

Village of Saranac
Homeowner Occupied Rehabilitation Program
Applicant Interest Form

Effective 5/1/2026

Made possible by:





Program Overview:

The Village of Saranac was recently awarded CDBG grant funds to support homeowner occupied rehabilitation projects within the Village. Qualifying homeowners are eligible for up to \$25,000 in grant funds to assist with necessary rehab updates to their homes. The Village will prioritize updates including roofs, 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 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 Saranac 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 quit-claim 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 the criteria above?

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

Applicant Interest Form



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
- Saranac 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 household members, 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 the Michigan State Housing Development Authority (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 quit-claim deed, or are you purchasing through a mortgage or land contract?

Yes No Explain: _____

Is your mortgage or land contract current?

Yes No

Are your property taxes current?

Yes No

Are your utilities bills 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? (Do you live in the home?)

Yes No

Is this home connected to Village of Saranac 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:

Ex/

I need a new roof for my home.

I need a new furnace.

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
Saranac Housing Commission
203 Parsonage St., Saranac, MI 48881

If you have questions about completing this form, please contact:
Angela Stephens at astephens@saranachc.org or (616) 642-9832.



Key Information: Please keep this page for reference.

Equal Housing:

MSHDA and the Village of Saranac 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.

Examples of Eligible Improvements:

- Roofing
- HVAC/Plumbing Upgrades
- Furnace
- Hot Water Heater
- Improvements to Health & Safety Concerns
- Accessibility Improvements

Eligible Scenarios:

- Located within the Village of Saranac
- Homeowner occupied Single Family Home
- Current 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

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

Household Size	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Household Income	\$51,350	58,650	66,000	73,300	79,200	85,050	90,900	\$96,800