



Housing Solutions Grantmaking

Purpose and Process

Revised 12/23/2025

The mission of the Charlevoix County Community Foundation (C3F) is to enhance the quality of life for all citizens of Charlevoix County, now and for generations to come. The Community Foundation helps people make a difference close to home by accepting contributions of all sizes. Each year, the Community Foundation makes grants to organizations, schools, and municipalities to make positive change in Charlevoix County.

What is the purpose of Housing Solutions Grantmaking?

The purpose of the Housing Solutions Fund is to increase the supply of housing units in Charlevoix County across a variety of price points. The Fund works to achieve this purpose by being committed to mixed-income neighborhoods and developments, increasing housing choice, and ensuring that development is compatible with local goals and objectives.

Eligible applicants include:

- 501(c)(3) tax-exempt nonprofit organizations
- All units of government
- All educational institutions (preschool through college)
- Organizations described above that serve Charlevoix County residents
- Organizations that do not discriminate in hiring of staff or the provision of services

Eligible organizations must be current with follow ups for all previous grant awards from C3F and be in good standing with the IRS.

When is the application deadline?

There is a rolling deadline for Housing Solutions, so applications are accepted at any time throughout the year. The application will be made available annually in early January and will be accepted at any point until December 15th of the current year. Applicants must first discuss their proposal with a C3F staff member to gain access to the application.

What kinds of projects or programs are most likely to receive grant funding?

The Housing Solutions Fund focuses resources on removing barriers to projects at the pre-development stage and by partnering with others to leverage resources to address those

barriers. The ultimate goal of preferred projects will be to increase the supply of housing units across a variety of price points.

Eligible projects:

- Will benefit people who will be year-round residential occupants
- Will maintain affordability beyond the first applicant on some or all housing units
- May support pre-development activities
- May support capacity building efforts for housing organizations

Pre-development expenses include but are not limited to:

- Land acquisition
- Project consultants
- Feasibility studies
- Preliminary financial analyses/*pro formas*
- Legal fees
- Architectural designs, drawings, and site plans
- Engineering fees
- Environmental and soil testing
- Site preparation
- Appraisals
- Financial application preparation and fees
- Zoning and rezoning requests
- Title searches
- Market studies
- Analysis of infrastructure availability
- Insurance fees
- Marketing expenses

Housing Solutions grant applications will be evaluated on the extent to which the overall project meets the following criteria:

- Benefits households earning up to 120% of AMI
- Meets local goals and objectives
- Is accessible for residents who are differently abled
- Offers a location that is close to community resources and amenities
- Will strengthen the organization and/or the community the organization serves
- Is well-planned and addresses the need(s) identified, including the comprehensiveness of the application
- Is realistic given the capacity (leadership, staffing, planning, etc.), and solvency of the applicant organization

What kinds of grants are generally not funded?

The Community Foundation's grant cycles generally do not fund annual fundraising campaigns, political campaigns, deficit spending, sectarian projects, or services normally supported by tax dollars.

All grant applications require a cash contribution. How much is necessary?

It depends on the topic and scope of the project, but the expectation is that nonprofit partners will contribute to the budget of the project or program.

What size grants are available in the Housing Solutions Cycle?

This cycle encourages grants up to \$25,000. The request size should reflect the organization's and/or community's need for the work outlined in the proposal. Donor Advisors may also decide to contribute through their Donor Advised Funds. Community Foundation staff can provide additional guidance and information, if needed.

How does the Community Foundation make grant decisions for the Housing Solutions Cycle?

Using the eligibility and selection criteria, 2-3 knowledgeable housing advocates will review and comment on the applications for the Community Foundation's review and decision-making. Based on this review, Community Foundation staff will recommend funding to the Board of Trustees.

When will grant funding decisions be announced?

Community Foundation staff will notify grant applicants within a month of when the application is submitted.

Are there any other requirements?

- The governing board of the organization is responsible for appropriate use of funds and project implementation.
- Applicants must be current with follow ups for all previous grants in order to apply.
- Proposals from faith-based organizations must address community needs and
 - Have a clearly demonstrated public benefit
 - Be fully accessible to all people regardless of religious beliefs and lifestyle choices
 - May NOT proselytize, (i.e. require anything in return for services provided. Examples: attending services or prayer groups and/or volunteering, etc.)

What happens after the award?

The grant period is one year. A follow up summary is required to be completed once the grant work has been done and the grant award spent, or within 12 months of the grant award, whichever comes first. If the grant work is delayed or cannot be completed within the time period, the organization's representative should call the Community Foundation.

How to Apply for a Housing Solutions Grant

Step 1: Contact Ashley Cousens to discuss your eligibility. If your organization's need is a good fit for the Housing Solutions Cycle, you will receive an access code for the online grant application. To get started, [use this link to schedule time directly on Ashley's calendar](#).

Step 2: Visit our [Apply for a Grant](#) page and click on the "Grant Portal" link.

- If you have an account already, you may log on and proceed to the application using your access code.
- If you do not already have an account, you will need to create one (each user needs their own username (email address) and password) before proceeding to the application using your access code. The user who starts the application has editing rights for the application going forward. This person can invite others to contribute to the application once started.

Step 3: Complete the online grant application. You may save your work and return at any point prior to submitting your application. The application can be shared with others who may be sharing the responsibility of writing the grant proposal and completing the application. To utilize this feature, click on "collaborate" at the top of the application and enter the email address of the person needing access. Contact Ashley Cousens if you need help troubleshooting this feature. Once you submit your application, you will receive immediate confirmation via email. You may be contacted with further clarification questions regarding your application and/or eligibility.

Step 4: The Community Foundation may share your applications with donor advisors to encourage grant support.

If Funded...

Step 1: The Community Foundation will share news of the grant decisions by phone after the C3F Board of Trustees approves recommendations. Applicant organizations will also receive an award letter detailing the funding decision.

Step 2: Receive the grant check. The grant check will be mailed to your organization following the notification phone call from C3F staff. Usually, checks are mailed out within 2 weeks of the decision.

Step 3: We'd love to see your work in action! If you would like to have a site visit with C3F staff, please let us know. Your grant award letter will include a link to a form to fill out indicating what would work best for your organization.

Step 4: Provide a summary of the grant work within one year of the grant award or whenever the work is completed. All grant recipients will need to complete a few short steps in the online system after their grant is complete, even if a site visit has occurred. Providing photos is always encouraged. More information about grant follow up will be provided to grant recipients at the time when a grant is awarded.

