

# GENESEE COUNTY HOME IMPROVEMENT PROGRAM



"An Equal Opportunity Organization"

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



"Equal Housing Opportunity"

## **GENESEE COUNTY HOME IMPROVEMENT PROGRAM (HIP)**

Funded through the U.S. Department of Housing and Urban Development (HUD), the goal of the 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.

### **WHERE CAN FUNDS BE USED?**

Genesee County HIP funds may only be used to improve homes in Genesee County, outside the City of Flint, the City of Linden, and the City of Flushing.

### **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.

### **HOW MUCH CAN I BORROW?**

Genesee County HIP has up to \$18,000 with which to make necessary repairs to your home. The repairs include, but are not limited to roofing, windows, furnaces, and water to the home.

## **WHAT LOANS ARE AVAILABLE?**

The type of loan available 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. You may also visit our website at [www.gcmipc.org](http://www.gcmipc.org) and click on the Home Improvement Program icon for more information.

Those hearing impaired individuals needing assistance, please call the Michigan Relay Center at 1-800-649-3777.

Visit [www.gcmipc.org](http://www.gcmipc.org) for more information.