

CITY OF STERLING HEIGHTS, MI

P.O. Box 8009
CDBG@Sterlingheights.gov

40555 Utica Road
Telephone: (586) 446-2724

Sterling Heights, MI 48311-8009
FAX: (586) 276-4061

Dear Homeowner:

Do you need assistance with possible home repairs? The City of Sterling Heights may be able to help with a no interest-deferred loan.

To qualify, you must be the owner-occupant of a single-family home and be of low to moderate income. Use the chart below to determine whether you might be eligible. **You must include the income from all persons living in the home. Failure to include all requested information could exclude your application from consideration.**

Income Limits			
Number of Persons In Home	Income Up To	Number of Persons In Home	Income Up To
1	\$56,600	5	\$87,300
2	\$64,650	6	\$93,750
3	\$72,750	7	100,200
4	\$80,800	8	106,700

To be considered for this program, please return the following information (no originals, copies only as documents will be kept on file): Please note: not all items may be germane to every applicant.

If you do not include the following information, your application could be delayed or denied. Please check:

- Completed and signed application
- Most current completed, dated and signed MI Homestead Property Tax Credit Claim Return, Michigan Tax Return, and Federal Income Tax Return, including W-2's, 1099's etc. for all persons living in the home**
- Schedule C and balance sheet if self-employed, corporation or DBA
- Divorce settlement (if applicable); mortgage payoff; other liens
- Copy of Form 1099, if receiving Social Security benefits
- Warranty Deed; Quit Claim Deed
- Copy of current homeowner's insurance policy declaration
- Copy of current Mortgage Statement, showing how much you owe on your home.
- A list of repairs you would like to be included in the work specifications
- A copy of current homeowner's picture identification

If you are eligible for a loan, your application will be held until your application is ready for further processing. **DO NOT SOLICIT QUOTES/BIDS FROM CONTRACTORS. ONLY CITY GENERATED AND APPROVED CONTRACTORS' BIDS WILL BE CONSIDERED.**

Return all information to Teresa Jarzab, HUD Program Coordinator, at the address on this letterhead. If you have any further questions, please call (586) 446-2724.

**CITY OF STERLING HEIGHTS
P.O. Box 8009
STERLING HEIGHTS, MICHIGAN 48311-8009**

PRELIMINARY SCREENING QUESTIONNAIRE

APPLICATION NO. RRA-

Information contained herein shall be kept confidential and shall be used only for the purpose of determining eligibility for financial assistance under the City of Sterling Heights Home & Property Improvement Program.

Name of Applicant _____
First _____ Middle _____ Last _____

Residence Address _____

Zip Code _____ Date of Birth _____

Home Phone _____ Work Phone _____

Email _____

____ Married ____ Divorced ____ Widowed ____ Single

Name of Spouse _____
First _____ Middle _____ Last _____

Date of Birth _____

The following information is not required. However, your cooperation in providing this information will help us in our reporting requirements to HUD.

<input type="checkbox"/> White	<input type="checkbox"/> American Indian/Alaskan Native & White
<input type="checkbox"/> Black/African American	<input type="checkbox"/> Asian & White
<input type="checkbox"/> Asian	<input type="checkbox"/> Black/African American & White
<input type="checkbox"/> American Indian/Alaskan Native	<input type="checkbox"/> Am. Indian/Alaskan Native & Black/African Am.
<input type="checkbox"/> Native Hawaiian/Other Pacific Islander	<input type="checkbox"/> Other Multi-Racial

Ethnicity:
 Hispanic Non-Hispanic

DEPENDENTS

Name	Age	Sex

PERSONS LIVING IN HOME

Name	Age	Sex

EMPLOYMENT DATA

Applicant Employed By _____ Years _____

Address of Employer _____

Occupation _____ Yearly Gross Salary \$ _____

Other Income (Social Security, ADC, Child Support, General Assistance, Dividends, etc)

\$ _____ Per Year Source _____

Spouse Employed By _____ Years _____

Address of Employer _____

Yearly Gross Salary \$ _____

PURCHASE AND MORTGAGE DATA

Date Purchased _____ Purchase Price _____

Present Mortgage Balance \$_____ Mortgagor _____

Address _____

Land Contract: Original Amount \$_____

Present Land Contract Balance \$_____ Title Holder _____

Address _____

2nd Mortgage (Equity Account): Original Amount \$_____

Present Mortgagor _____ Address _____

Mortgage payment current? Yes No Property tax payment current? Yes No

Homeowner's insurance payment current? _____ Yes _____ No

Are taxes included in mortgage payment? _____ Yes _____ No

Is insurance included in mortgage payment? _____ Yes _____ No

Insurance Company Name _____

Policy Number _____

ASSETS, SAVINGS, ETC.

Savings \$_____ Where _____

Checking \$_____ Where _____

Bonds \$_____ Kind _____

Stocks \$_____ Kind _____

List any other _____

PRESENT MONTHLY HOUSING EXPENSES

Not all items may be germane to every applicant.

House Payment (Principal and Interest)	\$ _____
Equity Loan (Principal and Interest)	\$ _____
Taxes (Home)	\$ _____
Special Assessment	\$ _____
Home Insurance	\$ _____
Utilities	
Electricity	\$ _____
Gas/Oil	\$ _____
Telephone/Cell phone	\$ _____
Water/Sewer	\$ _____
Internet/Cable	\$ _____
Maintenance	\$ _____
Car Payments 1._____ 2._____	Total: \$ _____
Auto Insurance	\$ _____
Health Insurance	\$ _____
Life Insurance	\$ _____
Charge Account Payments	\$ _____
Food	\$ _____
Other _____	\$ _____
	TOTAL \$ _____

Is your home in trust? _____ Yes _____ No

Have you ever been obligated on a home loan or home improvement loan which resulted in foreclosure, deed in lieu of foreclosure, or judgment? _____ Yes _____ No

Have you ever claimed bankruptcy or had any judgments or garnishments filed against you? _____ Yes _____ No

If you answered YES to either of the above, explain: _____

Program Notes:

- To assist as many applicants as possible, qualified applicants will be allowed only one home improvement loan under this program.
- Once approved, if you choose to withdraw from the program anytime prior to contract signing, there will be a 12 month waiting period from the date of withdraw before you may again apply to the program.
- If any code violations are identified and you chose not to proceed with the home rehabilitation loan, the Building Department will be notified and you will be responsible for correcting the violations.
- You must report the income for all persons living in the home. Failure to do so may result in immediate dismissal from the program.
- Failure to provide required documentation may result in a delay in the processing of your application.

The Home & Property Improvement program is governed by the Sterling Heights Housing Commission. Complete program guidelines are available upon request.

I (we) have included the following information (do not send original documents, copies only):

Most current completed, dated and signed MI Homestead Property Tax Credit Claim Return, Michigan Tax Return, and Federal Income Tax Return, including W-2's, 1099's etc. **for all persons living in the home.**

Schedule C and balance sheet if self-employed, corporation or DBA
 Divorce settlement (if applicable); mortgage payoff; other liens
 Copy of Form 1099, if receiving Social Security benefits
 Warranty Deed; Quit Claim Deed
 Copy of current homeowner's insurance policy declaration
 Copy of current Mortgage Statement, showing how much you owe on your home.
 A list of repairs I would like included in the work specifications.
 A copy of current homeowner's picture identification

IMPORTANT--READ BEFORE SIGNING

I (we) certify that I (we) am (are) the owner(s) and occupant(s) of this property, and that the above statements are true, accurate, and complete to the best of my (our) knowledge and belief. Any fraudulent statement may be grounds for dismissal from the Program.

My permission is hereby given to obtain verification of the above information from any source named herein.

(DATE)

(SIGNATURE OF APPLICANT)

(DATE)

(SIGNATURE OF APPLICANT)