Income Limit Chart Family Size 1-4

County	1	2	3	4
Alger	19050	21750	24450	27150
Allegan	21700	24800	27900	31050
Antrim	18800	21500	24200	26850
Bay	20200	23100	26000	28850
Barry	22550	25800	29000	32200
Benzie	19050	21750	24450	27150
Branch	19250	22000	24750	27500
Berrien	20100	23000	25850	28700
Calhoun	20350	23250	26150	29100
Cass	19850	22700	25550	28350
Charlevoix	20350	23250	26150	29050
Chippewa	19050	21750	24450	27150
Clinton	23750	27150	30550	33900
Delta	18700	21350	24000	26650
Dickinson	19550	22350	25150	27900
Eaton	23750	27150	30550	33900
Emmet	21850	25000	28100	31200
Genesee	20500	23400	26350	29250
Grand Traverse	22350	25550	28750	31900
Gratiot	18550	21200	23850	26450
Hillsdale	18850	21500	24200	26900
Ingham	23750	27150	30550	33900
Ionia	20550	23500	26400	29350
Isabella	20400	23300	26200	29100
Jackson	21300	24350	27400	30400
Kalamazoo	22000	25150	28300	31450
Kent	22100	25250	28400	31550
Lapeer	24850	28400	31950	35500
Leelanau	23150	26450	29750	33050
Lenawee	27300	31200	35100	39050
Livingston	31450	35950	40450	44950
Mackinac	18750	21400	24100	26750
Macomb	24850	28400	31950	35500
Marquette	21500	24550	27600	30650
Menominee	18550	21200	23850	26450
Midland	23000	26300	29600	32850
Monroe	24600	28100	31650	35150
Muskegon	21700	24800	27900	31050
Oakland	24850	28400	31950	35500
Otsego	19550	22350	25150	27900
Ottawa	24900	28450	32000	35550
Saginaw	19500	22300	25100	27900
Shiawassee	20350	23250	26150	29050
St. Clair	24850	28400	31950	35500
St. Joseph	19050	21750	24450	27150
Tuscola	19200	21900	24650	27400
Van Buren	22000	25150	28300	31450
Washtenaw	30250	34550	38850	43150
Wayne	24850	28400	31950	35500
All other	18450	21100	23700	26350

Maximum Area Loan Limit Per County

Alcona	126000
Alger	126000
Allegan	145000
Alpena	126000
Antrim	134000
Arenac	126000
Baraga	126000
Barry	143000
Bay	136000
Benzie	136000
Berrien	147000
Branch	144000
Calhoun	147000
Cass	142000
Charlevoix	134000
Cheboygan	136000
Chippewa	142900
Clare	126000
Clinton	145000
Crawford	126000
Delta	147800
Dickinson	126000
Eaton	153000
Emmett	132000
Genesee	145000
Gladwin	126000
Gogebic	126000
Grand Traverse	144000
Gratiot	136000
Hillsdale	139000
Houghton	126000
Huron	136000
Ingham	158000
Ionia	145000
Iosco	126000
Iron	126000
Isabella	136000
Jackson	147000
Kalamazoo	151000
Kalkaska	136000
Kent	145000
Keweenaw	126000
Lake	134000
Lapeer	153000
Leelanau	155000
Lenawee	164000
Livingston	193000
Luce	126000
Mackinac	122000
Macomb	185000
Manistee	136000
Marquette	147800
Mason	139000
Mecosta	132000
Menominee	126000
Midland	136000
Missaukee	133000
Monroe	174000
Montcalm	142000
Montmorency	126000
Muskegon	138000
Newaygo	138000
Oakland	193000
Oceana	135000
Ogemaw	126000
Ontonagon	126000
Osceola	133000
Oscoda	126000
Otsego	128000
Ottawa	162000
Presque Isle	126000
Roscommon	126000
Saginaw	145000
Sanilac	136000
Schoolcraft	126000
Shiawassee	145000
St. Clair	153000
St. Joseph	138000
Tuscola	136000
Van Buren	143000
Washtenaw	191000
Wayne	169000
Wexford	137000

USDA, Rural Development is an Equal Opportunity Lender, Provider, and Employer. Complaints of discrimination should be sent to: USDA, Office of Civil Rights, 1400 Independence Avenue SW, Washington DC 20250-9410

Revised 8/22/2011

UNITED STATES DEPARTMENT OF AGRICULTURE

504 DIRECT PROGRAM SINGLE FAMILY HOUSING HOME REPAIR PROGRAM

STATE ADMINISTRATIVE OFFICE

3001 Coolidge Rd., Suite 200, East Lansing, MI 48823

COM: (517) 324-5210 FAX: (517) 324-5225

TDD: (800) 649-3777Toll Free: 1-888-771-6993

Toll Free: 1-800-944-8119

Rural Development online:

http://www.rurdev.usda.gov/mi

Purpose:

The Section 504 loan & grant program is designed to help very low-income applicants repair and modernize their home affordably .

How Can Funds Be Used?

Loan funds are available to repair, improve, modernize, remove health and safety hazards, and/or remodel dwellings to make them accessible to household members with disabilities.

Grant funds are available to remove health or safety hazards, and/or remodel dwellings to make them accessible to household members with disabilities.

What are the terms?

The Loan Program offers up to $20,000 at a 1 % interest rate. Repayment terms up to 20 years, contingent upon the applicants repayment ability.

The Grant program offers up to $7,500 of (lifetime assistance.) The grant(s) received are forgivable if the home does not exchange ownership within 3 years of grant approval. If the property is sold within 3 years the full amount of the grant must be repaid.

What Security is Required?

The Loan Program is required to obtain a real estate mortgage for loans greater than $7500. The agency does not require a first lien position, but the total of all debts secured by the property must not exceed the property's market value.

Grants do not require a security instrument.

Eligibility Requirements:

- Must own and occupy the dwelling as a primary residence.
- U.S Citizen or qualified alien status.
- Must have adequate & dependable income.
- Must be 62 years or older to become eligible for grant assistance.
- Must have household income that does not exceed the very low income guidelines established for the county. Please refer to the Income Limit Chart on the back of the brochure.
- Must have legal capacity to incur debt obligation.
- Must have acceptable credit history (loans only.)
- Other restrictions may apply.

Property Requirements:

The property must be in an eligible rural area. Log onto the website for maps indicating eligible areas throughout Michigan:
www.rurdev.usda.gov/mi/mapsmain.htm
http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do

Ineligible property guidelines include:
Income producing properties, in-ground swimming pools, farm structures, lots cannot be subdivided, value of home cannot exceed Area Loan Limit Guideline established for the county, property must have access to its own water and waste utilities and be located on a publicly maintained road, if the property is a mobile/manufactured home the applicant must own and occupy the property prior to applying. The home must NOT be located in a mobile home park, other restrictions may apply. Refer to the Maximum Area Loan Limit Guideline on the back of the pamphlet.

Where Can I apply?

Contact the office that services the county you plan to purchase a home.

Caro Area Office – (989) 673-7588, Ext. 4
1075 Cleaver Road, P.O. box 291, Caro, MI 48723
(Gratiot, Huron, Lapeer, Saginaw, Sanilac, St. Clair, Tuscola counties)

Flint Sub-Area Office – (810) 230-8766, Ext. 4
1525 North Elms Road, Flint, MI 48532
(Clinton, Genesee, Livingston, Macomb, Monroe, Oakland, Shiawassee, Washtenaw, Wayne counties)

Grand Rapids Area Office – (616) 942-4111, Ext. 6
3260 Eagle Park Drive, Suite 107, Grand Rapids, MI 49525.(Ionia, Kent, Mecosta, Montcalm, Muskegon, Newaygo, Oceana, Ottawa counties)

Mason Area Office – (517) 676-1808, Ext. 6
525 N. Okemos Street, Suite B, Mason, MI 48854
(Eaton, Ingham, Hillsdale, Jackson, Lenawee counties)

Paw Paw Sub-Area Office – (269) 657-7055, Ext. 4
1035 E. Michigan Avenue, PawPaw, MI 49079
(Allegan, Barry, Berrien, Branch, Calhoun, Cass, Kalamazoo, St. Joseph, Van Buren counties)

Sault Ste. Marie Sub-Area Office – (906) 632-9611 Ext. 4. 2847 Ashmun, Sault Ste. Marie, MI 49783Gladstone Area Office – (906) 428-1060, Ext. 6. 2003 Minneapolis, P.O. Box 231, Gladstone, MI 49837(Alger, Baraga, Cheboygan, Chippewa, Delta, Dickinson, Emmet, Gogebic, Houghton, Iron, Keweenaw, Luce, Mackinaw, Marquette, Menominee, Ontonagon, Presque Isle, Schoolcraft counties)

Traverse City Area Office – (231) 941-0951, Ext. 6
1501 Cass Street, Traverse City, MI 49684
(Alcona, Alpena, Antrim, Benzie, Charlevoix, Crawford, Grand Traverse, Kalkaska, Lake, Leelanau, Manistee, Mason, Missaukee, Montmorency, Osceola, Oscoda, Otsego and Wexford counties)

West Branch Sub-Area Office – (989) 345-5470 Ext. 4. 240 W. Wright Street, West Branch, MI 48661
(Arenac, Bay, Clare, Gladwin, Iosco, Isabella, Midland, Ogemaw, Roscommon counties)