

Community
Planning and
Development

Charter Township of Waterford
5200 Civic Center Drive
Waterford, Michigan 48329-3773

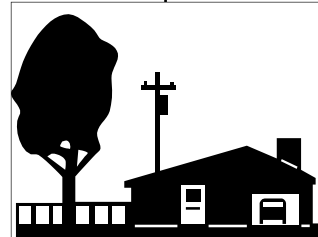
(248) 674-6229

<http://twp.waterford.mi.us/>

Urgent Needs—Home Repair Program

Mission Statement

Our mission is to assist low- and moderate-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 code improvements to their homes through this program.



We can help you!
Call us at
(248) 674-6229.

How and When is the Loan Repaid?

The loan is repaid **ONLY** when you sell your home, transfer title or rent out your home. As long as you live in your home, payment is **NOT** required.

What is a Deferred Payment Loan (D.P.L.)?

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

Who Is Eligible?

You are eligible if... you are a senior citizen, or a low-income or disabled Waterford Township homeowner. Your home must be single-family, owner-occupied for at least one-year. Taxes must be current, and combined assets must be less than \$10,000.00

About the Work

ELIGIBLE WORK

Examples of eligible repairs include:

- Roofing
- Insulation
- New Furnace
- Updating Electrical
- Plumbing and Hot Water Heaters
- Water and/or Sewer Connection

INELIGIBLE WORK

Examples of work which **CANNOT** be included as part of the loan:

- Landscaping
- Purchase or repair of furnishings
- Payments of taxes, utilities, or assessments
- New Construction, carports or garages not attached to the house
- Reimbursement on improvements in process or already completed.

Waterford Township

PRESORTED
STANDARD
U.S. POSTAGE PAID
WATERFORD, MI
PERMIT NO. 65

Community Planning and Development
5200 Civic Center Drive
Waterford, Michigan 48329-3773
(248) 674-6229
www.twp.waterford.mi.us

Other Important Facts to Know

APPLICATION STEPS

- Complete and return the application, and the supplemental and lead based paint insert.
- Your eligibility will be determined and you will be contacted to submit miscellaneous income, employment, and mortgage verifications, income tax returns, birth and/or death certificates and recorded deed or land contract. 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.
- Several weeks later the sealed bids will be opened and the winning contractor will be selected.
- Based upon your eligibility, the work needed to your home, and the cost estimate, Community Planning and

Development may approve a full or partial loan for either all of the work, some of the work, or no work at all. You will be notified of the results of the loan review.

- You will be contacted to schedule a loan closing date. If you have been approved for partial funding, a certified check or money order will be needed from you at the time of the loan closing.
- Work on your house will commence by the selected contractor shortly after the loan closing. All work should be completed within one-hundred twenty (120) days after contract signing and will be inspected by the Waterford Township Building Department and Community Planning and Development before the contractor is paid.

As you can see, there are many steps and numerous administrative actions necessary in processing your application. *Be patient and help us to work with you.*

Charter Township of Waterford Urgent Needs—Home Repair Program Mini-Application

Name: _____ Phone: _____

Address: _____ Zip Code: _____

Annual Household Gross Income: _____ Number of People in the Home: _____ Number Under 18: _____

Brief Description of the Repairs Needed: _____

Please return the complete form to the above address.

**Charter Township of Waterford
Urgent Needs - Home Repair Program
Application
(248) 674-6229**

For Office Use Only	Date Given to Applicant: _____
	Date Returned: _____
	Date Activated: _____
	Case Number: _____

Applicant Information

Address: _____
Street
Zip Code
Home Phone Number

Name: _____ Last, First, Middle Initial Date of Birth
Social Security Number: _____ Occupation: _____
Employer: _____ Name Employer's Phone Number
Employer's Address: _____ Street City Zip Code

Name: _____ Last, First, Middle Initial Date of Birth
Social Security Number: _____ Occupation: _____
Employer: _____ Name Employer's Phone Number
Employer's Address: _____ Street City Zip Code

Last Previous Address: _____
Street
City
State
Zip Code

Marital Status: Single Married Widowed Separated Divorced

Dependent Information					
_____	_____	_____	_____	_____	_____
Name	Age	Relationship	Name	Age	Relationship
_____	_____	_____	_____	_____	_____
Name	Age	Relationship	Name	Age	Relationship

Housing Information

Length of Time in Present Home: _____ Original Purchase Price: _____

Please Check Appropriate Box: Mortgage Land Contract Home Paid In Full

Original Mortgage Amount: _____ Current Mortgage Balance: _____

Name: _____
Land Contract Holder or Mortgage Company
Account Number

Address: _____
Street
City
State
Zip Code

Have you been obligated or are you presently obligated on a home loan, or a home improvement loan, which resulted or is resulting in foreclosure, deed in lieu of foreclosure, or judgement? Yes <input type="checkbox"/> No <input type="checkbox"/>	Homeowner's Insurance current? Yes <input type="checkbox"/> No <input type="checkbox"/>
	House Connected To Sewer? Yes <input type="checkbox"/> No <input type="checkbox"/>
	House Connected To Water? Yes <input type="checkbox"/> No <input type="checkbox"/>

Requested Improvements: _____

Estimated Cost of Improvements: _____

Financial Information

Housing Costs

Monthly Income

Liabilities by Month

Husband's Base Salary (Gross) _____
 Wife's Base Salary (Gross) _____
 Income of Other Persons Over 18 _____
Full-time students, with proof are exempt.
 Combined Household Pension _____
 Combined Household Social Security _____
 General Assistance (Food Stamps, etc.) _____
 Earnings from Savings, Rent, or Interest _____
 Other (Example Child Support - **Explain**) _____
Total Monthly Income _____

Monthly House Payment _____
Are property taxes and homeowner's insurance included in monthly payment? Yes No
 If No:
 Monthly Property Taxes _____
 Monthly Homeowner's Insurance _____
Approximately Monthly Cost For:
 Utilities (Gas and Electric) _____
 Water and Sewer: _____
 Other (Example Garbage - **Explain**) _____
Total Monthly Housing Costs _____

Assets

Other Liabilities

Total U.S. Savings Bonds _____
 Securities (Stocks, Bonds, etc.) _____
 Other Real Estates (Market Value) _____
Bank Accounts:
 Savings _____
 Checking _____
 Other (Explain) _____
Total Assets _____

	Monthly Payment	Unpaid Balance
Automobile Loans/Leases _____	_____	_____
Name of Titleholder _____		
Loans:		
Personal _____	_____	_____
Home Improvement _____	_____	_____
Life Insurance _____	_____	_____
Installments or Credit Cards – Please List Individually:		
_____	_____	_____
_____	_____	_____
_____	_____	_____
Other (Explain) _____	_____	_____
Total Other Liabilities _____		_____

Have you ever applied for a rehabilitation loan through Waterford Township? Yes No
 If yes, please provide a date: _____

Applicant Certification – I/We hereby certify that the foregoing information 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 a Urgent Needs – Home Repair loan for which this application is made.

 Signature

 Date

 Signature

 Date

**Please return completed application to: Charter Township of Waterford
 Community Planning and Development
 5200 Civic Center Drive
 Waterford, Michigan 48329-3773**

**Charter Township of Waterford
Community Planning and Development
Urgent Needs Home Repair Program**

APPLICATION SUPPLEMENTAL

NOTE TO THE APPLICANTS: Please provide the information on the spaces below. The information furnished on this form will be used for federal and local statistical reporting information purposes ONLY and WILL NOT be used when evaluating eligibility of your application.

- I. Name of Applicants: _____
- II. Property Address: _____
- III. Household Size: (Total number in household including yourself) _____
- IV. Marital Status: Single Married Widowed Separated Divorced
- V. Household Status (Check as many of the following as pertains to your situation)
- Handicapped
- Female-Head of Household
- Senior Citizen
- VI. Minority Status: (Please check only one of the below)
- American Indian Hispanic
- Alaskan Native White
- Asian or Pacific Islander Other - Explain _____
- African American
- VII. Total Annual Gross Household Income \$ _____ (As reported on your Application)

Charter Township of Waterford
Community Planning and Development
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 Community Development Department and the U.S.
Department of Housing and Urban Development
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.

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-lead 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.

I have received a copy of this Notice.

Homeowner Signature

Date

Homeowner Signature

Date