JOHN ENGLER
GOVERNOR

STATE OF MICHIGAN
DEPARTMENT OF CONSUMER & INDUSTRY SERVICES
LANSING

NOELLE A. CLARK
DIRECTOR

December 19, 2002

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. 119of 2001, attached is the FY 2002 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.michigan.gov/cis/. 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

cc: House Consumer & Industry Services Subcommittee
Noelle Clarke
Donald Gilmer
Gary Heidel
Bob Schneider
Brian Keisling

JOHN ENGLER
GOVERNOR

STATE OF MICHIGAN
DEPARTMENT OF CONSUMER & INDUSTRY SERVICES
LANSING

NOELLE A. CLARK
DIRECTOR

December 19, 2002

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. 119 of 2001, attached is the FY 2002 Michigan State Housing Development Authority's Housing Production Goals.

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Director, Finance and Administrative Services

JRS:rct

cc: Senate Consumer & Industry Services Subcommittee
Noelle Clarke
Donald Gilmer
Gary Heidel
Maria Tyszkiewicz
Brian Keisling

MSHDA

Michigan State Housing Development Authority

MEMORANDUM

December 18, 2002

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 2002 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 eighteenth such report under this requirement and represents an assessment of FY 2002 and the Authority's goals for FY 2003. The Authority's fiscal year runs from July 1 through June 30.

FY 2002 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 2002 PRODUCTION BY PROGRAM GOALS, ACTUAL LOANS CLOSED IN FY 2002, AND FY 2003 GOALS.

The Authority exceeded its goal for FY 2002, financing 4,967 new and rehabilitated units. The FY goal was 4,525 units. Discussion about program goals and attainment is contained in the next section. A list of programs, goals, and production follows. In FY 2002 the Authority distributed nearly $31 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 4,219 units of affordable rental housing in 85 developments statewide. The Authority also administers the federal Section 8 certificate and voucher program, and in FY 2002, an average of 18,183 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 2002 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 2002, this program financed 1,059 rental units in 16 developments, with a total investment of $62,046,973. The fiscal year's goal was 750 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.

Five loans closed under this program in FY 2002, representing an investment of $35,750,000 and 764 units. The fiscal year's goal was 450 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 2002, this program financed 1,372 single family units, representing a total investment of $94,745,836. The average loan went to a borrower 31 years of age, with a household size of 2 and an average income of approximately $30,823. The average loan amount was $69,057. The FY 2002 goal was 1,300 units. The Authority exceeded its goal in this program.

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 2002, the program assisted the financing of 1,472 single family units. The total investment was $106,339,331. The average age of a MCC recipient was 30; the average family size was 2. The average household income was approximately $27,609, and the average loan amount was approximately $72,241. The FY 2002 goal was 1,550 units and $110,000,000. The Authority very nearly made its goal.

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 2002, this program made 300 loans, totaling $3,137,901. Sixty-two percent of these loans were to borrowers over 45 years of age, and approximately 76% of the loans went to improve homes that were 40 years of age or older. The FY 2002 goal was 475 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 2003 Production Goals Summary

July 1, 2002 to June 30, 2003:

	Program	Funds	Units/Loans
1.	Multifamily Tax Exempt	$80,000,000	1,200
2.	Multifamily Pass-Through Loans	$85,000,000	1,200
3.	Single Family Loans	$72,000,000	1,000
4.	Michigan Mortgage Credit	$105,000,000	1,400
5.	PIP Loans	$2,300,000	220
	TOTAL:	$344,300,000	5,020

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 2002.

The information for Multifamily projects closed in FY 2002 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 2002.

Authority financed housing created approximately 1,594 jobs and paid approximately $21,397,969 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 2002, twelve mobile homes were financed under the Authority's Michigan Mortgage Credit Certificate Program and none 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 $20,346,434 in grants/loans have been made in 32 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 (287 total as of June 2002) 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: 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. 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 2002, the Authority allocated $23,869,516 in tax credits, to 85 developments helping create 4,219 units of low income 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 2003.

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 168 contracts made to 71 different Technical Assistance providers, at a total cost of $2,359,173.

EXHIBIT X DETAILS GRANTS MADE TO TECHNICAL ASSISTANCE PROVIDERS FOR FY 2002.

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, working capital loans are made to eligible contractors, and some business training is also available. In FY 2002, no loans were made.

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 or multifamily rental dwellings, paying between 30 and 40% of their gross income for rent. In FY 2002, an average of 18,183 families participated in this program; the average age for the head of household was 43 years and the average adjusted household income was $9,116.

Exhibit I

PRODUCTION GOALS RECORD

FY 2002 (07/01/01 TO 06/30/02)

Program	FY 2002 Goal		FY 2002 Closed		FY 2003 Goal	
1. Multifamily Direct Loans	$50,000,000	750 Units	$62,046,973	1,059 Units	$80,000,000	1.200 Units
2. Multifamily Pass-Through Loans	$25,000,000	450 Units	$35,750,000	764 Units	$85,000,000	1,200 Units
3. Single Family Loans	$90,000,000	1,300 Loans	$94,745,836	1,372 Loans	$72,000,000	1,000 Loans
4. Michigan Mortgage Credit Certificates	$110,000,000	1,550 Loans	$106,339,331	1,472 Loans	$105,000,000	1,400 Loans
5. Property Improvement Loans	$5,000,000	475 Loans	$3,137,901	300 Loans	$2,300,000	220 Loans

Exhibit II

SINGLE FAMILY PROGRAM PRODUCTION RECORD

FY 2002 (07/01/01 to 06/30/02)

	New	Existing
# Loans	75	1,297
$ Volume	$5,932,309	$88,813,527
Average Loan	$79,097	$68,476
Average Price	$92,371	$71,344
Average Income	$34,304	$30,622
Average Age of Borrower	31	31
Average Family Size	2	2
% Minority Buyers	23%	24%
% Female Headed Household	49%	57%
% Below 55% of Median Income	44%	65%
% First Time Homebuyer	97%	98%

Total "Single Family" Production: 1,372 units, $94,745,836

Exhibit III

MICHIGAN MORTGAGE CREDIT CERTIFICATE PROGRAM
PRODUCTION RECORD

FY 2002 (07/01/01 to 06/30/02)

	New	Existing
# Loans	55	1,417
$ Volume	$4,590,080	$101,749,251
Average Loan	$83,456	$71,806
Average Price	$86,361	$73,475
Average Income	$28,980	$27,556
Average Age of Borrower	33	30
Average Family Size	2	2
% Minority Buyers	4%	31%
% Female Headed Household	42%	52%
% Below 55% of Median Income	75%	80%
% First Time Homebuyer	98%	99%

Total "Michigan Mortgage" Production: 1,472 units, $106,339,331

Exhibit IV

PIP LOAN PROGRAM PRODUCTION RECORD

FY 2002 (07/01/01 TO 06/30/02)

# Loans	300
$ Volume	$3,137,901
Average Loan	$10,460
Average Income	$22,835
Average Interest Rate	5.6%
Average Age of Borrower	53
Average Family Size	2.1
% Borrowers Over Age 45	62%
% Minority Borrowers	18%
% Single Head of Household	71%
% Homes More than 40 Years Old	76%
Average Age of Home	61

Exhibit V

CONSTRUCTION JOBS, WAGES, TAXES

FY 2002 (07/01/00 TO 06/30/02)

	Jobs	Wages	Taxes
Multifamily Direct Loans			
Woodbrook Seniors	9	$304,250	$115,919
Sawmill Creek II	16	$567,500	$216,218
Suffolk Court	108	$3,781,000	$1,440,561
Harbour Pointe	25	$867,000	$330,327
Setters Point	35	$1,207,500	$460,058
Pine Gardens	142	$4,976,500	$1,896,047
Island Woods	57	$1,989,437	$757,975
Misty Cove	19	$662,000	$252,222
Reitz Park	32	$1,129,650	$430,397
Coastal Crossing	38	$1,335,000	$508,635
Hillside Club II	88	$3,084,000	$1,175,004
Rosewood Park	32	$1,119,150	$426,396
Oakhaven Manor	155	$5,416,250	$2,063,591
Greenwood Village II	31	$1,069,500	$407,480
Emerald Creek	84	$2,943,750	$1,121,569
Forest Creek	16	$571,000	$217,551
Subtotal:	887	$31,023,487	$11,819,950[1]
Multifamily Pass Through Loans			
Huntley Villas	88	$3,070,000	$1,169,670
Sand Creek Village II	114	$4,000,000	$1,524,000
Cranbrook	94	$3,275,000	$1,247,775
Parkview Place	101	$3,530,000	$1,344,930
Hunt Club	114	$4,000,000	$1,524,000
Subtotal:	511	$17,875,000	$6,810,375[1]
Single Family Loans	85[2]	$2,966,155	$1,223,331[3]
Michigan Mortgage Credit	66[2]	$2,295,040	$946,543[3]
Property Improvement Loans	45	$1,568,951	$597,770
Total:	1,594	$55,728,633	$21,397,969

[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 2002 (07/01/01 TO 06/30/02)

The following communities received Homeless Grants:

Sylvia's Place	$67,597
Shelter, Inc.	$59,500
Emergency Shelter Services, Inc.	$75,000
The Salvation Army (Berrien County)	$27,000
Altrusa Teen S.H.A.R.E.	$49,555
Branch County Coalition Against Domestic Violence	$54,504
Caring House, Inc.	$81,037
The Salvation Army (Dickinson County)	$46,363
Housing Services for Eaton County	$44,972
SIREN/Eaton Shelter, Inc.	$30,300
Women's Resource Center of Northern Michigan, Inc.	$40,850
Shelter of Flint, Inc.	$67,078
Goodwill Industries of Northern Michigan, Inc.	$125,290
Women's Resource Center	$70,000
Baraga-Houghton-Keweenaw CAA	$18,800
Council Against Domestic Assault	$27,000
Housing Resources, Inc.	$163,292
Kalamazoo County Human Services Department	$25,563
YWCA Domestic Assault Program (Kalamazoo County)	$38,345
Community Rebuilders	$64,776
Grand Rapids Housing Commission	$65,270
YWCA Grand Rapids/Domestic Crisis Center	$66,554

Lapeer Area Citizens Against Domestic Assault	$41,800
Family Counseling and Children's Services of Lenawee County	$34,250
Livingston Area Council Against Spouse Abuse	$53,201
Comprehensive Youth Services, Inc. – The Harbor	$29,022
Turning Point, Inc.	$39,900
Choices of Manistee County, Inc.	$64,300
Rainbow House Domestic Abuse Services, Inc.	$45,900
Family Counseling and Shelter Services of Monroe County, Inc.	$75,345
Newaygo County Community Services	$71,500
Help Against Violent Encounters Now!	$33,511
Center for Women in Transition	$66,500
Community Action House	$56,100
Good Samaritan Ministries	$35,200
Saginaw County Youth Protection Council	$69,923
Safe Horizons	$86,830
Domestic Violence Project, Inc. – SAFE House	$60,148
Ozone House, Inc.	$52,305
Shelter Association of Washtenaw County	$55,689
SOS Crisis Center, Inc.	$138,541
Coalition on Temporary Shelter (COTS)	$33,099
First Step	$33,000
Freedom House	$25,640
Lutheran Social Services of Michigan	$30,000
Mariners Inn	$28,000
Wayne County Neighborhood Legal Services	$34,000

Wayne-Metropolitan Community Action Agency	$39,600
Cadillac Area OASIS/Family Resource Center	$35,050
Subtotal:	**$2,677,000**

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

Antrim County	$277,700
Bay Area Housing, Inc.	$30,000 $270,000
Bay County	$265,171
Benzie Housing Council	$30,000 $100,000 $300,000
Berrien County	$300,000
City of Buchanan	$167,000
Community Housing Initiative	$150,000 $500,000 $60,000
Greater Niles Community Development Corporation	$400,000 $30,000
Southwest Michigan Community Action Agency	$25,000 $137,500
Neighborhoods Inc. of Battle Creek	$15,000
Northern Homes Community Development Corporation, Inc.	$30,000 $600,000
Chippewa-Luce-Mackinac Community Action	$48,000
Crawford County	$210,000
U.P. Community Services	$60,000 $500,000
Eaton County Housing Department	$166,660
Charlevoix-Emmet Housing Coalition	$30,000
Flint West Village Community Development Corporation	$15,000

Greater Eastside Community Association	$15,000
Gladwin County	$166,600
Gogebic-Ontonagon Community Action Agency	$30,000
City of Ironwood	$166,600
Grand Traverse/Leelanau Supportive Housing, Inc.	$22,500
HomeStretch	$30,000
Northwest Michigan Human Services Agency	$30,000 $373,000
Traverse City Housing Commission	$260,000
City of St. Louis	$177,700
Calumet Township	$222,200
Ferris Development	$50,000
Greater Lansing Housing Coalition	$30,000
Ionia County	$125,000
Northeast Michigan Affordable Housing	$25,000
Isabella County	$150,000
Jackson Affordable Housing	$15,000
Kalamazoo Neighborhood Housing Services, Inc.	$420,000 $30,000
ICCF Non-Profit Housing	$561,000
Lighthouse Communities, Inc.	$201,028
City of Lapeer	$194,400
Leelanau County	$180,000
City of Adrian	$555,500
Great Lakes Community Non-Profit Housing Corporation	$60,000 $510,400
Luce County	$125,000

HOME of Mackinac County	$30,000
Housing Opportunities for Macomb, Inc.	$60,000
FiveCap, Inc.	$450,000
Big Rapids Housing Commission	$256,000
Affordable Housing Alliance of Midland County	$314,738
Montmorency Area Rural Community Housing Inc.	$10,000 $658,320
Neighborhood Investment Corporation	$50,000 $365,000
Temple Cares for People	$30,000
Trinity Village Non-Profit Housing Corporation	$147,000
NCCS Center for Nonprofit Housing	$60,000 $700,000
Newaygo County Department of Community Development	$360,000
Lighthouse Community Development	$625,500
Ogemaw County	$166,600
Ottawa County	$248,000
Roscommon County	$166,000
Buena Vista Charter Township	$222,200
Saginaw County Community Action Committee	$291,600
Saginaw County Planning Department	$324,000
Sturgis Neighborhood Program	$30,000
City of Sturgis	$132,000
City of Three Rivers	$252,000
Human Development Commission	$60,000 $565,500
Avalon Housing, Inc.	$15,000
Washtenaw Affordable Nonprofit Housing Corporation	$30,000

Corktown Consumer Housing Cooperative, Inc.	$15,000
Grandmont/Rosedale Development Corporation	$15,000
Hamtramck Community Development Corporation	$144,400
Housing and Community Development Corporation of Wayne County	$388,800
City of Livonia	$333,300
New Hope CD Nonprofit Housing Corporation	$15,000
Southwest Alliance for Neighborhoods	$143,500
Springwells Community Housing and Development Inc.	$122,200
Subtotal:	**$17,239,617**
The following local units of government received CDBG Grants:	
Alger County	$187,500
Benzie County	$225,000
City of Buchanan	$300,000
City of Niles	$211,000
City of Coldwater	$180,000
Village of Cassopolis	$370,000
Charlevoix County	$144,000
Clare County Housing Commission	$300,000
Clinton County	$275,000
Crawford County	$225,000
City of Gladstone	$400,000
Eaton County Housing Department	$450,000
Emmet County	$200,000
Gladwin County	$262,500
Gogebic County	$150,000

Grand Traverse County	$300,000
Hillsdale County	$236,600
Huron County	$200,000
Iosco County	$175,000
Iron County	$225,000
Jackson County	$300,000
Lapeer County	$300,000
Leelanau County	$262,500
Lenawee County	$450,000
Manistee County	$175,000
City of Marquette	$250,000
Missaukee County	$225,000
Montcalm County	$412,500
City of Newaygo	$244,000
Ogemaw County	$262,500
City of West Branch	$475,600 $182,900
Osceola County	$175,000
Ottawa County	$450,000
Presque Isle County	$365,850
Sanilac County	$225,000
Schoolcraft County	$187,500
Tuscola County	$250,000
Van Buren County	$175,000
City of Cadillac	$243,900
Wexford County	$300,000

Subtotal:	**$10,928,850**
Grand Total	**$30,845,467**

Exhibit VII

LOW INCOME HOUSING TAX CREDITS ALLOCATED

FY 2002 (07/01/01 TO 06/30/02)

Project	Credit	Location	Type	Units
112 S. Adams	$15,326	Washtenaw	Family	3
326 Michigan	$21,623	Washtenaw	Family	4
Arbors at the Woods	$851,757	Jackson	Family	112
Arcadia Apartments	$858,248	Wayne	Elderly	248
Aspen Hills	$272,122	Grand Traverse	Family	70
Aspen I Apartments	$47,970	Otsego	Family	48
Autumn Grove Apartments	$62,245	Newaygo	Family	24
Baldwin Villas Apartments*	$84,810	Oakland	Family	65
Bay Hill II*	$106,758	Grand Traverse	Family	36
Bellaire Senior Apartments	$77,111	Antrim	Elderly	11
Brightmoor Homes II	$731,645	Wayne	Family	50
Charlevoix Apartments	$40,433	Charlevoix	Family	30
Cherry Hill Apartments	$114,686	Manistee	Family	48
Cloverlane Apartments	$48,014	Montcalm	Family	24
Countryside Manor	$85,099	Muskegon	Elderly	11
Countryside Three	$228,702	Gratiot	Family	37
Crooked Stick Apartments	$56,267	Calhoun	Family	10
Danbury II Apartments	$84,063	Eaton	Family	36
Delray Senior Housing	$845,307	Wayne	Elderly	72
Drummond Island Apartments	$91,983	Chippewa	Family	23
Duvernay Park Apartments	$133,385	Lake	Family	19
Eastside Detroit Elderly	$695,183	Wayne	Elderly	54
Eastside Detroit Homes	$1,095,503	Wayne	Family	60
Fairway Glen Apartments	$53,326	Montcalm	Family	10
Ferris 01-1	$97,428	Ingham	Family	23
Ferris 01-2	$63,074	Ingham	Family	11
Ferris 01-3	$58,156	Ingham	Family	9
Ferris 01-4	$54,172	Ingham	Family	11
Ferris 01-5	$101,683	Ingham	Family	11
Forest Park	$786,023	Wayne	Family	160
Genesis Villas at Medbury Park	$794,137	Wayne	Family	70
Globe Apartments	$848,081	Kent	Family	77
Greenwood Village Apartments*	$125,405	Hillsdale	Family	48
Harbor Pointe II	$26,674	Berrien	Elderly	72
Harvest Hill Apartments	$181,735	Kent	Family	46
Heritage Meadows	$160,629	Allegan	Family	20
Heritage Place at the Woods	$626,122	Jackson	Elderly	88
Horizon Apartments	$80,962	Oscoda	Family	24
Jefferson Street Square	$147,784	Ingham	Elderly	55
Lakeshore Village Apartments II*	$236,895	Livingston	Family	96
Lakewood Apartments	$65,911	Ionia	Family	24
Manchester Place II*	$209,610	Wayne	Family	56
Mapleview Apartments	$475,453	Saginaw	Family	103

McKinley Apartments	$90,051	Huron	Family	23
Meadows Apartments	$312,363	Emmet	Family	97
Meridian Stratford Place	$429,035	Ingham	Elderly	60
Midtown Square Apartments	$812,219	Wayne	Family	71
The Mill II	$32,149	Isabella	Disabled	8
Morningside Commons Multifamily	$904,481	Wayne	Family	64
Nisbett-Fairman Residences	$405,758	Mecosta	Elderly	38
North End Village	$613,540	Wayne	Family	50
Northlawn Apartments	$536,051	Wayne	Disabled	95
Oaks of Adrian	$145,561	Lenawee	Family	11
Oaks of Ypsilanti	$126,489	Washtenaw	Family	11
Oakwood Manor	$119,826	Lake	Elderly	32
Parkside Apartments	$114,165	Midland	Family	40
Pines*	$111,453	Washtenaw	Elderly	40
Port Crescent Apartments	$81,468	Huron	Family	103
Positive Images	$308,663	Wayne	Homeless	32
Presbyterian Village – Pontiac	$1,160,689	Oakland	Elderly	150
Rivergreen Apartments	$228,469	Wayne	Family	80
Riverview Apartments	$74,690	Lenawee	Family	32
Rosebush Estates	$43,953	Isabella	Family	20
Ryan Creek Apartments	$305,821	Mecosta	Family	47
Saginaw Terrace Redevelopment	$60,274	Ingham	Family	11
Salina Gardens	$164,436	Wayne	Family	11
San Juan Square Townhomes	$125,020	Wayne	Family	11
Sandhill Manor	$129,603	Roscommon	Family	60
Sanford Arms Apartments	$78,095	Oakland	Family	161
Savannah Gardens	$164,436	Wayne	Family	11
Shiloh Commons*	$558,900	Genesee	Family	73
Siena Place*	$266,901	Lenawee	Elderly	60
Springwells Partners	$694,226	Wayne	Family	54
Sunset Grove	$79,579	Montcalm	Family	22
Trails at West Branch	$55,281	Ogemaw	Family	59
Village Apartments – Chelsea	$2,105	Washtenaw	Family	32
Village Place Apartments*	$69,337	Tuscola	Family	32
Villages at Parkside III	$787,176	Wayne	Elderly	174
Westside Gardens	$151,490	Wayne	Family	11
Wheatland Center Apartments	$134,816	Mecosta	Family	47
White River Estates	$149,033	Newaygo	Family	31
Woodbridge Estates Apartments I	$396,144	Wayne	Family	35
Woodbridge Estates Apartments II	$553,933	Wayne	Family	50
Woodland Place	$143,873	Gratiot	Elderly	26
Wyoming-Joy Permanent Housing	$306,464	Wayne	Family	35
Totals:	**$23,869,516**		**85 Projects**	**4,219**

* Tax Exempt Projects – not funded from Tax Credit Cap

Exhibit VIII

LOW INCOME HOUSING TAX CREDIT – APPLICATIONS DENIED

FY 2002 (07/01/01 TO 06/30/02)

Project	Location	Reason
July 15, 2001 Funding Round		
Canterbury Apartments	Kalamazoo	Environmental and Marketing
CK Gardens	Genesee	Environmental
Delray Senior Housing	Wayne	Marketing
Grand Oaks	Wayne	Environmental
Jackson Homes	Jackson	Environmental
Marsh Creek Village II	Wayne	Environmental
Meadows Apartments	Emmet	Marketing
Midtown Square	Wayne	Marketing
Parkside Apartments	Midland	Marketing
Shelborne Square	Wayne	Marketing
Springwells Partners	Wayne	Environmental
March 15, 2002 Funding Round		
Arbors at Jackson Hill	Muskegon	Marketing
Burkeshire Manor	Genesee	Marketing
COGIC-Bangor	Van Buren	Environmental
Glenn at Grand Blanc	Genesee	Environmental
Heritage Place at Hillside	Calhoun	Environmental and Marketing
Heron Courtyard	Kent	Marketing
Kalkaska Woods	Kalkaska	Environmental
Pearl Hill	Genesee	No Land Control
Supportive Housing Project	Chippewa	Environmental
University Grove Homes	Wayne	Marketing
Village at Jackson Hill	Muskegon	Marketing

In addition, 37 projects that requested a total of $17,285,245 in credit did not receive an award because the amount of credit available for FY 2002 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 2002 (07/01/01 TO 06/30/02)

Amendments to the allocation plan made during FY 02 include the following:

- Changed description of statutory set-aside from Rural Housing Services Projects to Rural Housing Projects.
- Changed the definition of the Rural Housing Projects set-aside to correspond with the Authority's Act.
- Addition: "Rural Housing Projects of 50 units or more must compete in other set-asides."
- Changed the percentage of tax credits available for the March 15 funding round from 50% to 45%.
- Changed the percentage of tax credits available for the July 15 funding round from 40% to 31%.
- Deleted Language: "for projects that demonstrate ability to obtain a Carryover Allocation no later than December 31 of the calendar year."
- Addition: "Approximately $2.5 million, or 14% of the annual credit, will be held until August 15th for projects that meet the Authority's requirements for preservation of existing low-income units. To be eligible, projects must be within two years of any permitted prepayment or equivalent loss of low income use restrictions, and must remain low income for the longer of fifteen years or the length of the mortgage – or – projects must preserves already existing low income units provided the rehabilitation will repair or replace components that are: 1) in immediate need of repair or replacement; 2) substantially functionally obsolete, or will provide modifications or betterments consistent with new code requirements or the Authority's design requirements, Section 8, 236, 202, projects financed by rural development or MSHDA, HUD financed or insured, and tax credit properties are eligible for the holdback. No One developer may receive mote than 25% of the holdback in a calendar year."
- Changed the availability of the remaining 10% of the credit from September 15th to August 15th.
- Changed the size of small projects that don't have to compete in a funding round from 11 to 12 units.

- Deleted Language: "Generally, no more than 10% of the state's annual credit ceiling shall be allocated to acquisition and rehabilitation of already existing non "troubled" low income units."

- "When an application is received, it shall first be reviewed for eligibility to be scored and ranked" has been changed to "... it will be reviewed for eligibility ...".

- Changed the requirement of submitting a copy of the application for transfer of physical assets (TPA) to requiring "written evidence from the appropriate agency that the transfer application has been submitted."

- Addition: "All projects will be given the opportunity to submit their market study and environmental review to the appropriate MSHDA staff member prior to the funding round. Market studies and environmental reviews must be submitted at least 30 days prior to application submission if a pre-review is requested."

- Under Selection Criteria, corrected the Rural Housing Services set-aside percentage from 5% to 10%.

- Deletion: Points awarded for the addition of newly constructed or preservation of already existing low-income units.

- "No one sponsor will be eligible to receive Reservations for more than an aggregate of 20% of the annual per capita tax credit dollars in a calendar year" has been changed to "...aggregate of 20% of the non-preservation annual per capita ...".

- Addition: "Sponsors that submit more than three application is a funding round must pay an amount equal to $250 plus $10 per low income unit."

- Points for poor previous participation on the part of the sponsor has been changed from received negative 20 points for two years, to three years.

- Language added: Firm commitments of financing must now be "dated within 30 days of application submission."

- Addition: "Developments processed under the Corporation for Supportive Housing/MSHDA initiative may include cost above 110% of the HUD 221(d)(3) limits and/or over $90,000 per unit in eligible basis."

- Changed "Newly constructed project 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" to "Projects of 50 units or less, may aggregate ...".

- Addition: "Underwriting standards apply to total development costs, and excess fees will be deducted from total development costs when performing the gap calculation."

- Addition: "Rent increases will be limited to no more than 5% per year for the first three years.

- Deletion: "All projects with a valid Reservation or Commitment will be required to obtain a Placed in Service or Carryover Allocation no later than December 31 of the same calendar year."

- Changed "Following the amending of the Authority's Memorandum Of Understanding with HUD, newly constructed project 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" to "Projects of 50 units or less, may aggregate ...".

- Addition: "All appraisals must be less than one year old."

- Under Second Evaluation and Commitment, "Upon receipt of this information, the Authority will conduct a second financial evaluation of the project based on updated information, and will, unless for good cause shown, issue a Commitment to the applicant in the amount the Authority deems necessary and reasonable" was changed to "Upon receipt of this information, the Authority will review submitted documentation and, if deemed acceptable, will issue a Commitment document."

- Under Second Evaluation and Commitment, deletion: "If the Authority, in its evaluation, determines that the value of the credit is less than the applicable market rate, the Authority determined applicable rate will be used to determine the amount of equity. If the value of the credit is greater than the applicable market rate, and would result in a reduction of credit because of the funding gap, the sponsor will be allowed to place the additional proceeds into a project escrow account for at least five years, after which time, if not needed for the project, may be taken out as a developer fee.

  Commitments of tax credit authority shall be valid until December 31 of the calendar year in which the Commitment is used, by which time it is expected that the project will have received a Placed In Service or Carryover Allocation."

- Under Carryover Allocation, addition: "A second financial evaluation of the project based on updated information will be conducted at the time this certification is submitted."

- Under Carryover Allocation, deletion: "In the event that a Commitment has not been issued prior to issuance of a Carryover Allocation".

- Addition: "All projects requesting an increase in credit of 5% or less, must submit a fee equal to 5% of the entire annual credit amount at the time of submission of the request."

- Under Fees changed "credit period" to "compliance period".

- Changed "all projects that received an allocation of credit prior to January 1, 2001 must pay an additional inspection fee of $30 for each unit to be inspected once every three years" to "All project, with the exception of projects financed by Rural Development, that received an allocation of credit ...".

- Addition: "Project financed by Rural Development must pay an additional fee of $20 per each unit to be inspected once every three years."
- Under Subsequent Evaluation, deletion: "at the time of making a Carryover Allocation and again".

Exhibit X

TECHNICAL ASSISTANCE PROVISION

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

Abraham and Gaffney, P.C. – Three Contracts, $14,709

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

Advantage Consulting – One Contract, $1,636.70

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

Agate Software – One Contract, $10,000

This organization is located in Lansing, MI and provides assistance in developing a web-based software application to support MSHDA's grant process.

Anderson, Tackman and Co., PLC – One Contract, $3,150.00

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

Kimberly Arne – Two Contracts, $23,851

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

Carol Barker – One Contract, $500.00

This consultant is located in Lansing, MI and provides NEZ training statewide.

Kristin Brady – Three Contracts, $10,08205

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

Brickley DeLong, PC – Six Contracts, $35,395.00

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

Vanessa Buhs – One Contract, $1,600

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

Capitol Fundraising Associates – Three Contracts, $66,936.76

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

CEDAM – Three Contracts, $95,350

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

Center for Urban Affairs, MSU – Two Contracts, $14,000

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

Charlevoix Emmet Housing Coalition – One Contract, $1,223.20

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 – Two Contracts, $1,392

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

City of Flint – Two Contracts, $4,662.29

The City of Flint hosted a workshop titled "Flint's Housing Future: Solving our Housing Crisis," contracts covered rental of sound equipment and workshop supplies.

Community Development Strategies – One Contract, $16,500

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

Corporation for Supportive Housing – One Contract, $48,569.26

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

Warren T. Dean, P.C. – Six Contracts, $12,750

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

DEX Design Associates – Five Contracts, $17,173

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

Kip Diotte – One Contract, $1,309.70

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

Daryl Domke – One Contract, $6,600

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. – Four Contracts, $24,755

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

Steve Enright – One Contract, $500

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

Fall Creek Consultants – One Contract, $16,500

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

Fedder Construction, L.L.C. – Two Contracts, $14,405.25

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

Franke Consulting Group – Six Contracts, $53,210

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

Funding Resources – One Contract, $14,595.17

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

Gourdie-Fraser – One Contract, $35,000

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

Gove Associates – Two Contracts, $52,690

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

Cindy A. Graham – Nine Contracts, $29,011.77

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.

Leslie Hagen – One Contract, $8,000

This consultant is located in Port Austin, MI and provides data to homeless providers statewide.

Barbara Hart – One Contract, $3,950.00

This consultant is located in Georgetown, Maine, and provides training statewide to supporting housing program administrators.

Inner City Christian Federation – One Contract, $30,000

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

Jeurgensen and Associates – Five Contracts, $543,583.20

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

Lansing Management – One Contract, $8,400

This organization is located in East Lansing, MI and provides property management training and assistance in Ingham County.

Local Initiatives Support Corporation – Three Contracts, $356,531.22

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

Patricia Marshall – Seven Contracts, $10,049

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

Medallion Management Company – Two Contracts, $10,920

This organization is located in Kalamazoo, MI and provides property management assistance in the Lower Peninsula.

Michigan Housing Trust Fund – Nine Contracts, $35,394

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

Michigan Neighborhood Partnership – Five Contracts, $123,187.72

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.

Michele Myszak – One Contract, $980

This consultant is located in Lansing, MI and provides construction management assistance throughout the state.

Michigan State University Extension – One Contract, $525

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.

Neighborhood Renewal Services – One Contract, $1,300

This organization is located in Saginaw, MI and provides assistance in construction management in the Lower Peninsula.

NEMCSA – One Contract, $3,962

This organization is located in Alpena, MI and provides Continuum of Care training in Gladwin County.

Nonprofit Enterprise at Work – One Contract, $17,000

This organization is located in Ann Arbor, MI and provides organizational development training throughout 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, $51,450

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

Jim O'Toole – Three Contracts, $5,888.49

This consultant is located in Escanaba, MI and provides CDBG and HOME owner rehab training in the Upper Peninsula and northern Michigan.

Martha E. Parks – Four Contracts, $42,125.88

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

David Parzyck – Eight Contracts, $67,330.59

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

Ellen Pence – One Contract, $4,000

This consultant is located in Duluth, Minnesota and provides training to domestic violence treatment providers statewide.

Poggemeyer Design Group – One Contract, $10,000

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, New York, provides organizational development assistance to nonprofits statewide.

Barbara Rajewski – Two Contracts, $3,750.00

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

Renaissance Construction, Inc. – Three Contracts, $26,514.50

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

The Rensselaerville Institute – Two Contracts, $36,041.27

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

Rozny & Associates, Inc. – One Contract, $7,800

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

Michael F. Schubert – One Contract, $3,805.52

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

Ruth Steed – One Contract, $5,200

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

Strategic Planning Services – Five Contracts, $15,712.50

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 – Two Contracts, $129,174.80

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

Technical Assistance Collaborative – One Contract, $22,000

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

TONYA, Inc. – Two Contracts, $25,865

This organization is located in Washington D.C., and provides computer systems training for reporting to HUD statewide.

United Consulting Services, L.L.C. – One Contract, $2,479

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

Urban Options – One Contract, $5,000

This organization is located in East Lansing, MI and coordinated energy efficient builders' exhibits for the Affordable Housing Conference.

Steve Wagner – Four Contracts, $2,630.60

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

Lydia Walker – One Contract, $4,060

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

WARM Training Center – One Contract, $3,100

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.

Weinlander Fitzhugh – One Contract, $1,188

This organization is located in Bay City, MI and provides financial management training statewide.

Maurie Weitekamp & Associates – Five Contracts, $24,970

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