

Program Purpose

The purpose of the program is 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.

Loan Application

- [MSHDA Property Improvement Program](#)
- [Loan application](#)
- [Checklist](#)
- [Family Composition Form](#)

Qualifications of Applicants

- Owner-occupant of Property
- Located In Ogemaw County
- Residence of One Year
- Current Property Taxes
- Current Homeowner Insurance on home
- Recorded Warranty Deed or Recorded Land Contract/Mortgage
- Proof of Income of all household members
- Two years Income Tax with W-2's or 1099's

Eligible Improvements

The home improvements can be used to:

- Install Insulation
- Install an energy-efficient furnace
- Install or replace deteriorated siding
- Repair or replacement of roof
- Install energy-efficient water heater
- Install new windows and doors
- Upgrade electrical wiring
- Install new well
- Install new septic system
- Build addition to alleviate overcrowding in the home

- Replace deteriorated porches
- Install handicap ramps

Emergency Repairs

Emergency Repairs can be for:

- Replacement furnace
- Replacement hot water heater
- Repair or replacement of leaking roof
- New well
- New septic
- Replacement of electrical service