

HELPING OUR COMMUNITY

SOUTHFIELD ASSISTS!

SHIP Hours

Monday - Friday 8 a.m. - 3:30 p.m.

(248) 796-4177

lboulware@cityofsouthfield.com

www.cityofsouthfield.com



The City of Southfield does not discriminate in its programs or services, on the basis of sex, race, color, age, marital status, national origin, religion or disability.



Individuals with special needs who may require assistance with the application/loan process should contact the SHIP Program at **(248) 796-4177**.



SHIP Program
City of Southfield
26000 Evergreen Road
Southfield, MI 48076
(248) 796-4177



CITY OF SOUTHFIELD

SOUTHFIELD HOME IMPROVEMENT PROGRAM



26000 Evergreen Road
Southfield, MI 48076
(248) 796-4177

www.cityofsouthfield.com.departments/housing

**FUNDED BY THE HOUSING DEPARTMENT'S
COMMUNITY DEVELOPMENT BLOCK
GRANT PROGRAM.**

LET SHIP HELP

THE CITY OF SOUTHFIELD'S SHIP PROGRAM

is a 0% interest loan program for low-income qualified homeowners. Payback of the loan is not due until the home is sold or refinanced. The program aims to maintain the existing structure as it relates to health and safety issues and minimum housing standards. A home inspection is conducted to determine the extent of the needed home repairs to meet city housing codes. Typical improvements include roofs, windows, doors, siding insulation, heating, electrical and plumbing repairs, and sewer and water transfer and repairs. Not qualified for this program are: new construction, additions, remodeling or updating for cosmetic purposes.

The loan program is funded by the Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG) Program.

MAXIMUM LOAN AMOUNT IS \$26,000



WHO IS ELIGIBLE?

QUALIFICATION GUIDELINES INCLUDE:

- You must be a homeowner/occupant.
- You must have owned the home for at least one year.
- The home must be covered by homeowners insurance.
- The property taxes must be current.
- Only one lien currently existing on the property.
- The combined annual household gross income must not exceed the low-income limits as determined by HUD.

| FAMILY SIZE | GROSS INCOME |
|-------------|--------------|
| One (1) | \$50,150 |
| Two (2) | \$57,300 |
| Three (3) | \$64,450 |
| Four (4) | \$71,600 |
| Five (5) | \$77,350 |
| Six (6) | \$83,100 |

** Federal income guidelines change each year. Please consult SHIP staff for current income guidelines.*

***In addition to meeting the income requirements, other financial assets may affect approval of the loan*



LOAN PROCESS

EIGHT BASIC STEPS:

1. Application

Loan verifications are required for income, ownership of property and other information submitted on the application.

2. Interview

3. Home Inspection

4. Loan Board Meeting

The Loan Board considers the eligibility of the applicants and the requested home improvements. The Board then determines approval or denial of the loan. They also designate the size and type of loan approved.

5. Bid Process

6. Work Performed by licensed and insured contractors

7. Final Inspection

8. Payment Process

FOR MORE INFORMATION AND TO OBTAIN A LOAN APPLICATION, CONTACT:

SOUTHFIELD HOME IMPROVEMENT PROGRAM (SHIP)

City of Southfield
26000 Evergreen Road
P.O. Box 2055
Southfield, MI 48037-2055
(248) 796-4177