

SCATTERED SITES RESIDENT MEETING

SSHOP Program Update

CREATING MORE PATHS TO HOMEOWNERSHIP

October 22, 2026



AGENDA

01

Program Recap

02

Program Updates

03

TPV Overview

04

Timeline & Next Steps

SSHOP PROGRAM RECAP

CREATING UNIQUE TRANSITION OPPORTUNITIES FOR RESIDENTS

SSHOP PROGRAM SUMMARY

DHC is repositioning its scattered-site portfolio while creating a homeownership opportunity for residents.

195 TOTAL PROPERTIES / 148 OCCUPIED

WHAT IS SSHOP?

A resident-first homeownership program that gives eligible DHC Scattered Sites residents the first opportunity to purchase the home they currently rent and offers resources to help make homeownership more attainable.

WHY DHC IS SELLING

Scattered single-family homes carry high operating and capital costs per unit.

DHC plans to redirect limited resources toward preserving multifamily housing and creating new affordable housing opportunities.

NOTE: All assistance depends on household and property eligibility, HUD approval, and final program requirements.

RESIDENT PATHWAYS

Each household can choose the option that best fits their needs and eligibility.

01 PURCHASE CURRENT HOME

SSHOP gives eligible residents the first opportunity to buy the home they currently rent. Residents complete eligibility and mortgage-readiness steps, and the home must meet program standards.

02 RENT PRIVATELY

Use a Tenant Protection Voucher for an approved rental, if eligible.

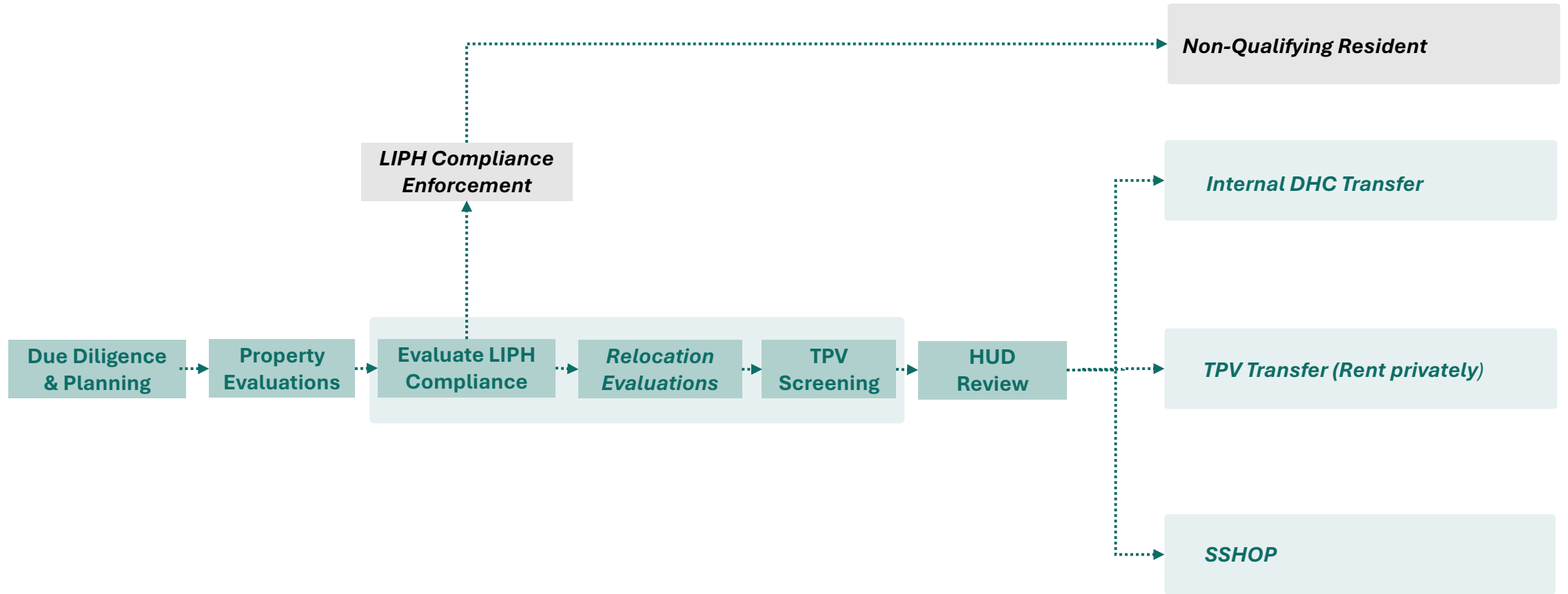
03 MOVE TO ANOTHER DHC SITE

Transfer to an available DHC site that fits the household's needs.

RESIDENT SUPPORT

A relocation coordinator provides one-on-one assistance. Households required to relocate receive eligible moving-cost support and at least 90 days' written notice after final HUD approval.

REVISED RESIDENT PATHWAYS



SSHOP PROGRAM SUMMARY

DHC received a philanthropic grant to support SSHOP and make homeownership for DHC residents more attainable.

WHAT DOES SSHOP OFFER?

20% DPA

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

\$15K MATCH

Additional 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.

SSHOP BASICS REQUIREMENTS

1

Current Resident

The buyer must be listed on the current lease.

2

Income

At least \$15,000 in annual household income (**YARDI**).

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 all HUD requirements must be met.

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

SSHOP PARTICIPATION REQUIREMENTS

1

SSHOP PROGRAM ACCEPTANCE

- Scattered Sites Resident
- LIPH Program Compliance Status
- Home Condition
- Homeownership Readiness
 - ✓ Yardi Report Income
 - ✓ Homeownership Burden Calculation
 - ✓ Employment Status
 - ✓ Credit
 - ✓ Mortgage Readiness
 - ✓ Downpayment
 - ✓ Counseling Certificates

2

TPV PROGRAM ELIGIBILITY

- Scattered Sites Resident
- LIPH Program Compliance Status
- Financial Readiness
 - ✓ Yardi Report Income
 - ✓ Employment Status
- Criminal Background Check

3

MORTGAGE READINESS

- Creditworthiness
 - ✓ Actual Income
 - ✓ Employment Status
 - ✓ Credit
 - ✓ Debt-To-Income Ratio
 - ✓ Proof of Funds
- Home Condition

RESIDENT SUPPORT & PROCESS

DHC coordinates the transition from resident assessment through the selected housing outcome. Timing varies by household, eligibility, property condition and HUD review. Eligible moving expenses are covered by DHC & each resident will receive 1-1 support.

1

RESIDENT EVALUATIONS

Residents participate in a preliminary survey to help assess resident preference, eligibility, household needs, and property conditions.

2

HELP RESIDENTS PREPARE

Homeownership readiness counseling, credit repair, eligibility status updates, home repairs, temporary or permanent relocation.

3

HUD & LENDER APPROVALS

HUD disposition approval, voucher screening, lender pre-qualification

4

TRANSITION

Purchase closing or supported move to another housing option.

SSHOP PROGRAM UPDATES

REFINING SSHOP TO CAPTURE MORE HOMEOWNERS

SSHOP PROGRAM IMPROVEMENTS

The original SSHOP process resulted in few residents becoming homeowners due to affordability constraints. To continue its commitment to residents, DHC is implementing TWO main program changes.

1 Section 32 to Section 18

- ✓ Section 32 requirements limited the number of residents who could purchase their homes.
- ✓ Under Section 18, DHC can reduce program costs and fund more future homeowners.

2 TPVs for Homeownership

- ✓ Eligible SSHOP participants may use TPV subsidies toward initial qualification and long-term homeownership costs WITHOUT a 1-yr wait.



NOTE: TPVs and homeownership assistance always remain subject to HUD approval and household eligibility.

DHC HOMEOWNERSHIP POLICY UPDATES

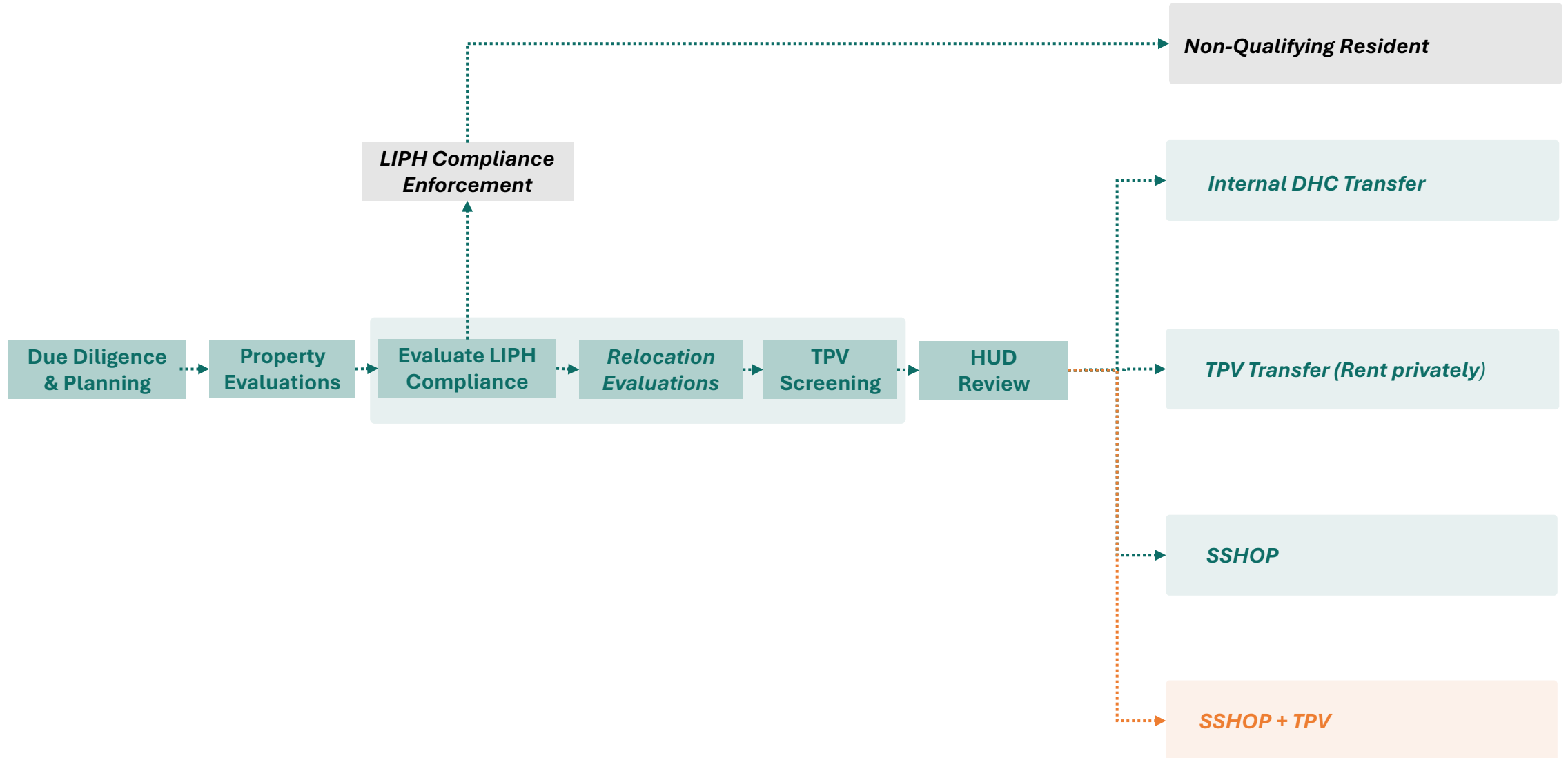
DHC is in the process of making a significant amendment to its 2026 PHA Admin Plan to help DHC support SSHOP participants moving from public housing to HCV Homeownership.

1 Allowance for DHC discretion to waive the following standard HCV Homeownership Program requirements for Scattered Sites SSHOP participants impacted by Section 18 Disposition.

- 1-yr minimum HCV Program Participation
- 1-yr minimum HCV Program Good Standing

2 Allowance for families to be deemed Continuously Assisted between LIPH program exit and home purchase

REVISED RESIDENT PATHWAYS



REVISED SSHOP PARTICIPATION REQUIREMENTS

1

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MORTGAGE READINESS

- Creditworthiness
 - ✓ Actual Income
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What should residents do now?

- ✓ **Maintain Good Standing – Pay Rent & Follow ALL Lease & Program Requirements**
- ✓ **Verify YARDI Reported Income – Verify Personal Data When Contacted by DHC**
- ✓ **Review Program Requirements & Get Mortgage Ready**

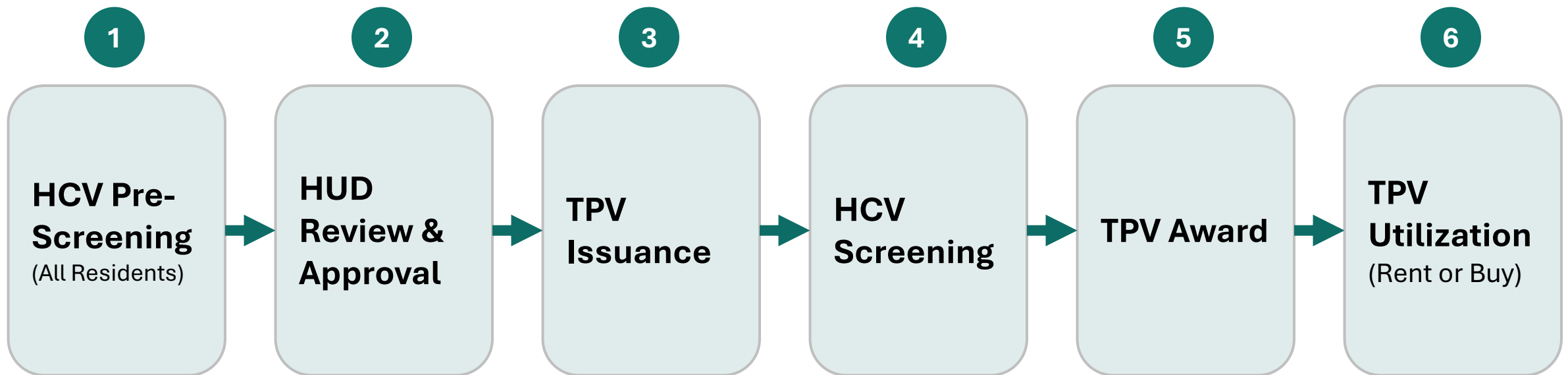
TPV IMPLEMENTATION REVIEW

HOW DOES DHC DETERMINE AFFORDABILITY

TENANT PROTECTION VOUCHER OVERVIEW

TPVs are issued by HUD and administered by DHC through the Housing Choice Voucher Program (Section 8). TPVs can be used for:

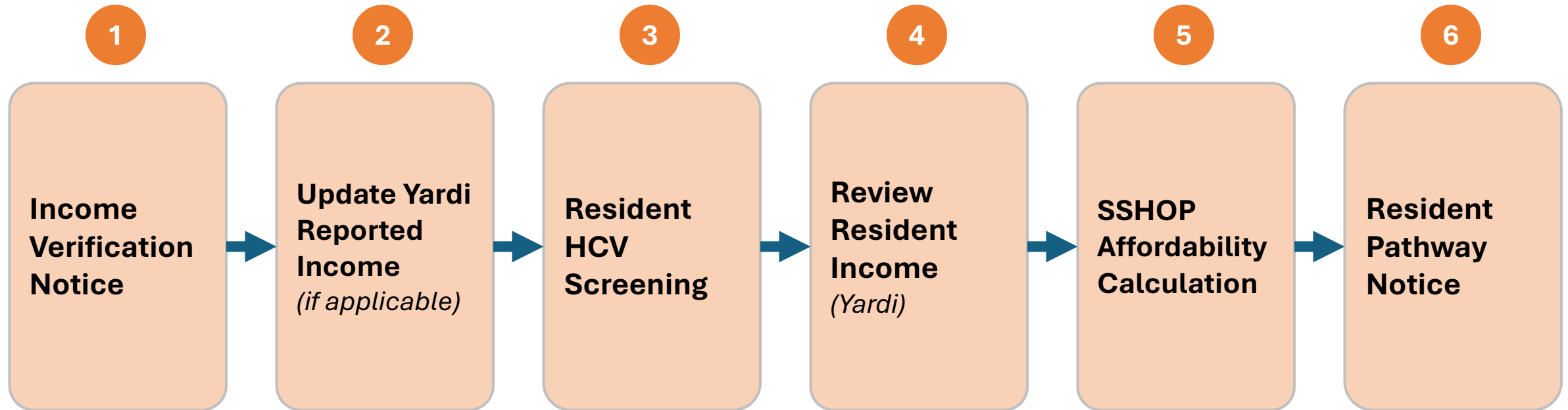
- ✓ Renting from a private landlord.
- ✓ Purchasing a home under SSHOP



NOTE: Admission to the HCV program is not guaranteed and remains subject to HUD approval and household eligibility. DHC will contact each family directly to guide them through the process.

HOMEOWNERSHIP AFFORDABILITY REVIEW

SSHOP involves a **SIX**-step process to verify whether each resident's YARDI reported income is sufficient to make the initial homeownership transition and sustain it over the long term **WITH** or **WITHOUT** a TPV.



NOTE: Income NOT reported in YARDI will not be utilized to determine initial resident SSHOP qualification and may result in ineligibility.

HOMEOWNERSHIP AFFORDABILITY REVIEW

1

Homeownership
Expenses

2

HCV Payment
Standard

3

Gross Adjusted
Income

4

Family Share

5

Monthly HAP

6

Max Rent
Burden

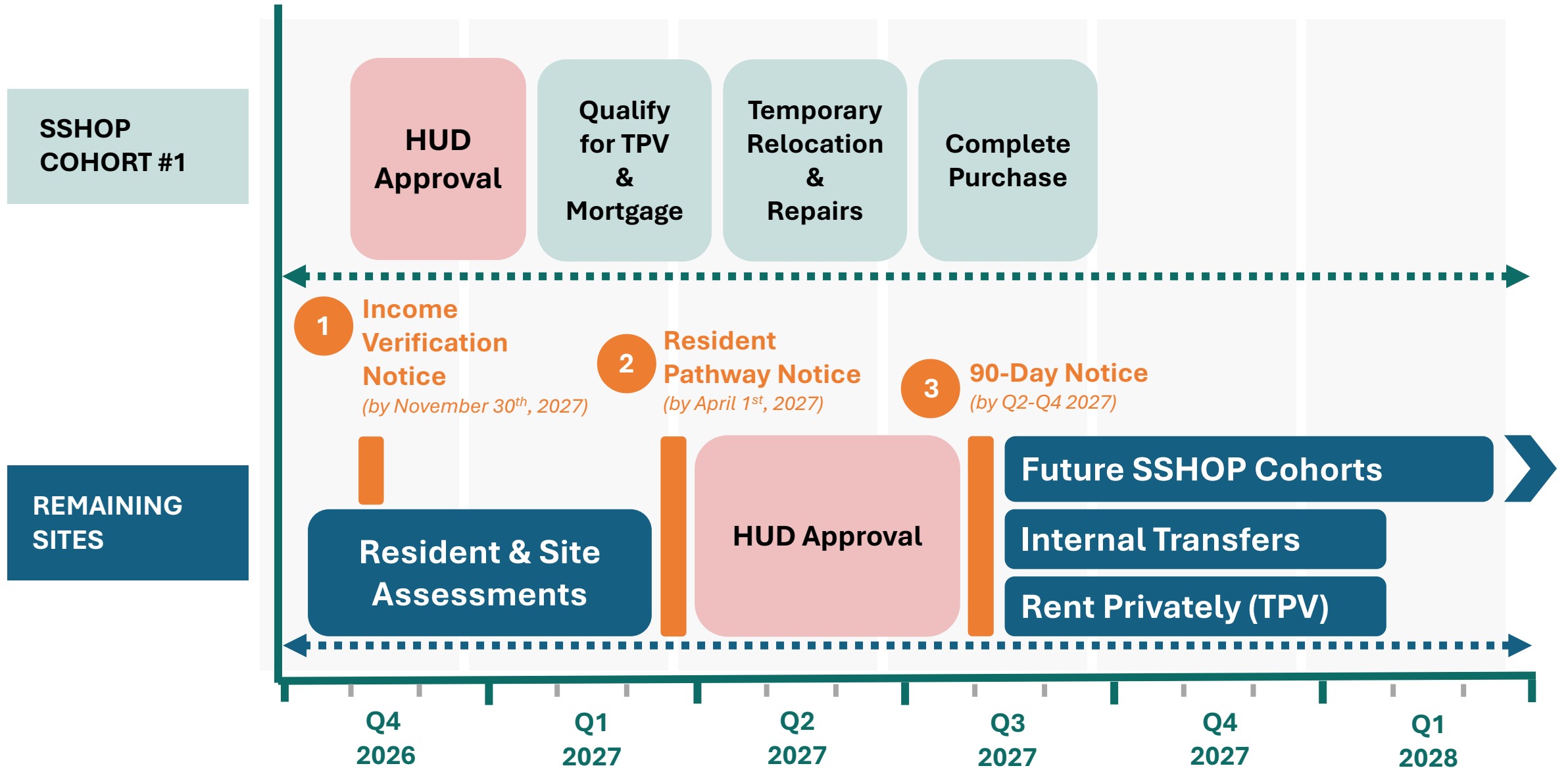

$$\textit{Family Housing Contribution} = \frac{\textit{Total Family Share}}{(\textit{Total Family Share} + \textit{HAP})}$$

Must be greater than 50%

SSHOP PROGRAM TIMELINE

WHAT HAPPENS NEXT

SSHOP TIMELINES



WHAT HAPPENS NEXT?

1

ALL RESIDENTS

- ☐ Monthly Newsletters
- ☐ Income Verification Notice
- ☐ Continuation of Environmental Testing
- ☐ HUD Applications (Early 2027)
- ☐ HCV Pre-Screening
- ☐ **NEXT RESIDENT MEETING:** Q1 2027 after HUD Approvals

2

COHORT #1

- ☐ 1-on-1 Meetings (November/December)
- ☐ HCV Pre-Screening (October/ November)
- ☐ HUD Application (December)

QUESTIONS?

For questions or accommodations, email us at
ScatteredSitesDisposition@dhcmi.org
or visit: **Scattered Sites Development | Detroit
Housing Commission** for more information.

