Michigan: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 30 programs listed

Programs are grouped by category, with what each provides, who qualifies, the income limits, and how to reach it. Dollar figures and income limits carry the year they apply to, since they change annually.

WHERE TO START

If you own or rent a home in Michigan and you are living on a low income, are an older adult, or have a disability, this page lists the help available to you. Verified July 25, 2026.

Two numbers will get you most of the way. If you are an older adult, a caregiver, or a person with a disability, call MI Options at 1-800-803-7174. The same line reaches long-term care planning, Medicare counseling, and your local Area Agency on Aging. For energy, water, repair, and weatherization help, call 2-1-1 or visit mi211.org, which connects you to the Community Action Agency or nonprofit that runs those programs in your county. Most cash-type help in Michigan is applied for online through MI Bridges at newmibridges.michigan.gov.

If you are thinking about sharing your home: Michigan draws an unusually clear line, and it is worth understanding before anyone moves in. The two biggest statewide benefits, the Homestead Property Tax Credit and the Home Heating Credit, are measured by "total household resources," which the Department of Treasury defines as the income of you and your spouse, or of a single person maintaining a household. The wages, pension, or Social Security of an unrelated adult who moves in are not added to yours. What does get added is the money that person gives you: rent, cash gifts over $300, and bills or expenses they pay on your behalf all count as your own total household resources. Treasury says so directly, in the case where one adult owns the home and other adults live in it. Renting out a room also shrinks the property taxes you can claim for the Homestead Property Tax Credit, and if the person sharing your home has a lease or owns a share of the house, the Home Heating Credit standard allowance is divided between the two of you. So sharing does not disqualify you, but it does change the math, and both are worth running before you set a rent. Programs where everyone in the home is counted outright are the income-tested ones: weatherization, the water assistance program, State Emergency Relief, the Housing Choice Voucher, Detroit's Critical Home Repair, and especially Detroit's HOPE property tax exemption, which requires proof of income for every member of the household. Michigan's property tax exemptions that do not look at income at all, the Principal Residence Exemption and the Disabled Veterans Exemption, are unaffected by who lives with you, as is the free Medicare counseling and the assistive technology lending program.

PLEASE CHECK BEFORE YOU ACT ON THIS

We look up each program on the website of the organization that runs it. Most of this page was confirmed on July 25, 2026. 1 of the 30 entries below are marked **Not confirmed**, which means the program's own website would not open for us. Treat those as a lead worth following, not as settled fact.

Dollar amounts, income limits, and deadlines change, sometimes in the middle of a year. Confirm the details with the program itself before you make a decision about your home or your money. This sheet is information, not advice about your own situation.

Home modification and aging in place

MI Choice Waiver Program (environmental accessibility adaptations)

SERVICE STATE EITHER

WHO RUNS IT	Michigan Department of Health and Human Services, Aging, Community Living, and Supports Bureau, with Michigan Medicaid
WHAT YOU GET	Covered environmental accessibility adaptations such as ramps, grab bars, and bathroom or doorway changes, plus chore services, personal emergency response systems, specialized medical equipment, home delivered meals, and respite. No fixed dollar cap is published on the program page as of 2026.
WHO QUALIFIES	18 or older; the program mainly serves older adults and adults with disabilities
INCOME LIMIT	Must meet Medicaid income and asset criteria and need a nursing facility level of care
HOW TO APPLY	Call MI Options at 1-800-803-7174 for a referral and an in-home assessment, or contact the MI Choice waiver agency that serves your county

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

800-803-7174 https://www.michigan.gov/mdhhs/assistance-programs/healthcare/seniors/michoicewaiver/mi-choice-waiver-program-use

Home Help Program (Independent Living)

SERVICE STATE EITHER

WHO RUNS IT	Michigan Department of Health and Human Services, Adult Services
WHAT YOU GET	Paid help with activities of daily living such as bathing, dressing, moving around the home, and toileting, plus medication setup, laundry, light housework, meal preparation, and shopping. The program pays a provider you choose, who may be a relative, friend, or neighbor.
WHO QUALIFIES	no age limit; adults of any age who need help with daily activities
INCOME LIMIT	Must be eligible for Medicaid Fee for Service
HOW TO APPLY	Contact the Adult Services unit at your county Michigan Department of Health and Human Services office, listed at michigan.gov/contactMDHHS. An adult services worker completes an assessment in your home.

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

https://www.michigan.gov/mdhhs/adult-child-serv/adults-and-seniors/independent

Area Agency on Aging in-home and community services (home modification, home repair, chore, home injury control)

SERVICE STATE EITHER

WHO RUNS IT	Michigan Department of Health and Human Services, Aging, Community Living, and Supports Bureau, delivered by the Area Agencies on Aging
WHAT YOU GET	Services offered through the aging network include home modification, home repair, chore, homemaker, personal care, care management, home injury control, legal assistance, transportation, and home delivered meals. Amounts and waiting lists are set by each Area Agency on Aging.
WHO QUALIFIES	60 or older for most Older Americans Act services; caregivers of any age for caregiver support
INCOME LIMIT	Varies by service and by Area Agency on Aging; many Older Americans Act services have no strict income test but ask for a voluntary contribution
HOW TO APPLY	Call MI Options at 1-800-803-7174, or contact your local Area Agency on Aging using the county list on the state aging services page

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

800-803-7174 https://www.michigan.gov/mdhhs/adult-child-serv/adults-and-seniors/acls/aging-services

Michigan Assistive Technology Program (MATP) device demonstration and short-term loan

SERVICE NONPROFIT EITHER

WHO RUNS IT	Michigan Assistive Technology Program, a program of the Michigan Disability Rights Coalition
WHAT YOU GET	Free device demonstrations and free short-term loans of assistive technology, typically 14 to 45 days, so you can try equipment in your own home before buying. Some open-ended loans of tablets and smart speakers are also available.
WHO QUALIFIES	no age limit
INCOME LIMIT	No income test; demonstrations and loans are free
HOW TO APPLY	Call 800-578-0280 or email the program through mi-at.org to request a demonstration or a device loan. Staff travel statewide and will meet you at home.

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

800-578-0280 https://mi-at.org/

Senior Accessibility Home Repair Fund (Detroit)

GRANT · COUNTY-CITY · HOMEOWNER

WHO RUNS IT	City of Detroit Housing and Revitalization Department, with the Detroit Housing Network
WHAT YOU GET	Accessibility-focused home repairs for eligible older homeowners in Detroit. Dollar caps are not published on the city page.
WHO QUALIFIES	older adults; the city lists this under its programs for older homeowners
INCOME LIMIT	Income limits apply; the city does not publish the table on this page
HOW TO APPLY	Call the City of Detroit Housing and Revitalization Department at 313-224-6380, or start at detroithousingnetwork.org

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

313-224-6380 https://detroitmi.gov/departments/housing-and-revitalization-department/homeowners

Home repair and deferred maintenance

State Emergency Relief (SER) home repairs

PAYMENT · STATE · HOMEOWNER

WHO RUNS IT	Michigan Department of Health and Human Services
WHAT YOU GET	Energy-related furnace repair or replacement up to a $4,000 lifetime maximum per family group. All other essential repairs, including water heaters and septic systems, up to a $1,500 lifetime maximum per family group. Repairs must remove a direct threat to health or safety.
WHO QUALIFIES	no age limit
INCOME LIMIT	Based on income and assets; your total housing costs cannot exceed 75 percent of the group's net income
HOW TO APPLY	Apply online through MI Bridges at newmibridges.michigan.gov, or through your county Michigan Department of Health and Human Services office

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

https://www.michigan.gov/mdhhs/assistance-programs/emergency-relief/home-repairs

USDA Section 504 Home Repair Loans and Grants (Michigan)

LOAN AND GRANT | FEDERAL-IN-STATE | HOMEOWNER | NOT CONFIRMED

> We could not open this program's own website to check these details, so they may be out of date or incomplete. Please call or visit the program before relying on anything here.

WHO RUNS IT	USDA Rural Development, Michigan state office
WHAT YOU GET	Loans up to $40,000 at a 1 percent fixed rate for 20 years, plus grants up to $10,000 for owners aged 62 and older who cannot repay a loan, to remove health and safety hazards. Loans and grants can be combined up to $50,000.
WHO QUALIFIES	any age for the loan; 62 or older for the grant
INCOME LIMIT	Very low income, generally at or below 50 percent of area median income
HOW TO APPLY	Apply through the USDA Rural Development office serving your Michigan county. The property must be in a designated rural area.

> **If you share your home:** a home seeker's income counts toward this program's income test, so it can change what you qualify for.

https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants-12

Critical Home Repair Program (Detroit)

GRANT | COUNTY-CITY | HOMEOWNER

WHO RUNS IT	City of Detroit Housing and Revitalization Department
WHAT YOU GET	Free repairs for severe plumbing problems, actively leaking roofs, a missing or broken furnace or boiler, electrical hazards, and accessibility repairs to bathrooms and entrances. No published dollar cap; funding is limited and may not cover every repair a home needs.
WHO QUALIFIES	the household must include a child under 18, a person 62 or older, or a person with a documented disability
INCOME LIMIT	Income limits apply, published in the program table on the city page
HOW TO APPLY	Applications are currently closed. The March 2026 pre-application period has ended. Join the Home Repair Interest List on the city page to be notified of the next round, or call 313-224-6380.

> **If you share your home:** a home seeker's income counts toward this program's income test, so it can change what you qualify for.

313-224-6380 https://detroitmi.gov/departments/housing-and-revitalization-department/homeowners/critical-home-repair-program

Weatherization and energy efficiency

Weatherization Assistance Program

SERVICE STATE EITHER

WHO RUNS IT	Michigan Department of Health and Human Services, delivered by local Community Action Agencies and nonprofit weatherization operators
WHAT YOU GET	Free home energy audit, wall, attic, foundation and sill box insulation, air sealing, weather stripping and caulking, programmable thermostat, furnace or water heater tune-up or replacement, refrigerator replacement, smoke detectors, and dryer venting. The state estimates weatherization cuts heating costs 20 to 25 percent, about $450 a year.
WHO QUALIFIES	no age limit; older adults are a priority group
INCOME LIMIT	At or below 200 percent of the federal poverty guidelines. If you receive state cash assistance or Supplemental Security Income you automatically qualify.
HOW TO APPLY	Find your local weatherization operator on the state map at michigan.gov and apply through that agency. You will need proof of household income, proof of ownership or written landlord permission, and recent electric and gas bills.

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

https://www.michigan.gov/mdhhs/doing-business/weatherization/prospective-clients

Helping Neighbors free home energy assessment and upgrades

SERVICE UTILITY EITHER

WHO RUNS IT	Consumers Energy
WHAT YOU GET	Free in-home energy assessment and no-cost energy improvements, including smart thermostats, insulation, and pipe wrap, for income-qualified Consumers Energy customers.
WHO QUALIFIES	no age limit
INCOME LIMIT	Income-qualified Consumers Energy customers; the utility points customers to the same guidelines it uses for its CARE program
HOW TO APPLY	Schedule an assessment through the Helping Neighbors link on the Consumers Energy CARE page, or call 2-1-1 to be connected to a partner agency

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

https://www.consumersenergy.com/residential/account-and-billing/billing-and-payment/payment-assistance/care-program

Energy Efficiency Assistance Program (EEA)

SERVICE UTILITY EITHER

WHO RUNS IT	DTE Energy
WHAT YOU GET	Free energy efficiency upgrades for limited-income DTE customers in single-family and multifamily homes, delivered through more than 30 partner organizations.
WHO QUALIFIES	no age limit
INCOME LIMIT	Limited-income DTE customers; DTE publishes an income table on its low-income programs page
HOW TO APPLY	Start on the DTE limited-income assistance page, or call DTE at 800-477-4747. United Way at 2-1-1 or 844-211-4994 can also connect you.

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

800-477-4747 https://www.dteenergy.com/us/en/residential/billing-and-payments/energy-assistance/low-income-programs.html

Utility bill assistance and discounts

Home Heating Credit

CREDIT STATE EITHER

WHO RUNS IT	Michigan Department of Treasury
WHAT YOU GET	For 2025 the standard allowance runs from $604 for 0 or 1 exemption up to $1,662 for 6 exemptions, plus $212 for each exemption above 6. The matching income ceilings run from $17,243 to $47,471, plus $6,057 for each exemption above 6.
WHO QUALIFIES	no age limit; a claimant 65 or older gets an extra exemption amount
INCOME LIMIT	Total household resources must be at or below the ceiling for your number of exemptions: $17,243 for 0 or 1 exemption up to $47,471 for 6 (2025 figures)
HOW TO APPLY	File Form MI-1040CR-7 by September 30 each year. You do not need to file a Michigan income tax return to claim it. Forms are available from mid to late January and are mailed automatically to households that got the credit the year before.

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

517-636-4486 https://www.michigan.gov/taxes/iit/tax-guidance/credits-exemptions/home-heating-credit

State Emergency Relief (SER) heat and electric assistance

PAYMENT STATE EITHER

WHO RUNS IT	Michigan Department of Health and Human Services
WHAT YOU GET	Heating fuel has an annual maximum of $600 to $900 depending on fuel type. One heat payment and one non-heat electric payment per household between October 1 and September 30. You pay a required share first, which for the 2026 schedule is $40 heat and $22 electric for a one-person household, rising to $107 heat and $58 electric for six people, plus $10 heat and $6 electric for each additional person.
WHO QUALIFIES	no age limit
INCOME LIMIT	Based on income and assets; the utility guidance describes State Emergency Relief as reaching households up to about 150 percent of the federal poverty level
HOW TO APPLY	Apply online through MI Bridges at newmibridges.michigan.gov, or through your county Michigan Department of Health and Human Services office. Available all year, not only in winter.

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

https://www.michigan.gov/mdhhs/assistance-programs/emergency-relief/heatutilities

Michigan Energy Assistance Program (MEAP)

STATE EITHER

TYPE OF HELP	supplemental bill payment assistance
WHO RUNS IT	Michigan Department of Health and Human Services, delivered by nonprofit grantees including The Heat and Warmth Fund, United Way agencies, The Salvation Army, and Community Action Agencies
WHAT YOU GET	Supplemental bill payment help plus self-sufficiency services such as budget counseling, energy education, and help getting onto an affordable payment plan. Amounts are set by the grantee agency serving your county.
WHO QUALIFIES	no age limit
INCOME LIMIT	Low income; each grantee applies the state guidelines for its service area
HOW TO APPLY	Call 2-1-1 or visit mi211.org to be connected to the grantee agency that serves your county

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

211 https://www.michigan.gov/mpsc/-/media/Project/Websites/mpsc/consumer/info/tips/mpsc-ca_homeheatinghelp.pdf

Winter Protection Plan

SHUT-OFF PROTECTION | STATE | EITHER

WHO RUNS IT	Michigan Public Service Commission, delivered by the regulated natural gas and electric utilities
WHAT YOU GET	Protection from shut-off between November 1 and March 31. Participants 65 or older are not required to make specific monthly payments during the heating season. Other eligible low-income customers pay 7 percent of their estimated annual bill each month from November through March and avoid shut-off even if their actual bills are higher. Any amount still owed must be paid off in installments between April and November.
WHO QUALIFIES	65 or older qualifies on age alone
INCOME LIMIT	Household income at or below 150 percent of the federal poverty level guidelines, or receipt of state cash or food assistance or Medicaid. Age 65 or older qualifies with no income test.
HOW TO APPLY	Contact your gas or electric utility directly and ask to enroll in the Winter Protection Plan before the November 1 start

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

800-292-9555 https://www.michigan.gov/mpsc/-/media/Project/Websites/mpsc/consumer/info/tips/mpsc-ca_homeheatinghelp.pdf

Residential Income Assistance (RIA) credit

CREDIT | UTILITY | EITHER

WHO RUNS IT	DTE Energy
WHAT YOU GET	A standing monthly bill credit of $8.50 on your electric account and $14.50 on your gas account for income-qualified DTE customers.
WHO QUALIFIES	no age limit
INCOME LIMIT	Income-qualified; DTE requires photo identification, proof of dependents, and proof of income
HOW TO APPLY	Submit photo identification, proof of dependents, and proof of income through the DTE document submission portal and select Residential Income Assistance Credit, or call 800-477-4747

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

800-477-4747 https://www.dteenergy.com/us/en/residential/billing-and-payments/energy-assistance/low-income-programs.html

Consumers Affordable Resource for Energy (CARE)

UTILITY EITHER

TYPE OF HELP	affordable payment plan with arrears forgiveness
WHO RUNS IT	Consumers Energy
WHAT YOU GET	One set lower monthly bill amount, monthly bill credits, forgiveness of your past-due balance over time, no late fees, and shut-off prevention. The plan runs 24 months and you can reapply afterward.
WHO QUALIFIES	no age limit
INCOME LIMIT	Low or fixed income, or receipt of SNAP, Supplemental Security Income, or Medicaid. Consumers Energy guidance describes the threshold as at or below 60 percent of state median income.
HOW TO APPLY	Apply free through a partner agency: The Heat and Warmth Fund at 800-866-8429, United Way of Southeastern Michigan at 844-211-4994, United Way of South Central Michigan at 517-741-0202, The Salvation Army at 800-725-2769, St. Vincent de Paul at 877-788-4623, or your local Community Action Agency. Most agencies ask you to apply for State Emergency Relief first.

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

https://www.consumersenergy.com/residential/account-and-billing/billing-and-payment/payment-assistance/care-program

Michigan Water Assistance Program

PAYMENT STATE EITHER

WHO RUNS IT	Michigan Department of Health and Human Services, delivered by Community Action Agencies and other nonprofits
WHAT YOU GET	Up to $3,000 in water and wastewater bill assistance per fiscal year, and up to $9,000 in plumbing repairs per address for metered service. Also covers restoring shut-off service, paying down arrears, and supporting affordability plans.
WHO QUALIFIES	no age limit
INCOME LIMIT	Under 200 percent of the federal poverty level, or actively receiving Family Independence Program, food assistance, State Emergency Relief, Supplemental Security Income, or weatherization services
HOW TO APPLY	Use the county dashboard on the state water assistance page to find the organization serving your county, or call 2-1-1 if your county is not listed

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

211 https://www.michigan.gov/mdhhs/assistance-programs/water-assistance-program

Property tax relief

Homestead Property Tax Credit

CREDIT STATE EITHER

WHO RUNS IT	Michigan Department of Treasury
WHAT YOU GET	For tax year 2025 the maximum credit is $1,900. Total household resources must be under $71,500, with the credit phasing out above $62,500. For homeowners the taxable value of the home must be under $165,400; there is no taxable value cap for renters.
WHO QUALIFIES	no age limit; claimants 65 and older use a different computation table
INCOME LIMIT	Total household resources under $71,500 for 2025
HOW TO APPLY	File Form MI-1040CR with your Michigan income tax return. You can file a claim up to four years back.

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

https://www.michigan.gov/taxes/iit/tax-guidance/credits-exemptions/hptc

Poverty Exemption (MCL 211.7u)

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Your local city, village, or township assessor and board of review, under state law
WHAT YOU GET	A full or partial exemption from property tax on your principal residence for owners who, by reason of poverty, are unable to pay. The size of the reduction is set by your local unit of government.
WHO QUALIFIES	no age limit
INCOME LIMIT	Each local unit adopts its own household income guidelines, which cannot be stricter than the federal poverty guidelines
HOW TO APPLY	File a completed application (Form 5737, with Forms 5738 and 5739 as required) plus supporting documents with your local assessor or board of review. You must reapply every year.

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

https://www.michigan.gov/taxes/property/exemptions/povertyexemption/poverty-exemption

Principal Residence Exemption (PRE)

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Michigan Department of Treasury and your local assessor
WHAT YOU GET	Exempts your principal residence from the local school operating tax, up to 18 mills.
WHO QUALIFIES	no age limit
INCOME LIMIT	No income test
HOW TO APPLY	File a Principal Residence Exemption affidavit with your city or township assessor. Forms are on the Treasury principal residence page.

> **If you share your home:** this program does not count a home seeker's income, so sharing your home does not affect it.

https://www.michigan.gov/taxes/property/principal

Disabled Veterans Exemption (MCL 211.7b)

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	Your local city, village, or township assessor and board of review, under state law
WHAT YOU GET	Exempts real property used and owned as a homestead by a qualifying disabled veteran, or by the veteran's unremarried surviving spouse.
WHO QUALIFIES	no age limit
INCOME LIMIT	No income test
HOW TO APPLY	File with your local assessor or board of review. Discharge must have been under honorable conditions.

> **If you share your home:** this program does not count a home seeker's income, so sharing your home does not affect it.

https://www.michigan.gov/taxes/property/exemptions/veterans/disabled-veterans-exemption

Deferment of Summer Taxes (MCL 211.51)

DEFERMENT · STATE · HOMEOWNER

WHO RUNS IT	Your city, village, or township treasurer, under state law
WHAT YOU GET	Postpones the due date of your summer property taxes until February 15, with no penalty and no interest for the deferment period. Payment must be received on or before February 14 to avoid penalty and interest.
WHO QUALIFIES	62 or older, including the unremarried surviving spouse of someone who was 62 or older at death. Also open to a totally and permanently disabled person, blind person, paraplegic, hemiplegic, or quadriplegic, and to an eligible serviceperson, eligible veteran, or eligible widow or widower of any age.
INCOME LIMIT	Gross household income for the preceding calendar year of $40,000 or less
HOW TO APPLY	File Form 471, Application for Deferment of Summer Taxes, with your city, village, or township treasurer by September 15, or by the date your summer taxes are due, whichever is later. Do not send it to the Department of Treasury.

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

https://www.michigan.gov/taxes/property/deferment/deferment-of-property-taxes

Homeowners Property Exemption (HOPE), Detroit

EXEMPTION · COUNTY-CITY · HOMEOWNER

WHO RUNS IT	City of Detroit, Office of the Chief Financial Officer, Office of the Assessor
WHAT YOU GET	A 10, 25, 50, 75, or 100 percent reduction in current year property taxes depending on household income. For 2026 the 100 percent level income limit is $21,597 for a one-person household and $26,015 for two people.
WHO QUALIFIES	no age limit
INCOME LIMIT	$21,597 for one person and $26,015 for two people at the 100 percent level for 2026, with higher limits at the partial levels and for larger households
HOW TO APPLY	Apply through the e-HOPE portal at detroitmi.gov/HOPE or on paper, by 4:30 p.m. on November 6, 2026. Community partners help with appointments.

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

313-224-3035 https://detroitmi.gov/government/mayors-office/chief-financial-officer/homeowners-property-exemption-hope

Insurance-related help

Michigan Basic Property Insurance Association (MBPIA)

SERVICE STATE EITHER

WHO RUNS IT	Michigan Basic Property Insurance Association, the state FAIR plan created by Act 262 of 1968
WHAT YOU GET	Basic property insurance for homeowners, renters, condominium owners, dwelling fire, and commercial property when coverage cannot be obtained in the standard market. Optional coverages are available by endorsement.
WHO QUALIFIES	no age limit
INCOME LIMIT	No income test; the qualification is that you cannot get coverage in the regular market
HOW TO APPLY	Contact any licensed Michigan insurance agent to get a quote. Use the Find an Agent search at mbpia.com, or call customer service at 313-877-7400 and choose option 4.

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

313-877-7400 https://www.mbpia.com/

Michigan State Health Insurance Assistance Program (SHIP), reached through MI Options

SERVICE STATE EITHER

WHO RUNS IT	Michigan Department of Health and Human Services, Aging, Community Living, and Supports Bureau
WHAT YOU GET	Free, unbiased Medicare counseling: comparing plans, understanding bills and Medicare Summary Notices, handling claims and appeals, reviewing Medigap policies, and enrolling in the Medicare Part D Low-Income Subsidy and Medicare Savings Programs that pay Part B premiums.
WHO QUALIFIES	any age on Medicare; most people start three months before turning 65
INCOME LIMIT	No income test for the counseling itself; counselors help you apply for the income-tested savings programs
HOW TO APPLY	Call 1-800-803-7174 to be connected to a certified counselor in your county

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

800-803-7174 https://www.michigan.gov/mdhhs/adult-child-serv/adults-and-seniors/acls/state-health-insurance-assistance-program

The FAIR plan solves the problem of not being able to get coverage, not the problem of affording it.

HomeShare-relevant extras

Shared Housing Program (Washtenaw County)

SERVICE NONPROFIT EITHER

WHO RUNS IT	Washtenaw Housing Alliance
WHAT YOU GET	Free matching service pairing home providers who have a spare bedroom with screened home seekers. Rent in matches has ranged from $0 to $750 a month depending on the arrangement. The program handles intake, screening, background checks, reference checks, interviews, a home visit, and a written agreement.
WHO QUALIFIES	at least one person in each match must be 55 or older
INCOME LIMIT	No published income limit
HOW TO APPLY	Complete the inquiry form at whalliance.org/sharedhousing, or email the shared housing coordinator at bryantd@washtenaw.org

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

https://whalliance.org/sharedhousing

Housing Choice Voucher Program (Section 8)

VOUCHER STATE RENTER

WHO RUNS IT	Michigan State Housing Development Authority (MSHDA)
WHAT YOU GET	Rent subsidy for very low income households who find their own housing in private homes and apartments. MSHDA assists more than 29,000 families across all 83 counties and is the largest statewide public housing agency in the country.
WHO QUALIFIES	no age limit
INCOME LIMIT	Very low income, set against HUD limits for your county
HOW TO APPLY	Check the MSHDA Housing Choice Voucher waiting list page to see which lists are open, then apply online. Waiting lists open and close, and several large cities run their own separate programs.

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

https://www.michigan.gov/mshda/rental/housing-choice-voucher/housing-choice-voucher-program-overview

> *Under the Michigan Zoning Enabling Act (Act 110 of 2006, MCL 125.3201) a local unit of government sets its own zoning ordinance and may designate or limit the uses and size of dwellings and structures, so whether a second unit is allowed on your lot, and whether an owner-occupancy rule applies, is decided by your city, village, or township rather than by the state.*

Programs that work the same in every state

Some of the biggest sources of help are federal and work much the same everywhere, including USDA Section 504 home repair, LIHEAP energy assistance, the Weatherization Assistance Program, and VA housing grants. They are described once, in detail, at homeshareoregon.org/benefits/federal-programs, and the entries above give you the Michigan contacts.

ONE MORE OPTION

Sharing your home is not on this list, but it belongs beside it.

Every program here helps you afford the home you have. Home sharing does something different: it turns a spare room into steady income and company. It is worth considering before you sell, before you move, and before things get harder to manage alone. Learn more at **homeshareoregon.org/share**.
