



Home Repair Program Criteria

- Applicant(s) must own and occupy a property in Genesee County.
- Homeowner(s) must agree to pay for the repairs (including change orders) through either a one-time payment or multiple-payments equal to 3% of the total project costs for the repairs provided—before any work is begun.
- Homeowner(s) will be required to perform 8 hours of sweat equity for any repair work received, to be completed within a reasonable period agreed upon by both parties.
- The property must be owner-occupied and the primary residence for a minimum of 18 months.
- Homeowner(s) must be either a U.S. Citizen or a Permanent Legal Resident.
- The property must be an eligible property. Eligible properties are Single Family Residences (SFR),
 - Land Contracts, manufactured homes, condominiums or townhomes, multi-family dwellings (apartment buildings, duplexes, tri-plexes, etc.), homes used as rental units, boats and recreational vehicles (RV's) are not eligible.
- The property must be habitable and without any unpermitted or illegal additions.
- Depending on available funding, Homeowner(s) must be current with the following:
 - Mortgage loan payment (if homeowner is still making payments)
 - Homeowner's insurance policy
 - Property taxes
 - Water bill (for City of Flint residents, depending on available funding)
- **Applicants who own multiple real estate properties are not eligible.**
- Household income must be below 80% of the area median income (AMI) for Genesee County as indicated by the Department of Housing and Urban Development (HUD) within the given year applied. *See table below.*

Homeowner Income Eligibility-is based upon the number of household members and total household income and must be less than or equal to 80% of Area Median Income (AMI) as provided by the U. S. Department of Housing and Urban Development (HUD) as shown in the following chart.

*(Chart eligibility is updated periodically and may not reflect current limits)

HOUSEHOLD MEMBERS	1	2	3	4	5	6
2022 GROSS ANNUAL INCOME LIMIT	\$40,150	\$45,850	\$51,600	\$57,300	\$61,900	\$66,500



Required documents to provide with your application

- A copy of your most recent mortgage statement, deed, or title
- A copy of your most recent tax bill, taxes must be current or a plan in place with the City of Flint.
(Depending on source of funding City of Flint income taxes and water bill must also be current)
- Proof of current homeowner's insurance (Including flood/hazard insurance when applicable)
- A copy of one recent utility bill (gas, power, water, phone, etc...)
- A copy of a valid photo I.D. for all property owners on title
- A copy of a Social Security Card for all property owners on title
- Documentation to verify household income:
 - Pay stubs for the previous **three consecutive months** for each employed household member **OR**
 - Child support, alimony, and monthly benefit statements for all household members receiving any form of benefit (e.g. Retirement/Pension, Unemployment, Social Security, SSI, TANF, SSDI, etc.) **OR**
 - Federal Income tax returns and W-2 and/or 1099 Forms for the previous two years for all employed household members **OR**
 - Form 1040 with schedule C, E or F and a year-to-date profit and loss statement for **self-employed individuals or business owners**

AND

- Current checking and/or savings account statements for **three consecutive months** (including but not limited to stocks, IRA's, pension accounts, mutual funds etc.)

You must make an appointment to submit your application. Applications that are dropped off or mailed in will not be accepted. If you require accommodations to submit your application, please contact the phone number or email address below.

Applications missing documents from the checklist above will not be accepted, please ensure that you have all of the required documents before scheduling an appointment to submit your applications. Any questions regarding these documents can be directed to the phone number or email address below.

For all questions and to schedule an appointment to submit your application, please contact:

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