HOUSING REHABILITATION PROGRAM

0% Interest Loans on Qualified Home Improvements

The City of Farmington Hills offers a Housing Rehabilitation Loan Program to help qualified homeowners make necessary home improvements and repairs.

Program Overview

- Confirm eligibility (see below).
- Submit complete application and all required support documents (additional documents may be requested).
- City staff conducts a preliminary building survey.
- The Housing Rehab Loan Board reviews the application.
- If approved, staff prepares project specification and obtains bids from licensed, insured and approved contractors.
- Loan Board reviews and awards bids.
- Once work is completed, a lien is placed on the home for the amount of the loan.
- The loan is repaid when you sell or transfer title of your home.

Eligibility

- Applicant must be owner-occupant of a single-family home in the City of Farmington Hills.
- Household income must meet current income guidelines.
- Property taxes must be paid.
- Home must not be a part of a trust.

Loan Terms

- Loan amount is based on the prioritization of needed improvements and competitive contractor bids.
- Loan approval and amount are determined by the Loan Board.
- Loans are 0% interest with no monthly payments.
- Loan is due and payable in full upon sale, transfer of title, or if you move from the home.

Maximum Income Limits*	
1 person: $56,600	5 people: $87,300
2 people: $64,650	6 people: $93,750
3 people: $72,750	7 people: $100,200
4 people: $80,800	8 people: $106,700

*2025 income levels, subject to change.

Examples of Eligible Improvements:

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

Examples of Ineligible Improvements:

- New construction or additions
- Driveways
- Decks
- Accessory buildings
- Landscaping
- Painting
- Custom or luxury upgrades, or any materials, fixtures, or equipment that exceed standard replacement items.

FARMINGTON HILLS
Michigan

Community Development Office
Housing Rehabilitation Program
31555 West Eleven Mile Road
Farmington Hills, MI 48336

Scan QR Code
or call 248-871-2545 for more information.