CITY OF
PORTAGE
A Place for Opportunities to Grow

Department of Community Development

Home Owner and Home Buyer Programs Maintain and Improve Neighborhood Quality of Life

In partnership with the U.S. Department of Housing and Urban Development (HUD), the City of Portage continues its long standing Housing Programs, which provide assistance for Portage home owners to complete housing improvements and to Kalamazoo County home buyers seeking to purchase a home in Portage neighborhoods.

The City of Portage Community Development Department administers the following programs for income-eligible persons who own and occupy homes located in the City of Portage:

- **Housing Rehabilitation Program:** Up to $10,000 per housing unit is available in the form of a no interest or 3% interest deferred loan for home improvements and repairs, including: roofing, furnace, foundation, electrical work, plumbing work, water and sewer hook-ups, termite treatment, accessibility improvements and other interior and/or exterior repairs necessary to address housing code deficiencies. (Interest rate is dependent on household income and deferred loans require no payments as long as the house remains the principal residence of the home owner).

- **Emergency Repair Grant Program:** Up to $1,000 to complete household repairs that pose an immediate threat to the health, safety and welfare of the residents.

- **First Time Home Buyer Down Payment Assistance Program:** Up to $3,000 toward down payment and closing costs in the form of a no interest deferred loan to eligible home buyers who purchase and occupy a home located within specified neighborhoods. As an additional incentive, up to $5,000 will be provided to home buyer who purchase and occupy a vacant foreclosed home within an eligible area.

Household Size	Maximum Income
1 person	$34,200
2 Person	$39,050
3 Person	$43,950
4 Person	$48,800
5 Person	$52,750
6 Person	$56,650
7 Person	$60,550
8 Person	$64,450

Eligibility for all programs is based on maximum income limits established annually by the U.S. Department of Housing and Urban Development as provided in the table to the left.

For more information, or for an application package, please call the City of Portage Community Development Department at (269) 324-9201.

EQUAL HOUSING OPPORTUNITY

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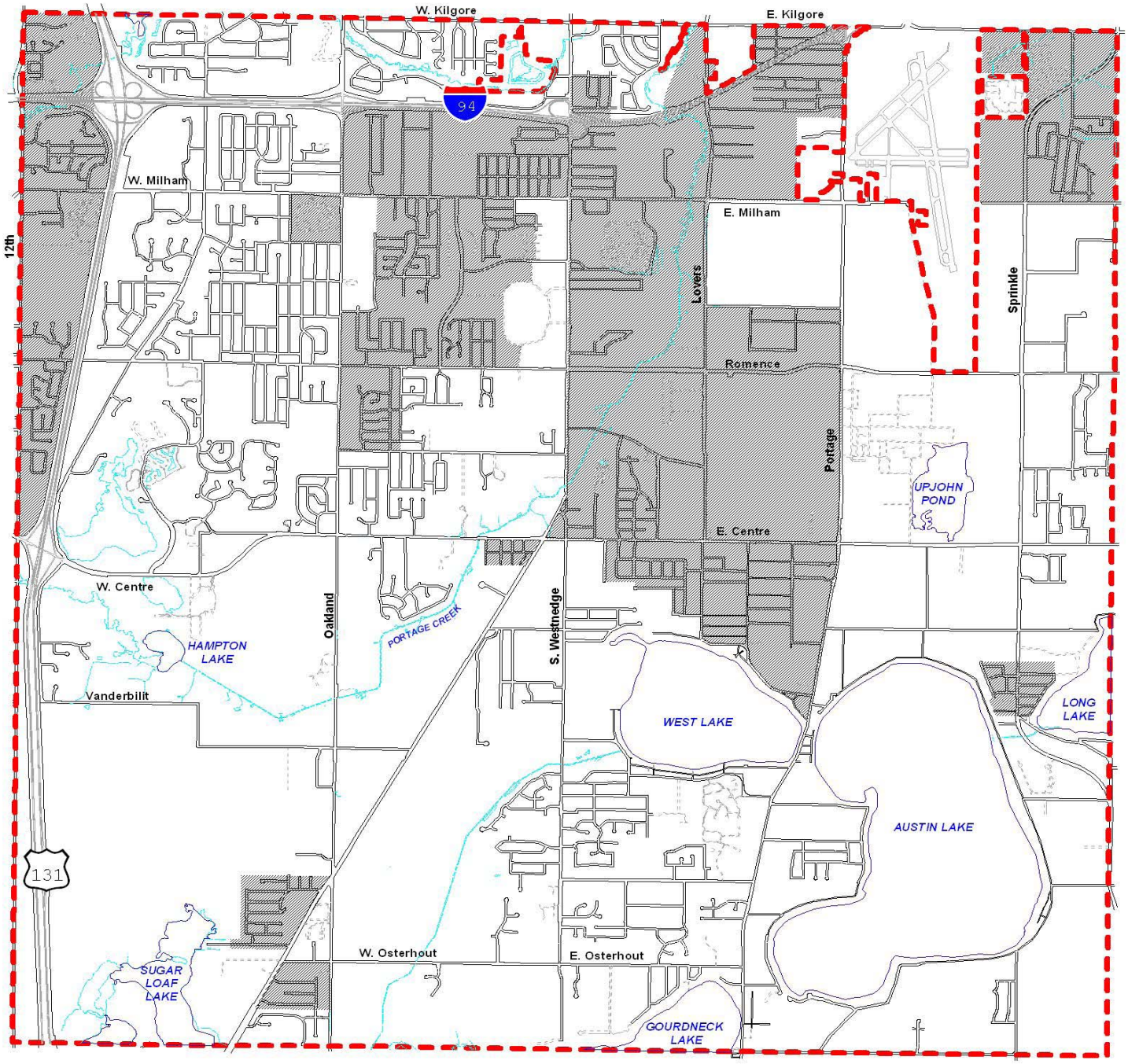
7900 South Westnedge Avenue ◆ Portage, Michigan 49002 ◆ (269) 329-4477
www.portagemi.gov

Community Development Block Grant (CDBG) Housing Programs



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Homes located in shaded areas are eligible for the First-Time Downpayment Assistance Program.

Homes located within Portage City limits are eligible for all other CDBG Housing Programs. Manufactured homes located in Manufactured Home Communities eligible for Emergency Repair Grant Program only.