

Genesee County Rental, Mortgage & Utility Assistance Frequently Asked Questions

How do I know if I qualify for assistance?

To qualify for this program, you must meet the following requirements:

- Must be able to document a loss of income as a direct result of COVID-19.
- Household income must be considered low/moderate-income.
- Must reside in Genesee County. You are NOT eligible if residing in one of the following non-participating communities: City of Flint, City of Clio, City of Davison, Village of Otter Lake, Village of Lennon.

Who do I contact to apply for assistance?

For rental and/or utility assistance, contact: GCCARD at (810) 232-2185.

For mortgage, rental and/or utility assistance, contact: Catholic Charities at (810) 600-4525, or Metro Community Development at (810) 767-4622.

What if I lost my job prior to March 16, 2020; can I still apply?

No, this program is only for households who have lost income due to a COVID-19 related financial hardship. To qualify, you must be able to document income loss due to COVID-19 after March 16, 2020.

My household income was higher than the low/moderate-income limits before March 2020, but now it is lower. Do I qualify?

Yes, if your household income is 80% or less of the Area Median Income (low/moderate-income) due to income loss, you still qualify for assistance.

What does low/moderate-income mean?

Grant funding from the Department of Housing and Urban Development (HUD) is intended to assist low-income and moderate-income populations in our communities. A person is considered Low/Moderate-Income if their total annual income is 80% or less of the Area Median Income (AMI). Genesee County's median family income is \$62,400, resulting in the chart below based on household size. Your household income must be at or below the amounts shown to qualify for this program.

Household Size	1	2	3	4	5	6	7	8
80% Area Median Income	\$35,800	\$40,900	\$46,000	\$51,100	\$55,200	\$59,300	\$63,400	\$67,500

What documentation will I be asked to provide?

- Verification of income: may include pay stubs and/or 2019 tax returns.



- Verification of COVID-19 related loss of income: May include paystubs from after March 2020, or a letter from employer stating reason for reduction in income.
- Rental lease agreement, mortgage statement, and/or utility bills
- Signed Income Certification form to be provided with your application

Why are residents in the City of Flint, City of Davison, City of Clio, Village of Otter Lake, and Village of Lennon excluded from receiving this grant funding? The City of Flint and the other out-county communities receive their own separate funding from HUD/MSHDA and therefore cannot receive funding through Genesee County.

How long can I receive assistance through this program?

If financial hardship continues, eligible applicants will be able to receive up to 6 months of mortgage, rental and/or utility assistance. Any past due monthly payments being paid through this program also count towards the 6 months.

What is considered an eligible loss of income related to COVID-19?

Financial hardships that are considered eligible for this program include:

- Loss of income due to reduced hours
- Being furloughed
- Closing of business due to emergency orders
- Losing work to stay home and care for a child
- Not working due to being at high risk for COVID-19

Is this a loan that I have to pay back?

No, as long as you meet all program requirements, you will not be asked to repay any funds.

Can this funding be combined with another program for rental assistance?

No. If you are receiving any other funds for rental, mortgage or utility assistance through the CARES Act, you are not eligible for this program.

How will I receive the money to pay my bills?

Once approved for the program, payments will be made on the recipient's behalf to the landlord, mortgage company, or utility company; but not directly to the recipient.