

HOUSING ASSISTANCE PROGRAMS

The City of Portage, in partnership with the U.S. Department of Housing and Urban Development (HUD), continues its long-standing Housing Assistance Program to help Portage homeowners to complete housing improvements and to Kalamazoo County residents who are purchasing a home within Portage city limits.

The following programs are available for eligible applicants:

- ❖ **Housing Rehabilitation Program:** Funds are available in the form of a no-interest, deferred loan for needed home improvements and repairs, including roofing, furnace, foundation, replacement windows, doors, siding, electrical work, plumbing work, water and sewer hook-ups, termite treatment, accessibility improvements and other interior and/or exterior repairs. Program eligibility is dependent on household income (see table below). Deferred loans require no payments if the house remains the principal residence of the homeowner. Please contact the program coordinator to discuss your essential home repair or improvement project.
- ❖ **Emergency Repair Grant Program:** Up to \$1,000 in grant funds to complete household repairs that pose an immediate threat to the health, safety and welfare of the residents.
- ❖ **Down Payment Assistance Program:** Deferred loans up to \$3,000 with no interest charges are available to assist with up to 50% of the required down payment and eligible closing costs for the purchase and occupancy of a home within Portage city limits. As an additional incentive, up to a total of \$5,000 will be provided to homebuyers who purchase and occupy a vacant foreclosed home or a vacant home that was previously renter-occupied. Rental and foreclosed properties must be vacant prior to being offered for sale. Applications for down payment assistance must be accompanied by 1) a mortgage pre-approval letter from a lending institution and 2) certificate of completion of the Home Ownership class offered by Kalamazoo Neighborhood Housing Services (269-385-2916).

Eligibility for all programs includes maximum income limits established by the U.S. Department of Housing and Urban Development (see table to the below). All loans are deferred and require no payments if the house remains the principal residence of the homeowner. To participate in the Down Payment Assistance Program, a minimum household income is also required.

Household Size	Maximum Income (All Programs)	Minimum Income (Down Payment Assistance only)
1 person	\$48,500	\$24,250
2 Person	\$55,400	\$27,700
3 Person	\$62,350	\$31,175
4 Person	\$69,250	\$34,625
5 Person	\$74,800	\$37,400
6 Person	\$80,350	\$40,175
7 Person	\$85,900	\$42,950
8 Person	\$91,450	\$45,725



Please call the Community Development Department (269) 329-4477 for more information.

T:\COMMDEV\2022-2023 Department Files\Forms\Zoning & Neighborhood Services\2022 12 16 tm CDBG Program brochure.docx