

Home Improvement Loans (Housing Dept.)

The Ogemaw County Home Improvement Plan was created to provide funds for rehabilitation of homes to conform to the minimum standards of the HUD Section 8 Guidelines and the Michigan Energy Code. This rehabilitation can be in a form of total Code Enforcement or Emergency Repairs depending on the applicant's circumstances and program limitations.

MSHDA Property Improvement Program

The Michigan State Housing Development Authority Property Improvement Program (PIP) is for those with credit score of 620 or better and has repayment ability with income up to \$105,700. Interest rate is from 4% to 8% for home improvements.

The Michigan State Housing Development Authority also has grant funds available for up to \$10,000 to be use with the PIP loan program for those eligible with income up to 80% of Area Median Income. The grant funds is forgiven over 5 years.

For an application or to find out more about the program, visit our "[Services](#)" link or contact the Ogemaw County Housing Department.