

DETROIT HOME REPAIR RESOURCE GUIDE

Last updated May 2025

This guide is updated annually.

Please contact Leonymae Aumentado at lfaument@umich.edu with any updates or additions to this guide.



INTRODUCTION

The Detroit Home Repair Resource Guide is an annually updated collection of local, state, and federal programs that provide home repair support to Detroiters. Home repairs can be complex and programs provide a variety of home repair support services, like having contractors perform repairs, funding repairs through grants or loans, or connecting residents to other home repair resources. Some programs listed in this guide are not themselves home repair support programs, but they have functions that inherently support home repairs.

This guide presents program overview pages that describe what kind of home repair support is offered and any eligibility requirements for programs that are currently accepting applications or referrals as of April 2025. Reference tables are included to find programs based on what home repair support is offered and eligibility requirements. Programs that are currently closed to applications and referrals, or are expected to accept applications or referrals at a later time, are included in a separate reference table.

For Detroit Residents

This guide is meant to aid you in finding programs that provide the type of home repair support you may be looking for and that you may qualify for based on typical eligibility criteria. This guide does not provide a detailed account of all of the home repair support services offered, eligibility requirements, application requirements, or other features for each program listed. These features may also change without notice. Please contact programs directly to confirm these details.

For Administrators and Practitioners

Programs that provide subrecipient grants to other organizations or governmental units to administer home repair support programs directly to residents are included in the Appendix.

If you administer a program that [provides home repair support services and would like it to be included in the next version of the guide](#), please complete this form: <https://myumi.ch/jJZEx>

The Detroit Home Repair Resource Guide was compiled by Poverty Solutions at the University of Michigan (UMPS), and the original version was published in the fall of 2019. Program information included in this guide is based on information provided by organizations, made available online, and other sources. UMPS is not held liable or responsible for incorrect information or changes to information since this guide's publication. Please send corrections, updates, and additions to the guide to Leonymae Aumentado at lfaument@umich.edu.

CHILD LEAD POISONING AND HEALTHY HOUSING

Detroit children have a higher risk of becoming *lead poisoned* because of their homes.

Children can become lead poisoned if they swallow or breathe in even a very small amount of lead, which can be found in homes built before lead paint was banned in 1978. A majority of Detroit's homes were built before 1978 and children living in these homes have a higher risk of becoming lead poisoned. There is no safe amount of lead exposure for a child.

Lead hazards in the home can come from lead paint on walls, windows, doorways, and more. Home repairs are an important way to prevent or lessen child lead poisoning by removing or covering sources of lead, or lead hazards, in homes. These types of repairs are referred to as lead abatement or lead remediation/interim controls, depending on how the lead hazard is dealt with. Programs that support "enabling" repairs provide assistance with repairs needed before lead abatement or lead remediation/interim controls can take place; programs that support enabling repairs are included in a separate reference table.

Children with lead poisoning can suffer irreversible damage to their development and growth and experience long-lasting health effects. According to the Centers for Disease Control, most children who have lead poisoning do not look or act sick.

The only way to know for sure if a child has lead poisoning is with a blood lead test. Regular blood lead tests are an important way to prevent or limit child lead poisoning.

If you think your child has been exposed to lead, contact the Detroit Health Department. Through the Childhood Lead Prevention Program, DHD will work with you to develop a holistic strategy to treat lead poisoning and lower lead exposure.

If you would like to test your child for lead, the Detroit Health Department is available every Thursday during normal business hours (8:30 AM - 5 PM) for lead testing. Call to make an appointment.

Detroit Health Department
Lead Prevention and Intervention Program
100 Mack Avenue (First Floor)
Detroit, MI 48201
(313) 876-0133

LEAD PAINT IN THE HOME IS NOT THE ONLY WAY YOUR CHILD CAN BECOME LEAD POISONED.

For more information on child lead poisoning and other sources of lead exposure, visit the Get the Lead Out Detroit Coalition's website: <https://leadoutdetroit.com/get-the-facts/>

FOR MORE RESOURCES ON CHILD LEAD POISONING IN DETROIT, CONTACT:

- Get the Lead Out Detroit Coalition

The Get the Lead Out Detroit Coalition was established with a purpose of reducing the number of Detroit children poisoned by lead hazards in the home and in soil by identifying and executing strategies to support lead safe kids and lead safe homes for families.

Contact:

detroitleadcoalition@gmail.com

<https://leadoutdetroit.com/>

- Detroit Lead Advocacy (DLEAD) Parent Group

Wayne State University

Center for Urban Studies

The overall aim of the Detroit Lead Advocacy (DLEAD) Parent Group is to increase the number of parents in Detroit knowledgeable about lead-poisoning, lead remediation, and resources available so as to improve lead impact outcomes through advocacy for their families and for a lead-free Detroit. The parents' platform is leading the way to end lead poisoning with advocacy at city and county level and hopes to influence state, and/or national decision-makers.

Contact:

Iselda Esquivel

Member Coordinator

313-577-1164

ag5943@wayne.edu

<https://cus.wayne.edu/research/healthy-homes/dlead>

- **Childhood Lead Prevention Program**

Detroit Health Department

The Childhood Lead Prevention Program seeks to eliminate childhood lead poisoning by increasing awareness regarding the hazards and sources of lead, identifying and caring for children from birth through six years of age and pregnant persons who have elevated blood lead levels (EBLL) and identifying and eliminating sources of lead exposure.

The Lead Program:

- Provides case management, including home visits from Community Lead Advocates and Nurse Case Managers
- Provides Lead testing to children under six years of age and pregnant persons
- Provides referrals to community and health care partners as well as referrals for lead abatement and inspection.
- Educates health care providers, community groups, and families.

Contact:

Lead Program

Office: (313) 876-0133

leadprogram@detroitmi.gov

<https://detroitmi.gov/departments/detroit-health-department/programs-and-services/childhood-lead-prevention-program>

Information in this section comes from the Get the Lead Out Detroit Coalition, the Centers for Disease Control, and the U.S. Department of Housing and Urban Development.

¹ Centers for Disease Control. *Lead Poisoning: Words to Know from A to Z*. Get the Lead Out Detroit Coalition. <https://leadoutdetroit.com/wp-content/uploads/2023/04/CDC-Lead-Poisoning-Words-to-Know-A-Z.pdf>

² Get the Lead Out Detroit Coalition. *Get the Facts*. <https://leadoutdetroit.com/get-the-facts/>

³ Get the Lead Out Detroit Coalition. *About Lead*. <https://leadoutdetroit.com/about-lead/>

⁴ U.S. Department of Housing and Urban Development. https://leadoutdetroit.com/wp-content/uploads/2023/04/HUD-20264_LEADSPEAK.pdf

ACKNOWLEDGMENTS

We greatly appreciate all of the organizations included in this guide for their amazing work and for sharing information on their home repair support programs and initiatives serving Detroiters. We are especially thankful to Wayne State University's Detroit Lead Advocacy (DLEAD) Parent Group and the Citywide Home Repair Task Force via Heather Zygmuntowicz for their invaluable support and feedback on collecting program information and restructuring the guide.

The Detroit Home Repair Resource Guide has undergone several iterations. We benefited from an initial guide prepared by University of Michigan graduate student Joshua Childs in March 2019 and designed by Sam Bertin. The original guide was compiled by Ryan Ruggiero, former Detroit Partnership program evaluation and implementation intern at Poverty Solutions at the University of Michigan (UMPS), with graphics by Zixi Li. Regular updates to the guide have been maintained by Karen Ann Kling, former Assistant Director of Strategic Projects and Policy Impact at UMPS, and supported by several support staff, including Jorge Cazares, Jessica Yan, Kate Brantley, Kristin Hollenbeck, Laura Urteaga-Fuentes, Lucy Lawrence, Yutong Li, Qiyong Feng, and Ella Cotton. We thank Lauren Slagter and Karissa Knapp for their support in designing and publicizing the updated version of the guide each cycle.

We would like to express our utmost gratitude to the Fred and Barbara Erb Family Foundation. With their support, the guide now emphasizes the critical issue of child lead exposure in Detroit and enables users to more easily identify home repair support programs and initiatives that address this issue.

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All programs listed below are accepting applications and/or referrals as of April 2025.

Programs may only be accepting applications and referrals on a case-by-case basis or if certain requirements are met. Please refer to a program's overview page for more information.

The intake status for a program is subject to change. Please contact the program directly to confirm whether applications or referrals are being accepted.

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REFERENCE TABLE: ALL HOME REPAIR PROGRAMS (FORTHCOMING OR CLOSED)

All programs listed below are currently closed to applications and/or referrals as of April 2025.

Some programs are expected to accept applications and/or referrals at a later time or under certain conditions, as noted below. Please contact the program directly to confirm whether applications or referrals are being accepted and for more information.

ORGANIZATION PROGRAM

Central Detroit Christian

The Future of Health

Accepting applications and/or referrals at a later time.

Contact information:

Nate Phillips

nphillips@centraldetroitchristian.org

CHN Housing Partners

Detroit Duplex Repair program

Contact information:

Phone: (313) 757-8081

Help Desk: homerepair@chnhousingpartners.org

Address: 2625 Gratiot Ave, Detroit, MI 48207

CHN Housing Partners

Detroit Home Accessibility Program

Contact information:

If you have questions about the Detroit Home Accessibility Program or need support completing your eligibility form, reach out to us at homerepair@chnhousingpartners.org.

City of Detroit Housing & Revitalization Department

Renew Detroit

Contact information:

Renew Detroit

RenewDetroit@detroitmi.gov

(313) 224-3880

City of Detroit Housing & Revitalization Department
Bridging Neighborhoods
Stellantis Home Repair Program - Phase 3

City of Detroit Office of Sustainability
Neighborhood Solar Initiative
Not open to residents outside of solar neighborhoods.

Contact information:
Office of Sustainability
2 Woodward Ave.
Detroit, MI 48226
<https://detroitmi.gov/government/mayors-office/office-sustainability/energy/solar-neighborhoods>

City of Detroit Water & Sewerage Department
Basement Backup Protection Program

Contact information:
DWSD Public Affairs
dwsd-publicaffairs@detroitmi.gov

Cody Rouge Community Action Alliance
Front Porch Repair Program

Enterprise Community Partners
Detroit Energy Efficiency Home Improvement Program (DEEHIP)

Enterprise Community Partners
Detroit Home Repair Fund (DHRF)

Jefferson East, Inc.
CIVIC Decarbonization Grant

Michigan Department of Environment, Great Lakes, and Energy
MI Solar for All program (MI SFA)

Sinai-Grace Guild Community Development Corporation
Neighborhood Enhancement Program

Solutions for Energy Efficient Logistics (SEEL)
Neighborhood Approach Pilot

Vanguard Community Development
Emergency Home Repair Grant
Accepting applications and/or referrals at a later time.

Contact information:

Vanguarddetroit.org

Villages Community Development Corporation
Keep It In the Family
Accepting applications and/or referrals at a later time



REFERENCE TABLE: HOMEOWNERSHIP OR RESIDENCY ELIGIBILITY

Some programs are available to residents depending on their ownership of or residency in the home needing repairs.

Programs are listed below specifying whether they are available to owner occupants (owns and lives in the property as primary residence), renters, land contract owners, landlords, or have some other residency in the home. Please refer to the program's overview page (see Reference Table: All Home Repair Programs (Open)) for more information.

Program eligibility requirements are subject to change. Please contact the program directly to confirm eligibility requirements.

Organization Program	Owner occupant	Renter	Landlord	Other (Land contract owner, living with relative, etc.)
Bailey Park Neighborhood Development Corporation McDougall-Hunt Home Repair	Yes	Yes	Yes	
Brick + Beam Detroit Detroit's Rehabber Community	Contact for more information			
Bridging Communities Minor Home Repair Program	Yes			Yes

Organization Program	Owner occupant	Renter	Landlord	Other (Land contract owner, living with relative, etc.)
Central Detroit Christian Minor Home Repair Program	Yes	Yes	Yes	Yes
City of Detroit Community Development Block Grant – Disaster Recovery Private Sewer Repair Program (CDBG-DR PSRP)	Yes	Yes	Yes	Yes
City of Detroit Housing & Revitalization Department 0% Interest Home Repair Loan Program	Yes			
City of Detroit Housing & Revitalization Department Detroit LeadSafe Housing	Yes	Yes	Yes	Yes
CLEAResult Michigan Home Energy Rebates program (MiHER) Home Efficiency Rebates (HOMES) Home Electrification and Appliance Rebates (HEAR)	Yes	Yes	Yes	

Organization Program	Owner occupant	Renter	Landlord	Other (Land contract owner, living with relative, etc.)
Detroit Area Agency on Aging MI Choice Waiver	Yes	Yes		
Detroit Area Agency on Aging MI Health Link	Yes	Yes		
Detroit Land Bank Authority Finish Line Grant	Yes			
DTE Energy Energy Efficiency Assistance Program	Yes			
Federal Emergency Management Agency (FEMA) Michigan Severe Storms, Tornadoes and Flooding DR-4757-MI DCMP	Yes			Yes
Habitat for Humanity Detroit Critical Home Repair	Yes			

Organization Program	Owner occupant	Renter	Landlord	Other (Land contract owner, living with relative, etc.)
Joy Southfield Community Development Corporation Healthy Homes Rx	Contact for more information			
Liberty Bank and Trust Company Home Restoration & Acquisition Program	Yes	Yes		Yes
Michigan Department of Health and Human Services Michigan Lead Safe Home Program	Yes	Yes	Yes	
Michigan Department of Health and Human Services State Emergency Relief	Yes			
Michigan Saves Home Energy Improvements Program	Yes		Yes	
Michigan Saves Lead Poisoning Prevention Fund	Yes		Yes	

Organization Program	Owner occupant	Renter	Landlord	Other (Land contract owner, living with relative, etc.)
Rebuilding Together Southeast Michigan Rebuilding Together Program	Yes			
Rippling Hope Rippling Hope Home Repair Program	Contact for more information			
United Community Housing Coalition Home Repair Services	Yes			
U.S. Department of Veteran Affairs Specially Adapted Housing (SAH) Grant	Yes			
Wayne Metropolitan Community Action Agency Water Residential Assistance Program (WRAP)	Yes	Yes		
Wayne Metropolitan Community Action Agency Weatherization Assistance Program (WAP)	Yes	Yes	Yes	

REFERENCE TABLE: INCOME ELIGIBILITY

Most programs are only available to residents as long as their household income is below a certain amount. Programs often reference the Area Median Income (AMI) or the Federal Poverty Line (FPL) when describing income eligibility.

AMI usually refers to income limits that the U.S. Department of Housing and Urban Development (HUD) sets every year to determine income eligibility for housing assistance programs. HUD income limits are based on the number of people in a family household and total family household income, within a state, county, or metropolitan area.¹

Programs may use terms like “Low Income” or “Low to Moderate Income” when describing the income eligibility requirements. These terms are typically used to refer to a percentage of the AMI. The 2025 AMI for the Detroit metropolitan area,² and general meaning of terms referring to the AMI, are below:

Income Limit Category	Persons in Family							
	1	2	3	4	5	6	7	8
<i>Extremely Low Income</i> *% AMI ³	\$21,250	\$24,250	\$27,300	\$32,150	\$37,650	\$43,150	\$48,650	\$54,150
<i>Very Low Income</i> 50% AMI	35,350	40,400	45,450	50,500	54,550	58,600	62,650	66,700
<i>Low Income</i> 80% AMI	56,600	64,650	72,750	80,800	87,300	93,750	100,200	106,700
<i>Moderate Income</i> ⁴ 95% AMI	67,165	76,760	86,355	95,950	103,645	111,340	119,035	126,730
120% AMI	84,840	96,960	109,080	121,200	130,920	140,640	150,360	160,080
150% AMI	106,050	121,200	136,350	151,500	163,650	175,800	187,950	200,100

The FPL refers to the poverty guidelines that the U.S. Department of Health and Human Services (HHS) issues each year that can be used to determine income eligibility for certain federal programs.⁵ The FPL is based on the number of persons in a family/household.

Programs may describe income eligibility using a percentage of the FPL. The 2025 poverty guidelines⁶ are below:

	Persons in family/household							
Poverty Guidelines	1	2	3	4	5	6	7	8
100% FPL	\$15,650	\$21,150	\$26,650	\$32,150	\$37,650	\$43,150	\$48,650	\$54,150
200% FPL	\$31,300	\$42,300	\$53,300	\$64,300	\$75,300	\$86,300	\$97,300	\$108,300
250% FPL	\$46,950	\$63,450	\$79,950	\$96,450	\$112,950	\$129,450	\$145,950	\$162,450

Please contact a program directly to confirm any income eligibility requirements that reference the AMI or FPL, as programs may use different definitions of family, household, and income.

Programs are listed on the next several pages specifying the household income levels that are eligible based on the percent of AMI or FPL. Programs may have other income eligibility requirements in addition to meeting AMI and FPL requirements. Please refer to the program's overview page (see Reference Table: All Home Repair Programs (Open)) for more information.

Program eligibility requirements are subject to change. Please contact the program directly to confirm eligibility requirements.



AMI/FPL	200% FPL	50% AMI Very Low Income	250% FPL	80% AMI Low Income	95% AMI Moderate Income	120% AMI	150% AMI
Bailey Park Neighborhood Development Corporation McDougall- Hunt Home Repair	Yes	Yes	Yes	Yes			
Bridging Communities Minor Home Repair Program	Please contact for more information						
Central Detroit Christian Housing Development	Please contact for more information						
City of Detroit Community Development Block Grant – Disaster Recovery Private Sewer Repair Program (CDBG-DR PSRP)	Yes	Yes	Yes	Yes			
City of Detroit Housing & Revitalization Department 0% Interest Home Repair Loan Program	Yes	Yes	Yes	Yes			
City of Detroit Housing & Revitalization Department Detroit LeadSafe Housing	Yes	Yes	Yes	Yes			

AMI/FPL	200% FPL	50% AMI Very Low Income	250% FPL	80% AMI Low Income	95% AMI Moderate Income	120% AMI	150% AMI
CLEAResult Michigan Home Energy Rebates program (MiHER) Home Efficiency Rebates (HOMES)	Yes	Yes	Yes	Yes			
CLEAResult Michigan Home Energy Rebates program (MiHER) Home Electrification and Appliance Rebates (HEAR)	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Detroit Land Bank Authority Finish Line Grant	Yes	Yes	Yes	Yes	Yes		
DTE Energy Energy Efficiency Assistance Program	Yes	Yes	Yes				
Rebuilding Together Southeast Michigan Rebuilding Together Program	Yes	Yes	Yes	Yes			

AMI/FPL	200% FPL	50% AMI <i>Very Low Income</i>	250% FPL	80% AMI <i>Low Income</i>	95% AMI <i>Moderate Income</i>	120% AMI	150% AMI
Wayne Metropolitan Community Action Agency Water Residential Assistance Program (WRAP)	Yes						

Programs listed below determine income eligibility without needing to meet AMI or FPL requirements. Please refer to the program's overview page (see Reference Table: All Home Repair Programs (Open)) for more information.

Program eligibility requirements are subject to change. Please contact the program directly to confirm eligibility requirements.

ORGANIZATION PROGRAM

City of Detroit Housing & Revitalization Department
Detroit LeadSafe Housing

Detroit Area Agency on Aging
MI Choice Waiver

DTE Energy
Energy Efficiency Assistance Program

Federal Emergency Management Agency (FEMA)
Michigan Severe Storms, Tornadoes and Flooding DR-4757-MI DCMP

Michigan Department of Health and Human Services
Michigan Lead Safe Home Program

Michigan Department of Health and Human Services
State Emergency Relief

United Community Housing Coalition
Home Repair Services

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

Wayne Metropolitan Community Action Agency
Weatherization Assistance Program (WAP)

¹ HUD has historically defined a household as all the people who occupy a housing unit. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit (U.S. Department of Housing and Urban Development. *HUD User Glossary* | *Archives*. https://archives.huduser.gov/portal/glossary/glossary_h.html).

² U.S. Department of Housing and Urban Development Office of Policy Development and Research. (2025). *FY 2025 Income Limits*. https://www.huduser.gov/portal/datasets/il.html#query_2025

³ [Special calculation for Extremely Low Income limit category applies.](#)

⁴ HUD has historically defined moderate income as Households whose incomes are between 81 percent and 95 percent of the median income for the area, as determined by HUD, with adjustments for smaller or larger families. HUD may establish income ceilings higher or lower than 95 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs, fair market rents, or unusually high or low family incomes (U.S. Department of Housing and Urban Development. *HUD User Glossary* | *Archives*. https://archives.huduser.gov/portal/glossary/glossary_m.html).

⁵ U.S. Department of Health and Human Services Office of the Assistant Secretary for Planning and Evaluation. *Frequently Asked Questions Related to the Poverty Guidelines and Poverty*. [https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines-poverty](https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines/frequently-asked-questions-related-poverty-guidelines-poverty)

⁶ U.S. Department of Health and Human Services Office of the Assistant Secretary for Planning and Evaluation. *Poverty Guidelines*. <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>

REFERENCE TABLE: ADDITIONAL ELIGIBILITY AND REQUIREMENTS

Programs often have additional eligibility and requirements that must be met in order for a resident to qualify. Programs are listed below specifying whether they serve residents in a specific area of Detroit, whether homeowners insurance and property tax requirements apply, or if there are other eligibility and requirements that must be met. Please refer to the program's overview page (see Reference Table: All Home Repair Programs (Open)) for more information.

Program eligibility requirements are subject to change. Please contact the program directly to confirm eligibility requirements.

Organization Program	Specific Geographic Area	Homeowners Insurance	Property Taxes	Other
Bailey Park Neighborhood Development Corporation McDougall-Hunt Home Repair			Yes	Yes
Brick + Beam Detroit Detroit's Rehabber Community	Contact for more information			
Bridging Communities Minor Home Repair Program	Contact for more information			
Central Detroit Christian Minor Home Repair Program	Yes	Yes	Yes	

Organization Program	Specific Geographic Area	Homeowners Insurance	Property Taxes	Other
City of Detroit Community Development Block Grant – Disaster Recovery Private Sewer Repair Program (CDBG-DR PSRP)	Yes			Yes
City of Detroit Housing & Revitalization Department 0% Interest Home Repair Loan Program		Yes	Yes	Yes
City of Detroit Housing & Revitalization Department Detroit LeadSafe Housing	Yes	Yes	Yes	Yes
Detroit Area Agency on Aging MI Choice Waiver		Yes	Yes	Yes
Detroit Area Agency on Aging MI Health Link			Yes	Yes
Detroit Land Bank Authority Finish Line Grant			Yes	Yes

Organization Program	Specific Geographic Area	Homeowners Insurance	Property Taxes	Other
DTE Energy Energy Efficiency Assistance Program	Yes			Yes
Federal Emergency Management Agency (FEMA) Michigan Severe Storms, Tornadoes and Flooding DR-4757-MI DCMP				Yes
Habitat for Humanity Detroit Critical Home Repair			Yes	
Joy Southfield Community Development Corporation Healthy Homes Rx	Contact for more information			
Liberty Bank and Trust Company Home Restoration & Acquisition Program	Yes	Yes	Yes	Yes

Organization Program	Specific Geographic Area	Homeowners Insurance	Property Taxes	Other
Michigan Department of Health and Human Services Michigan Lead Safe Home Program	Yes		Yes	Yes
Michigan Department of Health and Human Services State Emergency Relief				Yes
Michigan Saves Home Energy Improvements Program				Yes
Michigan Saves Lead Poisoning Prevention Fund				Yes
Rebuilding Together Southeast Michigan Rebuilding Together Program	Yes	Yes	Yes	Yes
Rippling Hope Rippling Hope Home Repair Program	Contact for more information			

Organization Program	Specific Geographic Area	Homeowners Insurance	Property Taxes	Other
United Community Housing Coalition Home Repair Services			Yes	Yes
U.S. Department of Veteran Affairs Specially Adapted Housing (SAH) Grant				Yes
Wayne Metropolitan Community Action Agency Water Residential Assistance Program (WRAP)	Yes			Yes
Wayne Metropolitan Community Action Agency Weatherization Assistance Program (WAP)				Yes

REFERENCE TABLE: REPAIR TYPE

Programs are listed below specifying the types of home repairs they can support. The home repair types are as follows:

Accessibility (e.g. wheelchair ramps, grab bars, automatic door openers, widening entryways etc.)

Building-Foundation

Building-Roof (e.g. roof replacement or repair, gutter/downspout repair, soffit, fascia etc.)

Building-Siding

Building-Structure (e.g. steps, railing, doors, flooring, masonry, carpentry, etc., including for porch, basement, chimney, etc.)

Building-Windows

Electrical

Energy Waste Reduction (including drywall repair and appliance repair)

Health Hazard Removal (including debris removal and pest control)

HVAC (e.g. air conditioner, furnace, ductwork, etc.)

Plumbing (including sewer line replacement, water heater repairs, draining standing water, etc.)

Property Improvement (repairs or improvements to items not connected to the house living space, e.g. driveway/sidewalk repair, tree trimming, fence, etc.)

Weatherization

Minor Home Repair (e.g. kitchen cabinet repair, decorative painting, etc.)

Other Repairs

Please refer to the program's overview page (see Reference Table: All Home Repair Programs (Open)) for more information.

Home repair support services are subject to change. Please contact the program directly to confirm what home repair support services they may provide.

ACCESSIBILITY

Bailey Park Neighborhood Development Corporation
McDougall-Hunt Home Repair

Bridging Communities
Minor Home Repair Program

Central Detroit Christian
Housing Development

City of Detroit Housing & Revitalization Department
0% Interest Home Repair Loan Program

Detroit Area Agency on Aging
MI Choice Waiver

Detroit Area Agency on Aging
MI Health Link

Federal Emergency Management Agency (FEMA)
Michigan Severe Storms, Tornadoes and Flooding DR-4757-MI DCMP

Liberty Bank and Trust Company
Home Restoration & Acquisition Program

Rebuilding Together Southeast Michigan
Rebuilding Together Program

Rippling Hope
Rippling Hope Home Repair Program

United Community Housing Coalition
Home Repair Services

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

BUILDING-FOUNDATION

Bailey Park Neighborhood Development Corporation
McDougall-Hunt Home Repair

Liberty Bank and Trust Company
Home Restoration & Acquisition Program

United Community Housing Coalition
Home Repair Services

BUILDING-ROOF

Bailey Park Neighborhood Development Corporation
McDougall-Hunt Home Repair

Bridging Communities
Minor Home Repair Program

Central Detroit Christian
Housing Development

City of Detroit
Community Development Block Grant – Disaster Recovery Private Sewer Repair Program (CDBG-DR PSRP)

City of Detroit Housing & Revitalization Department
0% Interest Home Repair Loan Program

Federal Emergency Management Agency (FEMA)
Michigan Severe Storms, Tornadoes and Flooding DR-4757-MI DCMP

Habitat for Humanity Detroit
Critical Home Repair

Joy Southfield Community Development Corporation
Healthy Homes Rx

Liberty Bank and Trust Company
Home Restoration & Acquisition Program

Michigan Saves
Home Energy Improvements Program

Rebuilding Together Southeast Michigan
Rebuilding Together Program

Rippling Hope
Rippling Hope Home Repair Program

United Community Housing Coalition
Home Repair Services

BUILDING-SIDING

Central Detroit Christian
Housing Development

City of Detroit Housing & Revitalization Department
0% Interest Home Repair Loan Program

Federal Emergency Management Agency (FEMA)
Michigan Severe Storms, Tornadoes and Flooding DR-4757-MI DCMP

Liberty Bank and Trust Company
Home Restoration & Acquisition Program

Michigan Saves
Lead Poisoning Prevention Fund

BUILDING-STRUCTURE

Bailey Park Neighborhood Development Corporation
McDougall-Hunt Home Repair

Bridging Communities
Minor Home Repair Program

Central Detroit Christian
Housing Development

Detroit Area Agency on Aging
MI Choice Waiver

Detroit Area Agency on Aging
MI Health Link

Federal Emergency Management Agency (FEMA)
Michigan Severe Storms, Tornadoes and Flooding DR-4757-MI DCMP

Habitat for Humanity Detroit
Critical Home Repair

Liberty Bank and Trust Company
Home Restoration & Acquisition Program

Michigan Department of Health and Human Services
Michigan Lead Safe Home Program

Michigan Saves
Home Energy Improvements Program

Michigan Saves
Lead Poisoning Prevention Fund

Rippling Hope
Rippling Hope Home Repair Program

United Community Housing Coalition
Home Repair Services

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

BUILDING-WINDOWS

Bailey Park Neighborhood Development Corporation
McDougall-Hunt Home Repair

Bridging Communities
Minor Home Repair Program

Central Detroit Christian
Housing Development

City of Detroit Housing & Revitalization Department
0% Interest Home Repair Loan Program

Federal Emergency Management Agency (FEMA)
Michigan Severe Storms, Tornadoes and Flooding DR-4757-MI DCMP

Liberty Bank and Trust Company
Home Restoration & Acquisition Program

Michigan Department of Health and Human Services
Michigan Lead Safe Home Program

Michigan Saves
Home Energy Improvements Program

Michigan Saves
Lead Poisoning Prevention Fund

Rippling Hope
Rippling Hope Home Repair Program

United Community Housing Coalition
Home Repair Services

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

ELECTRICAL

Bailey Park Neighborhood Development Corporation
McDougall-Hunt Home Repair

Bridging Communities
Minor Home Repair Program

Central Detroit Christian
Housing Development

City of Detroit Housing & Revitalization Department
0% Interest Home Repair Loan Program

Federal Emergency Management Agency (FEMA)
Michigan Severe Storms, Tornadoes and Flooding DR-4757-MI DCMP

Habitat for Humanity Detroit
Critical Home Repair

Liberty Bank and Trust Company
Home Restoration & Acquisition Program

Michigan Saves
Home Energy Improvements Program

United Community Housing Coalition
Home Repair Services

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

ENERGY WASTE REDUCTION

Bailey Park Neighborhood Development Corporation
McDougall-Hunt Home Repair

Central Detroit Christian
Housing Development

CLEAResult
Michigan Home Energy Rebates program (MiHER)
 Home Efficiency Rebates (HOMES)
 Home Electrification and Appliance Rebates (HEAR)

DTE Energy
Energy Efficiency Assistance Program

Federal Emergency Management Agency (FEMA)
Michigan Severe Storms, Tornadoes and Flooding DR-4757-MI DCMP

Liberty Bank and Trust Company
Home Restoration & Acquisition Program

United Community Housing Coalition
Home Repair Services

HEALTH HAZARD REMOVAL

Bailey Park Neighborhood Development Corporation
McDougall-Hunt Home Repair

Central Detroit Christian
Housing Development

City of Detroit Housing & Revitalization Department
Detroit LeadSafe Housing

Federal Emergency Management Agency (FEMA)
Michigan Severe Storms, Tornadoes and Flooding DR-4757-MI DCMP

Joy Southfield Community Development Corporation
Healthy Homes Rx

Liberty Bank and Trust Company
Home Restoration & Acquisition Program

Michigan Saves
Home Energy Improvements Program

Michigan Saves
Lead Poisoning Prevention Fund

United Community Housing Coalition
Home Repair Services

HVAC

Bailey Park Neighborhood Development Corporation
McDougall-Hunt Home Repair

Bridging Communities
Minor Home Repair Program

Central Detroit Christian
Housing Development

City of Detroit Housing & Revitalization Department
0% Interest Home Repair Loan Program

CLEAResult
Michigan Home Energy Rebates program (MiHER)
 Home Efficiency Rebates (HOMES)
 Home Electrification and Appliance Rebates (HEAR)

Detroit Land Bank Authority
Finish Line Grant

DTE Energy
Energy Efficiency Assistance Program

Federal Emergency Management Agency (FEMA)
Michigan Severe Storms, Tornadoes and Flooding DR-4757-MI DCMP

Habitat for Humanity Detroit
Critical Home Repair

Joy Southfield Community Development Corporation
Healthy Homes Rx

Liberty Bank and Trust Company
Home Restoration & Acquisition Program

Michigan Saves
Home Energy Improvements Program

Wayne Metropolitan Community Action Agency
Weatherization Assistance Program (WAP)

PLUMBING

Bailey Park Neighborhood Development Corporation
McDougall-Hunt Home Repair

Bridging Communities
Minor Home Repair Program

Central Detroit Christian
Housing Development

City of Detroit
Community Development Block Grant – Disaster Recovery Private Sewer Repair Program (CDBG-DR PSRP)

City of Detroit Housing & Revitalization Department
0% Interest Home Repair Loan Program

Detroit Area Agency on Aging
MI Choice Waiver

Detroit Area Agency on Aging
MI Health Link

Detroit Land Bank Authority
Finish Line Grant

Federal Emergency Management Agency (FEMA)
Michigan Severe Storms, Tornadoes and Flooding DR-4757-MI DCMP

Habitat for Humanity Detroit
Critical Home Repair

Liberty Bank and Trust Company
Home Restoration & Acquisition Program

Rippling Hope
Rippling Hope Home Repair Program

United Community Housing Coalition
Home Repair Services

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

Wayne Metropolitan Community Action Agency
Water Residential Assistance Program (WRAP)

PROPERTY IMPROVEMENT

Central Detroit Christian
Housing Development

Liberty Bank and Trust Company
Home Restoration & Acquisition Program

Rebuilding Together Southeast Michigan
Rebuilding Together Program

Rippling Hope
Rippling Hope Home Repair Program

WEATHERIZATION

Bailey Park Neighborhood Development Corporation
McDougall-Hunt Home Repair

Bridging Communities
Minor Home Repair Program

Central Detroit Christian
Housing Development

DTE Energy
Energy Efficiency Assistance Program

Federal Emergency Management Agency (FEMA)
Michigan Severe Storms, Tornadoes and Flooding DR-4757-MI DCMP

Liberty Bank and Trust Company
Home Restoration & Acquisition Program

Michigan Saves
Home Energy Improvements Program

Rippling Hope
Rippling Hope Home Repair Program

Wayne Metropolitan Community Action Agency
Weatherization Assistance Program (WAP)

MINOR HOME REPAIR

Bailey Park Neighborhood Development Corporation
McDougall-Hunt Home Repair

Bridging Communities
Minor Home Repair Program

Central Detroit Christian
Housing Development

Liberty Bank and Trust Company
Home Restoration & Acquisition Program

Rebuilding Together Southeast Michigan
Rebuilding Together Program

Rippling Hope
Rippling Hope Home Repair Program

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

REFERENCE TABLE: LEAD HAZARD REMOVAL

Home repairs are necessary to remove or cover sources of lead in homes as part of an effective strategy to prevent or lessen child lead poisoning.

Home repairs that *temporarily reduce* lead exposure are referred to as lead remediation or interim controls. Home repairs that *permanently remove* the source of lead are referred to as lead abatement. Examples of lead abatement and lead remediation/interim controls are lead paint encapsulation, window/door replacement, and lead paint removal.

Lead abatement and lead remediation/interim controls may not be effective unless other parts of the home are in good shape. Sometimes preliminary repairs are needed before lead abatement or lead remediation/interim controls can be done. These repairs are referred to in this guide as “enabling repairs.” Examples of enabling repairs are roof replacement or repair and HVAC repairs.

Programs are listed below specifying whether they support lead abatement and/or lead remediation/interim controls or support enabling repairs. If you are interested in carrying out these repairs separately from these programs, you can hire a lead professional or firm. [Lists of certified lead professionals and firms in Michigan can be found here.](#)

It is important to talk to the program or the lead professional you are working with to determine what kind of repairs your home may need. If you are renting your home, you may want to talk with the program about how to involve your landlord.

If you are a landlord, the City of Detroit has more information on removing lead from properties here:

- [Detroit Rental Ordinance: How to Operate a Rental Property in the City of Detroit](#)
- [Landlord Resources](#)

	Lead abatement and/or lead remediation/interim controls	Enabling repairs
Bailey Park Neighborhood Development Corporation McDougall-Hunt Home Repair		Yes
City of Detroit Housing & Revitalization Department 0% Interest Home Repair Loan Program	Yes	Yes
City of Detroit Housing & Revitalization Department Detroit LeadSafe Housing	Yes	

	Lead abatement and/or lead remediation/interim controls	Enabling repairs
DTE Energy Energy Efficiency Assistance Program	Yes	
Federal Emergency Management Agency (FEMA) Michigan Severe Storms, Tornadoes and Flooding DR-4757-MI DCMP	Contact for more information	
Joy Southfield Community Development Corporation Healthy Homes Rx	Contact for more information	
Liberty Bank and Trust Company Home Restoration & Acquisition Program		Yes
Michigan Department of Health and Human Services Michigan Lead Safe Home Program	Yes	
Michigan Saves Home Energy Improvements Program		Yes
Michigan Saves Lead Poisoning Prevention Fund	Yes	
United Community Housing Coalition Home Repair Services	Contact for more information	

PROGRAMS

MCDOUGALL-HUNT HOME REPAIR

THE PROGRAM

The McDougall-Hunt Home Repair program, initiated in 2020, serves as a beacon of hope and practical assistance for residents seeking to improve the quality and safety of their existing housing. With a steadfast commitment to enhancing living conditions and fostering community pride, the program addresses critical equipment and repair needs essential for comfortable and secure living. One of the program's primary objectives is to assist residents with a range of critical equipment and repair issues. These include malfunctioning furnaces and water heaters, damaged doors and windows, deteriorating steps, plumbing problems, electrical system faults, and roof repairs. By addressing these essential aspects of home maintenance, the program aims to improve residents' immediate living conditions while ensuring the long-term sustainability and viability of their homes. Additionally, the program is dedicated to expanding residents' access to safe and economical housing options in Detroit.

ELIGIBILITY REQUIREMENTS

Income Eligibility

HUD Low Income Limit (80% AMI)

Homeownership or Residency Status

Owner occupant

Renter

Landlord



**Bailey
Park**
Neighborhood
Development
Corporation

Property Tax Requirements

[Must apply for Homeowners Property Exemption \(HOPE\) program](#)

Other Eligibility and Requirements

Must have homeowner's approval.

Landlord Applicant Eligibility and Requirements

- Portfolio: Owns or manages 1-2 rental properties
- Geographic Eligibility: Rental property receiving services must be in Detroit
- Compliance Requirements:
 - Certificate of Compliance in progress
 - No blight tickets

HOME REPAIR SUPPORT

Completes Home Repairs?

Yes

Funds Home Repairs?

No

Connects Residents to Other
Home Repair Resources?

Yes

ELIGIBLE HOME REPAIRS

Accessibility	Energy Waste Reduction
Building-Foundation	Health Hazard Removal
Building-Roof	HVAC
Building-Structure	Plumbing
Building-Windows	Weatherization
Electrical	Minor Home Repair

Additional details: Addresses issues such as malfunctioning furnaces and water heaters, damaged doors and windows, deteriorating steps, plumbing problems, electrical system faults, and roof repairs.

Removes household lead hazards via enabling repairs to prepare homes for later lead abatement and/or lead remediation/interim controls (e.g. roof replacement or repair, HVAC repairs, etc.)

May be contacted for emergency repairs on a case-by-case basis. Please contact the program for more information.

APPLICATION INSTRUCTIONS

Fill out online form: <https://www.baileyparkndc.org/programs/home-repair>

CONTACT INFORMATION

hello@baileyparkndc.org

877-224-5390

Business Office

2200 Hunt Street Suite 411

Detroit, MI 48207

The Hub

2617 Joseph Campau

Detroit, MI 48207

The Park

2701 Elmwood

Detroit, MI 48207

AFFILIATED ORGANIZATIONS

McDougall-Hunt Neighborhood Association

DETROIT'S REHABBER COMMUNITY

THE PROGRAM

Brick + Beam Detroit is a community for property owners, tradespeople, and building rehabbers of all levels. We support rehabilitation and reinvestment in Detroit by sharing knowledge, building talent, and providing access to the resources needed to keep projects moving forward. Brick + Beam's forum connects people interested in rehabbing and reinvesting in Detroit's buildings with hands-on skills, local tradespeople, resources, advice, and overall moral support needed to get repair projects started -- and to keep them going.

ELIGIBILITY REQUIREMENTS

Please contact the organization for more information.

HOME REPAIR SUPPORT

Completes Home Repairs?

No

Funds Home Repairs?

No

Connects Residents to Other
Home Repair Resources?

No

ELIGIBLE HOME REPAIRS

Please contact this organization for more information.

APPLICATION INSTRUCTIONS

Please contact the organization for more information.

CONTACT INFORMATION

<https://brickandbeamdetroit.com/>

BRICK+BEAM DETROIT



BRIDGING COMMUNITIES

MINOR HOME REPAIR PROGRAM

THE PROGRAM

Bridging Communities serves as a comprehensive resource hub for Detroiters in zip codes 48204, 48206, 48208, 48209, 48210, 48216, 48217, and 48238, offering essential assistance programs. Residents who meet eligibility criteria can access a range of services, including the Homeowners Property Exemption to avoid property tax foreclosure, opportunities for zero percent interest loans, lead abatement, and other critical home repair programs. Our expert team guides residents through the application process, ensuring they have the information and support needed to benefit from these services.

ELIGIBILITY REQUIREMENTS

Income Eligibility

Bridging Communities services any income level, but service depends on the client's need. Most programs Bridging Communities connects clients to have income guidelines and/or follow federal poverty guidelines.

Geographic Eligibility

Priority will be given to individuals living in Bridging Communities' service area, which includes: 48204, 48206, 48208, 48209, 48210, 48216, 48217, and 48238.

Homeownership or Residency Status

Owner occupant

Lives in home of relative who is now deceased

Other Eligibility and Requirements

While we prioritize serving seniors in our service area over the age of 60 years first, we welcome any Detroit homeowners to become housing clients with us for counseling and connections to resources, including first-time home buyers through our homeownership workshops.

HOME REPAIR SUPPORT

Completes Home Repairs?

Yes

Funds Home Repairs?

No

Connects Residents to Other
Home Repair Resources?

No

ELIGIBLE HOME REPAIRS

Accessibility	HVAC
Building-Roof	Plumbing
Building-Structure	Weatherization
Building-Windows	Minor Home Repair
Electrical	

Additional details: Roof repairs, gutters, doors, heating and cooling systems, energy efficient appliances, and window replacement.

May be contacted for emergency repairs for roof repairs, gutters, doors, electrical, plumbing, heating and cooling systems, energy efficient appliances, and window replacement, as long as the resident is the property owner.

HOME REPAIR LIMITATIONS

Home repairs do not apply to rental properties or units.

APPLICATION INSTRUCTIONS

Submit application here: <https://detroithousingnetwork.org/>

CONTACT INFORMATION

Bridging Communities
6900 McGraw Ave.
Detroit, MI 48102 313-361-6377
Website: <https://bridgingcommunities.org/>



CENTRAL DETROIT CHRISTIAN

HOUSING DEVELOPMENT

THE PROGRAM

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

ELIGIBILITY REQUIREMENTS

Income Eligibility

Please contact the program for more information.

Geographic Eligibility

Depends on home repair need. Please contact the program for more information.

Homeownership or Residency Status

Owner occupant

Renter

Land contract owner

Landlord

Homeowners Insurance and Property Tax Requirements

Homeowners insurance and property tax requirements apply. Please contact the program for more information.

Landlord Applicant Eligibility and Requirements

- Portfolio: Owns or manages 1-2 rental properties
- Income Eligibility:
 - Landlord operations must be based in Detroit
 - Rental property receiving services must be in Detroit

HOME REPAIR SUPPORT

Completes Home Repairs?

Yes

Funds Home Repairs?

Yes (Grant)

Yes (Loan)

Connects Residents to Other

Home Repair Resources?

Yes



CENTRAL DETROIT CHRISTIAN
COMMUNITY DEVELOPMENT

ELIGIBLE HOME REPAIRS

Accessibility	Health Hazard Removal
Building-Roof	HVAC
Building-Siding	Plumbing
Building-Structure	Property Improvement
Building-Windows	Weatherization
Electrical	Minor Home Repair
Energy Waste Reduction	

May be contacted for emergency repairs related to health and safety.

HOME REPAIR LIMITATIONS

Home repair limitations apply. Please contact the program for more information.

APPLICATION INSTRUCTIONS

Please contact the program for more information.

CONTACT INFORMATION

Central Detroit Christian
1550 Taylor St.
Detroit, MI 48206
313-873-0064
Website: <https://www.centraldetroitchristian.org/>



COMMUNITY DEVELOPMENT BLOCK GRANT – DISASTER RECOVERY PRIVATE SEWER REPAIR PROGRAM (CDBG-DR PSRP)

THE PROGRAM

The City of Detroit's CDBG-DR Private Sewer Repair Program (PSRP) is a multi-year initiative funded by the U.S. Department of Housing and Urban Development (HUD) to assist homeowners in repairing private sewer lines damaged during the severe flooding of June 25–26, 2021. The program aims to reduce basement backups and enhance flood resilience in Detroit neighborhoods.

This program represents a significant effort by the City of Detroit to address infrastructure vulnerabilities and enhance the resilience of communities affected by past flooding events. Initially launched in 2024 to serve 22 neighborhoods, the program expanded in 2025 to include 75 additional neighborhoods, aiming to assist up to 1,500 homes. The initiative is supported by \$43 million from HUD's disaster recovery funds allocated to Detroit following the 2021 flooding event.

ELIGIBILITY REQUIREMENTS

Income Eligibility

Household income must be at or below 80% of the Area Median Income (AMI).

Geographic Eligibility

- District 1: Grandmont #1, Crary/St. Marys, Cadillac Community, Evergreen-Outer Drive, Hubbel-Lyndon
- District 2: Greenfield, Martin Park, Pilgrim Village, Dexter-Fenkell, Bethune Community
- District 3: Regent Park, Conant Gardens, Krainz Woods, Pulaski, Airport Sub, Hawthorne Park, Von Steuben, Grant, Mount Olivet, Cadillac Heights, Pershing, Franklin, Conner Creek, Sherwood
- District 4: Cornerstone Village, Morningside, Chandler Park, Fox Creek, Riverbend, West End, LaSalle College Park, East English Village, Yorkshire Woods, Denby, Mapleridge, East Canfield, Eden Gardens, Wade, Ravendale, Gratiot-Findlay, Outer Drive-Hayes, Moross Morang, Chandler Park-Chalmers, Fox Creek
- District 5: Arden Park, Islandview, Petosky-Otsego, Boston Edison, McDougall-Hunt, Pingree Park, East Village, NW Goldberg, Forest Park, Eastern Market, Gratiot Town/Kettering, Poletown East, Jamison, LaSalle Gardens, Wildemere Park, Medbury Park, Milwaukee Junction, Historic Atkinson, North End, Dexter-Linwood, Gratiot Woods, Gratiot Grand, Greektown

- District 6: Midwest, Chadsey-Condon, Claytown, North Corktown, Michigan-Martin, Corktown, Core City
- District 7: Aviation Sub, Garden View, Plymouth-I96, Plymouth-Hubbell, Paveway, We Care Community, Fiskhorn, Joy Schaefer, Warrendale, Warren Ave Community, Barton-McFarland, Franklin Park, Oakman Blvd Community, Nardin Park, Russell Woods, Joy Community, Southfield Plymouth, Pride Area Community, Happy Homes, Northwest Community, Littlefield Community, Grand River-I96, Davison-Schoolcraft, Chalfonte

Homeownership or Residency Status

Owner occupant

Renter

- Must meet income requirements

Land contract owner

- Must meet income requirements and have the consent of title holder
- Must be current on payments

Landlord

- Will have lien placed on property and treated as forgivable loan and tenant must meet income requirements.

Homeowners Insurance Requirements

Homeowners insurance is not required. You will, however, be required to complete a Homeowners Insurance Waiver Request Form demonstrating that either you cannot afford insurance or that your home is unable to be insured. If you do not meet criteria, residents should expect to carry insurance.

Other Eligibility and Requirements

- Applicants must reside in a single-family home (1-4 units) within one of the 97 designated neighborhoods across all seven City Council districts.
- Applicants must provide documentation demonstrating impact from the June 2021 flood, such as insurance or FEMA claims.
- The property must not be located within a FEMA-designated floodplain.

HOME REPAIR SUPPORT

<u>Completes Home Repairs?</u>	<u>Funds Home Repairs?</u>	<u>Connects Residents to Other Home Repair Resources?</u>
No	Yes (Grant) Yes (Loan)	No

ELIGIBLE HOME REPAIRS

Building-Roof
Plumbing

Additional details:

Inspection and cleaning of private sewer lateral lines using camera scoping.

Repair or replacement of damaged sewer laterals, including installation of cleanouts.

Installation of backwater valves and, in certain cases, sump pumps.

Disconnection of downspouts and installation of extensions to direct water away from foundations.

APPLICATION INSTRUCTIONS

Applications are accepted on a rolling basis until funding is exhausted.

Interested residents can apply and check eligibility through the City of Detroit's official website.

CONTACT INFORMATION

For assistance, residents can contact the Detroit Housing HelpLine at (866) 313-2520.



0% INTEREST HOME REPAIR LOAN PROGRAM

THE PROGRAM

- 0% Interest Home Repair Loans to Detroiters - You Only Pay Back What You Borrow.
- \$5,000 - \$25,000 available for homeowners to invest in and repair their homes.
- May increase property values, helping homeowner and strengthening the neighborhood.
- Promotes public health and safety (e.g. lead stabilization).

ELIGIBILITY REQUIREMENTS

Income Eligibility

[Income guidelines](#) are updated yearly by the U.S Department of Housing and Urban Development (HUD).

Homeownership or Residency Status

Owner occupant

Homeowners Insurance and Property Tax Requirements

Homeowners insurance must be current. A quote is required if you do not have homeowners insurance. Taxes must be current or current on payment plan.

Other Eligibility and Requirements

- Must own and live in the home (single family or duplex) for at least six months prior to applying. Vacant, unoccupied units are not eligible.
- The minimum credit score is 560. Debt to income ratio cannot exceed 45% and housing ratio cannot exceed 35%. Loan to value cannot exceed 150%.
- The homeowner must be able to afford the loan payments.
- Resident may not currently be in bankruptcy. To be eligible to apply, bankruptcy must be discharged for at least one year.
- Residents with a reverse mortgage are not eligible to apply.

HOME REPAIR SUPPORT

Completes Home Repairs?

Yes

Funds Home Repairs?

Yes (Loan)

Connects Residents to Other
Home Repair Resources?

Yes

ELIGIBLE HOME REPAIRS

Because public funding is subsidizing this loan program, eligible repairs include but are not limited to:

Accessibility	Electrical
Building-Roof	HVAC
Building-Siding	Plumbing
Building-Windows	

Removes household lead hazards via:

- lead abatement or lead remediation/interim controls (e.g. lead paint encapsulation, window/door replacement, lead paint removal, etc.)
- enabling repairs to prepare homes for later lead abatement and/or lead remediation/interim controls (e.g. roof replacement or repair, HVAC repairs, etc.)

May be contacted for emergency repairs on a case-by-case basis. Please contact the program for more information.

APPLICATION INSTRUCTIONS

How it Works:

- The 0% Interest Home Repair Loan Program works like a mortgage loan process. An application must be completed, giving personal financial information, like income, current debt, etc.
- Your credit history will be reviewed (a credit score at or above 560 is required) and underwriting ratios calculated (45% debt-to-income ratio, 35% housing ratio & up to 150% loan-to-value).
- Application is forwarded to a lender (One Detroit Credit Union or Opportunity Resource Fund), who will review and determine your qualification for the loan.
- If pre-approved for a 0% loan, the Construction Manager will perform two inspections of your property; (1) a Lead Inspection Risk Assessment; and (2) an inspection to determine home improvement needs/requirements.

- If pre-approved, you can select up to 6 contractors from the City's approved contractor pool to bid on the work. If you want to use your own contractors, they must be pre-approved by the City of Detroit Housing & Revitalization Department.
- The Construction Manager will review bids and select a contractor with your input.
- Repair work will begin. The lender will pay the contractor directly on your behalf. You will not receive a check.
- You will be responsible for monthly payments based on what you have borrowed. Payments begin 75 days after your loan closing.
- A lien will be placed on your property if you are approved for a 0% loan.

What are the Homeowner Requirements and Responsibilities?

The application process requires your personal information:

- Applicant and, if applicable, Co-Applicant Income
- Income & Debt information
- Proof of Homeownership/Occupancy
- Proof of Current Property Taxes/Homeowners Insurance

Here are the documents you'll need to apply. This checklist may be changed and/or amended at any time, as needed, by the City of Detroit.

- Signed loan application by borrower and co-borrower;
- Copy of current driver's license, state ID, D-ID, passport;
- Birth certificate (not required if you have an enhanced license);
- Recorded deed or other eligible ownership documentation (i.e. mortgage discharge, recorded land contract, probate documents);
- Copy of current homeowners insurance (i.e. declaration page);
- Most recent paid property tax bill;
- Copy of property tax payment plan + 3 receipts as proof of payment
- Income verification forms (submitted by all household members over 18);
- Proof of Occupancy – Most recent utility bill(s), property insurance, property tax, homestead exemption;
- Two (2) most recent pay stubs (or other proof of income);
- Two (2) most recent years of income tax returns (or signed, notarized tax-exempt affidavit);
- Two (2) most recent months of bank statements;
- Authorization to run credit report; and
- Lead test results (only applies to children six (6) years or younger).

What will it cost me? The table on the next page shows 0% monthly payments compared to 5%.

Monthly Mortgage Payment Comparison Table* table on the next page compares the monthly payment on a loan with a 0% interest rate vs. a 5% interest rate. Calculated for a 10 year repayment term; 5% interest rate listed for comparison information only.

Loan Amount	0% Interest Loan	5% Interest Loan	Savings over 10 Years
\$5,000	\$41.67	\$53.03	\$1,363
\$10,000	\$83.33	\$106.07	\$2,729
\$15,000	\$125	\$159.10	\$4,092
\$20,000	\$166.67	\$212.13	\$5,455
\$25,000	\$208.33	\$265.16	\$6,820

CONTACT INFORMATION

Please contact one of the 11 Intake Centers: <https://www.detroithomeloans.org/where-to-get-an-application/>

AFFILIATED ORGANIZATIONS

- Local Initiatives Support Corporation (LISC) Detroit
- Cody Rouge Community Action Alliance
- New Hope Community Development
- Jefferson East, Inc
- U SNAP BAC
- Central Detroit Christian CDC
- Goodwill Industries of Greater Detroit
- Operation ABLE
- Wayne Metro Community Action Agency
- Bridging Communities
- SER Metro Detroit
- Southwest Economic Solutions



DETROIT LEADS SAFE HOUSING

THE PROGRAM

LeadSafe Housing is a free program to remove lead-based paint hazards in homes where children under the age of 6 are living, including pregnant moms. This includes any home where children under 6 are living or visiting 6+ hours a week.

ELIGIBILITY REQUIREMENTS

Income Eligibility

Household at or below 80% AMI and/or has a child enrolled in Medicaid

Geographic Eligibility

Homes located in the City of Detroit zip codes: 48202, 48203, 48204, 48206, 48208, 48209, 48210, 48211, 48212, 48213, 48214, 48215, 48217, 48227, 48234, 48238

Homeownership or Residency Status

Owner occupant

Renter

Land contract owner

Living with relative

Landlord

Homeowners Insurance and Property Tax Requirements

Homeowners insurance requirements may be waived. Must be current on property taxes or current on an eligible payment plan.

Other Eligibility and Requirements

Serves households with children under 6 or pregnant person residing.

Must have clear ownership and owner must be willing to participate in the program.

Landlord Applicant Eligibility and Requirements

- Income Eligibility: Occupant must meet income eligibility requirements
- Compliance Requirements: Must be a registered rental.
- Other Eligibility and Requirements: Occupant must meet other eligibility and requirements

HOME REPAIR SUPPORT

Completes Home Repairs?

Yes

Funds Home Repairs?

No

Connects Residents to Other
Home Repair Resources?

No

ELIGIBLE HOME REPAIRS

Health Hazard Removal

Additional Details:

The Detroit LeadSafe Housing Program addresses all lead-based paint hazards in the home, if eligible emergency repairs are needed AND funding is available, some non-lead repairs may be included in the project. Please contact the program for more information.

Removes household lead hazards via lead abatement or lead remediation/interim controls (e.g. lead paint encapsulation, window/door replacement, lead paint removal, etc.)

May be contacted for emergency repairs.

HOME REPAIR LIMITATIONS

Home repair limitations apply on a case-by-case basis. Please contact the program for more information.

APPLICATION INSTRUCTIONS

Participation is simple, call, email or fill out the online form to see if you qualify. Our team will contact you, and walk you through the entire process.

Call 313.224.6380 (English) or 313.498.2305 (Español) or email GetTheLeadOut@detroitmi.gov or [fill out the online inquiry form](#).

CONTACT INFORMATION

Call 313.224.6380 (English) or 313.498.2305 (Español)

Email: GetTheLeadOut@detroitmi.gov

<https://detroitmi.gov/departments/detroit-lead-safe-housing>



MICHIGAN HOME ENERGY REBATES PROGRAM (MIHER)

HOME EFFICIENCY REBATES (HOMES)

HOME ELECTRIFICATION AND APPLIANCE REBATES (HEAR)

THE PROGRAM

Home energy rebates are available to Michigan residents to help make their homes, and our state, cleaner, efficient, reliable, and more affordable.

The Inflation Reduction Act (IRA) authorized the U.S. Department of Energy (DOE) to carry out the Home Energy Rebates programs to help households save money on energy bills, improve energy efficiency, and reduce indoor and outdoor air pollution. The Michigan Home Energy Rebates program (MiHER) consists of two programs: the Home Efficiency Rebates (HOMES, IRA Section 50121) and the Home Electrification and Appliance Rebates (HEAR, IRA Section 50122).

The Home Efficiency Rebates will provide funding to lower the upfront cost of whole-home energy efficiency upgrades in primary homes and apartments, aiding retrofitting and electrification efforts. The Home Electrification and Appliance Rebates will provide funding to lower the cost of efficient electric technologies in single-family and multifamily homes.

ELIGIBILITY REQUIREMENTS

Income Eligibility

Home Efficiency Rebates (HOMES): Households below 80% of the area median income will be eligible for enhanced rebates.

Home Electrification and Appliance Rebates (HEAR): A low- or moderate-income household, where the total annual income is less than 150% of the area median income, is eligible.

See Application Instructions below for more information.

Homeownership or Residency Status

Owner occupant

Renter

Landlord

Landlord Applicant Eligibility and Requirements

For renters of single-family dwelling units, the process slightly differs. First, tenants must verify their income eligibility. If the tenant is qualified, the landlord is responsible for initiating the work with a Registered Contractor and assuming the associated costs. It's important to note that this process exclusively pertains to single-family dwellings.

Multifamily buildings follow a different process. See Application Instructions below for more information.

- Other Eligibility and Requirements: Own a multifamily building with low- or moderate-income households comprising at least 50% of the building's units.

HOME REPAIR SUPPORT

Completes Home Repairs?

No

Funds Home Repairs?

Yes (Grant)

Connects Residents to Other
Home Repair Resources?

No

ELIGIBLE HOME REPAIRS

Energy Waste Reduction
HVAC

Additional details: Projects may include
Insulation upgrades
HVAC improvements
Switching from gas to electric appliances

Please contact the program for more information.

HOME REPAIR LIMITATIONS

A single household address may not receive a rebate from both the Home Efficiency Rebate and the Home Electrification and Appliance Program for the same upgrade or equipment type.

Rebate levels will vary by household depending on income level and necessary upgrades as determined by a home assessment. Rebates for the HEAR program may not exceed \$14,000 per household. Rebates for the HOMES program may not exceed \$20,000 per household.

APPLICATION INSTRUCTIONS

[See if you're eligible to participate by providing address details here.](#)

To determine income eligibility, EGLE will utilize both direct proof of income and categorical eligibility.

For direct proof of income, applicants may provide the following documentation:

- Pay statement with YTD earnings from each employer
- 1040 IRS Tax Form (if self-employed)
- W2/1099 Tax Form (most recent year)
- Unemployment/benefit statement or payment history
- Government benefit statement
- Retirement/pension statement

As an alternative, categorical eligibility is the determination that a household meets income requirements by verifying household participation in another state or federal program. Specifically, these programs include income qualification thresholds at least as stringent as the relevant Home Energy Rebates threshold.

Programs that provide categorical eligibility fall into two categories:

Categorical Eligibility for Households:

1. If a household participates in one of the programs listed below, it automatically qualifies for the Home Energy Rebates Program:
 - a. Low Income Home Energy Assistance Program (LIHEAP)
 - b. Medicaid
 - c. Supplemental Nutrition Assistance Program (SNAP)
 - d. Head Start
 - e. Lifeline Support for Affordable Communications (Lifeline)
 - f. Food Distribution Program on Indian Reservations (FDPIR)
 - g. National School Lunch Program -Free (NSLP)
 - h. Housing Improvement Program (HIP)
 - i. Housing Opportunities for Persons with AIDS
 - j. Supplemental Security Income (SSI)
 - k. Weatherization Assistance Program (WAP)*
 - l. Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)**
 - m. Verified government or non-profit program serving Asset Limited Income Constrained Employed (ALICE)

*Only if household is located in an area where 80% AMI is greater than 200% Federal Poverty Level

**Only if household is located in an area where 80% AMI is greater than 185% Federal Poverty Level

1. Tenants of multifamily buildings participate in one of the below programs are eligible for rebates with their building owner's permission:
 - a. Renters residing in Public Housing (single- and multifamily buildings owned and operated by Public Housing Authorities)
 - b. Renters residing in units subsidized by project-based assistance (Section 8, Section 202, Section 811)
 - c. Renters receiving tenant-based assistance (Housing Choice Vouchers)
 - d. Renters residing in units that are income-restricted due to Low Income Housing Tax Credits (LIHTC)

Categorical Eligibility for Multifamily Buildings:

Public Housing (housing owned and operated by Public Housing Authorities): Single- and multifamily buildings owned and operated by Public Housing Authorities are fully eligible.

Multifamily buildings that are part of one of the programs below may qualify for whole-building eligibility if 50% of the units meet the income requirements.

1. Privately owned multifamily buildings receiving project-based assistance (Section 8, Section 202, Section 811)
2. Privately owned multifamily buildings that house residents receiving tenant-based assistance (e.g., Housing Choice Vouchers)
3. Low Income Housing Tax Credits (LIHTC)

CONTACT INFORMATION

CLEARresult Call Center, 855-510-7080

mienergyrebates@clearresult.com

Representatives are available:

Monday-Friday, 7AM to 7PM Eastern Standard Time

AFFILIATED ORGANIZATIONS

Michigan Department of Environment, Great Lakes and Energy (EGLE)

CLEARresult®

We change the way people use energy.™



DETROIT AREA AGENCY ON AGING

MI CHOICE WAIVER

THE PROGRAM

MI Choice Waiver Program is a home and community-based care option for persons who are Medicaid Waiver eligible for their long-term care. It is less costly and a preferred alternative to nursing home care, ensuring people get the support they need in their own homes. MI Choice is funded by the Department of Community Health and Human Services (MDHHS). This program provides a wide range of home and community-based services coordinated by a care manager to ensure participants are able to remain as independent, healthy, and safe as possible within their own community.

ELIGIBILITY REQUIREMENTS

Income Eligibility

Your income may not exceed \$2,829 a month and your personal assets do not exceed \$2,000 a month, excluding your residence and one vehicle. Must be Medicaid Eligible.

Homeownership or Residency Status

Owner occupant

Renter

Homeowners Insurance and Property Tax Requirements

Homeowners insurance requirements apply. Please contact the program for more information. Must be up to date on all outstanding property taxes.

Other Eligibility and Requirements

Must be a senior (60 years of age or older) or individual with a disability.

Participants must be pre-enrolled in the MI Choice Waiver program in order to be eligible for home repair services. Please contact the program for more information.

HOME REPAIR SUPPORT

Completes Home Repairs?

Yes

Funds Home Repairs?

No

Connects Residents to Other
Home Repair Resources?

No

ELIGIBLE HOME REPAIRS

Accessibility
Building-Structure
Plumbing

Additional details: 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.

APPLICATION INSTRUCTIONS

DAAA does not accept applications or referrals directly for home repair. Recipients of home repair services must be pre-enrolled into the MI Choice Waiver program in order to receive home repair services.

CONTACT INFORMATION

<https://www.detroit seniorsolution.org/>

AFFILIATED ORGANIZATIONS

Michigan Department of Health & Human Services (MDHHS)



DETROIT AREA AGENCY ON AGING

MI HEALTH LINK

THE PROGRAM

MI Health Link offers a broad range of medical and behavioral health services, pharmacy, home and community-based services and nursing home care, all in a single program designed to meet individual needs.

ELIGIBILITY REQUIREMENTS

Homeownership or Residency Status

Owner occupant

Renter

Property Tax Requirements

Must be up to date on all outstanding property taxes.

Other Eligibility and Requirements

- Must be a senior (60 years of age or older) or individual with a disability.
- Must be enrolled in both Medicare and Medicaid.
- Must not be residing in a state-operated veteran's home.
- Must not be currently enrolled in hospice.

HOME REPAIR SUPPORT

Completes Home Repairs?

Yes

Funds Home Repairs?

No

Connects Residents to Other

Home Repair Resources?

No

ELIGIBLE HOME REPAIRS

Accessibility

Building-Structure

Plumbing

Additional details:

Home Modifications – also called environmental modifications. May include widening doorways, installing ramps/grab bars, and modifying a bathroom to be wheelchair accessible

APPLICATION INSTRUCTIONS

Home repair services are for members enrolled into the MI Link program through their Integrated Care Organization (which also authorizes the home repair services).

CONTACT INFORMATION

<https://www.detroitseniorsolution.org/>

AFFILIATED ORGANIZATIONS

Michigan Department of Health & Human Services (MDHHS)



DETROIT LAND BANK AUTHORITY

FINISH LINE GRANT

THE PROGRAM

This program is meant to connect property owners with new, energy efficient water heaters, furnaces, and kitchen appliances to promote safer, more comfortable homes and complete DLBA's renovation requirements.

ELIGIBILITY REQUIREMENTS

Income Eligibility

Be low-to-moderate income (dependent on household size and current AMI data or be on public assistance).

Homeownership or Residency Status

Owner occupant

Property Tax Requirements

Current on taxes or enrolled in a payment plan.

Other Eligibility and Requirements

Be a current or future owner-occupant of the property.

Not own any other properties in the City of Detroit.

Have completed their home renovation except for only one of the following:

- Installed furnace
- Installed water heater
- Completed/functional bathroom (sink, toilet)



HOME REPAIR SUPPORT

This program is specifically designed to help property owners who have purchased their home from the Sales Auction/Own it Now pipeline, through the Detroit Land Bank Authority. It provides property owners with a grant to fund the final home repair needed to achieve compliance.

Completes Home Repairs?

Yes

Funds Home Repairs?

Yes (Grant)

Connects Residents to Other
Home Repair Resources?

Yes

ELIGIBLE HOME REPAIRS

HVAC

Plumbing

Additional details:

Repairs necessary to make the property livable, including:

Furnace

Water Heater

Final bathroom fixtures (sink, toilet)

Functional Kitchen (sink, countertop, stove or microwave)

HOME REPAIR LIMITATIONS

This program is designed to provide small grants (up to \$5,000) for specific items. The cap for funds released per property will be accessed for increase, depending on the installation needed.

Home repairs do not apply to rental properties or units.

APPLICATION INSTRUCTIONS

Property owners consult their property rehab compliance representative first. Once completed, the property owner will then complete the Finish Line Grant Application online, through Microsoft Forms. Property owners must provide a completed application with documentation fulfilling the eligibility requirements below. To be eligible, potential grantee must:

- Be low-to-moderate income (dependent on household size and current AMI data or receive public assistance)
- Be a current or future owner-occupant of the property
- Be current on property taxes or be enrolled in a tax payment plan
- Not own any other properties in the City of Detroit
- Have completed the renovation except for only one of the following:
 - a. Installed furnace
 - b. Installed water heater
 - c. Bathroom Fixtures
 - d. Kitchen Fixtures

CONTACT INFORMATION

This program is specifically designed to help property owners who have purchased their home from the Sales Auction/Own it Now pipeline, through the Detroit Land Bank Authority. Property owners should consult their property rehab compliance representative to determine eligibility.

AFFILIATED ORGANIZATIONS

Fifth Third Bank

Amerifirst Financial Corp

Union Home Foundation

ENERGY EFFICIENCY ASSISTANCE PROGRAM

THE PROGRAM

DTE Energy's Energy Efficiency Assistance Program teams up with local nonprofit organizations and community action agencies to provide free or low-cost energy-efficiency improvements to eligible customers. Participants in the program may be eligible to receive multiple energy efficient products to help reduce their monthly energy bill and make their home more comfortable, all at no cost.

ELIGIBILITY REQUIREMENTS

Income Eligibility

Up to 250% FPL. Enrollment in other state low-income public assistance programs also qualifies.

Geographic Eligibility

DTE Service Area: <https://www.dteenergy.com/us/en/residential/service-request/moving/service-area-map.html>

Homeownership or Residency Status

Owner occupant

Other Eligibility and Requirements

DTE customers only. DTE account must be active and in good standing at time of service.

HOME REPAIR SUPPORT

DTE Energy's Energy Efficiency Assistance Program teams up with local nonprofit organizations and community action agencies to provide free or low-cost energy-efficiency improvements to eligible customers. Participants in the program may be eligible to receive multiple energy efficient products to help reduce their monthly energy bill and make their home more comfortable, all at no cost.



ELIGIBLE HOME REPAIRS

Energy Waste Reduction
HVAC
Weatherization

Additional details: Heating system tune-up or replacement, high efficiency water heater install, Energy Star refrigerator install, energy efficient lighting install, home weatherization services.

Removes household lead hazards via lead abatement or lead remediation/interim controls (e.g. lead paint encapsulation, window/door replacement, lead paint removal, etc.), only when the current conditions pose a barrier to the installation of energy-efficient measures.

HOME REPAIR LIMITATIONS

Repairs must be directly related to the installation of high-efficiency mechanical upgrades and weatherization.

APPLICATION INSTRUCTIONS

[Contact a participating organization, based on your location](#), with this list of organizations. A home energy visit will be scheduled to identify the types of services and products your home needs for better energy efficiency. Based on the home energy visit, a licensed contractor will be scheduled to install the energy efficient products.

CONTACT INFORMATION

energy_saving@dteenergy.com

866.796.0512



FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA)

MICHIGAN SEVERE STORMS, TORNADOES AND FLOODING DR-4757-MI DCMP

THE PROGRAM

As a result of severe storms and flooding during the period of August 24-26, 2023 in Michigan, President Biden signed Disaster Declaration FEMA 4757-DR-MI on February 8, 2024. The following counties have been designated as adversely affected by the disaster and thus eligible for FEMA assistance: Individual Assistance (IA): Macomb, Oakland, Wayne, Monroe, Ingham, Ionia, Livingston, Kent, Eaton Counties.

ELIGIBILITY REQUIREMENTS

Income Eligibility

Disaster case management is not subject to income eligibility requirements. However, our partnerships may have program specific requirements.

Homeownership or Residency Status

- Owner occupant
- Land contract owner
- Living with relative

Homeowners Insurance Requirements

Homeowners insurance is not an eligibility requirement, however, if the applicant carried homeowner insurance at the time of the disaster, further documentation would be required.

Other Eligibility and Requirements

Serves disaster survivors affected by the August 24-26, 2023 federally declared disaster DR-4757 MI.

Must prove that the damages were to their primary residence as a direct result of the storms and flooding during the period of August 24-26, 2023 and a willingness to partner with a case manager to develop a recovery plan for unmet disaster related needs.

HOME REPAIR SUPPORT

Completes Home Repairs?
No

Funds Home Repairs?
No

Connects Residents to Other Home Repair Resources?
Yes

ELIGIBLE HOME REPAIRS

Accessibility	Energy Waste Reduction
Building-Roof	Health Hazard Removal
Building-Siding	HVAC
Building-Structure	Plumbing
Building-Windows	Weatherization
Electrical	

Additional details: We coordinate federal, state and local resources available to each resident to achieve their disaster related critical repair needs.

Removes household lead hazards if necessary to restore other disaster-related critical repair needs.

HOME REPAIR LIMITATIONS

Home repair limitations apply on a case-by-case basis. Please contact the program for more information.

Home repairs do not apply to rental properties or units.

APPLICATION INSTRUCTIONS

Residents will contact the agency hotline for an initial screening where they will be asked to provide details of how they were impacted by disaster DR-4757 MI.

If they have unmet disaster related needs and would like disaster case management services, a case manager will be assigned to begin partnering with them in their recovery.

CONTACT INFORMATION

Disaster Hotline: 313-380-1350

www.afterthestormmi.org

AFFILIATED ORGANIZATIONS

DTE Energy

Detroit Home Repair Fund

North Oakland Disaster Relief Team

HABITAT FOR HUMANITY DETROIT

CRITICAL HOME REPAIR

THE PROGRAM

Designed to address the most pressing health and safety concerns to ensure everyone has a safe place to call home.

ELIGIBILITY REQUIREMENTS

Homeownership or Residency Status

Owner occupant

Property Tax Requirements

Homeowners must be current on property taxes or in a payment plan.

HOME REPAIR SUPPORT

Completes Home Repairs?

Yes

Funds Home Repairs?

No

Connects Residents to Other
Home Repair Resources?

No

ELIGIBLE HOME REPAIRS

Building-Roof
Building-Structure
Electrical
HVAC
Plumbing

HOME REPAIR LIMITATIONS

Home repairs do not apply to rental properties or units.

APPLICATION INSTRUCTIONS

Please contact the program for more information.

CONTACT INFORMATION

Habitatdetroit.org

(313) 521-6691



HEALTHY HOMES RX

THE PROGRAM

Just like your physical body, your home needs to be cared for or it can become “sick.” Healthy Homes Rx is designed to reduce the symptoms leading to an “illness.” Through inspections, education and repairs. Healthy Homes Rx is a 2-year program designed to support you in keeping your home healthy. Each family that applies and is approved for the program will receive a home inspection. To evaluate clean ventilation systems, lead paint hazards, asthma triggers and other potential household hazards. The assessment will also include fire and life safety inspections.

We will provide education on the importance of regular home maintenance along with a planned maintenance program that will assist in reducing future repairs and costs associated with owning a home. Our staff will continue to work with each family during the two years to monitor health intervention inputs, calculate return on investments (qualitative and quantitative) and maximize positive outcomes.

ELIGIBILITY REQUIREMENTS

Please contact the program for more information.



HOME REPAIR SUPPORT

Completes Home Repairs?

Yes

Funds Home Repairs?

Please contact the program for more information

Connects Residents to Other

Home Repair Resources?

Please contact the program for more information

ELIGIBLE HOME REPAIRS

- Building-Roof
- Health Hazard Removal
- HVAC

Removes household lead hazards. Please contact the program for more information.

APPLICATION INSTRUCTIONS

Please contact the program for more information.

18917 Joy Rd
Detroit MI 48228
Call: 313-581-7773
Fax: 313-581-7715

CONTACT INFORMATION

<https://www.joysouthfield.org/contact-us/>

LIBERTY BANK AND TRUST COMPANY

HOME RESTORATION & ACQUISITION PROGRAM

THE PROGRAM

The Liberty Bank Home Restoration & Acquisition Program in Detroit, Michigan enables a homebuyer to finance the acquisition and any required repairs or renovations to their home being purchased in the Hardest Hit Priority Neighborhoods in the City of Detroit.

ELIGIBILITY REQUIREMENTS

Geographic Eligibility

North End, Boston Edison, Jefferson Chalmers, Southwest, Grandmont Rosedale, University District, Marygrove, Bagley, Morningside, East English Village and Cornerstone neighborhoods, additional areas will be considered on a case-by-case basis, call for more information.

Homeownership or Residency Status

Owner occupant

Renter

Land contract owner

Living with relative

Living in home of relative who is now deceased

Homeowners Insurance and Property Tax Requirements

Builders Risk insurance required during construction, that must convert or obtain standard homeowners' insurance that insures the loan amount.

Escrows for property taxes will be established at the time of closing for a minimum of one year in advance.

Other Eligibility and Requirements

Qualified borrowers must:

1. Occupy the home as primary residence
2. If purchased from the Land Bank's auction, comply with requirements
3. Successfully complete a homebuyer's education program

HOME REPAIR SUPPORT

Completes Home Repairs?

Yes

Funds Home Repairs?

Yes (Grant)

Yes (Loan)

Connects Residents to Other

Home Repair Resources?

No

ELIGIBLE HOME REPAIRS

Accessibility	Energy Waste Reduction
Building-Foundation	Health Hazard Removal
Building-Roof	HVAC
Building-Siding	Plumbing
Building-Structure	Property Improvement
Building-Windows	Weatherization
Electrical	Minor Home Repair

Removes household lead hazards via enabling repairs to prepare homes for later lead abatement and/or lead remediation/interim controls (e.g. roof replacement or repair, HVAC repairs, etc.)

May be contacted for emergency repairs, as long as emergency repair work is performed by licensed and insured contractors, with a minimum loan amount of \$50,000.

HOME REPAIR LIMITATIONS

Minimum loan amount of \$50,000.

Home repairs do not apply to rental properties or units.

APPLICATION INSTRUCTIONS

Interested borrowers should begin by submitting the Inquiry Form at the bottom of this page. One of our representatives will then call you to answer any questions and start the application process with you. Additionally, any one of the three housing counseling organizations where you live currently or in the neighborhood where you intend to move will assist you. The banking representative or counselor will provide an overview of the program and help potential borrowers determine the amount of loan they can afford.

CONTACT INFORMATION

Liberty Bank and Trust Company
9108 Woodward Ave. Detroit, MI. 48202
(313)873-6396



Liberty Bank

There's freedom here

MICHIGAN LEAD SAFE HOME PROGRAM

THE PROGRAM

The Lead Safe Home Program helps families identify and remove lead hazards from homes. If you are eligible for the Lead Safe Home Program, we will provide a FREE Lead Inspection on your home and an average of \$10,000 or more in work to make your home lead-safe, including items such as new windows, doors, painting and cleaning.

ELIGIBILITY REQUIREMENTS

Income and Geographic Eligibility; Property Tax and Other Requirements

Eligible applicants need to be qualified for either one of the two options, and the geographic eligibility is as follows.

Option 1:

- There must be a child under 19 years of age or pregnant female enrolled in Medicaid.
- Your home must be located in Flint, Detroit OR elsewhere if a child under 19 years of age with a lead level of 5 or higher resides.

Option 2:

- There must be a child under 6 years of age OR a pregnant female LIVING IN the home.
- Your home must be located in Genesee, Ingham, Jackson, Kalamazoo, Kent, Lenawee, Macomb, Oakland or Saginaw county or the city of Detroit, OR elsewhere if a child under 6 years of age with a lead level of 5 or higher resides
- Occupant income (gross) must be low or moderate
- Your home or apartment must be built prior to 1978
- The property taxes on your home must be paid up-to-date or on an active payment plan.

In addition, eligibility is also based on condition of home and estimated cost of fixing lead hazards. In some target areas, it may be necessary that you first apply to the local lead program covering your area. Finally, please note that each family may receive different repairs based on where lead hazards are identified and the option above in which your family is eligible.

Homeownership or Residency Status

Owner Occupant

- We may provide an average of \$10,000 or more. You may be asked to pay a small fee.

Renter

- There is no cost to you. We need your landlord's permission before starting work.

Landlord

- We may provide an average of \$10,000 or more. You will be asked to contribute a small portion of cost.

HOME REPAIR SUPPORT

Completes Home Repairs?
Yes

Funds Home Repairs?
Yes (Grant)

Connects Residents to Other
Home Repair Resources?
No

ELIGIBLE HOME REPAIRS

Building-Structure
Building-Windows

Additional details: New windows, doors, painting and cleaning.

Removes household lead hazards via lead abatement or lead remediation/interim controls (e.g. lead paint encapsulation, window/door replacement, lead paint removal, etc.)

APPLICATION INSTRUCTIONS

[Application for MDHHS Michigan Lead Safe Home Program](#)

All parts of the application must be complete for processing. Rental properties require information from both the renter/tenant and the rental property owner. If seeking service in a multi-unit property, all units must submit an application.

CONTACT INFORMATION

MDHHS-Lead Services Section
PO Box 30195, 3rd floor, Lansing, MI 48909

Michigan.gov/MiLeadSafe

MDHHS-LeadApps@michigan.gov

Ph: 517-335-9390 Fx: 517-284-9956



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

Income Eligibility

In general, eligibility is based on the number of individuals in your household, your monthly income and effective 12/01/19 your countable cash assets over \$15,000 (except for those applying for burial services). Some assets such as homestead, one vehicle, personal and household goods are excluded.

[See Conditions of Eligibility here.](#)

Homeownership or Residency Status

Owner occupant

- Applicant must be the owner or purchaser of the home, or hold a life estate on the home with the responsibility for home repairs.

Other Eligibility and Requirements

- The home is not listed for sale.
- The home is not in jeopardy of loss. 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 is affordable to the applicant (total housing costs cannot exceed 75 percent of the group's net income).

HOME REPAIR SUPPORT

Completes Home Repairs?

Yes

Funds Home Repairs?

Yes (Grant)

Connects Residents to Other
Home Repair Resources?

No

ELIGIBLE HOME REPAIRS

State Emergency Relief assists with home repairs to correct unsafe conditions and restore essential services. Eligible home repairs may include repair or replacement of a non-functioning furnace, hot water heaters or septic systems. Please contact the program for more information.

May be contacted for emergency repairs.

HOME REPAIR LIMITATIONS

Energy-Related Furnace Repairs: Repairs are available with a lifetime maximum of \$4,000 per family group. All energy-related repairs approved since 1/1/1978 count toward this maximum.

Non-Energy-Related Repairs: All home repairs, except furnace repair or replacement, including hot water heaters and septic systems for client-owned housing, have a lifetime maximum of \$1,500 per family group. All non-energy-related repairs approved since 12/1/1991 count toward this maximum.

The repair(s) must restore the home to a safe, livable condition. This does not pay for improvements or nonessential repairs.

Home repairs do not apply to rental properties or units.

APPLICATION INSTRUCTIONS

[Apply online using MI Bridges](#)

CONTACT INFORMATION

<https://www.michigan.gov/mdhhs/assistance-programs/emergency-relief/home-repairs>



MICHIGAN SAVES

HOME ENERGY IMPROVEMENTS PROGRAM

THE PROGRAM

Michigan Saves' Home Energy Improvements program provides loans for qualifying residential energy improvements. This financial capital is made available to customers through a network of lenders that offer favorable terms based on a negotiated contract. This program helps Michigan families and households reduce costs by financing air sealing, heating and cooling systems, insulation, appliances, and more. Homeowners make the upgrades with the help of authorized contractors through an authorized lending partner.

ELIGIBILITY REQUIREMENTS

Homeownership or Residency Status

Owner occupant
Landlord



Michigan Saves

Other Eligibility and Requirements

All Michigan Saves authorized lenders consider applicants with “good” credit and above. These lenders consider lower credit scores. Actual rates, terms, and loan amounts vary and depend on market conditions, the lender you choose, and your creditworthiness.

Michigan Saves is available to owner-occupied, single-family homes that are less than four attached units. We can also provide financing for cottages or second homes and rental properties as long as the owner(s) of the property is the applicant. Michigan Saves financing is available for manufactured homes and trailers as long as you are the owner, not the renter. Even if you rent the lot that the home sits on, as long as you own the home, you are still eligible to apply for Michigan Saves financing.

Landlord Applicant Eligibility and Requirements

- Other Eligibility and Requirements:
 - Eligible properties: Single-family homes with up to four attached units and single-family income properties
 - Note: Michigan Saves loans are unsecured, personal loans. LLCs are not eligible to apply.

HOME REPAIR SUPPORT

Completes Home Repairs?

No

Funds Home Repairs?

Yes (Loan)

Connects Residents to Other Home Repair Resources?

No

ELIGIBLE HOME REPAIRS

Building-Roof
Building-Structure
Building-Windows
Electrical
Health Hazard Removal
HVAC
Weatherization

Additional details: We provide loans for all types of energy efficiency and clean energy improvements including: renewables, roof replacements, air conditioners, furnaces, heat pumps, water heaters, insulation, windows, doors, EV chargers, and electrical panel upgrades. [Full list of residential eligible improvements here.](#)

Removes household lead hazards via enabling repairs to prepare homes for later lead abatement and/or lead remediation/interim controls (e.g. roof replacement or repair, HVAC repairs, etc.)

May be contacted for emergency repairs related to emergency HVAC replacement.

HOME REPAIR LIMITATIONS

Max loan amount of \$100,000.

APPLICATION INSTRUCTIONS

The first step is to find a Michigan Saves authorized contractor. Homeowners cannot access our financing without an authorized contractor. On our website, you can search for authorized contractors. Once the contractor evaluates the project, they will provide a quote and their authorized contractor identification number. Then you can apply for financing online. When applying, you will be asked to provide your individual gross yearly income. If further clarification is needed, the lender might ask you to provide proof of income through a pay stub, W-2, or other documentation.

After completing Michigan Saves' online application, your selected lender will be in contact with you about the status of your application and may send you additional documents to review and complete depending on whether your application was accepted or denied. If your application was denied, you may reapply with another household member or try again after 30 days. Credit approvals are valid up to 90 days. The contractor will begin the work only after the homeowner completes the loan documents.

CONTACT INFORMATION

<https://michigansaves.org/home-energy-improvements>

517-484-6474

info@michigansaves.org

MICHIGAN SAVES

LEAD POISONING PREVENTION FUND

THE PROGRAM

Michigan Saves created the Lead Poisoning Prevention Fund (Lead Fund) to fill a critical gap for homeowners and income-property owners who don't qualify for free home lead services from the Michigan Department of Health and Human Services (MDHHS). We're working to make sure everyone—no exceptions—has peace of mind when it comes to the safety of their homes.

We are pleased to offer a 50/50 cost-share incentive for participants in our Lead Fund program. This means Michigan Saves will cover 50 percent of the cost of your lead abatement project.

ELIGIBILITY REQUIREMENTS

Homeownership or Residency Status

- Owner occupant
- Landlord



Michigan Saves

Other Eligibility and Requirements

The 50/50 cost-share incentive can only be used for lead abatement projects financed with a Michigan Saves Lead Fund loan. Your loan application must be approved to receive the incentive. Credit history, credit score, and other items in your credit report are considered with your loan application. Actual rates, terms, and loan amounts vary and depend on market conditions, the lender you choose, and your creditworthiness.

This incentive is only available for projects of \$2,000 or more. The minimum Michigan Saves loan amount is \$1,000. The maximum project amount is \$100,000.

Eligible properties: Single-family homes with up to four attached units and single-family income properties

Landlord Applicant Eligibility and Requirements

- Other Eligibility and Requirements:
 - Eligible properties: Single-family homes with up to four attached units and single-family income properties
 - Note: Lead Fund loans are unsecured, personal loans. LLCs are not eligible to apply.

HOME REPAIR SUPPORT

Completes Home Repairs?

No

Funds Home Repairs?

Yes (Loan)

Connects Residents to Other Home Repair Resources?

No

ELIGIBLE HOME REPAIRS

Building-Siding
Building-Structure
Building-Windows
Health Hazard Removal

Removes household lead hazards via lead abatement or lead remediation/interim controls (e.g. lead paint encapsulation, window/door replacement, lead paint removal, etc.)

HOME REPAIR LIMITATIONS

Maximum project amount of \$100,000.

APPLICATION INSTRUCTIONS

First, [submit a Lead Fund Letter of Intent](#). Then Michigan Saves will help you schedule a free environmental investigation of your home to identify all lead hazards. [Use Michigan Saves' Find Your Contractor tool](#) to find an authorized lead abatement contractor to complete your project. Work with your chosen authorized lead abatement contractor to prioritize lead hazards, establish a budget, and develop a scope of work to submit to Michigan Saves. After your work scope is approved, apply for a Michigan Saves loan (remember there is a 50/50 cost share incentive, so your loan will only need to cover 50 percent of the project cost). Your authorized contractor will complete the lead abatement project based on your agreed-upon budget, timeline, and work scope. After the project is complete, both you and your contractor will sign a certificate of completion. Then you will begin loan payments based on the terms of your Michigan Saves loan. Michigan Saves and our lending partner pays the contractor.

CONTACT INFORMATION

info@michigansaves.org

517-484-6474

[Michigansaves.org/leadfund](https://michigansaves.org/leadfund)

AFFILIATED ORGANIZATIONS

Michigan Department of Health & Human Services (MDHHS) ensures that homeowners have applied for state programs that they may qualify for first and provides technical assistance for homeowners that move forward with the Lead Poisoning Prevent Fund

REBUILDING TOGETHER SOUTHEAST MICHIGAN

REBUILDING TOGETHER PROGRAM

THE PROGRAM

Rebuilding Together Southeast Michigan provides free home repairs to low-income homeowners who are elderly, disabled, military veterans, and families with children who are unable to repair their homes themselves.

Community volunteers fix-up the homes and yards of those in need so that they can live in a safer, more comfortable and pleasant environment.

Rebuilding Together Days provide service throughout the year. Qualifying applicants are eligible for this program contingent on the availability of funding and volunteers. These projects typically take place over one or two days with a volunteer team that sponsors the project.

ELIGIBILITY REQUIREMENTS

Income Eligibility

The applicant household must meet HUD low-income guidelines.

Geographic Eligibility

City Council District 4 in Wayne County

Homeownership or Residency Status

Owner occupant

Homeowners Insurance and Property Tax Requirements

- The applicant must be current on property taxes for the home.
- The applicant must be current on mortgage payments for the home.
- The applicant must have a current homeowner's insurance policy for the property.

Other Eligibility and Requirements

The home must be a free-standing, single-family home; we are not able to serve rental properties, condos, or mobile homes.

The applicant or a permanent household resident must meet at least one of the following qualifications:

- Be a senior citizen (defined as 60 years of age or older)
- Receive Federal disability benefits
- Be a veteran of the United States Armed Forces (as evidenced by a DD Form 214)
- Have children living in the home



HOME REPAIR SUPPORT

Completes Home Repairs?

Yes

Funds Home Repairs?

No

Connects Residents to Other
Home Repair Resources?

No

ELIGIBLE HOME REPAIRS

Accessibility
Building-Roof
Property Improvement
Minor Home Repair

Additional Details:

Volunteer Repairs

- Repairing and replacing dangerous steps
- Installing Smoke/CO2 detectors
- Interior and exterior painting
- Replacing downspouts
- Yard clean-up

Contractor Repairs

- Roof and gutter replacement
- Install insulation
- Accessibility modification to houses for safety

HOME REPAIR LIMITATIONS

Home repairs do not apply to rental properties or units.

APPLICATION INSTRUCTIONS

If you believe you qualify for assistance, [please print the application from our website](#), complete the application and attach all required documentation, and mail the application with the required documentation to:

Rebuilding Together Southeast Michigan
Attn: Homeowner Application
27840 Independence Street
Farmington Hills, MI 48336

Documents required on next page.

Documentation required with application:

- Photocopied documentation of total household income for everyone living in the household who is 18 or older.
- Include filed income tax forms, pay stubs, social security statements, pension or disability statements and any other sources of income.
- If making a mortgage payment, then include a copy of your current mortgage statement.
- If home insurance is not paid by your mortgage company, then include a copy of your homeowner's insurance declaration page.
- If a veteran, please include a copy of your discharge paper.

CONTACT INFORMATION

Rebuilding Together Southeast Michigan

27840 Independence Street

Farmington Hills, MI 48336

Phone: 313-766-4010

www.rtsemi.org



RIPPLING HOPE

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. 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. Weeklong, weekend, and one-day opportunities are available for volunteers to work on projects for individuals, faith-based communities, and other organizations.

ELIGIBILITY REQUIREMENTS

Please contact the program for more information.

HOME REPAIR SUPPORT

<u>Completes Home Repairs?</u>	<u>Funds Home Repairs?</u>	<u>Connects Residents to Other Home Repair Resources?</u>
Yes	No	Yes

Homeowners will be asked to prioritize their TOP 3 needs on the application, NO MORE THAN 3 NEEDS WILL BE CONSIDERED. The number of projects completed at each home will be determined during the Assessment Visit based on the total number of applications received, and the scope of those projects. Every effort will be made to do at least one of the priority projects at the home of all applicants.

Homeowners are expected to purchase the materials needed for their home repair projects. Financial circumstances will be considered and some financial assistance might be available, particularly for paint, caulk and weatherizing materials.

Rippling Hope can make some referrals for specialty projects like: foundation/concrete repair, electrical, heating, and major plumbing work.



ELIGIBLE HOME REPAIRS

Accessibility
Building-Roof
Building-Structure
Building-Windows
Plumbing
Property Improvement
Weatherization
Minor Home Repair

Additional details:

Types of work projects that can be completed:

EXTERIOR OF HOME OR GARAGE:

Scrape and Paint Garage
Scrape and Paint Wooden Porch Floor & Railings
Scrape and Paint Front Porch Railings
Scrape and Paint Front Porch Floor & Steps
Scrape and Paint Security Doors
Repair Wooden Porch and Porch Steps
Build Handicap Ramp (homeowner required to obtain the building permit)
Minor Fence Repair (Wooden or Chain Link)
Downspout Disconnects
Installation of Wrought Iron Railings—NEW ONLY

Yard Cleanup/Landscape/Gutter Clean:

Limited Yard cleanup (raking, vines, fence line)
1st level gutters cleaned
Minor landscaping

Secure Home:

Install Storm/Security Door
Install Door Locks/Knobs (exterior)

Weatherization:

Caulk & Weatherize Windows & Doors 1st level exterior

INTERIOR OF HOME:

Paint 1 Kitchen, Bathroom, Living or Dining Room or Bedroom (per year)

Plumbing:

Replace Kitchen Faucet
Replace Bathroom Sink Faucet
Replace Toilet

Secure Home:

Install Smoke Detectors
Install Door Locks/Knobs (interior)

Weatherization:

Caulk & Weatherize Windows & Doors 1st & 2nd Level

Work projects that cannot be completed

Window Glazing
NO BACK DECK PAINTING
Roofing
Ceramic Tile Installation or Repair
Wallpaper Stripping or Painting Over Wallpaper
2nd Level Exterior Caulking or Painting
Painting Chain Link Fence
Electrical Work
Concrete or Brick Work
Drywall or Plaster Repair/Replacement
Bathtub/Shower Faucet
Flooring
Tree Trimming or Removal
Replacement of Wrought Iron Railings
Exterior Awning Painting
Major Plumbing, Heating and Air Conditioning Work
Cement Caulk/Foundation Repairs

APPLICATION INSTRUCTIONS

Completed [applications](#) should be returned to your block club/neighborhood association leader.
Please do not return applications to Rippling Hope.

CONTACT INFORMATION

Rippling Hope
P.O. Box 27499
Detroit, MI 48227
<https://ripplinghope.squarespace.com/>

David Nathan, Executive Director
denripplinghope@gmail.com

Melandie Hines, Administrator
meandieh@gmail.com



UNITED COMMUNITY HOUSING COALITION

HOME REPAIR SERVICES

THE PROGRAM

Our Home Repair Services support homeowners who have received assistance purchasing homes through our Homeownership Solutions and Tax Foreclosure Prevention programs, such as Make It Home and Land Contract Buyouts. These services help ensure their homes remain safe, stable, and affordable, promoting long-term homeownership success.

Home Repair Services is designed to help homeowners who have received assistance through our homeownership programs with the repairs and upgrades needed to preserve the integrity of their homes. The initiative offers financial assistance for critical repairs, energy efficiency improvements, and accessibility modifications, ensuring that every home is a safe and healthy environment for families.

ELIGIBILITY REQUIREMENTS

Income Eligibility

Must meet income guidelines as defined by the program. Please contact the program for more information.

Homeownership or Residency Status

Owner occupant

Property Tax Requirements

Must not be delinquent on property taxes and complete a [Homeowners Property Exemption \(HOPE\) application](#).

Other Eligibility and Requirements

The applicant must have purchased their home through the Homeownership Solutions or Tax Foreclosure Prevention programs (such as Make It Home or Land Contract Buyouts).

The repairs requested must address critical health, safety, or structural concerns.

HOME REPAIR SUPPORT

Completes Home Repairs?

No

Funds Home Repairs?

Yes (Grant)

Connects Residents to Other Home Repair Resources?

No

ELIGIBLE HOME REPAIRS

Accessibility
Building-Foundation
Building-Roof
Building-Structure
Building-Windows
Electrical
Energy Waste Reduction
Health Hazard Removal
Plumbing

Additional details:

The program covers a wide range of home repair services for owner-occupants, including:

Critical Repairs: Roofing, plumbing, electrical, structural repairs, foundation work, mold remediation, and water damage repair.

Accessibility Modifications: Wheelchair ramps, grab bars, widened doorways, stairlifts, and other features that support mobility and safety.

Energy Efficiency Upgrades: Insulation, weatherproofing, window replacement, and upgrades to heating, cooling, and electrical systems to reduce utility costs and improve overall home comfort.

The Home Repair Services program focuses on essential and functional repairs that ensure the safety, stability, and long-term health of the home. Cosmetic improvements, such as painting, flooring, or decorative upgrades, are not included.

Removes household lead hazards. Please contact the program for more information.

HOME REPAIR LIMITATIONS

Cosmetic improvements, such as painting, flooring, or decorative upgrades, are not included.

Home repairs do not apply to rental properties or units.

APPLICATION INSTRUCTIONS

To apply, existing clients should contact the Homeownership Solutions or Tax Foreclosure Prevention program for a referral and guidance on the next steps. Our counselors will assist in determining eligibility and guide you through the application process.

CONTACT INFORMATION

2727 Second Ave. Suite 313, Detroit, MI 48226

(313) 963-3310

help@uchcdetroit.org

U.S. DEPARTMENT OF VETERAN AFFAIRS

SPECIALLY ADAPTED HOUSING (SAH) GRANT

THE PROGRAM

The SAH grant is designed primarily to assist Veterans with impaired mobility and certain severe burn injuries. It may be used to

1. construct a specially adapted home on land to be acquired,
2. build a home on land already owned if it is suitable for SAH,
3. remodel an existing home if it can be made suitable for SAH, or
4. purchase, or apply the grant against the unpaid principal mortgage balance, of a home that is already adapted.

ELIGIBILITY REQUIREMENTS

Income Eligibility

It must be financially feasible for the Veteran to reside in the home to be adapted and this is determined by assessing whether the Veteran's present and anticipated income are sufficient to pay for the expenses associated with owning and maintaining the home.

Homeownership or Residency Status

The Veteran must have, or provide satisfactory evidence that he or she will acquire, an ownership interest in the housing unit.

Ownership interest is defined as an undivided property interest that the Secretary determines is satisfactory and includes the following:

- fee-simple estate;
- life estate;
- functional equivalent of a life estate, such as that created by a valid trust, a long-term lease, or a land installment contract that will convert to a fee-simple estate upon satisfaction of the contract's terms and conditions;
- ownership of stock or membership in a cooperative housing corporation entitling the eligible individual to occupy, for dwelling purposes, a single family residential unit in a development, project, or structure owned or leased by such corporation;
- lease, under the terms of a valid and enforceable Memorandum of Understanding between a tribal organization and the Secretary; or
- beneficial property interest in a housing unit located outside the United States. A family member is defined as a person related to the Veteran by blood, marriage, or adoption.

Other Eligibility and Requirements

The following represent the permanent and total service-connected disabilities that may qualify a Veteran for an SAH grant:

- Loss, or loss of use, of both lower extremities such as to preclude locomotion without the aid of braces, crutches, canes, or a wheelchair, or
- Blindness in both eyes, having central visual acuity of 20/200 or less in the better eye with the use of a standard correcting lens, or
- Loss or loss of use of one lower extremity, PLUS residuals of organic disease or injury, which so affect the functions of balance or propulsion as to preclude locomotion without the aid of braces, crutches, canes, or a wheelchair, or
- Loss or loss of use of one lower extremity, PLUS loss or loss of use of one upper extremity, which so affect the functions of balance or propulsion as to preclude locomotion without the aid of braces, crutches, canes, or a wheelchair, or
- Loss, or loss of use, of both upper extremities such as to preclude use of the arms at or above the elbows, or
- A severe burn injury (as determined pursuant to regulations prescribed by the Secretary), or
- Loss, or loss of use, of one or more lower extremities due to service on or after September 11, 2001, which so affects the functions of balance or propulsion as to preclude ambulating without the aid of braces, crutches, canes, or a wheelchair. (Only 120 Veterans and Service members each fiscal year (FY) can qualify for a grant based on the loss of one extremity after September 11, 2001, as set by Congress.)

It must be medically feasible for the Veteran to reside outside of a medical facility and in the home that will be adapted.

It must be determined that the nature and condition of the proposed housing unit is such as to be suitable to the Veteran's needs for dwelling purposes.

HOME REPAIR SUPPORT

<u>Completes Home Repairs?</u>	<u>Funds Home Repairs?</u>	<u>Connects Residents to Other Home Repair Resources?</u>
No	Yes (Grant)	No

ELIGIBLE HOME REPAIRS

The SAH grant does not provide support for repairs, but for home adaptations.

Accessibility
Building-Structure
Building-Windows
Electrical
Plumbing
Minor Home Repair

APPLICATION INSTRUCTIONS

Veterans may apply for the Specially Adapted Housing (SAH) and Special Housing Adaptations (SHA) grants by completing VA Form 26-4555, Veterans Application in Acquiring Specially Adapted Housing or Special Home Adaptation Grant, and submitting it to their local VA Regional Loan Center (RLC).

However, [Veterans are encouraged to apply online](#). Benefits is a central, web-based portal for Veterans and their families to access, research, and manage their benefits and personal information. To apply, simply visit the eBenefits website, register, and submit an application for SAH benefits.

Once an application is received, the Veterans Service Center (VSC) of jurisdiction will process the claim to determine entitlement for SAH or SHA. It is important to note that entitlement is not determined by the local RLC and SAH Agents cannot answer questions related to claims processing. If entitlement is established, Veterans will receive notification from their local VSC and will also be contacted by their assigned SAH Agent.

[Additional documentation is required. More information can be found here.](#)

CONTACT INFORMATION

<http://www.benefits.va.gov/cleveland/regional-loan-center.asp>

Mailing Address:
Department of Veterans Affairs
VA Regional Loan Center
1240 East Ninth Street
Cleveland, OH 44199



WATER RESIDENTIAL ASSISTANCE PROGRAM (WRAP)

THE PROGRAM

The Water Residential Assistance Program (WRAP) is a two year program that provides funding to eligible, low-income households to assist with water bills, water conservation, and self-sufficiency initiatives.

ELIGIBILITY REQUIREMENTS

Income Eligibility

200% Federal Poverty Level or below

Geographic Eligibility

The household must reside within the Great Lakes Water Authority (GLWA) service region

Homeownership or Residency Status

Owner occupant

Renter

Other Eligibility and Requirements

- Applicant must live in the property with active service and current usage.
- Applicant is responsible for water bill.
- Shut off notice is not required.
- Bill does not have to be past due.

HOME REPAIR SUPPORT

Completes Home Repairs?

No

Funds Home Repairs?

Yes (Grant)

Connects Residents to Other Home Repair Resources?

No

ELIGIBLE HOME REPAIRS

Plumbing

Additional details: minor plumbing repairs

APPLICATION INSTRUCTIONS

Documentation required with this application:

- Photo ID (City, State or Federally issued, or Passport) for all household members 18 years of age and older
- Current water bill
- Proof of income
- (if applicable), 30 days prior to and including the date of application submission
- (Pay stubs, Unemployment, Child support, and Benefit statements: SSI, DHS, etc.)
- Lease stating responsibility for water (only Non Detroit Residents with Resident, Occupant, Tenant, etc. on bill)
- Proof of Categorical Eligibility: SER, SNAP-MDHHS Food Award Letter, TANF MDHHS Cash Assistance Benefit letter (OPTIONAL)

To upload these documents, clients can submit documents via Wayne Metro's Universal Application. Additional documents can be submitted to the contact information below:

- Email: wrap@waynemetro.org
- Text: (313) 438-8795
- Fax: (313) 446-8568
- Mail (copies only): 7310 Woodward Ave, Suite 800 Detroit MI 48202
- Drop off in person to one of our open locations

CONTACT INFORMATION

For more information and to see if you qualify for WRAP, please call the WRAP service line at (313) 386-9727 or contact the Wayne Metro Connect Center:

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



Wayne Metropolitan
Community Action Agency
Established 1971



WEATHERIZATION ASSISTANCE PROGRAM (WAP)

THE PROGRAM

The Weatherization Assistance Program (WAP) permanently reduces energy costs for low-income households by increasing the energy efficiency of homes while ensuring residents' health and safety. The program offers energy efficiency services that are custom tailored to your home, helping you save as much money as possible.

The Weatherization Assistance Program can only make improvements to a home that would make it more energy efficient. It is not designed as a repair or rehab program. The services offered to a household are based on a whole home energy audit of that specific building. No one service is guaranteed in Weatherization.

To clarify, this is not an emergency or a home repair program.

ELIGIBILITY REQUIREMENTS

Income Eligibility

All dwellings to be weatherized must be occupied by a household that:

1. has income at or below 200 percent of the poverty level established by the U.S. Department of Health and Human Services (200% FPL); or
2. contains a member who has received any one of the following at any time during the 12-month period preceding the eligibility date:
 - Cash assistance payments under Title IV (FIP), or
 - XVI of the Social Security Act (SSI);
 - Assistance under the Low-Income Home Energy Assistance Act of 1981
 - State of Emergency Relief (SER)

Homeownership or Residency Status

Owner occupant

Renter

Landlord

All dwellings to be weatherized must be owner or renter occupied.

Renter occupied households must be a qualified rental dwelling unit in accordance with U.S. Department of Energy (DOE) policy.

Other Eligibility and Requirements

The purpose of WAP is to ensure weatherization services are being provided to low-income persons that live in all types of housing (i.e. single family, manufactured housing units, and multifamily buildings). WAP shall increase energy efficiency of dwellings owned or occupied by low income persons, especially those who are particularly vulnerable such as the elderly, persons with disabilities, families with children, high residential energy users, and households with high energy burden.

Client must provide access to their basement and attic in order to receive Weatherization services.

HOME REPAIR SUPPORT

Completes Home Repairs?

No

Funds Home Repairs?

No

Connects Residents to Other Home Repair Resources?

Yes

ELIGIBLE HOME REPAIRS

To clarify, this is not an emergency or a home repair program.

HVAC

Weatherization

Additional details: Wall Insulation, Attic Insulation & Ventilation, Foundation Insulation, Dryer Venting Installation.

HOME REPAIR LIMITATIONS

The Weatherization Assistance Program does not include funding for structural (roofs, windows, doors), plumbing, or electrical repairs. Home is not eligible for Weatherization if it was weatherized in the past 15 years.

Home cannot be weatherized if deferral reasons are present, including but not limited to:

- Roof is damaged
- Asbestos
- Active knob & tube wiring
- Visible mold or standing water in the basement
- Major areas of infiltration (missing drywall, windows, etc.)



Wayne Metropolitan
Community Action Agency
Established 1971

APPLICATION INSTRUCTIONS

Call Wayne Metro or visit waynometro.org to complete a Universal Application. Wayne Metro will conduct an in-person home assessment after the Universal Application is completed. The home assessment will collect information on whether the home is currently a good candidate for Weatherization. Any issues (e.g. needed roof repairs, asbestos, excessive mold, knob and tube wiring, or structural issues) found during the assessment will need to be addressed before the resident can move forward with the program.

CONTACT INFORMATION

Wayne Metro Community Action
7310 Woodward Ave.
Detroit, MI 48202
313-388-9799



APPENDIX

APPENDIX I: SUBRECIPIENT GRANT PROGRAMS

All programs listed below provide subrecipient grants or pass-through grants to nonprofit and community organizations, government agencies, and other entities to deliver home repair support services directly to residents. These programs do not themselves provide home repair support services directly to residents.

Enterprise Community Partners
Thome Aging Well Minor Home Repair

Contact information: agingwell@enterprisecommunity.org

US Department of Housing & Urban Development
Office of Lead Hazard Control & Healthy Homes
Healthy Homes and Weatherization Cooperation Demonstration Grant

Michigan Health Endowment Fund
Community Health Impact Program

Michigan State Housing Development Authority
MI Neighborhood (formerly Neighborhood Enhancement Program)

Contact information: MSHDA-NDD@michigan.gov

Michigan State Housing Development Authority
MSHDA Investing in Community Housing (MICH)

FHLBank Indianapolis
REVIVE Home Repair Grant
Only FHLBank Indianapolis Member Financial Institutions can apply for funds.

Contact information: fhlbi.com

U.S. Department of Energy
Weatherization Readiness Funds



APPENDIX II: PREVIOUSLY LISTED PROGRAMS

Programs listed below are those that were not included in this version of the Detroit Home Repair Resource Guide, but included in previous versions. Programs that have been renamed are not included in this list. Programs listed below may serve residents directly or only provide subrecipient or pass-through grants, may be open or closed to applications, or may have changed details about their program since first being included in the guide.

JUNE 2023

- Federal Home Loan Bank of Indianapolis (FHLBI) Accessibility Modification Program (AMP)
 - Program is under FHLBI Neighborhood Improvement Program
- Habitat for Humanity A Brush with Kindness Program
- Michigan State Housing Development Authority (MSHDA) Property Improvement Program (PIP)
- U.S. Department of Veterans Affairs Special Housing Adaptation (SHA) Grant

NOVEMBER 2022

- Federal Home Loan Bank of Indianapolis (FHLBI) Accessibility Modification Program (AMP)
 - Program is under FHLBI Neighborhood Improvement Program
- Habitat for Humanity A Brush with Kindness Program
- Life Remodeled Home Repair Program
- Michigan State Housing Development Authority (MSHDA) Property Improvement Program (PIP)
- U.S. Department of Veterans Affairs Special Housing Adaptation (SHA) Grant

MAY 2022

- Ehm Senior Solutions Life Choice Solutions
- Federal Home Loan Bank of Indianapolis (FHLBI) Accessibility Modification Program (AMP)
 - Program is under FHLBI Neighborhood Improvement Program
- Habitat for Humanity A Brush with Kindness Program
- Life Remodeled Home Repair Program
- Michigan State Housing Development Authority (MSHDA) Property Improvement Program (PIP)
- U.S. Department of Veterans Affairs Special Housing Adaptation (SHA) Grant

JANUARY 2022

- Ehm Senior Solutions Life Choice Solutions
- Federal Home Loan Bank of Indianapolis (FHLBI) Accessibility Modification Program (AMP)
 - Program is under FHLBI Neighborhood Improvement Program
- Habitat for Humanity A Brush with Kindness Program
- Life Remodeled Home Repair Program
- Michigan State Housing Development Authority (MSHDA) Property Improvement Program (PIP)
- U.S. Department of Veterans Affairs Special Housing Adaptation (SHA) Grant

2019

- Ehm Senior Solutions Life Choice Solutions
- Federal Home Loan Bank of Indianapolis (FHLBI) Accessibility Modification Program (AMP)
 - Program is under FHLBI Neighborhood Improvement Program
- Habitat for Humanity A Brush with Kindness Program
- Life Remodeled Home Repair Program
- Michigan State Housing Development Authority (MSHDA) Property Improvement Program (PIP)
- U.S. Department of Veterans Affairs Special Housing Adaptation (SHA) Grant



If you would like to make an edit to your organization's information or be added to the guide, please contact Leonymae Aumentado at lfament@umich.edu.