

# CHARTER TOWNSHIP OF REDFORD HOUSING REHABILITATION DEPARTMENT

## MOST FREQUENTLY ASKED QUESTIONS

Q. WHO IS ELIGIBLE FOR THE HOUSING REHABILITATION PROGRAM?

A. Redford Township homeowners who: (1) own and live in their own home for one year, (2) meet the income eligibility guideline listed below and (3) live in a selected target area/neighborhood. (*Amount of equity in the home and credit rating are not considered when determining program eligibility.*)

Q. WHAT ARE THE INCOME ELIGIBILITY GUIDELINES?

A. Total gross annual family income (including all adult income-earning members in the household) must not exceed the following income guidelines:

<u>FAMILY SIZE</u>	<u>INCOME</u>	<u>FAMILY SIZE</u>	<u>INCOME</u>
1	\$ 39,150	5	\$ 60,400
2	\$ 44,750	6	\$ 64,850
3	\$ 50,350	7	\$ 69,350
4	\$ 55,900	8	\$ 73,800

Q. WHAT TYPES OF HOME IMPROVEMENTS WILL QUALIFY FOR THE HOUSING REHABILITATION PROGRAM?

A. Most home repairs qualify which will bring the home up to applicable Redford Township building codes. The program is primarily designed to correct those items that are old or could be hazardous to the life of the occupants, the safety of the structure or the health and welfare of the family. Examples of eligible repairs are listed below:

- ✓ Roof and gutter replacement
- ✓ Storm door replacement
- ✓ Vinyl siding replacement
- ✓ Driveway, sidewalk, walkway and porch replacement
- ✓ Electrical service update
- ✓ Furnace replacement
- ✓ Plumbing repairs
- ✓ Hot water heater replacement
- ✓ Bathroom and kitchen repairs
- ✓ Vinyl flooring replacement
- ✓ Glass block window installation

A Pre-Construction Housing Inspection will be made by the Housing Rehabilitation Department to determine the extent of the necessary repairs/rehabilitation. Modernization, new construction and homes requiring “reconstruction” do not qualify for this program.

Q. HOW IS THE WORK COMPLETED?

A. Names of licensed and insured general contractors and sub-contractors will be provided as a service by the Housing Rehabilitation Department. The homeowner may also obtain their own bids from licensed and insured general contractors and sub-contractors as long as the company meets the program guidelines. The lowest bidder will complete all authorized work.

Q. WHAT ARE THE TERMS OF THE INSTALLMENT PAYMENT LOAN AND DEFERRED PAYMENT LOAN?

A. The installment payment loans (Real Estate Mortgage) are secured at a fixed Annual Percentage Rate of 3% (three percent) and may be re-paid over a period of ten (10) years. Deferred payment loans (Grant Mortgage) do not require repayment unless the rehabilitated property is sold or transferred within ten (10) years. Both installment payment loans and deferred payment loans are secured by a recorded mortgage held by the Charter Township of Redford. The maximum amount allocated per Housing Rehab project is \$ 5,000.00.

Q. WHO APPROVES THE APPLICATIONS FOR THE HOUSING REHABILITATION PROGRAM?

A. A three-member Rehabilitation Review Board will authorize the approval of all loans and grants. Every effort will be made to work with residents desiring to take advantage of the Housing Rehabilitation Program, and every consideration will be given to those receiving loans to make repayment schedules as easy as possible.

Q. HOW DO YOU APPLY FOR HOUSING REHABILITATION ASSISTANCE?

A. Interested homeowners should call the Charter Township of Redford Housing Rehabilitation Office at 313-387-2786 between the hours of 8:30 a.m. and 4:30 p.m., for program information.  
*Equal Opportunity Lender.*

Note: All rules and regulations governing the Housing Rehabilitation Program are subject to change without notice by the Department of Housing and Urban Development (HUD) and the Charter Township of Redford.