



# City of Dearborn Home Rehabilitation Program (HRP) (Deferred Loan Program)



## Examples of Eligible Corrections:

- ☐ Lead Hazard Reduction
- ☐ Local Code Corrections
- ☐ Repair of Defective Doors, Windows, Storms
- ☐ Garage Removal
- ☐ Porch and Step Repair
- ☐ Major Sewer Repairs



- ☐ Roof Replacement
- ☐ Aluminum/Vinyl Siding
- ☐ Plumbing Repair
- ☐ Furnace/Water Heater Replacement
- ☐ Energy Conservation Measures

**NOTE:** Concrete replacement is **ONLY** eligible for code violations. This flyer contains a minimum sample of program rules and regulations. Other terms, conditions, exclusions and exceptions may apply.

## Who is Eligible?

1. You must have owned and occupied a single-family Dearborn residence for at least one year and have a valid Certificate of Occupancy. (Some exceptions may apply.)
2. Property taxes, mortgage, and homeowner insurance payments must be up to date.
3. The property must qualify as “affordable housing” (generally, SEV  $\leq$  **\$114,475**). As of June 1, 2024.
4. Maximum Household Income (as of June 15, 2024 subject to change without notice):

Family Size:	1	2	3	4	5	6	7	8
Income:	\$53,700	\$61,400	\$69,050	\$76,700	\$82,850	\$89,000	\$95,150	\$101,250

5. The property must be structurally sound and economically feasible to rehabilitate.
6. Completion of standard maintenance and minor repairs (such as smoke detectors, vacuum breakers, debris removal, and furnace inspection) may be required prior to acceptance into the program.

A zero-interest deferred payment mortgage will be recorded against your property for a maximum of twenty years. After twenty years, the loan will be 100% forgiven. If the home is sold or is no longer the homeowner’s primary residence within the twenty years, a portion of the mortgage loan is due and payable immediately by the homeowner.

All terms and conditions of the City of Dearborn's Home Rehabilitation Program are subject to modification without notice. We are unable to provide a timeframe due to various factors such as weather, size of projects, delays, etc.

Completed applications are to be returned to: City of Dearborn  
Economic Development Dept-Attn: Craig Karfis  
16901 Michigan Ave, Suite 7  
Dearborn MI 48126

For information contact Craig Karfis, at 313-943-2172 or via email at [ckarfis@dearborn.gov](mailto:ckarfis@dearborn.gov)



Program funding provided by U.S. Department of Housing and Urban Development

**Please gather the following information prior to making an appointment to complete the Wait List Application at our office:**

**You are required to bring the documentation listed below to the application appointment:**

- Identification: Driver's License or State I.D for **all** adults residing in the home.
- Ownership: Current Recorded Warranty Deed\*, or if the property was acquired by Quit Claim Deed, recorded copies of all ownership documents back to the last recorded Warranty Deed.
- \* Death Certificate if any owner listed on the current deed is deceased.
- Family Composition: List yourself and all other persons who live in the unit.
- Homeowner Insurance: Copy of current Home Insurance Binder to include Declaration pages, or faxed copy directly from your agent's office to Fax# (313)-943-2776 (24-hours).
- Property Tax: Copy
- Income Documents: For Each Household Member 18 Years of Age or Older:  
Tax return with W2's for past two (2) most recent years  
Last 2 months check stubs  
Current Social Security Statement of Benefits  
4506T-EZ Short Form Request for Tax Return Transcript, signed and dated.  
Current Bank Statement (All Pages)

**I certify that the information provided for the Dearborn Home Rehabilitation Program application as well as information contained within any and all documents required to be submitted as part of the Dearborn Home Rehabilitation Program application are true and accurate under penalty of perjury. Any falsification within your submitted application or documents will result in your household being ineligible and denied for Dearborn Home Rehabilitation Program.**

**Wait List Applications will not be processed until all required documents are provided.**

**After you have gathered the required information from above, you must call the number below to schedule an appointment to complete the Wait List Application process.**

**For further information contact:**

**Craig Karfis**

**Phone: 313-943-2172**

**Email: [ckarfis@dearborn.gov](mailto:ckarfis@dearborn.gov)**