



Community  
Development Block  
Grant (CDBG)



**GRANT OPPORTUNITY FOR ENERGY EFFICIENCY HOME IMPROVEMENTS**

**City of Owosso Residents – do you meet ALL of the following criteria?**

**If YES, stop by the City of Owosso Building Department for an application!**

|  |  |
|--|--|
| <input type="checkbox"/> Own and occupy my home within the city limits of Owosso   | <input type="checkbox"/> It is a standalone single-family residence with own unique address  |
| <input type="checkbox"/> It is a single-family home zoned residential, affixed to a permanent foundation   | <input type="checkbox"/> It has been my primary residence for more than 1 year   |
| <input type="checkbox"/> Mortgage is current or paid off   | <input type="checkbox"/> Property taxes are current  |
| <input type="checkbox"/> Ownership is by warranty deed (no land contracts)   | <input type="checkbox"/> Not subject to foreclosure proceedings, court-ordered receivership or nuisance abatement  |
| <input type="checkbox"/> Eligible activities include interior and exterior improvements to meet code requirements, roof replacement, siding, windows, entry doors, ramps, soffit, gutters, fascia, electrical, mechanical, plumbing, insulation, accessibility. Energy efficiency improvements are priority. | <input type="checkbox"/> The utilities are on and bills are current<br><input type="checkbox"/> I have homeowners' insurance or the ability to obtain it before the project is complete<br><input type="checkbox"/> MUST be able to demonstrate the need for home improvements |
| <input type="checkbox"/> Owner of the home cannot be listed on another deed  | <input type="checkbox"/> My household income is at or below 80% of Area Median Income (AMI). This includes the income of all adults living in the home. See Chart below.   |
| <input type="checkbox"/> If more than 1 person is listed on the deed, income of all listed must meet income requirements (exceptions may apply)  | <input type="checkbox"/> I am willing to accept a zero interest, zero payment loan, forgivable after 5 years   |

**Eligible households are those that meet the income requirements.**

**Income of ALL adults that occupy the home must be at or below 80% of Area Median Income (AMI).**

**CDBG LIMITS 30% AMI – EFF 06/01/2025**

| 1 PERSON | 2 PERSON | 3 PERSON | 4 PERSON | 5 PERSON | 6 PERSON | 7 PERSON | 8 PERSON |
|----------|----------|----------|----------|----------|----------|----------|----------|
| 18,200   | 20,800   | 23,400   | 26,000   | 28,100   | 30,200   | 32,250   | 34,350   |

**CDBG LIMITS 50% AMI – EFF 06/01/2025**

| 1 PERSON | 2 PERSON | 3 PERSON | 4 PERSON | 5 PERSON | 6 PERSON | 7 PERSON | 8 PERSON |
|----------|----------|----------|----------|----------|----------|----------|----------|
| 30,350   | 34,650   | 39,000   | 43,300   | 46,800   | 50,250   | 53,700   | 57,200   |

**CDBG LIMITS 80% AMI – EFF 06/01/2025**

| 1 PERSON | 2 PERSON | 3 PERSON | 4 PERSON | 5 PERSON | 6 PERSON | 7 PERSON | 8 PERSON |
|----------|----------|----------|----------|----------|----------|----------|----------|
| 48,550   | 55,450   | 62,400   | 69,300   | 74,850   | 80,400   | 85,950   | 91,500   |

**If you meet ALL of the above criteria, stop by the Building Department at Owosso City Hall, 301 W. Main Street, to fill out an application. Funding is limited, so do not delay!**

If you are chosen to be a grant participant, you will be required to provide supporting income documentation to be eligible for the program. The following activities are NOT eligible for the program cosmetic only renovations, partial roof replacement, landscaping, tree/shrub removal, fences, mold removal, animal infestations, power washing and rental dwellings.