JENNIFER M. GRANHOLM
GOVERNOR

STATE OF MICHIGAN
DEPARTMENT OF CONSUMER & INDUSTRY SERVICES
LANSING

DAVID C. HOLLISTER
DIRECTOR

November 21, 2003

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

Dear Representative Shulman:

In compliance with Section 306 of PA 527 of 2002, attached is the FY 2002 Michigan State Housing Development Authority's Housing Production Goals.

This report will be posted to our website within 48 hours, under "Inside CIS" at the following address: http://www.michigan.gov/cis/. If you have any questions regarding this information please feel free to contact me at 335-1976.

Sincerely,

Allan R. Pohl

Allan R. Pohl, Acting Director
Finance and Administrative Services

ARP/rct

cc: House Consumer & Industry Services Subcommittee Members
Robert Swanson
Mary Lannoye
Dean Kimmith
Steven Stauff
Brian Keisling

Finance and Administrative Services
622 W. Ottawa • LANSING, MICHIGAN 48909
www.michigan.gov • (517) 373-3795

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GOVERNOR

STATE OF MICHIGAN
DEPARTMENT OF CONSUMER & INDUSTRY SERVICES
LANSING

DAVID C. HOLLISTER
DIRECTOR

November 21, 2003

The Honorable Valde Garcia, Chair
Senate Consumer & Industry Services Subcommittee
Michigan State Senate
P.O. Box 30036
Lansing, MI 48909

Dear Senator Garcia:

In compliance with Section 306 of PA 527 of 2002, attached is the FY 2002 Michigan State Housing Development Authority's Housing Production Goals.

This report will be posted to our website within 48 hours, under "Inside CIS" at the following address: http://www.michigan.gov/cis/. If you have any questions regarding this information please feel free to contact me at 335-1976.

Sincerely,

Allan R. Pohl, Acting Director
Finance and Administrative Services

ARP/rct

cc: House Consumer & Industry Services Subcommittee Members
Robert Swanson
Mary Lannoye
Dean Kimmith
Maria Tyskiewicz
Brian Keisling

STATE OF MICHIGAN
MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY
DEPARTMENT OF CONSUMER & INDUSTRY SERVICES
DAVID C. HOLLISTER, DIRECTOR

JENNIFER M. GRANHOLM
GOVERNOR

MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY
RICK L. LABER
ACTING EXECUTIVE DIRECTOR

MEMORANDUM

November 19, 2003

TO: Governor Jennifer Granholm
Senator Valde Garcia
Senator Laura Toy
Representative Marc Shulman
Representative Chris Ward

FROM: Rick L. Laber
Acting Executive Director

RE: FY 2003 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 nineteenth such report under this requirement and represents an assessment of FY 2003 and the Authority's goals for FY 2004. The Authority's fiscal year runs from July 1 through June 30.

FY 2003 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 2003 PRODUCTION BY PROGRAM GOALS, ACTUAL LOANS CLOSED IN FY 2003, AND FY 2004 GOALS.

The Authority exceeded its goal for FY 2003, financing 6,508 new and rehabilitated units. The FY goal was 5,020 units. Discussion about program goals and attainment is contained in the next section. A list of programs, goals, and production follows. In FY 2003 the Authority distributed nearly $42 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 5,360 units of affordable rental housing in 90 developments statewide. The Authority also administers the federal Housing Choice Voucher Program (Section 8), and in FY 2003, an average of 18,223 families received housing assistance through this program.

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 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 FY 2003 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. The Section 236/202 Preservation Program was expanded in 2003 offering 35 year financing at 6.25% to preserve existing subsidized housing.

In FY 2003, this program financed 2,140 rental units in 17 developments, with a total investment of $129,998,942. The fiscal year's goal was 1,200 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.

Nine loans closed under this program in FY 2003, representing an investment of $61,775,000 and 2,021 units. The fiscal year's goal was 1,200 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 2003, this program financed 870 single family units, representing a total investment of $61,324,243. The average loan went to a borrower 32 years of age, with a household size of 2 and an average income of approximately $29,945. The average loan amount was $70,488. The FY 2003 goal was 1,000 units. The Authority did not meet its goal in this program. When interest rates are low, MSHDA SF interest rates appear less favorable, and participating lenders make proportionately more refinancing loans.

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 2003, the program assisted the financing of 1,268 single family units. The total investment was $97,379,683. The average age of a MCC recipient was 30; the average family size was 2. The average household income was approximately $28,159, and the average loan amount was approximately $76,798. The FY 2003 goal was 1,400 units and $105,000,000. The Authority missed its goal in this program, for the same reasons given in the SF program, low interest rates in the conventional market and high lender volumes of refinance loans.

4. **Property Improvement Loan Program**

This program helps preserve older, existing housing by offering loans with interest rates of 1, 3, 5, 6 and 8%, depending on borrower's income, to homeowners that meet income limits.

In FY 2003, this program made 209 loans, totaling $2,169,477. Sixty-four percent of these loans were to borrowers over 45 years of age, and approximately 83% of the loans went to improve homes that were 40 years of age or older. The FY 2003 goal was 220 loans. The Authority very nearly met its goal in this program.

FY 2004 Production Goals Summary

July 1, 2003 to June 30, 2004:

	Program	Funds	Units/Loans
1.	Multifamily Tax Exempt	$60,000,000	1,200
2.	Multifamily Pass-Through Loans	$60,000,000	1,200
3.	Single Family Loans	$55,000,000	750
4.	Michigan Mortgage Credit	$92,000,000	1,200
5.	PIP Loans	$2,200,000	220
	TOTAL:	$269,200,000	4,570

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.

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 include marketing, legal, utilities, maintenance, repairs and snow removal.

Developments also provide 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 PIP PROGRAMS IN FY 2003.

The information for Multifamily projects closed in FY 2003 is unavailable because these developments are still under construction and not yet occupied.

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 V DETAILS THE NUMBER OF CONSTRUCTION JOBS CREATED, WAGES PAID, AND TAXES PAID IN FY 2003.

Authority financed housing created approximately 2,743 full-time jobs and paid approximately $38,700,000 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 2003, three mobile homes were financed under the Authority's Michigan Mortgage Credit Certificate Program and two under the 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 original Neighborhood Preservation Program began in 1989 and financed approximately 429 units of small scale multi-family housing units. The program was evaluated, changed, and re-introduced in 1998. The goals of the program are to positively impact the image, physical conditions, market and neighborhood management of the target neighborhoods. Since 1998, approximately $21,791,134 in grants/loans have been made in 33 communities across the state. In fact, seven NPPs are in the City of Detroit and out-Wayne county; ten are in medium to large cities; six are in the UP and the balance are in small rural towns from Holland to Croswell. Each NPP produces housing units (341 total as of June 2003) either through new construction, rehabilitation of space for rental units (usually above businesses downtown), or purchase/rehab for resale. In addition, each project includes homeowner rehabilitation, beautification through banners, landscaping and/or neighborhood signs, and marketing activities to improve the image of the neighborhood.

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/Section 202: 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. The Authority adopted a 236 preservation policy in May 2002 and revised it in April, 2003 to include non-MSHDA financed Section 236 and Section 202 developments. 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 revised its Section 8 Preservation Policy most recently on June 27, 2001. 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 2003, the Authority allocated $26,467,797 in tax credits to 90 developments helping create 5,360 units of affordable housing.

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

EXHIBIT IX PROVIDES A LIST OF CHANGES MADE TO THE QUALIFIED ALLOCATION PLAN FOR FY 2004.

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 below.

The Authority provided Technical Assistance to nonprofit housing organizations throughout the state through contracts with 143 contracts made to 74 different Technical Assistance providers, at a total cost of $2,056,230.

EXHIBIT X DETAILS GRANTS MADE TO TECHNICAL ASSISTANCE PROVIDERS FOR FY 2003.

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, minority or women-owned contractors to achieve success and independence. In partnership with National City, working capital loans are made to eligible contractors, and some business training is also available. In FY 2003, no loans were made, but over 100 small, minority or women-owned contractors graduated from 12

weeks of classes held in Detroit, Grand Rapids, Flint and Saginaw.

Housing Choice Voucher Program

The Housing Choice Voucher Program utilizes the private rental market to provide housing to low income residents. Residents live in single family or multifamily rental dwellings, paying between 30 and 40% of their gross income for rent. In FY 2003, an average of 18,223 families participated in this program; the average age for the head of household was 44 years and the average adjusted household income was $10,332.

Exhibit I

PRODUCTION GOALS RECORD

FY 2003 (07/01/02 TO 06/30/03)

Program	FY 2003 Goal		FY 2003 Closed		FY 2004 Goal	
1. Multifamily Direct Loans	$80,000,000	1,200 Units	$129,998,942	2,140 Units	$60,000,000	1,200 Units
2. Multifamily Pass Through Loans	$85,000,000	1,200 Units	$61,775,000	2,021 Units	$60,000,000	1,200 Units
3. Single Family Loans	$72,000,000	1,000 Loans	$61,324,243	870 Loans	$55,000,000	750 Loans
4. Michigan Mortgage Credit Certificates	$105,000,000	1,400 Loans	$97,379,683	1,268 Loans	$92,000,000	1,200 Loans
5. Property Improvement Loans	$2,300,000	220 Loans	$2,169,477	209 Loans	$2,200,000	220 Loans

Exhibit II

SINGLE FAMILY PROGRAM PRODUCTION RECORD

FY 2003 (07/01/02 to 06/30/03)

	New	Existing
# Loans	49	821
$ Volume	$4,048,036	$57,276,207
Average Loan	$82,613	$69,764
Average Price	$96,676	$72,322
Average Income	$35,788	$29,596
Average Age of Borrower	31	32
Average Family Size	2	2
% Minority Buyers	35%	29%
% Female Headed Household	51%	62%
% Below 55% of Median Income	31%	69%
% First Time Homebuyer	98%	99%

Total "Single Family" Production: 870 units, $61,324,243

Exhibit III

MICHIGAN MORTGAGE CREDIT CERTIFICATE PROGRAM PRODUCTION RECORD

FY 2003 (07/01/02 to 06/30/03)

	New	Existing
# Loans	55	1,213
$ Volume	$4,975,190	$92,404,493
Average Loan	$90,458	$76,178
Average Price	$94,025	$77,810
Average Income	$31,136	$28,024
Average Age of Borrower	29	30
Average Family Size	2	2
% Minority Buyers	6%	36%
% Female Headed Household	44%	52%
% Below 55% of Median Income	67%	77%
% First Time Homebuyer	95%	99%

Total "Michigan Mortgage" Production: 1,268 units, $97,379,683

Exhibit IV

PIP LOAN PROGRAM PRODUCTION RECORD

FY 2003 (07/01/02 TO 06/30/03)

# Loans	209
$ Volume	$2,169,477
Average Loan	$10,380
Average Income	$23,291
Average Interest Rate	4.8%
Average Age of Borrower	54
Average Family Size	2.0
% Borrowers Over Age 45	64%
% Minority Borrowers	26%
% Single Head of Household	79%
% Homes More than 40 Years Old	83%
Average Age of Home	65

Exhibit V

CONSTRUCTION JOBS, WAGES, TAXES

FY 2003 (07/01/02 TO 06/30/03)

	Jobs	Wages	Taxes
Multifamily Direct Loans			
Hope Woods (Kalamazoo)	151	$5,585,000	$2,122,300
Lake Huron Woods (Fort Gratiot)	155	$5,723,750	$2,175,025
Valley View III (Ionia)	24	$892,720	$339,234
Boller Meadows (Brownstown)	147	$5,450,000	$2,071,000
Elmhaven Manor (Pontiac)	181	$6,691,000	$2,542,580
Belleview Place (Ionia)	31	$1,142,250	$434,055
Green Meadows (Gaylord)	32	$1,171,500	$445,170
Marsh Ridge III (Grand Rapids)	104	$3,862,875	$1,467,893
Park Terrace (Muskegon)	150	$5,567,500	$2,115,650
Village at Park Terrace (Muskegon)	128	$4,740,000	$1,801,200
Big Bend (Kalamazoo)	111	$4,125,000	$1,567,500
Maple Ridge West (Blackman)	59	$2,175,000	$826,500
Village Crossings (Edmore)	22	$802,289	$304,870
Emerald Park (Otsego)	36	$1,333,800	$506,844
Oakland Park Towers (Troy)	179	$6,616,313	$2,514,199
Royal Oak Tower (Royal Oak)	96	$3,538,942	$1,344,798
Belle Maison (Detroit)	151	$5,581,533	$2,120,983
Subtotal:	1,757	$64,999,472	$24,699,801[1]
Multifamily Pass Through Loans			
Burkeshire Point (Swartz Creek)	87	$3,205,000	$1,217,900
Danbury Park Manor (Superior Twshp.)	99	$3,675,000	$1,396,500
Edgewood Villas (Lansing)	108	$4,005,000	$1,521,900
Renaissance Court (Pontiac)	39	$1,440,000	$547,200
Casa del Ray (Pontiac)	23	$852,500	$323,950
Canterbury House (Oshtemo)	141	$5,225,000	$1,985,500
Ponds of Taylor (Taylor)	138	$5,090,000	$1,934,200
Parks of Taylor (Taylor)	111	$4,117,500	$1,564,650
Courtyards of Taylor (Taylor)	89	$3,277,500	$1,245,450
Subtotal:	835	$30,887,500	$11,737,250[1]

	Jobs	Wages	Taxes
Single Family Loans	55[2]	$2,024,018	$832,742[3]
Michigan Mortgage Credit	67[2]	$2,487,595	$1,023,471[3]
Property Improvement Loans	29	$1,084,739	$412,201
Total:	2,743	$101,483,324	$38,705,465

[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 VI

NON-PROFIT HOUSING GRANTS PRODUCTION RECORD

FY 2003 (07/01/02 TO 06/30/03)

The following organizations received Homeless Grants:

Allegan County Crisis Response Services, Inc.	$7,250 $41,250
Allegan County Resource Development Committee	$76,103
Christian Neighbors	$4,000
Sylvia's Place	$64,747
Catholic Human Services	$6,100
Northeast Michigan Community Services	$84,149
Shelter, Inc.	$60,500
Sunrise Mission	$41,051
Baraga County Shelter Home	$24,521
St. Vincent DePaul Society Sacred Heart Conference	$12,479
Barry County United Way	$10,300
American Red Cross (Bay County)	$27,500 $39,400 $20,000
Bay Area Women's Center	$46,105
Created for Caring	$23,895
Emergency Shelter Services, Inc.	$75,000
Safe Shelter, Inc.	$10,000
Southwest MI CAA	$48,300 $26,100 $21,100 $25,000
The Salvation Army (Berrien County)	$27,000
Altrusa Teen S.H.A.R.E.	$51,955

Branch County Coalition Against Domestic Violence	$54,504
Branch Interfaith Hospitality Network	$5,000
CAA of South Central Michigan	$48,441 $28,300
D.I.S.H., Inc.	$62,700
Haven of Rest	$7,000
S.A.F.E. Place	$7,000
Woodlands Behavioral Healthcare Network	$7,500
The Salvation Army of Cheboygan County	$38,600
Diane Peppler Resource Center	$26,400
Eastern UP Veterans Center Foundation, Inc.	$30,000
Sault Ste. Marie Housing Commission	$45,000 $14,600 $45,000
Hard Times Café	$10,000
Mid-Michigan CAA	$15,500 $15,400 $38,600
Pioneer High School	$1,000
Relief After Violent Encounter (R.A.V.E.)	$27,865 $49,960
River House Shelter	$62,000
Alliance Against Violence and Abuse, Inc.	$18,300 $25,400
The Salvation Army (Delta County)	$4,500 $15,000
Caring House, Inc.	$83,037
The Salvation Army (Dickinson County)	$48,363
U.P. Community Services	$7,500
Housing Services for Eaton County	$45,646

SIREN/Eaton Shelter, Inc.	$31,815
Charlevoix-Emmet Housing Coalition	$45,025
Women's Resource Center of Northern Michigan, Inc.	$42,075
Flint YMCA	$17,160
Genesee County CMH	$6,938
Genesee County Youth Corporation	$59,165
Legal Services of Eastern MI	$46,548
Metro Housing Partnership, Inc.	$7,500
Shelter of Flint, Inc.	$96,563
YWCA of Greater Flint/Safe House	$41,926
Domestic Violence Escape (DOVE)	$23,200
St. Vincent de Paul Society	$18,200
Goodwill Industries of Northern MI, Inc.	$125,290
Northwest MI Human Services Agency	$12,180 $99,779
Overlook Resources, Inc.	$16,631
Women's Resource Center	$75,000
The Salvation Army (Gratiot County)	$17,400
Community Action Agency (Hillsdale County)	$22,400 $17,500
Domestic Harmony	$22,300
Baraga-Houghton-Keweenaw CAA	$19,000
Barbara Kettle Gundlach Shelter Home for Abused Women	$15,000
Advent House Ministries	$6,072
American Red Cross	$5,000 $10,100 $5,516

Capital Area Community Services	$34,923 $18,440 $33,735 $37,130
Catholic Social Services of Lansing/St. Vincent Home, Inc.	$28,114
Council Against Domestic Assault	$27,000
Gateway Community Services	$18,035
Harvest House	$10,000
HAVEN House	$32,888
Loaves & Fishes Ministries	$26,335
Michigan Coalition Against Homelessness	$246,000
National Council on Alcoholism Lansing Regional Area	$27,456
The Salvation Army Family Services (Ingham County)	$15,450
Volunteers of America of Greater Lansing, Inc.	$45,620
Relief After Violent Encounter Ionia/Montcalm, Inc.	$98,100
Women's Aid Service, Inc.	$13,000 $27,600 $15,000
Aware, Inc.	$43,378
Community Action Agency (Jackson County)	$55,028
Florence Crittenton Services	$34,710
The Salvation Army (Jackson County)	$30,984
Housing Resources, Inc.	$168,190
Kalamazoo County Human Services Department	$26,330
Kalamazoo Youth Ministry	$9,530
Local Initiatives Support Corporation	$7,500
YWCA Domestic Assault Program	$39,450
ACSET Community Action Program	$35,125

Catholic Human Development Outreach	$9,000 $45,250
Community Rebuilders	$65,425
Grand Rapids Housing Commission	$63,500
ICCF Non-Profit Housing Corporation	$13,500
Project Rehab – The Contact Center	$14,925
The Salvation Army (Kent County)	$17,100
Western Michigan Legal Services	$4,000
YWCA Grand Rapids/Domestic Crisis Center	$65,375
Lake County Rural Challenge Initiative	$14,600
Hispanic Service Center	$44,000
Lapeer Area Citizens Against Domestic Assault	$47,500
United Way of Lapeer County	$18,000
Family Counseling & Children's Services of Lenawee County	$42,900
Lenawee Emergency and Affordable Housing Corporation	$35,400 $30,000
Livingston Area Council Against Spouse Abuse	$54,941
Oakland Livingston Human Service Agency	$27,910 $15,000
The Salvation Army of Livingston County	$6,449
Comprehensive Youth Services, Inc.	$33,200
Macomb County Community Service Agency	$4,700
Macomb County Rotating Emergency Shelter Team	$35,000
Turning Point, Inc.	$50,000
Choices of Manistee County, Inc.	$64,300
Manistee-Benzie CMH	$30,000 $5,200 $23,500

The Salvation Army (Manistee County)	$5,000
Great Lakes Recovery Centers	$2,500
Lutheran Social Services of Wisconsin and Upper Michigan	$9,500 $31,168
Women's Center	$49,432
FiveCap, Inc.	$10,800
Region Four Community Services	$16,400 $5,850 $3,450
Staircase Runaway & Youth Services, Inc.	$1,010 $6,250 $13,000
The Salvation Army (Mason County)	$16,500
American Red Cross Mecosta-Osceola Chapter	$5,000
The Salvation Army (Mecosta County)	$16,000 $17,500
Women's Information Service	$16,214 $13,500
Rainbow House Domestic Abuse Services, Inc.	$46,750
Tri-City Area United Way	$10,850
Council on Domestic Violence and Sexual Assault	$38,600
Family Counseling & Shelter Services of Monroe Co., Inc.	$77,605
Monroe County Opportunity Program (MCOP)	$77,197
Eightcap, Inc.	$7,000 $15,200 $30,000
Bethany Housing Ministries, Inc.	$23,870
Every Woman's Place, Inc.	$27,749
West Michigan Therapy, Inc.	$13,581
Bethany Christian Services	$10,000 $30,600

Newaygo County Community Services	$74,086 $22,500
Common Ground Sanctuary	$30,710
Community Services of Oakland County	$35,781
Help Against Violent Encounters Now! (HAVEN)	$33,511
Lighthouse of Oakland County, Inc.	$42,500
New Bethel Outreach Ministry, Inc.	$31,639
South Oakland Shelter	$33,759
Channel Housing Ministries, Inc.	$25,950 $30,000
St. Vincent DePaul Society (Ontonagon County)	$7,500
Oscoda County Housing Department	$8,350
Friendship Shelter	$83,100
United Way of Otsego County	$8,500
Center for Women in Transition	$65,100
Community Action House	$54,500
Council of Michigan Foundations	$15,378
Good Samaritan Ministries	$34,100
Ottawa County Community Action Agency	$31,700
The Salvation Army – Grand Haven	$14,600
Roscommon County	$8,350
Saginaw County Youth Protection Council	$72,020
Saginaw Shelter for the Homeless, Inc.	$55,370
Underground Railroad, Inc.	$83,010
Blue Water Center for Independent Living, Inc.	$25,200 $45,000

Safe Horizons	$79,898 $20,102
St. Clair County Community Mental Health Authority	$7,500
Domestic Assault Shelter Coalition	$20,000 $5,000
KeyStone Place, Inc.	$96,600
Sanilac Area Violence Elimination Council (SAVE)	$38,000
Manistique Ministerial Association, Inc.	$10,000
Shiawassee County	$5,000
Human Development Commission	$7,500
Domestic Violence Coalition, Inc.	$15,000
Van Buren County	$1,000
Catholic Social Services of Washtenaw County	$20,509
Domestic Violence Project, Inc. Safe House	$61,980
Interfaith Hospitality Network of Washtenaw County	$26,309
Michigan Ability Partners	$15,795
Ozone House, Inc.	$53,901
Shelter Association of Washtenaw County	$57,387
SOS Crisis Center, Inc.	$142,725
The Salvation Army of Washtenaw County	$15,795
Washtenaw County Community Development Program	$7,500
Alternatives for Girls	$24,523
CareGivers	$21,335
Catholic Social Services of Wayne County	$21,580
CHOICE	$21,335
Coalition on Temporary Shelter (COTS)	$24,523
Community Care Services	$25,610

Covenant House Michigan	$24,523
Detroit Rescue Mission Ministries	$21,580
Federation of Youth Services	$30,406
First Step	$50,000
Freedom House	$21,335
Helping Unite Mothers and Children	$21,580
Homeless Action Network of Detroit	$12,912
Jewish Vocational Services	$21,580
Lincoln Behavioral Services	$8,000
Lutheran Social Services of Michigan	$30,000
Mariners Inn	$24,523
Mom's Miracle Home, Inc.	$5,100
New Life Home for Recovering Women, Inc.	$21,335
Simon House, Inc.	$30,406
Southwest Detroit Community Mental Health Services, Inc.	$30,406
The Salvation Army Harbor Light	$24,523
The Salvation Army Target Home Program	$30,406
United Community Housing Coalition	$21,580
Wayne-Metropolitan Community Action Agency	$40,940
Cadillac Area OASIS/Family Resource Center	$36,810
Subtotal Homeless Grants:	**$7,743,250**
The following Habitat Grant was made:	
Habitat for Humanity of Michigan	$249,999
Subtotal Habitat Grant:	**$249,999**

The following CDBG Grants were made:

Alcona County	$225,000
Allegan County	$300,000
Alpena County	$200,000
Antrim County	$262,500
Arenac County	$225,000
Baraga County	$125,000
Barry County	$250,000
Berrien County	$426,800
Branch County	$225,000
Cass County	$300,000
Cheboygan County	$284,250
Chippewa County	$300,000
Delta County	$200,000
Dickinson County	$262,500
Gratiot County	$200,000
Houghton County	$300,000
Ingham County	$487,800 $450,000
Ionia County	$375,000
Isabella County	$412,500
Kalamazoo County	$300,000
Kalkaska County	$175,000
Keweenaw County	$100,000
Lapeer County	$450,000
Mackinac County	$225,000

Marquette County	$412,500
Monroe County	$450,000
Montmorency County	$225,000
Ontonagon County	$125,000
Oscoda County	$187,500
Otsego County	$262,500
Presque Isle County	$225,000
Roscommon County	$262,500
Van Buren County	$298,800 $426,800
City of Charlotte	$243,900
City of Ironwood	$610,000
City of Ludington	$609,700
City of St. Joseph	$146,300
Subtotal CDBG Grants:	**$11,546,850**
The following HOME Grants were made:	
Barry County	$250,000
Bay Area Housing, Inc.	$280,000 $30,000
Community Housing Initiative	$60,000 $576,900
Cornerstone Alliance	$380,000
Southwest Michigan Community Action Agency	$30,000
City of St. Joseph	$225,000
Calhoun County	$165,000
Neighborhoods Inc. of Battle Creek	$250,000 $15,000
Northern Homes CDC, Inc.	$30,000

Chippewa-Luce-Mackinac Community Action Agency	$60,000
Community Action Agency (Clare County)	$68,750
Mid-Michigan CAA	$30,000
Relief After Violent Encounter (RAVE)	$68,750
Delta County	200,000
Dickinson County	$262,500
U.P. Community Services	$60,000
Charlevoix-Emmet Housing Coalition	$60,000
Gogebic-Ontonagon Community Action Agency	$30,000
Grand Traverse/Leelanau Supportive Housing, Inc.	$30,000
HomeStretch	$60,000 $875,000
Northwest Michigan Human Services Agency	$60,000
Houghton County	$300,000 $333,300
Ferris Development	$15,000 $111,100
Habitat for Humanity of MI	$1,000,000
Michigan Network for Youth & Families	$275,000
Northeast Michigan Affordable Housing (NEMAH)	$316,555
Aware, Inc.	$68,750
CAA (Jackson County)	$30,000
Jackson Affordable Housing Corporation	$15,000
Kalamazoo Neighborhood Housing Services, Inc.	$30,000
Community Rebuilders	$275,000
Garfield Development Corporation	$114,000

ICCF Non-Profit Housing Corporation	$440,000 $5,000 $30,000
Lighthouse Communities, Inc.	$30,000 $255,616
West Grand Development Corporation	$7,500 $112,000 $15,000
Lake County	$30,000
Livingston County CMH	$68,750
Mackinac Island Housing Corporation	$15,000 $30,000
Housing Opportunities for Macomb, Inc.	$30,000 $301,516
Warren Community Development Corporation	$221,880 $15,000
Manistee County	$222,200
Marquette County	$412,500
West Michigan CMH System	$137,500
Monroe County Housing Commission	$394,478
Lighthouse Community Development	$30,000
Channel Housing Ministries, Inc.	$320,000
Center for Women in Transition	$68,750
Jubilee Ministries, Inc.	$30,000 $300,000
Underground Railroad, Inc.	$68,750
Sturgis Neighborhood Program	$30,000
Human Development Commission	$30,000
Housing Development Corporation	$30,000
City of South Haven	$222,200

CAP Nonprofit Housing Corporation	$50,000
Bagley Housing Corporation	$15,000
Grandmont/Rosedale Development Corporation	$300,000 $222,200 $15,000
Greater Corktown Development Corporation	$22,500
Wayne-Metropolitan Community Action Agency	$275,000
City of Alpena	$333,300
Benzie Housing Council	$30,000
Greater Niles Community Development Corporation	$60,000
Greater Eastside Community Association	$15,000
Gogebic-Ontonagon Community Action Agency	$150,000
Goodwill Industries of Northern Michigan, Inc.	$275,000
Calumet Township	$333,300
City of Hancock	$222,200
Franklin Street Community Housing Corporation	$15,000 $230,000
Greater Lansing Housing Coalition	$400,000 $315,000 $30,000
Garfield Development Corporation	$12,875
Great Lakes Community Non-Profit Housing Corporation	$60,000
HOME of Mackinac County	$30,000
Midland County Housing Commission	$300,000
Monroe County Opportunity Program	$200,000
Montmorency Area Rural Community Housing, Inc.	$52,500
Neighborhood Investment Corporation	$60,000
Temple Cares for People	$30,000

NCCS Center for Nonprofit Housing	$60,000
Channel Housing Ministries, Inc.	$60,000 $450,000
St. Clair County	$200,000
St. Joseph County	$275,000
Shiawassee County	$300,000
Van Buren County	$300,000
Community Housing Alternatives	$5,000
Charter Township of Redford	$333,300
City of Dearborn	$166,600
New Hope CD Nonprofit Housing Corporation	$15,000
Peoples Community Hope for Homes	$425,075
Subtotal HOME Grants:	**$18,593,095**
The following Housing Resource Fund Grants were made:	
Sault Ste. Marie Housing Commission	$10,000
HOME of Mackinac County	$200,000
Mackinac Island Housing Corporation	$351,000
Family Counseling & Shelter Services of Monroe County, Inc.	$1,675
Blue Lake Residential Care Facilities, Inc.	$9,085
Grandmont/Rosedale Development Corporation	$94,400
Wellness House of Michigan	$6,375
Branch County Coalition Against Domestic Violence	$10,000
Eastern UP Veterans Center Foundation, Inc.	$48,400
Kenquest House, Inc.	$9,875
Caring House, Inc.	$55,500
Northpointe Behavioral Healthcare Systems	$41,600

YWCA of Greater Flint/Safe House	$36,900
Domestic Harmony	$9,840
Calumet Township	$247,200
Allen Neighborhood Center	$85,500
CEDAM	$200,000
Michigan State University Center for Urban Affairs	$4,000
Relief After Violent Encounter Ionia/Montcalm, Inc.	$7,972
Jackson Affordable Housing Corporation	$150,000
Lighthouse Communities, Inc.	$50,000
Luce County	$17,000
Marquette County	$222,200
City of Marquette	$166,600
Menominee County	$225,000
City of Menominee	$222,200
West Michigan Therapy, Inc.	$42,500
Lighthouse Community Development (Unity Park)	$132,500
Restoration Community Outreach	$9,900
Saginaw Shelter for the Homeless, Inc.	$55,500
City of Manistique	$194,400
Schoolcraft County	$133,300
Housing Development Corporation (South Haven)	$249,000
Coalition on Temporary Shelter (COTS)	$50,000
National Congress for Community Economic Development	$25,000
Ruth Ellis Center, Inc.	$4,797
Wayne State University College of Urban Affairs	$30,000
Subtotal Housing Resource Fund Grants:	**$3,575,819**

Total Grants:	**$41,709,013**

Exhibit VII

LOW INCOME HOUSING TAX CREDITS ALLOCATED

FY 2003 (07/01/02 TO 06/30/03)

Project	Credit	Location	Type	Units
2nd Avenue	$142,922	Wayne	Family	11
Adam's Acres	$119,062	Midland	Family	12
Amazon Apartments	$42,040	Muskegon	Family	106
Arbor Trails	$255,082	Berrien	Family	119
Autumn Gold Apartments	$51,606	Sanilac	Family	24
Berrien Woods III*	$174,064	Berrien	Family	77
Brentwood II	$163,881	Ionia	Family	48
Brewer Park Homes	$890,879	Wayne	Family	50
Bridgeview I	$198,194	Wayne	Family	11
Bridgeview II	$198,264	Wayne	Family	11
Brightmoor Homes III	$890,879	Wayne	Family	50
Brookwood Park	$40,462	Saginaw	Family	60
Cadieux Apartments	$130,234	Wayne	Special Needs	16
Carriage Towne Place II	$74,411	Clinton	Elderly	12
Cedar Bend Apartments*	$349,371	Genesee	Family	147
Chapel Hill Townhomes	$197,102	Wayne	Family	12
Chippewassee Court I	$99,253	Midland	Family	11
Cider Mill Apartments*	$115,202	Genesee	Family	47
Coastal Crossing Apartments*	$130,565	Van Buren	Family	48
COGIC Village – Bangor	$446,373	Van Buren	Family	50
Core City Estates II	$1,093,147	Wayne	Family	66
Country View Apartments	$115,321	Missaukee	Elderly	35
Cranbrook Manor*	$275,784	Ingham	Family	135
Dewitt Four Seasons*	$368,296	Clinton	Family	128
Duvernay Park Apartments	$6,669	Lake	Family	19
Fairview Apartments	$147,349	Cass	Family	48
Genesis Villas at Medbury Park	$298,332	Wayne	Family	70
Glenview Apartments	$167,687	Mason	Family	80
Greenwood Village II*	$126,358	Hillsdale	Family	48
Harbour Pointe*	$109,944	Muskegon	Family	34
Helisa Square Townhomes	$171,442	Wayne	Family	12
Heritage Meadows	$63,498	Allegan	Family	20
Heritage Park Townhomes	$951,808	Wayne	Family	66
Heritage Pointe	$587,007	Kalamazoo	Family	216
Heron Courtyard	$283,819	Kent	Special Needs	33
Hickory Woods Apartments	$412,919	Ingham	Family	102
Hidden Pines	$167,256	Montcalm	Family	40
Hillcrest Homes	$319,703	Kent	Family	80
Hillside Club II*	$161,492	Emmet	Family	64
Horizon Pointe*	$93,693	Manistee	Elderly	39
Kalkaska Woods Apartments	$48,863	Kalkaska	Family	24
Lanhurst Apartments	$112,129	Iosco	Family	49
Lexington Club of Ann Arbor	$228,295	Washtenaw	Elderly	94

Lighthouse PATH Teen Transitions	$232,661	Oakland	Family	12
Maple Crest Apartments	$150,722	St. Joseph	Family	64
Mapleview Apartments	$202,904	Saginaw	Family	103
Martin Gardens	$701,384	Wayne	Family	50
Martin Luther King Homes I	$719,048	Wayne	Family	169
Marwood Apartments	$442,780	Wayne	Family	55
Meadowview Gardens*	$151,358	Genesee	Elderly	51
Mill Race Apartments	$45,785	Allegan	Family	32
Misty Cove*	$78,832	Eaton	Elderly	33
Montana Gardens	$211,964	Wayne	Elderly	12
North Walnut 02-1	$42,705	Ingham	Family	8
Nortown Homes	$890,879	Wayne	Family	50
Oaks of Sable Point	$175,693	Lenawee	Family	12
Oaks of Ypsilanti	$6,324	Washtenaw	Family	11
Pearl Hill	$965,341	Genesee	Family	100
Perry Acres Apartments	$44,242	Macomb	Family	24
Pinigree Park Homes	$890,879	Wayne	Family	50
Presbyterian Village Pontiac	$58,034	Oakland	Elderly	150
Reitz Park Village*	$132,089	Manistee	Family	48
Riverside Estates Apartments	$34,809	Wayne	Family	66
Riverside Gardens*	$159,412	Oakland	Elderly	51
Ryan Creek Apartments	$45,159	Mecosta	Family	47
Saw Mill Creek II*	$53,878	Kalamazoo	Family	24
Setter's Pointe Apartments*	$119,245	Ottawa	Family	42
Sheldon Place Apartments	$212,889	Otsego	Elderly	31
Sky Harbor Townhomes*	$711,546	Wayne	Family	351
Springwell Partners II	$428,998	Wayne	Family	34
Stoney Creek Apartments	$105,968	Osceola	Family	47
Strawberry Lake Apartments	$94,433	Dickinson	Family	32
Suffolk Court*	$333,933	Genesee	Family	120
Sunshine Canyon	$97,684	Montcalm	Family	26
Supportive Housing Project	$259,602	Chippewa	Special Needs	28
Swanhaven Manor*	$150,388	Saginaw	Elderly	66
Teal Run Apartments*	$228,653	Calhoun	Family	100
Three Forks Apartments	$58,579	Gladwin	Family	24
University Grove Homes	$703,329	Wayne	Family	50
Valley Green Apartments	$78,763	Tuscola	Family	32
Village at Jackson Hill	$436,841	Muskegon	Elderly	40
Walnut Acres II	$205,640	Shiawassee	Family	55
Wells Villa	$627,323	Muskegon	Family	103
West Village Homes	$1,054,755	Wayne	Family	60
Westchester Towers*	$359,123	Wayne	Family	223
Whispering Pine II	$299,140	Branch	Family	44
Whittier Apartments	$160,822	Wayne	Family	21
Woodbridge Estates Senior	$1,332,527	Wayne	Elderly	100
Woodbridge Estates I	$396,144	Wayne	Family	35
Woodbridge Estates II	$553,933	Wayne	Family	50
Total:	**$26,467,797**		**90 Projects**	**5,360**

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

Exhibit VIII

LOW INCOME HOUSING TAX CREDIT APPLICATIONS DENIED

FY 2003 (07/01/02 TO 06/30/03)

Project	Location	Reason
July 15, 2002 Funding Round		
Doranne Greene	Van Buren	Environmental
Field Apartments	Wayne	Environmental
Heritage Place at Hillside	Calhoun	Environmental
Morang Gardens II	Wayne	Marketing
Mt. Mercy Housing II	Kent	Environmental
Pittman Homes	Wayne	Environmental & Marketing
The Village at Hayes	Clare	Marketing
Whispering Pines II	Branch	Environmental
Woodbridge Estates III	Wayne	Marketing
Woodbridge Estates IV	Wayne	Marketing
Woodbridge Estates V	Wayne	Marketing
March 17, 2003 Funding Round		
Brunson Hill Homes	Berrien	Marketing
Cameron Court	Wayne	Marketing
Cherry Street Manor	Kent	Environmental & Insufficient Funding
Daystar Estates	Wayne	Environmental
Delhi Stratford Place	Ingham	Environmental & Marketing
East Village Homes	Wayne	Environmental
Mt. Mercy Housing II	Kent	Environmental
Pittman Homes	Wayne	Environmental
Rosewood Riverside TH	Genesee	Insufficient Funding
Shelborne Square	Wayne	Environmental
Springbrook Commons	Eaton	Environmental
Wabash TH	Wayne	Environmental

In addition, 49 projects that requested a total of $27,579,783 in credit did not receive an award because the amount of credit available for FY 2003 was limited, and these projects were not as competitive as those that received an award.

Exhibit IX

LOW INCOME HOUSING TAX CREDIT

SUMMARY OF CHANGES TO QUALIFIED ALLOCATION PLAN

FY 03 (07/01/02 TO 06/30/03)

Amendments to the allocation plan made during FY 03 include the following:

- Changed the Preservation Holdback from $2.5 million to $3.5 million.
- Changed the point structure under "Tenant Populations with Special Housing Needs" from a two-tier point system to a matrix awarding points based on the percentage of special needs units within a proposed development.
- Addition: Applicants applying under the 1-12 unit holdback and serving special needs tenants must submit an acceptable Addendum III in order to receive credit.
- Increased the developer fee for tax-exempt bond projects for small projects from 15% to 20% and increased the cap for large projects to $2,000,000.
- Addition: Five points will be awarded for projects located in core communities.
- Changed the criteria for tenant ownership affect for the July 2003 funding Round. Points will be available only for single family, townhouse, or duplex units. The sales price cannot exceed the outstanding principal mortgage balance for the unit. To qualify for the points, the owner must provide a detailed proposal for eventual tenant ownership. The plan must incorporate a limited partnership ownership exit strategy and the provision of services, including home-ownership, education, training, and down payment assistance, where necessary.
- Increased the application fee from $100 plus $5 for each proposed low-income unit to $35 for each proposed low-income unit, with a $1,500 maximum.
- Increased the application fee for sponsors submitting more than three applications in a funding round from $250 plus $10 per low-income unit to $50 per low-income unit, with a maximum $2,000 limit for each additional application submitted.
- Increased the amount the Authority charges in tax credit fees from 4% of the annual tax credit dollar amount awarded to a project to 6%.
- Eliminated points for Fannie Mae and Freddie Mac financing.

- Addition: A fee of $100 will be assessed each time a check is returned to the Authority for non-sufficient funds.

- Changed language to allow the Director of Legal Affairs to waive any conditions – with the exception of requests for the exchange of credit – that are not mandated by Section 42 of the Internal Revenue Code on a case-by-case basis deemed necessary to facilitate the administration of the credit program or to address unforeseen circumstances. The Executive Director may also waive any conditions that are not mandated by Section 42 of the Internal Revenue Code and has the exclusive authority to approve requests for the exchange of credit.

Exhibit X

TECHNICAL ASSISTANCE PROVISION

FY 2003 (07/01/02 TO 06/30/03)

Abraham and Gaffney, P.C. – Four Contracts, $21,211

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

Advantage Consulting – Two Contracts, $3,165

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

Kimberly Arne – One Contract, $3,000

This consultant is located in Clarksville, TN and provides strategic planning and organizational development throughout the state.

The Banker's Source – One Contract, $3,000

This organization is located in Tinley Park, MI and provides assistance in financial management, budgeting, and auditing in southwestern Michigan.

Cheryl Barth – One Contract, $400

This individual is located in Clarksville, MI and provides assistance with CDBG programming in western Lower Michigan.

Brickley DeLong, PC – Seven Contracts, $57,150

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

Vanessa Buhs – Three Contracts, $9,306

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

Burlington Associates in Community Development – One Contract, $10,800

This organization is located in St. Joseph, MN and provides legal assistance focusing on land trusts throughout the state.

Capitol Fundraising Associates – One Contract, $55,110

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

Lisa Castillo – One Contract, $2,177

This individual is located in Adrian, MI and provides assistance for organizations active in rehabilitation efforts including forms, files and checklists in the southern lower peninsula.

CEDAM – Four Contracts, $146,975

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

Susan Cervantes – One Contract, $800

This individual is located in Holland, MI and provides training on property management and housing quality standards in Ottawa County.

City of Adrian – One Contract, $3,391

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

City of Jackson – One Contract, $10,000

This local government provides community development assistance including project development, feasibility planning, and site selection and acquisition in the Jackson area.

Community Action Agency – Two Contracts, $8,559

This organization is located in Adrian, MI and provides assistance to nonprofits in financial management and grant reporting requirements across southern Michigan.

Community Development Strategies – One Contract, $15,000

This organization is located in Chicago, IL and provides neighborhood revitalization training statewide.

Community Legal Resources – One Contract, $1,200

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

Community Research Group – Three Contracts, $68,625

This organization is located in Okemos, MI and provides project development assistance and housing needs assessments statewide.

Construction Watch – One Contract, $2,000

This organization is located in Detroit, MI and provides assistance in all phases of construction management in southeast Michigan.

Corporation for Supportive Housing – One Contract, $51,398

This organization is located in Brighton, MI and provides TA for supportive housing providers statewide.

Virginia Coulter – Three Contracts, $14,393

This individual is located in Traverse City, MI and provides organizational, board, and fundraising support for continuum of care organizations in rural areas of Michigan.

Warren T. Dean, P.C. – One Contract, $1,500

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

DEX Design Associates – One Contract, $3,202

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

Daryl Domke – One Contract, $11,400

This individual is located in Grand Rapids, MI and provides TA for the Michigan Homeowner Coalition and for Fannie Mae HomeChoice Mortgages.

Eagle Enterprises Unlimited, Inc. – One Contract, $5,403

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

Eagle Management Consulting – One Contract, $28,688

This organization is located in Bloomfield Hills, MI and provides assistance with organizational development and other aspects of board development and training in southern Michigan.

Steve Enright – One Contract, $2,500

This consultant is located in Marquette, MI and provides training on construction management in the Upper Peninsula.

Fall Creek Consultants – One Contract, $16,000

This organization is located in Ithaca, NY and provides neighborhood revitalization training statewide.

Fedder Construction, L.L.C. – Four Contracts, $41,142

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

Kenneth Fisher – One Contract, $2,744

This individual is located in Shelby, MI and specializes in training for continuum of care grantees in northern and western Michigan.

Franke Consulting Group – Two Contracts, $45,000

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

Gourdie-Fraser – Two Contracts, $43,190

This organization is located in Traverse City, MI and provides community organization and outreach training in northwestern Michigan.

Larry Friedman – Two Contracts, $22,500

This individual is located in Ann Arbor, MI and provides assistance to organizations dealing with HOME and CDBG programs in southeastern Michigan.

Gove Associates – One Contract, $14,000

This organization is located in Kalamazoo, MI and provides housing needs assessments in the Lower Peninsula.

Cindy A. Graham – Fifteen Contracts, $73,752

This consultant is located in Portage, Michigan and provides training and technical assistance for organizational development, board and fund development, and strategic planning. She focuses on the southwest portion of the state.

Virginia Harmon – One Contract, $15,000

This individual is located in Ypsilanti, MI and provides assistance in supportive housing.

ICF Consulting – One Contract, $14,900

This organization is located in Baltimore, MD and provides training on Davis-Bacon requirements for HOME and CDBG grantees statewide.

Institute for Community Economics – Two Contracts, $29,900

This organization is located in Burlington, VT and provides general organizational development, board training with a focus on community land trusts statewide.

Juergensen and Associates – Four Contracts, $536,975

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

Julie Kanouse – One Contract, $469

This individual is located in Camden, MI and provides training on property management and housing quality standards in southwestern Michigan.

Local Initiatives Support Corporation – One Contract, $150,000

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

Patricia Marshall – Two Contracts, $1,642

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

Michael Woods Group – One Contract, $7,383

This organization is located in Muskegon, MI and provides organizational development assistance including board development, fund development, and strategic planning throughout the lower peninsula.

Michigan Coalition Against Homelessness – One Contract, $7,383

This organization is located in Lansing, MI and provides organization development assistance including board development, fund development, and strategic planning throughout Michigan.

Michigan Housing Trust Fund – One Contract, $8,500

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

Michigan Neighborhood Partnership – Two Contracts, $43,025

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.

Michigan State University Extension – Two Contracts, $5,850

This organization is located in Paw Paw, MI and provides "Poverty Simulation Workshops" statewide.

Neighborhood Reinvestment Corporation – One Contract, $1,500

This organization is located in Boston, MA and provides community relations/outreach assistance statewide.

Nonprofit Resource Group – Two Contracts, $72,329

This organization is located in Detroit, MI and provides organizational development including board development, fund development, and strategic planning throughout Michigan.

Organizational Services, Inc. – One Contract, $82,420

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

Sue Ortiz – One Contract, $27,000

This individual is located in Grand Rapids, MI and provides training for Links to Homeownership statewide.

Martha E. Parks – Five Contracts, $32,345

This consultant is located in Marquette, MI and provides training on Homeless Continuum of Care efforts in the Upper Peninsula.

David Parzyck – Six Contracts, $45,866

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

Poggemeyer Design Group – One Contract, $832

This organization is located in Bowling Green, OH and provides a variety of nonprofit capacity building training statewide.

Progress Associates – One Contract, $5,000

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

RCS & Associates, Inc. – One Contract, $3,200

This organization is located in Detroit, MI and provides strategic planning, board development and fund development assistance in southeastern Michigan.

Regents of the University of Michigan – One Contract, $20,000

This organization is located in Ann Arbor, MI and provides project feasibility and housing strategy in Washtenaw County.

Renaissance Construction, Inc. – Two Contracts, $13,866

This organization is located in Grand Rapids, MI and provides project development, feasibility, and budgeting training in western Michigan.

Cheryl Rogers – One Contract, $926

This individual is located in Okemos, MI and offers assistance for supportive housing organizations in central and eastern lower Michigan.

Rozny & Associates, Inc. – One Contract, $2,400

This organization is located in Grosse Pointe, MI and provides organizational development training statewide.

Simms Creative Services, LLC – Three Contracts, $16,249

This organization is located in Southfield, MI and provides assistance in organizational development, fundraising, and board development and strategic planning statewide.

Burr Smith – One Contract, $2,672

This individual is located in Grandville, MI and provides community development assistance focusing on traffic safety in the context of walkable communities. He works in western and central lower Michigan.

Strategic Planning Services – Nine Contracts, $35,880

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 – One Contract, $36,988

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

Robert Sullivan – One Contract, $1,700

This individual is located in White Cloud, MI and provides training in property management and housing quality standards in northern and western Michigan.

Greg Sundin – One Contract, $1,408

This individual is located in Alpena, MI and provides financial management and grant reporting assistance in the northern lower peninsula.

Training and Development Associates – One Contract, $5,823

This organization is located in Laurinburg, NC and provides HOME program design and administration for participating jurisdictions statewide.

Kim VanEvery – Two Contracts, $8,696

This individual is located in Pleasant Lake, MI and provides assistance rental rehab design and implementation in central and western Michigan.

Steve Wagner – One Contract, $644

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

Larry Wall – One Contract, $1,350

This individual is located in Menominee, MI and provides strategic planning, board development, organizational development and fundraising assistance to organizations statewide.

LEAD, Inc. – One Contract, $7,000

This organization is located in Grand Rapids, MI and provides organizational development assistance including board development, strategic planning, and fund development in southwestern Michigan.

WARM Training Center – One Contract, $9,450

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.

Maurie Weitekamp & Associates – One Contract, $470

This organization is located in Grand Rapids, MI and provides Continuum of Care training in the Lower Peninsula.

Don Wright – One Contract, $500

This individual is located in St. Ignace, MI and provides assistance with property management and housing quality standards in the Upper Peninsula and northern Michigan.