



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