

# Genesee County Home Improvement and Urgent Repair Program



**GENESEE COUNTY**  
METROPOLITAN PLANNING  
COMMISSION

"An Equal Opportunity Organization"

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MICHIGAN



EQUAL HOUSING  
OPPORTUNITY



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Visit us on the web for more details.  
[www.gcmhc.org/need-housing-repairs](http://www.gcmhc.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) designed to result in the home being decent, safe and sanitary. Repairs can include roofing, windows, furnaces, wells, electrical, plumbing repairs and more.

## What is the Urgent Repair Program?

The Program provides qualified homeowners with a Deferred Payment Loan (DPL) for a repair deemed urgent by

a Genesee County Rehabilitation Specialist. Repairs are limited to lack of water, heating system failure, septic issues, or a deficient roof. Participation will be limited to one time, on a first come, first serve basis until funds are exhausted each year.

Assisted homeowners must meet designated income guidelines and live in Genesee County outside the City of Flint (the cities of Clio, Davison, and the villages of Lennon and Otter Lake do not participate).

## 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 out.

## Who is Eligible?

The following requirements apply:

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