

DHC Scattered Sites Homeownership Program (SSHOP)



WHAT IS SSHOP?

SSHOP is a **resident-first** homeownership program that gives eligible DHC Scattered Sites residents the first opportunity to purchase the home they currently rent and offers support to help make homeownership more attainable.

WHAT DOES SSHOP OFFER?

20% DPA

Up to 20% of the home's value for **Down Payment Assistance**.

\$15K MATCH

Additional DPA match, up to \$15,000.

REPAIRS

Eligible **major repairs** based on inspection and program limits.

SUPPORT

One-on-one support for homeownership readiness, moving expenses and more.

Program assistance is subject to household eligibility, property eligibility, HUD approval and final program requirements.

SSHOP BASIC REQUIREMENTS

- 1 Current Resident**
The buyer must be listed on the current lease.
- 2 Income**
At least \$15,000 in annual household income reflected in Tenant Ledger.
- 3 Mortgage Readiness**
Able to obtain pre-approval to purchase at Fair Market Value.
- 4 Property Eligibility**
Home requires less than \$60,000 in eligible repairs.
- 5 Resident Contribution**
At least 1% of the purchase price from your own funds.
- 6 Good Standing**
Rent must be current and program requirements must be met.

IMPORTANT: Participants should continue to pay rent and follow their lease until their transition is complete to maintain program eligibility.

What Residents Can Expect

Every household will receive individual support. Timing may vary based on HUD approval, household eligibility and the option selected.

THE PROCESS



YOUR PATH IF YOU DO NOT PURCHASE

RENT PRIVATELY

If eligible, use rental assistance for an approved home in Wayne, Oakland, Macomb, Lapeer or St. Clair County.

MOVE WITHIN DHC

Transfer to another available DHC public housing unit that fits your household.

YOU WILL NOT HAVE TO NAVIGATE THIS ALONE

A relocation coordinator will provide one-on-one support. DHC will cover eligible moving expenses for residents required to relocate.

KEY TIMING

- DHC plans to evaluate each household's homeownership eligibility by April 1st, 2027.
- Residents required to relocate will receive at least 90 days' written notice after final HUD approval.

QUESTIONS?

For questions, email ScatteredSitesDisposition@dhcmi.org or scan for more information.

