

A user-friendly GUIDE TO

Housing

FOR FAMILIES in Macomb County



About This Book

This *Small Book* is designed to assist families in locating free or low-cost community services in Macomb County and is designed to be user-friendly.

The book first lists a "SITUATION" followed by a short descriptive phrase about each of the known services listed for that situation, an explanation of the services and eligibility requirements (if applicable), and finally, the telephone number for the service.

This book lists services by a service category, not by agency. This helps to speed the finding of needed services. For the most part, only Macomb County resources are listed. Exceptions to this are out-of-county resources included if a Macomb County facility is filled or county or state services that may be accessed in Macomb County.

To aid you in your use of this book, you will notice the following format: Each "*Situation*" is enclosed in a black box to differentiate it from other situations.

The symbol (~) is placed in front of each new service under that category. All known services for a situation are grouped under it regardless of what agency offers those services.

As names of agencies and programs frequently change, please note that the former name is indicated in brackets { }.

Every effort has been made to assure that the information is up-to-date and accurate. Due to the dynamic nature of organizations, information changes often.

We hope that you enjoy this resource and that you are able to locate help more quickly. For your information, *Small Books* are available on the following topics:

Adoption	Literacy
Child Abuse	Mental Health
Child Care	Parenting
Dementia	Recreation/Leisure
Dental	Runaway Services
Domestic Violence	Senior Citizen Services
Employment & Training Services	Sexual Assault
Fetal Alcohol Spectrum Disorder	Special Needs
Financial Assistance	Substance Abuse
Food	Suicide Prevention
Gambling Addiction/Problems	Support Groups
Resources	Teen Pregnancy Service
Health	Transportation
Homeless Services	Utility Assistance
Housing	Vision and Hearing Services
Legal Issues	Glossary

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HOUSING

TO FIND SHELTER SERVICE QUICKLY, CALL (800) A-SHELTER (274-3583) A STATEWIDE EMERGENCY HOTLINE TO HELP LOCATE THE NEAREST SHELTER TO THE CALLER. A LIST OF MICHIGAN SHELTERS BY COUNTY IS AVAILABLE AT: www.mihomeless.org/serach.html

The Michigan Housing Locator Web site is available to all Michigan rental properties. Landlords post applications, leases, and photos of their rental properties. For renters (and prospective renters), posted rental units include details on their availability and the rent. You can access it at www.MichiganHousingLocator.com

SITUATION: A youth needs emergency housing.

- ❖ **Two-week residential care for youth ages 12 - 17 who have run away from home or are considering running away from their home, in need of protection (often in conjunction with the Department of Human Services*), or otherwise experiencing problems at home.** Parental consent is required and parents/guardians must sign admission forms within 24 hours of the youth entering the program. Available from Family Youth Interventions*, (586) 465-1212.
- ❖ **Emergency 30-day shelter is available to emancipated youth** from Turning Point*, (586) 463-6990.

SITUATION: A homeless family needs a place to sleep for the night.

- ❖ Temporary emergency shelters in Macomb County include:

Women and children who are victims of domestic violence, sexual assault, or are homeless: Turning Point*, (586) 463-6990.

Single men, women and homeless families, MCREST (a rotating shelter which provides 30 days per year of overnight shelter at various church locations throughout the county, call MCREST at (586) 415-5101.

Adults only, A day center (open year-round) and a Warming Center (open from November - March) is available. For information about either of these programs, call (586) 466-4413. For after-hour emergencies, call (586) 321-0998.

Homeless individuals and families, 30 days shelter for individuals and families. The Salvation Army MATTS, (586) 755-5191.

SITUATION: An individual or family needs transitional housing.

Single, pregnant adult females prior to giving birth	Abigayle Ministries	(586) 323-1411
Females, who have received services at Turning Point (either is a victim of domestic violence or is homeless)	Leonard House* (Warren)	(586) 774-5265
	Salvation Army* (Mt. Clemens)	(586) 954-1838
Families with one child or children	Amelia Agnes Home for Women	(586) 323-7066
	Faith House	(586) 443-6906
Individuals (single adults)	Salvation Army Transition House	(586) 954-1838
	Faith House	(586) 443-6906
Families, seniors and the disabled	Solid Ground	(586) 772-3604

SITUATION: A family with low to moderate income wishes to purchase a house.

- ❖ **Affordable housing for low income families** provides selected families with help in the building of affordable housing. There is an application process, 250 "sweat equity" hours per adult in the family and income guidelines of 50% of the HUD median income. Available from Macomb County Habitat for Humanity*, (586) 263-1540.
- ❖ **Exhibits on all aspects of home buying, home buying workshops, representatives from lenders, mortgage companies, real estate agents, etc.** Available at the Annual Macomb County Homebuyers Fair usually held in the spring and hosted by the Macomb County CRA Association. For more information, call MSU Extension at (586) 469-6430.
- ❖ **A special savings programs for families with limited income to accumulate as much as \$3,000 for a down payment on a first home.** An Individual Development Account (IDAs) is a special savings program between a family and MCCSA. The family must make an average monthly deposit of at least \$20.00 to reach a savings goal. For every \$1.00 the person puts in; up to \$3.00 is matched in a separate account for three years. Eligible families must have a child in the home under the age of 18, must be a working adult, employed at a minimum of 30 hours consistently for 90 days; have a reasonable credit history or readily repairable credit, attend budgeting classes and home owner training sessions, maintain monthly contact with the Case Manager and maintain a "Participant in Good Standing" status. Income guidelines are used. For more information, call Kathleen Wasilowski, MCCSA, (586) 469-7378.

SITUATION: A person who is mentally ill, substance using or dually diagnosed needs money for a down payment/first month's rent/security deposit.

- ❖ **Limited money for rent for persons (on or not on public assistance) who have been evicted (for other than non/payment of rent) and it is a court-ordered eviction (with a document from the court).** Eligibility is based on income. The new housing has to be affordable (less than 65% of their income). Cash assets above \$50 have to be used for the rent. The State Emergency Relief* policy changes every October. For more information, call the Department of Human Services (DHS)* (586) 469-7700 (Mt. Clemens).

SITUATION: A person needs credit counseling.

- ❖ **Credit Problems:** Call Consumer Credit Counseling at (800) 547-5005. You should not be charged more than \$8.50 for a credit report (available free if you are on assistance), and you should receive a copy.
- ❖ **Money management** including a confidential analysis of the size and nature of debt, creation of a plan to reduce that debt, advocacy with creditors, negotiation of payment rates and terms, processes of payments to creditors, education on managing money. Available from Green Path Solutions with offices in Eastpointe and Utica, (800) 994-5537 or www.greenpath.com.

SITUATION: A person/family needs low-income housing.

The following is a list of low and moderate income housing. Inquiry should be made regarding current prices, management's regulations regarding deposits, waiting lists, equity, number of occupants, whether or not management accepts payment from Family Independence Payments* (FIP*) formerly known as "*Aid to Dependent Children**", membership fees in cooperative programs, and residency requirements. None have emergency housing. A youth must be emancipated to sign a contract.

NAME	APPROXIMATE WAITING TIME	PRICES	UTILITIES INCLUDED/ PETS ALLOWED	# OF PERSONS ALLOWED	SPECIAL CONSIDERATION
Apple Valley Townshouses 231 Apple Blossom Way Romeo, MI 48065 (586) 752-4166	1 bed: 3 yrs 2 bed: 10 mos. 3 bed: 2- 3- yrs	\$630 \$715 \$810 or 30% of income	Water No pets	2 per bedroom	Some market rents, section 8s & tax credits Good credit req'd (No bankruptcy/ criminal check)
Autumn Ridge 36300 Dequindre Sterling Heights, MI (586) 978-7378	Srs: 1½ - 2 yrs 2 bd: 2 - 5 yrs 3 bd: 7 - 10 years	30% of adjusted gross income	Water No pets	2 per bedroom	Apply by appointment only. Credit and criminal reference checks are done.
Autumn Woods Townhouses 44401 Bridal Lane Sterling Heights, MI (586) 731-8600	1 bedroom: 8 years 2 bedroom: 1 year 3 bedroom: 10 years Not taking applications	30% of adjusted gross income	Water No pets	2 per bedroom	Apply by appointment only. Credit checks & criminal reference checks are done.
Brittany Park Apartments 35255 Brittany Pk Dr. Harrison Twp., MI (586) 792-2900	2+ years	\$570-590-635 1 & 2 bedrooms only.	Heat, Water Cats only	2 person per bedroom.	First month's rent plus security (1 month's rent) to move in.
Clemens Tower 50 Church St. Mt. Clemens (586) 468-1434	1-6 mos for seniors. Closed for others	30% of adjusted gross income	For seniors, all included. Small pets OK	2 per bedroom	Some units accessible
Clinton Twp. Housing Commission 34947 Village Road Mt. Clemens, MI 48043 (586) 791-7000	Seniors: About 1 - 1½ years 2½ years for fam. 2 bedroom	30% of adjusted gross income	Seniors: All Others: Water and Appliances	2 per bedroom	
Clinton Place Apts. 147 N. River Road Mt. Clemens, MI (586) 468-8415	Seniors, 1 bed: 1-6 months Seniors, 2 bed: 6 -12 months	30% of adjusted gross income	Water & appliances Pets in high rise only	2 per bedroom	Under 62 and families: 1 - 10 years. A pre-application is required.
Clinton River Apts. 220 Shadyside Dr. Mt. Clemens, MI 48043 (586) 465-3550	No wait list.	1 Bed: \$525 2 Bed: \$650 Subsidized with voucher only	Water, air conditioning No pets	No set limit	

Continental Communities 3127 Maple Warren, MI (586) 757-7412	No waiting	1 Bed: 400 2 Bed: 475	None Dogs up to 20 pounds or cats	1 bed: 2 2 bed: 3	Must be employed for 6 months. Deposit is one month's rent. Most units are one bedroom units and not for families.
Eastpointe Apts. 39616 Chateau Rouge Sterling Heights, MI (586) 939-4090	1 BR: 2 - 3 yrs. 2 BR: 1 - 2 yrs.	30% of adjusted gross income	Heat, water, appliances No pets	4 per unit	
Fraser Woods 17195 Fraser Woods Drive Fraser, MI 48026 (586) 294-3952	Srs: < 6 mos. 2 BR: 1½ yrs. 3 BR: Closed	30% of adjusted gross income	Water Small pets for seniors		30 units are for families. 12 units are handicapper accessible
Lawrence Park 7000 10 Mile Center Line, MI (586) 757-0502 (2 & 3 bedrooms)	2 - 4 years for families (2-3 bed)	30% of adjusted gross income	Water No pets		
The Meadows 31860 Nardelli Ln. Roseville, MI 48066 (586) 296-3622	1½ years for a 2 bed unit	30% of adjusted gross income	None No pets	2 per bedroom	Some handicapped accessible units
Memphis Manor 80521 & 80585 Henderson Memphis, MI (810) 392-2215		1 bed: \$423 - \$623 2 bed: \$423 - \$684	All except electric		30% subsidies for 12 units are rotated to the lowest income tenants when available
Motor City Trailer Park 23765 Lawrence Warren, MI (586) 756-8280	1 Bed: No wait 2 BR: 1 month	1 Bed: \$ 395 2 Bed: \$450 - \$470	Water No pets	1 Bed; 2 2 bed: 4	\$20 credit check, plus security at 1 times rent or 1½ if bad credit
Newport Apartments 24213 Lotus St. Mt. Clemens, MI 48043 (586) 469-0010	1 BR: 3 - 6 mos. 2 BR: 3 - 6 mos. 3 & 4 BR: 1 year and up	30% of adjusted gross income	Heat, Water No pets	2 per bedroom	Handicapped welcomed
Perry Acres Apartments 32560 James Curtin New Haven, MI (586) 749-9268	1 year or longer	30% of adjusted gross income	No No	2 per bedroom	Credit report required

Pinewoods 30100 John Rivers Drive New Haven, MI 48048 (586) 749-6570	1 Bed: 9 - 12 mos. 2 Bed: 12 months 3 BR: 8 - 12 months	30% of adjusted gross income	Water Dogs up to 25 pounds, \$300 security for pets	2 per bedroom	31 units for senior/disabled 58 townhouses with 2-3 bedrooms
Shadylane Mobile Homes 2709 Capitol Warren, MI (586) 757-8448	No wait.	1 bed: \$368 2 bed: \$388	Water and sewer	1 BR: 2 adults 2 BR: 3	\$1003 fee for security, cleaning & processing Must have \$1000 monthly income.
Willow Point Mobile Homes 43400 Lenfesty Harrison Twp., MI (586) 465-0424	No wait.	\$500 - \$750	None		Rent to own contract runs for 4 years Down payment is \$600 security + \$400 1 st mo
Woodview Mobile Village 7062 Ready Warren, MI (586) 754-6865	1 - 1½ months	1 BR: \$400 - \$450 2 BR: \$450 - \$500	Pets (must be under 10 pounds) for seniors	2 per bedroom	One unit has a ramp Must have 6 months of employment or steady income

SENIOR & DISABLED					
NAME	APPROXIMATE WAITING TIME	PRICES	UTILITIES INCLUDED/ PETS ALLOWED	# OF PERSONS ALLOWED	SPECIAL CONSIDERATION
Ahepa 371 26700 Crocker Mt. Clemens, MI 48043 (586) 465-4540	1 year	30% of adjusted gross income	Heat, lights, water Pets, if under 30 pounds	2 maximum	Seniors only - 62 & older. Handicapped accessible 2-3 year wait for handicapped
American House Lakeside 2 15821 19 Mile Road Clinton Twp., MI (586) 228-8889	7 years	1 bed: \$384 - \$646 2 bed: \$460 - \$775	Heat and Water Cats and dogs up to 30 pounds	2 per bedroom	Several barrier free units
Autumn Ridge 36300 Dequindre Sterling Hgts., MI (586) 978-7378	Srs: 1½ - 2 yrs 2 BR: 2 - 5 yrs. 3 BR: 5 yrs.	30% of adjusted gross income	Water (heat provided for seniors only) No pets	2 per bedroom	There is a seniors only tower. Several barrier free units.

Belle River Court 81393 Belle River Rd. Memphis, MI 48041 (810) 392-3274	No wait time	\$363 - \$528	Heat and water	No children, all 1 bedroom apartments, 2 person maximum	Seniors only 62+
Bramblewood Senior Apartments 31950 Clark New Haven, MI (586) 749-9268	1 year	30% of adjusted gross income	Gas Yes		Seniors 62+ and disabled only. Credit report required
Center Line Park 8033 E. 10 Mile Rd. Center Line, MI (586) 755-2270	1 bed: 6 - 8 months 2 bed: 4 - 6 months	30% of adjusted gross income	Heat, lights, water, cats and dogs up to 25 pounds	1 BR: 2 2 BR: 4	Seniors 62+ & disabled only, Handicapped accessible
Church of Christ Housing 23559 15 Mile Rd #E5 Clinton Twp., MI (586) 792-6441	5 years	30% of adjusted gross income	Water Pets allowed		Seniors only 62 & over 5 handicapped units for the mobility impaired No one under 50
Clemens Tower 50 Church St. Mt. Clemens, MI (586) 368-1434	1 Bed: 6 months	30% of adjusted gross income	For seniors all included Small pet deposits required	2 per bedroom	Some units accessible for handicapped
Clinton Twp. Housing 34947 Village Rd. Mt. Clemens, MI (586) 791-7000	Srs: About 1½ years 2 BR: 2½ years	30% of adjusted gross income	Seniors: All included Others: Water and appliances	2 per bedroom	
Clinton Place Apts 147 N. River Road Mt. Clemens, MI (586) 468-8415	Srs: 1 - 6 mos. 2 BR: 1 - 2 years	30% of adjusted gross income	Water & appliances Pets in high rise only	2 per bedroom	
Dunn Sr Citizen Residence 8400 Engleman Center Line, MI (586) 756-3322	Studio: 3 - 6 mos. 1 BR: 2 years	30% of adjusted gross income	Heat, water, lights, appliances	Studio: 1 1 BR: 2	2 stories, has an elevator. No barrier free units.
Eastland Senior Apts. 18330 Eastland Roseville, MI (586) 778-1360	3 - 6 mos. Roseville resident preference	30% of adjusted gross income	Heat, lights, water, appliances Pets allowed	1 per bedroom	Seniors only, 62 and over A few units are accessible Roseville residents preference

Elizabeth Lee Doles 42700 Colchester Clinton Twp., MI (586) 463-0500	No waiting list for seniors	30% of adjusted gross income	Heat, lights, water Pets allowed	1 per bedroom	Seniors 62+ and disabled only. Must be physically disabled and require special apartment features. One year waiting for disabled
Errin Manor 15701 E. Nine Mile Eastpointe, MI (586) 445-5099	3 - 6 months preference if you live or work in Eastpointe	30% of adjusted gross income	Heat, lights, water Cats and birds		Seniors 62+ and disabled only
Fraser Woods 17195 Fraser Woods Drive Fraser, MI (586) 294-3952	Srs: <6 months 2 BR: 1½ years Townhouse list closed	30% of adjusted gross income	Water Small pets for seniors only	Seniors 62 and over	12 units are handicapped accessible.
Grant Manor Apts. 9 Mile and Donald St. Eastpointe, MI (586) 771-3374	1 month	1 bed: \$530 - \$615	Water No dogs Cats & birds are allowed	2 per bedroom	Elevator for 2 nd and 3 rd floors. Will accept Section 8 vouchers. No deposit with good credit.
Joseph Coach 26600 Burg Warren, MI (586) 758-1310	1 year	1 bed: \$465 2 bed: \$510	None	1 Bed: 2 2 Bed: 2	Seniors 55 and older only. Building has air conditioning.
Lakeside Towers 1500 Shoreline Dr. Sterling Heights, MI (586) 247-7411	1 Bed: 1 - 2 yrs. Only 5 are 2 br. Need Dr's Rx.	30% of adjusted gross income	Heat, lights, water Pets: \$10.00 extra per month	1 or 2 (Married couples only)	Seniors 62 and older
Lawrence Park 7000 10 Mile Rd. Center Line, MI (586) 757-0502	No wait for seniors; 2 years+ for disabled	30% of adjusted gross income	Water and heat No pets		Seniors 62+ and disabled All units are barrier free
Leisure Manor 1000 Blossom Heath St. Clair Shores, MI (586) 773-9200	4 months Residents preferred	30% of adjusted gross income	Heat, lights, water, appliances Small pets	1 per bedroom	Seniors 62+ and disabled only
Madonna Villa 17825 15 Mile Clinton Twp., MI (586) 792-0358	As available. No waiting list, First come, first served basis	\$550-1155 includes three meals per day.	Heat, lights, water Dog or cat up to 20 pounds with fee and deposit	Seniors only aged 60 and older	Retirement village - must be able to care of self. Most meals are included
New Baltimore Place Apts. 51140 Hooker St. New Baltimore, MI (586) 725-8470	6 months - 1 year Disabled: up to 5 years	30% of adjusted gross income	Heat, lights, water Yes	2	Seniors 62+ and disabled only.

Park Place Tower 34 Park Street Mt. Clemens, MI (586) 469-6446	No waiting	30% of adjusted gross income or \$378 - \$486 whichever is greater	Heat, lights, water Pet policy	2 per bedroom	Seniors only aged 55 and older
Peace Presbyterian 17275 15 Mile Road Clinton Twp., MI (586) 790-4500	1 year	30% of adjusted gross income	Heat, water Pets allowed with pet deposit	2 per bedroom	Seniors only aged 62 and older. All units are 1 bedroom
Pinewoods 30100 John Rivers Drive New Haven, MI 48048 (586) 749-6570	Srs: 9 - 12 months 2 bed: 1 year 3 bed: 2 years	30% of adjusted gross income	Water No pets	2 per bedroom	
Rolling Oaks 1500 Fruit Road Algonac, MI 48001 (586) 794-2440	No waiting list	\$335 - 563	Heat, water Small pets	1 2, if married	Seniors only aged 62 and older and disabled
Schoenherr Towers 37500 Schoenherr Sterling Heights, MI 48312 (586) 264-6410	1 year for Sterling Heights residents 2 - 2½ years for non-residents	30% of adjusted gross income	Heat Small pets	Mostly 1 bedroom apts.	Seniors only aged 62 and older and disabled
St. Clair Shores Housing (Houses located throughout the city) (586) 773-9200	Srs: 6 months Section 8: 2 years	30% of adjusted gross income			Seniors only aged 62 and older and disabled. Will take senior apps now Section 8 apps only accepted periodically.
St. George Towers 42240 Hayes Rd. Mt. Clemens, MI (586) 286-7212	6 months - 1 year 5 years for disabled	30% of adjusted gross income	Heat, lights, water Pets, with pet deposit.	1 Bed units only 2 persons max	Seniors 62+ and disabled only Waiting list for handicapped
Stilwell Manor 26600 Burg Warren, MI (586) 758-1310	Efficiency: 9 mos - year 1 bed: 5 - 6 mos 2 bed: 1½ years	Efficiency: \$255 1 bed: \$345 2 bed: \$425	Heat, lights, water No pets	1 BR: 2 2 BR: 2	Warren seniors only - aged 55+
Tivoli Manor 28111 Imperial Dr. Warren, MI (586) 558-9860	About 6 months - 1 year	30% of adjusted gross income	Heat, water		Seniors 62+ and disabled only Must be mobility impaired if under 62

Ukranian Village 26377 Ryan Rd. Warren, MI (586) 755-7720	6 months - 1 years 2-5 years for disabled (mobility impaired)	30% of adjusted gross income	Heat, water Small pets		Seniors 62+ Must be mobility impaired if under 62
Warren Glenn Presbyterian Village 2950 E. 12 Mile Rd. Warren, MI 48092 (586) 751-5090	About 1 year	30% of adjusted gross income	Heat, water Cats	1 or 2 persons in 1 bed units.	Seniors 62+ and disabled only Income must be under \$24,500 for 1 or \$27,950 for 2. A few units for handicappers.

COOPERATIVES					
NAME	APPROXIMATE WAITING TIME	PRICES	UTILITIES INCLUDED/ PETS ALLOWED	# OF PERSONS ALLOWED	SPECIAL CONSIDERATION
Carriage Home Cooperative ¹ 45889 Kensington Utica, MI 48317 (586) 731-7482	1 bedroom: 3 - 5 years 2&3 bedroom: 2 bed: 1 - 3 yrs 3 bed: no wait	1 bed: \$345 2 bed: \$406 3 bed: \$445	Heat Water Basic cable No pets	1 BR: 1 2 BR: 2 3 BR: 4	\$6870 to \$8525 equity purchase required - minimum income limits apply
Cordova Courts Cooperative ¹ 39059 Stockman Clinton Twp, MI 48035 (586) 791-7850	6 months to 1 year	30% of adjusted gross income	Heat, Water, Appliances Pets: cats, birds, fish only	2 per bedroom	Cooperative equity \$2805 - \$3470 due at signing - no financing available.
Eastwick Square Townhouses 27752 Eastwick Roseville, MI (586) 792-8457	1 BR: 5 yrs. 2 BR: 3 yrs. 3 BR: 1-2 yrs.	\$296 \$320 \$331	Water only Pets: Yes	2 per bedroom	Coop deposit: \$3,600 - \$4,900 Handicapped first priority
Hanover Grove Cooperative 15750 Sabre Lane Fraser, MI (586) 293-5150 (1, 2 or 3 bedroom)	1 Bed: 1 - 3 mos 2 Bed: 3 years 3 Bed: 1 - 2 yrs	1 Bed: \$395 2 Bed: \$432 3 Bed: \$490 or 30% of income	Heat, water No pets allowed	No set limit	Coop fee: \$10 - \$16,000 Will accept vouchers
James Townhouses Coop 24108 Grange Clinton Twp. (586) 792-8500	Closed		Heat, Water	2 per bedroom if blood relative or spouse	Coop members' equity needed
Kramer Homes 8830 E. 10 Mile Center Line, MI (586) 757-1240	Approximately 1½ years	\$240 \$245 \$247	Water only Pets: 1 small pet	Senior oriented	Coop deposit and improvements about \$7,500. No handicapped access

Lexington Township 8181 Hettenberger Warren, MI 48015 (586) 754-2240	2 years	\$221 \$305 \$316 \$345	Heat, Water Pets: 1 indoor pet	2 per bedroom	Coop deposit: \$8000 \$50.00 application fee, credit, criminal and employment checks
New England Townhouses 25901 Jeanette Roseville, MI (586) 778-3740	No wait	\$335 \$374 \$383 \$404	Heat, water Pets allowed	2 per room	Coop equity: \$35,000 - \$70,000 Application fee: \$75 market rate property
Oxford Square Cooperative 34594 Lipke St. Mt. Clemens, MI (586) 791-3040	1-2 years	\$332 \$367 \$393 30%	Heat only Pets: None	2 per room	Coop equity required: 1 BR: \$914 2 BR: \$1114 3 BR: \$1516
Roseville Townhouses 25621 New England Roseville, MI (586) 776-6413	1 BR: 4 years 2 BR: 1½ years 3 BR: 1 year 4 BR: 8 years	\$271 \$301 \$307 \$325	Water only Pets: Yes	2 per bedroom	Coop equity required, about \$3400 to \$5300.
Townhouse Green Coop 19286 N. Highlite Dr. Clinton Twp., MI (586) 791-8230	1 - 3 years	1 BR: \$315 2 BR: \$365 3 BR: \$388	Heat, water Cats only	2 per bedroom	Coop buy in: 1 BR: \$7000 2 BR: \$8100 3 BR: \$8900
Townhouse Manor 8700 Kaltz Center Line, MI (586) 754-2240	1- 2 years	1 BR: \$282 2 BR: \$309 3 BR: \$316	Heat, water Per buy-in policy	2 per bedroom. Separate bedrooms required of opposite sex children	Coop deposit is \$4600 - \$4900 plus improvements (from \$500 - \$25,000)
Townhouse Plaza 19000 Highlite Dr. S. Clinton Twp., MI (586) 791-0370	2 - 3 years		Heat, water 1 pet		Coop deposit is \$6,000 - \$8,000
Townhouse Plaza 8700 Kaltz Center Line, MI (586) 754-2240	2 years	1 BR: \$282 2 BR: \$309 3 BR: \$316	Water Per buy-in policy	2 per bedroom. Separate bedrooms required of opposite sex children	Coop buy-in \$6,000 - \$8,000
Townhouse Plaza 19000 Highlite Clinton Twp., MI (586) 791-0370	2 years	1 BR: \$328 2 BR: \$388 3 BR: \$423	Heat, water 1 pet		Coop deposit is \$7,000 - \$15,000. 1 bedroom units are senior friendly
Village Square Cooperative 45510 Kensington Utica, MI (586) 739-7570	1 month	\$385 - 448	Heat, water 1 Pet	2 per bedroom	Coop deposit is \$5,900 - \$7,800 plus improvements (from \$3,000 - \$20,000)

Yorkshire Plaza Townhouses 20702 Hunt Drive Roseville, MI (586) 228-1060	1 BR: 3 years 2 BR: 1 year 3 BR: 12 - 18 mos	1 BR: \$292 2 BR: \$324 3 BR: \$353	Heat, water No pets		Coop buy in: approximately \$5,000 - \$7,000
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TRAILER PARKS

There are 40 trailer courts listed in the east area Yellow Pages under MANUFACTURED HOUSING-COMMUNITIES. Six parks which have rentals are listed in the first section above. Many parks have trailers for sale, some as low as \$7,000 - 8,000 The monthly payment and lot rent together may be as low as \$400. Some trailer parks will help with financing to purchase a trailer.

HOUSING COMMISSIONS offering public housing:

Algonac	1205 St. Clair River Drive	(810) 794-9369
Clinton Township	34947 Village Road	(586) 791-7000
Eastpointe	15701 E. 9 Mile Road	(586) 445-5099
Mt. Clemens	50 Church St.	(586) 468-1434
New Haven	30100 John Rivers Drive	(586) 749-6570
Roseville	18330 Eastland	(586) 778-1360
St. Clair Shores	1000 Blossom Heath	(586) 773-9200
Sterling Hgts.	40555 Utica Road	(586) 446-2720

Individual Section 8 subsidies (not restricted to one location): For information, call (313) 456-3540. Current and future recipients of a section 8 subsidy should ask about the Family Self Sufficiency program; MSHDA will credit an escrow account with approximately the amount that the subsidy decreases due to an increase in the family's earned income. Also, some of the Housing Commissions listed above have Section 8 vouchers available via periodic open enrollments.

SITUATION: A senior needs a nursing home.

NURSING HOMES: To obtain a list of nursing homes in Macomb County, call Citizens for Better Care (CBC) at (800) 833-9548 or the Area Agency on Aging, (800) 852-7795.

SITUATION: A senior needs assisted living or a retirement home.

ASSISTED LIVING & RETIREMENT COMMUNITIES: Consult the yellow pages, or call (248) 350-0730 to have a free copy of Senior Alternatives for Living Guide mailed to you. This guide contains information and resources for seniors.

SITUATION: A person/family needs home purchase resources.

Home Purchase Resources		
MSHDA* Down Payment (1% Down)	(800) 327-6840 MSHDA* hotline or (517) 373-6840	<p>Eligible individuals may receive a loan up to \$7500 for down payment assistance and up to \$6,000 for households with an Individual Development Account (IDA) on MSHDA*/Conventional or MSHDA*/FHA*-insured first mortgages. The deferred loan has zero-interest and no monthly payments.</p> <ul style="list-style-type: none"> • The loan may be used toward the minimum cash requirements needed to close, including the down payment required, closing cost, and prepaid expenses. • The maximum purchase price is \$182,100 and \$209,400 depending on property location <ul style="list-style-type: none"> • Borrowers must complete a "LINKS to Home Ownership" course • Borrower's minimum contribution must be at least 1% of the sales price. • Borrowers must have no more than \$5,000 in liquid assets • Borrower's household income must not exceed the limits for this program (Income limits are \$39,150 for 1, \$44,750 for 2, \$50,350 for 3, and \$55,900 for 4) <p>These second mortgage loans are MSHDA* funded. This program is available through the Single Family Mortgage Program.</p>
The Single Family Program	(800) 327-9158 (517) 373-6840 MSHDA*	<p>Offers:</p> <ol style="list-style-type: none"> 1.) Below market fixed rate loans or "step loans" with minimum down payments from \$0 to 5%; 2.) Up to \$10,000 down payment assistance loan (0 interest, no payments); 3.) Acquisition/Rehabilitation loan includes funds to make repairs to the homes being purchased. <p>Application for the MSHDA* loan can be made at a local participating lender. Income limits apply (\$26,220 for 1, \$29,940 for 2, \$33,720 for 3, and \$37,440 for 4, etc.). Other conditions apply.</p> <p>For more information, go to the following website: www.MSHDA.org>homebuyers>MSHDAFinancing>Down Payment Assistance Program</p>
Michigan Mortgage Credit Certificate	(800) 327-9158 MSHDA Hotline	<p>For home buyers with an income below \$30,000 (credit is less if over \$30,000), provides a federal tax credit that reduces monthly mortgage payments. Call for a free pamphlet and list of participating lenders.</p>
FHA & VA Programs		<p>Insured/guaranteed loans by these agencies make it easier for low-income/poor credit persons to qualify for mortgages. Settlement costs can be financed, allowing the down payment to be as low as 2% to 3%. VA is the most generous: with a VA mortgage, you make no down payment, and you don't have to pay private mortgage insurance - a savings of \$60 to \$90 per month for a standard loan. Also you need only average credit, and there are no income restrictions, top or bottom. Real estate agents are a major source of information about these programs. Real estate firms often hold free seminars about FHA and VA programs.</p>

Rural Programs	(517) 548-1550	The Direct Single Family Housing Loan is an insured loans offered by the Department of Agriculture to assist first-time home buyers (may include families whose current housing is not meeting their needs) to purchase property in rural areas. The household must be at or below 80% of median household income, have acceptable credit, and be eligible for a mortgage. Loans are provided with no down payment, and rate reductions may reduce interest to as low as 1%, based on ability to pay. Contact the Department of Agriculture, or real estate agents in rural areas.
"Creative Financing"		Some examples are: rent with an option to buy, land contract, sweat equity (fixer upper), seller-financing, foreclosures and auctions, kit homes, shared equity, family loans, co-signing a mortgage, share a house.
3% down Program		Most lenders participate. This program requires buyers to participate in pre-purchase homeowner seminars, post-purchase homeowner seminars, and post-purchase financial counseling. Also required is inspection/home warranty.
City of Warren Down Payment Assistance Program	(586) 547-4686	Up to \$3,000 per eligible low/moderate income household is provided as a forgivable loan - payments are deferred and the loan is forgiven after 5 years of occupancy. Homeowners must pay 3% of the purchase price with their own funds. The city's loan is applied to 2% down payment and closing costs. The lender must also provide financial assistance.
Housing Opportunities for Macomb (HoM)	(586) 772-4892	HoM (pronounced "home") builds new or purchase rehabable housing and oversees renovation and resale to low/moderate first time home buyers. Families must be able to qualify for a mortgage, have acceptable credit, and contribute 25 hours of sweat equity. HoM offers down payment assistance of \$5000 - \$15,000 to anyone purchasing one of their homes. The loan is forgiven after 5 years, depending on which city the home is located in.
Rehabilitate Programs		<p>Various cities in Macomb offer Housing Rehabilitate Programs and Emergency Rehabilitate programs. Taxes must be current, and total household income limits, minimum equity, and a waiting list may apply. A zero interest loan will be due and payable upon the sale of the home. For details and to apply, contact the following persons:</p> <p>Center Line: Mike Rozny (586) 469-5285 Clinton Township: Ed Manninen (586) 286-9325 Eastpointe: Mike Rozny (586) 469-5285 Harrison Township: Mike Rozny (586) 469-5285 Mt. Clemens: Mike Rozny (586) 469-5285 Roseville: I. J. Campbell (586) 445-5440 St. Clair Shores: Liz Koto (586) 445-5200 Sterling Heights: Stephanie Burgess (586) 446-2382 Warren: Rose Furlong (586) 574-4500 All of Macomb north of M-59 (Hall Road): Mike Rozny (586) 469-5285</p>

Home Ownership Seminars	(586) 469-6430	<p>Seminars are conducted by MSU Extension covering four topics:</p> <p>1) Affordable Housing for first-time home buyers (included those with trailers and some families whose housing is not meeting their needs, covers renting vs. buying, affordable neighborhoods, government and bank loan programs</p> <p>2) Home Ownership, a two-part seminar covering house hunting and evaluating a house inside and out, qualifying for a mortgage - understanding the criteria lenders use to determine loan eligibility and mortgage options, and how to compute costs from purchase to closing, also discusses Realtors, lawyers, and closing documents.</p> <p>3) Money Management in small groups or individual sessions reviews spending plans and budgeting</p> <p>Home Repair and Maintenance for Renters and Homeowners covers wall repair, window repair, plumbing, electrical, weatherization, landscaping, heating and cooling, and home inspection.</p>
Habitat for Humanity	(586) 263-1540	Builds new house for low-income persons/families. Payments are low with 0 interest. Buyers must assist at the site, volunteers are welcome. To be eligible, a family must meet minimum income guidelines and other ability to pay criteria (for a family of 4: \$20,000 to \$34,917 annual income). For more information, go to www.macombhabittat.org .
Warren Community Development Corporation	(586) 427-4300	This non-profit corporation builds homes in south Warren and sells them at below market rates to low/moderate income persons/families.
Individual Development Accounts (IDAs) or American Dream Down payment Initiative	MCCSA, (586) 469-7378	These accounts provide a 4:1 or 3:1 match for savings up to \$1000 (for a \$5000 total) toward down payment and closing cost expenses for low-income working persons or families below 400% of poverty who can save at least \$28 per month. You must have fair credit and attend information and orientation sessions to sign up, and also attend money management classes. More information about IDAs is at www.idanetwork.org or www.macombcountymi.gov/MCCSA/ida.asp
NEHEMIAH and other Down payment Gift Programs	(877) 634-3642	<p>Any lender can participate. You first qualify for an FHA Mortgage. The Nehemiah Corporation makes a down payment gift for the buyer of up to 3% of the purchase price and the seller makes a tax deductible donation of up to 4% of the purchase price to Nehemiah at the closing. Based on market factors, the sale price of the home may or may not be increase is available at www.nehemiahcorp.org or from loan officers Kevin d to cover the donation to the nonprofit. More information Campbell (248) 539-5844 or Scott Boewe (586) 615-2762 or Kevin Higgins at (586) 285-3400.</p> <p>Three similar programs are:</p> <p>www.neighborhoodgold.com (888) 627-3023</p> <p>www.ameridream.org (616) 429-8857</p> <p>www.partnersincharity.org (800) 705-8350</p> <p>Ameridream and Partners in Charity can pay up to a 10% down payment in some circumstances. Partners in Charity will give a donation (about \$50) to the non-profit charity of your choice.</p>

SITUATION: A family needs home repair assistance.

- ❖ **Federal funds of up to \$20,000** are loaned to homeowners for improvements to their home. Low-income households may qualify for a deferred interest-free loan with the principal being re-paid at some future date. Moderate-income households may qualify for an installment loan with the principal and 6% interest repaid on a scheduled monthly basis. For assistance with the application, call the Macomb County Department of Planning and Economic Development, (586) 469-5285.
- ❖ **Whole house audits and installation of energy efficient measures to preserve homes of income eligible families and individuals.** Available from Macomb County Community Services Agency's Home Preservation/Energy office, (586) 469-6329.

ACKNOWLEDGEMENTS

This booklet has been developed from "*Making the Right Connection*", a project of the Macomb County Inter Agency Council and its Youth Council Subcommittee.

For the complete Resource Directory, please go to www.misd.net/connection





GREAT PARENTS MACOMB*
Serving families with children birth to age 5

For information on other resources for families of children
age birth to 5 years, please call:

1.866.4MACOMB

1.866.464.2662

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