

Other Housing Programs Available

The Michigan State Housing Development
Authority (MSHDA)
www.michigan.gov/mshda

Oakland County Community and Home
Improvement
<https://www.oakgov.com/advantageoakland/communities/Pages/housing/default.aspx>



Housing Rehabilitation Program



Farmington Hills
Community Development Office
Housing Rehabilitation Program
31555 West Eleven Mile Road
Farmington Hills, MI 48336
248-871-2545
www.fhgov.com
Printed on recycled paper



Did You Know...

The City of Farmington Hills, through the Community Development Block Grant, operates a Housing Rehabilitation Loan Program to help qualified homeowners repair their homes. Deferred loans with 0% interest rates are available to help low- and moderate-income homeowners make needed repairs.

How Does The Loan Program Work?

Eligible applicants must be the owner and occupant of a single-family home in the City of Farmington Hills with a household income within the established guidelines.

Basic Program Summary:

- Application with all required documents submitted.
- A preliminary building survey is conducted by Staff.
- The Housing Rehab Loan Board reviews and approves applications.
- If application is approved, specifications are written and bids are obtained from licensed, insured and approved contractors.
- Loan Board reviews & approves bids.
- Once the improvements are completed, a lien is placed on the property for the amount of the loan.

Limits and Terms of Loans

- The maximum loan is \$18,000.*
- The loan amount, based upon competitive bids, is determined by the Loan Board.
- Deferred loans require one payment upon the sale or transfer of title of the property.
- 0% interest rate.
- A lien will be placed on the property in the amount of the loan.

*Loan Board may modify maximum amount due to extenuating circumstances.

Eligibility Requirements

- Must meet current income guidelines
- Must be owner and occupant of the home
- Property taxes must be paid to date
- Home must not be a part of a trust
- Application must include all required documents. This includes proof of income and Driver's license for all household members, Deed to property, Homeowner's insurance declaration page, Mortgage payment statement, Federal & State Income Tax returns. Additional info may be requested.

Call the Farmington Hills Community Development Office for information and applications at 248-871-2545 or visit the City's website at www.fhgov.com

Maximum Income Limits

1 person - \$53,700	5 person - \$82,850
2 person - \$61,400	6 person - \$89,000
3 person - \$69,050	7 person - \$95,150
4 person - \$76,700	8 person - \$101,250

2024 Income levels - subject to change.

What Home Improvements Can Be Made?

Examples of Eligible Improvements

- Roof/gutter replacement
- Siding
- Weatherization improvements (i.e. windows, insulation)
- Furnace
- Hot water tank
- Sewer/water hook up
- Electrical, heating, plumbing repairs

Examples of Ineligible Improvements

- New construction
- Driveways
- Decks
- New appliances
- Materials, fixtures, equipment that exceeds those used on a standard replacement basis, and which may be considered custom or luxury items