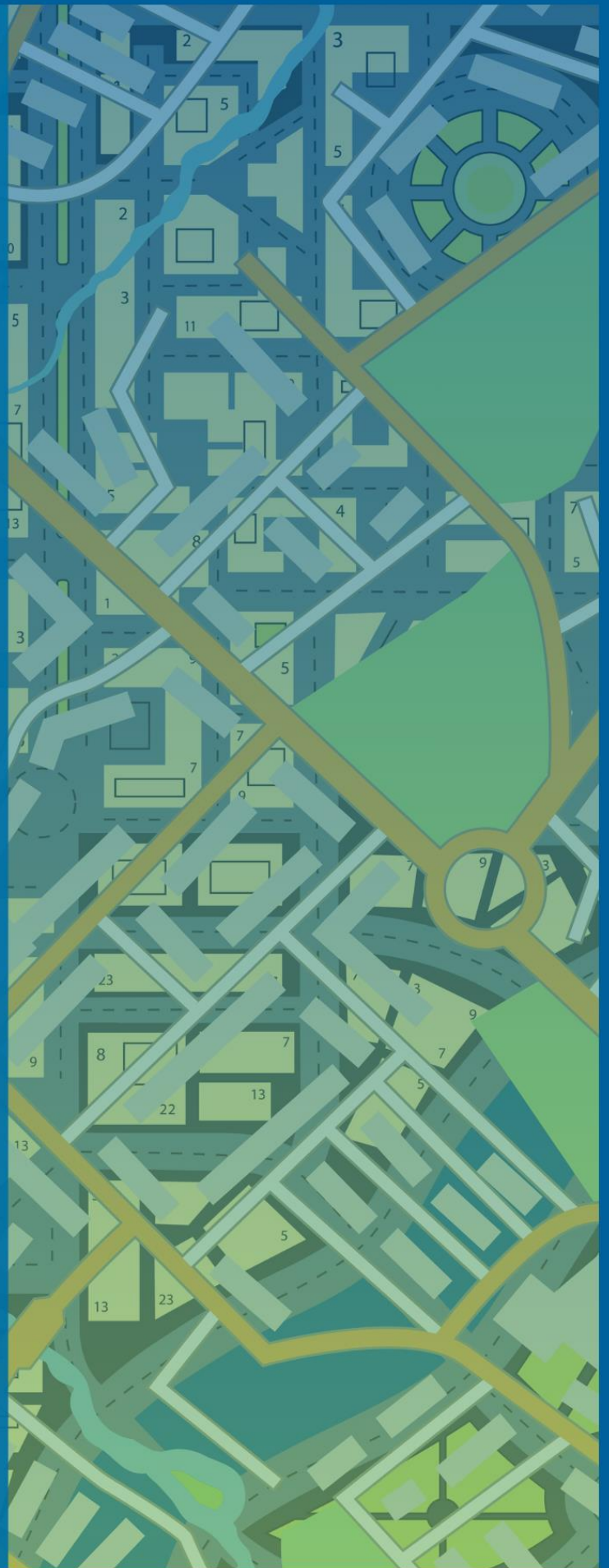


# Housing Resource Guide



**Ingham County**  
Health Department





## Introduction

The Ingham County Health Department developed this guide to assist individuals and families who need assistance with finding housing, housing questions, and transitioning to different housing. This guide includes all forms of housing from unhoused to home ownership. This guide will be updated every 6 months.

If you have additional information that you think would be helpful to add to this guide, or if you have corrections to the information provided, please contact:

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Ingham County Health Department

[Ktrimbach@ingham.org](mailto:Ktrimbach@ingham.org) or (517) 328-8778

This information is up to date as of September 2024.

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## Overview

This guide was created and constantly updated to assist individuals and families in all stages of housing. Ingham County Health Department in collaboration with MDHHS launched the Good Housing = Good Health program in October 2023. Through the Good Housing = Good Health program, Ingham County Health Department is providing housing resources to community residents. A person having a secure place to live is good for both their physical and mental health wellbeing. The Good Housing = Good Health program aims to holistically serve individuals and families by creating resources to provide housing access and stabilization services. The goals of the program are to increase housing access, provide education and resources, and strengthen health and well-being.

Funding for The Good Housing = Good Health program was awarded through the Michigan Housing Community Development Fund (HCDF) and Michigan State Housing Development Authority (MSHDA) and is a federally funded program utilizing the United States Department of Treasury American Rescue Plan (ARP) Coronavirus State and Local Fiscal Recovery Funds (SLFRF).

## Fair Housing Center of Southeast & Mid Michigan (FHC)

The Fair Housing Center of Southeast & Mid-Michigan serves Clinton, Eaton, Hillsdale, Ingham, Jackson, Lenawee, Livingston, Monroe, Shiawassee, and Washtenaw Counties. Fair Housing Center of Southeast & Mid-Michigan is a private, nonprofit fair housing organization.

They actively work to investigate complaints of illegal housing discrimination based on race, color, religion, national origin, sex, disability, familial status, marital status, age, and other locally protected classes. The mission of the Fair Housing Center is to end discrimination in housing and public accommodations and to promote accessible, integrated communities. They provide investigative services, testing, advocacy, conciliation, attorney referrals, and community education. If you think you have experienced housing discrimination, call the Fair Housing Center.

Fair Housing Center of Southeast & Mid-Michigan  
P.O. Box 7825  
Ann Arbor, MI 489107  
1-877-979-FAIR (3247)  
Fax: 734-340-6598

[info@fhcmichigan.org](mailto:info@fhcmichigan.org) / [complaints@fhcmichigan.org](mailto:complaints@fhcmichigan.org)

Fair Housing Laws exist on a Federal, State, and Local level.

## Federal Law

The Federal law defines housing discrimination as more than a refusal to rent, sell, or finance housing. Title VIII of the U.S. Civil Rights Act of 1968 is commonly referred to as the [Federal Fair Housing Act](#). This federal law, as amended in 1974 and 1988, protects

individual rights to equal housing opportunity without discrimination based on race, color, religion, national origin, sex, disability, and/or familial status (the presence of children). The Fair Housing Act covers most housing, including single-family homes, apartments, townhouses, and condominiums. This includes coverage of privately owned and subsidized housing. In addition to protected classes, the Fair Housing Act requires all multi-family housing built for first occupancy after March 13, 1991, to adhere to seven design requirements to ensure basic wheelchair accessibility for ground floor units.

1. An accessible building entrance on an accessible route
2. Accessible common and public use areas
3. Doors usable by a person in a wheelchair
4. Accessible route into and through the dwelling unit
5. Light switches, electrical outlets, thermostats, and other environmental controls in accessible locations
6. Reinforced walls in bathrooms for later installation of grab bars, if needed
7. Usable kitchens and bathrooms

## State Law

In Michigan, housing discrimination is prohibited by the [Elliott-Larsen Civil Rights Act](#) and the [Persons with Disabilities Civil Rights Act](#). State law includes all federal protections and adds age, marital status, sexual orientation, gender identity or expression, height, and weight.

## Local ordinances

In Ingham County, both Lansing and East Lansing have additional protections against discrimination. Lansing additionally protects against discrimination based on ancestry, housing status, HIV Status, political affiliation or belief, source of income or the fact that the income is derived in whole or in part from alimony, child support, or public assistance funds, student status, use of adaptive services, and veteran status. East Lansing additionally protects against discrimination based on legal source of income, student status, and use of adaptive devices or aids.

Know your Rights 2023 information can be found at this link: [https://fhcmichigan.org/wp-content/uploads/2023/04/FH-know\\_your\\_rights\\_2023.pdf](https://fhcmichigan.org/wp-content/uploads/2023/04/FH-know_your_rights_2023.pdf). While discrimination is commonly experienced, housing discrimination may take on forms that are hard to recognize. It can be subtle, friendly, and difficult to pin down. Common signs of housing discrimination can be found on the Fair Housing Center website [here](#).

## Definitions of Protected Classes

### Age

Age is a protected class under the Fair Housing Act, meaning it is illegal to discriminate against someone based on their age in housing-related activities. This includes renting, selling, or financing housing. Examples of age discrimination include advertising statements that favor younger individuals, steering older applicants to less desirable units, or refusing to rent to someone based solely on their age. Additionally, imposing more restrictive income, credit, or rental history requirements on younger or older applicants can be discriminatory. While it is not illegal in most areas to deny housing based on student status, be aware that this can sometimes mask age discrimination. Housing specifically designed for older adults (55+ or 62+) must adhere to specific guidelines to qualify for an exemption from the Fair Housing Act. Private landlords who advertise for "adults only" or "active senior communities" without meeting these guidelines violate the law.

### Criminal Background & Arrest Record

While criminal background is not a protected class under the Fair Housing Act, landlords are obligated to evaluate each tenant's criminal history on a case-by-case basis. This means that having a criminal record does not automatically bar you from housing. Both private and public housing providers are subject to the [Fair Housing Act's guidance on criminal background checks](#). Statements like "We have a blanket no-felony policy" or "Arrested? You can't live here" may indicate discriminatory practices. Landlords must consider factors such as the nature and severity of the offense, the time elapsed since the offense, and the tenant's rehabilitation efforts when making rental decisions. Blanket policies that exclude individuals based solely on the existence of a criminal record can be discriminatory.

### Disability

One potential type of prohibited discrimination under the Fair Housing Act is a refusal to provide reasonable accommodations to a person with a disability. A reasonable accommodation is a modification to the property or a change in policies or practices that allows a person with a disability to enjoy the same housing opportunities as others. Discrimination based on disability is consistently one of the top three most common bases for complaints. Physical and mental impairments can include but are not limited to visual, speech, or hearing issues; cerebral palsy, autism, epilepsy, multiple sclerosis, or muscular dystrophy; cancer, heart disease, diabetes, or HIV/AIDS; intellectual development disorder; emotional illness; and other conditions as recognized by the Americans with Disabilities Act (ADA). If you need an adjustment to your housing policies, check the [reasonable accommodations](#). If you need an adjustment to your housing structure, please check [reasonable modifications](#).

## **Familial Status**

Discrimination against prospective or current renters who have children, are expecting a child, or are adopting or fostering children as members of their household is prohibited under the Fair Housing Act. While familial status is a protected class, landlords may still have legitimate reasons for certain restrictions, such as safety concerns or property conditions. However, these restrictions must be applied on a case-by-case basis and must not be discriminatory. Statements like "No kids' toys in the hallway" or "We cater to students; you wouldn't be happy here" may indicate discriminatory practices. Landlords must consider factors such as the safety of the property, the age and number of children, and the landlord's ability to accommodate the needs of families with children when making rental decisions.

## **Marital Status**

In Michigan, denying rentals or making different terms or conditions for tenants because a person is single, partnered, married, widowed, separated, or divorced is prohibited. If you hear statements like "Sorry, we would like to rent to you, but we'd like a nice, professional, married couple in our home", "We need a higher down payment since you're a single woman", "We don't rent out apartments to married gay couples", "I'm sorry about the death of your wife, but we need to reconsider your current living arrangements", or "Can we really trust you to make your payments if you're divorced?" then you may be experiencing housing discrimination. If you believe you have experienced housing discrimination based on your marital status, you can file a complaint with the Department of Housing and Urban Development (HUD). You can find more information about your rights and how to file a complaint on HUD's website: <https://www.hud.gov/>. It is important to note that while marriage status is a protected class, landlords may still have legitimate reasons for certain restrictions, such as safety concerns or property conditions. However, these restrictions must be applied on a case-by-case basis and must not be discriminatory.

## **National Origin, Religion & Immigration Status**

Discrimination based on immigration status is often directly related to national origin or religion. Housing providers can ask for identification and conduct credit checks to ensure ability to pay rent. However, landlords can only inquire about an applicant's immigration status if they have "reasonable cause" to believe that the applicant may not be eligible to lease housing. This means that the landlord must have a legitimate reason for the inquiry, such as a requirement for a U.S. citizen or lawful resident to sign a lease. Housing providers cannot use information about an applicant's national origin, religion, or immigration status to deny housing or charge different prices unless the information is directly relevant to the applicant's ability to lease the housing. Examples of potential national origin discrimination include refusing to rent to persons whose primary language is not English, offering different rental rates, failing to provide the same level of service or housing amenities, or steering prospective buyers or renters to or away from certain neighborhoods or buildings. Examples of harassment or threats include threatening to report you to the police or immigration authorities because of your

immigration status, telling you to go back to your own country, painting graffiti or writing/yelling ethnic slurs, including the use of slurs or threats to harm you or your family if you do not move out, or blocking access to your home, your belongings, or property amenities (like a swimming pool or laundry area).

### **Pregnancy & Parental Leave**

Pregnancy and parental leave are protected under the Fair Housing Act. Mortgage lenders cannot discriminate against applicants based on their pregnancy or parental leave status. While landlords may inquire about an applicant's pregnancy or parental leave if they have "reasonable cause" to believe that the applicant may not be eligible to lease housing, they cannot deny a loan or mortgage insurance solely based on these factors unless they have a legitimate, non-discriminatory reason for doing so. The Fair Housing Act prohibits mortgage lenders from assuming that a pregnant individual will not return to work after parental leave, delaying the closing of a loan until the individual returns to work, requiring a qualified applicant who is pregnant or on parental leave to return to work, specifying that the applicant earns a specified number of paychecks before their loan may be approved or closed, or inquiring about future planning/maternity leave.

### **Sex**

Sex discrimination can come in a variety of forms, including not allowing multiple tenants of the same sex, evicting victims of domestic violence for reporting their partners, and sexual harassment of a tenant by a landlord or a landlord's employee. Sexual harassment includes any unwanted sexual advance, request for sexual favors, or unwanted verbal or physical contact of a sexual nature. It can occur to any person and can be committed by someone of the same or differing sex. In housing, sexual harassment may fall under one of several categories, including Quid Pro Quo sexual harassment or hostile environment sexual harassment.

### **Sexual Orientation & Gender Identity**

Sexual orientation and gender identity discrimination against the LGBTQIA+ community can occur due to, or in addition to, other classes protected by the Fair Housing Act. Discrimination against the LGBTQIA+ community based on sexual orientation and gender identity can occur in various ways, often intersecting with other protected classes. For example, a realtor might refuse to show houses to a transgender buyer, or a housing provider might deny a same-sex couple housing due to their family composition. Additional discrimination occurs when the tenant reports the harassment to the housing provider who fails to take any action to stop the harassment. An additional case of discrimination can look like a maintenance worker subjecting a female tenant to sexual harassment because she is a lesbian. Evictions can also be discriminatory, such as when a tenant is evicted for dating persons of the same sex or identifying as bisexual. Steering, which involves directing LGBTQIA+ individuals to or away from certain neighborhoods or buildings, is another form of discrimination. Discrimination can also occur in senior housing communities where same-sex couples may be denied the right to add their partner to a lease.

## **Source of Income**

Local ordinances throughout the State of Michigan provide against discrimination against source of income. You can find if your local ordinance protects you against discrimination by looking at your municipality's website under "ordinances", "codes", or "laws", or by reaching out to the [Michigan Fair Housing Center](#). In Ingham County, this includes Lansing and East Lansing. Potential sources of income that could be discriminated against include but are not limited to Section 8 housing choice voucher, veteran benefits, social security and supplemental security income, disability benefits, child support, unemployment, and retirement plans. If you hear "I'm sorry, we don't accept vouchers", "Two years of steady employment required", "You still need to earn three times the monthly rent even with your voucher", "I don't allow child support to be counted as income", or "We don't accept any forms of government assistance as income", then you may be experiencing housing discrimination.

## **Race & Color**

Racial discrimination, which includes discrimination based on race or color, is a prohibited practice under the Fair Housing Act. This can involve being denied housing because of your race or color, restricted to certain areas of an apartment complex, restricted to neighborhoods based on your race (called "steering"), or denied the opportunity to live in a racially diverse community. You may have experienced housing discrimination if:

- You are told over the phone that an apartment is available, but when you show up in person to see the unit, it is suddenly no longer available.
- Your housing provider refuses to give you necessary repairs.
- You are given unequal use of the property or amenities.
- You experience harassment, which can include but is not limited to, neighbors or housing providers using racial slurs, making racially offensive jokes, or displaying racially offensive symbols about you or your guests.

## **Definitions**

### **Affordable housing**

Affordable housing is generally defined as housing on which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities.

### **Federal Housing Administration (FHA)**

The FHA is part of HUD (Housing and Urban Development). They provide mortgage insurance on loans made by FHA-approved lenders. They insure mortgages on single-family homes, multifamily properties, residential care facilities, and hospitals throughout the US and its territories.

### **Homeless/Unhoused**

The federal government defines “unhoused” as a condition in which an individual or family lacks a fixed, regular, nighttime residence; resides in a public or private residence that is not designed or intended to be a regular sleeping accommodation for human beings; lives in a supervised shelter designated to provide temporary living arrangements; and/or is at imminent risk of losing their housing and has no subsequent residence identified or resources to obtain other permanent housing. Unhoused defined by the HARA is living on the street, in a shelter, in a single-room occupancy hotel, or in a car.

### **Housing Assessment and Resource Agency (HARA)**

HARA provides centralized intake and housing assessment, thereby assuring a comprehensive communitywide service and housing delivery system. HARA’s practice shelter diversion and work to rapidly re-house people who are unhoused. HARA’s enter client information on the Unhoused Management Information System to certify unhoused. MSHDA HARA contact list, [here](#).

The local HARA: Advent House Ministries  
743 N Martin Luther King Jr. Blvd  
Lansing, MI 48915  
(517) 485-4722

### **Housing Choice Voucher (HCV)**

HCV, also known as Section 8, is the federal government’s major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants can find their own housing, including single-family homes, townhouses, and apartments. Housing Choice Vouchers are “tenant-based,” meaning people can use them to rent any private apartment that meets program guidelines.

### **Housing and Urban Development (HUD)**

HUD is the federal agency responsible for national policy and programs that address Americans’ housing needs, improve and develop the nation’s communities, and enforce fair housing laws. HUD’s business is helping create a decent home and suitable living environment for all Americans, and it has given America’s communities a strong national voice at the cabinet level. Major programs administered by HUD include:

- Mortgage and loan insurance through the Federal Housing Administration (FHA)
- Community Development Block Grants (CDBG) to help communities with economic development, job opportunities and housing rehabilitation
- HOME Investment Partnership Act block grants to develop and support affordable housing for low-income residents
- Rental assistance in the form of Section 8 certificates or vouchers for low-income households
- Public or subsidized housing for low-income individuals and families

- Unhoused assistance provided through local communities and faith-based and other nonprofit organizations
- Fair housing public education and enforcement

### **Income-Based housing**

Individuals or families would pay about 30% to 40% of their monthly household income for rent in privately-owned housing, while the government pays the rest.

### **Project Based Voucher (PBV)**

PBVs are a component of a public housing agency's (PHA's) housing choice voucher (HCV) program. In contrast to Housing Choice Vouchers, Project Based Vouchers are attached to a specific unit whose landlord contracts with the state or local public housing agency to rent the unit to families and individuals with low incomes. To find local Ingham County PBV sites, click [here](#).

### **Public Housing Agency (PHA)**

PHA is the local office responsible for administering and maintaining Section 8 housing benefits, formally known as the Federal Housing Choice Vouchers Program.

### **Medication Assistance Treatment (MAT)**

The use of medications in combination with counseling and behavioral therapies for the treatment of substance use disorders.

### **Michigan State Housing Development Authority (MSHDA)**

MSHDA is a state-run agency that provides financial and technical assistance through public and private partnerships to create and preserve safe and decent affordable housing, engage in community economic development activities, develop vibrant cities, towns, and villages, and address unhoused issues.

### **Recovery Housing**

Temporary 90-day sober living within a supportive environment working toward independent living.

### **Section 8 housing**

Section 8 housing program provides low-income, disabled, and elderly individuals with safe and sanitary shelter. Section 8 is formally known as the Federal Housing Choice Vouchers Program.

### **Subsidized Housing**

A generic term covering all federal, state, or local government programs that reduce the cost of housing for low- and moderate-income residents. Housing can be subsidized in numerous ways. Examples include: giving tenants a rent voucher, helping homebuyers with down payment assistance, reducing the interest on a mortgage, providing deferred loans to help developers acquire and develop property, giving tax credits to encourage

investment in low- and moderate-income housing, authorizing tax-exempt bond authority to finance the housing, providing ongoing assistance to reduce the operating costs of housing and others. Public housing, project-based housing, Section 8, Section 8 vouchers, tax credits, and the State Housing Trust Fund are all examples of subsidized housing.

## Homeless Shelters

The federal government defines “homelessness” as a condition in which an individual or family lacks a fixed, regular, nighttime residence; resides in a public or private residence that is not designed or intended to be a regular sleeping accommodation for human beings; lives in a supervised shelter designated to provide temporary living arrangements; and/or is at imminent risk of losing their housing and has no subsequent residence identified or resources to obtain other permanent housing.

Homelessness defined by the HARA is an individual or family living on the street, in a shelter, in a single-room occupancy hotel, in a car, or who is fleeing, or is attempting to flee, domestic violence.

## Programs that support unhoused individuals and/or families

- I. Advent House – 743 N Martin Luther King Blvd, Lansing 48915 (517) 485-4722 – [Programs](#)
  - Rapid Re-Housing (RRH) - Provides short-term and medium-term (1-24 months) tenant based rental assistance and supportive services.
  - Permanent Supportive Housing (PSH) - Provides long-term housing assistance and supportive services. This service is for families with at least one member with a long-term disability.
  - Project-Based Voucher Management (PBV) - Provides case management to some local-based voucher properties in conjunction with Ingham Community Mental Health.
  - Shared Housing Intervention Program (SHIP) - Works with families who do not meet the HUD definition of unhoused but are doubled up, couch surfing or staying with family.
  - Street Outreach (PATH program) - Provides street outreach services to unsheltered individuals. Involves direct contact with people who live in nontraditional settings such as streets, vehicles and camps.
  - Weekend Day Shelter – Program provides stability to those most at risk in our community. It meets the basic needs of food and day shelter, as well as other services that build life skills.

## Unhoused Verification

For individuals and/or families that are unhoused and trying to be verified as unhoused, the HARA uses the MSHDA Housing Choice Voucher unhoused preference checklist.

## **MSHDA Housing Choice Voucher Unhoused Preference - Check List**

### **Who is Unhoused?**

- Categories 1 and 4 – see proof of unhoused below
- People receiving ESG Rapid Re-housing (Emergency Solutions Grant) – while financial assistance is being provided, the client retains their unhoused status
- People receiving Tenant Based Rental Assistance (TBRA)

### **Who is not Unhoused?**

- People with Project Based Vouchers
- People living in Permanent Supportive Housing and Shelter Plus Care
- People living in subsidized rental units and the subsidy does not have an end date

### **Threshold Requirements for entering a name on the Unhoused preference Waiting List:**

- The unhoused verification date must be prior to the date of application (this does not apply to income verification, rather unhoused verification)
- The documents outlined below are required and must be collected prior to filling the electronic HCV (Housing Choice Voucher) Unhoused Preference Pre-Application
- Verification of Unhoused must include signature of the verifier and the date of unhoused
- A signed and dated Consent for the Release of Confidential Information for purposes of care coordination and working with the MSHDA Housing Agent. This document does not need to be re-signed every 120 days (Go to: [www.michigan.gov/mshda](http://www.michigan.gov/mshda), click on Unhoused & Special Housing Needs, click on Consent for the Release of Confidential Information to find this form)
- Verification that the applicant is living in the county for which they are applying, or if there is no shelter and the applicant is not residing in their resident county, the HARA must explain why the applicant is currently staying in a county but applying for rental assistance in another county
- Regarding an applicant that is self-certifying unhoused, the case manager must create an observation note/letter to the file verifying why the case manager believes the person is unhoused. For example, “I looked in her car and could see she was living in it; he was carrying his belongings in a duffel bag when he came into my office”.
- The electronic application for all new applicants must be filed within five (5) business days from the date of the verification of unhoused

**Unacceptable Proof of Unhoused:**

1. A hotel/motel document does not automatically qualify someone as unhoused (A signed and dated letter from a service agency on their letterhead is required)
2. A court judgment regarding eviction and non-payment of rent
3. Someone phoning a shelter and saying: “I am unhoused” or “Mr. Smith is unhoused” (a signed and dated letter from a service agency on their letterhead is required)

**Step 1: Proof of Unhoused**

One of the following boxes must be checked and unhoused document must be provided prior to placing someone on the Unhoused Preference Waiting List. The checklist below (shown here on pages 2 and 3) must be placed in the applicant file along with unhoused documentation.

**CATEGORY 1: Literally Unhoused**

Individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:

1. Has a primary nighttime residence that is a public or private place not meant for human habitation; or
2. Is living in a publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state and local government programs); or
3. An individual who is exiting an institution where he or she resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution

To certify unhoused status for the above, the required documentation must include one (1) of the following:

- Written letter from the shelter provider for shelter verification
- Written observation by the outreach worker for street unhoused
- Certification by the individual or head of household seeking assistance stating that they were living on the streets (Form No. 5), accompanied by staff notes
- Written referral by another housing or service provider
- Discharge paperwork for exiting an institution
- Written record of the intake worker’s due diligence to obtain above evidence and certification by individual that they exited institution (ESG Form No. 5)

**CATEGORY 4: Fleeing/Attempting to Flee Domestic Violence**

Any individual or family who:

- (i) Is fleeing, or is attempting to flee, domestic violence
- (ii) Has no other residence; **and**
- (iii) Lacks the resources or support networks to obtain other permanent housing

**Documentation required:**

*For victim service providers:*

- An oral statement by the individual or head of household seeking assistance which states: they are fleeing; they have no subsequent residence; and they lack resources. Statement must be documented by a self-certification (ESG Form No. 5) or a certification by the intake worker

*For non-victim service provider (must document all of the following):*

- Oral statement by the individual or head of household seeking assistance that they are fleeing. This statement is documented by a self-certification (ESG Form No. 5) or by the caseworker. Where the safety of the individual or family is not jeopardized, the oral statement must be verified; **and**
- Certification by the individual or head of household that no subsequent residence has been identified (Form No. 5); **and**
- Self-certification, or other written documentation, that the individual or family lacks the financial resources and support networks to obtain other permanent housing (ESG Form No. 5)

**Doubled Up**

Can only be used if your community does not have an unhoused shelter available to assist the general population. Annual approval from the local CoC (Continuum of Care) Body and MSHDA is required.

Doubled up (Imminent Risk) is defined as:

- Residence will be lost within 14 days of the date of application for unhoused assistance
- No subsequent residence has been identified; and
- The individual or family lacks the resources or support networks needed to obtain other permanent housing

**Required Documentation for Doubled-Up Housing:** If you are living with someone else (e.g., in a home, apartment, or duplex), you must provide the following documentation:

- Letter from the tenant/homeowner: This letter should include the tenant or homeowner's name, phone number, and address
- HARA document verification: HARA will contact the tenant/homeowner by phone to verify the information provided in the letter

**Step 2: MSHDA Release of Information**

The Consent for the Release of Confidential Information form must be signed and dated. It is required for purposes of care coordination and for working with the MSHDA Housing Agent. This document does not need to be re-signed every 120 days.

**Step 3: File HCV Unhoused Preference Checklist**

The Unhoused Preference Key Card Holder enters the applicant on the waiting list after all required documents have been received and steps 1-3 have been completed.

**Step 4: Learning How to use the Applicant Portal**

A HARA staff member shows the applicant how to update their address and other information on the portal.

**Step 5: Preparing for Lease Up**

The following documents are required and must be provided to the MSHDA Contracted Housing Agent before rental assistance can be offered. Failure to provide these documents will delay the process and may prevent the offer of rental assistance.

**Verification of Legal Identity is required for all family members**

<u>Verification of Legal Identity for Adults</u>	<u>Verification of Legal Identity for Children</u>
<ul style="list-style-type: none"> <li>• Certificate of birth</li> <li>• Naturalization papers</li> <li>• Current, valid driver's license or State ID</li> <li>• Church issued baptismal certificate</li> <li>• U.S. military discharge (DD 214)</li> <li>• U.S. passport</li> </ul>	<ul style="list-style-type: none"> <li>• Certificate of birth</li> <li>• Adoption papers</li> <li>• Department of Human Services ID</li> <li>• Custody Agreement</li> <li>• Affidavit of Parentage</li> </ul>

**Proof of Age is required for all family members**

<u>Proof of Age for Adults and Children</u>
<p>Listed in order of preference:</p> <ul style="list-style-type: none"> <li>• A birth certificate or other official record of birth</li> <li>• For elderly individuals, an original document that provides evidence of the receipt of social security retirement benefits is acceptable, if the individual's date of birth is on the document</li> </ul> <p>If neither of the above documents can be provided, one of the following documents can be accepted:</p> <ul style="list-style-type: none"> <li>• Driver's license or State ID, if the individual's birth year is on the document</li> <li>• School records, if the individual's birth year is on the document</li> </ul>

**Proof of Social Security number is required for all family members**

<u>Proof of Social Security Number for Adults and Children</u>
<p>Listed in order of preference:</p> <ul style="list-style-type: none"> <li>• An original SSN card issued by the Social Security Administration (SSA)</li> <li>• An original SSA-issued document which contains the name and SSN of the individual</li> </ul>

- An original document issued by a federal, state, or local government agency which contains the name, SSN, and other identifying information of the individual

**Proof of Residency is required by the head of household, spouse, or co-head**

Proof of Residency

Proof that the head of household, spouse, or co-head currently lives in the County:

- A copy of a valid driver's license which includes a current address
- A copy of a valid state ID card which includes a current address
- A copy of a valid Medicaid card which includes a current address
- A valid Social Security printout letter which includes a current address
- A copy of a valid voter's registration card which includes a current address
- A letter from the Unhoused Shelter, HARA, or Lead Agency indicating residency

Proof that the head of household, spouse, or co-head currently works in the County:

- A letter from the employer stating the applicant is employed in the County
- A letter from the employer stating the applicant will be employed in the County. A start date for employment must be within 60 calendar days of the date of application
- A copy of a valid paycheck stub with the employer's address showing the business is located in the County. The paycheck stub must be dated within 60 calendar days of the date of application

**Step 6: Recertification**

Recertification is done every 120 days. Within 30 days of the expiration of the application back-up documents must be collected in order to verify the re-certification. This excludes the Consent for the Release of Confidential Information form.

**Other Federal Statues- See Category 3:** Below outlines the various federal statutes that define an individual as "unhoused." These definitions are used across different government programs and initiatives to determine eligibility for services and assistance.

- **Runaway and Unhoused Youth Act:** Provides federal funding and services to runaway and homeless youth. Defines unhoused youth as individuals who lack a fixed nighttime residence and have no readily available shelter or are not living in a place designed for permanent habitation.
- **Head Start Act:** Provides early childhood education programs for low-income and at-risk children. Defines unhoused children as those who lack a fixed nighttime residence and have no readily available shelter or are not living in a place designed for permanent habitation.
- **Violence Against Women Act:** Provides federal funding and services to victims of domestic violence, sexual assault, and stalking. Defines unhoused victims as

individuals who lack a fixed nighttime residence and have no readily available shelter or are not living in a place designed for permanent habitation.

- **Public Health Service Act:** Provides federal funding and services for public health programs including those related to homelessness. Defines unhoused individuals as those who lack a fixed nighttime residence and have no readily available shelter or are not living in a place designed for permanent habitation.
- **Food and Nutrition Act:** Provides federal funding for food assistance programs. Defines unhoused individuals as those who lack a fixed nighttime residence and have no readily available shelter or are not living in a place designed for permanent habitation.
- **Child Nutrition Act:** Provides federal funding for child nutrition programs. Defines unhoused children as those who lack a fixed nighttime residence and have no readily available shelter or are not living in a place designed for permanent habitation.
- **McKinney-Vento Unhoused Assistance Act:** Provides federal funding and services to unhoused individuals and families. Defines unhoused individuals as those who lack a fixed nighttime residence and have no readily available shelter or are not living in a place designed for permanent habitation.

## Ingham County Shelters

- **Advent House – 743 N Martin Luther King Blvd, Lansing 48915 (517) 485-4722**
  - Accepts single individuals
  - Must call ahead for bed assignment and availability
  - Weekend shelter/Day shelter
- **Child and Family Charities – Gateway Youth Services – 4287 Five Oaks Dr, Lansing 48911 (517) 882-4000**
  - Accepts single individuals, and minors without adults
  - Must call head for bed assignment and availability
  - Emergency Overnight Shelter/Transitional Housing/Shared Housing/Supportive Housing/Halfway Housing
- **City Rescue Mission for Men – 607 E Michigan Ave, Lansing 48910 (517) 485-0145**
  - Accepts single individuals
  - Must call ahead for bed assignment and availability
  - Overnight shelter
- **City Rescue Mission shelter for Women & Children – 2216 S Cedar St, Lansing 48910 (517) 485-0145**
  - Accepts single individuals, women & children only
  - Must call ahead for bed assignment and availability
  - Overnight shelter
- **EVE’s Shelter for Women and Children - Lansing (517) 372-5976**
  - Accepts single individuals, women and children only
  - Must call ahead for bed assignment and availability

- Domestic Violence Shelter
- **Haven House – 121 Whitehills Dr, East Lansing 48823 (517) 337-2731**
  - Accepts single and two parent families only
  - Must call ahead for bed assignment and availability
  - Overnight shelter for single and two parent families
- **Holy Cross Shelter – 430 N Larch St, Lansing 48912 (517) 484-4414**
  - Accepts single individuals, Men, Women, Children and Veterans
  - Must call ahead for bed assignment and availability
  - Day shelter for individuals and families/ Overnight shelter
- **Homeless Angels – 3216 N Sycamore St, Lansing 48917 (517) 487-9119**
  - Accepts single and two parent families only
  - Must call ahead for bed assignment and availability
  - Overnight shelter
- **Loaves and Fishes Ministries – 831 N Sycamore St, Lansing 48906 (517) 482-2099**
  - Accepts single individuals
  - Must call ahead for bed assignment and availability
  - Overnight shelter
- **The Outreach – 601 N Larch St, Lansing 48912 (517) 485-0145**
  - Accepts single individuals
  - Drop in shelter, doors open at 6pm line up begins before that time. Chairs only no beds
  - Overnight shelter

## Cooling/Warming Centers

Ingham County offers residents a place to go to escape the heat or the extremely low temperatures. Extreme heat or extreme cold is especially important for seniors and people with chronic health conditions who have a place to get out of those temperatures. In Ingham County, you can dial 211 to find a cooling/warming center near you. Click [here](#) to learn more.

### Cooling Centers

- **CATA Transportation Center - 420 S Grand Ave, Lansing 48933**
  - Monday through Friday 7 AM - 7 PM, Saturday and Sunday 9 AM - 5 PM
- **Capital Area District Libraries – Downtown Branch - 401 S Capitol Ave, Lansing 48933**
  - Monday – Friday 10 AM - 8 PM, Saturday 10 AM – 7 pm, Sunday 12 PM – 5 PM
- **Capital Area District Libraries – South Lansing Branch - 3500 S Cedar St, Lansing 48910**
  - Monday – Thursday 10 AM to 8 PM, Friday – Saturday 10 AM – 7 PM, Sunday 12 PM – 5 PM

- **City of Lansing Foster Community Center** - 200 N Foster St, Lansing 48912
  - Monday – Friday 8:30 AM – 9 PM, Saturday 8:30 AM – 5 PM
- **City of Lansing Gier Community Center** - 2400 Hall St, Lansing 48906
  - Monday – Friday 8:30 AM – 9 PM, Saturday 8:30 AM – 5 PM
- **City of Lansing Letts Community Center** - 1220 W Kalamazoo, Lansing 48915
  - Monday – Friday 8:30 AM – 4:30 pm
- **City of Lansing Schmidt Community Center** - 5825 Wise Rd, Lansing 48911
  - Monday – Friday 8:30 AM – 9 PM, Saturday 8:30 AM – 5 PM
- **Neighborhood Empowerment Center** - 600 W Maple St, Lansing 48906
  - Monday – Friday 9 AM – 5 PM

### **Warming Centers**

Warming centers can be used when temperatures fall below freezing. Per the centers and organizations, availability is subject to capacity restrictions.

- **CADL Downtown Library** – 401 S Capital Ave, Lansing 48933 (517) 367-6350
  - Monday – Thursday 10 AM – 8 PM, Friday – Saturday 10 AM – 7 PM, Sunday 12 PM – 5 PM
- **CATA Transportation Center** – 420 S Grand Ave, Lansing 48933 (517) 394-1100
  - Monday – Friday 7 AM – 7 PM, Saturday – Sunday 9 AM – 5 PM
- **City of Lansing Foster Community Center** – 200 N Foster St, Lansing 48912 (517) 482-4233
  - Monday – Friday 8:30 AM – 9 PM, Saturday 8:30 AM – 5 PM
- **City of Lansing Gier Community Center** – 2400 Hall St, Lansing 48906 (517) 483-4313
  - Monday – Friday 8:30 AM – 9 PM, Saturday 8:30 AM – 5 PM
- **City of Lansing Letts Community Center** – 1220 W Kalamazoo St, Lansing 48915 (517) 483-4051
  - Monday – Friday 8:30 AM – 4 PM
- **City of Lansing Schmidt Center** – 5825 Wise Rd, Lansing 48911 (517) 483-6686
  - Monday – Friday 8:30 AM – 9 PM, Saturday 8:30 AM – 5 PM
- **South Lansing Library** – 3500 S Cedar St, Lansing 48910 (517) 272-9840
  - Monday – Thursday 10 AM – 8 PM, Friday – Saturday 10 AM – 7 PM, Sunday 12 PM – 5 PM
- **The Outreach (City Rescue Mission)** – 601 N Larch St, Lansing 48910 (517) 485-0145
  - Daily 6 PM – 7 AM (currently evening only as a drop-in center)

### **Day Shelters**

Day shelters are available year-round during the hours posted. Food/meals may be available.

- **Advent House** – 743 N Martin Luther King Jr Blvd, Lansing 48915 (517) 485-4722
  - Monday – Friday 9 AM – 5 PM, Saturday – Sunday 8 AM – 5 PM

- **City Rescue Mission, Women and Children** – 2216 S Cedar St, Lansing 48910 (517) 485-0145
  - Daily 9 AM – 4 PM and 4 PM – 9 AM
- **Holy Cross New Hope Community Center** – 430 N Larch St, Lansing 48912 (517) 484-4414
  - Monday – Friday 8 AM – 5 PM (Services are currently in transition and may be subject to change)

### Overnight Emergency Shelters

- **City Rescue Mission, Men’s Shelter** – 613 E Michigan Ave, Lansing 48910 (517) 485-0145
  - Daily 6 PM – 7 AM
- **City Rescue Mission, Women and Children** – 2216 S Cedar St, Lansing 48910 (517) 485-0145
  - Daily 6 PM – 7 AM
- **Holy Cross New Hope Community Center** – 430 N Larch St, Lansing 48912 (517) 484-4414
  - Monday – Sunday 5 PM – 7 AM
- **The Outreach Drop-In Center, City Rescue Mission** – 601 N Larch St, Lansing 48910 (517) 485-0145)
  - Monday – Sunday 6 PM – 7 AM (hours may expand as resources/staffing become available, showers and laundry facilities available)
- **Child and Family Charities Gateway Division** – 4287 Five Oaks Dr, Lansing 48911 (517) 882-4000
  - 24/7 (for minor youth)
- **Haven House** – 121 Whitehills Dr, East Lansing 48823 (517) 337-2731
  - Required to be on the property by 6 PM daily
- **Loaves and Fishes** – 831 N Sycamore St, Lansing 48906
  - Monday – Sunday 5 PM – 9 PM (must be on the property by 5 PM)
- **The Unhoused Angels** – 3216 W Main St, Lansing 48912
  - Required to be on the property by 6 PM daily

### Unhoused Encampments

Unhoused encampments are temporary settlements formed by individuals who lack a fixed nighttime residence. These encampments are often located in public spaces, such as parks, under bridges, or near bodies of water. They can vary in size from a few tents to large, organized communities.

Unhoused encampments may, and can be, “swept” or “cleared” by the city. Generally, the city tries to give warnings of future sweeps of an encampment so that those living there have the opportunity to gather and move their belongings. This is not required by law, however, so sweepings may happen without given notice.

Unhoused encampment best practices can be found [here](#) with additional information able to be found on <https://housingnohandcuffs.org/>.

## ADA information

- **Where to make a complaint**
  - For discrimination complaints against businesses, employers, property management companies or other non-state government organizations contact the Michigan Department of Civil Rights (MDCR) at 1-800-482-3604 or file online by clicking [here](#).
- **Shelter Accommodations**
  - To maximize space within the shelters, the shelters use bunkbeds to accommodate as many people as possible. Unfortunately, this means that once the bottom bunkbeds are filled there is no accommodation for those people that have restricted abilities to climb a ladder.

## Preparing for permanent housing

- **Documents needed:**
  - Birth Certificate, Identification, Social Security card
    - Secretary of State has a Good Cause fee waiver for State of Michigan ID
- **Information to gather** (This is not an exhaustive list, but a good guide for documents you will almost always need):
  - Previous landlord information
  - Verification of current Income
  - Copies of your last two pay stubs
  - Copies of your last three bank statements
  - Copies of your last two tax returns
  - Copies of last two W-2 forms
  - Personal and/or professional references

## Recovery Housing

Also known as sober living housing are safe, stable, and supportive environments for people recovering from addiction to alcohol or drugs.

Site/Facility	City	Funding	Insurance Accepted	Gender Accepted	MAT	Religious Affiliations
Second Chance Men's Recovery Housing	Lansing	\$500 per month	No	Men	No	No
Endeavor House Ministries	Lansing	\$500 Per month	No	Men	No	Yes
Endeavor House Ministries – Angie's Place	Lansing	\$500 per month	No	Women	No	Yes
Pinnacle Recovery Services	Lansing	Funded through our local PIHP	Yes	Men	Yes	No
RISE Recovery Community	Lansing	Funded through our local PIHP	Yes	Men & Women	Yes	No
Safe Harbor Recovery Housing	Lansing	Funded through our local PIHP	Yes	Men & Women	Yes	No

## Renters

If you are renting for the first time, there are steps you can take to help you succeed. This includes figuring out how much rent you can afford, budgeting, how much space you need, and where you want to live. Most financial experts recommend that you spend no more than 30 percent of your gross monthly income on housing, including utilities. Many landlords state on a rental application that they want an applicant's gross income to be three times greater than the rent, so figure out what that would look like for your income. Determine how much space you need and if you are planning to have roommates. If you are planning on living alone, renting a studio or one-bedroom would work best. If you are planning on having a roommate, the additional expense of needing a two-bedroom is offset by sharing the cost of rent as well as expenses like utilities and groceries.

To help you determine what location would be best for you to live in, consider the following:

- How close it is to work or school?
- Transportation options – is there a parking spot for a car, or a bus route nearby?
- Who lives nearby? What is the community like?
- Is it safe to live here for you? Look at streetlights and parking options. Neighborhood apps or websites can help to make it clear what your community is talking about regarding safety, crime, and other issues.
- Convenience. Are there grocery stores, restaurants, or parks that you like to visit at a reasonable distance?

## Credit/Budgeting Preparation

Credit scores can vary based off your history of use of credit cards, payment history, and derogatory marks on your credit, loans, and other factors. Bad credit is a score of 300-629, Fair credit is a score of 630-689, Good credit is a score of 690-719, and Excellent is a score of 720+.

### Knowing your Credit Rating

You can check your credit score through the below sites as often as you want without lowering your credit score.

- [Credit Karma](#)
- [Www.Annualcreditreport.com](http://www.annualcreditreport.com)
- Some banks or financial institutions provide free credit checks

### Soft Inquiry vs Hard Inquiry

- Soft inquiry also known as a soft pull, occurs when a landlord or property manager checks your credit report as part of a background check. It does not impact your credit score.
  - Landlords may perform a soft inquiry to get a general idea of your creditworthiness without the detailed information that a hard inquiry provides. They often use this for pre-screening before moving forward with a more formal application process.
  - Soft inquiries do not appear on your credit report to other potential creditors and do not affect your credit score.
- Hard Inquiry or a hard pull occurs when a landlord or property manager formally reviews your credit report as a part of a rental application. This inquiry provides a more detailed look at your credit history.
  - Hard inquiries are typically used when you are further along in the rental process, often after you've submitted a full application, and the landlord needs to make a final decision.
  - Hard inquiries can impact your credit score slightly (usually a few points) and remain on your credit report for about two years.
- In Michigan, as in other state, landlords can choose to perform either a soft or hard inquiry when you apply for a rental. It's always a good idea to ask which type of inquiry they will perform. If they plan to do a hard inquiry, it's important to know that it could temporarily lower your credit score, especially if you're applying for multiple rentals within a short period.

### Places to go for Credit Repair Help

- Credit Karma
- Experian Boost
- Capital Area Community Services

### What to do if you have bad credit or no credit

- Rent from an individual landlord as most management companies always run a credit check.

- Beware of scams, like the landlord asking for a security deposit or first months rent before you have signed a lease or seen the apartment, landlords that state they are out of the country and have someone working on their behalf, or landlords that ask you to wire the money.
- Offer to move in right away
  - Having one or more empty apartments is expensive for property managers and landlords.
- Prove income or savings balance with bank statements
  - A high savings balance may replace a stable income or high income. This lets the landlord know that you will not run the risk of not paying.
- Pay a few months rent upfront as a security deposit
  - Landlords will be more likely to rent to you if they have the rent money in hand for a few months. Make sure the payments are well documented, so you can get it back at the end of your lease or have it go to the first few months' rents.
- Provide reference letters
  - Prove your character by providing professional references from past employers, professors, or teachers. The general assumption is those who are responsible at work and school are more likely to be responsible with their money.
- Offer to start out month-to-month
  - By signing a three-month lease or going month-to-month the landlord can opt to not renew you for a longer term if you are not paying. Be careful, however, as this may mean that you have to move if they do not renew the lease.
- Get a co-signer or a roommate with strong credit
  - Ask a close friend or family member with good credit to co-sign for you. Understand that if this person agrees, they will be liable for your rent payment if you fail to make it in a timely manner. Finding a good roommate with good credit could help increase your odds of getting an apartment.

### **Ways to Build Your Credit**

- Apply for a secured credit card
  - These types of cards require users to put down cash deposit when the account is opened. The deposit is equal to the card's credit limit. The best secured cards allow you to upgrade to an unsecured card that doesn't require a deposit.
- Consider becoming an authorized user
  - This is someone who is added to a primary cardholder's credit card account. Even though the credit card company will issue a card with the authorized user's name on it, the primary user is legally responsible for paying charges on the account.

- Take out a credit-builder loan
  - The lender, typically a credit union or small bank, holds the full amount while you make payments over time. Once you've paid the loan in full, you get the lump sum.
- Get credit for rent and utility payments
  - Rent-reporting services can help get your credit reports to reflect your rent payments. Using Experian boost allows your rent, streaming and utility payments to be counted toward your credit score.

### **Budgeting and places that can assist with budgeting**

Most financial experts recommend that you spend no more than 30 percent of your gross monthly income on housing including utilities. Many landlords state on a rental application that they want an applicant's gross income to be three times greater than the rent. Capital Area Community Services can help with budgeting questions and has multiple locations:

- **Lansing/East Lansing Service Center** 1301 Rensen St, Lansing MI 48910 (517)393-7077
- **Rural Ingham Service Center** 218 E Maple St, Mason MI 48906 (517) 676-1065
- **Clinton County Service Center** 1001 S Oakland St, Saint Johns MI 48879 (989)224-6702
- **Eaton County Service Center** 1370 N Clinton Trail, Charlotte MI 48813 (517)543-5465
- **Shiawassee County Service Center** 1845 Corunna Ave, Owosso MI 48867 (989)723-3112

## **Different types of rental housing for low income**

### **Section 8 Vouchers**

- **Housing Choice Voucher (HCV):** Most common form of Section 8. There is no case management attached to the HCV. The 2 agencies that process housing choice vouchers for Ingham County are: BECKA management and the Lansing Housing Commission. The voucher belongs to the "Head of Household" and can be lifelong, as long as they continue to meet updated paperwork requirements. Once established, the Head of Household can choose to move, add or remove people to their voucher, and can even leave the county after the initial year, as long as they inform housing authorities prior to the change. The voucher holder may be required to pay anywhere from 0-30% of their monthly income, depending on their financial situation. There are no age or disability requirements.
- **Mainstream vouchers (Ingham County Housing Commission):** Similar to the housing choice voucher except they are reserved for individuals aged 18-61 with a documented disability and come with lifetime light-touch case management. Openings for mainstream vouchers are rare in Ingham County but are operated by the Ingham County Housing Commission.

- **HUD-VASH Vouchers:** Housing Choice Vouchers with light-touch case management for Veteran and Veteran families only. HUD-VASH (Veteran's Affairs Supportive Housing) vouchers are also managed by the LHC (Lansing Housing Commission).
- **Permanent Supportive Housing (PSH):** An LHC supplemental voucher program with intensive, lifelong case management from Advent House Ministries. PSH is for chronically homeless individuals with a documented disability.
- **Shelter + Care:** An LHC supplemental voucher program with intensive, lifelong case management from Community Mental Health. Shelter + Care is for homeless individuals with a documented mental illness.
- **Rapid Rehousing (RRH):** Rapid Re-housing is a short-term assistance program that provides a security deposit and between 6-24 month's rent (depending on the client/program). Clients then either pay out of pocket or transfer to a housing choice voucher. Entry into rapid rehousing programs is determined by the coordinated entry assessment vulnerability determination. Advent House Ministries manages rapid rehousing.
- **Housing Opportunities for persons with AIDS(HOPWA):** Light-touch case management and rental assistance for low-income persons living with HIV/AIDS and their families. HOPWA is currently managed by the Lansing Area AIDS Network.

**Income-Based Housing:** Tenants typically pay a portion of their income towards rent, with the subsidy covering the remaining cost. This ensures that housing remains affordable for low-income households.

**Government Funding:** Subsidies can come from federal, state and local government programs. In the United States, common sources of funding include the department of Housing and Urban Development (HUD) and various state and local housing authorities.

#### **Subsidized Housing:**

- Public Housing – Managed by local housing authorities, these properties are owned by the government and rented to low-income families, the elderly, and individuals with disabilities.
- Section 8 Housing Choice Voucher Program – Provides vouchers that tenants can use to help pay for housing in the private market. The tenant pays a portion of the rent, and the voucher covers the rest.
- Project-Based Section 8 – Subsidies are attached to a specific housing units, and tenants pay a reduced rent to live in those units.
- Low-Income Housing Tax Credit (LIHTC) Properties – These properties receive tax credits in exchange for offering a portion of their units at reduced rents to low-income tenants.

There is regulation and oversight for subsidized housing programs. This ensures that they meet standards of safety, habitability, and affordability. This typical oversight is provided by the housing authorities and other government agencies. Demand for

subsidized housing often exceeds supply, leading to long waiting lists and application processes.

### Tips for renters

- It is recommended that you tour a rental unit before taking any steps to apply. Most rental applications include fees. If a company wants renters to pay application fees before touring a property, that listing may be a scam. Tours are important to assess the conditions of the unit and surrounding areas. Listings are liable to mislead potential tenants into believing fabrications about a unit. During the tour, make sure to check property's upkeep and amenities that are listed within the ad.
- Beware of landlords that are taking application fees without ever renting the unit. Check previous months and online ratings for reviews.
- Verify what utilities are included in the total price of rent and if there are utilities that are not included. The landlord or current occupants should know about what those utilities run each month if not included.
- When touring an apartment or house, the rental owner may put out display furniture and appliances. Do not assume that those items will be included withing the unit. You may also be shown a "staged unit" and not the actual unit that you would be renting. Always ask what items will be included and to see the actual unit that you will be renting. This may not be possible if the unit is currently occupied.
- **Make sure to see the unit you will be renting before you sign the lease.** This will avoid you signing a lease for a unit unseen. There could be damage or other issues with the unit you are renting.
- Once you sign a lease, do a walk through and take pictures of the entire unit. If there is any damages or items that need to be fixed bring them to the attention of the landlord immediately. Save those pictures until you move out and receive your security deposit.
- When your lease is completed and you are ready to move out, take pictures of the entire unit. Save these pictures until your have received your security deposit back.
- Verify in your lease what your landlord is responsible for fixing.
- Look for reviews of the property or management company. Google reviews, Yelp, Apartment ratings, Facebook groups, and Nextdoor are all places to find reviews.
- Assess your environment and neighbors. Check out the property at different time or day and different days of the week.

### Fair Housing Center of Southeast & Mid-Michigan (FHC)

The Fair Housing Center of Southeast & Mid Michigan serves Clinton, Eaton, Hillsdale, Ingham, Jackson, Lenawee, Livingston, Monroe, Shiawassee, and Washtenaw Counties. Fair Housing Center of Southeast & Mid Michigan is a private, nonprofit fair housing organization.

They actively work to investigate complaints of illegal housing discrimination based on race, color, religion, national origin, sex, disability, familial status, marital status, age, and other locally protected classes. The mission of the Fair Housing Center is to end discrimination in housing and public accommodations and to promote accessible, integrated communities. They provide investigative services, testing, advocacy, conciliation, attorney referrals, and community education. If you think you have experienced housing discrimination, call the Fair Housing Center.

Fair Housing Center of Southeast & Mid Michigan

P.O. Box 7825

Ann Arbor, MI 489107

1-877-979-FAIR (3247)

Fax: 734-340-6598

[info@fhcmichigan.org](mailto:info@fhcmichigan.org) / [complaints@fhcmichigan.org](mailto:complaints@fhcmichigan.org)

Fair Housing Laws exist on a Federal, State, and Local level.

## Documents needed for rentals

- Birth Certificate
  - Vital Records Michigan
    - Statewide search can be done in person or online
  - Local County Clerk's Office
    - County-wide search done in person or online
  - Vital Check
    - US wide search can be done online only
- Social Security Card
  - If you do not have one bring your birth certificate and medical records such as your Immunization record to obtain from your local Social Security Office.
- Proof of residency
- Personal and professional references
- Pay stubs or proof of income
- Credit references
  - Any bills that you are currently paying to show proof of credit history
- Pet ID/ Vaccine record – if applicable

## Rental Insurance

What is rental Insurance?

- Renters insurance protects your property from damage or theft from events like fire, lightning, vandalism, or water damage and provides liability coverage if you're held responsible for incidents at your rental property. Some landlords may require you to carry rental insurance.
- Cost for rental insurance is between \$10 and \$20 per month depending on coverage limits, deductible amounts, and the value of your property.

Renter's insurance can often be bought at insurance agencies like Progressive, Allstate, State Farm, GEIOCO, USAA, Nationwide, Liberty Mutual, and more.

## Affordable Rental Housing Directory (ARHD)

ARHD is a data-sharing agreement between HUD, MSHDA, and USDA-RD to provide a listing of each agency's rental housing data within the state of Michigan.

- <https://housing.state.mi.us/>

## List of sites for rentals

**\*\*Be aware of anyone posting on these sites that asks for an application fee or payment before you are able to see the unit. \*\***

- **Affordable Housing Online** - [affordablehousingonline.com](http://affordablehousingonline.com)
  - A database of affordable housing options, including Section 8 and public housing across the U.S.
- **Apartments.com** - [apartments.com](http://apartments.com)
  - Offers a comprehensive database of rental listings with filters for amenities, rent prices, and more.
- **Apartment Guide** - [apartmentguide.com](http://apartmentguide.com)
  - A search tool for finding apartments, townhomes, and condos with detailed listings and images.
- **Craigslist** – [www.lansing.craigslist.org](http://www.lansing.craigslist.org)
  - Local classified site where you can find apartment listings under the “Housing” section.
- **Facebook Marketplace** – [www.facebook.com/marketplace](http://www.facebook.com/marketplace)
  - A social media platform where you can find rental listings posted by individuals and property managers.
- **HotPads** – [www.hotpads.com](http://www.hotpads.com)
  - Search for rental properties, including apartments, houses, and condos, with interactive maps.
- **Realtor.com** - [www.realtor.com](http://www.realtor.com)
  - Features a wide range of rental properties, including apartments and houses, with options to contact landlords directly.
- **Rent.com** - [www.rent.com](http://www.rent.com)
  - A platform that provides apartment listings with virtual tours, detailed descriptions, and pricing.
- **RentCafe** – [www.rentcafe.com](http://www.rentcafe.com)
  - Offers listings of available apartments with detailed descriptions, pricing, and community information.
- **Trulia** – [www.trulia.com](http://www.trulia.com)
  - Provides rental listings, along with neighborhood insights, reviews, and local information.
- **Zillow** – [www.zillow.com](http://www.zillow.com)

- Provides listings for apartments, houses, and condos available for rent, along with detailed information and photos.

## Where to get assistance

If you are a renter in Ingham County and need assistance with utilities or rent, several resources are available to help you manage your expense and stay in your home. Below is a list of organizations and programs that offer utility and rental assistance. Some tips for seeking assistance are to make sure you have documentation. This includes proof of identity, proof of income, and proof of the need for assistance. Apply for assistance as soon as you foresee difficulty paying your rent or utilities to prevent eviction or service shutoff. Follow up with the agency processing your application to ensure all necessary documents are submitted and your case is reviewed promptly.

- **Capital Area Community Services (CACS)**
  - 1301 Rensen St, Lansing MI 48910; 517-393-7077 [www.cacs-inc.org](http://www.cacs-inc.org)
  - Provides utility payment assistance, weatherization services, emergency rental assistance.
  - Eligibility – Low-income households, with priority given to families with children, the elderly, and individuals with disabilities.
- **The Salvation Army of Lansing**
  - 525 N Pennsylvania Ave, Lansing MI 48912; 517-484-4424 [www.salmich.org](http://www.salmich.org)
  - Provides emergency rent and utility assistance, food pantry, and other supportive services.
  - Eligibility – Assistance is typically provided to households facing imminent eviction or utility shutoff.
- **St. Vincent Catholic Charities**
  - 2800 W Willow St, Lansing MI 48917; 517-323-4734 [www.stvcc.org](http://www.stvcc.org)
  - Provides financial assistance for rent, utilities, and other essential needs.
  - Eligibility – Residents facing financial hardship.
- **Michigan Department of Health and Human Services (MDHHS)**
  - 5303 S Cedar St, Lansing MI 48911; 517-373-3740 [www.michigan.gov/mdhhs](http://www.michigan.gov/mdhhs)
  - Provides state emergency relief (SER) program for utility shut off prevention, rent arrears, and other emergency needs.
  - Eligibility – Income-eligible households facing an emergency need.
- **Greater Lansing Housing Coalition (GLHC)**
  - 600 W. Maple St, Lansing MI 48906; 517-372-5980 [www.glhc.org](http://www.glhc.org)
  - Provides assistance with securing affordable housing, counseling, and utility assistance programs.
  - Eligibility – Open to residents of Greater Lansing in need of housing support.

- **City of Lansing Human Relations and Community Services Department**
  - 124 W Michigan Ave, Lansing MI 48933; 517-483-4477 – [HRCS Webpage](#)
  - Provides rental assistance, utility assistance, and emergency housing programs for residents within Lansing city limits.
  - Eligibility – Must be a resident of Lansing facing housing or utility crisis.
- **Housing Services Mid Michigan (HSMM)**
  - 319 S Jefferson St, Mason MI 48854; 517-541-1180 [www.hs-mm.org](http://www.hs-mm.org)
  - Provides housing stability services, including rent and utility assistance, for residents of Ingham, Eaton, and Clinton counties.
  - Eligibility – Must meet income guidelines and be facing an emergency housing situation.
- **Tri-County Office on Aging**
  - 5303 S Cedar St, Lansing MI 48911; 517-887-1440 [www.tcoa.org](http://www.tcoa.org)
  - Provides assistance with utility bills and rent for older adults, as well as referrals to additional resources.
  - Eligibility – Seniors aged 60 and older residing in Ingham, Eaton, or Clinton counties.

## Landlord tenant issues

- **City of Lansing**
  - Housing Ombudsman
    - 517-483-4477 or [HRCSSgeneral@lansingmi.gov](mailto:HRCSSgeneral@lansingmi.gov)
    - <https://www.lansingmi.gov/300/Housing-Ombudsman>
- **City of East Lansing**
  - 410 Abbot Rd, East Lansing; 517-337-1731
  - <https://www.cityofeastlansing.com/>
- **City of Leslie**
  - 106 E Bellevue St. Laslie; 517-589-8236
  - <https://www.cityofleslie.org/>
- **City of Mason**
  - 201 W Ash St. Mason; 517-676-9155
  - [https://www.mason.mi.us/city\\_departments/community\\_development/index.php](https://www.mason.mi.us/city_departments/community_development/index.php)
- **Alaiedon Township**
  - 2021 W Holt Rd. Mason; 517-676-9277
  - [Alaiedon@alaiedontwp.com](mailto:Alaiedon@alaiedontwp.com)
  - <https://www.alaiedontwp.com/>
- **Aurelius Township**
  - 1939 S Aurelius Rd. Mason; 517-628-2093
  - <http://www.aureliustwp.org/>

- **Bunker Hill Township**
  - 871 Decamp Rd. Stockbridge; 517-769-6925
  - <https://www.bunkerhilltownship.org/>
- **Delhi Charter Township**
  - 2074 Aurelius Rd. Holt; 517-694-2135
  - <https://www.delhitownshipmi.gov/>
- **Ingham Township**
  - 1420 Johnson St. Dansville; 517-623-0008
  - <https://inghamtownship.com/>
- **Lansing Charter Township**
  - 3209 W Michigan Ave. Lansing; 517-485-4063
  - <http://www.lansingtownship.org/>
- **Leroy Township**
  - 1685 N College Rd. Mason; 517-628-2515
  - <https://leroytwp.com/>
- **Leslie Township**
  - 4279 Oak St. Leslie; 517-589-8201
  - <https://www.leslietownship.org/>
- **Meridian Charter Township**
  - 5151 Marsh Rd. Okemos; 517-853-4000
  - <https://www.meridian.mi.us/>
- **Onondaga Township**
  - 5570 Oak St. Onondaga; 517-628-2654
  - <https://onondagatownship.org/>
- **Stockbridge Township**
  - 125 S Clinton St. Stockbridge; 517-851-9362
  - <https://www.stockbridgetownship.com/>
- **Vevay Township**
  - 780 Eden Rd. Mason; 517-676-9523
  - <https://www.vevaytownship.org/>
- **Wheatfield Township**
  - 985 Holt Rd. Williamston; 517-655-4161
  - <https://wheatfieldtwpmi.gov/>
- **White Oak Township**
  - 1002 S M-52 Webberville; 517-851-8764
  - <https://www.whiteoaktwp.org/>
- **Williamston Township**
  - 4990 Zimmer Rd. Williamston; 517-655-3193
  - <https://williamstownmi.gov/>
- **Village of Webberville**
  - 115 S Main St. Webberville; 517-521-3984
  - <https://webbervillemi.com/>
- **Village of Stockbridge**

- 125 S Clinton St. Stockbridge; 517-851-7435
  - <https://villageofstockbridgemi.gov/>
- **Legal Services of South Central Michigan (LSSCM)**
  - LSSCM provides free legal advice and civil representation to low-income individuals, families, and older adults in Barry, Branch, Calhoun, Clinton, Eaton, Hillsdale, Ingham, Jackson, Lenawee, Livingston, Monroe, Shiawassee, and Washtenaw Counties. Cases include Housing, Family Law, Public Benefits, Consumer Matters, Health Care, Elder Law, and Special Legal Needs. Residents and families facing imminent loss of shelter, or needing an advocate to increase the supply, availability, eligibility, safety, security or repair of low-income housing may call their [local LSSCM office](#). The Lansing office is located at 3490 Belle Chase Way, #50 Lansing, MI 48911. Call 888-783-8190. Cases they take include evictions, mortgage foreclosure, land contract forfeitures, and property tax foreclosures. Eligible households for LSSCM services fall below 125% of the federal poverty level. Certain circumstances include households 200% the federal poverty level pursuant with federal guidelines
- **Michigan Legal Help**
  - Michigan Legal Help provides tools and information to help you understand and manage your legal problems. Use the [Guide to Legal Help](#) to find resources specific to one’s situation. Use these resources to seek out legal guidance appropriate to the situation
- **MSU Law Housing Justice Clinic**
  - The Housing Justice Clinic connects law students with residents looking for legal advice regarding the landlord-tenant relationship, including educating residents on their basic rights, working with tenants who are on the brink of eviction, assisting renters who are living in unsafe conditions, and connecting people with community resources.
- **Michigan State Housing Development Authority (MSHDA)**
  - MSHDA provides resources for tenants, including information on tenant rights, eviction prevention, and assistance programs.
    - Website: <http://michigan.gov/mshda>
- **Ingham County Housing Commission**
  - They manage public housing and Section 8 programs withing Ingham County. If you are a tenant in these programs and have issues, this is a key resource.
    - Website: [ICHC](#)
    - Phone: 517-349-1643
- **Dispute Resolution Centers**
  - These centers provide mediation services for landlord-tenant disputes. Mediation can be a less adversarial way to resolve disputes outside of court.

- Website: <https://thedisputeresolutioncenter.org/>
  - Phone: 517-485-2274
- **Local HUD-Approved housing counseling agencies**
  - These agencies can provide advice on a variety of housing issues, including foreclosure, tenant rights, and financial counseling.
  - Website: <http://HUD.gov/counseling>
- **Families Overcoming Rough Times (FORT) program**
  - Website: [FORT](#)
  - This program assists families with students that attend Lansing School District that are facing foreclosure, eviction, safety concerns, housing code violations, house fire, and natural disasters.

## Student Housing

### Finding and Choosing Student Housing

- **Consider proximity to campus:** Proximity to classes, libraries, and campus activities is crucial for many students. The closer the housing, the easier it is to stay engaged with campus life.
- **Budget:** East Lansing and surrounding areas offer a range of prices. Living further from campus can sometimes be cheaper but be sure to consider the cost of transportation. Some apartments may include furnished rooms that may increase the cost of rent.
- **Amenities:** Many off-campus apartments offer amenities like fitness centers, study lounges, and social activities designed for students.
- **Safety:** Check the safety of the neighborhood and the security measures in place at the property. Look for streetlights, parking, and security cameras.

### On-Campus Housing at Michigan State University (MSU)

- **Residence Halls:** MSU offers a variety of residence halls for undergraduate students, with option ranging from traditional dorms to suite-style living.
  - **Brody Neighborhood:** Known for its large, suite-style living rooms and dining halls.
  - **North Neighborhood:** Home to older, historic buildings with a classic college feel
  - **South Neighborhood:** Features more modern facilities and are close to academic buildings.
- **University Village:** an apartment-style housing option for upperclassmen and graduate students, offering more independence while still being on campus.
- **Owen Hall:** A residence hall primarily for graduate students, offering quiet, single-occupancy rooms.

## Off-Campus apartments

- **The Landings at Chandler Crossing (East Lansing):** A popular off-campus apartment complex offering various amenities such as a pool, fitness center, and shuttle service to campus. It's designed specifically for students.
- **The Village at Chandler Crossings (East Lansing):** Offers fully furnished apartments with focus on student living including study areas, a fitness center, and recreational facilities.
- **Hubbard Hall Apartments (East Lansing):** Located close to MSU, these apartments offer a more independent living experience with easy access to campus.
- **The Rocks at MSU (East Lansing):** A luxury student apartment complex with various floor plans, offering a mix of privacy and community living.

## Cooperative Housing

- **MSU Student Housing Cooperative:** A network of co-op houses near MSU's campus where students share responsibilities and living expenses. Co-Ops provide a more affordable and community-focused living option.
- **Owen Graduate Hall Co-op (East Lansing):** Specifically for graduate students, offering a cooperative living environment with shared responsibilities.

## Private Houses for Rent

- **East Lansing Neighborhoods:** Many students choose to rent houses in neighborhoods close to campus, such as Bailey, Chesterfield Hills, and Whitehills. These houses are often shared by several students to split rent and utilities.
- **Downtown East Lansing:** Offers a mix of older homes and newer developments, all within walking distance of MSU and downtown amenities.

## Specialized Student Housing

- **Greek Life Housing:** Many fraternities and sororities at MSU offer housing for their members. These houses are typically located near campus and offer a strong sense of community.
- **University Village Apartments:** Cater to married students, students with families, or those who prefer a quieter environment. They offer larger apartments with family-friendly amenities.

## Short-Term and Sublet Options

- **Craigslist and Facebook Marketplace:** These platforms often have listings for short-term leases and sublets, particularly during the summer months when students may be leaving for internships or returning home.
- **MSU Off-Campus Housing Office:** Provides resources for finding sublets or short-term housing solutions.

## Senior Housing

- **Visit facilities:** Schedule tours to see the facilities in person, meet the staff, and get a feel for the community.
- **Check Reviews:** Look for online reviews and ask for recommendations from friends, healthcare providers, or social workers.
- **Consider Financials:** Ensure that the facility fits within your budget and ask about and financial assistance or veteran benefits that might be available.

## Assisted Living

Assisted living facilities provide housing, personal care, and support with daily activities such as bathing, dressing, and medication management. They are ideal for seniors who need some assistance but still want to maintain a level of independence.

- **Burchman Hills Retirement Community (East Lansing):** Offers a continuum of care including assisted living, with personalized support services.
- **Grandhaven Living Center (Lansing):** Provides assisted living with a focus on creating a homelike environment.
- **Vista Springs Edgewood (Lansing):** A luxury assisted living facility with various amenities and personalized care plans.

## Retirement Homes

Retirement homes or senior living communities, cater to older adults who are generally independent but may appreciate amenities like meal services, housekeeping, and social activities.

- **Independence Village of East Lansing:** a Senior living community that offers independent living, assisted living, and enhances living options.
- **Brookdale Meridian (Haslett):** Provides independent living and assisted living in a community setting with various amenities and activities.
- **The Marquette (East Lansing):** Offers independent living with a range of services designed to support an active senior lifestyle.

## Independent Living

Independent living communities are designed for seniors who can live independently but enjoy the convenience of community living with access to amenities and social activities.

- **Hawk's Ridge Senior (East Lansing):** Offers independent living with modern apartments and community amenities tailored for active seniors.
- **Mason Manor (Mason):** Provides affordable independent living options with a focus on community and engagement.

- **Friendship Manor (Lansing):** A retirement community offering independent living apartments with various social and recreational activities.

## Adult Daycare (ANC) and Respite Care

Adult day care centers provide daytime supervision, social activities, and health services for seniors, while respite care offers temporary relief for caregivers.

- **Tri-County Office on Aging (Lansing):** Offers adults day services and respite care options to support seniors and their caregivers in Ingham County.

## Veterans Affairs (VA) Housing

Veterans housing options in Ingham County include facilities and programs specifically designed for veterans, offering affordable housing and specialized care.

- **Michigan Veterans' Facility (Grand Rapids):** Though located in Grand Rapids, this facility services veterans from all over Michigan, including Ingham County, offering long-term care and specialized services for veterans.
- **VA Ann Arbor Healthcare System (Ann Arbor):** Provides housing assistance programs, including the HUD-VASH program, which helps homeless veterans find permanent housing. This program extends to veterans in Ingham County.
- **Veterans Affairs Supportive Housing (VASH) Program:** Administered through the local VA, this program combines rental assistance with case management and clinical services for homeless veterans.

## Homeownership

### Getting ready to be a Homeowner

- **How to get started and what you will need:** Becoming a homeowner is an exciting milestone, but it requires careful preparation. Start by evaluating your financial situation and setting realistic goals. Begin saving for a down payment and consider what type of home will suit your needs in the long term. Research neighborhoods, schools, and amenities to find the best fit for you and your family. You should also familiarize yourself with the home buying process, from finding a real estate agent to understanding mortgage options.
- **Documents needed for a loan:** When applying for a mortgage, lenders will require several documents to assess your financial stability. Common documents include:
  - **Proof of Income:** Pay stubs, W-2 forms, tax returns.
  - **Employment Verification:** Letter from your employer or recent employment history.
  - **Credit History:** A credit report showing your credit score and any outstanding debts.

- **Assets:** Bank statements, retirement accounts, and other savings.
  - **Debt Information:** Details on any current debts, including car loans, student loans, and credit cards.
  - **Identification:** Government-issued ID and Social Security number.
- **Calculating your debt-to-income ratio (DTI):** Your Debt-to-Income Ratio (DTI) is a key factor that lenders use to determine your ability to repay a loan. To calculate your DTI, add up all your monthly debt payments (such as credit cards, car loans, and student loans) and divide that total by your gross monthly income. A lower DTI ratio is preferable, with most lenders preferring a ratio below 43%. Use this ratio to assess your financial health and understand how much mortgage you can afford.
- **Checking your credit score:** Your credit score plays a significant role in the mortgage approval process. A higher score generally qualifies you for better interest rates and loan terms. You can check your credit score through major credit bureaus or financial institutions. If your score is lower than you'd like, work on improving it by paying off debts, reducing credit card balances, and avoiding new credit inquiries before applying for a mortgage.
- **Knowing how much you can afford for a down payment and programs to help:** Understanding how much you can afford for a down payment is crucial in the home buying process. Ideally, aim to save 20% of the home's purchase price to avoid Private Mortgage Insurance (PMI), but many programs allow for lower down payments. Explore options like FHA loans, which may require as little as 3.5% down or VA loans for veterans that offer 0% down. Additionally, look into state and local programs that offer down payment assistance, particularly for first-time homebuyers.
  - Michigan offers first-time home buyers assistance for a down payment if the house they are buying is under a set dollar amount and their income matches local requirements. More information on the MI Home Loan can be found [here](#).
- **What is a SEV?** The State Equalized Value (SEV) is an important term to understand as a potential homeowner. It represents 50% of your property's market value and is used to calculate property taxes. The SEV is determined by the local assessor and may change annually based on market conditions. Understanding SEV helps you anticipate property tax costs and plan your budget accordingly.

## Different Types of houses for sale

When searching for a home, you'll come across various types of sales, each with its unique processes and considerations. Understanding these different sale types can help you make informed decisions during your home-buying journey.

- **Traditional Sale:** A traditional sale is the most common type of real estate transaction. In this process, the homeowner lists their property with a real estate agent or broker, and the sale is conducted under standard market conditions. The buyer and seller negotiate the terms, including the price, closing costs, and contingencies. This type of sale usually involves fewer risks and provides more flexibility in terms of negotiations.
- **Short Sale:** A short sale occurs when a homeowner sells their property for less than the amount owed on the mortgage, usually because they are experiencing financial hardship. The lender must approve the sale, as they will be receiving less than what is owed. While short sales can offer buyers an opportunity to purchase a home at a lower price, they can also be time-consuming and complex, often taking several months to close.
- **Foreclosure Sale:** A foreclosure sale happens when a homeowner fails to make mortgage payments, and the lender seizes the property. These homes are typically sold at auction or through a real estate-owned (REO) sale, where the lender sells the property directly. Foreclosed homes are often sold 'as-is,' meaning the buyer is responsible for any repairs or issues with the property. While foreclosure sales can offer significant discounts, they also come with potential risks, such as hidden damages or title issues.
- **For sale by Owner (FSBO):** For Sale by Owner (FSBO) transaction, the homeowner sells the property without the assistance of a real estate agent. This type of sale can save the seller money on commission fees, but it may require more effort in terms of marketing, negotiations, and paperwork. Buyers should be prepared for less guidance during the process, and it's advisable to hire a real estate attorney to ensure all legal aspects are covered.
- **Rent to Own:** A rent-to-own agreement allows a buyer to rent a property with the option to purchase it after a specified period. Part of the rent payments typically go toward the purchase price. This arrangement can be beneficial for buyers who need time to improve their credit score or save for a down payment. However, it's important to thoroughly review the terms of the agreement, as there may be non-refundable fees or specific conditions that must be met to complete the purchase.
- **New Construction:** Purchasing a new construction home means buying a property that has recently been built or is still under construction. Buyers can often choose finishes, layouts, and upgrades to customize the home. New construction homes typically come with warranties, but buyers should be aware of potential delays in completion and the possibility of higher costs due to upgrades and changes during the building process.
- **Auction Sale:** In an auction sale, homes are sold to the highest bidder, often in a competitive environment. These sales can occur at foreclosure auctions or through real estate auction companies. While auction sales may present opportunities to buy properties at lower prices, they often

require buyers to act quickly and pay in cash. Additionally, auction properties are usually sold 'as-is,' and buyers may have limited access to inspections before the purchase.

- **Estate Sale:** An estate sale occurs when a property is sold as part of the liquidation of an estate, often due to the owner's death. These homes can sometimes be priced below market value, as the heirs or estate executor may be motivated to sell quickly. However, buyers should be prepared for the possibility of outdated or neglected properties and may need to navigate probate court approvals.

## Different types of buying a home

When purchasing a home, there are several methods to finance your purchase, each with its own steps and considerations. Understanding the different options can help you choose the best method for your financial situation and homebuying goals.

**Loans:** Loans are the most common way to finance a home purchase. They allow buyers to spread the cost of the home over a long period, typically 15 to 30 years. Here are some important aspects to consider when obtaining a home loan:

- **Mortgage Rates:** Mortgage rates determine the interest you'll pay on your loan. Rates can vary based on the type of loan, your credit score, and market conditions.
  - Fixed-rate mortgages offer consistent payments over the life of the loan, while adjustable-rate mortgages (ARMs) may start with a lower rate that can change over time. Shopping around and locking in a favorable rate can save you thousands over the life of your loan.
  - Conventional loan is a mortgage that is not guaranteed or insured by the government and is instead provided by private lenders. Conventional loans are the most popular type of mortgage loan. These loans can be either fixed rate or adjustable.
- **Pre-Approval:** Before you start house hunting, it's wise to get pre-approved for a mortgage. Pre-approval involves a lender reviewing your financial situation and providing a letter that states the loan amount you're likely to qualify for. This not only gives you a clear budget but also strengthens your offer when you find a home, as sellers see you as a serious buyer.
- **Home Inspection:** A home inspection is a crucial step in the buying process, ensuring the property is in good condition. A licensed inspector will evaluate the home's structure, systems, and overall safety. If significant issues are found,

you may negotiate repairs or a price reduction with the seller or decide to walk away from the deal.

- **Appraisal:** An appraisal is an independent assessment of the home's value, conducted by a licensed appraiser. Lenders require an appraisal to ensure the home is worth the loan amount. If the appraisal comes in lower than the purchase price, you may need to renegotiate with the seller or come up with a larger down payment.
- **Closing Costs:** Closing costs are fees associated with finalizing your home purchase, typically ranging from 2% to 5% of the loan amount. These can include lender fees, title insurance, escrow fees, and more. It's important to budget for these costs in addition to your down payment. Sometimes, sellers may agree to cover part of the closing costs as part of the negotiation.
- **Cash:** Buying a home with cash means paying the entire purchase price upfront, without the need for a mortgage. Cash buyers can often close faster and may have more negotiating power, as they present a lower risk to the seller. However, paying cash ties up a large amount of capital, which could otherwise be invested elsewhere. Cash buyers should still consider getting a home inspection and appraisal to ensure they're making a sound investment.

### **Other Financing Options:**

In addition to traditional loans and cash purchases, there are other financial options available:

- **FHA Loans:** Backed by the Federal Housing Administration, these loans are designed for first-time homebuyers or those with lower credit scores. They require a smaller down payment, often as low as 3.5%, but may include mortgage insurance premiums (MIP).
- **VA Loans:** Available to veterans and active-duty military members, VA loans offer benefits like no down payment and no private mortgage insurance (PMI). These loans are backed by the Department of Veterans Affairs.
- **USDA Loans:** Offered by the U.S. Department of Agriculture, these loans are available for rural and suburban homebuyers who meet certain income requirements. They often require no down payment and offer competitive interest rates.

- **Seller Financing:** In some cases, the seller may agree to finance the purchase directly, allowing you to make payments to them instead of a traditional lender. This can be an option if you have difficulty qualifying for a loan, but it may come with higher interest rates and risks.
- **Rent-to-Own:** As mentioned earlier, rent-to-own agreements allow you to rent the home with the option to buy later. This can be an alternative financing method if you need time to save for a down payment or improve your credit score.

## Home buying programs in Ingham County

Ingham County offers several programs designed to assist homebuyers, particularly first-time buyers or those with limited income. These programs can provide financial assistance, education, and other resources to make homeownership more accessible.

- **Michigan State Housing Development Authority (MSHDA) Down Payment Assistance:** The Michigan State Housing Development Authority (MSHDA) offers down payment assistance programs for first-time homebuyers, repeat buyers in targeted areas, and military veterans. Eligible buyers can receive up to \$10,000 in assistance, which can be used for a down payment, closing costs, and prepaid expenses. The assistance is provided as a second mortgage with no interest, and repayment is deferred until the home is sold, refinanced, or no longer your primary residence.
- **Ingham County Housing Commission Programs:** The Ingham County Housing Commission offers various programs aimed at helping low- to moderate-income individuals and families achieve homeownership. These programs may include housing counseling, homebuyer education, and access to affordable mortgage products. The commission also provides referrals to other resources and assistance programs available at the local, state, and federal levels.
- **City of Lansing Homeownership Assistance Programs:** The City of Lansing provides several initiatives to help residents purchase homes within the city limits. Programs include down payment assistance, grants for home repairs, and loans for energy efficiency improvements. These programs are designed to promote neighborhood revitalization and support long-term homeownership in Lansing.
- **Habitat for Humanity Capital Region:** Habitat for Humanity Capital Region offers affordable homeownership opportunities for families in need. Through a combination of volunteer labor and donations, Habitat builds and renovates homes, selling them to qualifying families at no profit and with affordable mortgages. Homeowners are required to contribute 'sweat

equity' by participating in the building process and attending homeownership education courses.

- **USDA Rural Development Loans:** For those looking to buy a home in rural areas of Ingham County, the USDA Rural Development Loan program offers a viable option. These loans require no down payment and offer competitive interest rates, making them accessible to low- and moderate-income homebuyers. Eligible areas typically include less densely populated regions outside of major cities.
- **Local Credit Union Programs:** Several credit unions in Ingham County offer specialized homebuying programs for their members. These may include first-time homebuyer loans, reduced closing costs, and financial counseling services. Credit unions like the MSU Federal Credit Union (MSUFCU) often provide personalized service and flexible terms, making them a good option for local buyers.
- **Homebuyer Education and Counseling:** Homebuyer education and counseling services are available through various local organizations, including Capital Area Housing Partnership and the Greater Lansing Housing Coalition. These programs offer workshops and one-on-one counseling to help you navigate the homebuying process, understand your finances, and prepare for the responsibilities of homeownership. Completing an education course is often a requirement for many assistance programs.

## Assistance with Down Payment

Saving for a down payment is often one of the biggest challenges for prospective homebuyers. Fortunately, several programs in Ingham County and beyond offer assistance to help you bridge the gap and make homeownership more attainable.

- **Michigan State Housing Development Authority (MSHDA) Down Payment Assistance:** The MSHDA Down Payment Assistance program is one of the most accessible resources for Michigan residents. Eligible buyers can receive up to \$10,000 in assistance, which can be applied toward the down payment, closing costs, and prepaid expenses. The assistance is provided as a no-interest, non-amortizing second mortgage, meaning no monthly payments are required, and repayment is deferred until the home is sold, refinanced, or is no longer your primary residence.
- **Ingham County Housing Commission Down Payment Assistance:** The Ingham County Housing Commission may offer down payment assistance to qualified low- and moderate-income homebuyers. This assistance is typically provided as a forgivable loan or grant, reducing the upfront cost of purchasing a home. Eligibility criteria may include income

limits, residency requirements, and completion of a homebuyer education course.

- **City of Lansing Down Payment Assistance Program:** For those looking to purchase a home within Lansing city limits, the City of Lansing offers down payment assistance to eligible buyers. This program is designed to promote neighborhood revitalization by making homeownership more accessible to low- to moderate-income families. The assistance can often be combined with other state and federal programs, maximizing the amount of help available to you.
- **Federal Housing Administration (FHA) Loans:** FHA loans, backed by the Federal Housing Administration, are a popular option for first-time homebuyers and those with lower credit scores. These loans require a smaller down payment—typically as low as 3.5% of the purchase price—making them a more affordable option. Additionally, FHA loans may be used in conjunction with state and local down payment assistance programs, further reducing your upfront costs.
- **USDA Rural Development Loans:** USDA loans are available to homebuyers in eligible rural areas, including certain parts of Ingham County. These loans require no down payment, making them an attractive option for buyers with limited savings. While USDA loans are designed for rural home purchases, they can sometimes be used in suburban areas that meet the program's criteria.
- **Veterans Affairs (VA) Loans:** VA loans are available to veterans, active-duty service members, and certain members of the National Guard and Reserves. These loans offer significant benefits, including no down payment and no private mortgage insurance (PMI), making them one of the most cost-effective options for eligible buyers. VA loans can also be combined with other assistance programs for even greater savings.
- **Employer-Assistance Housing Programs:** Some employers in Ingham County offer down payment assistance as part of their benefits package. These programs are designed to help employees achieve homeownership, particularly in areas close to their workplace. If your employer offers such a program, it can significantly reduce the amount you need to save for a down payment.

## Homeowner Issues

Owning a home comes with numerous responsibilities and potential challenges. Being aware of common homeowner issues can help you prepare and respond effectively when they arise. Below are some key areas where homeowners may encounter difficulties.

- **Maintenance and Repairs:** One of the most significant ongoing responsibilities of homeownership is maintaining the property. Regular maintenance includes tasks like cleaning gutters, servicing HVAC systems, and inspecting roofs for damage. Ignoring these tasks can lead to costly repairs down the line. Homeowners should budget for both routine maintenance and unexpected repairs to keep their home in good condition.
- **Property Taxes:** Property taxes are a significant expense for homeowners. These taxes are based on the assessed value of your property and fund local services like schools, roads, and public safety. Homeowners should be aware of how property taxes are calculated, how they can appeal an assessment if they believe it's too high, and the consequences of not paying property taxes, which can include liens on the property or even foreclosure.
- **Insurance:** Homeowners insurance is essential for protecting your investment in the event of damage or loss. Standard policies typically cover risks like fire, theft, and certain natural disasters, but may exclude events like floods or earthquakes, which require separate policies. It's crucial to understand your coverage, ensure your policy is up-to-date, and shop around regularly to find the best rates.
- **Homeowners Association (HOA) Issues:** If you live in a community governed by a homeowner's association (HOA), you'll need to follow the rules and regulations set by the HOA, which may include restrictions on exterior home improvements, landscaping, and other property use. While HOAs can help maintain property values and community standards, they can also present challenges if conflicts arise over compliance or fees. Understanding your HOA's guidelines and participating in meetings can help mitigate potential issues.
- **Financial Hardships:** Financial difficulties, such as job loss, medical emergencies, or unexpected expenses, can make it challenging to keep up with mortgage payments and other home-related costs. Homeowners experiencing financial hardship should reach out to their lender as soon as possible to discuss options like loan modification, refinancing, or forbearance to avoid foreclosure. There are also local and national programs that provide financial assistance to homeowners in crisis.
- **Neighborhood Disputes:** Disagreements with neighbors can arise over property boundaries, noise, pets, or other issues. While these disputes are often resolved through communication, they can escalate and affect your enjoyment of your home. It's important to approach conflicts calmly and seek mediation if necessary. Knowing your legal rights and responsibilities regarding property boundaries and local ordinances can also help prevent disputes.

- **Energy Efficiency and Utility Costs:** High utility bills can be a burden for homeowners, particularly in older homes that may not be energy efficient. Investing in energy-saving improvements, such as insulation, energy-efficient windows, and upgraded appliances, can reduce costs over time. Homeowners can also explore local programs and rebates that offer incentives for making energy-efficient upgrades.
- **Legal and Zoning Issues:** Homeowners may encounter legal challenges related to zoning laws, easements, or property lines. For example, building a new structure on your property or making significant changes may require permits or adherence to specific zoning regulations. Violations can result in fines or orders to remove non-compliant structures. Consulting with local authorities or a real estate attorney before making changes to your property can help avoid legal complications.
- **Resale Value and Market Conditions:** The resale value of your home can fluctuate based on market conditions, neighborhood changes, and property upkeep. Homeowners looking to sell should consider the timing of the sale, the condition of the home, and any improvements that can increase its market value. Staying informed about local real estate trends can help you make strategic decisions when it comes to selling your home.

## Places to go for Assistance

If you're facing financial difficulties, it's important to know where to turn for help. In Ingham County, several organizations and programs offer assistance with bills, paying your mortgage, taxes, and more. Here are some key resources:

- **Capital Area Community Services (CACS):** Capital Area Community Services offers a variety of programs to help low-income individuals and families. Services include assistance with utility bills through programs like the Michigan Energy Assistance Program (MEAP), weatherization services to reduce energy costs, and emergency financial assistance for rent or mortgage payments. CACS also provides referrals to other local resources.
- **Michigan State Housing Development Authority (MSHDA):** MSHDA offers several programs to help homeowners avoid foreclosure, including Step Forward Michigan, which provides financial assistance to pay delinquent mortgage payments, property taxes, and condominium association fees. MSHDA also offers counseling services to help homeowners manage their finances and explore options for staying in their homes.
- **Ingham County Treasurer's Office:** The Ingham County Treasurer's Office provides assistance to homeowners struggling to pay property

taxes. The office may offer payment plans, hardship extensions, and other forms of relief for those facing tax foreclosure. The Treasurer's Office also participates in programs like Step Forward Michigan to provide additional support.

- **Salvation Army of Lansing Capital Area:** The Salvation Army provides emergency financial assistance to help with bills, including rent, mortgage, utilities, and more. They offer various social services to support individuals and families in need, including food assistance, clothing, and case management. The Salvation Army also has seasonal programs that provide additional support during the holidays and colder months.
- **Greater Lansing Housing Coalition (GLHC):** The Greater Lansing Housing Coalition offers foreclosure prevention counseling, financial literacy workshops, and assistance with home repairs. They provide services to help homeowners navigate financial difficulties, avoid foreclosure, and maintain their homes. The GLHC also connects individuals with local, state, and federal programs for additional assistance.
- **Capital Area United Way:** Capital Area United Way offers a 2-1-1 hotline that connects residents to a wide range of services, including financial assistance, housing support, and emergency aid. The 2-1-1 service can help you find local organizations that provide help with utility bills, rent or mortgage payments, food, and other basic needs.
- **Legal Services of South-Central Michigan (LSSCM):** LSSCM provides free legal assistance to low-income individuals and families facing foreclosure, eviction, or other housing-related legal issues. They can help negotiate with lenders, represent you in court, and offer advice on avoiding foreclosure. LSSCM also provides resources for understanding your rights as a homeowner or tenant.
- **St. Vincent Catholic Charities:** St. Vincent Catholic Charities offers emergency assistance with basic needs, including rent, utilities, and food. They also provide support services such as counseling, immigration assistance, and refugee resettlement. St. Vincent's can help connect you with other local resources for additional financial support.
- **Tri-County Office on Aging:** For older adults, the Tri-County Office on Aging provides assistance with a variety of needs, including housing, utilities, and access to social services. They offer programs like the Michigan Medicare/Medicaid Assistance Program (MMAP) and can help seniors navigate financial challenges and connect with community resources.
- **Local Churches and Community Organizations:** Many local churches and community organizations in Ingham County provide emergency assistance for bills, rent, and mortgage payments. These organizations

often work with other charities and government programs to provide comprehensive support. Contact your local church or community center to inquire about available resources.



