

Hope Anderson – Chairman Emilie LaGrow – Vice Chairman
Monica McMichael – Secretary Harry Shaffer – Member Jeremiah Jones– Member

AGENDA

September 16, 2025 8 am

3rd Floor Conference Room 312, Cass County Building

- 1) Call to Order – Hope Anderson
- 2) Call the Role – Hope Anderson
- 3) Introduction of Visitors
- 4) Approval of Agenda
- 5) Approval of Minutes of August 26, 2025
- 6) Motion to approve claims dated 8/25/25 to 9/15/25
- 7) New Business
 - a) Revised appraisal for **14-060-012-214-30**
 - i) Motion to set a selling price and use Sue Loux of Loux Hayden Realty for the sale
- 8) Old Business
 - a) MI-Neighborhood Grant: LOI Was approved and CDBG Funds have been designated.
\$225,000 Administration and \$1,275,000 Project Funds
 - i) Authorization Resolution
 - ii) Set date for Public Hearing
- 9) Public Comment
- 10) Board Member Comments/Announcements
- 11) Adjournment

Next Board Meeting Wednesday, October 22nd at 10am

Blight Elimination Funding

TOTAL: \$4,027,923.87

Round 1	Round 2	Round 3 (ARPA funds)**	Round 4 (ARPA funds)**
AWARD: \$159,226.40	AWARD: \$531,034.75	AWARD: \$500,000	AWARD: \$2,837,662.72
Released 10-01-2022	Released early April 2023	Letters of Acceptance of Grant Funds by Local Land Banks* Letters sent out by 7-10-2023	Competitive RFP Release 10-1-2023
Proposals Due 1-31-2023	Proposals Due 5-31-2023	Responses Due 8-1-2023	Proposals Due 12-8-2023
Project Completed 12-31-2023	Project Completed 8-31-2024	Grant Agreements Issued to Local Land Banks* Sent by 8-31-2023 Approved & Executed by 9-30-2023	Awards Announced/Grant Agreements Issued 2-15-2024
		Proposals Due for Pre-approval 3-31-2024	Project Completion 9-30-2026
		Project Completion 9-30-2026	

MI-HOPE Funding

TOTAL: \$975,000

Phase 2	Phase 4	Hi-Performer	Phase 6
AWARD: \$500,000	AWARD: \$250,000	AWARD: \$125,000	-Hi-Performer AWARD: \$100,000
Project Dollars \$450,000	Project Dollars \$225,000	Project Dollars \$112,500	Project Dollars \$90,000
Administration Dollars \$50,000	Administration Dollars \$25,000	Administration Dollars \$12,500	Administration Dollars \$10,000

NSP Formerly CHILL Funding (CDBG)

TOTAL: \$472,000

218 N. Broadway St.

Cassopolis, MI

NEW HOME CONSTRUCTION

419 S. East St

Cassopolis, MI

NEW HOME CONSTRUCTION

Meeting Schedule 2025

Thursday, February 13, 2025, at 10 a.m.

Wednesday, April 30, 2025, at 10 a.m.

Wednesday, June 25, 2025, at 10 a.m.

Wednesday, August 27, 2025, at 10 a.m.

Wednesday, October 22, 2025, at 10 a. m.

Wednesday, December 17, 2025, at 10 a.m.

Cass County Land Bank Authority

Mission Statement

The Mission of the Cass County Land Bank Authority is to alleviate blight and enhance its communities by increasing property value and economic opportunity through the acquisition and redevelopment of foreclosed, vacant, and abandoned properties. Which can be accomplished through collaboration and open communication with community organizations, local government units and the public.



EST. 2008



**RETURN PROPERTY
TO PRODUCTIVE USE**



**LOCAL ECONOMIC
DEVELOPMENT**



**LOCAL COMMUNITY
DEVELOPMENT**

**CASS COUNTY LAND BANK AUTHORITY
REGULAR MEETING**

August 26, 2025

The Cass County Land Bank Authority met in regular session on Wednesday, August 26, 2025, in the third-floor conference room of the County Building.

Chair Hope Anderson called the meeting to order at 2:00 p.m.

Secretary Monica McMichael called roll:

MEMBERS PRESENT: Hope Anderson, Emilie LaGrow, Monica McMichael and Jeremiah Jones.

MEMBERS ABSENT: Harry Shaffer.

Also present was Chief Deputy Treasurer Jon McCoy and Sue Loux of Loux & Hayden Realty.

APPROVAL OF THE AGENDA

Jeremiah Jones moved, seconded by Emilie LaGrow, to approve the agenda. Motion carried by voice vote.

APPROVAL OF MINUTES

Jeremiah Jones moved, seconded by Emilie LaGrow, to approve the minutes of the June 25, 2025, Land Bank Authority Meeting. Motion carried by voice vote.

CLAIMS

Monica McMichael moved, seconded by Jeremiah Jones, to approve claims dated 6/25/2025 through 8/25/2025. Motion carried by voice vote.

NEW BUSINESS

Presentation by Sue Loux: Sue Loux offered information on parcels 14-060-012-214-30 and 14-060-012-214-40. She presented appraisals based on outside appearance only with the first parcel valued at \$236,000 to \$240,000 and the second at \$166,000 to \$170,000. Discussion followed.

Monica McMichael moved, seconded by Emilie LaGrow, to authorize Hope Anderson to sign a listing agreement for 14-060-012-214-40 with Loux & Hayden Realty. Motion carried by voice vote.

Monica McMichael moved, seconded by Jeremiah Jones, to authorize Hope Anderson to sign a listing agreement for 14-060-012-214-30 with Loux & Hayden Realty with the sale price contingent upon inside inspection of the structures. Motion carried by voice vote.

Expedited Quiet Title (1219 Barron Lake Road): Hope Anderson informed the board members that she was working with an attorney to Quiet Title for several properties.

Disposition of Personal Property (including 1219 Barron Lake Road): Board members discussed using grant funds to rehabilitate properties, including 1219 Barron Lake Road.

Chair Anderson shared that Ana McCoy would start work in the Treasurer's Office on September 3rd. Ms. McCoy would assist with Land Bank Projects.

UNFINISHED BUSINESS

MI-Neighborhood Grant: Chair Anderson informed board members that the Cass County Land Bank was awarded MI-Neighborhood Grant funding as follows: \$225,000 Administration and \$1,275,000 for Projects. Applications and compliance steps are due by September 17, 2025. Discussion followed regarding the complexity of the grant as well as the need for dedicated staff to manage all projects.

Monica McMichael moved, seconded by Jeremiah Jones, to postpone voting to accept or decline the grant until more information was gathered. Motion carried by voice vote.

2025 NLBN Summit: Hope, Emilie and K'yante will present the CCLBA Poster at the National Land Bank Summit in Detroit on September 8 and 9, 2025.

Round Three Blight Elimination: Hope Anderson shared that five of the eight projects were complete. Remaining projects included the following:

- 61618 S. Main St, Jones: RFP for demolition and abatement has a closing date of 8/29/2025
- 61613 S. Main St, Jones: Contract was awarded to Pitsch
- 1219 Barron Lake Rd, Niles: Project has moved from stabilization to rehabilitation.

September 2, 2025, was the deadline for reimbursement. Any remaining funds would be applied to the Barron Lake project.

Round Four Blight Elimination:

- 117 S. Broadway Rehabilitation: Emilie LaGrow reported that RFP packets should be available by the end of the week. She planned to list a deadline to bid in the end of September.

- **Former Tailgater in Village of Marcellus Stabilization:** The due date for bids was August 26, 2025. One bid was received from Elite Companies in the amount of \$114,143.

NSP Grant (formerly known as CDBG): Emilie LaGrow provided an update the program that began two years ago. She explained that the state agreed to allow the Land Bank to substitute parcels of land in the project.

Hope Anderson moved, seconded by Jeremiah Jones to replace 218 Broadway, Cassopolis with 14-041-126-046-00. Motion carried by voice vote.

MI HOPE Program Update: Chair Anderson updated the board that all work with the MI-HOPE Program was complete with 44 homeowners receiving assistance. She stated that the Cass County Land Bank was offered an additional \$100,000 in funding, which Ana McCoy would oversee.

PUBLIC COMMENT

None.

BOARD MEMBER COMMENTS/ANNOUNCEMENTS

Emilie LaGrow added comments on a request from the Village of Decatur.

ADJOURNMENT

Monica McMichael moved, seconded by Emilie LaGrow, to adjourn. The meeting adjourned at 3:03 p.m.

RESTRICTED APPRAISAL REPORT

Use of this report is limited to the client(s) and other **named** intended users because it may not contain supporting rationale for all of the opinions and conclusions that are set forth.

Subject Address: 69604 KESSINGTON ROAD, UNION, MI 49130

Legal Description: COM S 0 DEG 2'45"E 989.45 FT FRM W 1/4 COR, TH N 0 DEG 2'45"W 331.45 FT, S 89 DEG 43'24"E 260 FT, S 0 DEG 2'45"E 331.35 FT, N 89 DEG 44'50"W 260 FT TO BEG. SEC 12. 2 A. PARCEL NUMBER 14-060-012-214-30

Property Type: SINGLE FAMILY RESIDENCE

Clients: CASS COUNTY LAND BANK, 120 N BROADWAY, CASSOPOLIS, MI 49031

Intended Use: TO ASSIST CLIENT IN ESTABLISHING A VALUE FOR INTERNAL DECISION-MAKING PURPOSES.

Intended Users: HOPE ANDERSON CHAIRMAN OF CASS COUNTY LAND BANK

Property Rights: FEE SIMPLE

Type of Value: MARKET VALUE

Source of Value Definition: Although the appraisal communicated in this report was not prepared for a financial institution, the definition of market value specified in regulations published pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA) has been used in this assignment.

Scope of Work: On site interior and exterior inspection of the subject and review of tax assessor's records and a prior MLS listing of the subject property if it exists. The appraiser used the assessors record to calculate gross living area.

The sales comparison approach was developed. Properties such as the subject are seldom rented and there is no reliable data to develop an income approach. The income approach is not necessary for credible assignment results. Cost approach was considered not helpful in this report. Printed material from Marshall and Swift does not cost out this home properly. The sales comparison approach is generally the strongest of the three approaches to value and it typically reflects the buyers and sellers' actions in the market place for single family homes.

Comparable sales data was taken from local MLS and confirmed via public records and discussions with listing agents. The lack of sales of properties similar to the subject within the subject neighborhood made it necessary to use sales from surrounding areas.

Conditions of Appraisal: The appraisal was performed with no extraordinary assumptions or hypothetical conditions.

Sale and Listing History: There is no current agreement of sale, listing, or option regarding the subject property. There have been no sales or other transfers of the subject property within three years prior to the effective date of this appraisal.

OPINIONS AND CONCLUSIONS

Highest and Best Use: Continued use as-is. The existing use as a single-family residence contributes to the value of the site. Conversion to any other use would not be legal.

Exposure Time: The appraiser's opinion of reasonable exposure time for the subject property is approximately 120 days.

Effective Date: AUGUST 28, 2025

Opinion of Market Value: The sales comparison approach is the best indicator of value for single-unit residential properties in the market. Therefore, the appraiser's opinion of market value is:

\$ 195,000.00 – \$ 200,000.00

ONE HUNDRED NINETY-FIVE THOUSAND DOLLARS TO TWO HUNDRED THOUSAND DOLLARS

ASSUMPTIONS AND LIMITING CONDITIONS

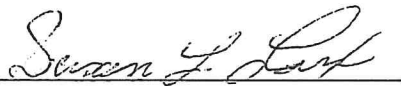
This assignment was conducted, and the report presented, subject to the following assumptions and limiting conditions. The use and acceptance of this report indicates that the client accepts these assumptions and limiting conditions.

CERTIFICATION

I certify that, to the best of the knowledge and belief:

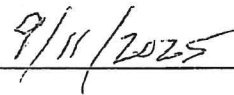
- The statements of fact contained in the report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have not performed any services as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding the agreement to perform this assignment.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.

- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- I have made a personal inspection of the property that is the subject of this report.
- No one provided significant real property appraisal assistance to the person signing this certification.



Appraiser's Signature

License number 1204002510



Date of Report/Certification

**CASS COUNTY LAND BANK AUTHORITY
COUNTY OF CASS, STATE OF MICHIGAN
RESOLUTION 2025. _____
AUTHORIZING RESOLUTION FOR CDBG PROGRAM**

WHEREAS, the Michigan State Housing Development Authority has invited the Cass County Land Bank Authority to apply for its Community Development Block Grant (CDBG) funding through the MI Neighborhood Program; and

WHEREAS, the CCLBA desires to request \$1,500,000.00 in CDBG funds for homeowner repairs and improvements; and

WHEREAS, the program is designed to enhance the quality of life by providing vital home repairs to income-eligible households.

WHEREAS, the proposed project is consistent with the Cass County Master Plan as described in the Application; and

WHEREAS, all activities will be for the purpose of home repairs and improvements to homes occupied by low and moderate-income homeowners to address health, safety and energy efficiency needs; and

WHEREAS, local funds and any other funds to be invested in the project have not been obligated/incurred and will not be obligated/incurred prior to a formal grant award, completion of the environmental review procedures and a formal written authorization to obligate/incur costs MSHDA.

NOW, THEREFORE, BE IT RESOLVED that the Cass County Land Bank Authority hereby designates the Chairman as the Environmental Review Certifying Officer, the person authorized to certify the Michigan CDBG Application, the person authorized to sign the Grant Agreement and payment requests, and the person authorized to execute any additional documents required to carry out and complete the grant.

AYES:

NAYES:

ABSENT:

MOTION APPROVED.

I HEREBY CERTIFY, that the foregoing is a Resolution duly made and passed by the Board of the Cass County Land Bank Authority at a special meeting held on September 16, 2025 at the Cass County Building, with a quorum present.

Monica McMichael, Secretary

Date

**THE CASS COUNTY LAND BANK AUTHORITY
NOTICE OF PUBLIC HEARING FOR
MICHIGAN COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
MI NEIGHBORHOOD PROGRAM**

The Cass County Land Bank Authority will conduct a public hearing on September 29, 2025 at 4pm at the Cassopolis County Building 120 N. Broadway, Suite 312 for the purpose of affording citizens an opportunity to examine and submit comments on the proposed application for a CDBG grant.

The Cass County Land Bank Authority proposes to use \$1,275,000 for Homeowner Rehabilitation to provide home repairs and improvements to homes occupied by low and moderate-income homeowners to address health, safety and energy efficiency needs. No persons will be displaced as a result of the proposed activities.

Further information, including a copy of the Cass County's Community Development Plan and CDBG application, is available for review. To inspect the documents, please contact Hope Anderson, Chairman, at hopea@cassco.org or review at 120 N. Broadway, Suite 220, Cassopolis, MI. Comments may be submitted in writing through September 29, 2025 or made in person at the public hearing.

Citizen views and comments on the proposed application are welcome.

The Cass County Land Bank Authority

Hope Anderson, Chairman

(269) 445-4468



COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) APPLICATION

SUBMISSION DEADLINE IS 09/17/2025 at 11:59:59 pm EST

Units of General Local Government (UGLG) must complete the CDBG Application the appropriate activity specific supplements in their entirety and submit them with the required attachments.

A	APPLICANT INFORMATION	
1	APPLICANT (UGLG) NAME	Cass County Land Bank Authority
2	ADDRESS, CITY, STATE, ZIP	120 N. Broadway
3	FEDERAL ID #	38-6004839
4	UNIQUE ENTITY IDENTIFIER (UEI) #	JWK5RSX1CEK3
5	MSHDA ORG #	775
6	FISCAL YEAR END (mm/dd)	09/31
7	UGLG TYPE	☐ Unit of Government ☒ Land Bank
8	UGLG CONTACT NAME	Hope Anderson
9	UGLG CONTACT EMAIL	hopea@cassco.org
10	UGLG CONTACT PHONE	269-445-4494

B	REGIONAL HOUSING
1	Check the Housing Partnership Region your project is located in: ☐ A. Western Upper Peninsula - Baraga, Gogebic, Houghton, Iron, Keweenaw, Ontonagon ☐ B. Central Upper Peninsula - Alger, Delta, Dickinson, Marquette, Menominee, Schoolcraft ☐ C. Eastern Upper Peninsula - Chippewa, Luce, Mackinaw ☐ D. Northwest - Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Manistee, Missaukee, Wexford ☐ E. Northeast - Alcona, Alpena, Cheboygan, Crawford, Iosco, Montmorency, Ogemaw, Oscoda, Otsego, Presque Isle, Roscommon ☐ F. West Michigan - Allegan, Barry, Ionia, Kent, Lake, Mason, Mecosta, Montcalm, Newaygo, Muskegon, Oceana, Osceola, Ottawa ☐ G. East Central Michigan - Arenac, Bay, Clare, Gladwin, Gratiot, Isabella, Midland, Saginaw ☐ H. East Michigan - Genesee, Huron, Lapeer, Sanilac, Shiawassee, St. Clair, Tuscola ☐ I. South Central - Clinton, Eaton, Ingham ☒ J. Southwest - Berrien, Branch, Calhoun, Cass, Kalamazoo, St. Joseph, Van Buren ☐ K. Southeast - Hillsdale, Jackson, Lenawee, Livingston, Monroe, Washtenaw
2	Within which County is the project located? Cass

3	How does your project fit with the Regional Housing Plan goals? Indicate the Goal number (Regional Housing Plans can be accessed on the MSHDA website: Statewide Housing Plan.) The Cass County Land Bank's proposed Homeowner Rehabilitation Program directly supports the Regional Housing Plan's Goal 4.4: Increase the rehabilitation and/or preservation of housing stock. By providing essential repairs and improvements to homes owned and occupied by low- and moderate-income households, the program will preserve the county's existing housing stock, extend the useful life of homes, and ensure families remain safely housed in structurally sound, energy-efficient, and affordable residences. This project advances Strategy 4.4.E by utilizing funds to bring properties up to code and prevent occupied homes from slipping into disrepair or abandonment. This proactive approach reduces future blight, stabilizes neighborhoods, and preserves affordable housing opportunities throughout Cass County. Like many rural counties in Southwest Michigan, Cass County faces significant challenges from an aging housing stock. For many long-time, low- to moderate-income homeowners, the cost of necessary health, safety, and energy-efficiency repairs is prohibitive. Without intervention, housing quality continues to decline, reducing the supply of safe, livable homes even as demand grows across the county. The Homeowner Rehabilitation Program will directly address these challenges by repairing approximately 40 single-family homes, targeting critical health, safety, accessibility, and energy-efficiency needs. This work advances multiple Region J Action Plan goals: • Unhoused and Equity Goal 1.2 – Expanding equitable access to safe and affordable housing through prioritization of low-income households and targeted outreach to historically underserved populations. • Housing Ecosystem Goal 2.1 – Strengthening the housing ecosystem by partnering with nonprofits, philanthropic groups, and local employers to leverage resources and demonstrate the economic benefits of housing investment. • Housing Quality and Safety Goal 3.3 – Reducing environmental health hazards and addressing safety risks through structural repairs, weatherization, and hazard mitigation. • Housing Stock Goal 4.4 – Preserving and rehabilitating existing homes to extend their useful life and meet current and future housing demand. • Older Adult Housing Goal 5.2 – Supporting aging in place by including accessibility and comfort upgrades that allow seniors to remain independent in their homes. By reinvesting in Cass County's housing, this program will improve resident health, safety, and quality of life; preserve the county's rural character; promote environmental sustainability; and foster community pride. These targeted investments will also relieve pressure on the region's already limited housing supply at a time when high demand, increasing construction costs, and a shortage of skilled tradespeople are constraining new housing development.
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C	COMMUNITY DEVELOPMENT NARRATIVE Title I of the Federal Housing and Community Development Act of 1974, as amended, requires Units of General Local Government (UGLG) applying for funds to provide a brief narrative on how the proposed project aligns with or impacts their locally adopted plans. To satisfy this requirement, UGLGs must complete the questions in this section. Applicants may reference a locally adopted plan, such as a Master Plan or Community Improvement Plan; however, all questions must be answered. If the UGLG's locally adopted plan(s) do not specifically address the questions provided, supplemental information should be included to demonstrate how the proposed project fulfills the objectives of an existing plan.
1	Community Development and Housing Needs Assessment

	Provide an assessment of the community development and housing needs within the UGLG's jurisdiction, including the specific needs of low- and moderate-income residents. The assessment must address both community development and housing needs, regardless of the funding category under which assistance is being requested. Cass County is in the final stages of adopting a new Master Plan, developed with support from McKenna, a Kalamazoo-based planning consultant. The plan highlights several pressing housing challenges. Of the county's 25,458 housing structures, 64% were built before 1979, while only 5% have been constructed since 2010, leaving much of the housing stock aging and in need of repair. Economic indicators add to these challenges. In 2022, the median household income in Cass County was \$75,505 (below the national average) with 12.1% of residents living at or below the poverty level. Of the county's 51,613 residents, 29.8% are over the age of 60, compared to a statewide average of 24.8%. This combination of an aging population and an aging housing stock underscores the critical need for home repair assistance, particularly for those on fixed or limited incomes. Future housing development recommendations from McKenna emphasize the importance of expanding the range of housing types and price points to "create increased density without impacting the character of existing adjacent neighborhoods." The county has very limited dedicated senior housing and an extremely low supply of apartments, which account for only 7.5% of total residences. Without adequate affordable options, displaced older residents are often forced to leave the county. This reality further reinforces the need for targeted investment in housing repair and support programs to ensure residents can age in place and maintain Cass County's rural character and strong community ties.
2	Planned Short-Term Activities (1–2 Years) Summarize planned short-term activities (lasting one to two years) that will address the identified community development and housing needs within the UGLG's jurisdiction. Following adoption of the Cass County Master Plan, the Cass County Planning Commission will distribute the plan to municipalities, nonprofits and other affected stakeholders as a guide to future planning and development. Cass County's Economic Development Corporation recently formed a subcommittee dedicated specifically to housing, and is working with the County's economic development partner, Market One, to facilitate a more detailed housing study. The Cass County Land Bank Authority will soon begin construction on the renovation of a former municipal building, which will add seven rental units and some commercial space. The Land Bank has also partnered with other municipalities to address blight, demolishing multiple buildings beyond repair and securing funds to stabilize multiple buildings to be returned to reuse. As the Land Bank considers projects, those with residential capacity take high priority. Over the next 24 months, the Cass County Land Bank Authority will implement a targeted homeowner rehabilitation program to address urgent housing needs for low- and moderate-income residents. The initiative will focus on rehabilitating approximately 40 owner-occupied single-family homes within the County, prioritizing households with the most critical health, safety, and structural deficiencies. Each home will be eligible for up to \$40,000 in repairs, with rehabilitation activities including: • Correction of code compliance issues and structural deficiencies. • Health and safety improvements such as roofing, foundation stabilization, electrical and plumbing repairs. • Accessibility modifications to support seniors and residents with disabilities. • Energy efficiency upgrades to reduce household utility costs. • Exterior improvements to preserve the home's integrity and contribute to neighborhood aesthetics.

3	Planned Long-Term Activities (2+ Years) Provide a summary of planned long-term activities (lasting two years or more) designed to address the identified community development and housing needs within the UGLG's jurisdiction. Planned long-term activities will be dictated by the findings of the short-term activities listed above. Following the distribution of the Master Plan and the planned housing study, the Cass County EDC, Planning Commission and local municipalities will look toward next steps at addressing housing needs. Cass County is in the early phases of exploring the development of a senior housing facility adjacent to the Cass County Medical Care Facility.
4	Impact of the Proposed CDBG Activities Based on the identified needs, describe the anticipated impact of the proposed CDBG activities. Explain how activities complement the short-term and long-term activities outlined in the previous sections and contribute to the overall development goals of the UGLG. Through Cass County's Emergency Home Repair Program and the recently completed MI-HOPE initiative, we have seen firsthand the overwhelming demand for financial support for critical home repairs. The impact of these programs has been life-changing: one MI-HOPE recipient shared tearfully, "Cass County saved me." Others have reported significant health improvements after repairs to roofs, heating and cooling systems, windows, and other essential infrastructure. At the same time, Cass County faces a projected 3.25% population decline by 2030, driven in part by an aging housing stock and an aging population. By investing in existing homes and supporting residents in maintaining safe, healthy housing, we can help older adults age in place, strengthen neighborhood stability, and position Cass County as a community that invests in its people. These efforts not only address immediate housing needs but also contribute to reversing population decline and sustaining the county's long-term vitality. The proposed CDBG-funded homeowner rehabilitation program will have an immediate and lasting impact on the county by directly addressing critical health, safety, accessibility, and efficiency issues in approximately 40 owner-occupied single-family homes. In the short term, these improvements will eliminate hazards, bring homes into code compliance, reduce utility burdens through energy efficiency upgrades, and improve accessibility for seniors and residents with disabilities. This will stabilize vulnerable households, prevent displacement, and improve overall neighborhood conditions. Ultimately, this investment will help reverse the cycle of housing deterioration, strengthen community pride, promote environmental sustainability through reuse and energy upgrades, and foster long-term resilience in Cass County's neighborhoods—positioning the county to build on these successes in future CDBG cycles and complementary housing initiatives.
5	Plan for Minimizing and Addressing Displacement Describe the strategy for minimizing displacement caused by grant-assisted activities and the approach for assisting individuals who are actually displaced. Reference your locally adopted Residential Anti-Displacement Plan as applicable or develop a new plan. Zero persons will be displaced as a result of the proposed activities.

D	PROJECT MANAGEMENT OVERVIEW	
1	Activity Type(s): Check all that apply ☒ Homeowner Rehabilitation ☐ Housing Infrastructure	☐ Manufactured Housing ☐ Reconstruction ☐ Unoccupied Rental Rehabilitation

	A corresponding Application Supplement must be attached for each selected activity , detailing specific implementation strategies.
2	Administrative Services Select one: ☐ Employees of the UGLG will administer the program. ☒ CDBG funds will be used to pay a third-party administrator to assist the UGLG with grant administration. Federal procurement compliance is required. The UGLG must request and receive authorization from MSHDA prior to signing an administration contract or incurring administrative costs. ☐ Non-CDBG funds will be used to pay a third-party administrator to assist the UGLG with grant administration. Name of third party, if known:
3	Procurement of Third-party Administrator ☒ Applicable ☐ Not Applicable If applicable, explain the process to be used for procuring the third-party administrator. To hire a third-party administrator, the Cass County Land Bank will use a formal bidding process since the contract amount will be above the small purchase threshold. This means we will publicly advertise the opportunity, accept sealed bids, and then open and review them in a fair and transparent way. The contract will be awarded to the responsible bidder who meets all requirements and offers the lowest price, ensuring both compliance with federal rules and the best value for the program.
4	Activity Oversight & Administration Describe how the UGLG will provide oversight across all selected activities, ensuring compliance with program requirements. Use Form 13-A "Grant Management Plan" from Chapter 13 of the MSHDA CDBG Policy Manual as a guide when outlining your response. Include: a) The structure for managing program administration and oversight. b) Roles and responsibilities of staff, contractors, or agencies in ensuring successful implementation. c) How the UGLG will manage key regulatory requirements including Environmental Review. d) Strategies for monitoring activities and addressing compliance issues. a) Structure for Managing Program Administration and Oversight The Cass County Land Bank Authority will manage the CDBG program under the leadership of the Board Chairman, with financial oversight from the County Treasurer's Office. Day-to-day program administration will be carried out by a third-party grant administrator, procured in accordance with 2 CFR Part 200, state law, and local procurement procedures. The Cass County Land Bank Authority will maintain ultimate authority for program approvals, contract awards, and budget amendments. b) Roles and Responsibilities • Chairman – Serves as Program Director, responsible for overall program oversight, ensuring alignment with CCLBA goals, and reporting to CCLBA Board. • Chief Deputy Treasurer – Oversees fiscal management, internal controls, and compliance with federal financial requirements, including reviewing and approving submission of draw requests and reporting. • Third-Party Grant Administrator – Manages application intake, eligibility verification, project documentation, contractor procurement, construction oversight, and compliance recordkeeping in accordance with CDBG guidelines. • Foreclosure Prevention Specialist – Maintains official records and ensures compliance with open meetings and public participation requirements. • Contractors – Perform rehabilitation work in compliance with bid specifications, applicable codes, and CDBG requirements.

	c) Management of Key Regulatory Requirements The CCLBA, through its grant administrator, will ensure completion of all Environmental Review Records (ERR) prior to obligating funds, in compliance with 24 CFR Part 58. The ERR process will be documented in the official grant file and approved by the Chairman before issuing any Notices to Proceed. Other key applicable regulatory requirements—such as Davis-Bacon and Related Acts, Section 3, Lead-Safe Housing Rule, Uniform Relocation Act, and procurement standards—will be integrated into contracts, monitored throughout implementation, and documented for audit readiness. d) Monitoring and Compliance Strategies • Ongoing Monitoring – The grant administrator will conduct regular file reviews and site visits to verify eligibility, construction progress, and compliance with wage, safety, and reporting requirements. • Progress Reporting – Regular status reports will be submitted to the Chairman summarizing milestones, expenditures, and compliance checks. • Corrective Action Process – Any deficiencies identified through monitoring will be addressed promptly through written corrective action notices, with follow-up reviews to ensure resolution. • Final Closeout Review – At project completion, the Chairman and Chief Deputy Treasurer will conduct a joint review of all files, financial records, and compliance documentation before submitting the closeout package to MSHDA. This structure ensures that program administration is transparent, well-documented, and fully compliant with MSHDA CDBG requirements, while leveraging the CCLBA's proven capacity and experienced partners to achieve successful project delivery.
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E	BUDGET – Reflect costs to be incurred after application submission only.				
ACTIVITY	TOTAL # OF UNITS	CDBG FUNDS	LEVERAGE/MATCH FUNDS		TOTAL PROPOSED BUDGET
Homeowner Rehab	40	\$ 1,275,000	\$ 0	\$ 0	\$ 1,275,000
Infrastructure (Housing)	0				
Reconstruction	0				
Unoccupied Rental Rehab	0				
Manufactured Housing	0				
Administration		225,000			225,000
TOTAL	40	\$ 1,500,000	\$ 0	\$ 0	\$ 1,500,000

F	CAPACITY AND IMPLEMENTATION
1	Organization and Staff Capacity Describe the organizational capacity, staff composition, and grants management experience of the UGLG and, if applicable, its third-party administrator. If known, attach resumes or job descriptions for key staff. Description: The Cass County Land Bank Authority (CCLBA) is a public entity established under Michigan's Land Bank Fast Track Act and governed by a Board of Directors chaired by the Cass County Treasurer. The Land Bank operates with the mission of stabilizing neighborhoods, eliminating blight, and creating pathways to safe, affordable housing and community revitalization. Its governance structure ensures accountability through regular meetings, adherence to state law, and integration with county financial and administrative systems.

	The CCLBA has a demonstrated track record of successfully managing state and federal grant programs, with strong internal controls, fiscal oversight, and compliance monitoring in place. The Authority has administered multiple rounds of the Michigan State Land Bank's Blight Elimination Program (BEP), overseeing demolition, rehabilitation and stabilization activities while meeting program requirements for procurement, environmental review, Davis-Bacon wage compliance, and reporting. The Land Bank also served as a high-performing subrecipient of MSHDA's MI-HOPE Program, earning recognition for its effectiveness in delivering energy-efficiency and home improvement grants to dozens of Cass County households. These programs required close coordination with contractors, municipalities, and nonprofit partners, as well as careful adherence to state and federal regulations. Organizationally, the CCLBA benefits from the professional expertise of the Cass County Treasurer's Office, which provides financial management, bank reconciliation, and investment oversight for millions of dollars annually. This office has consistently achieved clean audits and is well regarded for its rigorous financial stewardship. The Chief Deputy Treasurer and support staff assist in daily operations, ensuring that project management, procurement, reporting, and compliance tasks are handled efficiently. The Land Bank has established procurement procedures in alignment with federal uniform guidance (2 CFR 200), including both local and formal RFP processes, and maintains transparent records of contracting and expenditures. In addition, the CCLBA regularly participates in statewide and regional land bank networks, drawing on best practices and peer support to enhance organizational performance. Through this combination of strong governance, proven grant administration experience, professional financial oversight, and collaborative partnerships, the Cass County Land Bank Authority is well-positioned to successfully manage CDBG-funded homeowner rehabilitation activities while ensuring compliance, accountability, and measurable outcomes for the community. Staff Composition • Chairman (Hope Anderson) – Serves as Program Director for CDBG activities, providing oversight, coordinating with MSHDA, and ensuring alignment with CCLBA goals. • Chief Deputy Treasurer – Oversees financial management, internal controls, and compliance with federal financial requirements, including review and approval of submitted fund draws, and audit preparation. • Foreclosure Prevention Specialist – Maintains official records and ensures compliance with open meetings, public participation, and record retention standards. • Community Development Partners – The CCLBA will partner with local non-profits, social services organizations and local units of government, to assist in community outreach, stakeholder engagement, and leveraging of additional resources. Third-Party Administrator A qualified third-party grant administrator will be procured through an open and competitive process in accordance with 2 CFR Part 200 and local purchasing procedures. The administrator will manage day-to-day program implementation, including application intake, eligibility verification, contractor procurement, project oversight, compliance documentation, and preparation of required MSHDA reports. Preference will be given to firms with demonstrated success managing grant programs and/or similar federally funded housing rehabilitation programs.
2	Grant History List all housing and community development grant awards received by the UGLG and/or its third-party administrator in the past five years, including all State awarded grants. Provide the status of each, such as: a) Application Pending (include prospective CDBG applications)

	b) Approved c) Monitoring d) Completed Successfully e) Completed with Findings <table border="0"> <tr> <td>MSHDA MI HOPE</td><td>Completed Successfully</td></tr> <tr> <td>State Land Bank Authority Blight Elimination Program Round 1</td><td>Completed Successfully</td></tr> <tr> <td>State Land Bank Authority Blight Elimination Program Round 2</td><td>Completed Successfully</td></tr> <tr> <td>State Land Bank Authority Blight Elimination Program Round 3</td><td>Approved</td></tr> <tr> <td>State Land Bank Authority Blight Elimination Program Round 4</td><td>Approved</td></tr> <tr> <td>MSHDA Neighborhood Stabilization Program</td><td>Approved</td></tr> </table>	MSHDA MI HOPE	Completed Successfully	State Land Bank Authority Blight Elimination Program Round 1	Completed Successfully	State Land Bank Authority Blight Elimination Program Round 2	Completed Successfully	State Land Bank Authority Blight Elimination Program Round 3	Approved	State Land Bank Authority Blight Elimination Program Round 4	Approved	MSHDA Neighborhood Stabilization Program	Approved
MSHDA MI HOPE	Completed Successfully												
State Land Bank Authority Blight Elimination Program Round 1	Completed Successfully												
State Land Bank Authority Blight Elimination Program Round 2	Completed Successfully												
State Land Bank Authority Blight Elimination Program Round 3	Approved												
State Land Bank Authority Blight Elimination Program Round 4	Approved												
MSHDA Neighborhood Stabilization Program	Approved												
3	Implementation Strategy Describe what makes the UGLG uniquely positioned for successful implementation of the selected programs. Explain the planned approach to execution. The Cass County Land Bank Authority (CCLBA) is uniquely positioned to successfully implement the proposed CDBG homeowner rehabilitation program because of its strong record of administering state- and federally funded housing initiatives, its established partnerships with community stakeholders, and its integration with county-level financial and administrative systems. Cass County's housing stock is predominantly older, and the Land Bank has extensive experience assessing housing conditions and identifying priority needs. Through its successful administration of programs such as the State Land Bank's Blight Elimination Program (BEP) and MSHDA's MI-HOPE Program, the CCLBA has consistently demonstrated its ability to deliver projects on time, within budget, and in full compliance with program requirements. The Land Bank also has a strong reputation for engaging underserved residents, reducing foreclosures, and reinvesting in neighborhoods, making it a trusted partner for residents and community organizations alike. Planned Approach to Execution • Program Launch & Outreach: Immediately upon award, the CCLBA will finalize program guidelines and launch targeted outreach to underserved households, including seniors, veterans, people with disabilities, and other low- to moderate-income homeowners. • Application & Selection: A transparent application and scoring process will prioritize households with urgent health, safety, and structural needs, while also considering projects that have the greatest potential for stabilizing neighborhoods. • Implementation: A qualified third-party administrator will oversee daily program operations, including applicant eligibility verification, contractor procurement, construction oversight, and compliance documentation. • Oversight & Accountability: The CCLBA Board, chaired by the Cass County Treasurer, along with the Treasurer's Office finance staff, will provide oversight, fiscal management, and required reporting to ensure adherence to CDBG regulations and timely project completion. By combining proven grant administration experience, strong governance, financial accountability, and trusted community relationships, the Cass County Land Bank Authority is well-prepared to implement this program effectively. These efforts will preserve affordable housing, prevent blight, stabilize neighborhoods, and advance the Region J Housing Action Plan goals while improving quality of life for Cass County residents.												
4	Check each item and certify below that the UGLG: ☒ (a) Understands that all activities undertaken must meet the Federal/state/local code, whichever is stricter.												

	☒ (b) Understands that required zoning must be approved for Manufactured Housing, Infrastructure (Housing), Reconstruction, and Unoccupied Rental Rehabilitation activities, and specific sites/addresses must be pre-identified prior to UGLG application submission. No specific sites/addresses need to be pre-identified prior to UGLG submission for Homeowner Rehabilitation activities. ☒ (c) Understands that all activities must be completed, invoiced and all expenditures completed and processed with the MSHDA grants management system by the end of the Grant term. Invoices must be submitted at least quarterly. ☒ (d) Understands that this CDBG funding is not replacement funding; and can only serve as a matching resource for another state and/or federal Program with MSHDA pre-approval. ☒ (e) Understands that MSHDA reserves the right to reject any and all submissions, or parts thereof, or to waive any informality or defect in any submission if it is in the best interest of MSHDA and the State of Michigan. All submissions shall become the property of MSHDA. All submissions are considered public information and are subject to discovery under the Freedom of Information Act (FOIA). This submission is not a binding agreement and the notice of selection under this Notification does not guarantee project funding. No project expenses may be incurred, nor contracts signed, for any work that will occur after the application is submitted, unless MSHDA provides formal written authorization. Failure to obtain this approval may jeopardize grant funding. ☒ (f) Understands that the UGLG is required to be in compliance and good standing with MSHDA and all other State and Federal Agencies. ☒ (g) Agrees to adhere to federal, state and local rules and regulations including, but not limited to, HUD, CDBG, MSHDA, MI Neighborhood, CHILL and CDBG Policy Manual, program rules, regulations, policies, procedures, Grant Agreement, reporting requirements, and the completion of closeout public hearing, monitoring, and grant closeout.
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G	COMPLIANCE REQUIREMENTS The following MSHDA CDBG Program Compliance Documents are required to be submitted with the CDBG Application or prior to receiving a Grant Agreement as indicated. Refer to the <u>CDBG Policy Manual</u> for details.
MUST BE LABELED AND SUBMITTED WITH APPLICATION	
1	☐ Proof of funding attached for total project costs, including all leverage/match funds. OR ☒ Proof of funding not applicable. No leverage/match funds.
2	☒ Public Hearing Documentation Purpose: To ensure public awareness and input regarding proposed CDBG-funded activities. Submission Requirements: a) Public Hearing Publication Affidavit and Public Hearing Meeting Minutes must be provided. b) Notice must be published in a local or applicable newspaper at least five calendar days before the hearing. The first day counted is the day after publication. Public Hearing Notice Must Include: a) Total available funding for the proposed project.

	b) Eligible activities and the estimated amount allocated for low- and moderate-income (LMI) households. c) Plans to minimize displacement and provide benefits to displaced persons, if applicable. d) Information on the UGLG's performance in prior CDBG programs, if applicable. Refer to MSHDA CDBG Policy Manual Chapter 3 – Notice of Public Hearing (Sample 3-A). Proof of Public Notice: Applicants must submit an affidavit or a copy of the full newspaper page showing the publication date and notice details. Public Hearing Purpose: a) Inform citizens of project objectives, activities, locations, and funding allocation. b) Provide the opportunity for public review and comments on the application. c) Include the anticipated application submission date and details on where and when the application can be reviewed. Submission Timeline: a) Draft meeting minutes may be submitted with the application. b) Once approved, public hearing minutes and an attendance roster must be submitted to MSHDA before grant award.
3	☒ CDBG Authorizing Resolution Purpose: To designate the authorized official responsible for the CDBG application, grant administration, and NEPA Environmental Review Certifying Officer. Submission Requirements: • Authorizing Resolution (Form 2-A from Chapter 2 of the MSHDA CDBG Policy Manual) must be submitted with the application. • The highest elected official is responsible for signing grant documents unless delegated through the resolution. Instructions: Grantees are required to submit an Authorizing Resolution (2-A) designating their authorized official. By default, the highest elected official assumes responsibility of the grant application process, in addition to signing the grant agreement, oversight of grant activities, and signing of grant documents, pay requests, etc. However, these responsibilities may be delegated to another official (elected or hired) through the use of the Authorizing Resolution. The Authorizing Resolution should be completed prior to submitting the application or signing grant related documents and is often in tandem with the public hearing for the overview of the proposed project. At time of passing the Authorizing Resolution, the UGLG may also designate the Certifying Officer for the NEPA Environmental Review. Please review instructions in the Environmental Review chapter. An adopted CDBG Authorizing Resolution will, at a minimum, contain the following: 1. Identification of the proposed project. 2. Identification of the funding request and the commitment of the UGLG's matching funds. 3. Statement that the proposed project is consistent with the UGLG's community development plan as described in the Application. 4. Statement that all activities will be taken for the purpose of providing and/or improving permanent residential structures, which upon completion:

	a. 100% will be occupied by low- or moderate-income households [for projects that include Homeowner Rehabilitation, Reconstruction, and Manufactured Housing activities] AND/OR b. 51% or more will be occupied by low- or moderate- income households [for projects that include Housing Infrastructure and Unoccupied Rental Rehabilitation activities] 5. Statement that no project costs (CDBG and non-CDBG) will be incurred prior to a formal grant award, completion of the environmental review procedures and formal, written authorization to incur costs has been provided by MSHDA. 6. Local authorization to submit the Michigan CDBG Application. 7. Identification, by title, of the UGLGs authorized person to sign the Application and all attachments. 8. Identification, by title, of the UGLGs authorized person to sign the Grant Agreement and all amendments. 9. Identification, by title, of the UGLGs authorized person to sign Payment Requests. 10. Identification, by title, of the UGLGs authorized person as the National Environmental Policy Act (NEPA) Environmental Review Certifying Officer. An Authorizing Resolution template is available in the CDBG Policy Manual Chapter 2 – Application and Award Process (2-A Authorizing Resolution).
4	Copy of the applicant's current Procurement Policy. The Procurement Policy must meet 2 CFR Part 200 standards (see Procurement Policy section of the CDBG Policy Manual, Chapter 11 – Procurement).
NOTE: THE FOLLOWING ITEMS ARE SUBMITTED AFTER APPLICATION APPROVAL	
MUST BE SUBMITTED PRIOR TO GRANT AGREEMENT EXECUTION	
5	Annual Profile Review. IGX Grant Management System instructions will be provided upon award. Complete and return 2-E Authorized Signature Designation Review CDBG Policy Manual Chapter 2 – Application and Award Process
MUST BE SUBMITTED PRIOR TO INCURRING ANY PROJECT COSTS (CDBG or non-CDBG)	
6	NEPA Environmental Review. Review CDBG Policy Manual Chapter 7 – Environmental Review
MUST BE SUBMITTED WITHIN 60 DAYS OF GRANT AGREEMENT EXECUTION	
7	Local Program Guidelines. Complete the Program Guidelines TEMPLATE Review CDBG Policy Manual Chapter 2 – Application and Award Process (2-C Program Guidelines)

H	CERTIFICATION BY THE UGLG ☒ I have read and certify Section H below.
	The UGLG states that the person identified in the Authorizing Resolution certifies the following: 1. Possesses legal authority to submit a grant application. 2. Shall comply with 570.486(a) Citizen Participation Requirements of a Unit of General Local Government, including: a. Provide for and encourage citizen participation, particularly by low- and moderate-income persons who reside in slum or blighted areas and areas in which CDBG funds are proposed to be used;

	b. Ensure that citizens will be given reasonable and timely access to local meetings, information, and records relating to the unit of local government's proposed and actual use of CDBG funds; c. Furnish citizens information, including but not limited to: i. The amount of CDBG funds expected to be made available for the current fiscal year (including the grant and anticipated program income). ii. The range of activities that may be undertaken with the CDBG funds. iii. The estimated amount of the CDBG funds proposed to be used for activities that will meet the national objective of benefit to low- and moderate-income persons; and iv. The proposed CDBG activities likely to result in displacement and the unit of general local government's anti-displacement and relocation plans required under §570.488. d. Provide technical assistance to groups representative of persons of low and moderate income that request assistance in developing proposals in accordance with the procedures developed by the state. Such assistance need not include providing funds to such groups. e. Provide for a minimum of two public hearings, each at a different stage of the program, for the purpose of obtaining citizens' views and responding to proposals and questions. Together the hearings must cover community development and housing needs, development of proposed activities and a review of program performance. The public hearings to cover community development and housing needs must be held before submission of an application to the state. There must be reasonable notice of the hearings and they must be held at times and locations convenient to potential or actual beneficiaries, with accommodations for the handicapped. Public hearings shall be conducted in a manner to meet the needs of non-English speaking residents where a significant number of non-English speaking residents can reasonably be expected to participate. f. Provide citizens with reasonable advance notice of, and opportunity to comment on, proposed activities in an application to the state and, for grants already made, activities which are proposed to be added, deleted or substantially changed from the unit of general local government's application to the state. Substantially changed means changes made in terms of purpose, scope, location or beneficiaries as defined by criteria established by the state. g. Provide citizens the address, phone number, and times for submitting complaints and grievances, and provide timely written answers to written complaints and grievances, within 15 working days where practicable. 3. Has in a timely manner: a. Furnished its citizens information concerning the amount of funds available and being applied for, and the proposed community development and housing activities to be undertaken, including the estimated amount proposed to be used for activities that will benefit persons of low and moderate income and the plans for minimizing displacement of persons due to proposed activities and for assisting persons displaced. b. Published public notice in such manner to afford citizens an opportunity to examine and submit comments on the proposed application and community development and housing activities.
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	c. Held one or more public hearings to obtain the views of citizens on the proposed application and community development and housing needs; and d. Made the proposed application available to the public.
	4. Will conduct and administer the grant in conformity with Public Law 88-352 and Public Law 90-284 and will affirmatively further fair housing. 5. Has developed the proposed application so as to give maximum feasible priority to activities which will benefit low- and moderate-income families or aid to the prevention or elimination of slum or blight; or to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to health or welfare of the community where other financial resources are not available to meet such needs. 6. Has developed a community development plan or community development narrative that identifies community development and housing needs and specifies both short- and long-term community development objectives that have been developed in accordance with the primary objective and requirements of the Title I Housing and Community Development Act of 1974, as amended; 7. Will not attempt to recover any capital costs of public improvements assisted in whole or in part with Title I funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements, unless (A) Title I funds are used to pay the proportion of such fee or assessment that related to capital costs of such public improvement that are financed from revenue sources other than Title I funds; or (B) for purposes of assessing any amounts against properties owned and occupied by persons of low and moderate income who are not persons of very low income, and (name of local unit) certifies that it lacks sufficient Title I funds to comply with the requirements of clause (A); 8. Will adopt a policy of prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such nonviolent civil rights demonstrations within its jurisdictions. 9. No federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any federal contract, the making of any federal grant, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any federal contract, grant or cooperative agreement; 10. If any funds other than federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with a federal contract, grant, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; 11. The undersigned shall require that the language of this certification be included in the award documents for all sub-awards at all tiers (including subcontracts, sub-grants, and contracts under grants and cooperative agreements) and that all sub-recipients shall certify and disclose accordingly. 12. Will comply with other provisions of Title I of the Housing and Community Development Act of 1987, as amended, and with other applicable laws.

I	STATEMENT OF ASSURANCES ☒ I have read Section I and assure the following:
	The UGLG states that the person identified in the Authorizing Resolution assures the following: 1. Compliance with financial management and audit requirements in 2 CFR Part 200; Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards; Final Rule. 2. Compliance with Civil Rights and Equal Opportunity statutes as set forth in Title I of the Civil Rights Act of 1964 (Public Law 88-352), Title VIII of the Civil Rights Act of 1968 (Public Law 90-284), the Michigan Civil Rights Act 453 of 1976, the Michigan Fair Employment Practices Act (MCL 423, 301-423, 311), related statutes and implementing rules and regulations. 3. Compliance with Labor Standards statutes as set forth in the Davis-Bacon Fair Labor Standards Act (40 U.S.C. 276a-276a-5), related statutes and implementing rules and regulations. 4. Compliance with Lead Based Paint Poisoning Prevention Act (42 U.S.C. 4831). 5. Compliance with the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (42 U.S.C. 4630) and implementing regulations. 6. Compliance with Section 504 of the Rehabilitation Act of 1973, as amended, and implementing rules and regulations 24 CFR Part 8. 7. Compliance with the Citizen Participation Plan (24 CFR Part 570.486 (A)) and implementing regulations. 8. Authorized state officials and representatives will have access to all books, accounts, records, reports, files, and other papers, things, or property pertaining to the project to make audits, examinations, excerpts, and transcripts; each contract or subcontract also shall provide for such success to relevant data and records pertaining to the development and implementation of the project. The UGLG agrees to assume all the responsibilities for environmental review, decision making, and action as specified and required under the National Environmental Policy Act of 1969 (42 U.S.C. 4321) and Section 104 (f) of Title I of the Housing and Community Development Act and implementing regulations 24 CFR Part 58.

J	CHOICE LIMITING ACTION ACKNOWLEDGEMENT
	☒ I acknowledge that engaging in choice-limiting activities prior to submitting the Request for Release of Funds (RROF) and Certification and receiving authorization, may jeopardize this project's eligibility for funding. Such actions may result in disqualification from CDBG funding and/or require repayment of CDBG funds already expended.
	In accordance with 24 CFR Part 58, neither the recipient nor any participant in the project—including public or private nonprofit organizations, for-profit entities, or their contractors—may commit or expend federal or non-federal project funds prior to approval of the Environmental Review Request for Release of Funds (RROF) and Certification, and subsequent authorization from MSHDA, unless explicitly allowed under 24 CFR Part 58. Examples of prohibited choice-limiting actions include, but are not limited to: • Acquisition of land or property

	• Demolition activities • Closing on loans • Signing contracts • Beginning site prep, construction or rehabilitation work
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K	CERTIFICATION BY AUTHORIZED SIGNATORY The individual signing below is either the highest elected official or has been duly authorized through an Authorized Resolution. By signing, they certify that: 1. All required fields in this application have been completed and reviewed. 2. The Certifications and Assurances included herein have been reviewed and acknowledged. 3. No project costs (CDBG and non-CDBG) will be incurred prior to a formal grant award, and written authorization to incur costs has been provided by MSHDA. 4. To the best of their knowledge, the information provided in this application is accurate and current. 5. The UGLG agrees to comply with all applicable HUD, CDBG, and MSHDA rules, regulations, policies, procedures, and reporting requirements. 6. All entities involved in the implementation of the proposed project will also comply with these rules and regulations throughout the grant administration process.	
	SIGNATURE 	
1	NAME	Hope Anderson
2	TITLE	Chairman, Cass County Land Bank Authority
3	PHONE	269-445-4494
4	DATE	September 17, 2025



COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) APPLICATION SUPPLEMENT – HOMEOWNER REHABILITATION

SUBMISSION DEADLINE IS 09/17/2025 at 11:59:59 pm EST

Complete the CDBG Application and applicable Application Supplement(s) in full. Include all required attachments before submitting.

A	APPLICANT INFORMATION	
1	APPLICANT (UGLG) NAME	Cass County Land Bank Authority

B	ACTIVITY SUMMARY
1	Program Design & Administration Describe the overall structure of the homeowner rehabilitation program, including: a) Activity-specific roles and responsibilities of staff, contractors, or partnering agencies. b) Program parameters, including maximum assistance amounts, eligible repairs, and any homeowner contribution requirements. c) Targeting strategies, such as income thresholds, geographic focus areas, or outreach methods to ensure equitable access. a) Activity-Specific Roles and Responsibilities • Cass County Land Bank Authority Board – Provides overall program oversight, ensures alignment with Cass County housing priorities and the Region J Housing Action Plan, and authorizes key program decisions. • Cass County Treasurer’s Office (Finance Team) – Manages fiscal controls, processes and approves draws before submission, and ensures compliance with federal financial requirements and county accounting practices. • Third-Party Grant Administrator – Oversees day-to-day program operations, including application intake, income eligibility verification, environmental review coordination, contractor procurement, construction oversight, and compliance documentation. • Cass County Clerk – Maintains official records for the Land Bank Authority, meeting notices, and ensures public participation requirements are met. • Licensed Contractors – Perform rehabilitation work in accordance with bid specifications, applicable building codes, lead-safe work practices, and CDBG requirements. • Community Partners (nonprofits, faith-based organizations, employers, and service providers) – Support targeted outreach to underserved populations and help leverage additional resources to strengthen program impact. Program Parameters • Maximum Assistance: Up to \$40,000 per home. • Eligible Repairs: Health and safety improvements, code compliance corrections, structural stabilization, accessibility modifications, energy-efficiency upgrades, and exterior repairs to preserve property integrity. • Lien Requirements: Homes receiving over \$10,000 in assistance will carry a five-year, non-prorated, forgivable lien.

	• Homeowner Contribution: No direct financial match required; however, homeowners must participate in the application process, provide necessary documentation, and allow property inspections before and after rehabilitation. Targeting Strategies • Income Thresholds: Assistance will be limited to households at or below CDBG's low- to moderate-income limits, verified through income documentation. • Geographic Focus: Program is available to owner-occupied, single-family homes located within Cass County. • Equitable Access: Targeted outreach will prioritize seniors, veterans, individuals with disabilities, and other underserved groups identified in the Region J Housing Action Plan. Outreach methods will include countywide public notices, social media campaigns, direct mailings, and coordination with local nonprofits, service agencies, and faith-based organizations.
2	Participant & Site Selection Explain how program participants and properties will be selected, including: a) Eligibility criteria for homeowners and properties. b) Application process, including required documentation and evaluation methods. c) Prioritization strategies, such as targeting the most urgent rehabilitation needs or specific demographic groups (e.g., seniors, people with disabilities). a) Eligibility Criteria • Homeowners: Must own and occupy the property as their primary residence, be current on property taxes, and have household income at or below CDBG low- to moderate-income limits • Properties: Must be located within Cass County, be single-family, owner-occupied units, and meet program requirements for environmental review, zoning, and construction feasibility. Properties with severe deterioration beyond reasonable rehabilitation scope may be deemed ineligible. b) Application Process 1. Outreach: Applications will be made available through Cass County's website, social media channels, and community partner networks (e.g., Market One, local nonprofits, faith-based groups). 2. Submission: Homeowners will submit completed applications with required documentation, including proof of ownership, proof of residency, income verification for all household members, and recent property tax statements. 3. Evaluation: The third-party grant administrator will review applications for eligibility, conduct property inspections, and score projects based on condition, urgency, and alignment with program goals. 4. Approval: Applications will be ranked, and funding will be awarded to the highest-priority projects until available resources are committed. c) Prioritization Strategies • Urgency of Need: Priority will be given to homes with critical health and safety hazards (e.g., unsafe electrical systems, roof failures, structural instability, heating deficiencies). • Vulnerable Populations: Additional consideration will be given to seniors, veterans, people with disabilities, and households with young children. • Equity Focus: Outreach and selection will emphasize historically underserved groups, including BIPOC residents, low-income households, and other marginalized populations identified in the Region J Housing Action Plan. • Neighborhood Impact: Preference may be given to projects that improve visible neighborhood conditions, contributing to blight reduction and property value stabilization.

	This selection process ensures that resources are directed to the households and properties with the greatest need and potential impact, while maintaining compliance with all CDBG eligibility and documentation requirements.
3	Contractor Selection & Construction Oversight Describe the process for managing rehabilitation activities, including: a) Contractor procurement and selection criteria (competitive bidding, qualifications, experience requirements). b) Construction oversight, including project timelines, progress monitoring, and compliance checks. c) Inspection procedures, including initial property assessments, progress evaluations, and final project signoffs. a) Contractor Procurement and Selection Criteria All contractors will be procured through a competitive bidding process in accordance with 2 CFR Part 200, state law, and the CCLBA's local purchasing procedures. • Bid Solicitation: The third-party grant administrator will prepare bid packets with detailed work specifications based on property assessments. Bids will be advertised publicly and distributed to qualified local and regional contractors to ensure open competition. • Selection Criteria: Contractors must be licensed and insured in Michigan, demonstrate relevant experience with housing rehabilitation (including CDBG or federally funded projects), comply with Davis-Bacon and Related Acts, and meet lead-safe work practice requirements where applicable. Selection will be based on responsiveness, qualifications, capacity, past performance, and cost reasonableness—not solely on lowest bid. b) Construction Oversight • Project Timelines: Once a contractor is selected, a written agreement will establish the construction schedule, milestones, and completion date. • Oversight Responsibilities: The third-party grant administrator will serve as the primary point of contact, conducting regular site visits, reviewing contractor progress reports, and verifying adherence to specifications, building codes, and federal labor standards. • Compliance Checks: The administrator will monitor wage reporting, safety practices, material standards, and environmental mitigation measures. Any deficiencies will be documented, and corrective action will be required before proceeding. c) Inspection Procedures • Initial Assessment: Prior to bidding, a detailed property inspection will be performed to determine scope of work, identify code deficiencies, and assess environmental hazards. • Progress Evaluations: Inspections will occur at key milestones to verify quality and completeness of work before approving payment draws. • Final Signoff: A comprehensive final inspection will be conducted jointly by the grant administrator, homeowner, and CCLBA representative to ensure all contracted work meets specifications and codes. Homeowners will sign a completion acknowledgment before final payment is released. This process ensures transparent procurement, rigorous quality control, and full compliance with CDBG requirements—while delivering safe, durable, and code-compliant housing rehabilitation for eligible CCLBA residents.
4	Leveraged Resources Identify the amount and source of any leveraged resources and explain how they will be used (Note: this information should correlate with the numbers provided in the Budget Section (E) of the Application) NA - There are no other leveraged resources and no homeowner contribution requirements
C	TIMELINE

Complete a detailed schedule of the time frame for the grant term with date ranges for each activity.

TIMELINE			
Completed by	Task	Start Date	End Date
UGLG	Grant Agreement Executed	10/1/25	11/1/25
UGLG	Procure Third-Party Administrator	11/15/25	12/15/25
UGLG	Procure Environmental Review consultant	11/15/25	12/15/25
UGLG	Complete Tier 1 Environmental Review	5/16/26	3/30/27
UGLG	Sites/Participants Selected	4/1/26	5/15/26
UGLG	Construction Period	6/15/26	6/30/27
UGLG	Final Inspection(s) Completed	7/15/26	7/15/27
UGLG	100% Disbursement of Funds/Final Reports	7/30/26	9/30/27

Timeline Description:

na