Housing funds available for rehabilitation of single-family owner-occupied homes in Leelanau County

Two (2) separate Loan programs are available for housing repairs:

a) **Emergency Projects** such as failing furnace, septic, well, dangerous or unhealthy conditions. Emergency projects require a monthly payment on the housing loan once the emergency rehabilitation is complete. The maximum project cost is $20,000 which includes repairs plus any soft costs.

b) **Housing Rehab** which requires the whole house be looked at and brought up to code under this program. Work may include such items as: siding, removal/treatment of lead based paint, insulation, roofing, windows, well, septic, electrical, plumbing, etc. The maximum project cost is $40,000 which includes repairs plus any soft costs. Housing Rehab loans are deferred loans (no monthly payments) with some forgiveness of loan balance over a period of time.

Homeowners must meet certain requirements for either program including: income eligibility of 80% or less of the Area Median Income (AMI), occupy the home in Leelanau County as their residence, and agree to a lien (mortgage) on the property.

**For an application and more information:** contact the Planning & Community Development office at 231-256-9812, email housing@co.leelanau.mi.us or stop in Suite 108 in the Leelanau County Government Center. These housing funds are available for a limited time.

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**Income limits for homeowner rehab loans (6/1/2018 to 6/30/2019)**

The table below indicates the Area Median Income (AMI) limits for a family to be eligible for a homeowner rehab loan from the county. The household income must be at or below the amount in the table and is based on family size.

<table>
<thead>
<tr>
<th>Family Size</th>
<th>ONE</th>
<th>TWO</th>
<th>THREE</th>
<th>FOUR</th>
<th>FIVE</th>
<th>SIX</th>
<th>SEVEN</th>
<th>EIGHT</th>
</tr>
</thead>
<tbody>
<tr>
<td>80%AMI</td>
<td>$40,350</td>
<td>$46,100</td>
<td>$51,850</td>
<td>$57,600</td>
<td>$62,250</td>
<td>$66,850</td>
<td>$71,450</td>
<td>$76,050</td>
</tr>
</tbody>
</table>