

Housing Resources

and Information for Otsego County



There are many organizations that can help current and future residents of Otsego County find clean, safe and affordable homes. These organizations help households that are renting, purchasing a home, or already homeowners. The information listed in this brochure can direct families to organizations that will answer their housing questions and concerns.



The Fair housing Act prohibits discrimination in housing because of race or color, national origin, religion, sex, familial status or handicap.



AGENCIES PROVIDING INFORMATION OR SERVICES

1. **Community Mediation Services**
116 Fifth Street
Gaylord, MI 49735
(989) 732-1576
(800) 873-7658
2. **Consumers Energy**
www.consumersenergy.com
(800) 477-5050
3. **District Court**
800 Livingston Blvd., Suite 1C
Gaylord, MI 49735
(989) 731-0200
4. **DTE Energy**
2000 Second Ave.
Detroit, MI 48226-1279
(313) 235-4673
5. **Department of Human Services**
800 Livingston Blvd.
Suite 3A
Gaylord, MI 49735
(989) 732-1702
6. **Friendship Shelter, Inc.**
7163 Old 27 South
P.O. Box 2048 (mailing address)
Gaylord, MI 49734
(989) 732-5960
7. **Green Path Debt Solutions**
810 South Otsego Ave.
Suite 105
Gaylord, MI 49735
(989) 732-2260
8. **Michigan State Housing Development Authority (MSHDA)**
First Time Homebuyers
735 E. Michigan Ave.
Lansing, MI 48909
(517) 373-8370
www.michigan.gov/MSHDA
9. **Michigan State Housing Development Authority (MSHDA)**
Section 8 Rental Assistance Program
P.O. Box 728
Roscommon, MI 48653
(989) 275-7265
10. **MSU Extension**
800 Livingston Blvd.
Suite 4A-2
Gaylord, MI 49735
(989) 731-0272
11. **Northeast Michigan Community Service Agency (NEMCSA)**
2375 Gordon Road
Alpena, MI 49707
(866) 270-0686 Ext. 3
12. **North Central Michigan Home Builders Association**
111 West Mitchell Street
Gaylord, MI 49735
(989) 732-6543
13. **Northern Homes CDC**
P.O. Box 86
1048 East Main St.
Boyne City, MI 49712
(866) 582-2644
14. **Northern Michigan Legal Services**
1349 S. Otsego Ave.
Suite 7B
Gaylord, MI 49735
(989) 705-1067
15. **Otsego County Habitat for Humanity**
1384 W. Main Street
Gaylord, MI 49735
(989) 732-6070
16. **Otsego County Housing Committee**
225 West Main Street
Room 207-208
Gaylord, MI 49735
(989) 731-7570
www.otsegocountymi.gov
17. **Otsego County Salvation Army**
116 East Fifth Street
Gaylord, MI 49735
(989) 731-5959
18. **Otsego County United Way First Call For Help**
116 East Fifth Street
Gaylord, MI 49735
(989) 732-8929
19. **Otsego County Veterans Affairs**
225 West Main Street
Room 207-208
Gaylord, MI 49735
(989) 731-7575
www.otsegocountymi.gov
20. **State of Michigan Veterans Affairs**
Detroit, MI
(800) 827-1000
www.VA.gov
21. **USDA Rural Development**
240 West Wright Street
West Branch, MI 48661
(800) 944-8119 Ext. 4

AGENCIES PROVIDING INFORMATION OR SERVICES

Housing Services List	Service or Information Provider (Number corresponds to list of Agencies)																				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
HOMEBUYERS																					
Mortgage Assistance Programs <small>Mortgage Assistance programs are offered through local mortgage lenders. They are MSHDA, Rural Development, VA, FHA and other loans with low down-payment requirements and/or other favorable terms.</small>								●				●			●					●	●
Downpayment Assistance								●				●				●					
Homebuyer Counseling								●				●								●	●
Budget Counseling, and/or Debt Management, Credit Report Review.								●				●								●	●
Fair Housing								●				●								●	●
Information & Education								●				●								●	●
HOMEOWNERS																					
Contractors For Rehabilitation or Repair												●									
Rehabilitation or Weatherization Assistance												●									
Budget Counseling, and/or Debt Management, Credit Report Review.												●									●
Foreclosure Prevention													●								●
Emergency Shelter Services																					
Information & Education																					
Assistance Programs (food, daycare, medical, and/or other)																					●
RENTERS																					
Tenant/Landlord Disputes																					
Rental Assistance																					
Assistance Programs (food, daycare, medical, and/or other)																					
Fair Housing																					
Emergency Shelter Services																					
Information & Education																					
Weatherization Assistance																					
Budget Counseling, and/or Debt Management, Credit Report Review.																					
LANDLORD ASSISTANCE																					
Rehabilitation or Weatherization Assistance																					
Tenant/Landlord Disputes																					
Rent Supplement Programs																					

If you are interested in purchasing a home, contact your local bank or mortgage company for pre-qualification. You can also contact a real estate sales person who can assist you in the process.

For general housing information contact: Otsego County Housing Committee at (989) 731-7570 or Northern Homes CDC at (866) 637-1834, Toll Free.

OTSEGO COUNTY REAL ESTATE OFFICES

Alpine Real Estate
2377 South Otsego Ave.
Gaylord, MI 49735
(989) 732-1212

Blaker Realty
.117 W. First Street
Gaylord, MI 49735
(989) 731-7355

Century 21 Dunn & Associates
519 S. Otsego Ave.
Gaylord, MI 49735
(989) 731-4221

Coldwell Banker Schmidt
700 West Main St.
Gaylord, MI 49735
(989) 732-6777

Dale J. Smith Realty
1349 S. Otsego Ave.
Gaylord, MI 49735
(989) 732-2477

Don's Northland R. E.
3815 South Otsego Ave.
Gaylord, MI 49735
(989) 732-2262

Doris Pierce, Broker
4035 Parmater Road
Gaylord, MI 49735
(231) 546-3231

Gaylord Mortgage & Realty
1412 South Otsego Ave.
Gaylord, MI 49735
(989) 732-5119

Keith Dressel Realty
P.O. Box 641
Gaylord, MI 49734
(989) 732-1707

Koske Realty Company
2192 South Otsego Ave.
Gaylord, MI 49735
(989) 732-1012

Lake Forest Real Estate
110 South Elm Street
Gaylord, MI 49735
(989) 732-9451

Loon Lake Realty
P.O. Box 1808
Gaylord, MI 49734
(989) 705-1155

Otsego Club Properties
696 M-32 East
Gaylord, MI 49735
(989) 732-5225

Otsego County Realty, LLC
884 North Center
Gaylord, MI 49735
(989) 732-0555

Real Estate Professionals of Gaylord
715 S. Wisconsin Ave.
Gaylord, MI 49735
(989) 732-9555

RE/MAX Gaylord
1260 South Otsego Ave.
Gaylord, MI 49735
(989) 732-6250

Rectory Realty
145 North Otsego Ave.
Gaylord, MI 49735
(989) 732-0610

State Wide Peninsula
3771 Wequas Road
Gaylord, MI 49735
(989) 732-0443

Townsend Real Estate
711 S. Wisconsin Ave.
Gaylord, MI 49735
(989) 731-0840

OTSEGO COUNTY BANKS AND MORTGAGE LENDERS

Amerifirst Financial Corp.

138 North Otsego Ave.
Gaylord, MI 49735
(989) 732-3526

Austin Mortgage Company

209 West First Street
Gaylord, MI 49735
(989) 731-0824

Bank of Northern Michigan

814 S. Otsego Ave.
Suite A
Gaylord, MI 49735
(989) 731-5550

Citizen's Bank

100 West Main Street
Gaylord, MI 49735
(989) 732-8900

Community Financial

333 West Commerce Blvd.
Gaylord, MI 49735
(989) 732-7240

Fifth Third Bank

123 West Main Street
Gaylord, MI 49735
(989) 732-2411

First Federal of Northern Michigan

1000 South Wisconsin Ave.
Gaylord, MI 49735
(989) 705-1582

Independent Bank

501 West Main Street
Gaylord, MI 49735
(989) 732-3502

Independent Bank

Aspen Park Branch
1157 S. Otsego Ave.
Gaylord, MI 49735
(989) 705-2926

mBank

145 N. Otsego Ave.
Gaylord, MI 49735
(989) 732-3750

Northwestern Bank

711 West Main Street
Gaylord, MI 49735
(989) 732-5540

Northwestern Bank

2091 S. Otsego Ave.
Gaylord, MI 49735
(989) 731-0022

Wells Fargo

Home Mortgage

1349 S. Otsego Ave.
Gaylord, MI 49735
(989) 731-5039

OTSEGO COUNTY SUBSIDIZED RENTAL APARTMENTS

SENIOR HOUSING



Alpine Alten Zimmer
120 Grandview Blvd.
Gaylord, MI 49735
(989) 732-1885

Alpine Haus
504 Random Lane
Gaylord, MI 49735
(989) 732-6724
(800) 223-4036 Pager

Horsell Manor
920 East Main Street
Vanderbilt, MI 49795
(989) 983-2050

Little Village
410 South Center Street
Gaylord, MI 49735
(989) 732-3686

Sheldon Place
910 W. Sheldon Street
Gaylord, MI 49735
(989) 732-6237

GENERAL HOUSING



Aspen Apartments
500 North St.
Gaylord, MI 49735
(989) 732-2609

Burnside Apartments
680 Summit Street
Vanderbilt, MI 49795
(989) 732-6724

Gas Light Square
1231 Village Parkway B102
Gaylord, MI 49735
(989) 732-3019

Green Meadows Apartments
900 North Meadow Drive
Gaylord, MI 49735
(989) 732-4581

Park Meadows
1316 Park Meadow Drive
Gaylord, MI 49735
(989) 732-1159

This brochure was created and distributed by:
Otsego County Affordable Housing Alliance

225 West Main Street, Room 207-208
Gaylord, Michigan 49735
(989) 731-7570

"It is the Mission of the Affordable Housing Alliance to facilitate a collaborative effort that is focused on increasing the access to, and availability of, housing in Otsego County that costs 30 percent or less of a household's income."

