



Critical Home Repair Program Pre-Screening Application

Cadillac Area Habitat for Humanity
7545 E. 34 Road, Cadillac, MI 49601
231-775-7561, ext. 115
mike.tower@cadillacareahabitat.org
www.cadillacareahabitat.org

MSHDA 4.0 Home Repair Program, Pre-Screening Application

Thank you for your interest in Cadillac Area Habitat for Humanity's home repair program. Through a variety of grant partnerships, we provide funding for home repairs with a focus on critical repairs necessary to safely remain in the home. These MSHDA grant funds must be used for eligible homes **in Osceola County ONLY**.

If you are interested in assistance with home repairs, please read and complete the following documents and submit to Cadillac Area Habitat for Humanity, 7545 E. 34 Road, Cadillac, MI 49601, or mike.tower@cadillacareahabitat.org.

- The property must be owner-occupied, the primary residence for a minimum of 6 months, and located in Osceola County
- The property must be in need of repairs or maintenance:
 - Roof, windows, insulation, furnace, hot water heater, etc.
 - Accessibility/disability modifications are eligible
 - Flooring, painting and other cosmetic changes are eligible
- Homeowner(s) must be either a U.S. citizen or a Permanent Legal Resident
- Only owner-occupied homes, condominiums, townhomes, and manufactured housing deeded as Real Estate are eligible. **Land contracts, homes with reverse mortgages, mobile homes, homes used as rental units and dwellings that are not the primary residence of the applicant are not eligible.**
- Homeowner(s) must be current with the following:
 - Mortgage loan payment (if the homeowner is still making payments)
 - Homeowner's insurance policy
 - Property taxes
- **At this time, mobile homes built before 1978 are not eligible for our funding sources**

Household income must be at or below the HUD 80% income limit for Osceola County, based on household size. Annual limits control eligibility; monthly figures at right are annual limits divided by 12.

My Combined gross monthly household income is \$ _____

Date _____

2026 Osceola County Income Guidelines HUD 80% limits; gross income before taxes	
Household size All people living in home	Maximum monthly income Annual HUD limit divided by 12
1	\$3,904.17
2	\$4,462.50
3	\$5,020.83
4	\$5,575.00
5	\$6,025.00
6	\$6,470.83
7	\$6,916.67
8	\$7,362.50



We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.

Revised 10/02/2026

Homeowner #1		Homeowner #2			
Legal name		Legal name			
Date of birth	Age	Date of birth	Age		
Phone		Phone			
Email		Email			
Employer		Employer			
Household information					
Name(s) on the title of the home:		Month/year purchased or last changed deed date:			
Street Address					
City		Zip			
List the names, ages, and relationship to you of ALL people living in your home. <i>Please use an additional sheet of paper if you need more space.</i>					
Legal Name	Date of Birth	Age	Relationship to you	Disabled	Veteran

Do you need a wheelchair ramp?

☐ YES

☐ NO

Do you own your home?

☐ YES

☐ NO

Is your home a mobile home?

(only mobile homes built after 1978 with a permanent foundation are eligible)

☐ YES

☐ NO

Are you current on all mortgage payments?

☐ YES

☐ NO

Do you have homeowners insurance and is it current?

☐ YES

☐ NO

Are you current on all property taxes?

☐ YES

☐ NO

Has anyone currently living in the home served in the military?

☐ YES

☐ NO

-If yes, does that person have a DD214?

☐ YES

☐ NO

Is anyone currently living in the home over the age 62?

☐ YES

☐ NO

Have you received Cadillac Area Habitat for Humanity grant money in the last 5 years?

☐ YES

☐ NO

Do you have Consumers Energy as a utility provider? If Yes, is it for gas, electric or a combination of both? Please also include

Consumers account number. _____

County where your home is located (check one):

☐ Osceola

☐ Wexford

☐ Missaukee

☐ Other _____

These MSHDA funds are restricted to eligible homes in Osceola County, ONLY.

Use this space if you need to add household members or to provide additional information relevant to your request. Continue to next page.

Things You Need To Know:

- This form is NOT an application. It is a Pre-Application Form used to collect information about your household and your repair needs. This step must be taken in order to be placed on the list to receive an application when they become available.
- If the requested repair is not included on the list of qualified repairs, assistance cannot be provided for that specific request. Additionally, accessibility-related repairs must be determined to address an immediate health or safety need in order to qualify for assistance. Repairs that do not meet this threshold may be deemed ineligible.
- In order to be eligible for the repair program, you must own your home, be current on mortgage payments and be current on your property taxes and insurance. Land Contracts are not eligible for repairs.
- Grant money is money given by organizations that does not need to be paid back
- Recipients utilizing MSHDA grant funds, a lien shall be required for any repair (s) with a total cost of \$10,000 or more. Such lien shall be structured as a five-year, 100% forgivable lien, subject to the terms and conditions of the program.
- Applicants are required to obtain and submit a minimum of two (2) written quotes from licensed and insured contractors prior to project approval. Submitted bids must be within twenty-five percent (25%) of each other. If the bids exceed the twenty-five percent (25%) variance threshold, additional quote(s) may be required. All bids must comply with applicable organizational standards and funding source requirements.
- Home repair projects will be completed in accordance with the approved bid. Any changes to the scope of work must be submitted in writing and approved by all parties prior to implementation.
- Project areas shall be free of excessive clutter or obstructions that could impede access to job areas or create safety risks.
- Animals must be secure, restrained, or removed from the work area during site visits and construction activities.
- Quotes and Financial Documents that exceed 30 days from the day the application is submitted cannot be accepted and will have to be updated.
- Applicants must submit all required documentation by the established deadline. Required documentation may vary based on funding source requirements. Failure to provide complete and timely documentation may result in delays or disqualification from consideration.
- If you have any questions, please contact our Home Repair Project Manager
 - o Name: Mike Tower
 - o Phone: 231.775.7561 ext. 115
 - o Address: 7545 E. 34 Road, Cadillac, MI 49601
 - o Email: mike.tower@cadillacareahabitat.org

Cadillac Area Habitat for Humanity's Critical Repair grants have a maximum of \$15,000. These allowances are subject to change and are not guaranteed from year to year. Applicants will be notified at time of applying if these amounts have changed. Applicants are expected to treat all staff and contractors with respect and professionalism. If it is determined that this expectation has not been met, Cadillac Area Habitat for Humanity reserves the right to discontinue consideration for future eligibility of funding.

The following repair/replacement of existing elements are eligible for funding:

ELIGIBLE HOME REPAIRS

- HVAC systems and ductwork
- Siding
- Roof and/or chimney
- Water Heater
- Gutters and downspouts
- Windows
- Exterior doors (including overhead garage)
- Soffit and Fascia
- Insulation or weatherization
- Electrical
- Ceiling and drywall repair (due to roof failure)
- Plumbing Sump-pump systems
- Basement/Crawlspace Waterproofing
- Minor home repairs

THE FOLLOWING ACCESSIBILITY & SAFETY REPAIRS ARE ALSO AVAILABLE

- Entry Ramps
- Stairwell/handrails
- Entry Steps/Stairs
- Mold and/or mildew remediation
- Levered door handles
- Interior/Exterior handrails
- Widened doorways
- Internal Chair or Wheelchair lifts
- Relocation of washer/dryer from basement to main level of the home
- Installation of walk-in shower
- ADA height toilets and fixtures
- Grab bars

Please provide a brief description of repairs needed:



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