

MACOMB COUNTY

Macomb County offers a **Comprehensive Housing Rehabilitation Program** to help homeowners with repairs. This program is 50% loan based (with a 0% interest deferred payment) and 50% grant-based. The loan payments are deferred as long as the property remains your primary residence and title does not change. Macomb County maintains a list of approved contractors. A pre-screening application is needed for **Housing Rehabilitation Assistance**. Contact (586) 466-6256 for Community Development. Their address is 1 South Main Street, 7th Floor, Mount Clemens, 48043. All program requirements can be found at: <https://www.macombgov.org/departments/planning-and-economic-development/housing-rehabilitation-program>. Questions can be emailed to: community.development@macombgov.org. If living in the following cities, get more details from each city at the following: Warren (586)-574-4686; Sterling Heights (586) 446-2724; St. Clair Shores (586) 447-3362; and Clinton Township (586) 286-9235.

The **City of Warren** has a **Housing Rehabilitation Program**. It offers deferred 0% interest loans to owner-occupied single family home residents. The loans are to help bring properties up to code and to assist with needed repairs. Mortgage, taxes, and insurance must be current. There are income limits. Visit www.cityofwarren.org/EOI/ for complete details. These loans are available on a first-come first-served basis with a maximum loan amount of \$35,000. Contact Community Development at (586)-574-4686.

The **City of Sterling Heights** has a **Home Improvement Program** that specifically helps with home repairs in the form of 0% deferred loans. The home must be an owner-occupied single-family residence. Income limits apply and they can be found at <https://www.sterlingheights.gov/158/Home-Improvement-Program> with all other program requirements. Repairs and/or replacements that are allowed under this program include roofs, HVAC systems, electrical work, plumbing, ADA improvements and lead-based paint remediation. Cosmetic improvements or repairs to detached garages are not included. Contact (586) 446-2724 for questions or email CDBG@sterlingheights.gov.

The **Community Development Block Grant (CDBG) Property Rehabilitation Program** is for City of Warren residents. The **Property Rehabilitation Program** provides loans that can be used for limited general home improvement including the correction of code violations, installing ramps or other devices to make the home accessible to the disabled. Each year funds are allocated to the program and eligibility is determined at the time of application. There are household income limits and requirements regarding the value of your home. Insurance, mortgage, taxes and water bills must be current. Documentation will be needed if past bankruptcies were filed. Persons are not eligible if a bankruptcy case is presently pending. The home must be a single-family residence. Condominiums, multi-family homes, mobile homes or duplexes are not eligible. These rehabilitation loans also are not available for new construction, expansion of a structure or for finishing an unfinished space. All criteria is discussed at: <https://www.cityofwarren.org/government/c-e-d-development/community-development-block-grant-property-rehabilitation-program/>. If interested go to: <https://www.cityofwarren.org/wp-content/uploads/2024/08/Expression-of-Interest-form-Revised-April-2024.pdf>. Applications can be sent to the City of Warren Community Development Program, One City Square, Suite 210, Warren, Michigan 48093 or emailed to home@cityofwarren.org.