


**For more information on Metro Community Development's Housing Counseling Programs, Please contact Metro Community Development's Information Desk at (810)767-4622 x0. All services are free and available to the public.**

www.metro-community.org


**Multiple Programs can help families build a more secure financial future!**



**Household Seeking assistance with HOUSING**



**Home Purchase**



**GAINS IDA Program**



**Help with Delinquent Property Taxes**



**Foreclosure**




**Neighborhood Impact Program**




**Accessibility Modification Program**



**Homeownership Opportunities Program**



**Credit Repair**



**Micro and Enterprise Loan**

- 1.Home Purchase?
- 2. Rental Issues?
- 3. Information About Buying?
- 4.Habitat Home Buyers?
- 5.Facing Foreclosure?
- 6.Home Repairs?
- 7.Credit Repairs?

Everyone is eligible for information and assistance.

Each program has eligibility guidelines.

Steps to Start

- 1.Opportunity Knocks Workshop
- 2.Evaluation appt. w/ review for other program eligibility.
- 3.Additional appointments as needed.

Contact Metro (810)767-4622 x 0

PROGRAM IS TO HELP YOU ACQUIRE AN ELIGIBLE ASSET **GAINS I.D.A.—** Save \$1000 in special monitored account, and you "earn" up to \$4000 in "MATCHED SAVINGS." when you complete the program. All funds go to Acquire an Asset!!

GENERAL RULES:

1. Total Household Income MUST qualify 200% of POVERTY GUIDELINES per chart)
2. Savings must be from have EARNED income.
- 3.Limited "match" slots.
- 4.Must complete required training, and savings procedures.
- 5.Limited to space availability and other program limitations.

**SENIOR TAX LOAN**

-Bring home out of foreclosure due to delinquent taxes.

-Balance expenses and budget income to help bring peace of mind.

Fixed interest rate of 4% over 5 years

No Prepayment Penalty.

Contact Metro Loan Department (810)767-4622 x 24

You receive a **Notice of Default.** Foreclosure starts.

Public Notification is done by advertising the default in the newspaper

This **Commencement of Foreclosure**

adds about \$1500 to \$2500 to your costs (attorney fees). — **INTEREST charges** continues to accumulate. The Sheriff Sale is approx. 6 weeks after Notice of Defy

Neighborhood Impact Program (NIP) is a grant through the Federal Home Loan Bank of Indianapolis (FHLBI). The grant provides up to \$7,500 per qualifying owner occupied household for eligible repairs to their property.

The grant does not have to be repaid if the family continues to live in the house for a period of five years. If the family sells the house they owe the portion equal to the time they did not live there.

Accessibility Modification Program (AMP) is a grant through the Federal Home Loan Bank of Indianapolis (FHLBI). The grant provides up to \$10,000 per qualifying owner occupied household for eligible repairs to their property.

The grant does not have to be repaid if the family continues to live in the house for a period of five years.

The Homeownership Opportunities Program (HOP) is a part of the Homeownership set-aside program allocation, with the Federal Home Loan Bank of Indianapolis (FHLBI). As a member bank Metro Community Development has funds to assist first time homebuyers with down payment and closing cost assistance. Eligible homebuyers can receive up to \$10,000.

Credit Repair is necessary to save you MONEY when you want to use credit to buy a car or house.

It makes your insurance rates lower!

Meet with a housing counselor and make a plan and work the plan!!

Action... Step by Step! No Easy Road... But a Road with Success at the end!

Businesses located in the City of Flint and Genesee County can obtain financing up to \$200,000.

-Direct Loans  
-Fixed Asset Financing  
-Monitored Revolving Lines  
AND more....

Fixed interest rates ranging 4% - 8%  
No prepayment penalty.

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