



TO APPLY THE APPLICANT(S) MUST  
PROVIDE THE FOLLOWING:

*(Additional info 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
- Proof of ALL income:
- 6 months of current pay stubs
- Pension Statements
- Social Security Statement\*
- Current tax returns, W-2's, 1099's
- Proof of ALL assets, to include statements from all bank, mutual fund, stock accounts, etc. for previous three months
- Divorce papers or Death Certificate for any former co-owner listed on the deed
- Electric, Gas bills for the current month
- Water Bill Paid to Date

\*You may obtain proof of your Social Security income from the Social Security office by calling 1-800-772-1213

### MINOR HOME REPAIR GRANT

10800 Farmington Rd.  
Livonia, MI 48150  
734-421-6450 ext. 104  
[minorhomerepair@ci.livonia.mi.us](mailto:minorhomerepair@ci.livonia.mi.us)

This program provides financial assistance to qualified homeowners for MINOR HOME REPAIRS

Maximum Grant amount  
\$5,000 per fiscal year

#### ELIGIBLE MINOR HOME REPAIRS

- Hot Water Tank replacement
- Humidifier installation
- Install deadbolt locks
- Install Grab Bars/Handrails
- Insulation installation
- Minor plumbing/electrical repairs
- Repair/Replace broken window panes/screens
- Repair/Replace exterior doors
- Repair/Replace garbage disposals
- Repair/Replace storm doors
- Sewer Cleanout
- Small masonry repair
- Smoke/Carbon Monoxide detector installation
- Thermostat installation

City of Livonia

# HOME IMPROVEMENT PROGRAMS



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

Phone: (734) 421-6450  
Extension 104

[CDBG@ci.livonia.mi.us](mailto:CDBG@ci.livonia.mi.us)





**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% and 3%.

ELIGIBILITY REQUIREMENTS

1. Must meet current income guidelines.
2. Assets must be less than \$50,000.
3. Property taxes and water bills **MUST** be paid to date.
4. Applicant must be the owner and occupant of the home for at least 1 yr.
5. Land Contracts are not permitted.
6. Home must not be a part of a Trust

LOAN REQUIREMENTS

1. Loan amount: \$5,000 - \$15,000 (or more)
2. One complete major rehab loan allowed per 10 year period.
3. Required Code/Lead-based Paint Inspections. **Correction of Code violations and Lead-based paint hazards are mandatory.**
4. Preference will be given to emergency repairs and applicants living in target areas of the City of Livonia.

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.

MAXIMUM INCOME LIMITS

(Subject to change annually)

1 person	\$42,750
2 person	\$48,850
3 person	\$54,950
4 person	\$61,050
5 person	\$65,950
6 person	\$70,850
7 person	\$75,750
8 person	\$80,800

Examples of ELIGIBLE IMPROVEMENTS

- Correction of local housing code violations
- Lead-Based Paint hazard reduction
- Weatherization improvements (i.e. windows, insulation)
- Emergency Improvements as defined by CDBG
- Physical accessibility improvements
- Permanent general improvements

Examples of 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 are included in the loan amount)*

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

*(Revised CDBG 2019)*

