

WAYNE COUNTY

The **City of Detroit** has the **Housing Resource Helpline at (866) 313-2520** that can be contacted Monday through Friday from 9:00 a.m. to 5:00 p.m. It is “One call – One place for Housing Resources.” The City’s representatives are there to help direct you to the program that meets your needs which includes assistance with home repairs and maintenance. The Detroit Housing Services Office is located in the Coleman A. Young Municipal Center.

Liberty Bank is a government-certified Community Development Financial Institution (CDFI) that provides support and products to empower underserved populations. They have a **Home Restoration and Acquisition Program (HRAP)** that offers non-traditional mortgages to owner occupied Detroit properties to support restoration. The homes can be purchased from the landbank or owned in the following neighborhoods: North End, Boston Edison, Jefferson Chalmers, Southwest, Grandmont Rosedale, University District, Marygrove, Bagley, Morningside, East English Village and Cornerstone. Information on the program can be found at <https://www.libertybank.net/community/community-restoration-programs/#see-more>. Start the application process with the following link: <https://www.libertybank.net/community/community-restoration-programs/#start-form>.

The **City of Detroit** has a **0% Interest Home Repair Loan Program**. It provides loans to Detroit homeowners looking to complete repairs or improvements. The City has partnered with the Detroit Local Initiatives Support Corporation (LISC) and Flagstar Bank to help revitalize Detroit neighborhoods. Homeowners have ten years to pay back the loans and there is no interest. If a home has health and safety hazards, those must be repaired first with the loan money. Thereafter, the loan proceeds can be used for the roof, furnace, doors, and window replacement including electrical repairs, plumbing, porch support, garage repairs, etc. Go to <https://www.detroithomeloans.org/> for details on the program. Apply online at: <https://www.detroithomeloans.org/wp-content/uploads/2014/11/Home-Repair-Loan-Intake-Form.pdf?12f517>. There are approximately 14 intake centers (address and telephone numbers are listed on the last page of the intake form). The centers fall within Northwest, Eastside, Central Woodward and Southwest.

Grant money is available through the **Detroit Home Accessibility Program** that is designed to help disabled Detroit residents with entry and exit modifications to their homes. The City of Detroit is partnering with CHN Housing Partners <https://chnhousingpartners.org/detroit/>. The housing modifications can include ramps and lifts, widened exterior doors, handrails and alarm bells. The home must be an owner occupied single-family dwelling. There must be a homeowner insurance policy in effect, and the owner must be current on property taxes or under a tax payment plan. The applicant must also be a beneficiary of Social Security Disability benefits, MDHHS Children’s Health Care Services, or Veterans Administration Disability benefits. Income limit requirements and program details can be found <https://chnhousingpartners.org/detroit/dhap/>. For additional information, you can also contact **Detroit Housing Resource Helpline (866) 313-2520** or email at homerepair@chnhousingpartners.org. If the program is deemed closed, continue to check for when it opens for new candidates.

The **City of Detroit’s Community Development Block Grant (CDBG)** has a **Private Sewer Repair Program** that is to help reduce basement back-ups through sewer infrastructure improvements. There is grant

funding for these repairs and forgivable loans are available as well. Contact the ***Detroit Housing Resource Helpline (866) 313-2520*** for updates on income limits and eligibility requirements. If eligible for this program, the type of services available could include the disconnection of downspouts and the installation of extensions to a proper place of water disposal; the installation of backflow water valves and sump pumps; the cleaning and inspection of private lateral sewage lines; the repair or replacement of private lateral sewer lines; etc. Contact the ***Helpline*** number above to start the application process or contact (313) 628-1130 with questions. Emails can be sent to PSRP@detroitmi.gov.

The ***City of Detroit*** has a ***Lead Safe Housing Program*** for homeowners who are pregnant or have children under the age of six (6) living in the home. There are income and eligibility requirements including applicable zip code ranges. Contact the City via email at GetTheLeadOut@detroitmi.gov to see if you are eligible or contact (313) 224-6380 or (313) 498-2305 (Espanol). Get details from <https://detroitmi.gov/departments/detroit-leadsafe-housing>. This program allows for free testing to check for lead and if the results are positive, you could be eligible for grant funds to help remove the lead. Visit the website to apply at: https://detroitmi.gov/sites/detroitmi.localhost/files/2022-05/RepairProgramForm_Fillable%20Feb%202021-Lead.pdf

Habitat for Humanity (Detroit) has a ***Critical Home Repair Program*** that is designed to ensure that everyone has a safe place to call home. <https://habitatdetroit.org/hfh-programs/critical-home-repair/>. This program can provide new roofs, gutters, siding, HVAC (heater, A/C, water heaters), windows, exterior doors, and accessibility modifications (such as porch repairs and ramps). There are income limits discussed in detail at: <https://habitatdetroit.org/chr-income-limits/>. The home must be owner occupied with a homeowner insurance policy in effect. The homeowner must be current on property taxes or under a tax payment plan. Contact the main office at 14325 Jane Street, Detroit, MI 48205. Please call (313) 521-6691 to schedule an appointment to complete the program application.

The ***Wayne Metropolitan Community Agency*** has a ***Weatherization Assistance Program***. Details are available at <https://www.waynemetro.org/weatherization/>. This program can assist homeowners with wall insulation, foundation insulation and air leakage reduction. There is an income limit that is discussed in detail with all other program requirements at <https://www.waynemetro.org/programs/>. If a roof is presently damaged, winterization is not available; likewise, it cannot apply to homes with asbestos, knob/tube wiring, visible mold or standing water in a basement. There are numerous Wayne Metro Service Centers for you to contact for information. Go to <https://www.waynemetro.org/location-directory/> for the nearest Service Center for an in-person visit. Alternatively, call for information at (313) 388-9799.