

# Home and Housing Assistance

**FHA mortgages** make it easier to qualify for a low, fixed interest rate with less-than-perfect credit.

[www.hud.gov/fhaloans.cfm](http://www.hud.gov/fhaloans.cfm)

## **Habitat for Humanity**

734-243-2048

[www.habitatmonroemi.org](http://www.habitatmonroemi.org)

Services Offered:

Non-profit housing organization that builds simple, decent, affordable homes in partnership with those in need of adequate shelter.

## **Home Buyer's Program**

313-963-5300

Services Offered:

Assistance in home buying.

## **Joy-Southfield Health & Education Center**

313-493-9767

Email: [joysouthfield@aol.com](mailto:joysouthfield@aol.com)

[www.fcglr.org](http://www.fcglr.org)

## **Michigan State Housing Development Authority (Program Hotline)**

800-327-9158

Services Offered:

Loans, down payment assistance, acquisition/rehabilitation of a home.  
Gross income under \$43,575. Serves All.

## **Wayne Metro Community Action Agency**

2121 Biddle Avenue Suite 102

Wyandotte, MI 48192

[www.waynemetro.org](http://www.waynemetro.org)

Services Offered:

Housing, low-cost home buying assistance, homeless prevention program.

## **We Care Non-Profit Housing**

313-527-0886

Services Offered:

Help for first time homebuyers. Home repair program.

Information on low interest repair loans.

Serves Detroit, Wayne, and Downriver. Fees based on income.