

Hills housing rehab dollars all committed

By Joanne Maliszewski
staff writer

With four months still left in the 1985-86 fiscal year, Farmington Hills' housing rehabilitation program is at the limit financially.

"We have \$42,000 left, but it is all committed. We are putting people on a priority waiting list," said Cheryl Carter, housing rehabilitation specialist in the Farmington Hills Community Development Division.

The housing program started the 1985-86 fiscal year with \$130,896 — a portion of the city's total federal Community Development Block Grant money. The program had an additional \$20,000 from the repayment of low-interest loans given to low-to-moderate residents.

Started four years ago, the program is designed to help homeowners — whose eligibility is determined by income — rehabilitate their houses with improvements such as new roofs, heating, plumbing and electrical installations, furnaces, insulation, and new aluminum siding.

At a time when the program is undoubtedly successful, however, CDBG

money could become tighter. In the coming fiscal year, city officials plan to allocate \$130,056 of the total \$209,000 expected in CDBG money. But if cuts are made at the federal level, the allocation for the housing rehabilitation program could change, said Richard Lampi, community development coordinator.

If the federal government decides to entirely cut the CDBG program, the housing rehabilitation program could continue with money from loan repayments. But the level of service provided through the program obviously would be less than is currently provided, Lampi said. The program could become one that provides help for emergency home repairs.

Since the program's birth, approximately \$50,000 has been received in loan repayments.

Homeowners, whose eligibility for the program is determined by income level, are given deferred or low-interest loans, or grants to help improve their houses. The maximum loan available is \$8,500, with the average running about \$6,500, Carter said.

"We are seeing more people come to the program. The popularity has increased," she said, adding there's no longer a need to advertise the program. "We don't seek people to apply anymore."

In its almost four years, the program has helped provide housing improvements about 128 households. A program that offers deadbeat locks has served 97 low-to-moderate-income sen-

ior citizens. A third program, offered in conjunction with the Farmington Hills Fire Department, has provided 175 smoke detectors, also for families with low-to-moderate incomes, Carter said.

ABOUT 50 percent of applications for loans and grants are made by single female heads of households. Another 20-25 percent of the applications are by senior citizens. Families account for the remaining percentage, Carter said.

Of the three financing mechanisms — low-interest or deferred loans or grants — the low-interest loans are by far the most popular, Carter said. The interest rate charged on the loans is 3 percent and applicants have up to 15 years to repay. Payment period are established, according to ability to pay. "We try to work with the people," she added. Of the 137 loans provided by the program, only three have been delinquent.

Applicants generally know what type of house repairs are needed when they seek help through the program. Although Carter may make suggestions for other needed repairs, "We're not going to come in and say we are going to do 16 other things. We will make suggestions, but we won't force it," she said.

While using the benefits offered through the city's housing rehabilitation program, Carter also seeks help for residents through other agencies, such as the State Department of Social Services, Salvation Army and Consumers Power.

"We try to stretch our dollars as much as possible," Lampi said.

WORKING WITH other agencies to provide applicant families with help that the housing program cannot provide — food and clothing — "puts personality into our program. We are still on the parameters of helping people. We're going one step beyond," Carter said. Carter also receives referrals from other agencies, especially requests to place the homeless.

Applications for the housing rehabilitation program can be obtained at the

Farmington Hills Community Development office at 475-9553. To be eligible for the program, a resident must occupy the house that needs repairs and meet the following income limits:

- \$18,200 for a one-person household,
- \$20,800 for a two-person household,
- \$23,400 for a three-person household,
- \$26,000 for a four-person household,
- 27,650 for a five-person household.

- \$29,250 for a six-person household,
- \$30,900 for a seven-person household,
- \$32,500 for an eight-person household.

If an application is approved, the homeowner is required to obtain pre-bids for approved works from a licensed and approved contractor. In some cases, when a homeowner can do the work, the loan will pay for materials.



Cheryl Carter

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