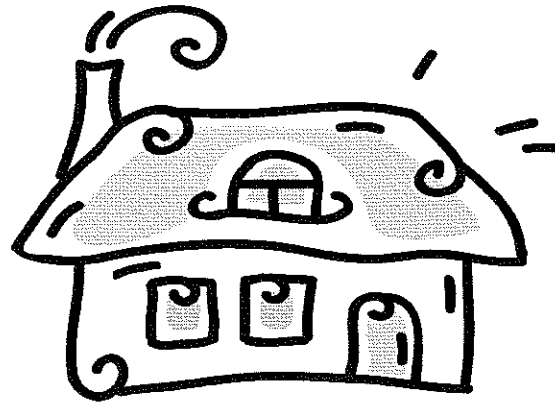
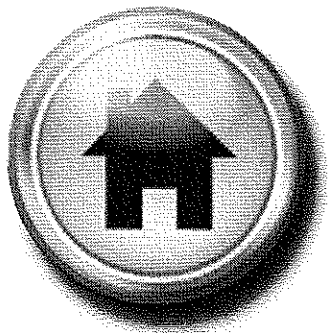


Housing Program Funding

The Housing Rehab Department works with two programs in Berrien, Cass and Van Buren County that provide funds for housing repairs. The first program is Homeowner Rehabilitation loans for rehabilitating an entire home. The second program is designed to address individual minor emergency repairs.

The homeowner rehabilitation funds are loans for single family homes using funding from Community Block Development Grants, available to all three counties through MSHDA's County Allocation Program.

The emergency home repairs are funded from County Program Income Funds that receive funding based on the repayment of the homeowner rehabilitation loans.



**Southwest Michigan
Community Action Agency
Serving Berrien, Cass & Van Buren**

SMCAA
185 E. Main St.
Suite 200
Benton Harbor, MI 49022

Phone (269) 927-1263 ext 17 or 18
or (877)691-3029 ext 17 or 18
Fax: (269) 934-0097
E-mail: Contact@smcaa.com

A United Way Agency

**SMCAA
Housing Information**

**Southwest Michigan
Community Action
Agency—Serving
Berrien, Cass &
Van Buren Counties**



**SMCAA
Housing Rehabilitation
&
Emergency Home Repairs**

Housing and Emergency Information

Housing Rehab

- This program is designed to bring single family homes up to Minimum Housing Quality Standards.
- It is an Income Based Program. Household income must be below 80% of the area median income for the county.
- If the project is over \$2,500.00 a note & mortgage must be signed. This is a 0% interest free loan with no monthly payments that must be paid back in a lump sum when the property is sold, refinanced or the title is transferred in any way.
- Each home will be tested for lead base paint.
- To qualify for this rehab project, clients must be living in the home and have lived there for a least 6 months. Proof of property taxes paid up to date , homeowner's insurance current and a copy of your warranty deed showing ownership of the property must be submitted with the application.
- Only licensed contractors may perform the work.
- The types of repairs to homes have included furnaces, windows, roofs, siding, plumbing, insulation, foundation repairs, doors, handicap ramps and many other types of repairs.

Emergency Repairs

- Program Income funds are funds that have been paid back to the county by homeowners who were assisted with previous homeowner rehab programs.
- Requests for these funds are prioritized by type of need. Water and Sanitation emergencies are dealt with first, then furnaces, electricity, and then items like handicap ramps.
- Homeowners requesting assistance for these funds must also seek assistance from another source for part of the repair cost. Examples are Department of Human Services, Area Agency of Aging, and Rural Development. Personal funds can also be used.
- Program Income funds do not have to be paid back if the amount is below \$2,499.00. If the amount is assistance is over \$2,499.00 a note and mortgage must be signed and the entire amount used for the project must be paid back to the county in a lump sum when the property is sold, refinanced or transferred in any way. There is no interest and no monthly payment.
- Fund availability for this fluctuates and depends on money being paid back to the county.
- The application process is the same as for the homeowner rehab.
- Clients must be below 80% of the area median income.
- All work must be done by a licensed, insured contractor and may not begin until the license and insurance have been documented.
- Funds will not be approved if work is started prior to application approval and contractor documentation.

