



## Lead-Safe Housing Relocation Resources

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## HOUSING PLACEMENT ASSISTANCE

- **CLEARCorps Detroit Lead-Safe Housing Map**
  - CLEARCorps has developed an interactive map of known lead-safe or abated homes in the city of Detroit. The map provides contact information for property managers and basic information about the rental property.
  - To view the map, please visit: <https://goo.gl/QEmLxV>
- **Building Families First Community Development Organization**
  - Works to develop safe housing and offer homeownership assistance as means to assist residents with finding proper homes for their families and make a strong investment for their futures.
  - An affordable housing provider for low-income households
  - Goals are to increase affordable housing stock for low and moderate-income households and revitalize undervalued and blighted neighborhoods
  - To learn more about opportunities, contact BFFCDO at:
    - (313) 473-7583
    - [info@bffcdo.org](mailto:info@bffcdo.org)
- **Community Home and Support**
  - Helping the homeless or those in housing crises resettle in affordable and sustainable homes
  - Contact
    - (313) 964-2566
    - [info@chsinc.org](mailto:info@chsinc.org)
- **Community Housing Network**
  - Housing Resource Center
    - When you call the HRC, a trained housing specialist will conduct an intake screening. They will ask you questions about your goals, your current housing situation, your household, your income, and more. Your answers will help the specialist know what resources to recommend for you, including:
      - Community resources and programs that provide housing assistance
      - Affordable housing options
      - Information on subsidized housing and other long-term housing options
  - Homeownership Program
    - Homes are 100% move-in ready, up-to-date, and energy efficient
    - Each homebuyer receives homebuyer assistance, based on their personal financial situation
      - Homebuyer Assistance is a zero-interest, zero-payment second mortgage with the county, that is not due until the home is sold or ceases to be the owner's primary residence.
    - Community Housing Network suggests residents complete the CHN Homeownership Initial Eligibility Screening:  
<https://communityhousingnetwork.org/services/homeownership-program/>
    - Contact
      - Rebecca Mix – [rmix@chninc.net](mailto:rmix@chninc.net)
  - Contact
    - (248) 269-1335 (Troy office) 1 (866) 282-3119 (Troy office)
    - (313) 263-7903 (Detroit office)



- ***Detroit Catholic Pastoral Alliance***
  - The Alliance has moved its housing program to a 22 square-block area on the east side of Detroit called Gratiot Woods. The organization has put in over \$18 million in rental housing developments since 2006.
  - Application required to apply for housing within program: <http://www.dcpasite.com/our-programs/housing-program-2/>
  - Contact
    - [info@dcpasite.com](mailto:info@dcpasite.com)
- ***Matrix Partnerships for Housing and Landlord Alliance***
  - Assists individuals and families to find and maintain affordable housing. Services focus on improving employment skills, education and life skills, supporting self-sufficiency, recovery, parenting, and role modeling for a better life for them and their family.
  - Recognizing a need for graduated levels of independent living, Landlord Alliance relationships are expanding to congregate housing opportunities for those in need of more intensive case management and supportive services.
  - Contact
    - (313) 526-4000 ext. 1235
- ***Nortown Community Development Corporation***
  - Between 2003 and 2006, Nortown CDC constructed 95 units of single-family residential units that provide quality, affordable housing to area residents.
  - Contact
    - Patricia Bosch – Executive Director
    - (313) 891-7709
    - [VillageNDet@aol.com](mailto:VillageNDet@aol.com)
- ***United Community Housing Coalition***
  - Housing Placement
    - Works with individuals and families living in shelters, on the streets, and in substandard or overcrowded housing, to identify decent and affordable housing opportunities and help these individuals and families relocate
    - Housing counselors interview families to determine needs, locate potential affordable housing units, inspect the housing to ensure it meets basic housing quality standards, negotiate rental agreements and move-in costs, and assist in identifying and obtaining resources to enable families to move in.
    - Walk-in intake begins at 7:00am on the second and fourth Thursday of the month. Intake is limited to the first 15 people.
  - Contact
    - 2727 Second Ave. Suite 313, Detroit, MI 48201
    - (313) 963-3310



## UTILITY ASSISTANCE

### ***Detroit Water and Sewerage Department 10/30/50 Payment Plan***

- A down payment system for paying down past due water bills offered by the city of Detroit's water department
- Only for Detroit residents
- A customer pays 10% of their balance as a down payment, and the rest of the balance is spread across a 12-24-month period to be paid in monthly amounts.
- If customer defaults on the payment plan, they may re-enroll by paying 30% of their past-due balance. If customer defaults a second time, they may re-enroll again by paying 50% of their past-due balance. A third default results in disenrollment from the program.
- Contact:
  - DWSO Customer Care: (313) 267-8000
- ***The Heat and Warmth Fund***
  - Impacting Health through Energy Assistance to Low-Income Families Program (iHEAL Families)
    - For families with individuals that suffer from weather-sensitive health conditions or use medical equipment in their homes
    - Provides financial assistance for these low income individuals
    - Contact:
      - <https://thawfund.org/wp-content/uploads/2017/06/iHEAL-referral-form.pdf>
      - [iHEAL@thawfund.org](mailto:iHEAL@thawfund.org)
      - (313) 334-3645
  - DTE Low-Income Self-Sufficiency Program (LSP)
    - Offers reduced monthly payment based on income
    - Pays the difference between the plan and the monthly bill from DTE
    - Offers past due balance forgiveness
    - No late fees and service is protected from disconnection during enrollment
    - Contact:
      - <https://thawapplications.thawfund.org/>
      - 1 (800) 866-THAW (8429)
- ***Michigan Veteran Affairs Agency – Soldiers and Sailors Relief Fund***
  - Financial Assistance
    - For veterans and their families, who having temporary financial issues and need assistance with utility bills, vehicle or home repairs, medical, or other bills/debts.
    - Contact:
      - 1 (800) MICH-VET (1 800 642-4838)
      - <https://www.michiganveterans.com/mvaaEmergencyAssistanceForm>
- ***Water Access Volunteer Effort (WAVE)***
  - Water shutoff assistance for the city of Detroit
  - Eligibility
    - Account must be in resident or spouse's name
    - Account must be in shut-off or have received shut-off notice (notice requirement waived for seniors 62 years old and up)
    - Maximum allowance: 50% of balance up to \$500
    - Documents needed: Water bill, personal identification, proof of income
  - Contact: (313) 267-8000



- **Wayne Metropolitan Community Action Agency**
  - Home Energy Supports
    - Provides assistance in paying past-due utility bills (electricity and gas)
    - Contact: (313) 388-9799
  - Water Residential Assistance Program (WRAP)
    - Assistance available up to \$1,000 per household per year, \$25 monthly bill credit, and help with arrears.
    - Home water audit for households about 120% of average usage
    - Home repairs up to \$1,000 per household to fix minor plumbing issues
    - Provides water saving kits
    - WRAP-around services to connect enrollees with other necessary assistance programs to support path to self-sufficiency
    - Contact:
      - (313) 386-WRAP (9727)
      - <http://www.waynemetro.org/content/requestform>

## **FINANCIAL ASSISTANCE**

- **MDHHS State Emergency Relief**
  - [http://www.michigan.gov/mdhhs/0,5885,7-339-71547\\_5531\\_62131---,00.html](http://www.michigan.gov/mdhhs/0,5885,7-339-71547_5531_62131---,00.html)
  - If you need help with rent, rent arrearage, security deposits or moving expenses, you may be eligible for relocation assistance through the Michigan Department of Health and Human Services.
    - A MDHHS employee determines the family must be relocated from unsafe housing or for the protection of the children.
  - Online application: <https://www.mibridges.michigan.gov/access/>
- **MSHDA Down Payment Assistance Program**
  - The program offers a zero-interest, loan to be paid back in full, with no monthly payments. The maximum assistance is \$7,500, a sales price no greater than \$224,500, and household income limits depending on location and family size.
  - May be used for down payment, closing costs, prepaid/escrow expenses and a home inspection performed by a qualified home inspector. The homebuyer must complete a homebuyer education class and at minimum contribute one percent of the sales price.
  - For First time home buyers -  
[http://www.michigan.gov/documents/mshda\\_successful\\_lenders\\_list\\_165180\\_7.pdf](http://www.michigan.gov/documents/mshda_successful_lenders_list_165180_7.pdf)
  - For previous home owners -  
[http://www.michigan.gov/documents/mshda/MI\\_Next\\_Home\\_Lender\\_List\\_449121\\_7.pdf](http://www.michigan.gov/documents/mshda/MI_Next_Home_Lender_List_449121_7.pdf)



## LEGAL ASSISTANCE

- **Legal Aid Defender Association**
  - Provides free legal guidance to qualified individuals on public housing & landlord-tenant matters.
  - (313) 967-5555
- **Neighborhood Legal Services**
  - For families eligible for Homeless Prevention or Rapid Rehousing
  - Program includes help with: short and medium-term rental assistance, security deposits, utility deposits/payments, moving costs, case management, outreach, housing search/inspection, legal services, credit repair, and financial literacy
  - (313) 964-1975
- **United Community Housing Coalition**
  - Landlord Tenant Legal Counseling
    - Free legal representation for low-income tenants.
    - Represents clients in Non-Payment, Termination of Tenancy, and Health Hazard cases.
    - Walk-in intake begins 7:00am on Thursdays for individuals with a pending eviction case or other landlord tenant problem. Limited to the first 15 people.
    - Individuals with a judgement or court date for eviction may come any time.
  - Tenant Housing Clinic
    - Monday, Wednesday, and Friday mornings at 36<sup>th</sup> District Court, Room 417
    - For those seeking legal representation from attorneys. Cases with same-day court dates will be scheduled with priority.
  - Contact
    - 2727 Second Ave. Suite 313, Detroit, MI 48201
    - (313) 963-3310

## HOME INSURANCE

- **Michigan Basic Property Insurance Association**
  - Offers basic property insurance to those who are ineligible in the voluntary market
  - To learn more, contact:
    - (313) 877-7400
- **State Farm – Southwest Detroit**
  - Local state farm agency that works with low to moderate income households to provide property insurance
  - Contact
    - Sonia Alvarado – Insurance Account Representative
    - (313) 554-1500
    - [sonia.alvarado.eqzy@statefarm.com](mailto:sonia.alvarado.eqzy@statefarm.com)



## HOME REPAIR ASSISTANCE

- **City of Detroit 0% Home Repair Loan Program**
  - The City of Detroit offers eligible Detroit homeowners a ten-year, 0% interest home repair loan, with loan amounts ranging from **\$5,000 and \$25,000**. Through this program, individuals are only responsible for paying back what they borrow.
  - <http://www.detroitloans.org/>
  - **Jefferson East Inc.** assists Detroit homeowners with the loan application intake process, including submission and meeting program requirements such as credit evaluation and debt review.
    - Contact: Schedule an appointment with Jefferson East Inc. for intake
      - (313) 744-6128
      - [homerepair@jeffersoneast.org](mailto:homerepair@jeffersoneast.org)
  - **Wayne Metro**
    - Contact: Schedule an appointment with Wayne Metro for intake
      - (313) 388-9799
  - **Bridging Communities**
    - Contact: Schedule an appointment with Bridging Communities for intake
      - (313) 361-6377
- **Grandmont Rosedale Development Corporation**
  - GRDC's comprehensive approach to neighborhood stabilization uses strategies such as purchasing and renovating vacant homes, providing home repair grants and loans to low-income homeowners, organizing residents to combat blight, and marketing and promoting the neighborhood to new homebuyers.
    - Provides assistance for first time homebuyers
  - Contact
    - (313) 387-4732
    - [info@grandmontrosedale.com](mailto:info@grandmontrosedale.com)
    - Tom Ridgway – [tridgway@grandmontrosedale.com](mailto:tridgway@grandmontrosedale.com)
- **Wayne Metropolitan Community Action Agency**
  - Weatherization Assistance Program
    - Installs insulation, attic ventilation, weather guards for windows and doors, examination of heating and cooling systems, and includes a home energy audit to assist with managing home energy use and reducing energy costs
    - For more information and to inquire about eligibility, call: (313) 388-9799



## HOUSING EDUCATION

- **Building Families First Community Development Organization**
  - Family Self-Sufficiency Program
    - HUD program that assists families with Housing Choice or Section 8 Vouchers with homeownership counseling, including sessions to educate on financing, home repair, and setting up escrow
    - Contact: (313) 473-7583
- **Bridging Communities, Inc.**
  - Housing Counseling Workshops
    - Thursdays 11:00am – 3:30pm and Saturdays 10:00am – 3:30pm
    - Call to reserve spot in class: (313) 361-6377
- **Community Housing Network**
  - Homeowner Education Workshops
    - Budgeting, saving for a home, and down payment assistance options
    - Determining when you are ready to buy
    - The loan process and how to avoid predatory lending
    - Choosing the right home for you
    - The home inspection process
    - Homeowner responsibilities and home maintenance
    - Register for a workshop: <https://communityhousingnetwork.org/homebuyer-education-registration/>
      - (248) 269-1335 (Troy office)
      - 1 (866) 282-3119 (Troy office)
      - (313) 263-7903 (Detroit office)
- **Wayne Metropolitan Community Action Agency**
  - Home Ownership
    - Regularly hosts orientations that overview what it takes to buy a home, services that can help with pre-approval, and assistance that is available
    - Connects enrollees with a financial and homebuyer coach to aid with finding affordable mortgages and down payment assistance.
    - To get more information, contact Wayne Metro at (313) 388-9799 or (734) 284-6999

## TRANSPORTATION ASSISTANCE

- **Vehicles for Change**
  - Provides vehicles via low-interest car loans (under \$1000)
  - VFC makes repairs to cars as needed
  - Includes 6 month/6,000-mile warranty
  - To learn about eligibility, visit: <https://www.vehiclesforchange.org/need-a-car/michigan/>
  - Contact Wayne Metro to learn more: (313) 388-9799