

Home Repairs and Home Safety Service

City of Jackson Neighborhood and Economic Operations **788-4060**

161 W. Michigan
Jackson, MI 49201

Emergency Hazard Loan Program **768-6461**

Service: Loan up to \$25,000 to fix hazardous situation in home, such as leaking furnace, plumbing system problems, or leaking roof, no heating in winter months, no cooling in summer months, severe water leaks, gas leaks, collapsed drainage system, major electrical problems, mechanical problems, chimney problems, ingress/egress accessibility

Eligibility: hazardous condition present, *city* resident homeowner, property taxes and homeowner insurance paid up, income less than 80% median.

Unlike Home Rehab program, house does not need to be brought up to code.

Fees: Loan is for maximum of 20 years, interest free, but requires partial monthly payments for up to 10 years based on income and project cost.

Contact: Corey 768-6461

Community Action Agency **784-4800**

1214 Greenwood Ave.
Jackson, MI 49203

Weatherization program

Service: **Weatherization program** reduces heating costs by installing insulation, caulking, and doing minor repairs necessary for energy efficiency. (Please call to be put on a wait list)

Eligibility: County or city home owners or renters with low-income (200% of poverty level.) If renting, landlord must commit to pay 25% of cost.

Mobile home park residents are also eligible. No prior CAA Weatherization help in the last 15 years. CAA inspection necessary to ensure home is appropriate for program. Appointment needed for application.

Jackson County Department on Aging **788-4364**

Senior Chore Service

1715 Lansing Ave.
Jackson, MI 49202

Service: Household safety maintenance, such as installing bathroom grab bars and stair handrails. Snow removal for low-income residents as funds and provider availability permit.

Eligibility: 60 years or older, Jackson resident, low-income targeted.

Fee: donation.

Red Cross

782-9486

United Church of Christ
801 S Mechanic St.
Jackson MI 49203

Service: free smoke detectors with 10 year batteries, 3 per household, Red Cross worker needs to install.

Eligibility: any homeowner in Jackson or Hillsdale county or resident that is not living in a large rental complex of more than 3 units.

USDA Rural Housing Service:

Rural Repair and Rehabilitation
Section 504 Loan and Grant programs
1525 N. Elms Road
Flint, MI 48532

(810) 230-8766

Service: provides financial assistance to low-income rural homeowners unable to finance necessary home repairs through other sources. Grants or 1% interest loans are available. Repairs for mobile homes accepted but resident must also own the land- mobile home park resident not eligible. Land contract homes are not eligible. Some areas of Jackson County are not eligible, please call or email to verify if address is eligible.

Grants: Available to correct a health or safety hazard or to make handicap accessible (such as bathroom modifications or ramp builds), up to \$10,000 lifetime maximum. No repayment is needed for a grant unless home is sold prior to 3 years.

Grant eligibility: rural resident, 62 or older, income less than 30% median for the area, and repair is to correct health or safety hazard or make handicap accessible. Owner must agree not to sell property for 3 years. If property sold early, must repay grant.

Loan: Available for home improvement or repair, not required to be safety related, \$40,000 maximum loan with 1 % interest. Repay over 20 years.

Loan eligibility: homeowner, any age, rural area resident, and low annual income (call for current figures.) Borrower must show an acceptable credit history and dependable repayment income.

Contact: Flint office oversees Jackson County, miflint.loan@usda.gov

Greater Jackson Habitat For Humanity

784-6620

251 W. Prospect
Jackson, MI 49203

Critical Home Repair Program

Service: provides low income homeowners loan assistance for home repairs including interior maintenance, structural repairs, repairs to doors, window or porches, floor and wall repair, siding and trim repair, handrail installation or replacement, steps repair, roof replacement or repair, ramp repair or installation, and home safety repairs.

Eligibility: Jackson County resident homeowner, property taxes and homeowner insurance paid up, mortgage paid up, income less than 60% median. Repairs for mobile homes/manufactured homes accepted but resident must also own the land- mobile home park resident not eligible. For mobile home/manufactured home on own land they only do water heater and furnace repairs/replacements. Home can be no larger than 2000 sq. ft. Maximum repair cost cannot exceed \$7000, roof repair cost cannot exceed \$12,000.

Fees: Homeowner must sign agreement stating costs will be paid back on a sliding scale with a 0% interest loan. Monthly payments will be no more than 30% of household income. Homeowner must agree to participate in “sweat equity” of 8 hours per \$1000 of repairs, “sweat equity” may include working alongside volunteers/staff on repairs, providing snacks or meals to volunteers/staff working, volunteering at the Restore center or office. A \$50 down payment is due prior to start of any repairs.

Contact: Alexandria Conklin at 784-6620 ext. 4 for application to be mailed, once application is completed and required documentation is gathered Alexandria will schedule an appointment.

“Handyman Program”

Service: for small household projects such as replacing faucets, patching holes in drywall, sealing windows, etc.

Eligibility: anyone is encouraged to apply, no eligibility requirements except to fill out the application and pass an inspection to see if the project is within the scope of the program. Mobile homes/manufactured homes are eligible even in a mobile home community. Same contact as above.

The Grab-Bar Pro-Owner Randal Stockard

784-2994

2720 Brookside Blvd.

Jackson, MI 49203

Service: private contractor who constructs and installs wooden ramps in the Jackson area. Modular style allows for quick installation. Licensed contractor, adheres to state ramp codes (such as graspable handrails), and compliant with ADA guidelines. Also does walk-in tub conversions, roll-in showers, and door modifications.

Fees: clients or sponsoring agencies must pay for *all* materials and labor, as this is a private contractor, not a charitable organization.