

**REDFORD TOWNSHIP COMMUNITY DEVELOPMENT DEPARTMENT
HOUSING ASSISTANCE PROGRAM
COVID-19 RELIEF GRANT FUNDS (CDBG-CV)**

Program Guidelines

1. Executive Summary

The Coronavirus Aid, Relief, and Economic Security Act (CARES Act) provides much needed assistance to the American people as the country works diligently to combat COVID-19.

HUD is making available \$3.064 billion through the Community Development Block Grant (CDBG) program, of which \$2 billion is meant to assist States, Communities and Non-profits to carry out and fund COVID-19 response activities.

Governor Whitmer issued Executive Order 2020-20 mandating closure of certain businesses that are considered places of public accommodation and instituted a shelter in place restriction for all Michigan residents and ceased all in person non-essential business operations in the State of Michigan.

Included in the HUD CDBG Eligible Activities to Support Coronavirus and Other Infectious Disease is a provision to avoid homelessness caused by business closures and job loss related to the Governor's Order by providing short-term housing assistance to low-and moderate-income persons whose income was negatively affected by the COVID-19 pandemic.

The Charter Township of Redford has established the Housing Assistance Program, a program to assist vulnerable residents located in Redford Township with access to short-term assistance to cover past due mortgage and rent obligations that occurred as a result of lost income. The plan is to be funded with \$240,000 of CDBG funds received under the CARES Act.

2. Award Details

Grants will be available to cover emergency payments for housing (mortgage or rent) made over a period of up to six consecutive months, but not to exceed \$6,000 in total grant funds.

Grants will be paid directly to the provider of such housing on behalf of an eligible Low/Moderate Income (LMI) individual or family.

3. Eligibility Criteria

Any Redford Township resident may apply that meets all the following requirements:

- You are a resident of Redford Township;
- You have a mortgage or rent payment with a due date of April 1, 2020, or later that is past due;
- Your mortgage or rent payment was current prior to March 1, 2020;
- Your income has decreased due to the COVID-19 pandemic or associated Executive Orders;
- Your outstanding housing related expenses is due to unemployment, illness, or another issue that happened as a result of the COVID-19 pandemic;
- Your household income falls within the HUD income limits provided below:

Family Size/Gross Household Income Chart

Family Size	1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons	8 persons
30% AMI	\$16,500	\$18,850	\$21,700	\$26,250	\$30,680	\$35,160	\$39,640	\$44,120
50% AMI	\$27,500	\$31,400	\$35,350	\$39,250	\$42,400	\$45,550	\$48,700	\$51,850
80% AMI	\$44,000	\$50,250	\$56,550	\$62,800	\$67,850	\$72,850	\$77,900	\$82,900

HUD 2020 INCOME LIMITS: Effective April 2020

Note: If you currently receive rental assistance that adjust with income (i.e. Housing Choice voucher, project-based assistance, or another form of state or federal rental assistance), you are generally not eligible to apply for rental assistance in this program.

4. Application Process

To apply, please follow the steps below:

- Fill in all applicable fields of the application;
- Provide copies of any required documentation;
- Submit to the Redford Township Community Development office located in the Redford Township Community Center, 12121 Hemingway, Redford, MI 48239

Applications will be available on an open-ended basis until all designated grant funds are disbursed or the Charter Township of Redford determines that grant funds are no longer necessary to mitigate the negative effects of the COVID-19 pandemic.

5. Selection Process

All applications submitted will be reviewed by Community Development staff. Initial screenings will determine eligibility based on the above criteria and completeness of application. Applications deemed eligible and complete will be processed by staff. Staff may choose to reach out to the applicant to request clarification or additional documentation.

6. Distribution of Funds

Once a decision has been made, the applicant will be notified regarding the approval or denial and amount of award. Upon approval of the application, the Charter Township of Redford will issue a check for the approved grant amount and mail it directly to the recipient's mortgage company or landlord on behalf of the resident.

7. Applicant/Grant Recipient Information

Documents in the Charter Township of Redford's possession may be subject to disclosure under the Michigan Freedom of Information Act ("FOIA"). Accordingly, the Charter Township of Redford cannot guarantee the confidentiality of an applicant's or grant recipient's submissions. The Charter Township of Redford specifically does not warrant that any documents submitted in connection with the grant application are exempt from disclosure under FOIA. Applicants and grant recipients should clearly mark such information as proprietary and confidential. Applicant and grant recipient data will not be sold.

The information contained herein is subject to the actual grant and the written terms and conditions contained therein, as the same may be amended from time to time. The Charter Township of Redford also reserves the right to make the final determination of any person's eligibility and/or qualifications for program benefits, and to make allocation of program benefits as it may, in sole discretion deem appropriate.

If you have questions about the Housing Assistance Program, please contact the Community Development Department at 313-387-2771 -or- hcdd@redfordtwp.com.

