

Housing Assistance Programs Available

The City of Portage continues its long-standing Housing Assistance Programs to provide assistance to 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:

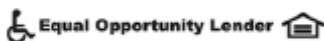
Homebuyer Down Payment Assistance: Have you been pre-approved for a mortgage and looking to buy a home in the City of Portage? If so, and you fall within the income guidelines listed on the table below, you may be eligible for down payment and closing cost assistance. Qualified applicants who are purchasing homes in Portage can receive a 0% interest deferred loan for up to \$3,000 that will cover 50% of the required down payment plus 100% of eligible closing costs not paid by the seller. An additional \$2,000 may be available for the purchase of bank-owned foreclosed properties or vacant properties that were previously renter-occupied homes. A program brochure is available on the city website.

Home Improvement Loans: Summertime is a great time to make those necessary home improvements and repairs! Deferred loans of up to \$20,000 per housing unit are available in the form of a 0% interest loan for home improvements and repairs, including: roofing, furnace, foundation, replacement windows, doors, siding, electrical upgrade and repairs, plumbing, water and sewer hook-ups, termite treatment accessibility improvements and other interior and/or exterior repairs.

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 residents.

Eligibility for all programs includes maximum income limits established by the U.S. Department of Housing & Urban Development (see table below). All loans are deferred and require no payments as long as 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 Annual Income (All Programs)	Minimum Annual 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 City of Portage Department of Community Development at (269) 329-4477 for additional information.

HUD income limits updated June 15, 2022.