





Home Improvement and Urgent Repair Program



GENESEE COUNTY
MICHIGAN




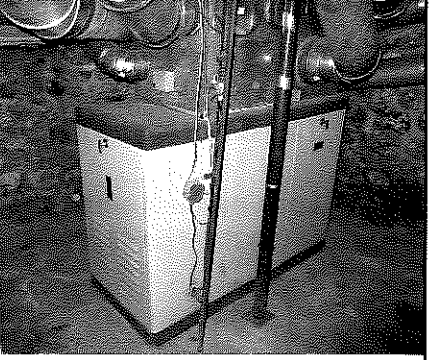



Urgent Repair Program

The program was created to fill the need for homeowners with urgent component replacement needs in a quicker timeframe.

What qualifies as an Urgent Repair?

- **Roof Replacement**
(may include gutters and chimney)
- **Water**
(well replacement or municipal water hookup)
- **HVAC**
(furnace replacement)
- **Septic**
(replacement of failed systems)



How does the Program work?

- Homeowner applies through GCMPC's website at <http://gcmpc.org/need-housing-repairs/> (No computer? Call our office for assistance)
- If the application is approved, a GCMPC Rehab Inspector will visit the property to assess the situation
- If the Inspector determines that the project can be completed within the parameters of the Program, the project will be bid out to a list of pre-approved Contractors
- Urgent repair applications are given priority over the HIP applications (whole-home repairs)



How does the loan work?

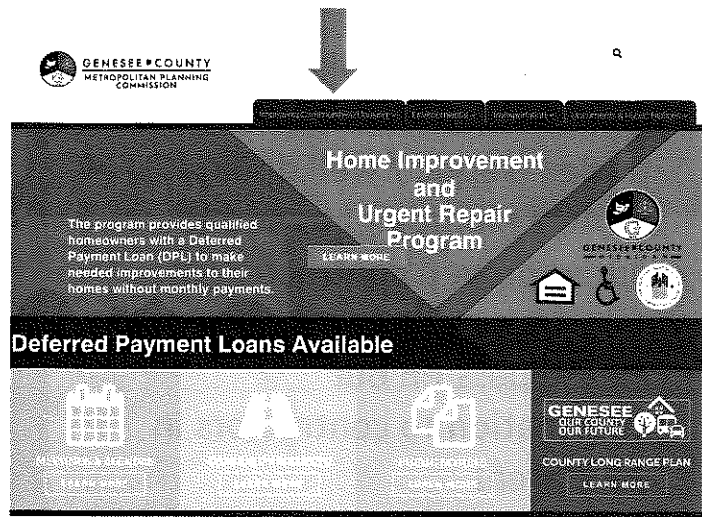
- This is a deferred payment loan with **no payments and no interest**
- Loan payback amount is based on level of household income (25% of project cost up to 100% of project cost)
- A lien is placed against the property to secure the loan
- This is **not a cash loan** – GCMPC pays the Contractor directly
- The loan is paid back when the client sells the home / transfers ownership / vacates the property
- Funding for the loan comes from the County's annual allocation from HUD



Who qualifies and how do you apply?

- Must be the owner / occupier for a year
- Low to moderate income household
- Taxes / mortgage / insurance must be paid current
- Can only participate in HIP or Urgent Repair Program one time

Apply at www.GCMPC.org and click on the "Improving Communities/Housing" tab



FY 2022 MEDIAN FAMILY INCOME FOR FLINT AND GENESEE COUNTY -- \$71,600

MAXIMUM INCOME LIMITS

Household Size	Income Level			
	30% Extremely Low Income	50% Very Low Income	60% Low Income	80% Moderate Income
One Person	\$15,050	\$25,100	\$30,120	\$40,150
Two Person	\$18,310	\$28,650	\$34,380	\$45,850
Three Person	\$23,030	\$32,250	\$38,700	\$51,600
Four Person	\$27,750	\$35,800	\$42,960	\$57,300
Five Person	\$32,470	\$38,700	\$46,440	\$61,900
Six Person	\$37,190	\$41,550	\$49,860	\$66,500
Seven Person	\$41,910	\$44,400	\$53,280	\$71,100
Eight Person	\$46,630	\$47,300	\$56,760	\$75,650



We are always looking for **general contractors and niche trades** (septic / well drilling / HVAC / plumbing) to add to our approved contractor list.

Please pass on our information to contractors in your area!

CONTRACTOR OPPORTUNITIES

GENESEE COUNTY HOME IMPROVEMENT PROGRAM
genesee.org/contractor-opportunities

3101 South Street, Room 111
 East, Michigan 48826-1470
 Phone: 517-257-1010
www.genee.org

Apply to become a participating contractor through Genesee County's Home Improvement Program and join our team of contractors.

BENEFITS FOR CONTRACTORS

Bid Opportunities Come to You
 Bids are emailed directly to you. Home will be available to walk through prior to bidding.

Payment Schedule
 Payments are processed in a timely manner and deposited directly into your account.

Minimum Qualifications for Contractors

- All contractors must have a Michigan License for the applicable discipline.
- 50% Commercial General Liability, Automobile Liability, and Worker's Compensation coverage is required, regardless of contract value.
- Owners to get from dual-point copy.
- All contracts and change orders are reviewed and approved by the owner.
- Must provide a bid bond.

For more information, please call 517-257-1010 or visit genesee.org/contractor-opportunities



Thank you for letting me attend your Village Council Meeting to talk about our Urgent Repair Program!

Please feel free to give out my contact information to any of your residents that may need help or have questions about our Programs!

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