

IMPORTANT PROGRAM INFORMATION

- Applicants must meet Rehabilitation Program eligibility requirements in order to qualify for this program. These requirements are subject to change at any time
- Applications must provide all documentation required in the rehabilitation program application. Applications with missing information will not be accepted.
- Applications should provide copies of all documents required in the application.
- If there is no follow-up or communication from the applicant after ninety days from the date of submission, the application is canceled and the applicant must re-apply.
- The City reserves the right to change, update or modify this program at any time.
- The Community Development Department recruits contractors by bidding out rehab projects according to HUD requirements on behalf of the homeowners.
- If needed, the City will subordinate its mortgage for the sole purpose of reducing the original mortgages payment or avoiding foreclosure.



GET IN TOUCH WITH US

For more information about the Rehabilitation Program or to request an application, please contact the City of Taylor's Community Development Department.

IN PERSON OR BY MAIL

23555 Goddard Rd. Taylor, MI 48180

BY PHONE

(734) 287-6550

BY EMAIL

cklimchalk@ci.taylor.mi.us

ONLINE



RESIDENTIAL REHABILITATION PROGRAM

PROGRAM INTENT:

The City of Taylor's Residential Rehabilitation Program seeks to assist low to moderate income residents in need of health and safety housing repairs. The program is funded through the U.S. Department of Housing and Urban Development as part of their work to create strong, sustainable, inclusive communities and quality affordable homes for all.

LOAN LIMITS

Under HUD regulations, only substantial improvements are permitted for properties located in the 100 Year Floodplain Zone. These loans are not to exceed 50% of the market value of the property, as determined by the current State Equalized Value (SEV);
NO EXCEPTIONS.

For properties not located in the 100 Year Floodplain Zone, loans are not to exceed 50% of the market value of the property, as determined by the current State Equalized Value (SEV). Exceptions will only be made for unforeseen code violations to be verified by an official building inspector.

*Please note, all residential rehabilitation projects are subject to the availability of program funds.

QUALIFYING REPAIRS

There are four types of repairs allowed under the home rehabilitation program: emergency or health and safety; energy efficiency; weatherization; and ADA accessibility issues. Cosmetic repairs, as well as modernization of existing structures, do not qualify for this program.

RESIDENTIAL PROGRAM DESCRIPTION

This program seeks to assist Taylor's low to moderate income residents in need of home repairs.

To fund the repairs, a zero-interest, deferred loan is granted. A lien is then placed on the home in the amount of the loan. The loan becomes due upon any action that changes the home's ownership, such as the following: The primary resident converts the worked-on home to a rental unit, sells the home, cash-out refinances or passes away

REHABILITATION PROGRAM ELIGIBILITY

City of Taylor residents must meet the following criteria in order to apply:

- Own and occupy their home
- Meet income eligibility guidelines
- Are up to date on all city and county taxes, water bills and assessments
- Have homeowners insurance
- Does not own more than one home
- Have no outstanding code violations preventing occupancy to the home

INCOME ELIGIBILITY GUIDELINES

Household income eligibility is determined by totaling the adjusted gross income of all household occupants who are not full-time students and older than 18 years of age. In order to qualify, the total household income must not exceed the following amounts:

- 2025/2026 Income Limits -

People in Family

1	2	3	4
\$56,600	\$64,650	\$72,750	\$80,800
5	6	7	8
\$87,300	\$93,750	\$100,200	\$106,700

*Amounts are updated annually by HUD

