

Charter Township of Waterford

Urgent Needs – Home Repair Program

MISSION STATEMENT

Our mission is to assist low-income Waterford Township homeowners improve their quality of housing. The upgrading of these homes and neighborhoods is important in keeping Waterford a desirable place to live and work. Through funding from the Federal Government (HUD) we are able to provide zero percent (0%) interest, deferred payment loans (D.P.L.) to eligible homeowners for repairs to their homes.

WHAT IS A DEFERRED PAYMENT LOAN (D.P.L.)?

A D.P.L. is a zero percent (0%), no monthly payment loan that is recorded as a mortgage on your home for the amount of the improvements.

HOW AND WHEN IS THE LOAN REPAYED?

The loan is repaid **ONLY** when you sell your home, transfer title or rent your home. As long as you live in your home, payment is **NOT** required. **YOUR HEIRS MUST REPAY THIS MORTGAGE JUST AS THEY MUST REPAY ALL YOUR DEBTS.**

WHO IS ELIGIBLE?

You are eligible if you are a low-income Waterford Township homeowner, as defined by HUD. Your home must be single-family owner-occupied for at least one year and taxes must be current.

2024 GROSS INCOME LIMITS (AS IDENTIFIED BY HUD)

| HOUSEHOLD SIZE | MAXIMUM INCOME |
|----------------|----------------|
| 1 Person | \$53,700 |
| 2 Person | \$61,400 |
| 3 Person | \$69,050 |
| 4 Person | \$76,700 |
| 5 Person | \$82,850 |
| 6 Person | \$88,900 |
| 7 Person | \$95,150 |
| 8 Person | \$101,250 |

Federal Regulations require us to anticipate income, using the household's current circumstances, to project future income. **WE ARE TO ASSUME THAT TODAY'S CIRCUMSTANCES WILL CONTINUE FOR THE NEXT 12 MONTHS.** Gross income includes the earnings of all household members 18 years or older plus the benefits of all household members. Benefits include child support, Social Security benefits, alimony, etc.

PROGRAM GUIDELINES ARE SUBJECT TO PERIODIC CHANGES WITHOUT NOTICE

WHAT WORK IS ELIGIBLE?

This program addresses urgent home repair issues, with an emphasis on health and safety items. The following is a list of the eligible repairs your home may need:

| | | | | | | |
|---------|--------------|------|------------|---------------------|------------------------|-------------------------|
| Furnace | Water Heater | Roof | Insulation | Barrier Free Access | Water/Sewer Connection | Well/Septic Replacement |
|---------|--------------|------|------------|---------------------|------------------------|-------------------------|

WHAT IS NOT ELIGIBLE?

This program does **NOT** provide funding for additions, siding, windows, painting, purchase or repair of furnishings, new construction, reimbursement on improvements in process or already completed.

HOW DO I APPLY?

Complete and return the application, required documentation (COPIES ONLY) and lead based paint notification. If eligible, you will be contacted to schedule an appointment for an inspection and initial work write-up for repairs on your house. Your home will be released for bids to several contractors. You can expect contractors to contact you so that they can view the house and specified work for bidding purposes. Once the winning contractor has been selected, you will be contacted to schedule a loan closing date. All work should be completed within one-hundred twenty (120) days after contract signing and will be inspected by the Waterford Township Development Services Department before the contractor is paid. **There will be no exchange of cash between Waterford Township and you.**

Applicant Certification

I/We hereby certify that I/we have read the above information and are aware of the program limits and guidelines as indicated above. I/We understand program guidelines are subject to periodic changes without notice.

I/We hereby certify that all information included with this application is true and complete to the best of my/our knowledge, and inquires maybe made to verify the statements made herein. I/We further certify that the property address contained herein is my/our principal place of residency and I/we request a housing code inspection of the property for consideration of an Urgent Needs – Home Repair loan for which this application is made.

(Sign) _____

(Date) _____

(Sign) _____

(Date) _____

Please return complete application/attachments to:

**Charter Township of Waterford
Development Services Department
5200 Civic Center Drive
Waterford, MI 48329**

CHARTER TOWNSHIP OF WATERFORD
Urgent Needs - Home Repair
Application

For Questions Contact (248) 674-6247

For Office Use Only

| | |
|----------------|--|
| Case #: | |
| Sidwell #: | |
| Date Returned: | |
| Initial Visit: | |
| Final Visit: | |
| Taxes Paid: | |
| Total Income: | |
| Max Income: | |

ADDRESS OF PROPERTY TO BE IMPROVED

(Address, Street, Zip Code):

Length of time in present home: Mortgage Land Contract Paid in Full

Provide a brief description of the requested work:

HOW DID YOU LEARN ABOUT OUR PROGRAM?

Please describe:

| BORROWER | | CO-BORROWER | |
|-------------------------------|-------------------------------|---------------------------------|--|
| Name: | | Name: | |
| Date of Birth: | <input type="checkbox"/> Male | <input type="checkbox"/> Female | Date of Birth: <input type="checkbox"/> Male <input type="checkbox"/> Female |
| Social Security #: | | Social Security #: | |
| Contact Phone #: | | Contact Phone #: | |
| Email: | | Email: | |
| EMPLOYMENT INFORMATION | | EMPLOYMENT INFORMATION | |
| Employer: | | Employer: | |
| Occupation: | | Occupation: | |

DEPENDENT INFORMATION

| | | | | | |
|--------|-------|----------------|--------|-------|----------------|
| | | | | | |
| (Name) | (Age) | (Relationship) | (Name) | (Age) | (Relationship) |
| | | | | | |
| (Name) | (Age) | (Relationship) | (Name) | (Age) | (Relationship) |

HEAD OF HOUSEHOLD INFORMATION (FOR STATISTICAL REPORTING ONLY)

| | | | | | |
|-------------------|--------------------------|---------------------------|----------|----------------|----------|
| MARITAL STATUS: | Single | Married | Widowed | Separated | Divorced |
| HOUSEHOLD STATUS: | Handicapped | | | Senior Citizen | |
| | Female Head-of-Household | | | Other: | |
| MINORITY STATUS: | American Indian | Asian or Pacific Islander | Hispanic | | |
| | Alaskan Native | African American | White | | |
| | Other: | | | | |

REQUIRED DOCUMENTATION

You must submit **COPIES** of the following documentation. **DO NOT** submit original documents.

| | |
|--|---|
| | WARRANTY DEED / LAND CONTRACT (this is available from the Oakland County Clerk / Register of Deeds Office) |
| | FEDERAL INCOME TAX FORMS (1040 OR 1040 EZ, W2's, 1098, 1099 forms) |
| | STATE OF MICHIGAN INCOME TAX FORMS (MI-1040 or MI-1040 EZ) |

THE FOLLOWING APPLIES TO ALL MEMBERS OF YOUR HOUSEHOLD 18 YEARS OR OLDER

| | |
|--|--|
| | A COPY OF MICHIGAN DRIVERS LICENSE AND/OR MICHIGAN ID (front and back) |
| | EMPLOYMENT (submit pay stubs for the most recent two consecutive months) |
| | UNEMPLOYMENT (submit documentation of Unemployment Benefits payments / award letter) <i>This information is available at: www.Michigan.gov/uia</i> |
| | SOCIAL SECURITY BENEFITS (submit a copy of your Annual Social Security Award Letter) <i>This information is available by calling the Social Security Office at 800-772-1213</i> |
| | PENSION OR DISABILITY (submit a copy of the most recent check stub) |
| | CHILD SUPPORT (submit an Oakland County Court Order Information Report for the last 6 months) <i>This information is available in person at Oakland County Friend of Court or by calling 888-350-0900 ext. 81565</i> |
| | FULL-TIME STUDENT (12 credits or more – submit proof of current enrollment) |
| | ADDITIONAL ASSISTANCE (food stamps, alimony, etc.) |
| | CHECKING/SAVINGS ACCOUNT STATEMENTS (submit a copy of the most recent statement) |

INCOME FROM ALL SOURCES FOR ALL HOUSEHOLD MEMBERS (BASED UPON THE INFORMATION PROVIDED ABOVE)

| | | | | | |
|------------------|----|-----------|------------------------|----|-----------|
| Employment: | \$ | per month | Child Support: | \$ | per month |
| Unemployment: | \$ | per month | Additional Assistance: | \$ | per month |
| Social Security: | \$ | per month | Other: | \$ | per month |
| Pension: | \$ | per month | Describe Other: | | |
| | | | Total income: | \$ | per month |

TOTAL COMBINED ASSETS

| | | |
|----------------------|---------------------|---------------|
| Checking Balance: \$ | Savings Balance: \$ | Other: \$ |
| Describe Other: | | Total assets: |

**Charter Township of Waterford
Development Services Department
Notification of Lead Based Paint Hazards
(In Accordance With 24 CFR Part 270, Subpart K)**

TO: Owners and Tenants of Housing Constructed Before 1978
FROM: Waterford Township Development Services Department and the U.S. Department of Housing and Urban Development (HUD)
NOTICE: ***Watch out for lead paint poisoning. Please read the following information concerning lead paint poisoning.***

If your home was constructed before 1978 there is a possibility that it may contain lead-based paint.

I have received a copy of this Notice.

Homeowner Signature

Date

The interior of older homes and apartments often have layers of lead-based paint on the walls, ceilings, window sills and door frames. Lead-based paint and primers may also have been used on outside porches, railings, garages, fire escapes, and lamp posts. When the paint chips, flakes or peels off, there may be a real danger for babies and young children.

Children may eat paint or chew on paint railings, window sills or other items when parents are not around. Has your child been especially cranky or irritable? Is he or she eating normally? Does your child have stomachaches and vomiting? Does he or she complain about headaches? These may be signs of lead poisoning, although, many times there are no symptoms at all.

If you or someone else have seen your child either put pieces of paint into his or her mouth or chewing on painted parts of your house (i.e. window sills, door frames) and or your child exhibits one or more of the above symptoms, it is especially advisable that any child under seven years of age residing in your household have their blood lead level screened at your doctor's office or the nearest health clinic.

If you have seen your child put pieces of paint into his or her mouth or someone told you this, you should take you child to the Doctor or clinic for testing.

Inform other family members and babysitters of the dangers of lead poisoning.

Look at your walls, ceilings, door-frames, window sills. Are there places where the paint is peeling, flaking or chipping? If so, there are some things you can do immediately to protect your child:

- (1) Get a broom or stiff brush and remove all loose pieces of paint from walls, woodwork, and ceilings;
- (2) Sweep up all the pieces of paint and plaster and put them in a paper bag or wrap them in newspaper. Put these packages in the trashcan. **Do not burn them.**
- (3) Do not leave paint chips on the floor. Keeping the floor clear of paint chips, dust and dirt is easy and **very important.**
- (4) Do not allow loose paint to remain within your children's reach, since children may pick loose paint off the lower part of the walls.

AS A HOMEOWNER:

You should keep your home in good shape. Water leaks from faulty plumbing, defective roofs or exterior holes and breaks may admit rain or dampness into the interior of your home, damaging walls or ceilings, causing paint to peel, crack or flake. These conditions should be corrected immediately. Before repainting, all surfaces that are peeling, chipping or loose should be thoroughly cleaned by washing, sanding, or brushing the loose paint from the surface; then repaint with two (2) coats of non-leaded paint; or cover the surface with other materials such as wallpaper or paneling. Simply painting over deteriorated paint surfaces does not remove the hazard.

AS A RENTER:

You should notify the Management Office or the Landlord immediately if the unit in which you live has water leaks from faulty plumbing, or defective roofs, or if you have peeling, flaking paint. You should cooperate with the Management Office's or Landlord's efforts to repair any deficiencies and keep your home in good shape.

Remember that you as a parent play a major role in the prevention of lead poisoning. Your actions and awareness about the lead problem can make a big difference.

NOTE: Pending loan approval, in the event that lead based paint is found on your property during the housing rehabilitation inspection, appropriate measures to eliminate lead based paint hazards may be undertaken.