

# Housing rehab funds available

By Joanne Maliszewski  
staff writer

More than \$150,000 in federal money is available to Farmington Hills low and moderate-income homeowners for house repairs and improvements.

City officials are beefing up publicity for the housing rehabilitation program, financed by federal Community Development Block Grant money. Program information will be available in the city's newsletter, on cable television and in brochures distributed to various organizations, including churches.

Of the total \$309,000 the city expects to receive in 1989-90, \$167,000 will go for housing rehabilitation.

Another \$30,000 in expected loan repayments through the housing program will be turned back into the program.

Interest also is brewing in the city's new rehabilitation program for rental housing, also financed with CDBG money. "I've had a little response," community development coordinator Richard Lampi said.

The new rental program, required by the federal Department of Housing and Urban Development, will provide \$20,000 for repairs and improvements on rental property. The program is scheduled to begin when the new CDBG annual budget year starts June 1.

PLANS FOR the program are still

in the works, but it appears renter's income information will be required as well as an agreement with the landlord that rent will not be increased when repairs are made. Like the housing rehabilitation program, the rental program is designed to upgrade the city's housing stock.

Under the housing rehabilitation program, eligible low and moderate-income homeowners may receive grants, deferred loans and low-interest loans to improve their houses.

"It's been a real steady program," Lampi said. An average 20-30 homeowners receive help annually. So far in 1988-89, 24 homeowners have been helped with needed home repairs.

Projects eligible for block grant financing include siding, insulation, hot water tanks, furnaces, roofs, sewer hook-ups, "anything that brings it up to code. We wouldn't do a Jacuzzi or a sauna," Lampi said.

As with the housing rehabilitation program, participants' eligibility in the rental program will be determined by annual income. Maximum income levels and family size include:

A family of one can earn a maximum \$22,350; a family of two, \$25,500; three, \$28,700; four, \$31,900; five, \$33,900; six, \$35,900; seven, \$37,900; and eight, \$39,900.

IN THE past couple of years, there's been a waiting list for the housing program. But last year's \$75,000 windfall — homeowners paying off loans, selling their houses or refinancing — gave the program an extended life. "Right now, I'd be broke if I hadn't gotten the extra money," Lampi said.

Help to low- and moderate-income homeowners is given in the form of low-interest loans, now at 3 percent. The next common form is a deferred loan, which requires no monthly payments, though a loan is put on the homeowners' property. Some grants also are given.

The maximum loan offered for housing rehabilitation is \$8,500, with most loans averaging \$8,000, Lampi said.

Since the beginning of the 1988-89 program year last June, \$115,000 has been spent on housing projects and another \$85,000 is committed or in the process of construction. Another \$50,000 is uncommitted.

# Hills gets rare grant hike

Continued from Page 1

receive an estimated \$309,000 from the U.S. Department of Housing and Urban Development, a 4 percent increase over the \$297,000 received in 1988-89.

Many communities are in a "wall and see" position over the future of the annual block grants. Throughout the decade, concern about the funding has increased as the federal government struggles with its burgeoning deficit.

"There's a big question out there with the new secretary of HUD (Jack Kemp)," Lampi said.

In addition to the federal money, the city expects at least \$30,000 in homeowner repayments through the housing rehabilitation loan program, for a total program budget of \$339,000.

"How can you put \$30,000 into the rehab fund that's already there?" asked Ontago resident and rehabilitation loan board member George Roberts.

CITY MANAGER William Costick said that while loan repayments are in hand, the question is how that money is budgeted. Traditionally, the city turns loan repayments back into the housing rehab program.

Without the anticipated \$30,000 in loan repayments, the housing rehab program would receive \$167,000 directly from the 1988-89 federal money. Of that, \$20,000 will be devoted to a new program to rehabilitate

rental housing in low- and moderate-income neighborhoods.

Of the total block grant money, \$42,000 is for administration (12 percent) and \$100,000 (\$30,000 will be devoted to capital improvements in low- and moderate-income neighborhoods.

"I am told that there is very little administration expense for capital improvements," Roberts said. "So therefore, that jacks 12 percent of the total program to 21 percent of the rehab funds. These figures just don't square."

HUD allows 30 percent of an annual block grant allocation for administration. At the city's budgeted 12 percent, or \$42,000, of the total block grant money, Costick said he didn't think it "an unreasonable amount. If we were to decrease that, the monies would have to come from the city's general fund."

Administration costs include wages and fringe benefits for a staff position, in addition to audit fees, printing services and legal notices.

A PUBLIC hearing is tentatively scheduled for Monday, April 10, for residents affected by planned capital improvements in the Robinson-Parker area in Section 34. If this project doesn't proceed, other possible projects include: Regal Orchards paving and drainage improvements (\$292,000); Randall drainage improvements (\$81,000); and Grayling storm system improvements (\$51,000).

"I think the city should absorb all the expense of capital improvements since it increases the infrastructure of the city of Farmington Hills," Roberts said.

Using block grant money for capital improvements, Lampi said, in effect lowers the assessment for property owners affected by improvements. For example, if block grant money is used for drainage improvements, assessments for paving in a particular area would be less because drainage needs have been completed already.

Five years ago, two-thirds of block grant money was devoted to capital improvements and one-third to housing rehabilitation loans. Today, those figures are reversed.

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# Smoke detector program for city gets under way

The Farmington Police Officers Association has initiated a smoke detector program for all homeowners within the city of Farmington.

The program is designed to provide and install a smoke detector, at no cost, to needy homeowners. The only requirement is that you be a resident of Farmington, said Joseph Schornack, fire marshal for the city and president of the FPOA.

"The police officers association is funding the program in an effort to assure that every city resident has a smoke detector inside their home," Schornack said. "Smoke detectors save lives."

The program has been considered over the past several months and is similar to one already offered in the city of Farmington Hills.

THE PROGRAM is extended to homeowners only. Apartment dwellers should contact their landlords or managers to ensure there is a working detector inside the apartment as required by city ordinance, Schornack added.

Farmington residents interested in having a smoke detector installed should call 473-7252 or stop by the public safety department at Farmington City Hall, 23600 Liberty, where an application may be obtained.

Residents of Farmington Hills can contact either their fire department at 553-0740 or the Community Development office at 474-6115 to obtain information on that city's smoke detector program.

Schornack reminds Farmington residents that their police officers are also trained firefighters, and many times a patrol car will be the first to respond to a fire within the city. Officers will be installing the detectors under this program.

"Don't be surprised in a police officer responds to your residence to install your smoke detector," Schornack said. "They drive patrol cars as well as fire trucks."

Farmington police cars are also equipped with fire gear, as well as self-contained breathing apparatus.



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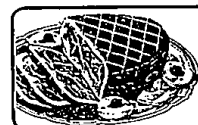
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