eligible for financing if it has an Energy Star label. The most common improvements are air sealing, insulation, furnace or boiler replacement, air conditioning, windows and doors, and energy-efficient roofs. Appliances are eligible if financed with another eligible improvement; appliances cannot be financed by themselves. Non-energy related improvements can be included if the improvement is necessary to complete an energy project. The [website](#) has a full list of eligible improvements.



HOW TO APPLY

Select a Michigan Saves authorized contractor (from the [website](#)) to get an estimate on qualifying energy improvements. (Residents are encouraged to get multiple estimates but it is not required.) Once a homeowner has accepted the contractor's estimate, the authorized contractor will provide the phone number or web address to the Michigan Saves loan application center and their six-digit ID number. The customer should call to apply or apply online. The application process takes about 15 minutes and in most cases, the customer receives a loan decision at the end of the application process. Customers must work through a Michigan Saves authorized contractor. If a customer would like to work with a contractor who is not authorized, the contractor must complete an application to become authorized before the customer can apply for financing.

CONTACT INFORMATION

Chantail Ballard, customer service representative, 517-484-6474

Website: <https://michigansaves.org/residential-financing/>

CITY OF DETROIT DETROIT 0% INTEREST HOME REPAIR LOAN



THE PROGRAM

The City of Detroit's 0% Interest Home Repair Loan Program, launched in 2015, is a city-led partnership with Local Initiatives Support Corporation (LISC) and Bank of America. This public-private commitment, which leverages HUD funding with private capital from Bank of America, is focused on revitalizing Detroit's neighborhoods. It is designed to help homeowners address health and safety issues, fix their homes, and eliminate blight. The program provides 10-year, interest-free loans from \$5,000 to \$25,000 to help Detroit homeowners invest in and repair their homes—promoting public health and safety, increasing property values, and helping residents secure and maintain homeowner's insurance. Contractors performing the work for this program must be on the approved Housing & Revitalization Department (HRD) contractor list. Homeowners have the option of self-selecting contractors from the list of HRD-approved contractors or allowing the G.S. Group as the construction manager for 0% program to select the contractors on their behalf.

ELIGIBILITY REQUIREMENTS

Homeowners must own and occupy their home for at least six months prior to applying. The minimum credit score is 560. Homeowner's insurance and property taxes must be current. Homeowners must provide at least one quote for homeowner's insurance or a copy of the cancellation letter from the insurance company at the time of application. Homeowners who are on a property tax repayment plan and provide three receipts can still be considered for the loan. The loan is based on what the homeowner can afford; the credit history and underwriting ratios (debt-to income less than 45% and housing ratio less than 35%) are considered as part of the underwriting process. Homeowners can check [online](#) what their estimated monthly payment will be for the program. If you already have a mortgage, you may be eligible for a loan if the loan-to-value ratio is less than 150%. There are several documents required for submitting a complete application (see the "how to apply" section below).

INCOME GUIDELINES

Low- to moderate-income homeowners (less than 80% AMI) can apply no matter where they live in Detroit. Check the table below to see if you qualify based on income, which is updated annually based on HUD Area Median Income (AMI) guidelines. Regardless of income, homeowners who live in an eligible HUD target area can apply for the program; check the map available [online](#).

Household Size	1	2	3	4	5	6	7	8
Household Income Limit	\$42,750	\$48,450	\$54,950	\$61,050	\$65,950	\$70,850	\$75,750	\$80,600

TYPES OF REPAIRS

Health and safety hazards — including lead, mold, and asbestos — and code violations must be addressed before other general repairs can be made. Below are the types of eligible repairs, including but not limited to:

- Removal of lead and other health/safety hazards (required);
- Electrical repairs;
- Furnace and HVAC replacement;
- Roof replacement;
- Plumbing;
- Door and window replacement;
- Concrete repairs (sidewalks, driveways); and
- Porches, foundations, kitchen/bathroom upgrades, and other structural repairs.



HOW TO APPLY

Homeowners can download the [Intake Form online](#), but they are encouraged to contact an Intake Center (see locations below) to receive an application and see if they qualify for the home repair loan. Intake Centers work with homeowners to complete the application correctly and submit the application and required documents on your behalf.

The following documents are required when applying:

- Photo identification for each member of the household age 18 and older: copy of a current driver's license, state ID card, or City of Detroit ID card;
- Documents that show ownership of the house for at least six months at the time of application: recorded warranty deed, quit claim deed, or land contract (warranty deeds must accompany all recorded quit claim deeds);
- Death and marriage certificates for owners must be provided, if applicable, and probate documents or divorce decree must be provided, if applicable;

- Copy of current, paid property tax bill (city or county) or approved payment plan with the Treasurer's Officer with evidence of at least three consecutive payments in accordance with the agreed upon terms of the plan;
- Current mortgage statement, if applicable;
- Copy of current fire or hazard home insurance (must be at least equal to the amount of the grant);
- Birth certificates, or guardianship papers, for each dependent residing in the house: religious, hospital or physician's certificate showing date of birth, adoption record, previously verified school records, or affidavit from a parent (last option);
- Blood lead level test results for all children under the age of 6 (results must be dated within four months of application submission);
- Proof of income: submit for each member of the household 18 years and older a copy of two most-recent paycheck stubs, two years of federal tax returns, two years of W-2s, and two months of bank statements. Other items such as Social Security award letters, pension statements, MDHHS award letters, etc. OR an affidavit of non-employment signed, dated and notarized for each non-working householder over 18 years also will be accepted;
- Self-employed applicants must submit: two years of tax returns with Schedule C showing amount earned; two months of bank statements; and a notarized profit and loss statement.

CONTACT INFORMATION

To submit your intake forms, call the nearest intake center to set up an appointment. You must bring your completed forms and all required documentation to the intake appointment.

Northwest

Cody Rogue Community Action Alliance, 19321 Chicago West
313-397-9280

New Hope Community Development, 19487 Evergreen
313-255-6275

Wayne Metro Community Action Agency, 18100 Meyers
313-388-9799

Eastside

Jefferson East, Inc., 300 River Place, Suite 5250 (by appointment only) or
1018 Chalmers (walk-ins on Tuesdays and Wednesdays)

313-331-7939

U-SNAP-BAC, 14901 East Warren Ave.
313-640-1100

Central Woodward

Central Detroit Christian CDC, 1550 Taylor St.

313-873-0064

Goodwill Industries of Greater Detroit, 2777 E. Grand Blvd.

313-557-4828

Operation ABLE, 47500 Woodward Ave., suite 207

313-832-0922

Wayne Metro Community Action Agency, 138 Cortland, Highland Park

313-388-9799

Southwest

Bridging Communities, 6900 McGraw Ave.

313-361-6377

Southwest Economic Solutions, 2835 Bagley, suite 800

313-841-9641

SER Metro Detroit, 9215 Michigan Ave.

313-846-2240, ext. 4248

Website: <http://www.detroithomeloans.org/>



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HOME REPAIR GRANT PROGRAMS

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Michigan Department of Health and Human Services (MDHHS) State Emergency Relief

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Federal Home Loan Bank of Indianapolis (FHLBI) Neighborhood Improvement Program (NIP)

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Federal Home Loan Bank of Indianapolis (FHLBI) Accessibility Modification Program (AMP)

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Detroit Area on Aging MI Choice Waiver and MI Health Link

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City of Detroit Lead Hazard Control Program

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City of Detroit Senior Emergency Repair Grant

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U.S. Department of Veterans Affairs Specially Adapted Housing (SAH) Grant

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U.S. Department of Veterans Affairs Special Housing Adaptation (SHA) Grant

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United Community Housing Coalition (UHC) Home Repair Program for 2018 Make It Home – Right of Refusal Program participants

MICHIGAN DEPARTMENT OF HEALTH AND HUMAN SERVICES (MDHHS) STATE EMERGENCY RELIEF



THE PROGRAM

The State Emergency Relief (SER) program assists with home repairs to correct unsafe conditions and restore essential services, including repair or replacement of non-functioning furnaces, hot water heaters, or septic systems. Energy-related repairs have a lifetime maximum of \$4,000 per SER group. Non-energy-related home repairs, including hot water heaters and septic systems for client-owned housing, have a lifetime maximum of \$1,500 per SER group. An SER group is defined as people who occupy the same home. Payments are applied to each individual in the SER group and follow the individual even if they move from one household to another. If the estimate exceeds the cap limit for the requested service, the client would have a copayment to make and verify before the SER payment can be authorized.

ELIGIBILITY REQUIREMENTS

An SER group member must be the owner or purchaser of the home or hold a life estate or life lease on the home with the responsibility for home repairs. The home must be the applicant's permanent and usual residence. The home must not be listed for sale nor in jeopardy of loss. The home must be in livable condition, and payment will guarantee safe, sanitary shelter both now and in the future. Repairs will be denied if there is a house payment or property tax arrearage, unless a workable plan exists for paying the arrearage. The ongoing cost of maintaining the home must be affordable to the applicant (total housing costs cannot exceed 75% of the household's net income).

AREA OF AVAILABILITY

State of Michigan

INCOME GUIDELINES

Energy-related assistance: If household income exceeds the monthly income listed below, then you do not qualify for energy-related assistance

Household Size	1	2	3	4	5	6	7	8	8+
Household Income Limit	\$1,518	\$1,518	\$2,598	\$3,318	\$3,678	\$4,218	\$4,758	\$5,298	+\$540pp

Non-energy related assistance: If your household income exceeds the monthly income listed below, the excess amount becomes your copayment and your responsibility

Household Size	1	2	3	4	5	6
Monthly Income	\$445	\$500	\$625	\$755	\$885	\$1,015
Non-cash Asset Limit	\$1,750	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000

TYPES OF REPAIRS

Some examples of eligible home repairs include repairs to the basic structure, doors/windows, or roofs and replacement of a non-functioning furnace, hot water heater, or septic system. Energy-related repairs are limited to the repair/replacement of a non-functioning furnace.



HOW TO APPLY

To apply for SER, applicants can use the DHS-1514 State Emergency Relief application, the MDHHS-1171 Assistance application, and the MDHHS-1171-SER State Emergency Relief supplemental form, which can be obtained online at www.michigan.gov/mdhhs or at your local DHHS office. You also can apply online at www.michigan.gov/mibridges. Homeowners can also check their eligibility and other benefit information on their MI Bridges account.

CONTACT

If you have questions about the program that cannot be answered online, contact the Michigan Department of Health and Human Services office in Wayne County.

Southwest Service Center
2524 Clark St.
Detroit, MI 48209
313-456-1000

Website: https://www.michigan.gov/mdhhs/0,5885,7-339-71547_5531---,00.html

MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY (MSHDA) NEIGHBORHOOD ENHANCEMENT PROGRAM (NEP)



MSHDA
MICHIGAN STATE HOUSING
DEVELOPMENT AUTHORITY

THE PROGRAM

The Neighborhood Enhancement Program (NEP) provides MSHDA grant funding to nonprofit agencies statewide engaged in activities directly tied to stabilization and enhancement of neighborhoods. The program's primary goals are to identify and fund innovative activities to address a neighborhood's specific needs; assist and then showcase Michigan neighborhood(s) where people are engaged and facilitating change; and to provide funding to facilitate and implement activities. The NEP program can financially assist high-impact, innovative, neighborhood housing-oriented activities that benefit low- and moderate-income areas and residents. There are three eligible neighborhood components: beautification, neighborhood public amenity enhancements, and housing enhancements to owner-occupied single-family homes.

All three components are designed to fund tangible housing-oriented activities that are implementation ready, highly visible, impactful to the neighborhood and residents' quality of life, holistically/community focused, and where there is buy-in and demonstrated support within the neighborhood community. Community-based organizations and nonprofit agencies must use at least half of the grant money received specifically for home-owner repairs, and the other half can go toward beautification or amenity enhancements. Organizations also can use all of the grant money for home repairs. Approximately \$2 million will be available for 2019 applications for the state of Michigan, and approved organizations typically receive around \$50,000 each.

ELIGIBILITY REQUIREMENTS

Community based organizations and nonprofit agencies must serve residents with NEP grant funding who are located in a neighborhood where 51% of the residents are at or below 120% Area Median Income (AMI). Organizations will provide the boundary they plan to serve, and MSHDA will confirm this requirement is met. Households that receive NEP grants from nonprofits must be at or below 120% AMI. The homeowner also must agree to a free energy audit to receive grant funding. Nonprofits must close their existing NEP grant in order to apply for another NEP grant.

INCOME GUIDELINES

Fifty-one percent of residents located in the area served for the project using NEP funds must be at or below 120% AMI. Households who receive NEP funding from the nonprofit must also be at or below 120% AMI.

AREA OF AVAILABILITY

State of Michigan

TYPES OF REPAIRS

Nonprofits have flexibility in designing their home repair or beautification program using NEP funds, but NEP requires repairs to be permanent and visible from the street; interior repairs can be considered as long as exterior repairs also are completed. With the goal of reaching more homes, NEP funds do not have to be used to bring the entire house up to code. Nonprofits that have received NEP funds in the past include: Genesis Hope, Jefferson East, Life Builders Detroit, Wayne Metro, Wayne County Land Bank, Woodbridge NDC, Bridging Communities, Dwelling Place, Focus Hope, Global Detroit, and Arab American Housing Council.

HOW TO APPLY

Individuals cannot apply directly to MSHDA for funding. Community-based organizations interested in applying should submit a letter of interest by the due date that will be posted on MSHDA's website in early fall. Organizations that make it to the next round in the application process will be asked to submit a full proposal.

CONTACT INFORMATION

Tonya Young, portfolio manager, YoungT4@michigan.gov

Website: https://www.michigan.gov/mshda/0,4641,7-141-5564_84719---,00.html

FEDERAL HOME LOAN BANK OF INDIANAPOLIS (FHLBI) NEIGHBORHOOD IMPROVEMENT PROGRAM (NIP)



THE PROGRAM

Neighborhood Impact Program (NIP), of the Federal Home Loan Bank of Indianapolis (FHLBI), provides grants up to \$7,500 to assist homeowners in making repairs to their homes, including deferred maintenance. FHLBI provides limited program funding to member financial institutions throughout Michigan and Indiana. Members might partner with a community-based organization to administer the funds. In Detroit, Chemical Bank partners with U-SNAP-BAC, Community Housing Network, and New Hope. Flagstar, Level One, and First Independence Bank also are partner banks in Detroit. In any five-year period, recipients cannot receive more than one FLHBI grant of any kind for the same property, unless prior grants have been repaid or the retention period has expired.

ELIGIBILITY REQUIREMENTS

Homeowners must own and occupy a single-family home, condominium, or modular unit (plus duplexes, with certain restrictions) for at least six months prior to enrollment and be current on mortgage payments. Documentation for all sources of income (Social Security, pension, interest/dividends, earned income for jobs, Supplemental Security Income) from all members of the household must be provided.

AREA OF AVAILABILITY

Communities where FHLBank Indianapolis members have a presence, including the entire City of Detroit, are eligible.

INCOME GUIDELINES

Incomes at or below 80% of Area Median Income (AMI) based on household size, as determined by HUD each year, are eligible.

Household Size	1	2	3	4	5	6	7	8
Household Income Limit	\$42,750	\$48,450	\$54,950	\$61,050	\$65,950	\$70,850	\$75,750	\$80,600

TYPES OF REPAIRS

Eligible projects include:

- Repair or replacement of existing windows, soffit and fascia, siding, roof, gutters, downspouts, caulking, exterior doors, weather stripping, attic and wall insulation, heating/furnace, ventilation and air conditioning, well/septic/sewer, water heater, electrical;
- Energy conservation improvements;
- Electrical work such as the replacement of knob-and-tube wiring that prevents a home from meeting current code requirements for its area.



The following types of projects are not eligible improvements, but the list is not all-inclusive and member banks use prudent decision-making when approving requested improvements:

- Additions or alterations for commercial use;
- Porches or detached garages.;
- Finishing attics or basements;
- Furniture and appliances;
- Landscaping or tree work;
- Fences;
- Room additions;
- Driveways and sidewalks;
- Awnings and shutters.



HOW TO APPLY

Call a partnering nonprofit organization (U-SNAP-BAC) before April 1 to ask about when the NIP application will be released and if any requirements have changed for the year. Applications are typically released in April. It is helpful to assist homeowners prior to April to understand eligibility and requirements so they can better navigate the application and bid process once the application is released.

U-SNAP-BAC reviews and submits complete NIP applications on behalf of the homeowner. Homeowners are responsible for obtaining two bids from different general contractors outlining the same exact scope of work (work to be completed on the home) and the total amount for each bid must be under \$7,500.

Applications received without documentation or with only partial documentation will not be processed until all documents are received. Funds are disbursed on a first-come, first-served basis. Funding is limited depending on the number of participating banks and may vary from year to year, but funding typically is available for approximately 60 Detroiters each year.

CONTACT INFORMATION

U-SNAP-BAC is the main nonprofit administering the program in Detroit, but Community Housing Network in Troy and New Hope also administer the program.

U-SNAP-BAC
14901 E. Warren Ave.
Detroit, MI 48224
313-640-1100

Website:

[https://www.fhlbi.com/products-services/community-investment-and-housing/homeownership-initiatives/neighborhood-impact-program-\(nip\)](https://www.fhlbi.com/products-services/community-investment-and-housing/homeownership-initiatives/neighborhood-impact-program-(nip))



FEDERAL HOME LOAN BANK OF INDIANAPOLIS (FHLBI) ACCESSIBILITY MODIFICATION PROGRAM (AMP)

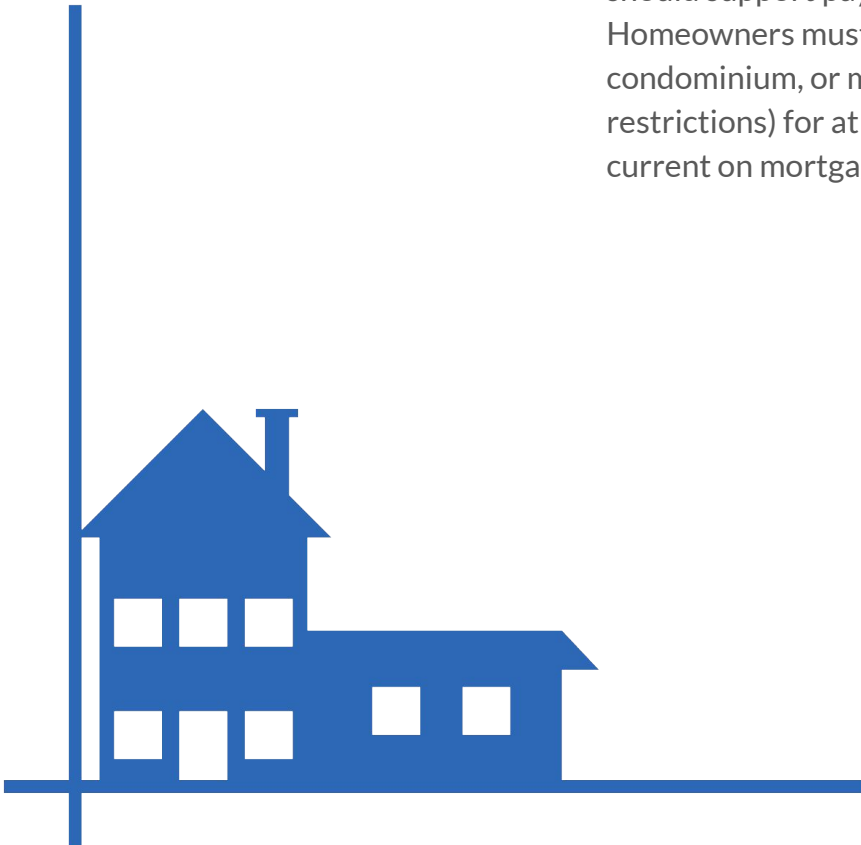


THE PROGRAM

Accessibility Modification Program (AMP) of the Federal Home Loan Bank of Indianapolis (FHLBI) provides grants up to \$12,000 for accessibility modifications for eligible senior homeowners and owner-occupied households with a person or people who have a permanent disability. Up to 50% of funds requested or a maximum of \$4,000 may be used for deferred maintenance items such as roofing, siding, or windows. In any five-year period, recipients cannot receive more than one FLHBI grant of any kind for the same property, unless prior grants have been repaid or the retention period has expired.

ELIGIBILITY REQUIREMENTS

All household members must be age 62 and older; age 62 and older and age 17 or younger, where the older household member is the guardian of the younger household members; or any age with a permanent disability and currently receiving permanent disability benefits (SSDI or SSI, and documentation should support payment of benefits for at least 60 days). Homeowners must own and occupy a single-family home, condominium, or modular unit (plust duplexes, with certain restrictions) for at least six months prior to enrollment and be current on mortgage payments.



AREA OF AVAILABILITY

Throughout Michigan and Indiana where member FHLBI banks are located, including the entire city of Detroit.

INCOME GUIDELINES

Incomes at or below 80% of Area Median Income (AMI) based on household size, as determined by HUD each year, are eligible.

Household Size	1	2	3	4	5	6	7	8
Household Income Limit	\$42,750	\$48,450	\$54,950	\$61,050	\$65,950	\$70,850	\$75,750	\$80,600

TYPES OF REPAIRS

Eligible repairs must address accessibility needs of the home to assist with aging in place and independent living. In the past, AMP awards have been used to pay for modifications such as ramps, grab bars, roll-in showers, widened doorways, and much more. When possible, modifications should comply with the Americans with Disabilities Act (ADA) or Universal Design specifications. Any exceptions to the following list of eligible modifications and/or repairs must be pre-approved by the bank. Work performed or completed prior to enrollment may not be paid for with AMP funds. The homeowner may not complete any of the approved rehabilitation funded by AMP.

Eligible accessibility modifications (some exclusions may apply):

- Ramps/zero-step entries
- Handrails
- Levered door handles
- Self-closing hinges on internal and/or external doors
- Pocket doors or swing hinges
- Bathroom modifications, such as:
 - Walk-in/roll-in showers
 - Grab bars
 - Easy entry bath
 - ADA-approved toilets/drop-down grab bar
 - Roll-under vanity
 - Lower level half-bath conversions to eliminate the need to use stairs
- Kitchen modifications, such as:
 - Lower existing cabinets or replace with ADA-approved cabinets
 - Lowered and/or roll-under ADA-approved counters
- Internal chair and wheelchair lifts
- Home modification assessment expenses up to \$250, when performed by a certified professional
- Widened doorways
- Installation of smoke detectors or carbon monoxide detectors

- Plumbing and electrical modifications to relocate laundry facilities to the main level of the home*
- Universal Design floor coverings

* Additional documentation may be required.



Other eligible projects (up to 50% of the AMP funds requested or a maximum of \$4,000 may be used for these deferred maintenance items):

- Repair/replace existing heating, ventilation, air conditioning
- Repair/replace existing well/septic system or underground property sewer system*
- Repair/replace existing water heater
- Energy conservation improvements, such as repair/replace existing windows, soffit and fascia, siding, roof, gutters, downspouts, caulking, exterior doors, weather stripping, attic and wall insulation, or electrical work including the replacement of knob-and-tube wiring that prevents a home from meeting current code requirements for its area.

* Additional documentation may be required.



HOW TO APPLY

Call a partnering nonprofit organization (see below) before April 1 to ask about when the AMP application will be released and if any requirements have been changed for the year. Applications are typically released in April, either by partnering banks or the nonprofits listed below. The AMP application also is available online. It is helpful to assist homeowners prior to April to understand eligibility and requirements so they can better navigate the application and bid process once the application is released.

FHLBI bank members may work with eligible homeowners directly or through one or more community housing organizations. Homeowners are responsible for obtaining two bids from different general contractors outlining the same exact scope of work (work to be completed on the home), and the total amount for each bid must be under \$12,000. Applications received without documentation or with partial documentation will not be processed until all documents are received. Funds are disbursed on a first-come, first-served basis. Funding is limited and may vary, depending on the number of participating banks, but annual funding typically is available for approximately 30 Detroiters.

CONTACT INFORMATION

Jewish Family Services and Metro In-Home Solutions (in partnership with Chemical Bank) and sometimes U-SNAP-BAC facilitate this program.

Jewish Family Services

6555 W. Maple Rd.

West Bloomfield Township, MI 48322

248-592-2300

Website: [https://www.fhlbi.com/products-services/community-investment-and-housing/homeownership-initiatives/accessibility-modification-program-\(amp\)](https://www.fhlbi.com/products-services/community-investment-and-housing/homeownership-initiatives/accessibility-modification-program-(amp))

Chemical Bank

Fort Washington Plaza, 333 M-85 #100

Detroit, MI 48226

313-967-9700

U-SNAP-BAC

14901 E. Warren Ave.

Detroit, MI 48224

313-640-1100



DETROIT AREA ON AGING MI CHOICE WAIVER AND MI HEALTH LINK



THE PROGRAM

The Detroit Area on Aging offers home repair services through the state Medicaid MI choice waiver program or Integrated Care Organization's MI Health Link program. MI Choice waiver services include home repair as well as caregiving services, nutrition, chore services, and non-emergency medical transportation. Home repair services are reimbursed through Medicaid, allowing seniors and adults with disabilities to remain independent in their home by modifying their residence to remove barriers, increase mobility, and provide greater freedom in the home environment. The participant must make a reasonable effort to access all available funding sources, such as housing commission grants, Michigan State Housing Development Authority (MSHDA) and community development block grants. The participant must include evidence of efforts to apply for alternative funding sources and the acceptances or denials of these funding sources. The MI Choice waiver is a funding source of last resort. For MI Health Link, the options are similar, but the assistance has to be authorized by the ICO.

ELIGIBILITY REQUIREMENTS

Must be Medicaid eligible and enrolled in MI Choice Waiver program or MI Health Link program to receive modification services from Detroit Area on Aging.

INCOME GUIDELINES

Must meet Medicaid eligibility requirements

AREA OF AVAILABILITY

Detroit, Highland Park, Hamtramck, Harper Woods, and the five Grosse Pointes

TYPES OF REPAIRS

Home repair services, which may involve structural changes, offer permanent modification and/or renovation to extend the life of the home and/or prevent or remedy a substandard condition or safety hazard. Home repair does not involve making aesthetic improvements to a home, temporary repairs, chores, or home maintenance that must be repeated.

Adaptations may include:

- Ramps and grab bars;
- Widening doorways;
- Modified bathroom facilities;
- Modified kitchen facilities;
- Specialized electric and plumbing systems needed to accommodate the medical equipment and supplies necessary for the welfare of the participant;
- Environmental control devices that replace the need for paid staff and increase the participant's ability to live independently, such as automatic door openers.



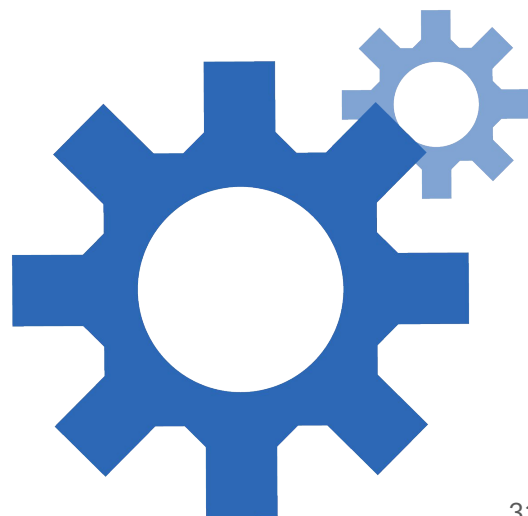
The adaptation should be the most cost-effective and reasonable alternative to meet the participant's needs. An example of a reasonable alternative, based on the results of a review of all options, may include changing the purpose, use, or function of a room within the home or finding alternative housing.

HOW TO APPLY

If you are not enrolled in the waiver programs, you can contact AAA's information and assistance line and explain that you are looking for help with home repair. The information and assistance line will provide alternative options to the waiver program. The work must fall under approved service definition and funds must be still available to assist in subsidizing the applicant's cost. There is currently a waitlist for the MI Choice Waiver program.

CONTACT INFORMATION

Detroit Area on Aging
1333 Brewery Park Blvd., suite 200
Detroit, MI 48207
313-446-4444
Website: <https://www.detroit seniorsolution.org/>



CITY OF DETROIT LEAD HAZARD CONTROL PROGRAM



THE PROGRAM

The citywide Lead Hazard Control Program is designed to remediate lead-based paint hazards and conditions that contribute to these hazards in single-family, owner occupied properties where children under the age of 6 reside. The focus is on places where children with elevated blood lead levels (BLL) reside. The program provides financial assistance for the reduction of lead based paint and other hazards in residential dwelling units located in the City of Detroit. The maximum funding amount per property where lead hazards exists is \$19,000. The funding is provided as a forgivable loan for a term of three years on owner-occupied units and five years on rental properties. A lien will be placed on the property. The program is funded with HUD Community Development Block Grant funds and Office of Lead Hazard Control and Healthy Homes, and therefore, must adhere to all program guidelines and regulations.

ELIGIBILITY REQUIREMENTS

Eligible households include a child under the age of 6; households where a child under 6 visits regularly, at least six hours per week on a consistent basis; and households where a pregnant woman resides. Homeowners must show proof of ownership and occupancy for at least six months prior to application submission. Applicants who have received previous home repair grants from the city or active employees of the city are not eligible. Eligibility is based on the condition of the home and estimated cost of addressing lead hazards. Applications will be prioritized based on factors such as the presence of a child under the age of 6 with an elevated blood lead level, pregnant woman, being located in a target ZIP code, or being a Detroit Housing Commission voucher holder.

AREA OF AVAILABILITY

City of Detroit

INCOME GUIDELINES

Eligible applicants must have gross annual household incomes (from all sources) less than 80% of the Area Median Income, as determined by HUD each year.

Household Size	1	2	3	4	5	6	7	8
Household Income Limit	\$42,750	\$48,450	\$54,950	\$61,050	\$65,950	\$70,850	\$75,750	\$80,600

TYPES OF REPAIRS

Abatement of lead-based paint hazards and other emergency repairs as funding allows.

HOW TO APPLY

Interested, eligible homeowners can call the city's Housing and Revitalization Department to be added to the contact list. To apply to the program, an application must be completed and the following documentation is required from applicants:

- Photo identification for each member of the household age 18 and older: copy of a current driver's license, state ID card, or City of Detroit ID card;
- Proof of ownership for at least six months at the time of application: recorded warranty deed, quit claim deed or land contract (warranty deeds must accompany all quit claim deeds);
- Death and marriage certificates must be provided, if applicable, to show ownership; and probate documents or divorce decree must be provided, if applicable;
- Copy of current, paid property tax bill (city or county) or approved payment plan with the Treasurer's Office with evidence of at least three consecutive payments in accordance with the agreed-upon terms of the plan;
- Current mortgage statement, if applicable;
- Copy of current fire or hazard home insurance (must be at least equal to the grant amount);
- Birth certificates or guardianship papers for each dependent residing in the house: religious, hospital, or physician's certificate showing date of birth, adoption record, previously verified school records, or an affidavit from a parent (last option);
- Blood lead level test results for all children under the age of 6 (results must be dated within four months of application submission);
- Proof of income: submit for each member of the household 18 years and older copies of the two most recent paycheck stubs, two years of federal tax returns, two years of W-2s, and two months of bank statements. Other items such as Social Security award letters, pension statements, MDHHS award letters, etc. OR an affidavit of non-employment signed, dated, and notarized for each non-working householder over 18 should be included; and
- Self-employed applicants must submit two years of tax returns with Schedule C showing amount earned; two months of bank statements, and a notarized profit and loss statement.

CONTACT INFORMATION

City of Detroit Housing and Revitalization Department
313-224-6380

CITY OF DETROIT SENIOR EMERGENCY REPAIR GRANT



THE PROGRAM

The City of Detroit Housing and Revitalization Department is providing home repair assistance grants to eligible homeowners for emergency health and safety code and/or blight violations. One-time grants of up to \$15,000 per household are available for qualified seniors who are age 62 and older or who are 55 and older with a disability. There is currently a waitlist for this grant program.

ELIGIBILITY REQUIREMENTS

Applicant must be 62 years of age or older or 55 years of age or older with a physical disability; must have a low to moderate income; must own and occupy their home; and must not have received a prior City of Detroit home repair grant. Property must be located within Detroit and be a single-family home (there is case-by-case review and approval of two-family units). Property taxes must be current or in a payment plan with the City of Detroit, and the applicant must have proof of homeownership and current homeowner’s insurance. Applicant must own the home for at least six months prior to applying to the program.

AREA OF AVAILABILITY

City of Detroit

INCOME GUIDELINES

Eligible applicants must have gross annual household incomes (from all sources) less than 80% of the Area Median Income as determined by HUD each year.

Household Size	1	2	3	4	5	6	7	8
Household Income Limit	\$42,750	\$48,450	\$54,950	\$61,050	\$65,950	\$70,850	\$75,750	\$80,600

TYPES OF REPAIRS

Examples of items typically considered emergency repairs include:

- No water: damaged and/or severely leaking water pipes or non-functioning plumbing (i.e. faulty toilet);
- Standing raw sewage or standing water inside the house;
- Electrical hazards such as loose and live wiring, breakers not holding amp service, no electric power to the house, shocks from switches and/or plugs, undersized service panel, or loss of power to essential major appliances such as refrigerators, stoves, or essential medical equipment;
- No heating source in the unit or if the furnace has been determined to be hazardous by DTE Energy;
- Severely leaking roof, subject to collapse of ceilings;
- Floor area weakened by water damage or broken floor joist, subject to collapse;
- Leaking or inoperable water heater;
- Broken windows and doors that cause significant exposure to outdoor elements;
- Urgent accessibility modifications (i.e. wheelchair ramps, doorway widening, grab bars, etc.);
- Rotted porches, steps, wing-walls, or decks that prohibit entry to the home.



Emergency repair activities for accessibility modifications will require a letter from a physician, hospital, rehabilitation center, or other medical organizations as approved by HRD.

Ineligible repairs include replacing carpeting, kitchen cabinets, all household appliances, plaster, drywall, and any item related to lead based paint that would require a risk assessment.

HOW TO APPLY

There is currently a waitlist for this program. Interested, eligible homeowners can call the Housing and Revitalization Department to be added to the waitlist. To apply to the program, an application must be completed and the following documentation is required by applicants:

- Photo identification for each member of the household age 18 and older: copy of a current driver's license, state ID card, or City of Detroit ID card;
- Proof of ownership for at least six months at the time of application: recorded warranty deed, quit claim deed or land contract (warranty deeds must accompany all recorded quit claim deeds);
- Death and marriage certificates must be provided, if applicable, to show ownership; and probate documents or divorce decree must be provided, if applicable;
- Copy of current, paid property tax bill (city or county) or approved payment plan with the Treasurer's Office with evidence of at least three consecutive payments in accordance with the agreed-upon terms of the plan;
- Current mortgage statement, if applicable;
- Copy of current fire or hazard home insurance (must be at least equal to the grant amount);
- Birth certificates or guardianship papers for each dependent residing in the house: religious, hospital, or physician's certificate showing date of birth, adoption record, previously verified school records, or an affidavit from a parent (last option);
- Blood lead level test results for all children under the age of 6 (results must be dated within four months of application submission);
- Proof of income: submit for each member of the household 18 years.

CONTACT INFORMATION

City of Detroit Housing and Revitalization Department
313-224-6380



U.S. DEPARTMENT OF VETERANS AFFAIRS SPECIALLY ADAPTED HOUSING (SAH) GRANT

VA



THE PROGRAM

The VA's Specially Adapted Housing (SAH) Grant helps veterans with certain service-connected disabilities live independently in a barrier-free environment and can be used in a variety of ways:

- To construct a specially adapted home on land to be acquired;
- To build a home on land already owned, if it is suitable for specially adapted housing;
- To remodel an existing home if it can be made suitable for specially adapted housing; or
- To pay against the unpaid mortgage principal balance of an adapted home already acquired without the assistance of a VA grant.

The SAH benefit is set by law, but it may be adjusted upward annually based on a cost-of-construction index. The maximum dollar amount allowable for SAH grants in fiscal year 2019 is \$85,645. A temporary grant may be available to SAH/SHA eligible veterans and service members who are or will be temporarily residing in a home owned by a family member. The maximum amount available to adapt a family member's home with the SAH grant is \$37,597. No individual may use the grant benefit more than three times, up to the maximum dollar amount allowable.

INCOME GUIDELINES

There are no income guidelines listed on the website.

AREA OF AVAILABILITY

National

TYPES OF REPAIRS

Repairs related to making a home suitable for specially adapted housing.

ELIGIBILITY REQUIREMENTS

If you are a servicemember or veteran with the following types of permanent and total service-connected disabilities, you may be entitled to a (SAH) grant:

- Loss of or loss of use of both legs,
- Loss of or loss of use of both arms,
- Blindness in both eyes having only light perception, plus loss of or loss of use of one leg,
- Loss of or loss of use of one leg together with the loss of or loss of use of one arm,
- Certain severe burns, or
- Loss of or loss of use of one or more lower extremities due to service on or after Sept. 11, 2011, which so affects the functions of balance or propulsion as to prevent moving about without the aid of braces, crutches, canes, or a wheelchair.

The home must be owned by an eligible individual. A maximum of three grants, up to a maximum dollar amount, is allowed per individual.

HOW TO APPLY

To apply for a grant, fill out and submit VA Form 26-4555 Application in Acquiring Specially Adapted Housing or Special Home Adaptation Grant. You can access this form by applying via www.ebenefits.va.gov, by downloading the form and mailing it to the nearest Regional Loan Center, by calling VA toll free at 1-800-827-1000 to have a claim form mailed to you, or by visiting the nearest VA regional office.

CONTACT INFORMATION

Detroit Regional Benefit Office

Patrick V. McNamara Federal Building, 12th floor

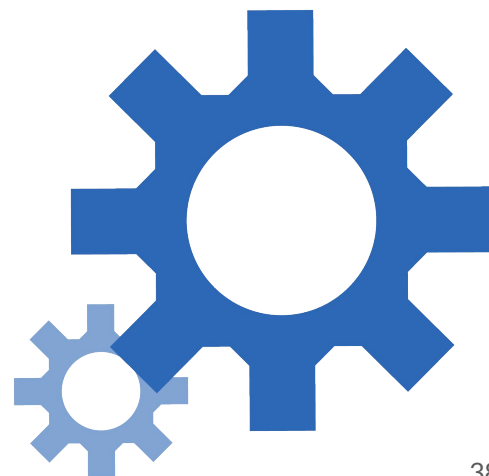
477 Michigan Ave.

Detroit, MI 48226

1-800-827-1000

Website: <https://www.benefits.va.gov/homeloans/adaptedhousing.asp>

Contact a Specially Adapted Housing staff member via email at sahinfo.vbaco@va.gov or by phone at 877-827-3702.



U.S. DEPARTMENT OF VETERANS AFFAIRS SPECIAL HOUSING ADAPTATION (SHA) GRANT

VA



THE PROGRAM

The VA's Special Housing Adaptation (SHA) Grant helps veterans with certain service-connected disabilities adapt or purchase a home to accommodate the disability, and it can be used in a variety of ways:

- To adapt an existing home the veteran or a family member already owns in which the veteran lives;
- To adapt a home the veteran or a family member intends to purchase in which the veteran will live; or
- To help a veteran purchase a home already adapted in which the veteran will live.

The SHA benefit amount is set by law, but may be adjusted upward annually based on a cost-of-construction index. The maximum dollar amount allowable for SHA grant in fiscal year 2019 is \$17,130. No individual may use the grant benefit more than three times up to the maximum dollar amount allowable. A temporary grant may be available to SAH/SHA-eligible veterans and servicemembers who are or will be temporarily residing in a home owned by a family member. The maximum amount available to adapt a family member's home for the SHA grant is \$6,713.

ELIGIBILITY REQUIREMENTS

If you are a servicemember or veteran with one of the following permanent and total service-connected disabilities, you may be entitled to an SHA grant:

- Blindness in both eyes with 20/200 visual acuity or less,
- Loss of or loss of use of both hands,
- Certain severe burn injuries, or
- Certain severe respiratory injuries.

The home must be owned by an eligible individual or family member. A maximum of three grants, up to a maximum dollar amount, is allowed per person.

INCOME GUIDELINES

There are no income guidelines listed on the website.

AREA OF AVAILABILITY

National

TYPES OF REPAIRS

Repairs related to accommodating the disability of a veteran

HOW TO APPLY

To apply for a grant, fill out and submit VA Form 26-4555 Application in Acquiring Specially Adapted Housing or Special Home Adaptation Grant. You can access this form by applying via www.ebenefits.va.gov, by downloading the form and mailing it to the nearest Regional Loan Center, by calling VA toll free at 1-800-827-1000 to have a claim form mailed to you, or by visiting the nearest VA regional office.

CONTACT INFORMATION

Detroit Regional Benefit Office

Patrick V. McNamara Federal Building, 12th floor

477 Michigan Ave.

Detroit, MI 48226

1-800-827-1000

Link to website: <https://www.benefits.va.gov/homeloans/adaptedhousing.asp>

Contact a Specially Adapted Housing staff member via email at sahinfo.vbaco@va.gov or by phone at 877-827-3702.



UNITED COMMUNITY HOUSING COALITION (UCHC) HOME REPAIR PROGRAM FOR 2018 MAKE IT HOME — RIGHT OF REFUSAL PROGRAM PARTICIPANTS



THE PROGRAM

United Community Housing Coalition (UCHC) currently only offers home repair funding to homeowners who bought their home in the Make It Home - Right of Refusal program. The program is a 1-to-6 matching grant or partial forgiveness loan option. Homeowners contribute \$1,000 and UCHC provides up to \$6,000 based on the homeowner's need. Homeowners must be disqualified or denied from the 0% City of Detroit Home Loan and attend a repair class in addition to contributing \$1,000 in order to receive funding.

ELIGIBILITY REQUIREMENTS

Eligible applicants must have bought a home in the Make It Home - Right of Refusal Program and have the house paid off in full or be current on your monthly payments to UCHC to qualify. To receive the funding, you must first be prescreened for the City of Detroit 0% Home Loan program. If your credit score is at or above the qualifying 560 score, you will be required to submit an application to the 0% program. Program funds can be used to assist with purchasing the required homeowner insurance policy. If your credit score is below 560, you will not be required to apply and move on to Option 2.

Option 2 — Homeowner Matching Funds: If you already have your deed, UCHC may be able to grant half or more of the cost of your repair needs up to \$6,000 (this includes homeowners who applied and were denied the 0% loan).

Option 3 — Homeowner Loan: If you already have your deed, but you need a repair before you can bring in your funds, UCHC can pay for your down payment upfront with a 0% interest loan in the form of a land contract. You would then deed the home back to UCHC for the maximum cost of a down payment (\$1,000).

Option 4 – Extended Land Contract: If you are still paying on your home loan and have urgent repairs to address before you pay in full, we may be able to loan you the repair costs in addition to the balance you owe on the purchase of your home. You will extend your current land contract to include the cost of the repair. This will cause your current monthly payment to increase based on the repair cost. Your entire land contract must be paid within 12 to 18 months.

INCOME GUIDELINES

None

AREA OF AVAILABILITY

Detroit

TYPES OF REPAIRS

Repairs related to the safety or quality of life of residents will be prioritized.

HOW TO APPLY

Visit UCHC and meet with their Housing Habitability and Client Self-Sufficiency staff during office hours or by scheduling an appointment to complete your application.

CONTACT INFORMATION

United Community Housing Coalition
2727 Second Ave. #313
Detroit, MI 48201

UCHC Repair Department: 313-963-3310
Tim Bishop, field coordinator, ext. 301
Ernest Thompson III, home repair coordinator, ext. 319
Amy Alexander, home repair coordinator, ext. 343
Website: <https://www.uchcdetroit.org/>



03

WEATHERIZATION & ENERGY EFFICIENCY PROGRAMS

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Wayne Metropolitan Community Action
Agency Department of Energy Low Income
Weatherization Assistance Program (WAP)

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Wayne Metropolitan Community Action Water
Residential Assistance Program (WRAP)

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DTE Energy's Energy Efficiency Assistance
(EEA) Program

WAYNE METROPOLITAN COMMUNITY ACTION AGENCY DEPARTMENT OF ENERGY LOW INCOME WEATHERIZATION ASSISTANCE PROGRAM (WAP)



THE PROGRAM

Wayne Metro delivers the federally-funded Low Income Weatherization Assistance Program (WAP) in Wayne County. The program provides cost-effective energy improvements to reduce energy costs for low-income households by increasing the energy efficiency of their homes while ensuring their health and safety. The goal of the program is to improve the energy efficiency of low-income homes. Grants are provided up to \$7,000 per home.

ELIGIBILITY REQUIREMENTS

Weatherization is most effective when it is the final measure for home improvement. A home must have major home repairs completed (i.e. roof replacement, plumbing/water leaks fixed, no structural issues) to be a good candidate for the program. Proof of income is required.

AREA OF AVAILABILITY

Wayne County



INCOME GUIDELINES

Household income must be at or below 200% of the federal poverty level.

Household Size	1	2	3	4	5	6	7	8
Household Income Limit	\$42,750	\$48,450	\$54,950	\$61,050	\$65,950	\$70,850	\$75,750	\$80,600

TYPES OF REPAIRS

Repairs like attic insulation, wall insulation, and furnace replacement are eligible. The program will not fund roof or window replacement.



HOW TO APPLY

Visit or call Wayne Metro to apply to the program. The call center screens applicants to make sure there are no problems with the home (needed roof repairs, asbestos, excessive mold, or structural issues) before moving forward with the application. Wayne Metro will conduct a home inspection before moving the resident forward in the program. There currently is a waitlist.

CONTACT INFORMATION

Wayne Metro Community Action

7310 Woodward Ave.

Detroit, MI 48202

313-388-9799

Website: <https://www.waynemetro.org/>



WAYNE METROPOLITAN COMMUNITY ACTION AGENCY WATER RESIDENTIAL ASSISTANCE PROGRAM (WRAP)



THE PROGRAM

Wayne Metro will deliver the Water Residential Assistance Program (WRAP) through its Empowerment Pathway Model, a custom-designed service plan to help residential customers in Great Lakes Water Authority regions access bill assistance, adopt water conservation measures, and navigate resources and wraparound supports on the path to self-sufficiency. The program provides utility assistance up to \$1,000 per household per year, including a \$25 monthly bill credit and up to \$700 to assist with arrears.

CONSERVATION SERVICES & MINOR PLUMBING REPAIR

Homeowners with above average water usage determined at the intake can receive up to \$1,000 in assistance for water conservation, which includes a home water audit and minor plumbing repairs. Above average usage is determined as 120% or more above the average water usage.

All clients are eligible for water saving kits, consumer training classes (LiveSmart), and supportive wraparound services.

ELIGIBILITY REQUIREMENTS

Household income must be at or below 150% of the poverty threshold. Applicants should provide a copy of the current water bill, proof of income for the last 30 days, and stay current on monthly bill payment. City of Detroit residents who are not eligible for WRAP assistance can enroll in the DSWD 10/30/50 Payment Plan. The plan allows for customers to pay down arrears by spreading the delinquent total across future payments. Visit www.detroitmi.gov/dwsd for more information.

INCOME GUIDELINES

Household income must be 150% of poverty.

Household Size	1	2	3	4	5	6	7	8
Household Income Limit	\$18,210	\$24,690	\$31,170	\$37,650	\$44,130	\$50,610	\$57,090	\$63,570

AREA OF AVAILABILITY

City of Detroit

TYPES OF REPAIRS

Eligible repairs include minor plumbing repairs (supply line leaks only).
Major plumbing issues and drainage leaks are not covered by this program.



HOW TO APPLY

Call Wayne Metro to schedule a WRAP appointment.

CONTACT INFORMATION

Wayne Metro Community Action
7310 Woodward Ave.
Detroit, MI 48202
313-388-9799
Website: <https://wrap.waynemetro.org/>



DTE ENERGY'S ENERGY EFFICIENCY ASSISTANCE (EEA) PROGRAM



THE PROGRAM

DTE Energy's Energy Efficiency Assistance Program teams up with local nonprofit organizations and community action agencies to provide free energy-saving home improvements to eligible customers.

Customers who qualify can choose from multiple programs:

- Refrigerator Replacement Program: If your refrigerator meets a minimum energy inefficiency level, you may be eligible to receive a new ENERGY STAR® certified refrigerator.
- Test and Tune-up Program: A specially-trained technician will perform a thorough cleaning and tune-up of your natural gas furnace or boiler. These steps may help your heating system run more efficiently and last longer. You also may qualify to receive a programmable thermostat and other energy-saving improvements.
- Home Performance Program: A certified professional auditor will perform a comprehensive home energy audit. The auditor will identify ways to improve energy efficiency in your home and install several energy-saving products.

ELIGIBILITY REQUIREMENTS

Applicants must be DTE customers, and income restrictions apply. You also must have been previously deemed eligible for any of the following programs:

- Michigan Low Income Home Energy Assistance Program
- Michigan Food Assistance Program
- Supplemental Security Income Program
- State Emergency Relief Fund
- Temporary Assistance for Needy Families
- Weatherization Assistance Program
- The Heat and Warmth Fund
- Special Supplemental Nutrition Program for Women, Infants, and Children

INCOME GUIDELINES

Income must be at or below 200% of the federal poverty guidelines.

Household Size	1	2	3	4	5	6	7	8
Household Income Limit	\$24,120	\$32,480	\$40,840	\$49,200	\$57,560	\$65,920	\$74,280	\$82,640

AREA OF AVAILABILITY

City of Detroit

HOW TO APPLY

To enroll, contact one of the following participating nonprofit agencies or visit their website for more information: ClearCorps, Wayne Metro, EcoWorks, Matrix Human Services, Detroiters Working for Environmental Justice, Global Detroit, Habitat for Humanity of Detroit, and THAW.

Link to website:

<https://newlook.dteenergy.com/wps/wcm/connect/dte-web/home/save-energy/residential/incentives+and+programs/limited+income>

CONTACT INFORMATION

EcoWorks

22400 W. Seven Mile Rd.

Detroit, MI 48219

313-894-1030

info@ecoworksdetroit.org

Website: <https://www.ecoworksdetroit.org/>

ClearCorps

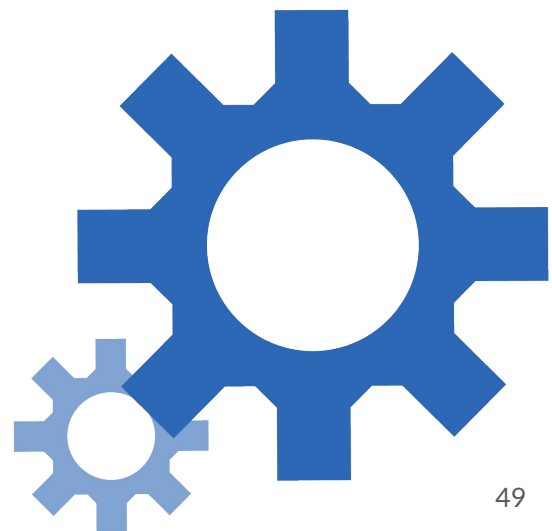
11148 Harper Ave.

Detroit, MI 48213

313-924-4000

Website: <https://clearcorpsdetroit.org/>

Note: ClearCorps Detroit also offers EPA Lead Renovation as well as Repair and Painting (RRP) training throughout the year. Visit their website for more information.



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COMMUNITY-BASED HOME REPAIR PROGRAMS & SERVICES

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Brick + Beam Detroit

EHM SENIOR SOLUTIONS LIFE CHOICE SOLUTIONS



THE PROGRAM

EHM Senior Solutions offers home safety assessments and home adaptation and installation services through its Life Choice Solutions program. Certified aging-in-place specialists work with homeowners to provide a complimentary in-depth evaluation of your home to identify affordable solutions with simple adaptations to promote safety and independence. General maintenance and home modifications are available on a first-come, first-served basis when funding is available.

ELIGIBILITY REQUIREMENTS

Must be a senior

INCOME GUIDELINES

No income guidelines. EHM Senior Solutions will provide services for a fee for homeowners who can afford it. Home assessments are free of charge and modifications may be provided to low-income seniors at no cost to them when funds are available.

AREA OF AVAILABILITY

Southeast Michigan, including the City of Detroit

TYPES OF REPAIRS

The following general maintenance repairs are eligible: housekeeping, change electrical socket, change light bulb, unclog drains, fix leaky faucets, touch up painting, power washing, window washing, lawn care, light yard work, and snow removal (in limited areas).

The following home modification projects are eligible: install grab bars, fix or install railings, create half-steps, build or modify wheelchair ramps, install stair lifts, install bath aids, complete tub-to-shower conversions, replace door handles, repair deck, improve oven safety, and install personal emergency response systems (LifeLines).

HOW TO APPLY

Call Life Choice Solutions and ask if funding is available for your home repair and/or modification needs or schedule a home assessment. Calls are answered in the order they are received and no waitlist is maintained.

CONTACT INFORMATION

734-295-9292

Link to website: <https://ehmsolutions.org/>



BRIDGING COMMUNITIES MINOR HOME REPAIR PROGRAM



THE PROGRAM

Bridging Communities offers a Minor Home Repair Program when funding is available, and the amount offered per home varies based on funding and home repair needs. Volunteers and community partners assist with completing home repairs.

ELIGIBILITY REQUIREMENTS

Must be 60 years or older and live in a servicing ZIP code, live alone or be determined by a case manager to be homebound, and be able to pay for the cost of supplies for the repair, unless funding is available through Bridging Communities.

INCOME GUIDELINES

Individual must meet federal poverty level guidelines. Contact Bridging Communities for more information.

AREA OF AVAILABILITY

Individual must live in one of the servicing ZIP codes: 48204, 48206, 48208, 48209, 48210, 48216, 48217, and 48238.

TYPES OF REPAIRS

Eligible repairs include changing batteries; indoor and outdoor painting; cleaning up garbage, debris, branches, or overgrowth; and porch or step repair (not replacement). When funding is available, roof repairs, gutter doors, electrical, plumbing, and window work may be completed.



HOW TO APPLY

Clients can call the office to request assistance with their home repair needs, which will prompt a home assessment and determination if the organization can assist. Bridging Communities may ask clients about general demographics, income, insurance type, and ZIP code. Bridging Communities maintains a waitlist.

CONTACT INFORMATION

Bridging Communities

6900 McGraw Ave.

Detroit, MI 48102

313-361-6377

Website: <https://bridgingcommunities.org/>

Bridging Communities also is a 0% loan intake center, helps with Poverty Tax Exemption and Home Loan Modification Assistance, and is a Certified HUD Counseling Agency.



REBUILDING TOGETHER SOUTHEAST MICHIGAN'S REBUILD DAY PROGRAM



THE PROGRAM

Rebuilding Together Southeast Michigan (RTSEM) is currently partnering with Jefferson East Inc., the Southeast Waterfront Neighborhood Association, Jefferson-Chalmers Citizens' District Council, HOPE Community Outreach and Development, and Creekside Community Development Corporation to create a sustainable program for Detroit's Jefferson-Chalmers neighborhood. The program conducts home inspections, reviewing a checklist of 25 common items related to home health and safety. The needs of the homeowner and the highest priorities for their home are considered during the inspection process. Repair services provided vary depending on volunteer availability and funding.

Although RTSEM—which is based in Oakland County—currently serves only one Detroit neighborhood, it plans to expand to four more neighborhoods in Detroit and Macomb County by 2022. Interested partners should contact RTSEM's office.

ELIGIBILITY REQUIREMENTS

Interested homeowners need to complete a five-page application, which is available online or at Jefferson East Inc. Homeowners must be up to date on their mortgage payments and property taxes or be in a property tax repayment plan. Homeowner's insurance is required, but if a repair is required to qualify for homeowner's insurance, RTSEM may work with you to complete the repair. Priority is given to seniors, veterans, people with disabilities, and families with children.

AREA OF AVAILABILITY

Jefferson-Chalmers only

INCOME GUIDELINES

80% or below Area Median Income, as determined by HUD

Household Size	1	2	3	4	5	6	7	8
Household Income Limit	\$42,750	\$48,450	\$54,950	\$61,050	\$65,950	\$70,850	\$75,750	\$80,600

TYPES OF REPAIRS

Projects range from small to large, depending on available funding and the needs of the homeowner. Examples include accessibility modifications like grab bars and lever door knobs, replacing carpet with hard surface flooring, general lighting replacement, electrical upgrades, small plumbing work, replacing toilets and faucets, and beautification. Big-ticket items when funding is available include roof repair, front porch/step repairs, and hot water tank replacements.



HOW TO APPLY

Interested homeowners can obtain an application online, at Jefferson East Inc., or by calling to request an application via mail. Completed applications should be returned to Jefferson East Inc. or mailed back to the Farmington Hills office.

CONTACT INFORMATION

Rebuilding Together
27849 Independence Street
Building 2
Farmington Hills, MI 48336
248-482-8061

Office hours are 8:30 a.m. to 5 p.m. Monday through Friday.
Website: <https://www.rebuildingtogethersem.org/about-us/>

Jefferson East Inc. Satellite Office

1018 Chalmers
Detroit, MI 48125
Open Tuesdays and Wednesdays only

Jefferson East Main Office

313-331-7939

RIPPLING HOPE HOME REPAIR PROGRAM



THE PROGRAM

Rippling Hope is a Detroit-based ministry offering year-round service opportunities with a focus on home maintenance and repair. Weeklong, weekend, and one-day opportunities are available for volunteers to work on projects for individuals, faith-based communities, and other organizations. Rippling Hope believes in the power of the community and only works with block clubs or neighboring organizations in their targeted area. They currently have 67 partners. Rippling Hope conducts a home inspection and provides volunteers to complete repairs, but recipients must purchase the materials needed for their requested repairs; financial circumstances will be considered if financial assistance is available.

ELIGIBILITY REQUIREMENTS

To be eligible, the house must be occupied by the owner, who must be a member of a block club or neighborhood association that partners with Rippling Hope. See the “area of availability” section below for more details. Participants in the program must purchase their own materials for the requested work.

INCOME GUIDELINES

None

AREA OF AVAILABILITY

Rippling Hope serves a specific target area in Detroit bordered by Telegraph Road on the west, Livernois Avenue on the east, 8 Mile on the north, and Tireman Avenue on the south.



TYPES OF REPAIRS

The homeowner's top three priorities are taken into consideration. Eligible exterior projects include: scrape and paint garage, scrape and paint front porch, scrape and paint front porch railings, repair wooden porch or porch steps, scrape and paint doors, minor fence repair (wooden or chain link fences), build handicap ramp (homeowner required to obtain a building permit), downspout disconnects, annual clean-up, clean first-level gutters cleaned, minor landscaping, install storm/security doors, install door locks/knobs, and caulk and weatherize windows and doors

Eligible interior projects include: paint one room only, replace kitchen faucet, replace bathroom sink faucet, replace toilet, install door locks/knobs, caulk and weatherize windows and doors, and install smoke detectors.

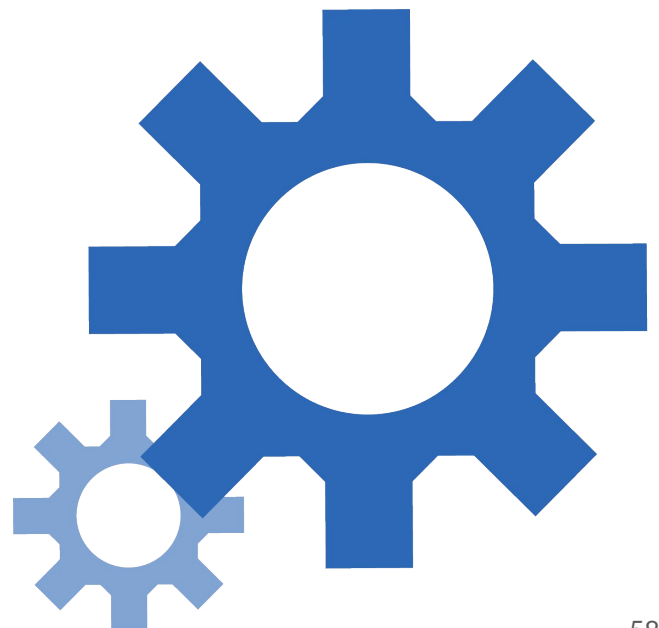


HOW TO APPLY

A sample application is available online, but you cannot obtain or submit an application online. Every year around February, there is a meeting where Rippling Hope distributes a specific number of applications to each of their block club or neighborhood partners. Each application has a unique code. The partnering organization then distributes a limited number of applications. Connect with your local block club or neighborhood organization if you live within the served boundaries if you are interested in the program.

CONTACT INFORMATION

Rippling Hope
P.O. Box 27499
Detroit, MI 48227
512-619-0575 or 313-704-1230
carl@ripplinghope.org
Website: <http://www.ripplinghope.org/>



LIFE REMODELED HOME REPAIR PROGRAM



THE PROGRAM

Life Remodeled is a Detroit-based nonprofit that invests funds, labor, and materials into a different Detroit neighborhood each year. Projects are determined by the community's needs and vision. Life Remodeled partners assist in three areas: remodeling a school or other community asset, repairing owner-occupied homes, and mobilizing 10,000 volunteers to clean up 300 city blocks in six days. The home repair program assists with one critical home repair of the homeowner's choosing: roof, furnace, or windows. Contractors who partner with Life Remodeled to complete the work donate their time, materials, and labor. Full home remodels are not possible.

ELIGIBILITY REQUIREMENTS

Preference is given to veterans, home with children under the age of 18, and active community members. Homeowners must occupy the home and provide a copy of the deed. The house must be located within specific boundary (see details in the "area of availability" section below) which may change, so check the website for the present boundary. Veterans should provide a copy of military ID or DD214. Homeowners must be up to date on property taxes or be on a payment plan and provide a copy of tax statement or payment plan. Applicants must be willing to serve their local community as a means of "paying it forward."

INCOME GUIDELINES

Homeowners must have a proof of income, which can include Supplemental Security Income, disability, or unemployment benefits.

TYPES OF REPAIRS

Repairs may vary depending on the needs of the community. Currently repairs are being offered for roof, furnace, and windows.



AREA OF AVAILABILITY

Detroit (targeted areas)

Currently, homeowners must live within the following boundaries (please note that boundaries may change so check the website for current boundary): south of Fenkell Avenue, north of Joy, east of Livernois Avenue, and west of the Lodge.

Virginia Park is another targeted area: south of Atkinson Street, north of Virginia Park Street, east of Linwood, and west of the Lodge (not Boston Edison or Russell Woods areas).

HOW TO APPLY

Life Remodeled will review applications to determine if the homeowner meets the required criteria. Applicants will receive a letter in the mail regarding the status of their application postmarked by Nov. 21. The number of homes reached each year is determined by the available funding.

Obtain an application [online](#), and mail the completed application and all supporting documents (property tax payment or proof of payment plan, proof of income, deed) to the following address, postmarked by the deadline listed online (typically Nov. 1):

Life Remodeled
P.O. Box 28508
Detroit, MI 48228

Application and supporting documents also can be hand delivered to:

Life Remodeled Community Innovation Center
2470 Collingwood
Detroit, MI 48206
Office hours are 8:30 a.m. to 4:30 p.m. Monday through Friday
313-744-3052

Only completed applications will be considered; do not leave anything blank.

CONTACT INFORMATION

Life Remodeled Community Innovation Center
2470 Collingwood
Detroit, MI 48206
313-744-3052
Website: <https://www.liferemodeled.com/>

CODY ROUGE COMMUNITY ACTION ALLIANCE FRONT PORCH REPAIR PROGRAM



THE PROGRAM

Cody Rogue's Front Porch Repair Program provides porch repairs including steps and adding guardrails, at no cost to the homeowner, when and as funding permits.

ELIGIBILITY REQUIREMENTS

Recipients must live in a specific area within the 48228 ZIP code.

INCOME GUIDELINES

There are no income guidelines at this time.

AREA OF AVAILABILITY

Specific area within 48228 ZIP code

TYPES OF REPAIRS

General repair to porches for safety and accessibility

HOW TO APPLY

To apply for the program, visit or call Cody Rogue to be added to the waitlist.

CONTACT INFORMATION

Cody Rogue Community Action Alliance
19321 West Chicago Rd., suite 105
Detroit, MI 48228
313-397-9280
Website: <https://www.codyrouge.org/>



CENTRAL DETROIT CHRISTIAN MINOR HOME REPAIRS



THE PROGRAM

Central Detroit Christian (CDC) regularly partners with nonprofits to provide minor home repairs and cleaning services, as funding allows.

ELIGIBILITY REQUIREMENTS

Recipients must live within the 48202 ZIP code.

INCOME GUIDELINES

None

AREA OF AVAILABILITY

48202, 48206 and 48211 ZIP code

TYPES OF REPAIRS

Minor home repairs or cleaning

HOW TO APPLY

Visit or call CDC to ask if applications are available and/or to be added to the waitlist.

CONTACT INFORMATION

Central Detroit Christian

1550 Taylor St.

Detroit, MI 48206

313-873-0064

Website: <https://www.centraldetroitchristian.org/>



HABITAT FOR HUMANITY'S CRITICAL HOME REPAIR PROGRAM & A BRUSH WITH KINDNESS PROGRAM



THE PROGRAM

Habitat for Humanity's Critical Home Repair Program and Brush with Kindness Program provide urgent and major home repairs for homeowners who do not have the ability to make the improvements themselves, due to age, disability or other circumstances.

ELIGIBILITY REQUIREMENTS

To be eligible for any of Habitat's programs, homeowners must own and occupy the home, property taxes must be paid in full or homeowners must be on a repayment plan, and the owner must not be in danger of foreclosure. Required documents include owner's most recent property tax bill, proof of homeowner's insurance, and an income and asset verification package including the previous year's tax return.

INCOME GUIDELINES

Household income must be less than 80% AMI, adjusted for family size, as defined annually by HUD. Homeowners must be unable to participate in home repairs due to age, disability, or circumstance.



TYPES OF REPAIRS

The Critical Home Repair Program does not address emergency repairs that need immediate assistance, such as broken pipes that caused flooding. Eligible repairs include fixing broken windows, sidewalk repair, landscaping, roof repair, floor repair, plumbing, electrical, and other health and safety home repairs.

The Brush with Kindness Program is an exterior home repair and preservation program that offers painting, landscaping, weather stripping, and minor repair services for low-income seniors, people who are disabled and other homeowners in need. The program promotes safe and well-maintained homes along with pride and dignity. Improvements to the appearance of the neighborhood also encourage a stronger community.



HOW TO APPLY

Habitat currently is not accepting applications. Please call Drina McHone at Habitat for Humanity Detroit at 313-521-6691, extension 129, to start the application process.

CONTACT INFORMATION

Drina McHone, Executive Manager, Habitat for Humanity Detroit
313-521-6691 ext. 129
dmchone@habitatdetroit.org

BRICK + BEAM DETROIT

BRICK+ BEAM DETROIT

THE PROGRAM

Brick + Beam Detroit grows capacity and community around building repair by supporting building rehabbers through hands-on workshops, Do-It-Yourself resources, online forums, and networking.

ELIGIBILITY REQUIREMENTS

Most workshops require residency in Detroit, Hamtramck, or Highland Park.

INCOME GUIDELINES

No income guidelines at this time.

AREA OF AVAILABILITY

Detroit, Hamtramck, Highland Park

TYPES OF REPAIRS

Brick + Beam does not repair homes for residents, but the program offers hands-on workshops and resources online aimed at teaching homeowners the skills to complete repairs themselves. Topics range from the basics of homeownership (such as understanding the different systems in your home like plumbing and electrical, and skills relevant to all homes like landscaping) to historic home repairs (such as wood window repair, plaster, etc.)

HOW TO APPLY

All classes are listed on Brickandbeamdetroit.com, with link to apply. Many events require an RSVP and small donation of \$5 to \$15 to participate. Some limited space classes require an application providing more information.

CONTACT INFORMATION

info@brickandbeamdetroit.com

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HOME REPAIR ADVOCATES CONTACT INFORMATION

The following individuals volunteered to include their contact information to promote coordination among home repair services in Detroit:

ALISSA SHELTON

Executive Director, Brick + Beam Detroit
alissa@brickandbeamdetroit.com

TRACY SMITH

Financial Coach, Central Detroit Christian
tsmith@centraldetroitchristian.org

TOM GILCHRIST

Healthy Homes Manager, ClearCorps
tg@clearcorpsdetroit.org or 734-330-1823

TOM GODDEERIS

Executive Director, Detroit Future City and Detroit Neighborhood Housing Compact
tgoddeeris@detroitfuturecity.com

DAVID BECKER

Principal Marketing Specialist, DTE Energy
david.becker@dteenergy.com

REBECCA NIKODEM

Intake and Neighborhood Services Coordinator, Jefferson East Inc.
rnikodem@jeffersoneast.org

CHRIS PERKINS

Community Development Specialist, Rebuilding Together Southeast Michigan
cdrstem@gmail.com

CARL ZERWECK

Executive Director, Rippling Hope
ceziii@aol.com

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HOME REPAIR ADVOCATES CONTACT INFORMATION

JESICA RUBIO

Program Coordinator, SER Metro Detroit

JRubio@sermetro.org or 313-945-5200 ext. 4259

SANAA YOUSSEF

Intake Specialist, SER Metro Detroit

313-945-5200 ext. 4330

LINDA SMITH

Executive Director, U-SNAP-BAC

ls@usnapbac.org

TIM BISHOP

Field Coordinator, United Community Housing Coalition Detroit

tbishop@uchcdetroit.org

JOHN CARMODY

Director of Construction, Wayne Metropolitan CAA

jcarmody@waynemetrometro.org

TIFFANY VANTINO

Community Development Manager, Wayne Metropolitan CAA

tvantino@waynemetrometro.org

STEVE CHRISTENSEN

Assistant Director of Weatherization, Wayne Metropolitan CAA

schristensen@waynemetrometro.org

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GLOSSARY

AREA MEDIAN INCOME (AMI)

The midpoint of a region's income distribution - half of families in a region earn more than the median and half earn less.

ANNUAL PERCENTAGE RATE (APR)

The annual rate charged for borrowing or earned through an investment.

COLLECTIONS

The potential result from a debt that has not been paid on time. Becoming significantly delinquent on a debt may be sold to a collection agency.

DEBT-TO-INCOME (DTI)

The percentage of a consumer's monthly gross income that goes toward paying debts, which many include mortgage payments, taxes, homeowner's insurance, past due debt plus the additional cost of the loan.

GROSS HOUSEHOLD INCOME

The total amount of income early annually from all sources before taxes.

LIEN

A right to keep possession of property belonging to another person until a debt owed by that person is discharged.

LOAN-TO-VALUE (LTV)

The ratio of a loan to the value of an asset purchased (mortgage/property price).

MONEY JUDGEMENTS

A court order that awards the plaintiff a sum of money which may be owed for a variety of reasons including unpaid rent, money borrowed and hospital bills.

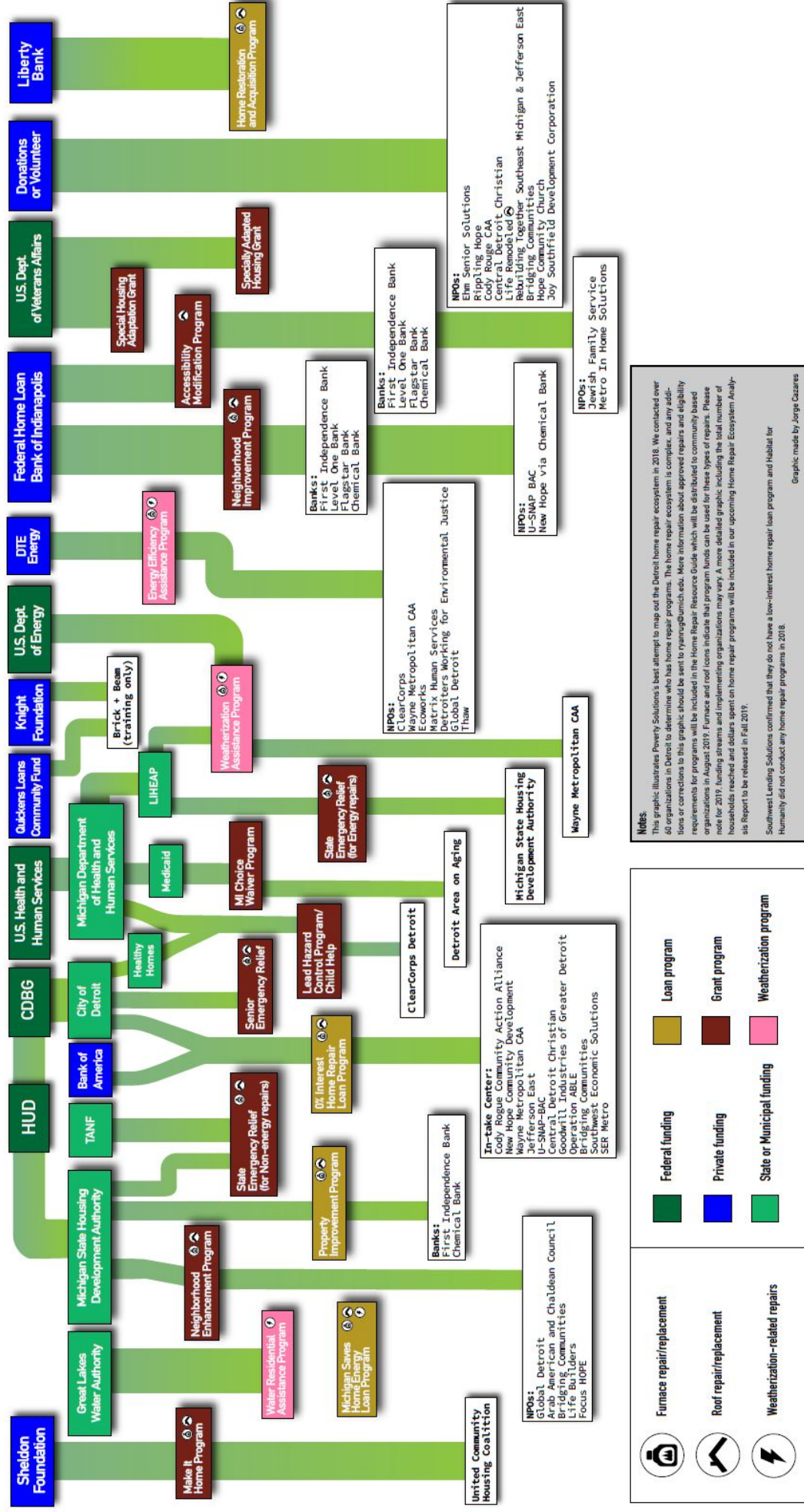
TAX LIEN

A lien imposed by law upon a property to secure the payment of taxes.

UNDERWRITING

The process that a lender or other financial service uses to assess the creditworthiness or risk of a potential customer.

DETROIT HOME REPAIR ECOSYSTEM MAP



*Corrections or additions to this guide can be emailed to:
info@brickandbeamdetroit.com*