



## CITY OF DEARBORN HEIGHTS RESIDENTIAL REHABILITATION PROGRAM

### PROGRAM INTENT

The City of Dearborn Heights Residential Rehabilitation Program embraces the Department of Housing and Urban Development's (HUD's) mission with a comprehensive program to assist low and moderate income residents based on the City of Dearborn Heights Rehabilitation Standard in compliance with HUD regulations.

### REHABILITATION PROGRAM ELIGIBILITY

City of Dearborn Heights residents are eligible to apply if:

- 1) They own and occupy their home.
- 2) Meet income eligibility guidelines.
- 3) All city and county taxes and water bills are paid to date on the property.
- 4) Able to provide all documentation.

### INCOME ELIGIBILITY GUIDELINES

Income Eligibility is determined by the total adjusted gross income (AGI) for all household family members age 18 and older and must not exceed the following income amounts\*:

FAMILY SIZE	INCOME	FAMILY SIZE	INCOME
1	\$36,600	5	\$56,450
2	\$41,800	6	\$60,650
3	\$47,050	7	\$64,800
4	\$52,250	8	\$69,000

*\*Subject to change. Income eligibility is determined at mandatory application meeting.*

### LOAN DETAILS

The loan is a 0% deferred loan which is payable when the home is vacated, sold, rented or refinanced. A lien will be placed on the property for the amount of the loan.

**There is no credit check or equity required.**

### REHABILITATION STANDARDS

A home inspection will be performed to determine the type of repairs that are needed. Repairs will fall into one or more of the six (6) Rehabilitation Standards listed below:

1. HUD's partnership for Home Energy Efficiency (Recommendations are based on Energy Star<sup>®</sup> specifications, where applicable).
2. Lead-based paint /Lead Hazard Test/Abatement procedures. Any rehabilitation that is not an emergency will require a lead based

paint (LBP) test and possible remediation.

3. Carbon Monoxide (CO/SALT) testing on heating system.
4. ADA Accessibility Guidelines/ Michigan Barrier Free design.
5. Dearborn Heights Residential Building Codes (used as a guideline).
6. Other Rehabilitation repairs not covered under the previous five (5) standards may be approved in order to halt the physical deterioration of the property.

### LOAN LIMITS

1. Loans for properties located in the Army Corps of Engineers designated Flood Zone are not to exceed the State Equalized Value (SEV). No exceptions.
2. Loans for properties not located in the Army Corps of Engineers designated Flood Zone may exceed State Equalized Value (SEV) when approved on a case-by-case basis by the Mayor.
3. All Residential Rehabilitation projects are subject to availability of program funds.

### PLEASE NOTE:

**Modernization, new construction, repair/replacement of detached structures and homes requiring "reconstruction" DO NOT qualify for this program.**

**OPERATING PROCEDURES**

The Department of Community and Economic Development (CEDD) administers the Residential Rehabilitation Program. The CEDD's role is to assess each applicant's needs and qualifications to determine program eligibility status. The CEDD is also available to assist the applicant in understanding the step-by-step housing rehabilitation process.



**For more information about the Residential Rehabilitation Program or to request a pre-application, please contact the Community and Economic Development Department (CEDD) at:**

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