



## Detroit's Single Family Home Repair Programs

### 0% Interest Home Repair Loan Program

Borrow between \$5,000 and \$25,000, re-pay over 10 years

- No interest, pay back only amount borrowed

Minimum credit score is 560

Property taxes must be current, or current on a payment plan

Repairs include:

- Correcting health and safety hazards including lead, mold, asbestos (required)
- Roof replacement
- Electrical and plumbing updates
- Kitchen and bath updates
- Furnace replacement

12 intake centers around the City

*More information can be found at: [detroitloans.org](http://detroitloans.org)*

### Lead Hazard Reduction Program

Child under 6 years of age must live in or regularly visit the home

Addresses lead-based paint hazards in homes (non-lead emergency hazards may be addressed, if funding allows)

Property taxes must be current, or current on a payment plan

Homes in 48202, 48204, 48206, 48209, 48213, 48214 will be prioritized for assistance

### Senior Emergency Home Repair Program

*\*Over 3,000 people on waiting list, newly added residents will not receive assistance for years*

Up to \$15,000 grant assistance

Must be 62 years or older (or 55+ receiving Social Security Disability)

Property taxes must be current, or current on a payment plan

Proof of homeownership

Assistance limited to defined emergency repairs, such as:

- No water/hot water
- No heat
- Severely leaking roof
- Standing water/sewage

*For Lead Hazard Reduction or Senior Emergency please call HRD at 313.224.6380 for more information or to be added to the list of interested residents.*