



Gladwin County

Announces

CDBG Rehabilitation Housing Grant Opportunity

Interior & Exterior Home Improvement Projects

\$1,000 - \$40,000

October 2024 – September 2025

(while funding is available)

The County of Gladwin is proud to announce the receipt of a Community Development Block Grant (CDBG) from the Michigan State Housing Development Authority (MSHDA) for the purpose of enhancing local livability through the rehabilitation of single-family homes. The CDBG Housing Improving Local Livability (CHILL) program has allocated a grant totaling \$472,000 to support eligible homeowners in Gladwin County.

This initiative aims to improve housing conditions for low- to moderate-income households by providing financial assistance for necessary home repairs and renovations, both interior and exterior. Grants and/or Loans awarded through the CHILL program will range from \$1,000 to \$40,000 per project, depending on the specific needs and availability of funds.

Under the Michigan State Housing Development Authority's (MSHDA) **CDBG Housing Improving Local Livability (CHILL)** program, eligible interior and exterior projects encompass a range of essential home improvements. It's important to note that these lists are not exhaustive and may vary based on specific program requirements and local priorities. These projects aim to enhance the safety, livability, and energy efficiency of single-family homes, ultimately improving the quality of life for residents.

The following projects are examples of some of the eligible interior and exterior projects. Scope of projects will be determined by the Michigan Housing Alliance if applicant is moved to the next step of the CHILL approval process after a complete home assessment has been conducted.

Interior Projects - upgrades to electrical systems, addressing plumbing issues, and enhancing heating, ventilation, and air conditioning systems for improved energy efficiency. Additionally, installations or repairs of insulation to boost energy efficiency. Modifications to increase accessibility, such as ramps or widened doorways (interior or exterior), are also eligible.

Exterior Projects - typically include roof repairs or replacements, siding and gutter replacement, accessibility improvements, window replacement (if home was built after 1978)

To ensure equitable distribution of grants, awards will be granted on a first-come, first-review basis. Eligible homeowners are encouraged to pick-up and drop off application packets in a timely manner to maximize their opportunity for funding.

Application packets will be available for pickup at the Gladwin County Court Building located at 401 W. Cedar St., 3rd Floor, Gladwin, MI 48624, on the third floor. Pickup hours are scheduled from 9:00 a.m. to 4:00 p.m. Monday through Friday, starting October 10th, 2024. It is anticipated that application forms will be uploaded onto Gladwin County's website as some of the forms are fillable forms. ***If using the online forms or handwritten forms, you must print out all completed application forms, attach all supporting documentation and drop off the completed application packet at the Gladwin County Court Building, at 401 W. Cedar St, 3rd floor, Gladwin, MI 48624 starting on Thursday, October 17, 2024, between the hours of 9:00 a.m. and 4:00 p.m.*** No application packets or supporting documents will be accepted via email. You may mail your application packets; however, it is highly recommended that you or a household member drop off your completed application packet to ensure that the County receives your completed application materials in a timely manner.

For homeowners who require assistance in completing their application packets, Michigan Works! is available to provide support. Applicants needing assistance with the application may contact **Michigan Works! at (989) 426-8571 or go into the local office located at 110 Buckeye St., Gladwin, MI 48624** during office hours with application questions. Please do not contact Gladwin County staff with any application question assistance as they will not be able to assist you.

All applications will undergo a thorough evaluation process, with eligibility requirements verified for each project. Income limits for Gladwin County will be set at 80% of the Area Median Income (AMI), as defined by the U.S. Department of Housing and Urban Development (HUD), with program limits included in the application packet. Projects selected for funding must adhere to HUD and MSHDA program eligibility guidelines as outlined in 2 CFR Part 200.

Projects selected for funding under \$10,000 will be in the form of a forgivable grant. Awards ranging from \$10,001 to \$40,000 will require a mortgage lien with MSHDA, which will include a no-interest, no-payment loan fully forgivable in 5 years if all conditions of the program are met.

Gladwin County will award projects until the total grant award is exhausted. Due to the limited availability of this award, Gladwin County, and the TPA, Michigan Housing Alliance, LLC, will reserve all rights in the determination of awarded projects. You will be notified by phone if your project is selected to move to the next level of approval. County staff will not be able to tell you if your project is selected so do not call the County, just be patient and await a phone call or letter from the Michigan Housing Alliance with your project determination.

The County of Gladwin is committed to improving housing accessibility and quality for its residents through initiatives such as the CHILL program. To obtain additional information on the CHILL Program specifics, please visit the Gladwin County website link at: [Gladwin County | Gladwin, Michigan \(gladwincounty-mi.gov\)](https://gladwincounty-mi.gov)

Pick-up of Applications will start on – **Thursday, October 10, 2024.**

Drop-off of completed application packets including supporting documentation may be dropped off starting – **Thursday, October 17, 2024.**