

Contact the City of Warren
Office of Community
Development at
(586) 574-4686 or search
www.cityofwarren.org for
an “Expression of Interest”
form.

Call now for more details
on how you can qualify for
a low interest loan to make
eligible repairs to your
home.



A City of Warren
Community Development
Block Grant Program
One City Square, Suite 210
Warren, MI 48093
Phone (586) 574-4686
Fax (586) 574-4685



*This brochure does not contain all program requirements.
Printed May 2017*

The City of Warren is an Equal Opportunity Lender.



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INFORMATION ON LOW OR NO INTEREST LOANS



CITY OF WARREN RESIDENTIAL REHABILITATION PROGRAM

A City of Warren
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One City Square, Suite 210
Warren, MI 48093
Phone (586) 574-4686
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The City of Warren Residential Rehabilitation **Loan** Program makes low interest **loans** available to eligible “low” and “moderate” income households. The **loans** are used to bring the home up to code and make repairs to owner-occupied single-family residences.

The maximum rehabilitation **loan** amount is \$30,000. The **loan** may be used to finance necessary home repairs including, but not limited to, the following:

- Heating and energy items
- Plumbing and sanitary fixtures
- Electrical work
- Windows and doors
- Replacement roofs
- Structural repairs
- Barrier free access for the handicapped and elderly

Some of the ineligible activities include luxury items, new construction, substantial reconstruction and expansion of the structure.

In order for the City to begin processing a request for a rehabilitation **loan**, the **homeowner must complete an “Expression of Interest” form**. Forms are available in the City of Warren Community Development office, by calling (586) 574-4686, or at www.cityofwarren.org



The City’s rehabilitation staff will assist applicants by:

- Helping to prepare and file an application
- Advising the applicant of eligibility
- Inspecting the property to determine necessary repairs
- Administering the contractor bidding process
- Preparing a rehabilitation contract
- Inspecting the completed work to ensure contract compliance

Due to the popularity of the City’s rehabilitation program, there is currently a **1-3 month** waiting period.

(Apartments, condominiums, mobile homes, and land contracts are not eligible for the program.)

To qualify for the Residential Rehabilitation **Loan** Program, applicants must meet the following minimum criteria:

- ❖ **Own and occupy** the home to be rehabilitated
- ❖ Have history of making house payments on time
- ❖ Have history of paying property taxes (including the water bill) on time
- ❖ Have homeowner’s insurance
- ❖ Total household income must be below the following income limits for the program as established by The Department of Housing and Urban Development (HUD):

Gross Income Guidelines

Household Size	Low Income	Moderate Income
1	\$24,850	\$39,700
2	\$28,400	\$45,400
3	\$31,950	\$51,050
4	\$35,450	\$56,700
5	\$38,300	\$61,250
6	\$41,150	\$65,800
7	\$44,000	\$70,350
8	\$46,800	\$74,850