State of Michigan
John Engler, Governor

Department of Consumer & Industry Services
Kathleen M. Wilbur, Director

G. Mennen Williams Building
P.O. Box 30004
Lansing, Michigan 48909-7504
517-373-1820

December 4, 2001

The Honorable Loren Bennett, Chair
Senate Consumer and Industry Services Subcommittee
Michigan State Senate
P.O. Box 30036
Lansing, Michigan 48909

Dear Senator Bennett:

In compliance with Section 308 of P.A. 293 of 2000, attached is the FY 2001 Michigan State Housing Development Authority's Housing Production Goals.

This notification may also be viewed on our web site at the following address: http://www.cis.state.mi.us/leg_rep.htm. If you have any questions regarding this information, please feel free to contact me at 373-3892.

Sincerely,

John R. Suckow, C.P.A.
Director, Finance and Administrative Services

JRS:rct
c: Senate Consumer & Industry Services Subcommittee
Kathleen M. Wilbur
Donald Gilmer
Gary Heidel
Maria Tyszkiewicz
Don Reichle

State of Michigan
John Engler, Governor

Department of Consumer & Industry Services
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G. Mennen Williams Building
P.O. Box 30004
Lansing, Michigan 48909-7504
517-373-1820

December 4, 2001

The Honorable Marc Shulman, Chair
House Consumer and Industry Services Subcommittee
Michigan House of Representatives
P.O. Box 30014
Lansing, Michigan 48909

Dear Representative Shulman:

In compliance with Section 308 of P.A. 293 of 2000, attached is the FY 2001 Michigan State Housing Development Authority's Housing Production Goals.

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Donald Gilmer
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Bob Schneider
Don Reichle

MSHDA

Michigan State Housing Development Authority

D.C.I.S.-F.A.S.B.
2001 DEC -3 AM 9:41

MEMORANDUM

November 28, 2001

TO: Governor John Engler
Senator Thaddeus McCotter
Senator Loren Bennett
Representative Patricia Birkholz
Representative Marc Shulman

FROM: James L. Logue III
Executive Director

RE: FY 2001 Housing Production Goals Report

Section 32(14) of P.A. 346 of 1966, as amended, requires the Michigan State Housing Development Authority (MSHDA) to provide the Governor and the appropriate legislative committees with an annual housing production goals report for housing projects financed with bonds and notes by the Authority. The following is the seventeenth such report under this requirement and represents an assessment of FY 2001 and the Authority's goals for FY 2002. The Authority's fiscal year runs from July 1 through June 30.

FY 2001 Production Report

Section 32(16)(a) requires that the Authority report as to whether the production goals for the previous twelve months had been met, and if not, to explain the reason why the goals had not been met.

EXHIBIT I DETAILS THE FY 2001 PRODUCTION BY PROGRAM GOALS, ACTUAL LOANS CLOSED IN FY 2001, AND FY 2002 GOALS.

The Authority narrowly missed meeting its goal for FY 2001, financing 4,765 new and rehabilitated units. The FY goal was 4,900 units. Discussion about program goals and attainment is contained in the next section. A list of programs, goals, and production follows. In FY 2001 the Authority distributed over $44.3 million in grants to local governments and nonprofit organizations. In addition, the Authority administers the Low Income Housing Tax Credit for the state, which helped to create 6,322 units of affordable rental housing in 106 developments statewide. The Authority also administers the federal Section 8 certificate and voucher program, and in FY 2001, an average of 14,150 families received housing assistance through this program.

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1. Multifamily Loan Programs

1. Tax-Exempt Direct Lending Programs

This program represents the Authority's response to localized housing and reinvestment needs by financing non-federally subsidized rental housing. Funding comes from the issuance of tax-exempt bonds to investors; proceeds are then loaned for construction, rehabilitation, and/or long term financing. At least 40% of the units must be occupied by households with low incomes. The program operated in most of FY 2001 with a fixed interest rate of 5.5% and a current pay rate of 5.0% in eligible distressed areas. For the HOME TEAM Advantage program, financing smaller developments in rural areas, the interest rate was 4.5% with a current pay rate of 4.0% in eligible distressed areas.

In FY 2001, this program financed 727 rental units in 7 developments, with a total investment of $52,737,140. The fiscal year's goal was 650 units. The Authority exceeded its goal in this program.

2. Multifamily Pass-Through Program

This program permits the Authority to issue limited obligation bonds on behalf of developers. The Authority's underwriting is limited in scope. Sixty percent of the units must be for renters at 60% of area median income or below. The Authority's primary responsibility is to evaluate the degree to which the borrower's credit security is sufficient to ensure repayment of the bonds.

Three loans closed under this program in FY 2001, representing an investment of $23,485,000 and 501 units. The fiscal year's goal was 350 units. The Authority exceeded its goal in this program.

2. Single Family Mortgage Loan Program

This program allows the Authority to finance low and moderate income mortgages for people meeting income and purchase price limits. The loans are fixed rate, level payment, 30 year mortgages. Optionally, the borrower may elect to take a lower rate for the first three years, to be followed by a higher rate for the remaining term of the mortgage loan. Borrowers must have acceptable credit and the ability to repay the loan. In some areas, federal law permits MSHDA loans only for first-time homebuyers.

In FY 2001, this program financed 1,652 single family units, representing a total investment of $106,778,193. The average loan went to a borrower 31 years of age, with a household size of 2 and an average income of approximately $29,992. The average loan amount was $64,635. The FY 2001 goal was 1,850 units. The Authority did not meet its goal in this program. Interest rates declined for most of the year, making the rates charged by the Authority less attractive relative to the conventional market.

3. Michigan Mortgage Credit Certificate Program

This program, authorized by Congress in 1984, reduces the amount of federal income tax a homebuyer pays, thus giving the person more available income to qualify for a

conventional mortgage and make house payments. Potential homebuyers must meet income and purchase price limits. Loan terms are set by the lender. The Authority has to turn in a portion of its allocated mortgage revenue bond authority to the U.S. Treasury to utilize the Mortgage Credit Certificates.

In FY 2001, the program assisted the financing of 1,506 single family units. The total investment was $99,260,961. The average age of a MCC recipient was 30, the average family size was 2. The average household income was approximately $27,360, and the average loan amount was approximately $65,910. The FY 2001 goal was 1,600 units and $100 million. The Authority did not meet its goal in this program. The low interest environment drastically reduced demand for this product, although the program very nearly made its goal.

4. **Property Improvement Loan Program**

This program helps preserve older, existing housing by offering loans with interest rates ranging from 1 to 8 percent, depending on household income, to homeowners that meet income limits.

In FY 2001, this program made 379 loans, totaling $4,006,929. Sixty-two percent of these loans were to borrowers over 45 years of age, and approximately 58% of the loans went to improve homes that were 50 years of age or older. The FY 2001 goal was 450 loans. The Authority did not meet its goal in this program. A very competitive home equity market, plus the effects of several program lender mergers combined to diminish demand for this program, more than anticipated.

FY 2002 Production Goals Summary

July 1, 2001 to June 30, 2002:

	Program	Funds	Units/Loans
1.	Multifamily Tax Exempt	$ 50,000,000	750
2.	Multifamily Pass-Through Loans	$ 25,000,000	450
3.	Single Family Loans	$ 90,000,000	1,300
4.	Michigan Mortgage Credit	$110,000,000	1,550
5.	PIP Loans	$ 5,000,000	475
	TOTAL:	$280,000,000	4,525

Social and Economic Benefits

Section 32(16)(b)(c)(d)(e)(f) requires the Authority to report on the social and economic benefits of MSHDA's housing projects to the immediate neighborhoods and the cities in which they have been constructed, the extent of direct and indirect displacement of lower

income persons, and the extent of additional reinvestment activities attributable to the Authority's financing of these projects.

Information about reinvestment is not available. Such data would have to be accumulated and evaluated over several years, and would require considerable input and cooperation from city officials, developers, and private lending institutions in order to meet this requirement. Normally these groups themselves do not keep records that would allow for such an evaluation.

The obvious short term benefits are the increased availability of quality, affordable housing for low and moderate income people, increased construction contracts and sales for builders and realtors, and increased Community Reinvestment Act production for local lenders. Further, the multifamily developments financed by the Authority employ people who receive salaries and expend dollars for vendor services. Services contracted for include marketing, legal, utilities, maintenance, repairs and snow removal.

Developments also provide for common space designed to enhance the community. Within these spaces many developments allow local senior citizen groups to provide meal service, medical examinations, and classes of various kinds. In other developments, there are police mini-stations, food cooperatives, book exchanges, craft shows, neighborhood watch programs, senior pal programs, and youth work programs.

The Authority requires, as part of the underwriting process, that relocation planning be performed and implemented in any situation where a MSHDA loan would result in the displacement of lower income people. As a matter of policy, the Authority avoids approval of loans where such displacement cannot be adequately addressed.

Demographic Information

Section 32(16)(g) requires the Authority to report on the age, race, family size, and average income of the tenants in housing projects.

EXHIBITS II, III, AND IV DETAIL DEMOGRAPHIC INFORMATION FOR THE SINGLE FAMILY, MCC AND HIP PROGRAMS IN FY 2001.

The information for Multifamily projects closed in FY 2001 is unavailable because these developments are still under construction and not yet occupied. However, demographic information for units placed in service in the fiscal year is available.

EXHIBIT V DETAILS DEMOGRAPHIC INFORMATION FOR RENTAL UNITS PLACED IN SERVICE IN FY 2001.

Nine hundred and eighteen Authority financed rental units were placed in service in FY 2001. Persons with very low incomes occupy 66% of the units placed in service, 50% received social security or other public assistance, and 50% are age 60 or older.

Construction Jobs Created, Wages and Taxes Paid

Section 32(16)(h) requires the Authority to estimate the number of construction jobs created, wages paid, and taxes and payments in lieu of taxes paid.

EXHIBIT VI DETAILS THE NUMBER OF CONSTRUCTION JOBS CREATED, WAGES PAID, AND TAXES PAID IN FY 2001.

Authority financed housing created approximately 1,398 jobs and paid approximately $17 million in taxes.

Mobile Home Parks and Non-Profit Housing Projects

Section 32(16)(i) requires the Authority to report on the progress in developing mobile home parks and mobile home condominium projects, and in financing construction or rehabilitation of non-profit housing projects.

In FY 2001, three mobile homes were financed under the Authority's Michigan Mortgage Credit Certificate Program and Single Family Program. No proposals were received to finance parks or projects.

Neighborhood Preservation Program

Section 32(16)(j) requires the Authority to report on the progress in developing the Neighborhood Preservation Program.

The Neighborhood Preservation Program (NPP) made its first mortgage loan in July, 1989. Since that date, the Authority has financed approximately 429 units of multifamily housing in Effectively Treatable Areas (ETAs) throughout the State. The Authority has actively promoted the program to non-profit community organizations and local units of government as a means of rehabilitating their neighborhoods. The NPP utilizes a variety of financing mechanisms including Authority mortgages, the Low Income Housing Tax Credit, foundation grants and loans to create affordable housing opportunities, and is beginning to add more emphasis to the needs of neighborhoods in terms of activities undertaken by community based organizations. Nearly $17.9 million in grants have been made through June 30, 2001, in 31 communities for local economic and housing development, with total production of 737 units of affordable housing.

Prepayment of Federally and Authority Assisted Loans

Section 32(16)(k) requires the Authority to report on the status of federal programs that assist low income tenants displaced as a result of prepayment of federally or Authority assisted loans.

Section 236: HUD Notice 00-8, "Guidelines for Continuation of Interest Reduction Payments after Refinancing": 'Decoupling' under Section 236(e)(2) and refinancing of insured Section 236 projects into non-insured Section 236(b) projects, provides for the continuation of the 236 program upon refinancing. The Authority utilizes these guidelines to process 236 preservation deals. There is no Authority 236 preservation policy. The

Authority will consider, on a development specific basis, proposals from development owners that support continued occupancy by low and very low income households. The proposals must also extend affordability through rent restrictions and provide future physical and financial viability.

Section 8: The Authority Board adopted a new Section 8 Preservation Policy on February 28, 2001. This policy was subsequently revised June 27, 2001. The new policy replaced the threshold requirements for preservation of Section 8 developments dated June 8, 1993. Developments that entered into Agreements for Housing Assistance Payment contracts (AHAP) before February 29, 1980 are considered Old Regulation. New Regulation developments have AHAP contracts signed after that date.

This policy generally provides for reductions in 1st mortgage interest rates, equity loans and increases in Limited Dividend payments (increases in LD payments are only applicable to Old Regulation Section 8 developments). Old Regulation developments may also receive loans of up to 40% of the development excess cash and reserves depending on the length of the low income housing affordability restrictions.

Low Income Housing Tax Credit

Section 32(16)(l) requires the Authority to report on the status of the Low Income Housing Tax Credit (LIHTC) including the amount of tax credits allocated, projects that have received tax credits, reasons why projects were denied tax credit, a geographical description of the distribution of tax credits, and a description of any amendments to the allocation plan made during the year.

During FY 2001, the Authority allocated $25,443,312 in tax credits, to 106 developments helping create 6,322 units of low income housing.

EXHIBITS VIII AND IX PROVIDE A GEOGRAPHIC DESCRIPTION OF CREDITS ALLOCATED AND A LIST OF PROJECTS DENIED CREDIT, WITH REASONS FOR DENIAL.

EXHIBIT X PROVIDES A LIST OF CHANGES MADE TO THE QUALIFIED ALLOCATION PLAN FOR FY 2002.

Education and Training Opportunities

Section 32(16)(m) requires the Authority to report on education and training opportunities provided by the Authority including the types of education and training and the amount of funding committed to these activities. Education and training opportunities provided by the Authority primarily include the Contractor's Assistance Program and our Technical Assistance efforts. The Contractors Assistance Program is discussed in Section K below.

The Authority provided Technical Assistance to nonprofit housing organizations throughout the state through contracts with 141 contracts made to 66 different Technical Assistance providers, at a total cost of over $1.5 million.

EXHIBIT XI DETAILS GRANTS MADE TO TECHNICAL ASSISTANCE PROVIDERS FOR FY 2001.

Contractors Assistance Program

Section 22(bb) requires the Authority to report on the status of the Contractors Assistance Program (CAP). The CAP was introduced in 1992 to provide more opportunities for small contractors to achieve success and independence. In partnership with First of America and First Independence National Bank of Detroit, working capital loans are made to eligible contractors, and some business training is also available. In FY 2001, one contractor received a loan for $40,000.

EXHIBIT XII DETAILS THE CONTRACTORS ASSISTANCE PROGRAM FOR FY 2001.

Section 8 Existing Program

The Section 8 Existing program utilizes the private rental market to provide housing to low income residents. Residents live in single family dwellings, paying 30% of their gross income for rent. In FY 2001, an average of 14,150 families participated in this program; the average age for the head of household was 43.5 years and the average household income was $10,102.

Exhibit I

PRODUCTION GOALS RECORD
FY 2001 (07/01/00 to 06/30/01)

	Program	FY 2001 Goal		FY 2001 Closed		FY 2002 Goal	
1.	Multifamily Direct Loans	$45,000,000	650 Units	$52,737,140	727 Units	$50,000,000	750 Units
2.	Multifamily Pass-Through Loans	$22,000,000	350 Units	$23,485,000	501 Units	$25,000,000	450 Units
3.	Single Family Loans	$120,000,000	1,850 Loans	$106,778,193	1,652 Loans	$90,000,000	1,300 Loans
4.	Michigan Mortgage Credit Certificates	$100,000,000	1,600 Loans	$99,260,961	1,506 Loans	$110,000,000	1,550 Loans
5.	Property Improvement Loans	$6,000,000	450 Loans	$4,006,929	379 Loans	$5,000,000	475 Loans

Exhibit II

SINGLE FAMILY LOAN PROGRAM PRODUCTION RECORD

FY 2001 (07/01/00 to 06/30/01)

	New	Existing
# Loans	70	1,582
$ Volume	$5,641,910	$101,136,283
Average Loan	$80,598.71	$63,929.38
Average Price	$89,776	$66,120
Average Income	$34,939.11	$29,774.08
Average Age of Borrower	32	31
Average Family Size	2	1
% Minority Buyers	7%	26%
% Female Headed Household	40%	51%
% Below 55% of Median Income	36%	61%
% First Time Homebuyer	91%	99%

Total "Single Family" Production: 1,625/$106,778,193

Exhibit III

MICHIGAN MORTGAGE CREDIT CERTIFICATE PROGRAM
PRODUCTION RECORD

FY 2001 (07/01/00 to 06/30/01)

	New	Existing
# Loans	40	1,466
$ Volume	$3,161,037	$96,099,924
Average Loan	$79,025.92	$65,552.47
Average Price	$82,783	$66,840
Average Income	$30,891.72	$27,263.73
Average Age of Borrower	34	30
Average Family Size	2	2
% Minority Buyers	8%	29%
% Female Headed Household	47%	50%
% Below 55% of Median Income	58%	76%
% First Time Homebuyer	93%	99%

Total "Michigan Mortgage" Production: 1,506/$99,260,961

Exhibit IV

PIP LOAN PROGRAM PRODUCTION RECORD

FY 2001 (07/01/00 TO 06/30/01)

# Loans	379
$ Volume	$4,006,929
Average Loan	$10,602
Average Income	$24,238
Average Interest Rate	5.6%
Average Age of Borrower	53
Average Family Size	2
% Borrowers Over Age 45	62%
% Minority Borrowers	17%
% Single Head of Household	71%
% Homes More than 50 Years Old	58%
Average Age of Home	63

Exhibit V

MSHDA DIRECT LOANS – RENTAL UNITS PLACED IN SERVICE

DEMOGRAPHIC PROFILE

FY 2001 (07/01/00 TO 06/30/01)

Average Family Size	1.8
Average Age – Head of Household	54
Average Income – All Residents	$22,960
% Very Low Income Residents	66%
% Minority	42%
% Female Head of Household	67%
% Age 60 or Older	50%

Exhibit VI

CONSTRUCTION JOBS, WAGES, TAXES

FY 2001 (07/01/00 TO 06/30/01)

	Jobs	Wages	Taxes
Multifamily Direct Loans			
Thorntree	46	$1,391,000	$529,971
Palmer Court	254	$7,620,750	$2,903,506
Riverside Gardens	189	$5,668,500	$2,159,699
Cider Mill	17	$512,250	$195,167
Meadowview Gardens	163	$4,902,500	$1,867,853
Cedar Bend	120	$3,587,482	$1,366,831
Horizon Pointe	34	$1,020,500	$388,811
Subtotal:	823	$24,702,982	$9,411,838[1]
Multifamily Pass Through Loans			
The Landings	142	$4,250,000	$1,619,250
Berrien Woods III	103	$3,100,000	$1,181,100
Westchester Towers	116	$3,475,000	$1,323,975
Subtotal:	361	$10,825,000	$4,124,325[1]
Single Family Loans	94[2]	$2,820,955	$1,163,447[3]
Michigan Mortgage Credit	53[2]	$1,580,519	$1,630,195[3]
Property Improvement Loans	67	$2,003,465	$763,320[1]
Total:	1,398	$41,932,921	$17,093,125

[1] Sales tax on purchase of materials, state and federal income taxes due to jobs created.

[2] New construction only.

[3] Property taxes, sales tax on purchase of materials, and state and federal income taxes due to jobs created.

Exhibit VII

NON-PROFIT HOUSING GRANTS PRODUCTION RECORD

FY 2001 (07/01/00 TO 06/30/01)

The following community received a Disaster Recovery Grant:	
Montcalm County	$2,940,000
Subtotal:	**$2,940,000**
The following grant was made to the State Habitat for Humanity:	
Habitat for Humanity of Michigan	$249,999
Subtotal:	**$249,999**
The following organizations received Homeless Grants:	
Allegan County Resource Development Committee	$78,648
Sylvia's Place	$66,152
Northeast Michigan Community Service Agency	$82,000
Shelter, Inc.	$60,500
Sunrise Mission	$40,000
Baraga County Shelter Home	$26,500
St. Vincent DePaul Society Sacred Heart Conference	$9,000
American Red Cross East Shoreline Chapter	$74,384
Bay Area Women's Center	$55,916
Emergency Shelter Services, Inc.	$80,000
Residential Services of Southwestern Michigan, Inc.	$7,500
Safe Shelter, Inc.	$11,200
Southwest Michigan Community Action Agency	$65,000
The Salvation Army (Berrien County)	$28,000
Altrusa Teen S.H.A.R.E.	$45,867
Branch County Coalition Against Domestic Violence	$65,670

Branch Interfaith Hospitality Network	$5,000
Community Action Agency of South Central Michigan	$35,663
D.I.S.H. Inc.	$73,000
Diane Peppler Resource Center	$15,000
Eastern UP Veterans Center Foundation, Inc.	$52,500
Hard Times Café	$10,000
Mid Michigan CAA	$31,000
Relief After Violent Encounter	$171,300
Sisters of Mercy Health Services/River House Shelter	$60,000
Alliance Against Violence and Abuse, Inc.	$22,700
The Salvation Army (Dickinson County)	$45,403
U.P. Community Services	$7,500
Housing Services for Eaton Co.	$44,024
SIREN, Inc.	$31,000
Charlevoix-Emmet Housing Coalition	$42,900
Women's Resource Center of Northern Michigan, Inc.	$40,000
Flint YMCA	$4,290
Genesee County Youth Corporation	$62,370
Legal Services of Eastern MI	$48,283
Metro Housing Partnership, Inc.	$7,500
Shelter of Flint, Inc.	$84,905
Transition House, Inc.	$16,920
YWCA of Greater Flint Safe House	$38,232
Domestic Violence Escape (DOVE)	$17,500
Gogebic-Ontonagon Community Action Agency	$10,000

St. Vincent DePaul Society (Gogebic County)	$10,000
Addiction Treatment Services	$17,000
Goodwill Industries of Northern Michigan, Inc.	$125,290
Northwest Michigan Human Services Agency	$89,210
Traverse City Housing Commission	$5,000
Women's Resource Center	$70,000
The Salvation Army (Gratiot County)	$13,000
Domestic Harmony	$20,500
Barage-Houghton-Keweenaw CAA	$18,000
Barbara Kettle Gundlach Shelter Home for Abused Women	$14,000
Advent House Ministries	$5,000
American Red Cross	$9,176
Capital Area Community Services	$108,050
Catholic Social Services of Lansing/St. Vincent Home, Inc.	$27,295
Council Against Domestic Assault	$27,000
Gateway Community Services	$17,510
HAVEN House	$31,931
Loaves and Fishes Ministries	$25,570
Michigan Coalition Against Homelessness	$64,760
National Council on Alcoholism Lansing Regional Area	$26,754
The Salvation Army Family Services (Ingham County)	$10,000
Volunteers of America of Greater Lansing, Inc.	$44,290
Women's Aid Service, Inc.	$59,000
Aware, Inc.	$42,093
Community Action Agency (Jackson County)	$64,500
Florence Crittenton Services	$34,807

The Salvation Army (Jackson County)	$36,800
Housing Resources, Inc.	$26,561 $131,931
Kalamazoo County Human Services Department	$25,563
Kalamazoo Youth Ministry	$9,000
Local Initiatives Support Corporation	$7,500
YWCA Domestic Assault Program	$38,345
ACSET Community Action Program Homeless Housing Program	$30,000
Catholic Human Development Outreach	$20,000
Community Rebuilders	$60,000
Dwelling Place of Grand Rapids	$53,000
Grand Rapids Housing Commission	$61,000
Project Rehab The Contact Center	$10,000
The Salvation Army (Kent County)	$17,100
YWCA Grand Rapids/Domestic Crisis Center	$62,200
Hispanic Service Center	$49,869
Lapeer Area Citizens Against Domestic Assault	$46,831
United Way of Lapeer County	$7,500
Family Counseling and Children's Services of Lenawee County	$31,000
Lenawee Emergency and Affordable Housing Corporation	$43,500
Livingston Area Council Against Spousal Abuse	$52,158
Oakland Livingston Human Services Agency	$26,842
The Salvation Army (Livingston County)	$6,000
Comprehensive Youth Services, Inc. – The Harbor	$28,000
Macomb County Rotating Emergency Shelter Team	$18,000
Macomb Homeless Coalition	$7,500

Turning Point, Inc.	$59,900
Choices of Manistee County, Inc.	$70,900
Great Lakes Recovery Centers	$2,500
Lutheran Social Services of Wisconsin and Upper Michigan	$27,000
Women's Center	$49,600
Mason County Supportive Housing	$3,500
Region Four Community Services	$9,200
Staircase Runaway and Youth Services, Inc.	$11,000
The Salvation Army (Mason County)	$20,000
American Red Cross Mecosta-Osceola Chapter	$5,000
Project Starburst	$5,000
The Salvation Army (Mecosta County)	$13,000
Women's Information Service	$12,000 $15,000
Rainbow House Domestic Abuse Services, Inc.	$44,800
Tri-City Area United Way	$10,000
Family Counseling and Shelter Services of Monroe County, Inc.	$74,377
Monroe County Opportunity Program	$73,023
Eightcap, Inc.	$15,300
Bethany Housing Ministries, Inc.	$15,050
Every Woman's Place, Inc.	$19,775
West Michigan Therapy, Inc.	$19,775
Bethany Christian Services	$10,000 $30,000
Newaygo County Community Services	$70,100
Common Ground Sanctuary	$23,210

Community Services of Oakland County	$35,781
Help Against Violent Encounters Now! (HAVEN)	$33,511
Lighthouse of Oakland County	$42,500
New Bethel Outreach Ministry Corporation	$29,079
South Oakland Shelter	$33,759
Channel Housing Ministries, Inc.	$12,500
New Life Recovery and Prevention Services, Inc.	$15,000
Friendship Shelter	$97,600
Center for Women in Transition	$66,500
Community Action House	$56,000
Council of Michigan Foundations	$22,000
Good Samaritan Ministries	$35,000
Ottawa County Community Action Agency	$22,900
The Salvation Army – Grand Haven	$10,000
Roscommon County Habitat for Humanity	$14,900
Saginaw Youth Protection Council	$68,505
Saginaw Shelter for the Homeless, Inc.	$52,685
Underground Railroad, Inc.	$79,110
Blue Lake Residential Care Facilities, Inc.	$14,900
Safe Horizons	$83,500
St. Clair County Community Mental Health Authority	$7,500
Domestic Assault Shelter Coalition	$18,000 $3,000
Shiawassee County	$7,000
The Salvation Army (Shiawassee County)	$14,000
Caro United Methodist Church Good Samaritan Fund	$10,000

Human Development Commission	$57,500
Domestic Violence Coalition, Inc.	$5,000
Domestic Violence Project, Inc.	$58,931
Father Patrick Jackson House Program, Inc.	$19,500
Inter-Faith Hospitality Network of Washtenaw County	$25,000
Michigan Ability Partners	$15,000
Ozone House, Inc.	$51,250
Shelter Association of Washtenaw County	$54,565
SOS Crisis Center, Inc.	$135,754
The Salvation Army – Family Center Shelter	$15,000
Washtenaw County Planning Department Community Development Program	$7,500
CareGivers	$50,000
Community Care Services	$16,800
Detroit-Wayne Co. Homeless Action Network	$24,000
Federation of Youth Services	$37,125
First Step	$33,800
Freedom House	$30,000
Jewish Vocational Services	$50,000
Lincoln Behavioral Services	$6,000
Lutheran Social Services of Michigan	$30,000
Mariners Inn	$38,165
New Life Home for Recovering Women, Inc.	$49,016
Starfish Family Services, Inc.	$5,000
The Salvation Army Denby Center	$42,894
Travelers Aid Society of Detroit	$25,000
United Community Housing Coalition	$32,500

Wayne County Neighborhood Legal Services	$50,000 $30,000
Wayne-Metropolitan Community Services Agency	$30,000
Cadillac Area OASIS/Family Resource Center	$42,500
Subtotal:	**$6,508,500**
The following organizations received Housing Resource Grants:	
Sylvia's Place	$55,000
Sunrise Mission	$55,500
CORY Place	$133,300
City of Coldwater	$68,000
Relief After Violent Encounter (R.A.V.E.)	$3,358
Caring House, Inc.	$111,100
SIREN, Inc.	$216,600
Charlevoix-Emmet Housing Coalition	$5,000
Greater Eastside Community Association	$66,600
Shelter of Flint, Inc.	$6,708
Domestic Violence Escape (DOVE)	$8,100
Addiction Treatment Services	$194,400 $5,635
Goodwill Industries of Northern Michigan, Inc.	$9,990
Women's Resource Center	$55,500
Barbara Kettle Gundlach Shelter for Abused Women	$25,900
Volunteers of America of Greater Lansing, Inc.	$55,500
Women's Aid Service, Inc.	$2,350
Aware, Inc.	$55,500 $10,000
Community Action Agency (Jackson County)	$178,200

Arbor Circle Corporation	$10,000
Community Rebuilders	$55,500
Dwelling Place of Grand Rapids	$10,000 $14,885
Livingston Area Council Against Spousal Abuse	$100,000 8,974
HOME of Mackinac County	$166,700
Women's Information Service:	$10,100
Bethany Housing Ministries, Inc.	$55,500
Help Against Violent Encounters Now! (HAVEN)	$10,000
Venture, Inc.	$72,900
City of West Branch	$585,500
Friendship Shelter	$33,300
Center for Women in Transition	$55,500
Good Samaritan Ministries	$25,900
City of Holland	$222,200
Saginaw County Youth Protection Council	$2,969
Blue Lake Residential Care Facilities, Inc.	$10,000
Domestic Assault Shelter Coalition	$10,000
Human Development Commission	$519,900
CAP Nonprofit Housing Corp.	$163,300
Dawn Farm	$55,500 $55,500 $55,500
The Salvation Army – Family Center Shelter	$55,500
Washtenaw Housing Alliance	$55,500
CHOICE	$10,000

Detroit Catholic Pastoral Alliance	$166,600
Detroit Central City CMH	$55,500
Detroit Rescue Mission Ministries	$97,200 $166,600 $280,500 $10,000
Positive Images, Inc.	$10,000
St. Ignatius Non-Profit Housing	$55,500
Starfish Family Services, Inc.	$9,887
Subtotal:	**$4,604,656**

The following units of government and non-profit organizations received HOME grants:

City of Alpena	$111,100
Northeast Michigan Community Service Agency, Inc.	$30,000
Antrim County	$333,300
Barry County	$333,300
Bay Area Housing Development Corporation	$30,000 $351,750
Benzie Housing Council	$30,000
Community Housing Initiative	$30,000
Greater Niles Community Development Corporation	$60,000 $222,200
Southwest Michigan Community Action Agency	$30,000
Branch County Coalition Against Domestic Violence	$314,000
Northern Homes Community Development Corporation, Inc.	$15,000 $120,000
Chippewa-Luce-Mackinac Community Action Agency	$90,000 $222,200
U.P. Community Services	$60,000
Eaton County	$155,500

Charlevoix-Emmet Housing Coalition	$30,000
Foundation for Mental Health Grand Traverse/Leelanau Counties	$488,800
HomeStretch	$30,000 $393,104
Northwest Michigan Human Services Agency	$250,000 $30,000
Calumet Township	$222,200
Houghton County	$222,200
Ferris Development	$45,000
Franklin Street Community Housing Corporation	$12,500
Greater Lansing Housing Coalition	$45,000
Ionia County	$88,800
Iosco County	$355,500
Jackson Affordable Housing	$26,250
Kalamazoo Neighborhood Housing Services, Inc.	$30,000 $430,000
ICCF Non-Profit Housing Corporation	$30,000
Keweenaw County	$111,100
Lake County	$311,100
City of Lapeer	$577,700
City of Adrian	$555,500
Great Lakes Community Non-Profit Housing Corporation	$196,000 $30,000 $248,000
HOME of Mackinac County	$42,500
Housing Opportunities for Macomb County, Inc.	$30,000
City of Manistee	$111,100
FiveCap, Inc.	$15,000 $282,500

City of Ludington	$222,200
Monroe County Opportunity Program	$200,000
Montmorency Area Rural Community Housing, Inc.	$658,320
City of Muskegon Heights	$144,400
Neighborhood Investment Corporation	$151,000 $42,500 $450,000
Temple Cares for People	$30,000 $222,200
NCCS Center for Nonprofit Housing	$551,500 $60,000 $718,400
Venture, Inc.	$366,600
Channel Housing Ministries, Inc.	$55,000 $554,600
City of Holland	$333,300
Roscommon County Housing Commission	$200,000
Economic Opportunity Committee of St. Clair County	$114,200
Sturgis Neighborhood Program	$30,000 $266,500
Schoolcraft County	$66,600
Human Development Commission	$30,000 $316,600
City of South Haven	$213,415
Avalon Housing, Inc.	$30,000
CAP Nonprofit Housing Corporation	$30,000
City of Dearborn	$388,800
Detroit Catholic Pastoral Alliance	$960,000 $15,000
Detroit Neighborhood Housing Services, Inc.	$166,600

Grandmont/Rosedale Development Corporation	$15,000
City of Livonia	$377,700
Northstar Community Development Corporation	$166,600
U-SNAP-BAC Non-Profit Housing Corporation	$30,000
Wayne-Metropolitan Community Services Agency	$166,700
West Detroit Inter-Faith Community Organization	$333,300
Subtotal:	**$16,455,239**
The following local units of government received CDBG grants:	
Alcona County	$225,000
Allegan County	$450,000
Alpena County	$300,000
Antrim County	$262,500
Arenac County	$225,000
Baraga County	$125,000
Barry County	$375,000
Branch County	$337,500
Cass County	$305,700
Cheboygan County	$175,000
Chippewa County	$300,000
Delta County	$300,000
Dickinson County	$275,000
Gratiot County	$200,000
City of Hancock	$396,300
Houghton County	$300,000
Ingham County	$300,000

Ionia County	$375,000
Iosco County	$219,500
Isabella County	$250,000
Kalamazoo County	$300,000
Kalkaska County	$175,000
Keweenaw County	$125,000
Lake County	$225,000
Lapeer County	$300,000
Livingston County	$300,000
Mackinac County	$225,000
Manistee County	$218,750
City of Manistee	$629,200
Marquette County	$375,000
Mason County	$175,000
Menominee County	$262,500
City of Menominee	$365,800
Midland County	$412,500
Monroe County	$450,000
Montmorency County	$200,000
Oceana County	$175,000
Ontonagon County	$198,800
Oscoda County	$187,500
Otsego County	$590,800
Presque Isle County	$150,000
Roscommon County	$262,500
St. Clair County	$300,000

St. Joseph County	$250,000
City of Three Rivers	$243,900
Shiawassee County	$450,000
Van Buren County	$300,000
Subtotal:	**$13,543,750**
Total:	**$44,302,144**

Exhibit VIII

LOW INCOME HOUSING TAX CREDITS ALLOCATED

FY 2001 (07/01/00 TO 06/30/01)

Project	Credit	Location	Type	Units
112 S. Adams	$14,732	Washtenaw	Family	3
2nd Avenue Apartments	$125,741	Wayne	Family	11
326 Michigan	$20,560	Washtenaw	Family	4
Alberta W. King Village*	$443,864	Wayne	Family	120
Alexandrine Square Apartments	$13,764	Wayne	Family	30
Amazon Apartments	$839,957	Muskegon	Family	106
Arbors at Eagle Crest	$920,844	Isabella	Family	120
Arbors at St. Clair	$815,310	St. Clair	Family	108
Ashton Ridge Apartments	$35,747	Jackson	Family	144
Aspen II Apartments	$43,091	Otsego	Family	32
Autumn Grove Apartments	$70,360	Newaygo	Family	24
Baldwin Villas Apartments*	$84,810	Oakland	Family	65
Bay Hill II*	$106,758	Gd. Traverse	Family	36
Benton Harbor I	$212,944	Berrien	Family	109
Benton Harbor II	$251,164	Berrien	Family	87
Blanchard Apartments	$2,577	Ionia	Family	16
Bramblewood Senior Apartments	$2,652	Macomb	Elderly	32
Bristol Court	$16,832	Genesee	Family	143
Brookstone Place II	$418,772	St. Clair	Family	72
Brookwood Park	$809,241	Saginaw	Family	60
Cambridge Court Apartments	$67,036	Montcalm	Family	31
Canton Club East*	$382,675	Wayne	Family	147
Carpenter Street Apartments	$101,917	Charlevoix	Family	53
Cascade Apartments	$5,986	Ottawa	Family	127
Chase Run II Apartments	$417,118	Isabella	Family	48
COGIC Village – Muskegon	$44,893	Muskegon	Family	36
Countryside Apartments	$11,161	Gratiot	Family	47
Countryside Two	$190,980	Gratiot	Family	37
Cross Street Village	$54,192	Washtenaw	Elderly	104
Crossings at Buena Vista II	$9,513	Saginaw	Family	112
Deer Meadows Apartments	$234,900	Charlevoix	Elderly	30
Dorchester Court	$827,353	St. Clair	Family	131
Ferguson Apartments	$1,028,079	Kent	Family	101
Ferris 01-1	$81,859	Ingham	Family	23
Francis Street Project	$41,244	Oakland	Family	4
Friendship Meadows III	$401,235	Wayne	Elderly	100
Georgia Manor	$152,828	Genesee	Family	28
Globe Apartments	$67,710	Kent	Family	77
Granite Club Acres Phase I	$93,389	Midland	Family	11
Greenwood Village*	$36,708	Hillsdale	Family	48
Harbor Pointe II	$533,485	Berrien	Elderly	72
Harrison Woods Apartments	$103,423	Clare	Family	55
Hickory Hollow	$17,331	Arenac	Family	12

Project	Credit	Location	Type	Units
Huron Beach Apartments	$142,512	Iosco	Family	47
Kaiser Street Senior Apartments	$3,779	Bay	Elderly	22
Kearsley-Daly Villa*	$96,707	Genesee	Elderly	41
Kercheval Place Townhomes	$284,960	Wayne	Family	24
Knollview Apartments	$47,754	Clinton	Family	28
Lakeshore Village Apartments II*	$236,895	Livingston	Family	96
Lapeer Gardens	$157,292	Wayne	Family	11
Laura's Place	$59,392	Branch	Family	6
Lloyd's Bayou II	$75,763	Ottawa	Elderly	10
Lost Creek*	$235,503	Marquette	Elderly	91
Mainville Apartments	$2,879	Montcalm	Family	24
Manchester Place II*	$209,610	Wayne	Family	56
Maple Lane Apartments	$2,698	Allegan	Family	8
Maple Ridge	$624,809	Jackson	Elderly	68
Mapleview Apartments	$40,798	Clinton	Family	23
Marwood Apartments	$21,230	Wayne	Family	55
Meadows Apartments	$18,755	Saginaw	Family	48
Meadows Apartments (Emmet County)	$312,363	Emmet	Family	97
Meetinghouse at Fidelity	$376,283	Berrien	Elderly	31
Montrose Country Estates	$74,698	Genesee	Family	32
Newberry Homes Estates	$30,307	Wayne	Family	60
Newberry Square Apartments	$24,846	Wayne	Elderly	80
Nottingham Apartments	$2,149	Clare	Family	23
Paddock Manor	$499,177	Oakland	Elderly	44
Park Square Apartments	$278,013	Wayne	Family	38
Penn Avenue Apartments	$64,719	Ingham	Family	20
The Pines*	$111,453	Washtenaw	Elderly	40
Port Crescent II Apartments	$176,712	Huron	Family	103
Premier Apartments	$254,657	Wayne	Family	37
Redford Manor North	$307,204	Wayne	Family	48
Riverside Estates Apartments	$696,182	Wayne	Family	66
Rosewood Park	$927,094	Genesee	Family	90
Ross Lake Village	$8,897	Gladwin	Family	37
Roxbury Court	$503,513	Genesee	Elderly	90
Saginaw Pointe Apartments	$426,558	Saginaw	Family	147
Sanford Arms Apartments	$989,725	Oakland	Family	161
Shelborne Park	$381,003	Calhoun	Family	48
Shiloh Commons*	$558,900	Genesee	Family	73
Siena Place*	$266,901	Lenawee	Elderly	60
Silver Stone Townhomes*	$265,764	Ingham	Family	105
Simon House	$98,701	Wayne	Family	11
Southwest Housing Partners	$20,134	Wayne	Family	60
St. Paul/Kingston Arms Apartments	$326,424	Wayne	Family	59
Thompson Tower Apartments	$24,292	Wayne	Elderly	240
Town Square Apartments	$97,213	Marquette	Family	31
The Trails at West Branch	$15,980	Ogemaw	Family	59
Troy American House*	$147,605	Oakland	Elderly	59
Village Apartments	$62,359	Washtenaw	Family	32
The Village at Irving Park	$431,725	Calhoun	Family	39

Project	Credit	Location	Type	Units
The Village at Joseph's Run	$807,181	Midland	Family	128
Village East	$140,763	Gladwin	Family	47
Village Green	$114,201	Mecosta	Family	46
Village Place Apartments	$69,337	Tuscola	Family	32
Village Square Apartments	$12,607	Huron	Family	32
The Villages at Parkside I	$1,375,000	Wayne	Family	118
West River Park	$73,809	Ogemaw	Elderly	9
West Town Apartments	$96,339	Allegan	Family	40
Westbury Apartments	$53,178	Allegan	Family	31
Westside Gardens	$7,214	Wayne	Family	11
Whispering Pines Apartments	$779,990	Branch	Family	112
Woodland Point	$719,686	Calhoun	Family	100
Woodridge Apartments	$2,312	Newaygo	Family	31
Woodridge Apartments (Allegan)	$14,073	Allegan	Family	51
Total:	**$25,443,312**		**106 Projects**	**6,322**

* = Tax Exempt Projects – not funded from Tax Credit cap

Exhibit IX

LOW INCOME HOUSING TAX CREDIT – APPLICATIONS DENIED

FY 2001 (07/01/00 TO 06/30/01)

Project	Location	Reason
July 17, 2000 Funding Round:		
Arcadia Apartments	Wayne	Marketing
Blackberry Creek Townhomes	Genesee	Environmental
Forest Park	Wayne	Marketing and Environmental
Heritage House Apartments	Calhoun	Marketing and Environmental
Memorial Building	Gogebic	Environmental, Infeasible
Oak Pointe	Calhoun	Environmental
Pittman House	Wayne	Marketing
Renaissance Villas	Washtenaw	Marketing
Riverbend Apartments	Lapeer	Environmental
Roxbury Court	Genesee	Marketing and Environmental
Woodchase Apartments	Calhoun	Environmental
March 15, 2001 Funding Round:		
Forest Park	Wayne	Environmental
Woodbridge Estates I and II	Wayne	Marketing and Environmental
Benton Harbor Homes	Berrien	Marketing
Midtown Square	Wayne	Marketing and Environmental
Shelborne Square	Wayne	Marketing
Arbors at the Woods	Jackson	Environmental
Helisa Square	Wayne	Marketing and Environmental
Heritage Place at the Woods	Jackson	Environmental
Wyoming/Joy Perm. Hsng. Proj.	Wayne	Environmental
Arcadia Apartments	Wayne	Incomplete Financing
Morningside Commons	Wayne	Marketing
The Trails at West Branch	Ogemaw	Environmental
Oakwood Manor	Lake	Environmental
West Pointe Homes	Wayne	Marketing
Sandhill Manor	Roscommon	Marketing
Heritage Court Senior	Berrien	Marketing
Renaissance Villas	Washtenaw	Environmental
Countryside Manor	Muskegon	Marketing
Northend Village	Wayne	Marketing

In addition, 27 projects that requested a total of $9,434,571 in credit did not receive an award because the amount of credit available for FY 2001 was limited, and these projects were not as competitive as those that received an award.

Exhibit X

LOW INCOME HOUSING TAX CREDIT

SUMMARY OF CHANGES TO QUALIFIED ALLOCATION PLAN

FY 2001 (07/01/00 TO 06/30/01)

Amendments to the allocation plan made during FY 01 include the following:

- Addition: "Owners must keep the original local health, safety or building code violation reports or notices that are issued by the State or local government until inspected by the Authority. Owners must keep such reports or notices until the violation has been corrected."

- Addition: "The Authority will physically inspect all buildings and 20% of the low-income units in a project and will complete tenant file audits on 20% of the low-income units no later than the end of the second calendar year following the year the last building in the project is placed in service."

  The Authority will conduct a physical inspection of all buildings and 20% of the low income units in a project and will complete tenant file audits on 20% of the low-income units at least once every three years."

- Language added: the word "approximately" was added to the funding round award dates.

- Language added: "Additional credit must be requested in writing."

- Points awarded for CIP and Fannie Mae funds will be lowered to 2 and 5 points.

- Clarification that points awarded for federal, state, or local financing will be awarded only for permanent financing.

- Costs included in eligible basis have been increased from 110% of the HUD 221(d)(3) limits or $87,000 per unit, whichever is higher to 110% of the HUD 221(d)(3) limits or $90,000 per unit for projects located in qualified census tracts, an Empowerment Zone, or an Enterprise Community; for projects with deep rent targeting, projects sponsored by nonprofit organizations, or difficult substantial rehabilitation projects.

- Addition: General requirements, builder overhead, and builder profit may be aggregated to a maximum of 20% of the construction contract for projects of 50 units or less that are located in rural areas.

- Addition: Construction managers/Consultant fee, when not included in the construction contract, will be limited to a maximum of $50,000.

- Clarification: The $5,000 per unit of hard construction costs must be limited to costs associated with building rehabilitation, not site improvements.

- Language added: MSHDA "and the Department of Housing and Urban Development have entered into a Memorandum of Understanding" for 911 subsidy layering.

- Addition: "Following the amendment of the Authority's Memorandum of Understanding with HUD, newly constructed projects of 50 units or less, which will be financed by Rural Housing Services or will be located in rural areas, may aggregate general requirements, builder overhead, and builder profit to a maximum of 20% of the construction contract."

- Changed the Sponsor Profit/Developer Fee for 911 subsidy layering from 10%-15% of total development costs to "15% of the project's total development costs, provided, however, that the total developer fee shall not exceed $1,000,000."

- Addition: "Any changes to a project that require a re-scoring or re-evaluation of the application will not be allowed from time of initial application to placed-in-service."

- Addition: "All units for which an allocation of credit was not made by December 31, 2000, must pay the sum of $300 per low income unit, which amount will cover the entire monitoring period and is payable prior to issuance of Form 8609. All projects that received an allocation of credit prior to January 1, 2001 will be charged an additional inspection fee of $30 for each unit to be inspected once every three years, and which will be due at the time of submission of the annual owner certifications."

- Language added: "foreclosure or granting of a deed in lieu of foreclosure" was included as a criteria for awarding 20 negative points for poor previous participation on the part of the sponsor.

- Changed the requirement for market studies. The language is now as follows: "A market study which indicates the housing needs of low income individuals in the area to be served by the project, that is completed in accordance with the Authority's guidelines. The market study must be acceptable to the Authority. This may result in adjusted rents for purposes of feasibility. Projects will be rejected if the market study is deemed insufficient by the Authority."

- Language added: Projects that "reserve" at least 10% of the two and/or three bedroom units for "households with children" will receive 5 points.

- Addition: "Projects that agree to sell the rental units to eligible tenants at the end of the initial low income use period will receive 3 points. These points will be available only for single family or townhouse units and such other criteria as the Authority may prescribe."

- Addition: "Sponsors proposing projects utilizing existing housing that is located in an area for which a community revitalization plan is in place and who can demonstrate that the proposed development contributes to the revitalization plan" will receive 5 points for Sponsor Characteristics.

- Addition: "Projects located in a qualified census tract, for which a community revitalization plan is in place and that can demonstrate that the proposed development contributes to the revitalization plan" will receive 5 points for Preference Points.

- Addition: Projects receiving the same score will be ranked according to the following criteria: 4) "projects located in a qualified census tract, for which a community revitalization plan is in place and that can demonstrate that the proposed development contributes to the revitalization plan."

- Timing of Carryover Allocation has been changed to the following: "A Carryover Allocation will be issued to projects at the time of Reservation. Projects that received an allocation of credit prior to July 1, must provide evidence, acceptable to the Authority and in accordance with any applicable federal regulations, from a Certified Public Accountant no later than December 1 that more than 10% of the project's reasonably anticipated basis has been incurred in the year in which the Carryover Allocation is issued. Projects receiving a Carryover Allocation on or after July 1 will be given six months from the date of the allocation to incur more than 10% of the project's reasonably anticipated basis and to provide documentation of such to the Authority."

Exhibit XI

TECHNICAL ASSISTANCE PROVISION

FY 2001 (07/01/00 TO 06/30/01)

Abraham and Gaffney, P.C. – One Contract, $5,089

This organization is located in St. Johns, MI and provides organizational development, including legal and accounting assistance to organizations statewide.

Advantage Consulting – Five Contracts, $7,889.59

This organization is located in Williamsburg, MI providing construction management, specification writing and HQS guidelines statewide.

Anderson, Tackman and Co., PLC – One Contract, $360

This organization is located in Kincheloe, MI and provides financial management assistance in central Michigan.

Kristin Brady – Two Contracts, $7,116.88

This individual, located in Traverse City, MI provides training on CDBG administration in northern Michigan, including the upper peninsula.

Brickley DeLong, PC – Four Contracts, $22,620

This organization is located in Muskegon, MI and provides financial management in Muskegon, Oceana, Newaygo and northern Ottawa counties in Michigan.

Vanessa Buhs – Two Contracts, 2,268.60

This individual is located in Manistee, MI and provides assistance with administration of CDBG and HOME grants in western Michigan.

Pamela Burke – One Contract, $3,050

This consultant is located in Remus, MI and provides organizational development assistance statewide.

Capitol Fundraising Associates – Two Contracts, $44,000

This organization is located in Lansing, MI and provides organizational development and fundraising assistance statewide.

CEDAM – One Contract, $48,438

This organization is located in Lansing, MI and provides capacity building assistance statewide.

Center for Urban Affairs, MSU – One Contract, $7,000

This organization is located in East Lansing, MI and provides capacity building assistance statewide.

Charlevoix Emmet Housing Coalition – Two Contracts, $11,150.65

This organization is located in Boyne City, MI and provides community organizing assistance including group and board facilitation and strategic planning. This group serves Antrim, Charlevoix and Emmet counties.

City of Adrian – Three Contracts, $4,778.13

This local government provides HOME rehabilitation program administration in southern Michigan.

Community Development Advocates of Detroit – One Contract, $10,000

This organization is located in Detroit, MI and provides community development training in Wayne County.

Community Research Group – Two Contracts, $9,500

This organization is located in Okemos, MI and provides assistance with Real Estate Development statewide.

Construction Management Consulting – Two Contracts, $10,270

This organization is located in Detroit, MI and provides project feasibility, development, and construction management assistance in Wayne County.

Co. Hart Solutions – One Contract, $956

This organization is located in Battle Creek, MI and provides community relations and outreach training in southern Michigan.

Virginia Coulter – One Contract, $3,294

This individual, located in Traverse City, MI provides assistance for continuum of care organizations in much of the lower peninsula.

Warren T. Dean, P.C. – Five Contracts, $17,927.40

This attorney is located in Ferndale, MI and provides organizational development assistance statewide.

Detroit LISC – One Contract, $173,057

This organization is located in Detroit, MI and provides assistance with financial management, project feasibility and development assistance in southeastern Michigan.

DEX Design Associates – Five Contracts, $26,579.50

This organization is located in Detroit, MI and provides assistance with organizational development in much of southern Michigan.

Kip Diotte – One Contract, $1,385.35

This individual, located in Lansing, MI provides continuum of care training statewide.

Brian Duell/David Parzyck – One Contract, $28,078.56

These consultants are located in Detroit, MI and provide construction management assistance statewide.

Eagle Enterprises Unlimited, Inc. – Three Contracts, $19,732.32

This consultant, based in Lexington, MI provides community relations and outreach assistance, along with community development planning training in the eastern lower peninsula.

Fedder Construction, L.L.C. – One Contract, $1,109.85

This organization is located in Muskegon, MI and provides project development and construction management in western Michigan.

Lee Ann Fischer – Two Contracts, $5,400

This individual, located in Prudenville, MI, provides training on grant administration, board and nonprofit development, and project management statewide.

Franke Consulting Group – Five Contracts, $63,600

This organization is located in Saratoga Springs, New York and provides training in organizational development, board development and fundraising statewide.

Funding Resources – One Contract, $30,500

This organization is located in Grosse Pointe Woods, MI and provides fundraising and grantwriting assistance statewide.

Greater Lansing Housing Coalition – One Contract, $2,080.

This organization is located in Lansing, MI and provides assistance in housing program development to nonprofit groups located in Ingham county.

Lindsey F. Hager – Three Contracts, $7,875

This individual, located in Fremont, MI, provides training on the HOME program in northwest Michigan.

Sue Harder – One Contract, $2,189

This individual is located in Holland, MI and provides organizational development assistance and grant administration training in western Michigan.

Jerry Holloway – One Contract, $651.58

This individual is located in Lansing, MI and provides training in real estate development, brokerage services, insurance and real estate law statewide.

Hope Network – One Contract, $15,500

This organization is located in Grand Rapids, MI and provides organizational and project development to nonprofits statewide.

Inner City Christian Federation – One Contract, $12,000

This organization is located in Grand Rapids, MI and provides training for the HomeLinks program statewide.

Jeurgensen and Associates – Three Contracts, $66,645.65

This organization is located in Detroit, MI and provides organizational development to southeastern Michigan.

Legal Services of Southern Michigan – One Contract, $200

This organization is located in Ann Arbor, MI and provides legal assistance relating to landlord/tenant relations statewide.

Local Initiatives Support Corporation – Three Contracts, $261,728

This organization, located in Lansing, MI provides project development, including board development and financial management to nonprofit organizations throughout central Michigan.

Patricia Lowery – Two Contracts, $4,550

This individual, located in Bellaire, MI, provides training in CDBG program administration in northern Michigan.

Patricia Marshall – Five Contracts, $17,637

This consultant is located in Prudenville, MI and provides TA for HOME and CDBG administration throughout the lower peninsula.

David Medema – Two Contracts, $7,133.60

This individual is located in Grand Rapids, MI and provides training in organizational development and strategic planning statewide.

Michigan Capital Fund – One Contract, $15,500

This organization is located in Lansing, MI and provides project feasibility and construction management statewide.

Michigan Housing Trust Fund – Seven Contracts, $18,144.92

This organization is located in Lansing, MI and provides organizational development, financial management, and project development assistance statewide.

Michigan Neighborhood Partnership – Four Contracts, $47,024.98

This organization is located in Detroit, MI and provides TA in organizational development, financial management, project development, and property development to all faith-based organizations statewide.

MNPRDC dba Ferris Development – One Contract, $12,000

This organization is located in Lansing, MI and provides assistance in nonprofit formation, board development, and project managements in south central Michigan.

Maureen Moloney – One Contract, $2,475

This consultant, based in Williamston, MI provides TA for homeless planning and Continuum of Care assistance and serves central lower Michigan.

National Center for Nonprofit Boards – One Contract, $9,000

This organization is located in Washington D.C., and provides organizational development to nonprofits statewide.

Neighborhood Investment Corporation – Two Contracts, $1,500

This organization, located in Muskegon, MI, provides neighborhood and community interaction and board development assistance to nonprofits in western Michigan.

Organizational Services, Inc. – One Contract, $47,120

This organization is located in Ann Arbor, MI and provides assistance in meeting planning and travel management statewide.

Sue Ortiz – One Contract, $12,750

This individual is located in Grand Rapids, MI and provides training for HomeLinks statewide.

O'Toole & Associates – One Contract, $485

This consultant is located in Escanaba, MI and provides assistance in financial management, grant reporting requirements, and project feasibility in the upper peninsula and the northern lower peninsula.

David Parzyck – Nine Contracts, $76,279.38

This consultant is located in Detroit, MI and provides project development assistance, including project feasibility, site selection, budgeting and construction management statewide.

Progress Associates – Two Contracts, $8,500

This organization, located in Syracuse, New York, provides organizational development assistance to nonprofits statewide.

Barbara Rajewski – Two Contracts, $10,445.75

This individual is located in Bay City, MI and provides assistance with Continuum of Care reporting in central Michigan.

Renaissance West, Inc. – One Contract, $550

This organization is located in Manistee, MI and provides assistance to nonprofits in CDBG and HOME rental rehab program administration in western Michigan.

The Rensselaerville Institute – Four Contracts, $58,767.91

This organization is located in Rensselaerville, New York, and provides outcomes training statewide.

Ellen Kissinger-Rothi – One Contract, $1,480.50

This individual is located in Kalamazoo, MI and provides assistance in continuum of care planning in southwestern Michigan.

Michael F. Schubert – One Contract, $31,850

This individual is located in Chicago, Illinois, and provides community relations and outreach training statewide.

Ruth Steed – One Contract, $1,462.50

This individual is located in Pontiac, MI and provides project feasibility and development and board organizational development in southeast Michigan.

Strategic Planning Services – Six Contracts, $20,452.50

This organization is located in Bloomfield Hills, MI and provides organizational development, financial management, in the areas of internal controls and budgeting, and project development statewide.

Success Results Consulting – Three Contracts, $114,935.87

This consultant is located in Germantown, MD and provides TA in organizational and project development.

Cris Sullivan, Ph.D. – One Contract, $20,000

This individual is located in Potterville, MI and provides assistance to homeless providers statewide, specifically in relation to matters of domestic violence.

Technical Assistance Collaborative – One Contract, $70,000

This organization is located in Boston, MA and provides training for continuum of care grantees statewide.

United Consulting Services, L.L.C. – Two Contracts, $11,728

This organization is located in Detroit, MI and provides assistance in community development, project development and construction management in Macomb, Oakland and Wayne counties.

Varnum, Riddering, Schmidt, Howlett – One Contract, $1,500

This organization, located in Grand Rapids, MI provides organizational development including legal assistance to nonprofits in western Michigan.

Steve Wagner – Three Contracts, $4,591

This individual is located in Alma, MI and provides CDBG grant administration assistance in northern Michigan.

Lydia Walker – One Contract, $20,000

This individual is located in Cosby, TN and provides assistance relating to transitional housing for domestic violence survivors statewide.

WARM Training Center – One Contract, $4,400

This organization, located in Detroit, MI provides TA to nonprofits in construction management, specification writing, cost estimating and other issues related to housing rehabilitation, in southeastern Michigan.

Exhibit XII

CONTRACTORS ASSISTANCE PROGRAM (CAP)

FY 2001 (07/01/00 TO 06/30/01)

Contractor	Amount Loaned
Southwestern Michigan Construction	$40,000