



# Allegan County Residents Is your home in need of repairs?

**Need help with the cost?**

**Allegan County currently has funding available for single item repairs.**

**Basic Qualifications for assistance (more detailed information available upon request):**

- ❖ The home must be a single family owner occupied home
- ❖ **Property taxes** must not be in arrears and **homeowners insurance** must be in place on home.
- ❖ Must provide ownership documentation in the form of a recorded deed.
- ❖ Mobile homes and modular homes located in a mobile home park **DO NOT** qualify
- ❖ Mobile homes and modular homes on privately owned land qualify but assistance is limited to current value of unit
- ❖ Total Gross Household income must be less than 80% of Area Median Income as determined yearly by HUD

# in HH	1	2	3	4	5	6	7	8
Gross Income	\$46,350	\$53,000	\$59,600	\$66,200	\$71,500	\$76,800	\$82,100	\$87,400

**Assistance Information:**

- ❖ Maximum Assistance is \$5,000.00 assistance amounts below \$2,500.00 will not require repayment Assistance amounts \$2,500.00 & more will require signature of a **0% no interest note and mortgage** agreeing to repay the funds to Allegan County at the time the property is sold, refinanced, ownership changes or it ceases to be your principal place of residence with 50% of the amount forgiven after 5 years.
- ❖ **Eligible Repairs are furnaces, hot water heaters, well/water, septic/sewer, plumbing, electric.** Handicap ramps & other repairs reviewed on a case by case basis. Roof repairs/replacements only considered on homes constructed after 1978 and are reviewed on a case by case basis.

**Homeowners who may be interested in receiving an application for a 0% interest loan for eligible repairs should contact Allegan County’s Third Party Administrator:**

**Southwest Michigan Community Action Agency**

**185 E. Mains St. Suite 303**

**Benton Harbor, MI 49022**

**(269)925-9077 ext. 870**

