CASS COUNTY LAND BANK AUTHORITY

NSP Homebuyer Application Packet

HOMEOWNERSHIP OPPORTUNITY PROGRAM

In partnership with MSHDA
MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY

AVAILABLE HOMES



310 N. DISBROW ST., CASSOPOLIS



419 S. EAST ST., CASSOPOLIS

Applications will be accepted beginning

Wednesday, June 3, 2026 at 8:00 a.m.

Applications will be reviewed and accepted on a first-qualified buyer basis.
Only **COMPLETE** application packets with all required documentation will be considered.

PROGRAM REQUIREMENTS

Applicants must:

- Meet the 80% Area Median Income (AMI) requirements for Cass County
- Intend to occupy the home as their primary residence
- Obtain mortgage pre-approval up to $195,000
- Complete financial counseling/homebuyer education
- Provide all required income and household documentation

2026 CASS COUNTY 80% AMI LIMITS

Household Size	Max. Household Income
1 Person	$56,800
2 Person	$64,900
3 Person	$73,00
4 Person	$81,100
5 Person	$87,600
6 Person	$94,100
7 Person	$100,600
8 Person	$107,100

PART I: APPLICANT INFORMATION

Primary Applicant

Applicant Name: _____

Date of Birth: _____ Social Security Number: _____

Driver's License/State ID Number: _____

Email Address: _____

Current Address: _____

City/State/Zip: _____

Length of Time at Current Address: _____

Current Monthly Housing Payment: _____

Co-Applicant (If no co-applicant, please specify)

Co-Applicant Name: _____

Date of Birth: _____ Social Security Number: _____

Driver's License/State ID Number: _____

Email Address: _____

PART II: HOUSEHOLD INFORMATION

How many people will live in the household? _____

List all household members who will reside in the home:

Name	Age	Relationship to Applicant	Annual Gross Income	Source of Income

Total Household Annual Gross Income: _____

(All household members with a job must be listed.)

PART III: FINANCIAL INFORMATION

Have you previously owned a home?

☐ Yes ☐ No

Have you previously received any housing assistance through MSHDA or another housing program?

☐ Yes ☐ No

If yes, explain:

_____

_____

Mortgage Lender Name: _____

Loan Officer Name: _____

Lender Phone Number: _____

Mortgage Pre-Approval Amount: _____

Have you completed financial counseling/home buyer education?

☐ Yes ☐ No

Name of Counseling Agency: _____

Date Completed: _____

PART IV: PROPERTY INTEREST

Which property are you interested in purchasing?

☐ 310 N. Disbrow St., Cassopolis

☐ 419 S. East St., Cassopolis

☐ Either Home

Why are you interested in purchasing this home?

_____

_____

_____

_____

_____

_____

REQUIRED APPLICATION DOCUMENTS

A complete application packet **must** include:

- ☐ Proof of all household income
  - ☐ Two (2) years of federal tax returns
  - ☐ Names and information of all household members
  - ☐ 5 Recent Pay Stubs OR ☐ 3 Months of Bank Statements
- ☐ Government-issued identification
- ☐ Mortgage pre-approval letter up to $195,000
- ☐ Financial counseling/home buyer education certificate
- ☐ Any additional requested supporting documentation

Incomplete applications will not be reviewed.

Applicant Certification

I certify that all information contained in this application and all supporting documentation is true and complete to the best of my knowledge. I understand that providing false or misleading information may result in disqualification from the NSP Homeownership Program.

I understand that applications are accepted on a first qualified buyer basis and that submission of an application does not guarantee approval or home purchase.

Applicant Signature: _____

Date: _____

Co-Applicant Signature: _____

Date: _____

Applicant Submission Information

Completed application packets may be submitted to:

Cass County Land Bank Authority (CCLBA)
Attn: Hope Anderson/Emilie LaGrow
Email: landbank@cassco.org

Application opening date: Wednesday, June 3, 2026 at 8:00 a.m.

Applications will be reviewed on a first qualified buyer basis.

For Office Use Only

Date Application Received: _____

Time Application Received: _____

Application Complete: ☐ Yes ☐ No

Reviewed by: _____

Income Eligible: ☐ Yes ☐ No

Notes:

_____

_____

_____

_____

_____

_____

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