



# Housing Rehabilitation Program

The City of Sterling Heights Home and Property Improvement Loan Program is a Federal Community Development Block Grant (CDBG) Program that provides interest deferred non-payment loans to qualified low to moderate income homeowners of single-family residences. The maximum loan available under this program is \$40,000, including all costs incurred in processing of the loan. The loan is payable upon the sale of the home, transfer of title, or if the home is refinanced.

## Eligibility Requirements

- ✓ Owner-occupant of a single-family residence for at least one year
- ✓ Current on property taxes
- ✓ Current homeowners' insurance policy
- ✓ No outstanding code enforcement violations
- ✓ Low-to-moderate income

### 2024 CDBG Income Limits

Persons in Family	Median Income Limit
1	\$53,700
2	\$61,400
3	\$69,050
4	\$76,700
5	\$82,850
6	\$89,000

## Eligible Repairs

- ☐ Roof Repair or Replacement
- ☐ HVAC Systems Repair or Replacement
- ☐ Electrical Repairs
- ☐ Plumbing Repairs
- ☐ ADA Improvements
- ☐ Lead-Based Paint Remediation

## Ineligible Repairs

- ☐ Cosmetic or Luxury Improvements
- ☐ Repairs to Detached Garages

**\*This is NOT an emergency repair program. Eligible applicants will be placed on a waiting list.**

## Interested in applying?

### Call

(586)-446-2724

### Email

CDBG@sterlingheights.gov

### Address

40555 Utica Road  
Sterling Heights, MI 48313