

AGENDA

**REGULAR MEETING OF THE MIDLAND CITY HOUSING COMMISSION
MONDAY, MARCH 2, 2026 AT 3:00 P.M.
CHIPPEWASSEE CONFERENCE ROOM, CITY HALL, MIDLAND, MICHIGAN**

1. Call to Order
2. Roll Call
3. Approval of the Minutes
 - a. [Regular Meeting – December 1, 2025](#)
4. Senior Housing Reports
 - a. [Riverside Place](#)
 - b. [Washington Woods](#)
5. [Legal Services of Eastern Michigan Presentation](#)
6. [CDBG Annual Action Plan and Budget](#)
7. Communications
8. Items for Next Agenda – June 1, 2026
9. Adjournment

MINUTES

REGULAR MEETING OF THE MIDLAND CITY HOUSING COMMISSION
MONDAY, DECEMBER 1, 2025 AT 3:00 P.M.
CHIPPEWASSEE CONFERENCE ROOM, CITY HALL, MIDLAND, MICHIGAN

1. Mortensen called the meeting to order at 3:00 p.m.

2. **Roll Call**

PRESENT: Walker, Mortensen, Garchow, King

ABSENT: Moten

OTHERS PRESENT: Jacob Kain, Assistant City Manager; Ryan Smith, Community Development Planner, and three others.

3. **Approval of Minutes**

Walker moved to approve the minutes of the regular meeting held on September 8, 2025. Garchow seconded.

Motion carried 4-0.

4. **Senior Housing Reports**

Kim Samborn provided an update on activities at Riverside Place. Amy Wilhelm provided an update on activities at Washington Woods.

5. **Guest Speaker: Cathy Lunsford, Midland County Treasurer with Land Bank Authority Presentation**

Lunsford provided information on the recently authorized Midland County Land Bank Authority. Discussion ensued regarding the benefits of this newly created authority such as economic development, community revitalization, and fiscal responsibility. The Midland County Land Bank Authority is anticipated to hold their first official meeting in January 2026.

6. **CDBG-DDR Budget Update**

Kain provided an update on the CDBG-DDR budget process. He noted that the City received \$5.47 million in CDBG-DDR funds in 2021 to support recovery from the 2020 dam failure, with all funds required to be obligated by September 1, 2026. Because the grant period is nearly over and amendments take significant time, staff requested the Commission's advance support for potential budget adjustments to ensure timely expenditure. Any new uses of funds must improve housing impacted by the flood, benefit low to moderate income households, and be fully completed before the deadline. Staff recommended that the Commission endorse the following prioritization framework for reallocating remaining funds:

Priority #1: Additional funding when necessary to complete an activity already included in the CDBG-DDR budget.

Priority #2: Additional funding to expand the scope of an activity already included in the CDBG-DDR budget.

Priority #3: Additional funding to expand the scope of an activity already included in

MINUTES

the CDBG entitlement budget.

Priority #4: Funding new activities at Washington Woods.

Priority #5: Funding new housing activities conducted by other sub-recipients.

Garchow moved to support the CDBG-DDR funding priorities, as presented, for real-locating remaining funds through the end of the grant performance period. Walker seconded.

Motion carried 4-0.

7. Communications – None.

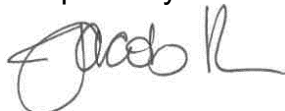
8. Items for Next Agenda – March 2, 2026

There will be a fair housing presentation from Legal Services of Eastern Michigan. The CDBG Annual Action Plan and Budget will also be provided for the Housing Commission's review and recommendation to City Council.

9. Adjournment

The meeting was adjourned by Mortensen at 4:20 p.m.

Respectfully submitted,



Jacob Kain, AICP, CFM
Assistant City Manager for Development Services

Riverside Place Senior Housing Report March 2026

Housing Commission Update

Maintenance & Building Updates

- **Elevator Modernization** The elevator modernization project is tentatively slated to begin in March 2026. Riverside Place has three elevators, allowing residents continued access to at least two elevators throughout the process.
- **Fourth Floor Skylight Repair:** The City of Midland Facilities Manager has selected a contractor, and the replacement window is currently being manufactured. Installation will be scheduled once the window is complete and weather conditions are safe for workers.
- **Meal Service Provider Transition** Riverside Place and Washington Woods are actively transitioning from Sodexo to Morrison Living for meal services. The change will be implemented gradually to support a smooth adjustment for both staff and residents. Morrison Living has been highly engaged, with the new manager already making regular visits to the buildings. The official transition is **March 2, 2026**, but we are expecting the transition, routine and best outcomes to take a few months for staff and residents.

Occupancy & Leasing Report

- **Current Occupancy (148 leasable apartments):** 98%
 - 67% market-rate, 32% non-market rate
- **Apartment Breakdown (150 total units):**
 - Discounted Rent apartments leased: 47
 - Market Rent apartments leased: 99
 - Vacant apartments: 4 (1 Guest Studio, 1 one-bedroom Model Room, 1 studio, 1 one-bedroom)

Month	Move-Outs	Move-Ins
December	1	2
January	5	2
February	3	5

- **Current Wait List:**
 - Market-rate: 138 applicants
 - Non-market: 051 applicants
- **New Applications (September–November):**
 - Market-rate: 13
 - Non-Market: 06
- **Tours Conducted:**
 - December: 03
 - January: 11
 - February: 09

Nursing Coordinator Report – Michel Hupfer

Quarterly Health Services Data:

- New resident orientations / revisits: 5
- Clinic visits: 831
- Apartment visits: 134
- Family conferences: 5

Ongoing Services:

- Weekly lab draws by My Michigan Health continue and remain highly valued by residents.
- On-site podiatrist visits occur every two months, serving an average of 30 residents per visit.
 - Due to concerns regarding service quality and clinical practices, we are actively seeking an alternative provider.

Educational & Clinical Partnerships:

- SVSU nursing students returned for their winter rotation (Geriatrics 101 – Fundamentals of Nursing), conducting blood pressure screenings and resident education sessions.

Health & Wellness Programs:

- December: Winter Preparedness – Preventing Slips and Falls
- January: Healthy Aging – New Year's Resolutions for Seniors
- February: Healthy Heart for Seniors

Weekly Exercise Classes:

- Chair Yoga
- Sit Down & Tone Up

Activities Coordinator Report

Eileen Surbrook is no longer with Riverside Place; the position has been vacant since late December 2025. A new candidate has been selected, with an anticipated start date in mid-March 2026.

Residents have continued to participate actively in daily programming and have been very supportive and cooperative during this transition period.

Housing Commission Report

March 2026

Senior Housing Report

Washington Woods

Occupancy: Julie Ieuter Residency Coordinator

	MOVE OUT'S	MOVE IN'S	TOURS	INTERNAL MOVES	Occupancy average
SEPT.	2	0	7	1	99.27%
OCT.	2	4	8	0	98.88%
NOV.	4	2	5	0	98.59%
Total	8	6	20	1	98.91%

We continue to enjoy a relatively full occupancy!

Buildings and Grounds: Amy Wilhelm

CDBG PROJECT FOR 2024/2025:

We are currently working on new patios and windows for the east wing of the building. We need to have this project completed by June 30th 2026. Update: starting to do the prep for the project.

The elevator modernization project is scheduled to start on Monday February 23rd.

Our new food company, Morrison Living, will be starting on March 2nd. Residents and staff are really excited for this!

Health and Wellness: Nurse Jamie Keskey

Health Clinic Statistics for December- February

Labs - 20

Clinic Visits - 1,161

Apt. Visits - 463

Nurse Lunches - 57

Orientations - 6

Revisits - 6

Foot Clinics - 11/26/25 = 23 residents, 2/19/26 = 27 residents

Health Talks - 11/12/25 Depression & Older Adults by Heartland Hospice, 12/16/25 Christmas Fun with the Nurses-bingo, manicures, craft and adult coloring, Every Wednesday in January & February = Matter of Balance classes taught by Kelli Jankens with MyMichigan & her mom Pat, 1/13/26 Aging in Place & Promoting Senior Independence presented by Advisacare, 1/12/26 Winter Boredom Busters by Nurse Jamie.

Activities: December, January and February 2026

Bailey Alber

December

December was lots of fun! We had our big annual Christmas Open House. We provided the entrée of meatloaf, mashed potatoes, green beans and cheesecake. The meatloaf was a big hit! Residents invited family members and socialized with other residents and staff. Residents also volunteered and brought homemade desserts, appetizers and side dishes. This by far is our biggest event of the year, also the most fun! We also got together with residents and frosted cookies a couple days before Christmas. Residents love to frost cookies for staff, their neighbors, family and of course some for themselves. Unfortunately, due to the bad weather, Men of Music got cancelled but later that week we made up for it by having the

adorable 5th grade Plymouth Elementary students come sing and give goodie bags to the residents. This was a great community outreach with the schools are we can't wait to have them back.

January

The New Year brought new activities. We started a new movie night, with newer movies on a newer TV! We started a "Matter of Balance" class. This is a class run by MyMichigan Health to help residents pursue a healthier lifestyle. We hosted a "Friends and Fellowship Time" with cheese and crackers and lots of veggies. This was an event aimed at new residents to come and meet other residents in the building. Throughout the month we had our normal chair exercise and Stretch Beyond classes. Along with three musical bands performing at Washington Woods, we had lots of fun themed days including National Milk Day which we used to inform residents that drinking milk helps maintain strength, reduces fracture risks, improves hydration, supports brain health and can help lower blood pressure. We ended the month with our most popular craft, door wreaths. I purchased heart shaped wreaths to paint and go on the doors for February/Valentine's Day time.

February

February was a busy month with lots of new events. Starting off we had a big town hall meeting for the new food company. Morrison Living provided new information and even brought some yummy cookies for the residents to try. We also put out an 8-page February newsletter that had lots of fun facts from introducing new residents in the building, our February love story, upcoming events, two volunteer spotlights, pictures from events and much more. The nurses ran a "Winter Boredom Busters" where they provided bingo, word searches, coloring pages, more games and lots of fun prizes. We had a fun Trivia Night with Kings Daughters Home with cookies and snacks. Valentines Day brought a big Valentines Day Party with balloons, decorations, snacks and drinks. The party also hosted our very own resident who plays Native American Flutes and is known nationally around the US for his flute playing. Our fan favorite Casino Trip went great as usual, the residents gambled and had lunch together on their outing. At the end of the month, we have

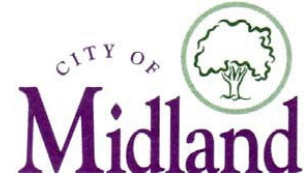
another “Meet and Greet” to help new residents make connections and to answer any question they might have.

We continue to be a vibrant community!

Amy Wilhelm

Assistant Manager of Senior Housing

Memo



To: Midland City Housing Commission
From: Jacob Kain, AICP, CFM
Assistant City Manager for Development Services
Date: March 2, 2026
Re: Legal Services of Eastern Michigan presentation

Alex Giles from Legal Services of Eastern Michigan (LSEM) will be presenting on their fair housing testing work in Midland. As you know, fair housing testing by LSEM has been funded through the City's Community Development Block Grant Program for many years.

As part of the presentation, LSEM has provided an executive summary of discrimination testing results from Midland from May 2022 to December 2025. That executive summary is attached.

Midland Housing Discrimination Testing Results

Executive Summary | 2022-2025 Testing Program

Prepared for: City of Midland, Michigan

Date: February 19, 2026

Testing Period: May 2022 - December 2025

Overview

From 2022 through 2025, a comprehensive fair housing testing program was conducted in Midland, Michigan to identify and address housing discrimination. This executive summary presents key findings from 89 paired tests conducted across multiple protected classes at rental properties throughout the city.

Key Statistics

- **Total Tests Conducted:** 89 paired tests over 4 years
- **Positive Findings:** 15 cases of discrimination (16.9%)
- **Negative Tests:** 37 tests showing no discrimination (41.6%)
- **Inconclusive Tests:** 37 tests requiring follow-up (41.6%)
- **Testing Methods:** 73 phone tests (82%), 16 on-site tests (18%)

Testing Methodology

Paired Testing Approach: Each test involved two comparable testers who differed only in the protected class characteristic being tested (e.g., race, disability status, age, etc.). Testers used standardized scripts and documentation protocols to ensure consistent and legally defensible evidence collection.

Protected Classes Tested: Race, disability (multiple types including blind, deaf, mobility, emotional support animals), age/emancipated minor, LGBTQ/sexual identity, familial status, sex/gender, and re-entry status.

Discrimination Findings by Protected Class

Protected Class	Positive Findings	Percentage of Category
Race	6	22.2% (of 27 race tests)
LGBTQ/Sexual Identity	4	66.7% (of 6 LGBTQ tests)
Age/Emancipated Minor	2	22.2% (of 9 age tests)
Race/Re-entry	2	33.3% (of 6 re-entry tests)
Disability/MS	1	100% (of 1 MS test)

Table 1: Positive discrimination findings by protected class category

Properties with Multiple Violations

Four properties showed patterns of discrimination with multiple positive findings:

1. **Property #1** - 4 positive findings
 - Race discrimination (2023, 2024)
 - Age/Emancipated Minor discrimination (2023)
 - Disability/MS discrimination (2024)
2. **Property #2** - 3 positive findings
 - LGBTQ/Sexual Identity discrimination (2022)
 - Race/Re-entry discrimination (2024)
 - Race discrimination (2024)
3. **Property #3** - 2 positive findings
 - Race discrimination (2022)
 - LGBTQ/Sexual Identity discrimination (2022)
4. **Property #4** - 2 positive findings
 - LGBTQ/Sexual Identity discrimination (2022)
 - Age/Emancipated Minor discrimination (2023)

Yearly Trends

Year	Total Tests	Positive	Negative	Inconclusive
2022	28	6 (21.4%)	10 (35.7%)	12 (42.9%)
2023	17	4 (23.5%)	5 (29.4%)	8 (47.1%)
2024	24	5 (20.8%)	10 (41.7%)	9 (37.5%)
2025	20	0 (0%)	12 (60%)	8 (40%)

Table 2: Testing activity and results by year.

Notable Trend: Zero positive findings in 2025 may reflect improved compliance, changes in testing protocols, or more cautious properties under investigation. **Four tests in 2025 remain unspecified pending final determination.**

Key Findings

- 1. Race Discrimination Persists:** Race-based discrimination remains the most frequently detected form of housing discrimination in Midland, accounting for 40% of all positive findings.
- 2. LGBTQ Community Faces Significant Barriers:** Despite fewer tests being conducted for LGBTQ individuals, the positive finding rate (66.7%) indicates substantial discrimination against this protected class.
- 3. Pattern Properties Identified:** Four properties show repeated violations, suggesting systemic discriminatory practices rather than isolated incidents.
- 4. Multiple Discrimination Methods:** Discrimination occurs through various mechanisms, including differential information provision, discouragement, steering, and outright denial of housing opportunities.
- 5. Both Testing Methods Effective:** Discrimination was detected through both phone-based (82% of tests) and on-site testing (18% of tests), demonstrating that discriminatory practices occur at multiple stages of the rental process.

Enforcement Actions and Follow-Up

For positive findings, the following actions were taken:

- **HUD Referrals:** Cases with strong evidence led with the U.S. Department of Housing and Urban Development for federal enforcement action

- **Retesting:** Additional tests conducted to establish patterns and strengthen cases
- **Ongoing Monitoring:** Properties with positive findings are subject to continued testing to assess compliance improvement

Recommendations for City Action

1. **Enhanced Fair Housing Education:** Develop a mandatory fair housing training program for all rental housing providers in Midland, with particular focus on properties that have shown violations.
2. **Strengthened Local Ordinance:** Review and strengthen Midland's fair housing ordinance to provide additional protections and enforcement mechanisms beyond federal Fair Housing Act requirements.
3. **Focused Enforcement:** Prioritize enforcement resources on the four properties with multiple violations, including potential license revocation proceedings for repeat offenders.
4. **Expanded Testing:** Increase testing frequency and expand to cover additional protected classes, particularly LGBTQ individuals who face disproportionate discrimination rates.
5. **Affirmative Marketing Requirements:** Require properties with violations to implement affirmative marketing plans to reach historically excluded populations.
6. **Public Reporting:** Establish annual public reporting of fair housing testing results and enforcement actions to increase transparency and accountability.
7. **Tenant Education:** Launch a public awareness campaign to educate Midland residents about their fair housing rights and how to report suspected discrimination.
8. **Conduct a Survey or Focus Groups:** Design and distribute a fair housing knowledge inventory survey, or conduct community focus groups, to gauge the level of housing discrimination in the City of Midland.

Conclusion

The 2022-2025 testing program reveals that housing discrimination remains a persistent problem in Midland, with 16.9% of tests yielding positive findings. Race-based discrimination and discrimination against LGBTQ individuals are particularly concerning. The identification of four properties with multiple violations suggests systemic issues requiring targeted intervention.

Continued testing, robust enforcement, comprehensive provider education, and strengthened local protections are essential to ensuring equal housing opportunities for all Midland residents. The City of Midland has an opportunity to demonstrate leadership in fair housing by taking decisive action on these findings.

Memo



To: Midland City Housing Commission
From: Jacob Kain, AICP, CFM
Assistant City Manager for Development Services
Date: March 2, 2026
Re: 2026-27 CDBG Sub Recipient Requests and Budget Recommendations

As a requirement of the Community Development Block Grant (CDBG) program, the City of Midland adopts an annual action plan and budget that outline the planned activities to be accomplished during the upcoming fiscal year.

The U.S. Department of Housing and Urban Development (HUD) has not yet announced annual entitlement allocations for 2026-27. As a result, the recommended budget has been prepared using estimates based upon prior funding levels and will be adjusted in the event the actual award is larger or smaller than estimated.

The following is the estimated funding available for CDBG entitlement for 2026-27.

2026-27 Entitlement Allocation (est.)	\$ 202,000
<u>Program Income</u>	<u>\$ 10,000</u>
TOTAL	\$ 212,000

Six applications have been received from five prospective sub-recipients for consideration of funding. Those applications are attached. Staff has reviewed the applications with respect to alignment with the City's adopted 2025-2030 Consolidated Plan, CDBG program guidelines, and anticipated funding availability to prepare a recommended budget and annual action plan. The recommended 2026-27 CDBG budget is attached.

If the entitlement award amount is less than or greater than the estimated \$202,000, if program income is less than or greater than the estimated \$10,000, and/or if prior grant year carry over is available, staff recommends that the budget be adjusted according to the following priorities:

If funding must be reduced:

Divide the total budget reduction by four and reduce the allocations to Home to Stay, Affordable Housing Alliance, Habitat for Humanity, and Cleveland Manor accordingly.

If funding may be increased:

1. Allocate additional funds up to \$29,430 to the Habitat for Humanity Home Rehabilitation project.

2. Allocate any additional funds beyond \$29,430 to Affordable Housing Alliance Housing Rehabilitation, up to \$20,000.
3. Allocate any additional funds beyond \$49,430 to Habitat for Humanity Property Acquisition, up to \$40,000.

NEXT STEPS

The tentative schedule is as follows:

March 2	Housing Commission recommendations
March 23	City Council receives HC recommendation / sets public hearing
March 28	30-day comment period begins
April 27	30-day comment period ends
May 11	City Council adoption

HOUSING COMMISSION ACTION

A recommendation to the City Council regarding the 2026-27 CDBG Annual Action Plan and Budget is requested at the March 2, 2026, meeting.

2026-27 CDBG Budget
(sub-recipient requests versus proposed budget)

Entitlement			
Revenue		Proposed	
HUD 2026-27 Entitlement (estimate)		\$202,000	
Program Income		\$10,000	
REVENUE TOTAL		\$212,000	
Expenditures		Requested	Proposed
6941 Planning and Administration			
General Planning and Administration		\$34,500	\$34,500
Legal Services of E. MI - Fair Housing Testing		\$7,500	\$7,500
Subtotal			\$42,000
6944 Housing Rehabilitation			
Home To Stay - Accessibility Modification and Home Repair		\$35,430	\$35,430
Affordable Housing Alliance – Housing Rehabilitation		\$50,000	\$30,000
Habitat for Humanity – Housing Rehabilitation		\$100,000	\$70,570
Subtotal			\$136,000
6948 Public Facility Improvements			
Cleveland Manor – Walk in Showers		\$34,000	\$34,000
Subtotal			\$34,000
EXPENDITURES TOTAL			\$212,000

Received 2-19-26
\$7500⁰⁰

City of Midland Sub Recipient Request

CDBG Funding 2026-2027 CDBG Program Year

Name of Organization

Legal Services of Eastern Michigan

Project Title

LSEM Fair Housing Initiative

Section One: Organizational Information

Mailing Address:

436 South Saginaw Street, Suite 101, Flint, Michigan 48502

Main Phone Number:

(800) 322-4512

Organization Website:

<http://www.lsem-mi.org/>

Tax ID #:

38-1958131

DUNS #:

WFM9K8AYR528

System of Award (SAM) #:

3VCS0

Executive Director:

Jill L. Nylander

Executive Director Phone:

(810) 432-0531

Executive Director Email:

jnylander@lsem-mi.org

CDBG Contact Person:

Olivia Nevitt

CDBG Contact Phone:

810-234-2890

CDBG Contact Email:

onevitt@lsem-mi.org

What is your organization's mission statement?

Legal Services of Eastern Michigan makes its mission to provide civil legal services for those who need it the most and have the least access.

How does this project seek to work toward that mission?

LSEM's Fair Housing Initiative directly supports our mission by ensuring that those with the least access to legal resources still receive the protections they are entitled to under fair housing laws. Through client screening, testing and enforcement, and education and outreach, we work to eliminate housing discrimination and promote equal housing opportunities for all individuals. By addressing barriers to fair housing, we help create more stable, inclusive communities and ensure that vulnerable populations can secure and maintain safe, affordable housing.

Has this organization received CDBG funding for this project/service? YES NO

Has this organization received any CDBG funding? YES NO

If yes, please list the program years and project title(s) below.

Fair Housing projects: 2017-2018 (City of Bay City); 2018-2019, 2020-2026 (City of Midland); 2006-2008, 2011-2015, 2017-2025 (City of Flint); 2017-2026 (City of Saginaw); 2012-2021, 2022-2026 (Genesee County); 2021-2022 (Genesee County Metro Planning Commission).
Children's Advocacy Project: 2017-2023 (City of Flint); 2019-2020 (City of Saginaw).

Section Two: Project Information

Geographic Location

City of Midland

National Objective met

A benefit to low and moderate-income persons or households

City Area of Focus met

Geographic Focus

Need/Challenge met

LSEM seeks to use CDBG funding to direct more fair housing efforts in the City of Midland, then it may otherwise have the resources and ability to support. Housing affordability, discrimination, and economic barriers to homeownership within the City lend to ongoing targeted assistance from fair housing enforcement and education efforts. Many residents are housing cost burdened, fair housing investigations and complaints show that issues related to race, disability, and source of income discrimination persist, and average median income poses hurdles to housing financing.

Is this a collaborative project?

YES

NO

If yes, with what organization?

Multiple organizations including, but not limited to, Balance of State Continuum of Care (COC), The Disability Network, Midland Area Cultural Awareness Coalition (CAC), Midland Community Former Offenders Advocacy and Rehabilitation (MCFOR).

Is this project part of a larger initiative?

YES

NO

If yes, please define the CDBG portion of the project, as well as its role in the larger initiative in the project description and purpose sections below.

Project Description

Project Purpose

The Fair Housing Center is currently operating under a new three-year HUD Private Enforcement Initiative (PEI) grant for 2024-2027. This funding supports LSEM's efforts to investigate and address housing discrimination through testing, enforcement, and education. Local communities leverage this award with Community Development Block Grant (CDBG) funds, enabling the Fair Housing Center to focus on priorities and areas of concern specific to each community. Current CDBG partnerships include the City of Saginaw and the Genesee County Metropolitan Planning Commission, ensuring targeted fair housing services that align with local needs.

Who will evaluate the eligibility of clientele to receive services, and who will carry out the project (staff, contractors, etc.)?

Please describe the work process used to verify the low/moderate-income level of beneficiaries.

LSEM verifies the low- and moderate-income level of beneficiaries through its case management system (CMS). Client income information is entered into the CMS to determine eligibility and generate compliance reports. The system also records Area Median Income (AMI) data for precise eligibility determinations, and a valid address is required for documentation and program tracking. In addition, an income attestation document is generated for eligible beneficiaries to formally confirm income eligibility, stored within the CMS for audits and compliance checks. For education and outreach efforts, LSEM will identify areas within the City of Midland with a high concentration of low- and moderate-income residents and collaborate with community partners serving these populations. Outreach will be focused to ensure fair housing resources reach those most in need.

Proposed timeframe for the project

2026-2027

Expected lifetime of project work

Indefinitely or until housing violations are eradicated

If requested funds involve rehabilitation or construction, please attach (email or print) up to 5 photos of the project area.

Photos attached No photos attached

Clientele Information

Estimated number of people or Households will benefit from this project /service (not from your entire organization, unless this project will impact all clientele).

of Households

Screen 50 households

of Individuals

At a minimum 75 individuals

Income Information

Extremely Low (0-30% AMI)	79%
Low (31-50% AMI)	20%
Moderate (51-80% AMI)	1%
Non Low-Mod (≥ 80% AMI)	

Rent Information

		# Households	Percentage
Tier 1	\$420-\$499.99		
Tier 2	\$500-\$749.99		
Tier 3	\$750-\$977.99		
Market	\$978.00& UP		
All Market	All Market		

Section Three: Budget Worksheet

Please complete the table below or attach a self-prepared budget that contains these elements. Include all expenditures and funding for the total project/service budget.

Please note: CDBG is intended as start-up capital, not intended to fund ongoing program expenses.

Sources (please select one):

	CDBG Funded Project	Larger Initiative (if applicable)	Organization-Wide
CDBG Request	\$7,500		\$7,500
Other Federal		\$6,802	\$6,802
State of Michigan			
Local Contributions			
Other (please specify)			
Total	\$14,302		

Other fund description:

Will these funds be utilized to leverage additional funds for this project? If yes, please complete the table below.

YES NO

Leveraged Funds

	Dollar Amount
Federal	\$6,802
State of Michigan	0
Local Contributions	0
Other (please specify)	0
Total	\$6,802

Funding Uses (please select one): This Project Larger Initiative

Personnel Contracted \$5,837

Services Supplies \$1,663

Total Reoccurring

Capital Outlay Total

Other uses description:

Will this project cover contractual expenses for construction?

YES NO

If yes, has the project budget been formulated using Davis-Bacon prevailing wage rates?

YES NO

Section Four: Federally Required Attachments

Please include federally required attachments listed below:

- Organizational nonprofit status documentation
- Liability insurance statement (current)
- Financial audit summary (most recent)

Downloadable Appendices:

- CDBG National Objectives and Matrixes
- 24 CFR Section 570.201 Basic Eligible Activities
- Midland County Housing Analysis
- Playing by the Rules: A Handbook for CDBG Subrecipients
- Buy American (BAA) or Buy America

City of Midland Sub Recipient Request

CDBG Funding 2026-2027 CDBG Program Year

Name of Organization

Midland Area Homes, Inc. dba Home To Stay

Project Title

Accessibility Ramps and Other Minor Accessibility Modifications

Section One: Organizational Information

Mailing Address:

205 S. Saginaw Rd., Midland MI 48640

Main Phone Number:

989-496-9550

Organization Website:

www.myhometostay.org

Tax ID #:

31-1913233

DUNS #:

082762816

System of Award (SAM) #:

RJ6LRN3ZCCJ9

Executive Director:

Joseph Coffey

Executive Director Phone:

989-496-9550

Executive Director Email:

jcoffey@myhometostay.org

CDBG Contact Person:

Rodney Tagget

CDBG Contact Phone:

989-496-9550

CDBG Contact Email:

tagget@myhometostay.org

What is your organization's mission statement?

Home To Stay Housing Assistance Center promotes self-sufficiency to Midland County residents in need of stable housing and support services.

How does this project seek to work toward that mission?

Residents in need of stable housing include vulnerable low to moderate-income homeowners in need of accessibility modifications in order to safely access their home. Older adults and individuals with limited mobility or a disability requiring a wheel chair, walker or other assistive device need accommodations to be able to use their devices to navigate their living environment. Examples of such accommodations to a home may include widening of doorways, installing grab bars, installing ramps, or other modifications that allow individuals to continue to live independently rather than having to move into an assisted living facility, nursing home setting or cohabitation with family members, etc.

Has this organization received CDBG funding for this project/service? YES NO

Has this organization received any CDBG funding? YES NO

If yes, please list the program years and project title(s) below.

Home To Stay has received CDBG funding for Accessibility Ramps and Other Minor Modifications for more than 10 years.

Section Two: Project Information

Geographic Location

City of Midland

National Objective met

A benefit to low and moderate-income persons or households.

City Area of Focus met

Housing Rehabilitation: Owner occupied rehabilitation

Need/Challenge met

Providing accessibility improvements to individuals, including older adults and individuals with limited mobility or a disability requiring a wheel chair, walker or other assistive device need accommodations to be able to use their devices to navigate their living environment.

Is this a collaborative project? YES NO

If yes, with what organization?

Senior Services, Region VII Area Agency on Aging, United Way of Midland County

Is this project part of a larger initiative? YES NO

If yes, please define the CDBG portion of the project, as well as its role in the larger initiative in the project description and purpose sections below.

Project Description

Accessibility modifications completed for vulnerable low to moderate-income homeowners in need of accessibility modifications in order to safely access their home. Older adults and individuals with limited mobility or a disability requiring a wheel chair, walker or other assistive device need accommodations to be able to use their devices to navigate their living environment. Examples of such accommodations to a home may include widening of doorways, installing grab bars, installing ramps, or other modifications that allow individuals to continue to live independently rather than having to move into an assisted living facility, nursing home setting or cohabitation with family members, etc.

Project Purpose

Providing accessibility improvements to individuals, including older adults and individuals with limited mobility or a disability requiring a wheel chair, walker or other assistive device need accommodations to be able to use their devices to navigate their living environment. This will create a living environment that will be easier to navigate and a decreased risk of injury, including falls.

Who will evaluate the eligibility of clientele to receive services, and who will carry out the project (staff, contractors, etc.)?

The Home Repair Coordinator gathers demographic information from applicants as well as a description of the home in need of repair. The same staff person verifies home ownership. The Home Repair Manager evaluates each project to determine clientele and project eligibility. Contractors are utilized to perform the repairs. For applicants who do not meet eligibility for CDBG, other resources are pursued. The Program Evaluator will gather and interpret data in order to provide quarterly, mid-year and annual reports on progress. These reports are available to staff, Board Members, funders and community stakeholders.

Please describe the work process used to verify the low/moderate-income level of beneficiaries.

A full intake and assessment are completed to include verification of income, home ownership, current home owner's insurance and occupancy/residency.

Proposed timeframe for the project

Ongoing

Expected lifetime of project work

Ongoing

If requested funds involve rehabilitation or construction, please attach (email or print) up to 5 photos of the project area.

- Photos attached No photos attached

Clientele Information

Estimated number of people or Households will benefit from this project /service (not from your entire organization, unless this project will impact all clientele).

of Households

10

of Individuals

12

Income Information

Extremely Low (0-30% AMI)	55%
Low (31-50% AMI)	35%
Moderate (51-80% AMI)	10%
Non Low-Mod (≥ 80% AMI)	0%

Rent Information

		# Households	Percentage
Tier 1	\$420-\$499.99		
Tier 2	\$500-\$749.99		
Tier 3	\$750-\$977.99		
Market	\$978.00& UP		
All Market	All Market		

Section Three: Budget Worksheet

Please complete the table below or attach a self-prepared budget that contains these elements. Include all expenditures and funding for the total project/service budget.

Please note: CDBG is intended as start-up capital, not intended to fund ongoing program expenses.

Sources (please select one):

	CDBG Funded Project	Larger Initiative (if applicable)	Organization-Wide
CDBG Request	\$35,430		\$30,000
Other Federal	\$2,500		\$164,443
State of Michigan			
Local Contributions	\$1,500		
Other (please specify)			
Total	\$39,430/\$194,443		

Other fund description:

Will these funds be utilized to leverage additional funds for this project? If yes, please complete the table below.

YES NO

Leveraged Funds

	Dollar Amount
Federal	\$2,500
State of Michigan	
Local Contributions	\$1,500
Other (please specify)	
Total	\$4,000

Funding Uses (please select one):

This Project Larger Initiative

Personnel Contracted \$15,000

Services Supplies \$24,430

Total Reoccurring

Capital Outlay Total \$39,430

Other uses description:

Will this project cover contractual expenses for construction?

YES NO

If yes, has the project budget been formulated using Davis-Bacon prevailing wage rates?

YES NO

Section Four: Federally Required Attachments

Please include federally required attachments listed below:

- Organizational nonprofit status documentation
- Liability insurance statement (current)
- Financial audit summary (most recent)

Downloadable Appendices:

- [CDBG National Objectives and Matrixes](#)
- [24 CFR Section 570.201 Basic Eligible Activities](#)
- [Midland County Housing Analysis](#)
- [Playing by the Rules: A Handbook for CDBG Subrecipients](#)
- [Buy American \(BAA\) or Buy America](#)

Received 2-19-26
\$50,000⁰⁰ Rehab

City of Midland Sub Recipient Request

CDBG Funding 2026-2027 CDBG Program Year

Name of Organization

Affordable Housing Alliance of Midland County Non-Profit Housing Corporation

Project Title

Home Improvements to Improve Lives

Section One: Organizational Information

Mailing Address:

3400 Isabella Street, Midland, MI 48640

Main Phone Number:

989-633-9910

Organization Website:

ahamidland.org

Tax ID #:

38-3269965

DUNS #:

008475340

System of Award (SAM) #:

DEKNG2LN6ZK4

Executive Director:

Mara Stewart

Executive Director Phone:

989-633-9910

Executive Director Email:

maras@ahamidland.org

CDBG Contact Person:

Mara Stewart

CDBG Contact Phone:

989-633-9910

CDBG Contact Email:

maras@ahamidland.org

What is your organization's mission statement?

To provide safe, affordable housing to those in need in Midland County.

How does this project seek to work toward that mission?

Our project, "Home Improvements to Improve Lives," seeks to continue making much-needed safety and quality-of-life upgrades to rental properties owned by Affordable House Alliance (AHA). All of these units are occupied by low-income Midland County individuals and families. This project works toward our mission by increasing the safety and quality of the homes of the individuals we serve.

Has this organization received CDBG funding for this project/service? YES NO

Has this organization received any CDBG funding? YES NO

If yes, please list the program years and project title(s) below.

2025 – 2026 Funding: Home Improvements to Improve Lives

Section Two: Project Information

Geographic Location

Midland, Michigan

The specific project location(s) are yet to be identified, but will be located within the City of Midland.

National Objective met

The "Home Improvements to Improve Lives" project aligns with the national objective to benefit low- and moderate-income persons or households. Overall AHA serves households at the 30%-50% AMI level, with the specific rental units for this project at 30% AMI.

City Area of Focus met

The city area of focus met by AHA includes the geographic focus of functionally obsolete neighborhoods of Bay City Road, Grove Park/Central Park (Midtown), and near downtown, along with rental rehabilitation. Although not specifically identified yet, we are evaluating ten rental housing units, the majority of which are located in these areas and will be given priority.

Need/Challenge met

AHA's project fulfills the overarching City of Midland CDBG goals of maintaining the current housing stock in a standard and code-compliant form through housing rehabilitation assistance provided through loans and grants, and providing decent, affordable housing to low-income families and nonprofit housing service providers through new construction and existing housing.

Is this a collaborative project? YES NO

If yes, with what organization?

AHA collaborates with Shelterhouse of Midland on specific rental units to provide safe, affordable housing options for individuals and families transitioning out of domestic violence and abuse situations. While AHA serves as the property manager, caring for the rental housing, Shelterhouse offers supportive services such as advocacy, counseling, and resources to help residents rebuild their lives. This partnership ensures that survivors have both stable housing and the assistance needed to achieve long-term stability and independence. AHA also has a similar collaboration with Home to Stay, focusing on two specific rental units for those who would be otherwise facing homelessness.

Is this project part of a larger initiative? YES NO

If yes, please define the CDBG portion of the project, as well as its role in the larger initiative in the project description and purpose sections below.

Project Description

AHA fills a critical gap in Midland County: with historic inflation and home prices, the need for safe and affordable housing for low-income individuals and families is pressing. Our project "Home Improvements to Improve Lives" targets our rental units that serve low-income residents to remediate safety issues, provide repairs and upgrades to aging units. The AHA maintenance staff is currently evaluating rental units to prioritize repairs and upgrades. Until our evaluation of all the units is complete, we cannot specifically identify which unit(s) will be the project's focus. However, so far, we have been focusing on replacing old wood siding with vinyl siding, and upgrading windows and flooring.

Project Purpose

The purpose of this project is to fulfill our mission to provide safe, affordable housing to those in need in Midland County. We uphold high standards of our rental units, and we seek a grant to support rental rehabilitation to remediate issues and continue to provide decent, affordable housing to low-income families through our existing rental programming and housing. An additional benefit to repairing issues we find now is to prevent more expensive and time-intensive measures in the future, as well as prevent any accidents that could threaten the wellbeing of our residents.

Who will evaluate the eligibility of clientele to receive services, and who will carry out the project (staff, contractors, etc.)?

AHA's Leasing Agent evaluates the eligibility of applicants before move-in and conducts recertification every year to ensure the program income qualifications are still being met. The Executive Director will oversee the grant project, utilizing the AHA maintenance staff. Any work required by non-staff will be completed by licensed and insured contractors and professionals.

Please describe the work process used to verify the low/moderate-income level of beneficiaries.

AHA follows all Michigan State Housing Development Authority (MSHDA) compliance regulations set forth in our Regulatory Agreement for the Domestic Violence Housing Initiative Program (DVHI) or Homeless Families Initiative Program (HFI), depending on the unit. Eight rental units are part of the DVHI program and two are under the HFI program. The compliance regulations for both programs include a certification process for moving into one of the rental units and a yearly recertification. An example of the MSHDA checklist and consent form used for this process is attached at the end of the application. After the form is completed, the AHA Leasing Agent will verify any income sources and assets listed on the checklist following the MSHDA approved procedure and forms.

Proposed timeframe for the project

One grant year from funding or completed by May 2027

Expected lifetime of project work

We expect repairs to last between 7 and 10+ years, depending on the specific project and repairs completed.

If requested funds involve rehabilitation or construction, please attach (email or print) up to 5 photos of the project area.

X Photos attached

No photos attached

Clientele Information

Estimated number of people or Households will benefit from this project /service (not from your entire organization, unless this project will impact all clientele).

of Households

10

of Individuals

19

Income Information

Extremely Low (0-30% AMI)	10
Low (31-50% AMI)	
Moderate (51-80% AMI)	
Non Low-Mod (\geq 80% AMI)	

Rent Information

		# Households	Percentage
Tier 1	\$420-\$499.99	10	100%
Tier 2	\$500-\$749.99		
Tier 3	\$750-\$977.99		
Market	\$978.00& UP		
All Market	All Market		

Section Three: Budget Worksheet

Please complete the table below or attach a self-prepared budget that contains these elements. Include all expenditures and funding for the total project/service budget.

Please note: CDBG is intended as start-up capital, not intended to fund ongoing program expenses.

Sources (please select one):

	<input checked="" type="checkbox"/> CDBG Funded Project	<input type="checkbox"/> Larger Initiative (if applicable)	<input type="checkbox"/> Organization-Wide
CDBG Request	\$50,000		
Other Federal			
State of Michigan			
Local Contributions			
Other (please specify)			
Total	\$50,000		

Other fund description:

Will these funds be utilized to leverage additional funds for this project? If yes, please complete the table below.

YES X NO

Leveraged Funds

	Dollar Amount
Federal	
State of Michigan	
Local Contributions	
Other (please specify)	
Total	

Funding Uses (please select one):

This Project Larger Initiative

Personnel Contracted	50%
Services Supplies	50%
Total Reoccurring	
Capital Outlay Total	

Other uses description:

50% of the funding is allocated toward contracted professionals. These professionals will purchase any supplies needed, estimated at 50%. As the projects are yet to be identified, this is an estimate of how the funds will be allocated. At this time, we do not believe any of the projects will trigger Davis-Bacon but it will be discussed with the contractor once the needs are identified.

Will this project cover contractual expenses for construction?

YES NO

If yes, has the project budget been formulated using Davis-Bacon prevailing wage rates?

YES NO

Section Four: Federally Required Attachments

Please include federally required attachments listed below:

- Organizational nonprofit status documentation
- Liability insurance statement (current)
- Financial audit summary (most recent)

Downloadable Appendices:

- [CDBG National Objectives and Matrixes](#)
- [24 CFR Section 570.201 Basic Eligible Activities](#)
- [Midland County Housing Analysis](#)
- [Playing by the Rules: A Handbook for CDBG Subrecipients](#)
- [Buy American \(BAA\) or Buy America](#)

Received 2-18-26

Home Repairs \$100,000.00

City of Midland Sub Recipient Request

CDBG Funding 2026-2027 CDBG Program Year

Name of Organization

Midland County Habitat for Humanity

Project Title

Critical Home Repairs

Section One: Organizational Information

Mailing Address:

1703 S Saginaw Road, Midland, MI 48640

Main Phone Number:

989-496-0900

Organization Website:

midlandhabitat.org

Tax ID #:

38-2884074

DUNS #:

965912665

System of Award (SAM) #:

6MGF7

Executive Director:

Jennifer Chappel

Executive Director Phone:

989-496-0900 ext. 21

Executive Director Email:

chappel@midlandhabitat.org

CDBG Contact Person:

Jennifer Chappel

CDBG Contact Phone:

989-496-0900 ext. 21

CDBG Contact Email:

chappel@midlandhabitat.org

What is your organization's mission statement?

Seeking to put Gods love into action, Habitat for Humanity brings people together to build homes, communities, and hope!

How does this project seek to work toward that mission?

In addition to building homes for new homeowners, MCHFH partners with owner-occupied homeowners to repair their homes. MCHFH focuses on Critical Home Repairs (CHR) such as roof replacement, windows, gutters, etc., and any home repairs valued at \$5,000 or more.

Has this organization received CDBG funding for this project/service? YES NO

Has this organization received any CDBG funding? YES NO

If yes, please list the program years and project title(s) below.

2013 - \$20,000 - Two Critical Home Repair projects
2014 - \$20,000 - Two Critical Home Repair projects
2015 - \$20,000 - Two Critical Home Repair projects
2016 - \$10,000 - One Critical Home Repair project
2017 - \$10,000 - One Critical Home Repair project
2018 - \$20,000 - Two Critical Home Repair projects
2022 - \$60,000 – Three Critical Home Repair projects
2023 - \$60,000 – Critical Home Repair projects
2024 - \$100,000 - Critical Home Repair projects
2025 - \$130,000 – Critical Home Repairs and Storm Water Connection

Section Two: Project Information

Geographic Location

Various neighborhoods throughout the City of Midland.

National Objective met

A benefit to low and moderate-income persons or households

City Area of Focus met

Bay City Road neighborhood, Grove Park neighborhood, Wallen Park neighborhood, Longacres Park neighborhood, Chestnut Hill Park neighborhood, and Plymouth Park neighborhood.

Need/Challenge met

Maintaining the current housing stock in a standard and code-compliant form through housing rehabilitation assistance provided through loans.

Is this a collaborative project? YES NO

If yes, with what organization?

Is this project part of a larger initiative? YES NO

If yes, please define the CDBG portion of the project, as well as its role in the larger initiative in the project description and purpose sections below.

Project Description

Responding to increased requests for owner-occupied repairs/revitalization and data from the 2018 Housing Study, The funds requested will be used to purchase materials (windows, doors, gutters, shingles, etc.) to make necessary home improvements on yet-to-be-identified homes that we classify as "Critical Home Repair." We consider a project a Critical Home Repair when we invest a minimum of \$5,000 + into the home. Depending on each project scope, we estimate we could serve 15-20 homes with Critical Home Repairs.

Project Purpose

There is an abundance of need for owner-occupied repairs for low to moderate-income homeowners in the City of Midland. The need is growing more and more each year. The home's integrity is at risk if the repairs are not complete.

Who will evaluate the eligibility of clientele to receive services, and who will carry out the project (staff, contractors, etc.)?

Katty Owens is our Homeowner Services Manager. Project recipients will be identified through an application process. All interested applicants complete an application. Katty works to determine the applicant's AMI.

David Montgomery is our Construction Manager. He holds a State of Michigan Residential Builders License. He designs, budgets, and builds our homes with volunteer labor and some subcontracted work (roof, concrete, HVAC, Electrical, and Plumbing).

Please describe the work process used to verify the low/moderate-income level of beneficiaries.

Katty Owens is our Homeowner Services Manager. Project recipients will be identified through an application process. All interested applicants complete an application. Katty works to determine the applicant's AMI.

Applicants must:

- Live within the City of Midland
- Fall within 30% to 60% AMI based on the HUD income guidelines.
- Be current on their mortgage payment, property taxes, and homeowners insurance.

CDBG funds will be restricted to Critical Home Repair (CHR) Projects if awarded.

Habitat defines a project as CHR when \$5,000 or more is invested in a home.

CHR helps low to moderate-income homeowners who are affected by age, disability, or family circumstances and struggle to maintain the integrity of their homes. Through CHR, they can reclaim their homes with pride and dignity.

Proposed timeframe for the project

Fall 2026 to Spring 2027

Expected lifetime of project work

One-year grant term

If requested funds involve rehabilitation or construction, please attach (email or print) up to 5 photos of the project area.

Photos attached

X No photos attached

Clientele Information

Estimated number of people or Households will benefit from this project /service (not from your entire organization, unless this project will impact all clientele).

of Households

10-15 (estimate)

of Individuals

20-60 (estimate based on a minimum of 2 to max 4 occupants per home)

Income Information

Extremely Low (0-30% AMI)	
Low (31-50% AMI)	50%
Moderate (51-80% AMI)	50%
Non Low-Mod (\geq 80% AMI)	

Rent Information

		# Households	Percentage
Tier 1	\$420-\$499.99		
Tier 2	\$500-\$749.99		
Tier 3	\$750-\$977.99		
Market	\$978.00& UP		
All Market	All Market		

Section Three: Budget Worksheet

Please complete the table below or attach a self-prepared budget that contains these elements. Include all expenditures and funding for the total project/service budget.

Please note: CDBG is intended as start-up capital, not intended to fund ongoing program expenses.

Sources (please select one):

	CDBG Funded Project	Larger Initiative (if applicable)	Organization-Wide
CDBG Request	\$100,000	0	0
Other Federal	0	0	0
State of Michigan	0	0	0
Local Contributions	0	0	0
Other (please specify)	0	\$300,000	0
Total	\$400,000		

Other fund description: : Federal Home Loan Bank, Habitat Michigan Priority Home Repair, Consumers Energy, and other repair grants.

Will these funds be utilized to leverage additional funds for this project? If yes, please complete the table below.

YES NO

Leveraged Funds

	Dollar Amount
Federal	\$0
State of Michigan	\$0
Local Contributions	0
Other (please specify)	\$300,000
Total	\$300,000

Funding Uses (please select one): This Project Larger Initiative

Personnel Contracted		\$50,000	\$100,000	
Services Supplies		\$50,000	\$200,000	
Total Reoccurring		\$0	\$0	
Capital Outlay Total		\$100,000	\$300,000	

Other uses description:

We contract out the work through subcontractors. The contractors pay for the supplies.

Will this project cover contractual expenses for construction?

YES NO

If yes, has the project budget been formulated using Davis-Bacon prevailing wage rates?

YES NO No, as the projects have yet to be identified. We will follow Davis Bacon once projects are identified.

City of Midland Sub Recipient Request

CDBG Funding 2026-2027 CDBG Program Year

Name of Organization

Cleveland Manor II, Inc.

Project Title

Accessible Shower Installation

Section One: Organizational Information

Mailing Address:

2200 Cleveland Ave., Midland, MI 48640

Main Phone Number:

(989) 631-6480

Organization Website:

www.clevelandmanor.org

Tax ID #:

38-3686644

DUNS #:

038779419

System of Award (SAM) #:

5H5L7

Executive Director:

Trudy Laufer

Executive Director Phone:

(989) 631-6480

Executive Director Email:

trudy@clevelandmanor.org

CDBG Contact Person:

Ben Griffiths

CDBG Contact Phone:

(989) 631-6480

CDBG Contact Email:

ben@clevelandmanor.org

What is your organization's mission statement?

Our mission is to provide affordable housing for older adults and people with disabilities in a community setting.

How does this project seek to work toward that mission?

This project will replace bathtubs with walk-in showers in six (6) apartments to accommodate the needs of older adults and/or people with disabilities.

Has this organization received CDBG funding for this project/service? YES NO

Has this organization received any CDBG funding? YES NO

If yes, please list the program years and project title(s) below.

04/05 elevator upgrade, 05/06 bathtub modifications, 06/07 generator purchase/install, 08/09 bus waiting station & generator purchase, 09/10 CM I generator install, 11/12 ADA ramp, 12/13 bathtub modifications, 13/14 security cameras/elevator upgrade 14/15 bathtub modifications, 15/16 security cameras/parking lot lighting, 16/17 (3) apartment walk-in shower remodel, 17/18 (6) apartment kitchen & bath remodel, porch lighting, and dehumidifiers, 19/20 (3) apt. walk-in shower conversion/kitchen remodel, 20/21 (3) apartment walk-in shower conversion/kitchen remodel, 22/23 gutter and downspout replacement, 23/24 (4) unit walk-in shower installation, 25/26 (13) unit walk-in shower installation.

Section Two: Project Information

Geographic Location

2200 Cleveland Avenue, Midland, MI 48640

National Objective met

A benefit to low and moderate-income persons or households (Limited area, clientele, housing activities, or job creation or retention).

City Area of Focus met

Public Facility Improvements - Senior-Citizen serving facilities.

Need/Challenge met

Providing accessibility improvements to meet the needs of older adults and persons with disabilities.

Is this a collaborative project?

YES

NO

If yes, with what organization?

Is this project part of a larger initiative?

YES

NO

If yes, please define the CDBG portion of the project, as well as its role in the larger initiative in the project description and purpose sections below.

Project Description

This project involves hiring a plumbing contractor to remove bathtubs in six (6) units and replace them with walk-in showers. Work includes removal of the old tubs, removing some concrete to accommodate the shower plumbing, and installation of the showers, fixtures, and trim.

Project Purpose

The purpose of this project is to proactively accommodate the needs of older adults and people with disabilities by providing them with walk-in showers, which are easier for them to use than bathtubs.

Who will evaluate the eligibility of clientele to receive services, and who will carry out the project (staff, contractors, etc.)?

Cleveland Manor has a resident selection policy that is used to determine eligibility for our housing programs. The project will be carried out by a contractor hired through a competitive bidding process.

Please describe the work process used to verify the low/moderate-income level of beneficiaries.

All potential residents must complete the Cleveland Manor II, Inc. Application for Housing. Applications are processed by our Occupancy Specialist to verify income levels.

Proposed timeframe for the project

One (1) week - two (2) weeks

Expected lifetime of project work

15-30 years

If requested funds involve rehabilitation or construction, please attach (email or print) up to 5 photos of the project area.

Photos attached No photos attached

Clientele Information

Estimated number of people or Households will benefit from this project /service (not from your entire organization, unless this project will impact all clientele).

of Households

6

of Individuals

6

Income Information

Extremely Low (0-30% AMI)	6
Low (31-50% AMI)	
Moderate (51-80% AMI)	
Non Low-Mod (≥ 80% AMI)	

Rent Information

		# Households	Percentage
Tier 1	\$420-\$499.99	6	100%
Tier 2	\$500-\$749.99		
Tier 3	\$750-\$977.99		
Market	\$978.00& UP		
All Market	All Market		

Section Three: Budget Worksheet

Please complete the table below or attach a self-prepared budget that contains these elements. Include all expenditures and funding for the total project/service budget.

Please note: CDBG is intended as start-up capital, not intended to fund ongoing program expenses.

Sources (please select one):

	CDBG Funded Project	Larger Initiative (if applicable)	Organization-Wide
CDBG Request	\$34,000		
Other Federal			
State of Michigan			
Local Contributions			
Other (please specify)			
Total	\$34,000		

Other fund description:

Will these funds be utilized to leverage additional funds for this project? If yes, please complete the table below.

YES NO

Leveraged Funds

	Dollar Amount
Federal	
State of Michigan	
Local Contributions	
Other (please specify)	
Total	

Funding Uses (please select one):

This Project Larger Initiative

Personnel Contracted \$34,000

Services Supplies

Total Reoccurring

Capital Outlay Total \$34,000

Other uses description:

N/A

Will this project cover contractual expenses for construction?

YES NO

If yes, has the project budget been formulated using Davis-Bacon prevailing wage rates?

YES NO

Section Four: Federally Required Attachments

Please include federally required attachments listed below:

- Organizational nonprofit status documentation
- Liability insurance statement (current)
- Financial audit summary (most recent)

Downloadable Appendices:

- [CDBG National Objectives and Matrixes](#)
- [24 CFR Section 570.201 Basic Eligible Activities](#)
- [Midland County Housing Analysis](#)
- [Playing by the Rules: A Handbook for CDBG Subrecipients](#)
- [Buy American \(BAA\) or Buy America](#)

Received 2-18-26

Vacant Land Purchase \$40,000

City of Midland Sub Recipient Request

CDBG Funding 2026-2027 CDBG Program Year

Name of Organization

Midland County Habitat for Humanity

Project Title

Vacant Land Purchase

Section One: Organizational Information

Mailing Address:

1703 S Saginaw Road, Midland, MI 48640

Main Phone Number:

989-496-0900

Organization Website:

midlandhabitat.org

Tax ID #:

38-2884074

DUNS #:

965912665

System of Award (SAM) #:

6MGF7

Executive Director:

Jennifer Chappel

Executive Director Phone:

989-496-0900 ext. 21

Executive Director Email:

chappel@midlandhabitat.org

CDBG Contact Person:

Jennifer Chappel

CDBG Contact Phone:

989-496-0900 ext. 21

CDBG Contact Email:

chappel@midlandhabitat.org

What is your organization's mission statement?

Seeking to put Gods love into action, Habitat for Humanity brings people together to build homes, communities, and hope!

How does this project seek to work toward that mission?

This project advances our mission by expanding access to safe, stable, and affordable homeownership in response to the needs identified in the 2025 Housing Study.

By acquiring vacant property in the City of Midland, we are building a sustainable pipeline for future Habitat homes, transforming underutilized lots into owner-occupied housing and strengthening neighborhoods. Ultimately, this investment creates long-term stability for families, promotes financial empowerment, and helps build homes, communities, and hope.

Has this organization received CDBG funding for this project/service? YES NO

Has this organization received any CDBG funding? YES NO

If yes, please list the program years and project title(s) below.

2013 - \$20,000 - Two Critical Home Repair projects
2014 - \$20,000 - Two Critical Home Repair projects
2015 - \$20,000 - Two Critical Home Repair projects
2016 - \$10,000 - One Critical Home Repair project
2017 - \$10,000 - One Critical Home Repair project
2018 - \$20,000 - Two Critical Home Repair projects
2022 - \$60,000 – Three Critical Home Repair projects
2023 - \$60,000 – Critical Home Repair projects
2024 - \$100,000 - Critical Home Repair projects
2025 - \$130,000 – Critical Home Repairs and Storm Water Connection

Section Two: Project Information

Geographic Location

Various neighborhoods throughout the City of Midland.

National Objective met

A benefit to low and moderate-income persons or households

City Area of Focus met

Bay City Road neighborhood, Grove Park neighborhood, Wallen Park neighborhood, Longacres Park neighborhood, Chestnut Hill Park neighborhood, and Plymouth Park neighborhood.

Need/Challenge met

Providing decent, affordable housing to low-income families and non-profit housing service providers through new construction and existing housing.

Is this a collaborative project? YES NO

If yes, with what organization?

Is this project part of a larger initiative? YES NO

If yes, please define the CDBG portion of the project, as well as its role in the larger initiative in the project description and purpose sections below.

Project Description

Responding to the ongoing need for safe, decent, and affordable housing in our community—as reinforced by the findings of the 2025 Housing Study—the funds requested will be used strategically to acquire vacant properties within the City of Midland for future Habitat home builds.

Securing buildable lots is a critical step in expanding affordable homeownership opportunities for local families. By proactively purchasing vacant properties, we can strengthen our development pipeline, plan responsibly for future construction, and ensure we are prepared to meet both current and emerging housing needs in Midland.

Project Purpose

The purpose of this project is to acquire vacant property in the City of Midland to support future affordable home construction. By securing buildable lots now, we are strengthening our development pipeline and ensuring we can continue creating safe, stable, and affordable homeownership opportunities for local families in need.

Who will evaluate the eligibility of clientele to receive services, and who will carry out the project (staff, contractors, etc.)?

Katty Owens is our Homeowner Services Manager. Project recipients will be identified through an application process. All interested applicants complete an application. Katty works to determine the applicant's AMI.

David Montgomery is our Construction Manager. He holds a State of Michigan Residential Builders License. He designs, budgets, and builds our homes with volunteer labor and some subcontracted work (roof, concrete, HVAC, Electrical, and Plumbing).

Please describe the work process used to verify the low/moderate-income level of beneficiaries.

Katty Owens serves as our Homeowner Services Manager and oversees the applicant selection process for future Habitat homeowners who will partner on newly acquired vacant land for their homes build. Project recipients will be identified through a formal application process. All interested applicants must complete an application, and Katty will verify eligibility, including the determination of Area Median Income (AMI) in accordance with HUD guidelines.

Applicants must:

- Live or work in Midland County
- Commit to purchasing and occupying the home as their primary residence
- Fall within 30% to 80% AMI based on HUD income guidelines
- Demonstrate the ability to repay an affordable Habitat mortgage

If awarded, CDBG funds will be restricted to the acquisition of vacant land within the City of Midland for future construction of affordable homes. Securing buildable lots is a critical first step in expanding safe, decent, and affordable homeownership opportunities and strengthening neighborhoods through new, owner-occupied housing.

Proposed timeframe for the project

Fall 2026 to Spring 2027

Expected lifetime of project work

One-year grant term

If requested funds involve rehabilitation or construction, please attach (email or print) up to 5 photos of the project area.

Photos attached

No photos attached

Clientele Information

Estimated number of people or Households will benefit from this project /service (not from your entire organization, unless this project will impact all clientele).

of Households

1-2 (estimate)

of Individuals

2-8 (estimate based on a minimum of 2 to max 4 occupants per home)

Income Information

Extremely Low (0-30% AMI)	
Low (31-50% AMI)	50%
Moderate (51-80% AMI)	50%
Non Low-Mod (\geq 80% AMI)	

Rent Information

		# Households	Percentage
Tier 1	\$420-\$499.99		
Tier 2	\$500-\$749.99		
Tier 3	\$750-\$977.99		
Market	\$978.00& UP		
All Market	All Market		

Section Three: Budget Worksheet

Please complete the table below or attach a self-prepared budget that contains these elements. Include all expenditures and funding for the total project/service budget.

Please note: CDBG is intended as start-up capital, not intended to fund ongoing program expenses.

Sources (please select one):

	CDBG Funded Project	Larger Initiative (if applicable)	Organization-Wide
CDBG Request	\$40,000	0	0
Other Federal	0	0	0
State of Michigan	0	0	0
Local Contributions	0	0	0
Other (please specify)	0	0	0
Total	\$40,000		

Other fund description: : Federal Home Loan Bank, Habitat Michigan Priority Home Repair, Consumers Energy, and other repair grants.

Will these funds be utilized to leverage additional funds for this project? If yes, please complete the table below.

YES XNO

Leveraged Funds

Dollar Amount

Federal \$0

State of Michigan \$0

Local Contributions 0

Other (please specify) \$0

Total \$0

Funding Uses (please select one):

This Project

Larger Initiative

Personnel Contracted		\$0	\$0	
Services Supplies		\$0	\$0	
Total Reoccurring		\$0	\$0	
Capital Outlay Total		\$40,000	\$40,000	

Other uses description:

Will this project cover contractual expenses for construction?

YES NO

If yes, has the project budget been formulated using Davis-Bacon prevailing wage rates?

YES NO