

Genesee County Home Improvement Program



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Visit us on the web for more details.
www.gcmpc.org/need-housing-repairs

What is the Genesee County Home Improvement Program?

The Program provides qualified homeowners with a Deferred Payment Loan (DPL) to make needed improvements to their homes, without monthly payments. Improvements are based on HUD Section 8 Minimum Housing Quality Standards (HQS) and are designed to result in the home being decent, safe and sanitary. Types of repairs include roofing, windows, furnaces, wells, electrical and plumbing repairs and more.

The Program assists homeowners who meet designated income guidelines and live in Genesee County communities outside the City of Flint (the cities of Clio, Davison, and the Village of Lennon do not participate).

Who is Eligible?

To be eligible for this program, the following requirements apply:

- Own and occupy home for at least one year prior to applying
- Must meet income limits set by the federal government
- Must be current with property tax, mortgage, and homeowners insurance payments
- Existing mortgage cannot exceed value of the home
- Needed improvements must be eligible within the Program guidelines

What Type of Loan is Available?

The loan is a Deferred Payment Loan (DPL), which requires **no monthly interest or principal payments.** Payback is required when the owner no longer lives in the home or refinances the property for cash payout. There are four loan types based on income.

Homeowners (Age 62 and Up)

Initial program eligibility requirements are the same, however, there is no payback required as long as the program participant owns and remains in the home for five years.