



CDBG Information Session

Lawrence Village & Lawrence Township

May 6, 2026

Overview:



What is CDBG?



Who and what qualifies for the program?



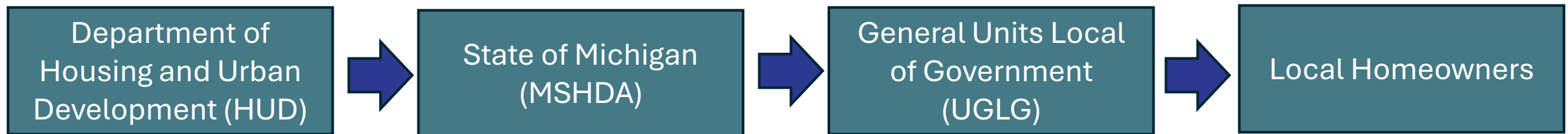
What does the application process look like?



What is the timeline?

What is CDBG?

- Community Development Block Grant
- Federal funding through Department of Housing and Urban Development
- Several programs available, all aimed at addressing regional housing priorities



Homeowner Improvement Project (HIP)

- Up to \$20,000 for homeowners to address health and safety concerns and maintenance issues
- Can be used for interior and exterior improvements to meet code requirements, roof repair or replacement, siding, windows, electrical, mechanical, and insulation.
- Can **NOT** be used for cosmetic only renovations and upgrades

Eligible Repairs/Improvements

- Roof Replacement or Repair
- Concrete, Asphalt, and Masonry Replacement or Repair
- Handrail Installation
- Electrical Repairs
- Furnace and/or Air Conditioner Replacement or Repairs
- Waterproofing
- Tuck-pointing
- Water Heater Replacement
- Insulation
- Foundation repairs (crack repairs, leaks, sump pump installation, etc.)
- Retaining Walls
- Accessibility modifications
- Window and door replacement
- Porches
- Interior walls and ceilings

HIP Continued

- Assistance less than \$10,000 is a **grant** to the homeowner
- Assistance of \$10,001 or more shall be offered as a **zero interest zero payment loan**, forgivable after 5 years and secured by a second mortgage
- Over \$10,001 the full amount of assistance will be structured as a loan



Who Qualifies for Funding?

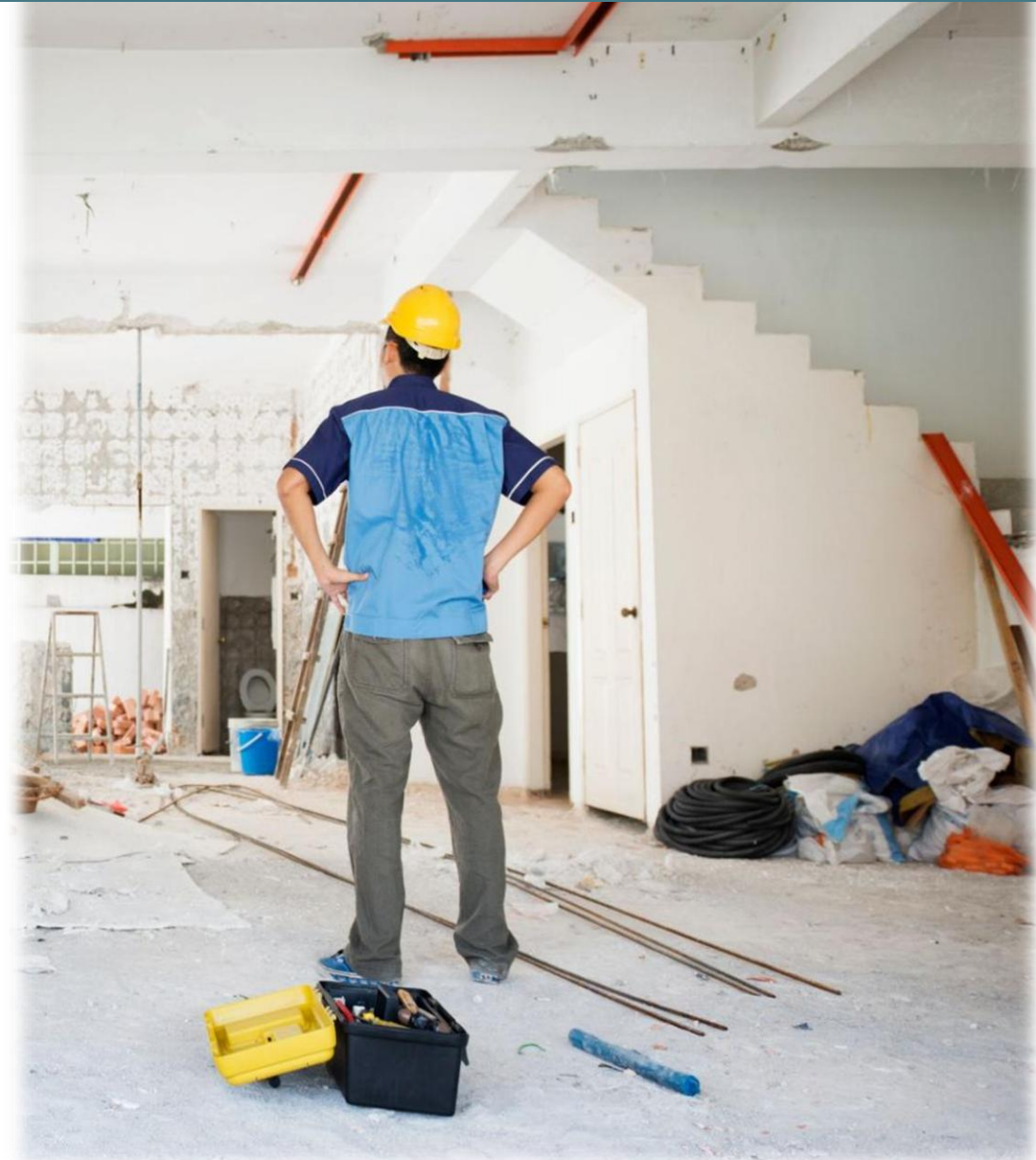
- Homeowners at or below 80% of the area median income (AMI)

	Van Buren County AMI							
	1	2	3	4	5	6	7	8
Low (80%)	\$48,650	\$55,600	\$62,550	\$69,500	\$75,100	\$80,650	\$86,200	\$91,750

- Must be current on their property taxes
- Must be your primary residence
- Must have lived in the home for at least 1 year

Process for Homeowners

- Application
- Eligibility Verification
- Initial Inspection
- Program of Work
- Contractor Selection
- Work Begins
- Final Inspection



How do Homeowners Apply?

- Applications will be available online at marketone.org/cdbg, or in person at Township Hall
- In person application assistance will be available
- Verification:
 - Income & Asset
 - Residency
 - Current taxes



Application Process

- 10-C Application
- 10-D Family (Household) Composition
- 10-E Authorization for Release of Information and Privacy Act
- 10-F Declaration of 214 Status
- 10-G Income Checklist
- Federal Income Tax Return

What Information Will I Need?

Proof of Ownership Documents

- Deed of ownership*

Income Documents

You will need income documentation for all household members over 18 years of age

- Tax returns*
- W-2s
- Pay Stubs
- Self employment income
- Child support or alimony
- Social security/SSI/SSDI

Asset Verification Documents

- Retirement accounts
- Life insurance policies

Application Process Continued

- Applicants will be added to the list in the order in which they are received. **You need to submit all 6 forms to go on the list.**
- We will begin eligibility verification as soon as paperwork is received
- If we need additional documentation we will reach out. You have **10 days** to submit any additional documentation without losing your position on the list

Timeline

- **Applications Open:** May 20, 2026
- **Application Assistance:** TBA
- **Applications Close:** June 3, 2026
- **Homeowners Notified:** Mid July 2026
- **Inspections Scheduled:** August



Questions?



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Scan here to view the recording of this presentation, full program guidelines, and application timeline