

Village of Cass City
Homeowner Occupied Rehabilitation Program
Applicant Interest Form

Effective 3/11/2026

Made possible by:



Program Overview:

The Village of Cass City was recently awarded \$200,000 in grant funds to support homeowner occupied rehabilitation projects within the Village. Qualifying homeowners are eligible for up to \$20,000 in grant funds to assist with necessary rehab updates to their homes. The Village will prioritize updates including roofs, windows, weatherization, energy efficiency, heating, and accessibility improvements, though **many other projects are eligible.**

Homeowners interested in this program will first need to submit an interest form and go through the income verification process. Additional guidance for the income verification process will be provided after this form is submitted. Following verification, the team will work with homeowners to file necessary paperwork, perform an environmental review, schedule inspections, and work with contractors to meet project objectives. Contractors who work on homes must meet certain eligibility requirements, including licensure and certification requirements.

The two main objectives of this program are:

1. To assist residents with necessary home repairs to increase safety and decrease hazards and risks within homes, and
2. To help preserve the local housing stock for generations to come.

If you are interested in receiving assistance, we encourage you to fill out this interest form to begin the conversation. **Please carefully review the following Program Criteria before proceeding.**

Program Criteria:

ALL of the following criteria must be met to be eligible for the home repair program. Applicants are subject to further requirements later in the application process.

- Home must be occupied by owner(s) and has been their primary residence for at least 12 months.
- Property must be within the Cass City village limits, and the home must be at least 5 years old.
- You must be current on property taxes, mortgage payments, and utilities. Payment plans are acceptable for taxes and utilities. Utilities must be turned on.
- Your household must meet household income requirements (see last page).
- Your house must be on a foundation: trailers and mobile-homes are not eligible.
- Your house must not be subject to a foreclosure proceeding, court-ordered receivership, or nuisance abatement.
- The house must be a standalone single-family residence.
- You must have a warranty deed, or be purchasing property through a land contract, or mortgage. This must be recorded in the County Register of Deeds.

Does your project meet all of the criteria above?

☐ Yes (Please proceed to the rest of this form.) ☐ No (Please do not proceed.)

Contact Information:

Applicant:

Full Name of Applicant: _____ Date of Birth: _____

Email Address: _____

Phone Number: (cell) _____ (home) _____

Co-applicant: (Optional)

Full Name of Co-applicant: _____ Date of Birth: _____

Email Address: _____

Phone Number: (cell) _____ (home) _____

Property Address:

Street: _____

City: _____ State: _____ Zip: _____

How did you hear about this program?

- ☐ Flyer
- ☐ Word of mouth
- ☐ Facebook
- ☐ Aspire Rural Health System
- ☐ Family Promise
- ☐ Cass City Public Schools
- ☐ Other: _____

Household Information:

How many people live in your household permanently? _____ people

What is your household gross annual income? \$ _____

Annual Gross Income includes income from all household members over the age of 18 that are not full-time students. This amount includes wages, tips, worker's compensation, unemployment, disability, social security, SSI, pension, self-employment, farm, rental property income, VA benefits, retirement, child support, alimony, trust, annuity, inheritance, and lottery winnings. Please use the appropriate line for "adjusted gross income" from the 1040 IRS Income Tax Return. Please see "Key Information" page for income thresholds.

Please list all permanent household members, their annual gross income and source of income.

	Name	Age	Annual Gross Income	Source(s) of Income
1				
2				
3				
4				
5				
6				
7				
8				

Have you received any assistance/grants/loans from MSHDA in the past 5 years?

☐ Yes ☐ No

If yes, please list programs and amounts:

Are any household members a Veteran of the U.S. military?

☐ Yes ☐ No

If yes, how many? _____

Property Information:

Do you have a warranty deed, or are you purchasing through a mortgage or land contract?

☐ Yes ☐ No Explain: _____

Are your property taxes current?

☐ Yes ☐ No

Is the property under trust?

☐ Yes ☐ No

What year was the home built? _____

What year did you purchase the home? _____

Do you have current homeowner's insurance?

☐ Yes ☐ No ☐ I need to make repairs to be eligible for insurance.

Please list the name of your insurance company: _____

Is this home your primary residence?

☐ Yes ☐ No

Is this property homeowner-occupied?

☐ Yes ☐ No

Is this home connected to Village of Cass City Water and Sewer Service?

☐ Yes ☐ No

Home Rehab Requests:

Eligible requests must generally be connected to improving weatherization, exterior appearance, building code compliance, energy efficiency, accessibility, or health and safety of the home. Please view the last page of this application for examples of eligible requests. List your home improvement requests in order of priority, with #1 being most important:

1. _____
2. _____
3. _____
4. _____
5. _____

Certification

I certify that my answers are true and complete to the best of my knowledge.

Homeowner Signature: _____

Homeowner Name Printed: _____

Date: _____

Please return this packet to the Village of Cass City Office located at:

6506 Main St. Cass City, MI 48726

If you have questions about completing this form, please contact:

Melanie Radabaugh at mradabaugh@casscity.org or (989) 872-2911.

Key Information: Please keep this page for reference.

Equal Housing:



MSHDA and the Village of Cass City are committed to equal housing opportunities for all persons regardless of race, color, national origin, religion age, sex, familial status, marital status, or disability.

MSHDA is committed to providing meaningful access. For accommodations, modifications, interpretation, or other services, please contact MSHDA=NHID-Research@mshda.gov.

Lien Threshold:

Projects requiring assistance of \$10,000 or less will be offered a grant with no requirement or expectation of repayment.

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 through MSHDA.

Eligible Scenarios:

- Located within the Village of Cass City
- Homeowner occupied Single Family Home
- Current on taxes, utilities, and mortgage,
- Household Income below 80% AMI
- Owned the home for at least 1 year, and the home is at least 5 years old

Example of Eligible Improvements:

Exterior:

- Roof (full)
- Soffit/Fascia
- Gutters/Downspouts
- Siding
- Windows
- Doors
- Ramp
- Sidewalks
- Porches
- Accessibility Improvements
- Modest landscaping

Interior:

- Electrical & Plumbing
- Insulation
- Furnace
- Ventilation Systems
- Water Heater
- Accessibility Improvements
- Flooring
- Appliances

Current Income Thresholds Eligible for Assistance: 80% Area Median Income (06/2025)- Tuscola

Household Size	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Household Income	\$46,850	53,550	60,250	66,900	72,300	77,650	83,000	88,350