



To apply for homeowner rehabilitation assistance or for additional information

CONTACT:

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Why Rehabilitate?

- Provides a more enjoyable place to live.
- Raises the value of your property.
- Prevents more expensive repairs in the future.
- Betterment of the community.
- Installs a sense of pride.



"Equal Housing Opportunity"

**City of
Westland
Neighborhood
Stabilization**



**Homeowner
Rehabilitation
Program**



Introduction

The City of Westland Neighborhood Stabilization Program provides funds to revitalize housing and assist low and moderate income families to maintain safe and sanitary housing.

The City of Westland manages the Homeowner Rehabilitation Loan Program. The program offers rehabilitation loans with interest rates of 0%, 3%, and 5% to persons of low and moderate income. The rehabilitation covers needed repairs in order to meet Federal housing quality standards and minimal local building codes.

Participants receive a mortgage for the assistance, placing a lien on the property to secure the loan. The lien shall remain on the property until the borrower(s) sell the property, transfer title or refinance for equity, at which time the deferred loan shall be repaid in full.



Programs

Limited Repair

Limited repair provides assistance to rehabilitate to meet local building codes. The maximum loan amount is \$25,000.

Emergency Repair

Emergency repair provides assistance to replace or rehabilitate items of hazardous conditions that may jeopardize the health and safety of the family.

For example:

Roof and gutter; windows
Electrical issues; fuse panel
Furnace; Water heater
Water meter / leaks
Sewer back up
Basement flooding

Barrier Free Access

Barrier free repair provides assistance to modify the house for improved accessibility and convenience for persons with pertinent physical handicaps.

Ramp
Grab bars ; Hand rails
Bathroom fixtures
Doorway



Eligibility

Applicant Requirements

- Must be a low or moderate income household as defined by HUD income guidelines.
- Must be a Westland resident and owner of the home for at least one year.
- Must have clear title (ownership) to property and all house related payments must be current (mortgage, taxes, special assessments, water bill)
- Must have homeowners insurance
- Must have less than \$25,000 in liquid assets

- Interest rate based on income:

< 50% AMI	0% interest
51-60% AMI	3% interest
61-80% AMI	5% interest

*AMI – area median income, as determined by Department of Housing & Urban Development

