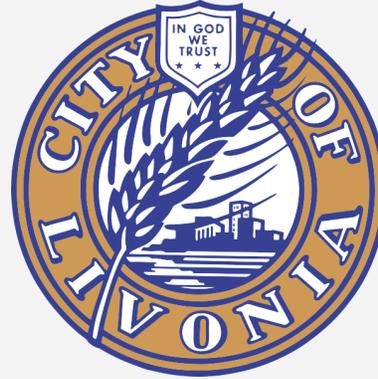


## Application Requirements

*(additional information may be required)*

- Driver's License or State ID
- Recorded Warranty Deed and any Quit Claim Deeds (no land contracts)
- Homeowner's insurance premium declaration statement
- Mortgage payment statement
- Property taxes paid to date
- Divorce papers or death certificate for any former co-owner listed on the deed
- Electric and gas bills for the current month
- Water bill paid to date
- **Proof of ALL income:**
  - Six months of current pay stubs
  - Pension statements
  - Social Security Statement\*
  - Current tax returns, W-2s, 1099s
  - Proof of **all** assets, to include statements from **all** banks, mutual fund, stock accounts, etc. for previous three months

\*You may obtain proof of your Social Security income from the Social Security office by calling (800) 772-1213.



**Livonia Housing Commission**  
**Interim Executive Director**  
Jim Inglis

**Commissioners**  
Dale Moser  
Connie Kumpula  
Brian Scott  
Eleanor Malone  
Kreuzza Gjezi

**Livonia**  
HOUSING COMMISSION

*Home  
Improvement  
Programs*



Livonia Housing Commission  
Community Development  
10800 Farmington Road  
Livonia, MI 48150

The mission of the Livonia Housing Commission is to provide adequate housing and community development assistance, and to expand and preserve decent, safe and affordable housing for low- and moderate-income families. The Commission is further committed to providing quality services to our clients in an effective, efficient and respectful manner.

(734) 421-6450 ext. 103  
CDBG@livonia.gov  
LivoniaHousing.org

## HOME IMPROVEMENT LOAN PROGRAM

The City of Livonia, through the federal Community Development Block Grant Program, operates a Home Improvement Loan Program. This Program provides deferred repayment loans with interest rates of 0%.

### Examples of Eligible Improvements

- Correction of local housing code violations
- Lead-based paint hazard reduction
- Weatherization improvements (i.e., windows, insulation)
- Physical accessibility improvements
- Emergency improvements as defined by CDBG

### INELIGIBLE IMPROVEMENTS

- New Construction
- Materials, fixtures, equipment that exceeds that customarily used in the neighborhood
- Appliances not required by local housing code
- Acquisition of land/property
- Refinancing of other debts
- Cost of materials for do-it-yourself projects
- Non-permanent general improvements (i.e., carpeting)

**Minimal processing fees are charged to each loan recipient. (Fees included in loan amount)**

**PLEASE NOTE: Acceptance of this loan may affect your ability to obtain future loans from other financial institutions.**

## Eligibility Requirements

- Must meet current income guidelines
- Assets must be less than \$50,000
- Property taxes and water bills must be paid to date
- Applicant must be the owner and occupant of the home for at least one year
- Land contracts are not permitted
- Home must not be part of a trust

### Maximum Income Limits (subject to change annually)

1 person - \$53,050	5 person - \$81,850
2 person - \$60,600	6 person - \$87,900
3 person - \$62,200	7 person - \$93,950
4 person - \$75,750	8 person - \$100,000

## Loan Requirements

- Loan amount: \$5,001-\$15,000 (or more)
- One major rehab loan allowed per household per 10-year period
- Required code/lead-based paint inspections (mandatory)

## Loan Repayment

A lien will be recorded to secure the loan. The lien shall remain on the property until the borrower(s) sell the property or transfer title to the home, at which time the deferred loan shall be repaid in full. The lien will be discharged upon full repayment. No monthly payments required.

## MINOR HOME REPAIR GRANT

Maximum grant amount: \$5,000

One minor rehab grant allowed per household per seven-year period

### Eligible Minor Home Repairs

- Hot water tank replacement
- Install deadbolt locks
- Smoke/carbon monoxide detector installation
- Thermostat installation
- Minor plumbing/electrical repairs
- Install grab bars/handrails
- Insulation installation

## DOWN PAYMENT ASSISTANCE FOR FIRST TIME HOME BUYERS

Maximum down payment assistance:  
\$14,999

### Eligible Closing Costs

- Pre-paid taxes
- Interest
- Lender's points
- Application processing fees
- Credit report
- Title insurance
- Appraisal

Visit us at [LivoniaHousing.org](http://LivoniaHousing.org)