

May 2018

CATALYZING RESIDENTIAL PROPERTY REPAIR AND REHABILITATION In Flint, Michigan

A Center for Community Progress Memo to the
Flint Community Development Working Group



Memorandum

TO: Flint Community Development Working Group

FROM: Janell O’Keefe, Program Officer for Michigan Initiatives
Center for Community Progress

CC: Danielle Lewinski, Vice President and Director of Michigan Initiatives
Center for Community Progress

DATE: May 31, 2018

RE: Flint Residential Property Rehabilitation

The data and ideas presented in this memo are the culmination of a year’s worth of work by the Flint Community Development Working Group to understand the drivers of and identify solutions to the low volume of residential property rehabilitation in Flint. This memo is intended to serve as a tool to educate other stakeholders and decision makers on the issue and guide individual and collective decision making around programs, projects, and policies to catalyze residential property rehabilitation in Flint.

About the Working Group

Originating in 2016 to identify what resources may be needed to support neighborhood community development in light of the water crisis, the Flint Community Development Working Group evolved to proactively assess and advance solutions to macro-level challenges impeding the development of Flint’s neighborhoods as attractive places for residents to live and invest.

Working Group Participants in 2017:

- Center for Community Progress
- City of Flint
- Community Foundation of Greater Flint
- C.S. Mott Foundation
- Flint LISC
- Genesee County Habitat for Humanity
- Genesee County Land Bank Authority
- Genesee County Treasurer
- Metro Community Development
- Renew the Avenue, Kettering University
- Ruth Mott Foundation

Catalyzing Residential Property Repair and Rehabilitation in Flint, Michigan

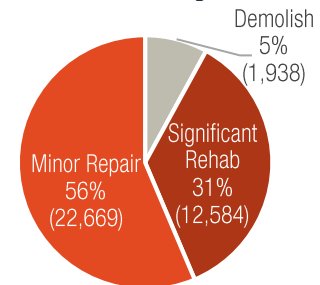
Introduction

The last several years have brought about significant changes in Flint’s landscape and built environment. With the collective efforts of creating and launching *Imagine Flint* and the *Blight Elimination Framework*, Flint’s vision for itself has never been clearer and strides toward that future are being made every day. While significant progress has been made in eliminating existing blight, substantial work is needed to *prevent* future blight and current activities are not fully addressing all of the revitalization needs on city blocks. Now that Flint is emerging from immediate water crisis response, the need for increased strategic coordination on revitalization at the neighborhood, block, and even property level, is becoming clearer. This memo details the need for a coordinated, strategic, holistic approach to residential property rehabilitation and recommendations for next steps.

What is the Scale of Residential Rehabilitation Need in Flint?

According to the Flint Property Portal,¹ Flint is home to approximately 39,000 residential structures, with a significant number of those vacant and less than 60% of households owner-occupied. There is not a comprehensive data set that details residential rehabilitation needs in Flint. However, a general assessment of rehab needs can be estimated using Your Neighborhood Inventory windshield survey property conditions data.

Figure 1: Flint Housing Conditions



An initial analysis of rehabilitation and redevelopment needs using the survey data was included in the *Blight Elimination Framework*.² The Framework did not assess potential repairs needed to “Good” condition properties, considered only “Fair” condition properties in the rehabilitation cost analysis (and further, only those in specific neighborhood types). Additionally, it presumes all poor condition properties need demolition. In order to get a full understanding of the scale of potential rehab and repair in Flint, along with recognizing demolition funding is diminishing, the analysis presented here aims to be more expansive and uses the more recent 2017 Your Neighborhood Inventory data. Therefore, the rehabilitation numbers resulting from this analysis differ slightly from those in the *Blight Elimination Framework*, but our overall ratios of residential structures in need of repair, rehab, and demolition mostly align. Our assumptions and definitions include:

- “Good” condition properties are likely in need of minor repairs (either interior or exterior)
- Minor repair is defined as up to \$25,000 in improvements
- “Fair” condition properties throughout the city are in need for repair and rehabilitation

¹ www.flintpropertyportal.com; at the time of analysis ~2,000 properties had an “unknown” condition designation

² <https://www.cityofflint.com/planning-and-development/blight-elimination-and-neighborhood-stabilization/>

- “Poor” condition properties may be salvageable, and given the diminishing funding for demolition should be included in a rehab cost analysis; however, “Good” and “Fair” condition properties will likely remain the focus of repair and rehabilitation programs and funding
- Significant rehab is defined as \$25,000-80,000

Around 22,600 structures in Flint are rated in “Good” condition meaning that the property appears, from the outside, to be structurally sound and well maintained. These properties likely do not require significant rehabilitation. However, it is likely that many of these properties could benefit from some minimal repair or improvement. There is no way to estimate the total scale for small repair needs for these properties without a detailed survey.

Around 12,600 structures are rated in “Fair” (9,859) or “Poor” (2,803) condition, meaning that the property is showing signs of exterior disrepair and some of that disrepair may be structural in nature. These properties account for nearly a third (31%) of the city’s housing inventory. These properties need rehabilitation and a good percentage may be demolition candidates.

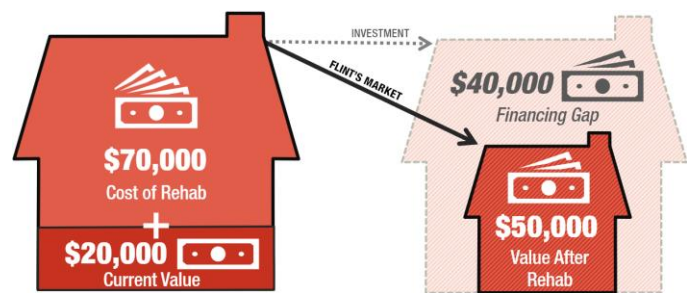
Around 2,000 properties are rated in “Substandard” condition, meaning that the property is unsound, and repair is infeasible. These properties are likely past the point of rehabilitation and require demolition.

Using these rough estimates, **at a minimum, 13,000 structures, or just under 40% of Flint’s existing housing stock needs rehabilitation;** and it is likely substantially more if minor interior repair was factored in as well. Without rehabilitation, the only outcome for these properties is eventual demolition.

Why Isn’t More Rehabilitation Happening?

While acquisition and rehab costs are property specific, looking at averages can help explain the associated costs and issues that arise. If a prospective homeowner is looking to purchase a house in Flint and rehabilitate it, on average they will purchase the property for \$20,000 and put in \$70,000 worth of rehabilitation work – leading to a total investment of \$90,000.³ However, the resulting value of that property would only be \$50,000 in Flint’s market, meaning they would lose \$40,000 of their investment.

Figure 2: Illustration of Rehab Financing Gap



Faced with a prospective loss of 45% of their total investment, no logical homeowner or responsible developer would purchase and rehab that house, and no banks would finance that deal. **The significant gap between what a property costs to purchase and rehab and the resulting post-rehab property value is why rehabilitation is not occurring in Flint.**

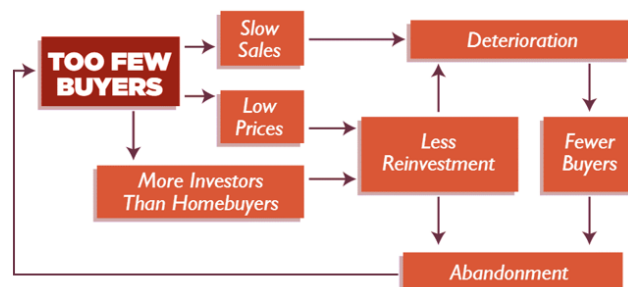
³ HR&A, work performed for CCP, 2018

A multitude of compounding factors contribute to Flint’s value gap. Some of these key factors include: weak demand, deteriorating property conditions, lack of access to capital, and insufficient resources to address gaps.

WEAK DEMAND

The supply of single-family, detached housing continues to outstrip the demand for that type of housing in Flint. The city’s housing stock once supported nearly 200,000 residents. Now with a population of half that and continued population loss, there are simply not enough new buyers to support Flint’s single-family housing market.

Figure 3: Cycle of Low Demand



When a housing market has weak demand and an oversupply, sales slow and prices drop. These factors lead to properties sitting longer on the market. With low prices and slow sales, owners invest less into their properties and deterioration and abandonment soon follow. All of these factors then lead to even fewer prospective buyers – which further drives the vicious cycle of weak demand.

The impact of weak demand on home prices paints a dire picture for Flint’s housing market – Flint’s median home price hovers around \$30,000,⁴ a mere quarter of the value for most Michigan homeowners.

\$144,000

Michigan’s median housing value

\$30,000

Flint’s median housing value

DETERIORATING HOUSING CONDITIONS

According to Working Group members, prospective buyers in Flint want a move-in-ready property; however, the supply is dwindling – 1,800 properties dropped from “Good” condition in a five-year period.

If an owner repaints their house, replaces their windows, or landscapes their property there is little guarantee that they will receive their investment back when they sell their property. As a result, owners delay reinvestment into their property.

As this deferred property maintenance compounds, the level of rehabilitation needed on a property—and the associated costs—grow. Higher rehabilitation costs lead to an even larger gap between the cost of renovation and the post-renovation value, making demolition rather than rehabilitation a more likely outcome for the property.

⁴ American Community Survey, 2016

-1,800

From 2012 to 2017, Flint **lost 1,800 good-condition properties.**

\$40,000 - \$80,000

According to local stakeholders, **costs for a full rehabilitation** of a Flint property generally average around \$40-80,000.

LACK OF ACCESS TO CAPITAL

If a current homeowner does want to take out a loan to repair their property or if a prospective purchaser wants to get a mortgage to purchase or rehab a house, there are limited traditional financing options for those activities.

In 2016, only 19 conventional mortgages were issued in Flint and around 88 FHA/FSA/VA home purchase loans.⁵ Flint mortgages totaled around 5% of the county's mortgage activity, despite having over 26% of the county's housing stock.⁶

There are a number of macro and micro factors that contribute to a lack of access to capital in Flint, which are beyond the scope of the Working Group's analysis (e.g. federal regulation for appraisals, or an individual's credit worthiness), but the gap between rehab costs and post-rehab value certainly is a core factor in the limited access to traditional financing.

Additional challenges include:

- Low-dollar loans (<\$50,000) are needed but are difficult to make due to the high cost of servicing
- Lack of down payment assistance programs, which reduces the pool of potential buyers
- FHA borrowing costs have increased, making it difficult to use that product in low value areas

5%

Flint represented **5% of County's mortgages** in 2016, despite **having over 26% of the county's housing stock.**

19

There were only **19 conventional home purchase mortgages** issued in Flint in 2016.

INSUFFICIENT SCALE AND TYPE OF ASSISTANCE PROGRAMS

Recognizing the financing challenges that exist to purchase and rehabilitate houses in Flint, a variety of stakeholders help to deploy grant, loan, and incentive programs. These programs are offered by local, county, state, and federal government, community-based organizations, institutions (colleges, hospitals), and partnerships.

⁵ Home Mortgage Disclosure Act data, <https://www.ffiec.gov/hmda/>

⁶ Home Mortgage Disclosure Act data, <https://www.ffiec.gov/hmda/>

Despite there being a range of assistance programs, the scale of these programs cannot fully address the total capital need of rehabilitation throughout the city.⁷ Additionally, eligibility criteria for the borrower or purchaser and restrictions on eligible repairs leave some gaps in needed resources. For example, most programs are income restricted, yet households that live outside of those income restrictions still face financial gaps that make rehabilitation cost prohibitive – even those who own their homes outright. Almost all programs require homeowners’ insurance (which can be hard to get and cost prohibitive to maintain) and some require up-to-date property and/or personal taxes (many seniors don’t file taxes in Flint). Additionally, there are no programs available for landlords who want to improve their rental properties; however, nearly 50% of Flint residents live in rental properties.⁸

9

There are **9 programs** available for Flint residents to finance home repairs or rehab.

67%

Two-thirds of programs are income restricted, leaving a substantial portion of Flint residents with no avenue to finance repairs/rehab.

0

There are **no programs** available for landlords and **50% of Flint residents are renters**.

Why is a Coordinated Strategy Needed?

In order to increase residential rehabilitation, a neighborhood must be viewed as an attractive place to live and invest. While intermittent progress has been made to improve property conditions throughout many neighborhoods, given the vast need and limited resources in the city, this progress has not translated into holistic neighborhood revitalization.

Flint has a wide range of committed stakeholders actively working to improve properties throughout the city – e.g. Genesee County Land Bank Authority (GCLBA)’s housing demolition program, Habitat for Humanity’s home repair program, the City’s emergency home repair program, Metro Community Development’s neighborhood impact program, and the Community Foundation of Greater Flint’s mini grant program. These property-level interventions improve living conditions for the resident in the house and provide benefits to adjacent properties. Despite the tremendous level of investment in these programs, the housing market has not experienced a marked upturn in demand and sales prices and neighborhoods throughout Flint are not stabilized.

The thousands of Flint properties in need of rehabilitation risk becoming the next demolition candidates, further reducing quality of life for Flint residents and straining municipal budgets. **To prevent further demolition, Flint stakeholders, public and private, must come together around a coordinated, strategic, holistic approach to residential property rehabilitation that builds upon the momentum of current activities and investments to reverse the downward cycle of low demand and catalyze market stabilization.** *Imagine Flint* calls out the need for this coordination to make good use of resources and to maximize impact as a guiding principle and calls directly for “the coordination of

⁷ Home Repair & Rehab Program Scan & Matrix, Appendix A

⁸ American Community Survey, 2016

housing development initiatives to maximize the positive impacts of local housing conditions.”⁹ Now is the time to bring this coordination to fruition among public, private, non-profit, and community partners.

There are numerous reasons why Flint’s housing market has continued to decline despite investment in property-level interventions, but one of the driving factors is that people make decisions on where to live based on the neighborhood, not just the house. A family deciding to stay in their neighborhood or leave, or a new couple deciding whether they will move into Flint, is unlikely to pick a neighborhood they view as unstable or declining. So, while there may be a newly repaired house available for that couple to buy and two long-vacant, poor-condition houses that were recently demolished near that house, if there are still indications of instability on the block or in the neighborhood, many families will choose to leave or purchase a house elsewhere.

In order to make residential rehabilitation in Flint the norm, rather than the exception, and therefore improve housing values and demand, there must be a shift from disconnected, property-level interventions, to coordinated, holistic, neighborhood-level interventions. For a neighborhood to be viewed as an attractive place to live and invest, all properties need to be repaired, not just a few; all dangerous, substandard condition properties must be demolished, not just a few; all vacant lots need to be free from dumping, not just a few; etc.

In a city with deep need and significantly constrained financial resources, holistic, neighborhood-level interventions will be unsuccessful without 1) a specific geographic focus, and 2) the coordination and leveraging of already-mobilized resources from a wide range of public and private stakeholders. Flint stakeholders must identify how their existing resources can be repositioned to support whole-neighborhood outcomes and proactively seek ways to generate new resources where gaps exist.

Recommendations

The Flint Community Development Working Group has examined this issue and developed a set of recommendations to **develop and implement a coordinated, strategic, holistic approach to residential property rehabilitation**; transforming current activities into catalytic efforts for neighborhood rehabilitation and revitalization. The Working Group arrived at these recommendations throughout a year-long process of learning and convening, and in an effort to move *Imagine Flint* recommendations around coordination from ideas to implementation. The order here is not meant to reflect the order in which the Working Group arrived at each recommendation, but rather is a framework to be followed. The following recommendations frame a replicable approach *and* indicate designated roles and starting points for the initial implementation.

⁹ *Imagine Flint*, p. 29, 74, 112

1. Designate a single entity that will be responsible for facilitating and coordinating tactics amongst partner entities

Currently stakeholders are implementing interventions in Flint neighborhoods, but there is not a single entity that is charged with coordinating this work – each entity is focused specifically on deploying their own resources (e.g. demolition funding, CDBG, or philanthropic grants). Any coordination that does occur happens on an informal or ad hoc basis. Improved coordination cannot happen unless there is a clear, designated entity to assume this responsibility.

The Working Group recommends that this entity should meet the following criteria:

- Citywide service area
- Ability to convene peers and hold them accountable
- Ability to coordinate implementation activities at the practitioner level
- Ability to coordinate work on all types of properties and in service of a wide range of end users (e.g. market rate as well as affordable housing)
- Capacity to take on and manage additional staff
- Ability to capture and communicate lessons learned

Based on the above criteria, the other recommendations (including initial neighborhood), and additional conversations with the Working Group members, the Flint Community Development Working Group recommends that the Genesee County Land Bank Authority be the entity for the initial implementation of coordinating work. The Working Group also discussed the need to have some form of an advisory group to provide guidance, recommendations, and accountability for this work moving forward. The exact structure of that group was not immediately determined.

2. Build staff capacity at a coordinating entity whose sole responsibility is to spearhead partner coordination, attract needed new resources, and monitor neighborhood progress

Designating an entity will help to create clear responsibility and accountability; however, the work this entity will assume necessitates a single, full-time, high-capacity person to effectively move this work forward. The work and responsibilities of this individual extend far beyond a simple, recurring partner coordination meeting. For this reason, the Working Group recommends that the coordinating entity be sufficiently funded to hire or contract a new position whose sole purpose will be to spearhead this work.

This “housing strategy coordinator” will facilitate and coordinate activities related to the rehabilitation and renovation of (owner-occupied, rental, and vacant) residential properties within a target area of Flint.¹⁰ Working in concert with private and public partners, the “coordinator” will track individual activities, identify coordination opportunities, and facilitate collaborative efforts.¹¹ Additionally, the coordinator will identify and/or develop new programs, policies, and funding that could further rehabilitation activities in Flint.

¹⁰ See Appendix B for full job description

¹¹ See Appendix B for job description

The Working Group recommends that this housing strategy coordinator's responsibilities include:

- Tracking property conditions and proactively identifying where interventions are needed to improve property conditions in the specific neighborhood
- Convening and coordinating partners to strategically deploy existing resources to address neighborhood needs
- Proactively identifying gaps in resources needed to transform neighborhood conditions and securing new resources to fill those gaps
- Working with neighborhood partners to conduct outreach to residents to understand and deploy needed residential improvement resources
- Measuring and reporting on neighborhood improvement outcomes

3. Identify a starting point for neighborhood-level intervention

Even with coordinated action, there are still too few resources in Flint to sufficiently address all of the residential rehabilitation needs throughout the entire city at the same time. For this reason, there needs to be a clear, strategic *starting point* for intervention. One area should be identified as a starting point for this activity. This does not mean that this is the only area where interventions occur, but rather, that this is the area where the designated entity will focus on achieving better partner coordination and deploying new resources. Once success is achieved in one area, this same coordinated approach should move on to another area, hopefully taking the successful strategies used in the first area to the next. The goal would be to impact multiple areas throughout the city in time.

The Working Group recommends that an initial focus area should meet the following criteria:

- Has a wide range of public, private, and nonprofit entities already investing in the area
- Has existing resident-focused partner entities
- Identified as a residential area by the Master Plan and a priority area for rehabilitation in the Blight Elimination Framework
- Residential market stabilization is feasible within a few years
- Located near a variety of amenities

Based upon numerous conversations, the depth and breadth of activities already occurring, the above criteria, the diversity of master plan zoning types, and the master plan's call out for coordination in this area, the Flint Community Development Working Group recommends the Durant-Tuuri-Mott area as the initial focus area for this work. The Group identifies the Durant-Tuuri-Mott area as the neighborhoods generally bordered by Grand Traverse Street to the east, the Flint River to the south, the city limits to the west, and Flushing Road & Dupont Street to the north.

Current Activities

In the last five years, over \$30 million has been invested in the DTM/UACC neighborhoods by a multitude of Flint-based organizations.¹² Significant work has been undertaken by many organizations to

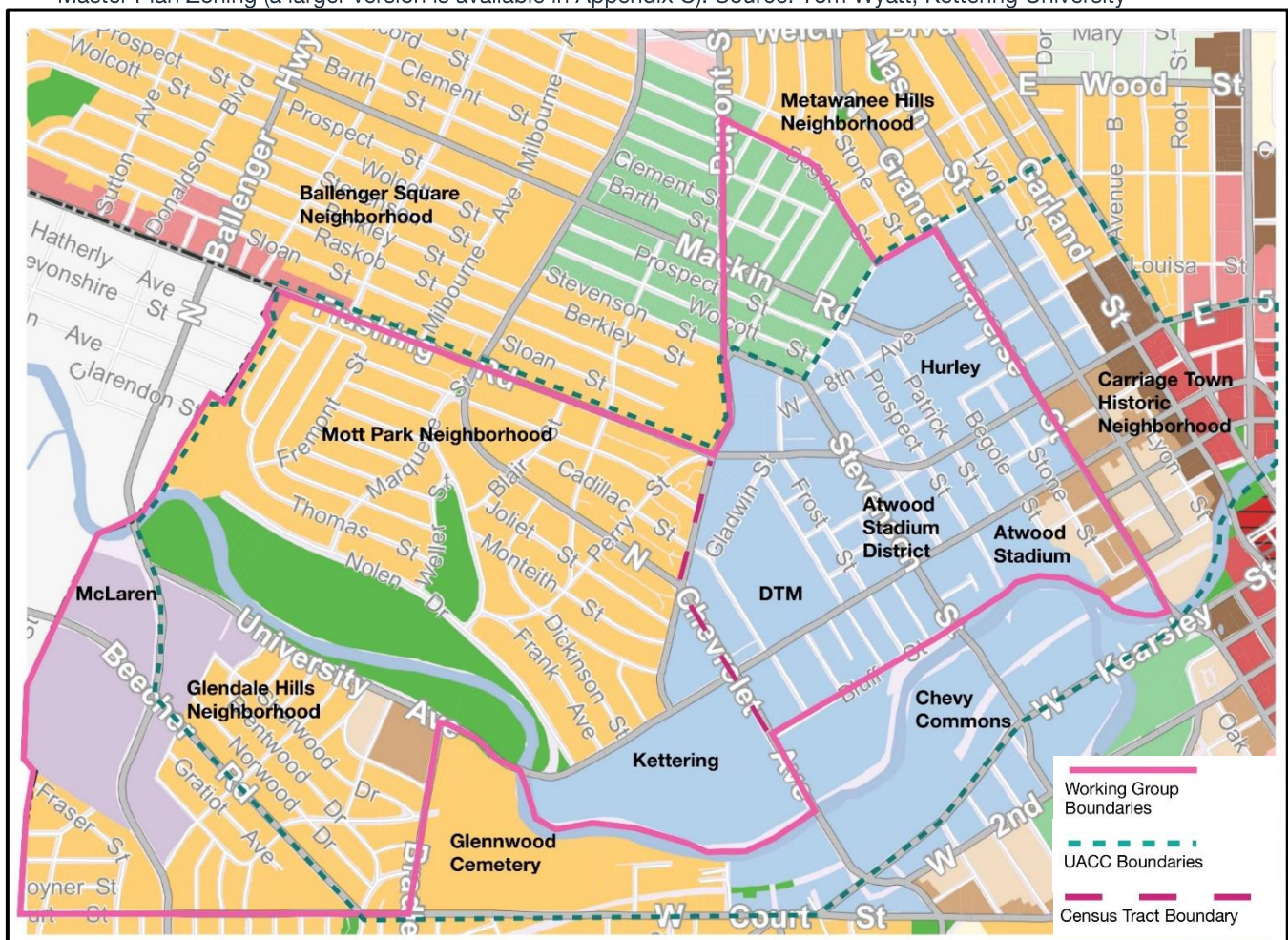
¹² Tom Wyatt, Kettering University

move this area forward, making it a prime starting point for a new strategy. Below is a brief, high-level overview of some of the current activities in DTM:

- EduCare facility (Community Foundation of Greater Flint, Charles Stewart Mott Foundation, LISC, etc.)
- Clean & Green (vacant lot maintenance) (GCLBA)
- Demolitions (GCLBA)
- Vacant Land disposition (GCLBA)
- Chevy Commons (GCLBA, City of Flint, etc.)
- Missing middle housing development exploration (Kettering University)
- Flint BRAND (Genesee County Habitat for Humanity)
- Home repair (GCHFH, City, etc.)
- Resident engagement and placemaking (University Avenue Corridor Coalition)

Existing Conditions

Figure 4: Map of DTM area with Census Tract & University Avenue Corridor Coalition (UACC) boundaries and Master Plan Zoning (a larger version is available in Appendix C). Source: Tom Wyatt, Kettering University



DTM is comprised of two very different areas, with Chevrolet Avenue to Dupont Street serving as the east/west divider. The East area has lost most of its housing stock to demolition and has a deeply distressed market. The West has a much stronger market and better housing conditions. 89% of houses in DTM West were rated as having “good” exterior conditions and only 7% of the parcels are vacant lots. Conversely, DTM East is around 57% vacant lots and many of the remaining houses are in “fair” or worse condition. Despite the strength of the DTM West area relative to the other areas in the city, its housing market indicators are still very weak.¹³

Residential Properties, Number	Total	Good	Fair	Poor	Substandard
Citywide	39,950	21,149	10,383	2,990	2,990
DTM	2,344	1,924	285	89	46

Residential Properties, Percent	Total	Good	Fair	Poor	Substandard
Citywide	100%	61%	26%	8%	5%
DTM	6%	82%	12%	4%	2%

Future Actions

While there are a number of substantive programs occurring in the DTM area, the area still suffers from a lack of housing rehabilitation and minimal housing market stabilization. The “housing strategy coordinator” should work to reposition existing resources and attract and deploy new resources to ensure that:

- All housing stock in DTM west is in “Good” condition (focusing on improving “Fair” condition first)
- All housing within 3 blocks of the DTM school is repaired or rehabilitated
- All vacant lots are maintained
- New “missing middle” infill housing is developed
- The DTM area is viewed as a safe, attractive, community of choice

The primary neighborhood partner in this focus area is the University Avenue Corridor Coalition (UACC), spearheaded by Kettering University. The “housing strategy coordinator” should leverage the work UACC has already completed through its community engagement initiatives and work hand-in-hand to develop a detailed action strategy to move toward these stabilization goals. That action plan will be the guiding framework for the coordinator to identify gaps and attract resources to meet area’s needs.

While the work of the “housing strategy coordinator” is focused on immediate-term housing stabilization and improvement, there is also a need to identify a wider range of quality of life improvements. UACC along with the coordinator could work to fund and initiate a broad-ranging neighborhood planning process, working in partnership with the City of Flint. This planning process could identify mid- and long-

¹³ www.flintpropertyportal.com

term goals for other critical quality of life improvements, such as those focused on transportation, mobility, economic development, and open space.

Additionally, the UACC is currently creating trainings related to its model and lessons learned to begin working with other Flint corridor and neighborhood groups to develop similar structures and programming. The hope is to get other areas of the city primed for the change the UACC/DTM area has already experienced and for the new strategy proposed by the Working Group.

4. Create capacity to provide a single point of entry for residents seeking home purchase or improvement resources

Existing programs that provide financial assistance or incentives for home purchase or repair are offered by a wide range of entities (e.g. bank, nonprofit, government) and all have unique criteria for use (e.g. income restricted, eligible only for some repairs). Navigating this patchwork of resources is convoluted and time-consuming for an individual resident, resulting in lower utilization of resources for home purchase and rehabilitation. The Working Group recommends that there be a single point-of-entry for a resident to obtain information about available resources and determine how to access those resources. This single point-of-entry does not currently exist and would necessitate the designation of a new full-time contract or staff position.

The Working Group recommends that this new “housing resource navigator” would:

- Respond to resident inquiries and identify programs or resources that may be able to provide them with assistance and the next steps a resident should take to obtain those resources
- Increase awareness of available programs and resources by attending and presenting at community meetings and other resident engagement opportunities
- Develop and disseminate summary materials that help residents understand the available resources and determine their eligibility
- Support efforts to integrate screening and intake processes across programs and organizations

The Working Group acknowledges that there are discussions happening about a healthy housing navigator and bridging the health and housing realms in response to the Flint water crisis. That work is currently being spearheaded by another group, which includes Working Group members. The Working Group recommends that all three housing positions work collaboratively to move their respective goals forward while also maximizing impact for Flint residents and neighborhoods.

Conclusion and Next Steps

This memo summarizes the research and discussions of the Flint Community Development Working Group which sought to 1) understand impediments to residential property rehabilitation, and 2) identify recommendations to increase property rehabilitation in Flint. The overarching conclusion of the Working Group was that Flint’s residential property market is so deeply distressed and property conditions so deteriorated that **a single tool** will not spur large-scale property rehabilitation. Instead, there must be a geographically-focused strategy aimed at leveraging existing resources and attracting new resources to

fully address all property condition issues throughout an entire neighborhood. This neighborhood-wide strategy is intended to increase demand and investment, which are imperative to support large-scale rehabilitation efforts.

To enable this work, the Working Group made the following four recommendations:

1. Designate a single entity that will be responsible for facilitating and coordinating tactics amongst partner entities
2. Build staff capacity at a coordinating entity whose sole responsibility is to spearhead partner coordination, attract needed resources, and monitor neighborhood progress
3. Identify a starting point for neighborhood-level intervention
4. Create capacity to provide a single point-of-entry for residents seeking home purchase or improvement resources

The following are immediate next steps to advance the Working Group's recommendations:

1. The Genesee County Land Bank Authority should evaluate the opportunity to host the "housing rehabilitation coordinator," and if it chooses to move forward, leveraging the support of the Working Group, it must solicit and secure philanthropic funding for the coordinator.
2. The Working Group should discuss the appropriate location for a "housing resource navigator" with the lead/health-focused group.

Appendix A: Scan of Home Repair and Rehabilitation Programs

Existing Programs Deployed in Flint, MI (as of December 1, 2017)

	GRANTS			LOANS			INCENTIVES		
	HOME REPAIR	DOWN PAYMENT	REPAIR/REHAB	PURCHASE	COMBO	PROPERTY TAX	INCOME TAX	"LIVE FLINT"	
LOCAL <i>Details</i>						✓ <i>Disabled Veterans Exemption; Poverty Exemption</i>			
COUNTY <i>Details</i>	✓ <i>GC-CARD Home Improvement Program</i>								
STATE <i>Details</i>	✓ <i>MDHHS Home Repairs Lead Safe Homes Program</i>		✓ <i>MSHDA PIP</i>						
FEDERAL <i>Details</i>					✓ <i>FHA 203K</i>				
CBO <i>Details</i>	✓ <i>GCHFH Critical Home Repair</i>			✓ <i>Metro DPA*, Court Street Village DPA*</i>					
INSTITUTIONS <i>Details</i>			✓ <i>Kettering Employee Home Purchase/Renovation Program*</i>	✓ <i>Kettering Employee Home Purchase/Renovation Program*</i>					
PARTNERSHIP <i>Details</i>	✓ <i>Metro CDC Neighborhood Impact Program</i>								

Home Repair and Rehabilitation Program Details

Existing Programs Deployed in Flint, MI (as of December 1, 2017)

Critical Home Repair	City-wide Emergency Home Repair Program	Home Repairs - MDHHS	Neighborhood Impact Program	Down Payment Assistance/Financing	Down Payment Assistance	Employee Home Purchase/Renovation Assistance Program	Lead Safe Home Program	Property Improvement (PIP)	FHA 203K loan	
Program Type	Grant	Grant	Grant	Forgivable Loan	Forgivable Loan	Forgivable Loan	Forgivable Loan	Loan	Loan	
Entity Name	Genesee County Community Action Resource Department	Michigan Department of Health & Human Services	Metro Community Development via Federal Home Loan Bank of Indianapolis	Metro Community Development	Court Street Village	Kettering University	Michigan Department of Health & Human Services	MSHDA	Federal Housing Administration	
Entity Type	Community Action Agency	State government	Nonprofit	Nonprofit	Nonprofit	Private university	State government	State government	Federal government	
Property Owner	owner-occupied	owner-occupied	owner-occupied	will be owner-occupied	will be owner-occupied	owner-occupied	owner-occupied; rental	owner-occupied	will be owner-occupied	
Brief Description	Critical home repairs, including accessibility.	Emergency repairs and full code rehabilitation	Essential repairs to remove a direct threat to health or safety	Home repairs and energy conservation/efficiency	down payment assistance for specific city-owned and/or HOME invested houses	HOME-financed DPA for the purchase of single-family homes in their two target neighborhoods	Home buying and home repair for eligible Kettering University employees in target neighborhoods	Lead identification and lead hazard control services	Property improvements, including but not limited to essential repairs	Special rehab financing product that combines with standard FHA mortgage for a house
Terms/Details	<ul style="list-style-type: none"> homeowner must pay 3% of total project costs homeowner must perform 8 hours of sweat equity 	5 to 15 year period of affordability; forgiven 1 month at a time	Home repairs and energy conservation/efficiency	Forgiven 1/60th each month for 5 years	Forgiven 1/60th each month for 5 years	Home buying and home repair for eligible Kettering University employees in target neighborhoods	full cost of lead identification and lead hazard control	<ul style="list-style-type: none"> up to 20 years no appraisal required no lien placed on loans under \$7,500 APR based upon gross household income 	fixed interest-rate loan with 3.5% down payment	

Critical Home Repair	City-wide Emergency Home Repair Program	Home Repairs - MDHHS	Neighborhood Impact Program	Down Payment Assistance/Financing	Down Payment Assistance	Employee Home Purchase/Renovation Assistance Program	Lead Safe Home Program	Property Improvement (PIP)	FHA 203K loan
Amount									
\$20-60,000 per house depending upon source of funding (CDBG, HOME); All of their \$200,000 of CDBG Action Plan 16-17 have been committed.	max of \$10,000 per house; Much of their \$260,000 of CDBG Action Plan 16-17 have been committed.	up to \$4000 lifetime per family group	up to \$7,500	HUD-1 settlement statement less the \$500 put down by the buyer; \$206,201.68 of \$246, 793 left to use	up to \$10,000; \$82,000 of \$92,00 left to use	\$15,000 for purchase; \$5,000 for exterior façade improvement; no cap (including in overall benefits budget)	Lead identification and lead hazazo control only. No limit in cases of Medicaid. May be limit in the case of non-Medicaid	up to \$25,000	
Eligibility Criteria									
<ul style="list-style-type: none"> income at or below 80% AMI owner-occupants for at least 12 months single family home only homeowners' insurance 	<ul style="list-style-type: none"> income at or below 80% AMI owner-occupants for at least 12 months single family home only homeowners' insurance 	<ul style="list-style-type: none"> owner or purchaser of the home permanent, usual residence. home is not listed for sale home is not in jeopardy of loss (house payment or property tax arrearage) total housing costs cannot exceed 75 percent of the group's net income 	<ul style="list-style-type: none"> income at or below 80% AMI single family home only homeowners' insurance attend a homebuyer workshop 	<ul style="list-style-type: none"> income at or below 80% AMI single family home only homeowners' insurance attend a homebuyer workshop 	<ul style="list-style-type: none"> income at or below 80% AMI single family home only homeowners' insurance attend a homebuyer workshop 	<ul style="list-style-type: none"> Kettering University faculty or staff 	<ul style="list-style-type: none"> Flint specific criteria: Medicaid enrollee under 19 or pregnant female living in home OR households with child under the age of 6 	<ul style="list-style-type: none"> homeowners with equity in their home maximum household income of \$105,700 primary residence single family or manufactured home 	<ul style="list-style-type: none"> improvements must be specified and completed by a 203K-certified contractor loan value must meet appraisal of house
Geography									
Neighborhood Specific	Citywide	Statewide		Property Specific	Neighborhood Specific	Neighborhood Specific	Statewide; Flint has broader eligibility criteria than rest of state	Statewide	Nationwide
Geography Details									
<ul style="list-style-type: none"> Ballenger Highway Circle Drive Civic Park Foss Avenue/Northeast Village Fairfield Village Mott Park New Community/Ballenger Square Metawaneene Hills 				<ul style="list-style-type: none"> Current: 638 W. Ruth, 1108 S. Grand Traverse, 1414 W Moore, 621 W. Hamilton and 317 W Witherbee Future: 645 W. Ruth 	<ul style="list-style-type: none"> Central Park Fairfield Village 	<ul style="list-style-type: none"> Mott Park Neighborhood Glendale Hills Historic Carriage Town District 			

Critical Home Repair	City-wide Emergency Home Repair Program	Home Repairs - MDHHS	Neighborhood Impact Program	Down Payment Assistance/Financing	Down Payment Assistance	Employee Home Purchase/Renovation Assistance Program	Lead Safe Home Program	Property Improvement (PIP)	FHA 203K loan
Eligible Improvements	<ul style="list-style-type: none"> structural damage roof, porch repair electric, plumbing, HVAC handicap accessibility siding, exterior paint, weatherization energy efficiency 	<ul style="list-style-type: none"> eligible home repairs may include repair or replacement of non-functioning furnace, hot water heaters, or septic systems 	<ul style="list-style-type: none"> heat, ventilation, AC well, septic, sewer water heater complete and partial plumbing systems, not fixtures electrical up to code energy conservation improvements (windows, siding, roofing, gutters, etc.) 		DPA can cover closing costs		<ul style="list-style-type: none"> Any and all lead hazard control, which could include: <ul style="list-style-type: none"> home lead testing doors, windows, siding paint Ceiling & porch repair Plumbing repair 	<ul style="list-style-type: none"> roofing, insulation, siding, windows, doors heating, air conditioning, plumbing, electrical kitchen and bathroom remodeling attic and basement finishing, garage, carport, decks septic and sewer replacements 	
Availability	First come, first-served basis when grant funds are available	<ul style="list-style-type: none"> energy related repairs: lifetime max of \$4,000/family group non-energy related: lifetime max of \$1,500/family group 	First come, first-served basis in the spring	Only available if buyer goes through Metro CDC	First come, first serve when grant funds are available		No deadline		
URL	City-wide Emergency Home Repair Program	Home Repairs - MDHHS	Neighborhood Impact Program		Down Payment Assistance	Kettering University Employee Home Purchase and Renovation Assistance Program	Lead Safe Home Program	Property Improvement (PIP)	FHA 203K loan

Appendix B: Housing Strategy Coordinator Job Description

Draft Description – to be fully written by GCLBA

Genesee County Land Bank Authority (GCLBA) seeks a housing strategy coordinator to join its team. This is a grant funded, temporary full time professional position. The housing strategy coordinator will work in the Durant-Tuuri-Mott neighborhood to manage a multi-organizational project to address property specific issues that will improve housing stock and conditions of household environments to promote a healthy community. The coordinator will work closely with non-profit organizations, community block groups, and individuals to create robust capacity to identify and attract additional resources. The housing strategy coordinator functions as part of a team to coordinate a holistic approach in offering/delivering programs to households with the greatest need of repair, clean up, safety, finance and health issues. With demonstrated success this role may expand to other neighborhoods in the City of Flint.

PAY RATE: \$, benefits. Forty (40) hours work week, including evening and weekend work as required.

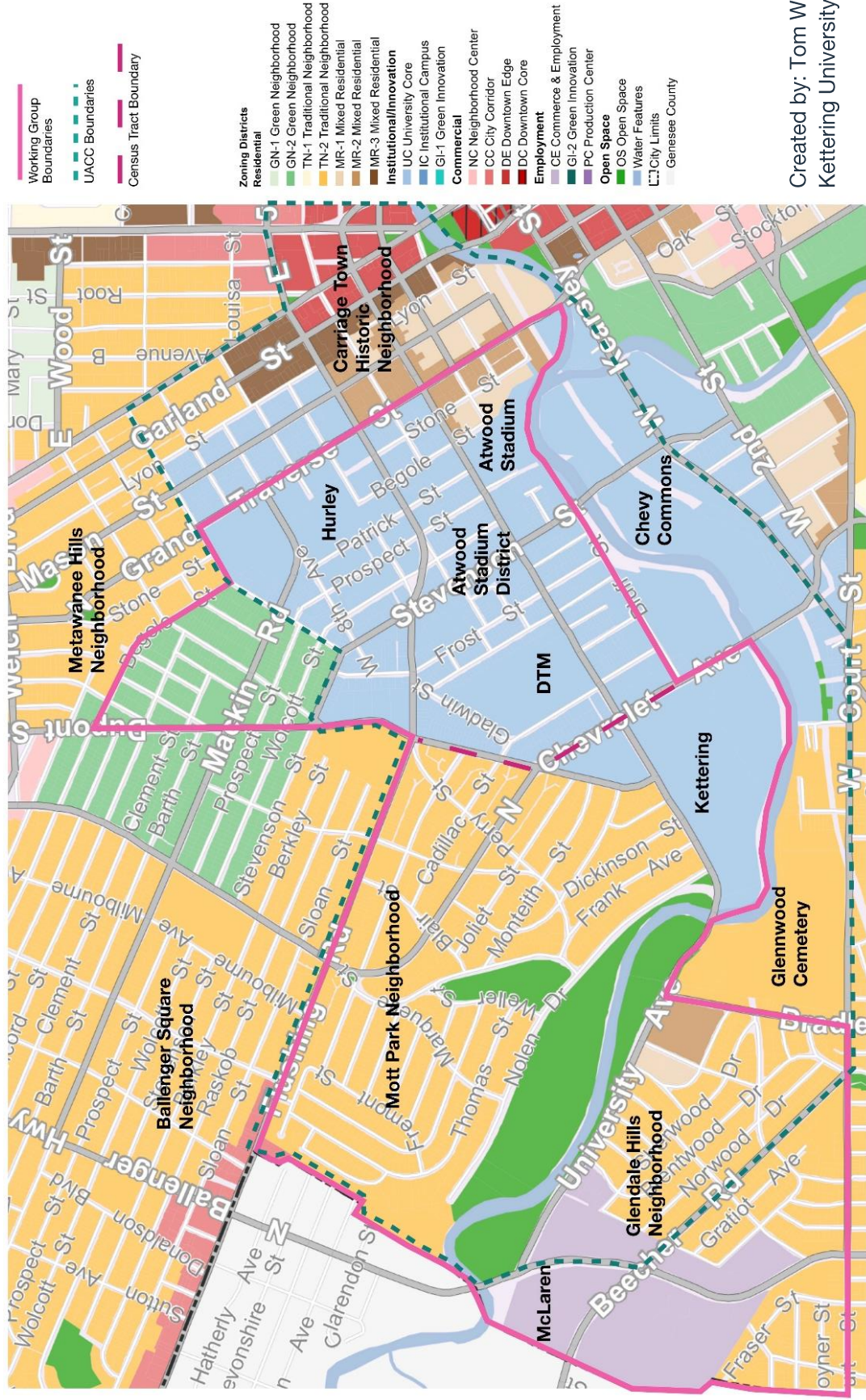
DUTIES & ESSENTIAL JOB FUNCTIONS

- Tracking property conditions and proactively identifying where interventions are needed to improve property conditions in the specific neighborhood
- Convening and coordinating partners to strategically deploy existing resources to address neighborhood needs
- Proactively identifying gaps in resources needed to transform neighborhood conditions and securing new resources to fill those gaps
- Working with neighborhood partners and residents to conduct outreach to residents to understand and deploy needed residential improvement resources
- Measuring and reporting on neighborhood improvement outcomes
- Use City of Flint Blight Framework and housing condition inventory to create/identify needs on a parcel by parcel basis
- Coordinate resources and third parties for the flawless execution of projects
- Assist in the definition of project scope and objectives, involving all relevant stakeholders and ensuring technical feasibility
- Attend and conduct conferences and training as required to maintain proficiency
- Multi-organization coordination of letters of support, letters of inquiry, grant applications
- Participate in GCLBA duties as required

QUALIFICATIONS, REQUIRED, PREFERRED

[to be updated by GCLBA to match their job descriptions]

Appendix C: Durant-Tuuri-Mott Map



Created by: Tom Wyatt,
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