

# Genesee County Home Improvement Program



Before



After

1101 Beach Street, Room 223  
Flint, Michigan 48502-1470  
Telephone: 810-257-3010  
Fax: 810-257-3185  
[www.gcmnpc.org](http://www.gcmnpc.org)



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## GENESEE COUNTY HOME IMPROVEMENT PROGRAM (HIP)

Funded through the U.S. Department of Housing and Urban Development (HUD), the goal of Genesee County's HIP is to offer homeowners a Deferred Payment loan (DPL) to make needed improvements to their homes.

All housing improvements are based on HUD's minimum Housing Quality Standards which assure that housing will be decent, safe, and sanitary. The repairs include, but are not limited to, roofing, windows, furnaces and water to the home.

## WHERE CAN FUNDS BE USED?

Genesee County HIP funds may only be used to improve homes in Genesee County's Community Development Block Grant participating communities, excluding the City of Flint.

## WHO IS ELIGIBLE?

You may be eligible for HIP funds if you:

- Are the owner and live in the home
- Do not live in a Manufactured/Mobile Home community
- Need improvements that are based on Section 8 Housing Quality Standards
- Meet the income limits as determined by HUD for Genesee County
- Are current with mortgage payments
- Are current with property taxes

## WHAT LOANS ARE AVAILABLE?

The loan program for seniors age 62 and up requires that you own and maintain residency for 5 years. After that the loan is forgiven. The type of loan available for homeowners under the age of 62 is a Deferred Payment Loan (DPL), which requires NO INTEREST OR PRINCIPAL PAYMENTS. There are four levels of DPL loans based on income.

## Extremely Low Income

The terms of this DPL require a 25% repayment of the loan when the property is sold or transferred, or the use changes from owner occupied to rental or commercial.

## Very Low Income

The terms of this DPL require a 50% repayment of the loan when the property is sold or transferred, or the use changes from owner occupied to rental or commercial.

## Low Income

The terms of this DPL require a 75% repayment of the loan when the property is sold or transferred, or the use changes from owner occupied to rental or commercial.

## Moderate Income

The terms of this DPL require a 100% repayment of the loan when the property is sold or transferred, or the use changes from owner occupied to rental or commercial.

## HOW DO I APPLY?

Contact the Genesee County Metropolitan Planning Commission at (810) 257-3010. Ask for the Home Improvement Program for more information. Those hearing impaired individuals needing assistance, please call the Michigan Relay Center at 1-800-649-3777.

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