

## Do You Need Home Repairs?

Leelanau County has funds from the Michigan State Housing Development Authority for homeowner rehabilitation work. Examples of some of the work that can be done include:

- Roof
- Furnace
- Window/Doors
- Insulation
- Siding
- Well/Septic
- Interior repairs (kitchen, bathroom, plumbing, electrical, etc.)



## Financing:

Leelanau County offers low-interest loans (0%-3%) to homeowners who qualify for the program. If you are a Leelanau County homeowner and need repairs - call the **Planning & Community Development office (231-256-9812)** for an application, and more information.

Low-interest loans can be offered to income eligible homeowners who are at or below 80% of the Area Median Income, as shown below:

Household Size:	1	2	3	4	5	6	7	8
80% of Area Median Income:	\$37,800	\$43,200	\$48,600	\$54,000	\$58,350	\$62,650	\$67,000	\$71,300



## Other Options:

USDA – Rural Development has a 504 home repair program that offers Very Low income homeowners the opportunity to have repairs done to their home. These loans are at a 1.0% interest rate, for up to \$20,000 for 20 years. Grants of up to \$7,500 are also available for homeowners who are over the age of 62 and do not qualify for the loan.

Rural Development also offers housing loans to Low and Very Low income families to help them obtain the dream of homeownership. Loans can be subsidized to help reduce the monthly payment if the applicant is eligible. If you are interested in obtaining more information call (231) 941-0951 Ext 134 or Email [valerie.stewart@mi.usda.gov](mailto:valerie.stewart@mi.usda.gov).