

MEMORANDUM

November 20, 2008

TO: Governor Jennifer Granholm
Senator Mark Jansen
Senator Gerald VanWoerkom
Representative Richard Hammel
Representative Barb Byrum

FROM: Keith Molin
Executive Director

RE: FY 2008 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 represents an assessment of FY 2008 production and the Authority's goals for FY 2009. The Authority's fiscal year runs from July 1 through June 30.

I. FY 2008 Production Report

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

The Authority's did not meet its FY 2008 goal to finance 7,080 new and rehabilitated units, producing 3,941 units. The Authority missed its goal to make \$472.3 million in loans by \$149.2 million, instead making \$323.1 million in loans in FY 2008. MSHDA did not reach these goals for the reasons discussed below in the sections describing MSHDA's individual programs.

In FY 2008 the Authority distributed over \$57 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 2,115 units of affordable rental housing in 43 developments statewide.

The Authority also administers the federal Housing Choice Voucher Program (Section 8), and in FY 2008, an average of 23,031 families received housing assistance through this program.

Multifamily Loan Programs

Tax-Exempt Direct Lending Programs

These programs represent the Authority's response to localized housing and reinvestment needs by financing rental housing. Funding comes from the issuance of taxable and tax-exempt bonds to investors, the proceeds of which are then loaned for the acquisition, construction or rehabilitation, and long term financing of affordable rental housing units. At least 40% of the units in each development must be occupied by households with low incomes, defined as less than or equal to 60% of the Area Median Income. In most cases, the developments financed by the Authority exceed this minimum requirement, providing a larger percentage of units that are income restricted, often with units targeted to even lower income households. The tax-exempt lending programs (there are several variations for different project types) operated in FY 2008 with fixed interest rates between 4.5% and 6.45%.

New in FY 2008, MSHDA approved funding for its first Affordable Assisted Living (AAL) Pilot project. The AAL is done in conjunction with partner agencies including Department of

Community Health (DCH), Office of Services to the Aging (OSA) and Department of Human Services (DHS). Its aim is to provide low- to moderate-income senior residents with individual apartments in tandem with supportive services and functional supports. The first of five AAL pilot sites began construction in FY 2008 and is anticipated to be accepting residents in FY 2009. Four additional projects are in the planning stages.

Altogether in FY 2008, the Multifamily lending program financed \$57,375,959 in loans, representing 14 developments containing a total of 1,170 housing units. As noted below, another \$82,567,595 in loans to 10 additional developments representing 1,368 more units were committed but not yet closed. This fell below the FY 2008 goal to produce 4,400 units and \$220 million in lending activity. Several factors contributed to the slowing production, including the “credit crunch” and turmoil in the capital markets over the past year, which dramatically affected the value of the federal Low Income Housing Tax Credit (LIHTC); a decline in equity pricing that has rendered many developments no longer economically viable without new “soft” funding resources; and the combination of a weak economy, slow population growth, and declining household incomes in the face of increased inflation.

Supportive Housing and Homeless Initiatives Programs

Homeless Housing Development Programs

In FY08 we provided \$6,487,000 in rental development grants which will provide units of housing for the homeless. This program represents the Authority’s investments into new construction or acquisition/rehabilitation of projects for the homeless. Funding comes from MSHDA reserves and a mandatory 25% local match. Units are made available to the tenants earning 30% or below of Area Median Income. Loans are structured as a zero percent, non-amortizing repayable loan, although for every 10 years of successful operation, 25 percent of the loan is forgiven.

Homeless Grants

Under this category, \$5,000,000 is allocated to match and supplement HUD’s Emergency Shelter Grant (ESG) Program. The ESG program offers financial assistance to public and non-profit organizations that are responding to the needs of homeless populations through a Continuum of Care process. ESG funds can be used for shelter operation, essential services, prevention, or Continuum of Care coordination. Grants known as Homeless Facilities Grants are awarded to nonprofit shelter providers to repair shelter structures. Grants, which require dollar-for-dollar matching funds, can be used for such repair items as new roofing, furnace repair, and flooring. Critical Needs Grants are awarded to nonprofit shelter when an immediate, required repair is needed in order to prevent the closure of a shelter.

Tenant Based Rental Assistance Program

MSHDA uses a combination of MSHDA and federal HOME dollars to administer the Tenant Based Rental Assistance Program (TBRA). MSHDA awards funds to nonprofit agencies throughout the state to administer the program. TBRA provides a two-year rental assistance program to homeless families with children, chronically homeless, homeless youth, and survivors of domestic violence.

Modified Pass-Through Program

This program permits the Authority to issue limited obligation bonds on behalf of developers. 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. No loans closed under this program in FY 2008, as the program was suspended during that time period.

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 2008, this program financed 2,640 single-family units, representing a total investment of \$264,181,644. The average purchaser of an existing home was 31 years of age, with a household size of one and an average income of approximately \$42,282. The average loan amount was \$100,068. The FY 2008 goal was 2,500 units. The Authority exceeded its goal in this program by 140 loans, likely due to progressive enhancements and streamlining of process.

Property Improvement Loan Program

This program helps preserve older, existing housing by offering loans to homeowners that meet income limits. In FY 2008, this program made 131 loans, totaling \$1,561,160, and 50.4% of the loans were to borrowers over 45 years of age. Approximately 77% of the loans went to improve homes that were 40 years of age or older. The FY 2008 goal was 180 loans totaling \$2,300,000. The Authority missed its goal in this program likely due to the overall economic turndown in Michigan.

Housing and Community Development Fund

During FY 2008 \$2,163,400 was appropriated to the Michigan Housing and Community Development Fund (the "Fund") to be allocated and committed by MSHDA in calendar year 2008. This represents the first opportunity to allocate funding to eligible activities under the original legislation authorizing the Michigan Housing and Community Development Fund ("Fund") created pursuant to Section 125.1458a of the Michigan Compiled Laws. The Fund will support projects designed to fuel strategies leveraging public and private resources to meet the affordable housing needs of low income, very low income, and extremely low income households in this state. Eligible applicants include nonprofit corporations, for-profit corporations, and partnerships approved by MSHDA that are organized for the purpose of developing and supporting affordable housing for household incomes at or below 60% AMI.

II. Summary of FY 2009 Production Goals

FY 2009 Goals July 1, 2008 to June 30, 2009		
Program	Funds	Units/Loans
Multifamily Direct Lending	\$120,000,000	2,000
Modified Pass-Through Loans	\$55,000,000	1,030
Single Family Loans	\$300,000,000	3,000
PIP Loans	\$2,500,000	300
TOTAL	\$477,500,000	6,230

III. Other Information

Social and Economic Benefits

Section 32(16)(b)(c)(d)(e) and (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.

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 AND III DETAIL DEMOGRAPHIC INFORMATION FOR THE SINGLE FAMILY, AND PIP PROGRAMS IN FY 2008.

The information for Multifamily projects closed in FY 2008 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 economic impact of its development projects, including the number of construction jobs created, wages paid, and taxes and payments in lieu of taxes paid.

EXHIBIT IV ESTIMATES THE NUMBER OF CONSTRUCTION JOBS CREATED, WAGES PAID, AND TAXES PAID IN FY 2008.

Authority-financed housing created approximately 2,361 jobs, paid approximately \$157 million in wages, and resulted in approximately \$55 million in taxes being collected.

Grants Made to Local Units of Government and Non-Profit Housing Service Providers

In FY 2008, 483 grants were made to Local Units of Government and Non-Profit Housing and Service providers, for a total grant expenditure of \$57 million.

EXHIBIT V DETAILS THE GRANTS MADE TO LOCAL UNITS OF GOVERNMENT AND NON-PROFIT HOUSING AND SERVICE PROVIDERS.

Mobile Home Parks, Non-Profit Housing Projects, and Cooperative Programs

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

In FY 2008, no mobile home parks were financed under the Authority's Michigan Mortgage Credit Certificate Program or Single Family Program.

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, and market and neighborhood management of the target neighborhoods. Since 1998, approximately \$26,677,330 in grants/loans has been made in 33 communities across the state. Twenty-five grants have been made to the City of Detroit or other communities in Wayne county; 49 to medium to large cities; 15 to UP communities, and the balance to small towns.

Each NPP produces housing units 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.

In FY 2006 the Authority adopted new preservation lending parameters for Section 236, Section 8, and all other federally assisted and MSHDA-financed rental housing. This housing stock, that currently serves Michigan's lowest income citizens and was typically built between 1974 and 1985, is in need of rehabilitation and preservation.

The Authority offers tax-exempt and taxable preservation lending to extend the affordability, viability, and livability of this existing rental housing for a minimum of 35 years. A Preservation Fund loan may be available as additional gap financing for eligible developments in the event the Authority determines the transaction will not adequately address unmet physical needs. No tenants are displaced as a result of these transactions.

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) allocated under the Qualified Allocation Plan (QAP), 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 2008, the Authority allocated \$15.2 million in tax credits to 43 developments helping create 2,115 units of affordable housing.

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

The QAP was substantially changed in FY 2008. Please see Exhibit VIII for details.

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 with 65 contracts made to 40 different Technical Assistance providers, at a total cost of \$973,807.

EXHIBIT IX DETAILS GRANTS MADE TO TECHNICAL ASSISTANCE PROVIDERS FOR FY 2008.

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 business training for small, minority, or women-owned contractors. In addition to the semi-annual classes held in Detroit, Grand Rapids and Flint, two Cities of Promise, Pontiac and Saginaw held successful classes. A total of 191 Michigan contractors gained skills in bidding and estimating, bookkeeping and finance, bonding and insurance, wage and labor issues, permits, business planning and marketing, and lead based paint.

Housing Choice Voucher Program

The Housing Choice Voucher (HCV) Program utilizes the private rental market to assist Michigan's extremely low income families to afford decent, safe, and sanitary housing. Residents live in single family or multifamily rental dwellings, paying between 30% and 40% of their gross income for rent. In FY 2008, an average of 23,031 families participated in this program; the average age for the head of household was 46 years, and the average adjusted household income was \$10,376. MSHDA's HCV Program also has components for Family Self-Sufficiency (FSS) and for Homeownership called Key to Own. Both these programs promote and provide education and opportunities for families to become economically self-sufficient and end the cycle of assistance to recycle the voucher to additional families in need.

MSHDA administers the largest FSS program in the nation with 2,000 allocated slots. The FSS Program promotes economic independence. Families living in assisted housing are often subject to a multitude of personal and financial troubles including a dependence on social service programs, and a limited ability to change their status. Families often want out of this situation, but feel they are faced with insurmountable barriers. The FSS Program provides for coordination of local, community-based resources that promote economic independence for a families living in assisted housing.

The Key to Own Homeownership Program assists MSHDA HCV families with transferring their rental voucher into a homeownership voucher. Partnering with the FSS Program the Key to Own Program provides pre/post purchase counseling and additional guidance throughout the homeownership process. In FY 2008 The FSS program graduated 162 program participants and the Key to Own Program closed on their 119th home.

Michigan Broadband Development Authority

Section 32(17) requires the Authority to conduct an annual review of all loans and financial instruments that require repayment, or lines of credit with the Michigan Broadband Development Authority (MBDA). The review shall contain an analysis of the MBDA's ability to repay all loans, financial instruments that require repayment, and lines of credit with the Authority and the amount and payment schedule of all current loans, financial instruments that require repayment, and lines of credit with the Authority. The

review shall also contain an analysis of the number of Authority assisted or financed developments and homes purchasing high-speed Internet connections at substantially reduced rates as a direct result of loans from the MBDA.

EXHIBIT X DETAILS THE REVIEW OF ALL AUTHORITY FINANCED LOANS, FINANCIAL INSTRUMENTS OR LINES OF CREDIT, AND REPAYMENT SCHEDULES ADMINISTERED BY THE BROADBAND AUTHORITY.

Exhibit I

**PRODUCTION GOALS RECORD
FY 2008 (07/01/07 TO 06/30/08)**

Program	FY 2008 Goal		FY 2008 Closed		FY 2009 Goal	
Multifamily Direct Loans	\$220,000,000	4,400 units	\$57,375,959	1,170 units	\$120,000,000	2,000 units
Modified Pass Through Loans	\$0	0	\$0	0	\$55,000,000	1,030 units
Single Family Loans	\$250,000,000	2,500 loans	264,181,644	2,640 loans	\$300,000,000	3,000 loans
Property Improvement Loans	\$2,300,000	180 loans	\$1,561,160	131 loans	\$2,500,000	200 loans
TOTAL	\$472,300,000	7,080 loans	\$323,118,763	3,941 loans	\$477,500,000	6,230 loans

Exhibit II

SINGLE FAMILY PROGRAM PRODUCTION RECORD

FY 2008 (07/01/07 TO 06/30/08)

	<u>New</u>	<u>Existing</u>
# Loans	139	2,501
\$ Volume	\$18,831,176	\$245,350,468
Average Loan	\$135,476	\$98,100
Average Home Sale Price	\$143,212	\$101,974
Average Income of Borrower	\$42,077	\$40,415
Average Age of Borrower	33	30
Average Family Size	2	2
% Minority Buyers	17%	10%
% Female Headed Household	48%	43%
% Below 55% of Median Income	15%	32%
% First Time Homebuyer	95%	97%

Exhibit III

PIP LOAN PROGRAM PRODUCTION RECORD

FY 2008 (07/01/07 TO 06/30/08)

# Loans	131
\$ Volume	\$1,591,160.30
Average Loan Amount	\$12,146
Average Income Of Borrower	\$34,724
Average Interest Rate	6.229
Average Age Of Borrower	47
Average Family Size	2.22
% Female Borrowers	53.44
% Borrowers Over Age 45	50.4%
% Minority Borrowers	21.4%
% Homes 40+ Years Old	77%
Average Age Of Home	61

Exhibit IV

**CONSTRUCTION JOBS, WAGES, TAXES
FY 2008 (07/01/07 TO 06/30/08)**

<i>Multifamily Direct Loans</i>	Jobs	Wages	Taxes
Alpena Pines	19	\$1,282,717	\$450,426
Bay Pointe	29	\$1,936,558	\$718,754
Braidwood Manor	24	\$1,567,749	\$581,870
Calumet Apts	35	\$2,347,123	\$871,135
Cambridge Woods	18	\$1,208,658	\$424,420
Charring Square	52	\$3,433,356	\$1,274,290
Heron Manor	38	\$2,537,571	\$891,068
Kingston Place	16	\$1,058,604	\$371,729
Mari-Dan Miller	39	\$2,586,306	\$959,907
McCoy Townhomes	17	\$1,126,621	\$418,145
Park Meadows	29	\$1,901,995	\$667,886
Sawmill Family	21	\$1,427,500	\$501,267
Sawmill Senior	15	\$992,059	\$348,362
Stone Lake Manor	14	\$948,593	\$333,098
Multifamily Subtotal	366	\$24,355,409	\$8,812,356
Single Family Loans	1,984	\$132,090,822	\$46,383,692
Property Improvement Loans	12	\$780,580	\$295,957
TOTAL	2,361	157,226,811	\$55,492,005

Exhibit V

NON-PROFIT HOUSING GRANTS PRODUCTION RECORD

FY 2008 (07/01/07 TO 06/30/08)

Grantee Name	City	County	Grant Amount
HOMELESS GRANTS			
ACSET	Grand Rapids	Kent	35,352
Advent House Ministries	Lansing	Ingham	25,000
Affordable Housing Alliance	Midland	Mecosta	500,000
Affordable Housing Alliance Phase II	Midland	Midland	500,000
Alger-Marquette Community Action Board	Marquette	Marquette	20,000
Alliance Against Violence and Abuse, Inc.	Escanaba	Delta	23,730
Alliance Against Violence and Abuse, Inc.	Escanaba	Delta	7,000
Alternatives for Girls	Detroit	Wayne	15,750
American Red Cross	Bay City	Bay	39,400
Avalon Housing Inc Pear Street Apt.	Ann Arbor	Washtenaw	500,000
Avalon Housing Inc.	Ann Arbor	Washtenaw	500,000
Avalon Housing, Inc. West Side Duplexes	Ann Arbor	Washtenaw	505,000
Avalon Second NonProfit Housing Corporation	Ann Arbor	Washtenaw	500,000
Avalon Second NonProfit Housing Corporation	Ann Arbor	Washtenaw	360,000
Avoalon Housing Inc.	Ann Arbor	Washtenaw	505,000
Aware, Inc.	Jackson	Jackson	39,978
Baraga County Shelter Home	L'Anse	Baraga	22,488
Barbara Kettle Gundlach Shelter Home for Abused Women	Calumet	Houghton	17,160
Barry County United Way	Hastings	Barry	10,300
Battle Creek Community Foundation	Battle Creek	Calhoun	13,500
Bay Area Women's Center	Bay City	Bay	47,500
Bay Area Women's Center	Bay City	Bay	30,000
Bethany Christian Services	Fremont	Newaygo	10,000
Bethany Christian Services	Fremont	Newaygo	16,424
Bethany Housing Ministries	Muskegon	Muskegon	400,000
Bethany Housing Ministries, Inc.	Muskegon	Muskegon	25,728
Bethany Housing Ministries	Muskegon	Muskegon	400,000
Blue Water Center for Independent Living	Port Huron	St. Clair	45,000
Blue Water Center for Independent Living	Port Huron	St. Clair	21,273
Blue Water Residential	Marysville	St. Claire	333,000
Blue Water Residential Nonprofit Housing Corporation	Marysville	St. Clair	333,000
Branch Area Chamber of Commerce	Coldwater	Branch	5,000
Branch County Coalition Against Domestic Violence	Coldwater	Branch	60,000

Grantee Name	City	County	Grant Amount
Branch Interfaith Hospitality Network	Coldwater	Branch	34,900
Cadillac Area OASIS/Family Resource Center	Cadillac	Wexford	110,000
Cadillac Area OASIS/Family Resource Center	Cadillac	Wexford	30,000
Capital Area Community Services	Lansing	Ingham	40,439
Capital Area Community Services	Lansing	Ingham	23,440
Capital Area Community Services	Lansing	Ingham	43,505
Capital Area Community Services	Lansing	Ingham	46,491
Caring House, Inc.	Iron Mountain	Dickinson	80,000
Caring House, Inc.	Iron Mountain	Dickinson	9,330
Cass Community Social Services	Detroit	Wayne	17,750
Cass Community Social Services	Detroit	Wayne	19,750
Catholic Charities West Michigan	Grand Rapids	Kent	42,728
Catholic Family Services	Kalamazoo	Kalamazoo	10,200
Catholic Family Services	Kalamazoo	Kalamazoo	500,000
Catholic Social Services of Washtenaw County	Ann Arbor	Washtenaw	20,508
Catholic Social Services of Wayne County	Detroit	Wayne	11,750
Center for Women In Transition	Holland	Ottawa	5,898
Center for Women In Transition	Holland	Ottawa	79,000
Channel Housing Ministries Inc.	Hart	Oceana	500000
Channel Housing Ministries, Inc./D.B.A. Oceana's Home Partnership	Hart	Oceana	24,400
Channel Housing Ministries, Inc./D.B.A. Oceana's Home Partnership	Hart	Oceana	30,000
Child and Family Services of Southwestern Michigan	Benton Harbor	Berrien	7,750
Child and Family Services of Upper Peninsula, Inc.	Marquette	Marquette	31,352
Choices of Manistee County Inc	Manistee	Manistee	64,500
Christian Neighbors	Otsego	Allegan	9,000
City of Lansing	Lansing	Ingham	575,000
City Rescue Mission of Saginaw Inc.	Saginaw	Saginaw	36,500
City Rescue Mission of Saginaw Inc.	Saginaw	Saginaw	25,000
City Rescue Mission of Saginaw Inc.	Saginaw	Saginaw	55,370
Coalition on Temporary Shelter	Detroit	Wayne	21,000
Common Ground Sanctuary	Bloomfield Hills	Oakland	30,710
Communities Overcoming Violent Encounters	Ludington	Mason	16,500
Community Action	Battle Creek	Calhoun	60,000
Community Action Agency	Jackson	Jackson	30,000
Community Action Agency	Jackson	Jackson	48,228
Community Action Agency	Jackson	Jackson	20,400
Community Action Agency of South Central Michigan	Battle Creek	Calhoun	18,300
Community Action House	Holland	Ottawa	51,500
Community Care Services	Lincoln Park	Wayne	25,997

Grantee Name	City	County	Grant Amount
Community Healing Center	Three Rivers	St. Joseph	10,000
Community Healing Center	Three Rivers	St. Joseph	7,000
Community Living Services, Inc.	Wayne	Wayne	19,750
Community Rebuilders, Inc.	Grand Rapids	Kent	64,705
Comprehensive Youth Services, Inc	Mt. Clemens	Macomb	10,000
Comprehensive Youth Services, Inc	Mt. Clemens	Macomb	6,000
Comprehensive Youth Services, Inc	Mt. Clemens	Macomb	33,200
Corporation for Supportive Housing	Brighton	Livingston	25,000
Corporation for Supportive Housing	Brighton	Livingston	40,000
Council on Domestic Violence and Sexual Assault	Midland	Midland	38,600
Covenant House Michigan	Detroit	Wayne	17,250
D.I.S.H., Inc.	Battle Creek	Calhoun	43,200
Department of Human Services	Lansing	Ingham	78,700
Detroit Central City CMH	Detroit	Wayne	17,750
Detroit Rescue Mission Ministries	Detroit	Wayne	19,750
Diane Pepler Resource Center	Sault Ste. Marie	Chippewa	20,200
Domestic and Sexual Abuse Services	Three Rivers	St. Joseph	20,000
Domestic and Sexual Abuse Services	Three Rivers	St. Joseph	5,000
Domestic Harmony	Hillsdale	Hillsdale	24,300
Domestic Violence Coalition, Inc.	Paw Paw	Van Buren	13,353
Domestic Violence Escape(DOVE)	Ironwood	Gogebic	17,600
Domestic Violence Escape(DOVE)	Ironwood	Gogebic	5,562
Domestic Violence Project Inc./SAFEHouse Center	Ann Arbor	Washtenaw	61,980
East Michigan Conference FMCNA	Clio	Genesee	24,098
Eightcap, Incorporated	Greenville	Montcalm	13,400
Eightcap, Incorporated	Greenville	Montcalm	12,000
Emergency Shelter Services, Inc.	Benton Harbor	Berrien	81,000
EVE, Inc. (End Violent Encounters)	Lansing	Ingham	26,455
Every Woman's Place, Inc.	Muskegon	Muskegon	15,738
Family Counseling & Children's Services of Lenawee Co.	Adrian	Lenawee	39,150
Family Counseling & Shelter Services of Monroe County	Monroe	Monroe	77,603
Family Services, Inc	Detroit	Wayne	17,750
First Step	Plymouth	Wayne	50,000
Flint Odyssey House Inc.	Flint	Genesee	333,000
Flint Odyssey House, Inc.	Flint	Genesee	333,000
Freedom House	Detroit	Wayne	13,750
Friendship Shelter	Gaylord	Otsego	81,600
Gateway Community Services	East Lansing	Ingham	17,688
Genesee County Youth Corporation	Flint	Genesee	59,165

Grantee Name	City	County	Grant Amount
Gogebic-Ontonagon Community Action Agency	Ironwood	Gogebic	31,300
Good Samaritan Ministries	Holland	Ottawa	34,000
Goodwill Industries of Northern Michigan, Inc	Traverse City	Grand	30,000
Goodwill Industries of Northern Michigan, Inc	Traverse City	Traverse	50,000
Goodwill Industries of Northern Michigan, Inc	Traverse City	Grand	130,623
Goodwill Industries of West Michigan	Muskegon	Traverse	30,000
Grand Rapids Housing Commission	Grand Rapids	Muskegon	54,378
Greater Lansing Housing Coalition	Lansing	Kent	500,000
Green Gables Haven	Hastings	Ingham	10,000
Hard Times Cafe	Harrison	Barry	5,000
HAVEN House	East Lansing	Clare	102,507
HAVEN House	East Lansing	Ingham	32,245
Haven of Rest Ministries of Battle Creek	Battle Creek	Ingham	10,000
HAVEN, Inc.	Bloomfield Hills	Calhoun	46,431
Helping Unite Mothers And Children	Detroit	Oakland	15,750
Hispanic Service Center	Imlay City	Wayne	24,721
HomeAid Michigan	Lansing	Lapeer	100,000
Homeless Action Network of Detroit	Highland Park	Eaton	21,000
HOPE Hospitality & Warming Center, Inc.	Pontiac	Wayne	12,920
Housing Resource Center of Allegan County	Allegan	Oakland	45,000
Housing Resource Center of Allegan County	Allegan	Allegan	79,919
Housing Resources, Inc.	Kalamazoo	Allegan	50,000
Housing Resources, Inc.	Kalamazoo	Kalamazoo	190,545
Housing Services for Eaton Co.	Charlotte	Kalamazoo	45,646
Human Development Commission	Caro	Eaton	10,675
Human Development Commission	Caro	Tuscola	28,772
Human Development Commission	Caro	Tuscola	500,000
Human Development Commission	Caro	Tuscola	333,000
Human Resource Authority	Escanaba	Delta	21,375
ICCF Non-Profit Housing Corporation	Grand Rapids	Delta	11,906
Interfaith Hospitality Network of Washtenaw County	Ann Arbor	Kent	26,309
Jewish Vocational Services	Detroit	Washtenaw	21,000
Kalamazoo County	Nazareth	Wayne	40,100
Kalamazoo County Public Housing Commission	Kalamazoo	Kalamazoo	841,000
Kalamazoo County Public Housing Commission	Kalamazoo	Kalamazoo	841,000
KeyStone Place, Inc.	Centreville	Kalamazoo	89,600
Lapeer Area Citizens Against Domestic Assault	Lapeer	St. Joseph	3,450
Lapeer Area Citizens Against Domestic Assault	Lapeer	Lapeer	34,000

Grantee Name	City	County	Grant Amount
Legal Services of Eastern MI	Flint	Genesee	46,548
Lenawee Emergency and Affordable Housing Corp.	Adrian	Lenawee	30,000
Lenawee Emergency and Affordable Housing Corp.	Adrian	Lenawee	39,150
Lighthouse of Oakland Co., Inc	Pontiac	Oakland	68,340
Livingston Area Council Against Spouse Abuse	Howell	Livingston	27,703
Livingston Family Center	Pinckney	Livingston	20,419
Loaves & Fishes Ministries	Lansing	Ingham	25,790
Local Initiatives Support Corporation	Kalamazoo	Kalamazoo	7,525
Lutheran Social Services of Michigan	Detroit	Wayne	35,200
Lutheran Social Services of Wisconsin and Upper Michigan	Marquette	Marquette	36,100
Lutheran Social Services of Wisconsin and Upper Michigan	Marquette	Marquette	8,170
Macomb County Rotating Emergency Shelter Team	Roseville	Macomb	27,200
Macomb County Warming Center	Eastpointe Clinton	Macomb	6,000
Macomb Homeless Coalition	Township Clinton	Macomb	7,500
Macomb Homeless Coalition	Township Clinton	Macomb	0
Macomb Homeless Coalition	Township	Macomb	35,761
Manistique Housing Commission	Manistique	Schoolcraft	21,300
Matrix Human Services	Detroit	Wayne	17,750
Metro Housing Partnership Inc.	Flint	Genesee	7,500
Michigan Ability Partners	Ann Arbor	Washtenaw	15,795
Michigan Coalition Against Domestic and Sexual Violence	Okemos	Ingham	50,000
Michigan Coalition Against Homelessness	Lansing	Ingham	162,000
Michigan Coalition Against Homelessness	Lansing	Ingham	100,000
Michigan Coalition Against Homelessness	Lansing	Ingham	100,000
Mid Michigan Community Action Agency, Inc.	Farwell	Clare	24,400
Mid Michigan Community Action Agency, Inc.	Farwell	Clare	38,600
Mid Michigan Community Action Agency, Inc.	Farwell	Clare	25,000
Mid Michigan Community Action Agency, Inc.	Farwell	Clare	15,000
Midland Area Homes, Inc	Midland	Midland	50,000
Monroe County Opportunity Program	Monroe	Monroe	68,481
National Council on Alcoholism Lansing Regional Area	Lansing	Ingham	10,000
National Council on Alcoholism Lansing Regional Area	Lansing	Ingham	26,911
Neighborhood Service Org.	Detroit	Wayne	21,000
New Bethel Outreach Ministry, Inc.	Pontiac	Oakland	44,559
New Hope Shelter	Cadillac	Wexford	10,000
Newaygo County Community Services	Fremont	Newaygo	30,000

Grantee Name	City	County	Grant Amount
Newaygo County Community Services	Fremont	Newaygo	85,154
Newaygo County Community Services	Fremont	Newaygo	40,000
Newaygo County Community Services	Fremont	Newaygo	50,000
North Country Community Mental Health	Petoskey	Emmet	5,000
Northeast Michigan Community Service Agency, Inc.	Alpena	Alpena	100,350
		Grand	
Northwest Michigan Community Action Agency	Traverse City	Traverse	18,000
		Grand	
Northwest Michigan Human Services Agency	Traverse City	Traverse	38,500
		Grand	
Northwest Michigan Human Services Agency	Traverse City	Traverse	105,533
Oakland Livingston Human Service Agency	Howell	Oakland	45,000
Oakland Livingston Human Service Agency	Howell	Oakland	35,781
Oakland Livingston Human Service Agency	Howell	Oakland	41,178
Oceanan's Home Partnership of Muskegon County	Muskegon	Muskegon	500,000
One-Church-One Family	Lansing	Ingham	575,000
Open Door and Next Door Shelters	Kalamazoo	Kalamazoo	9,530
Ottawa County	Holland	Ottawa	17,500
Ozone House, Inc.	Ann Arbor	Washtenaw	53,901
Proaction Behavioral Health Alliance	Grand Rapids	Kent	34,234
Rainbow House Domestic Abuse Services, Inc.	Marinette	Menominee	21,375
Relief After Violent Encounter (R.A.V.E.)	St. Johns	Clinton	49,960
Relief After Violent Encounter (R.A.V.E.)	St. Johns	Clinton	27,195
Relief After Violent Encounter Ionia/Montcalm, Inc	Ionia	Ionia	83,100
Relief After Violent Encounter Ionia/Montcalm, Inc	Ionia	Ionia	30,000
River House, Inc.	Grayling	Crawford	62,000
S.A.F.E. Place	Battle Creek	Calhoun	10,000
Safe Horizons	Port Huron	St. Clair	100,000
Safe Shelter, Inc.	Benton Harbor	Berrien	8,850
Saginaw County Youth Protection Council	Saginaw	Saginaw	72,020
Saginaw Habitat for Humanity	Saginaw	Saginaw	7,500
Saginaw Habitat for Humanity	Saginaw	Saginaw	1,000,000
Saginaw Habitat for Humanity	Saginaw	Saginaw	1,000,000
Sanilac Area Violence Elimination Council	Sandusky	Sanilac	20,955
Sault Ste. Marie Housing Commission	Sault Ste. Marie	Chippewa	45,000
Sault Ste. Marie Housing Commission	Sault Ste. Marie	Chippewa	50,000
Sault Ste. Marie Housing Commission	Sault Ste. Marie	Chippewa	44,600
Shelter Association of Washtenaw County	Ann Arbor	Washtenaw	57,387
Shelter of Flint, Inc.	Flint	Genesee	96,563
Shelter, Inc.	Alpena	Alpena	60,000
Shiawassee County	Corunna	Shiawassee	6,000

Grantee Name	City	County	Grant Amount
Simon House, Inc.	Detroit	Wayne	21,000
SIREN/Eaton Shelter, Inc.	Charlotte	Eaton	31,815
SOS Community Services	Ypsilanti	Washtenaw	142,725
South Oakland Shelter	Royal Oak	Oakland	33,759
Southwest Counseling Solutions, Inc.	Detroit	Wayne	21,000
Southwest Housing Solutions Corporation	Detroit	Wayne	18,000
Southwest Michigan Community Action Agency	Benton Harbor	Berrien	12,000
Southwest Michigan Community Action Agency	Benton Harbor	Berrien	30,000
Southwest Michigan Community Action Agency	Benton Harbor	Berrien	33,600
Southwest Michigan Community Action Agency	Benton Harbor	Berrien	54,947
Southwest Michigan Community Action Agency	Benton Harbor	Berrien	500,000
St. Clair County Community Mental Health Authority	Port Huron	St. Clair	7,500
St. Clair County Community Mental Health Authority	Port Huron	St. Clair	50,000
St. Vincent Catholic Charities	Lansing	Ingham	27,569
Staircase Youth Services, Inc.	Ludington	Mason	17,000
Sunrise Mission	Alpena	Alpena	38,000
SW Michigan CAA	Benton Harbor	Berrien	500,000
Sylvia's Place	Allegan	Allegan	63,181
The Salvation Army	Alpena	Alpena	10,150
The Salvation Army	Benton Harbor	Berrien	5,241
The Salvation Army	Owosso	Clare	5,000
The Salvation Army	Escanaba	Delta	15,000
The Salvation Army	Escanaba	Delta	7,500
The Salvation Army	Alma	Gratiot	15,000
The Salvation Army	Alma	Gratiot	21,000
The Salvation Army	Mt. Pleasant	Isabella	5,500
The Salvation Army	Grand Rapids	Kent	7,500
The Salvation Army	Ludington	Mason	12,000
The Salvation Army	Big Rapids	Mecosta	30,000
The Salvation Army	Detroit	Wayne	19,750
The Salvation Army	Detroit	Wayne	21,000
The Salvation Army	Wauwatosa	Dickinson	53,300
The Salvation Army	Jackson	Jackson	25,984
The Salvation Army	Big Rapids	Mecosta	15,932
The Salvation Army	Benton Harbor	Berrien	18,259
The Salvation Army	Manistee	Manistee	10,000
The Salvation Army - MATTS	Warren	Macomb	23,000
The Salvation Army of Cheboygan County	Cheboygan	Cheboygan	38,600
The Salvation Army of Washtenaw County	Ann Arbor	Washtenaw	15,795
The Salvation Army-Grand Haven	Grand Haven	Ottawa	18,000

Grantee Name	City	County	Grant Amount
Training and Treatment Innovations, Inc.	Jackson	Jackson	19,200
Travelers Aid Society of Detroit	Detroit	Wayne	11,400
Tri-City Area United Way	Marinette	Menominee	14,850
Turning Point Inc.	Mt. Clemens	Macomb	20,000
U.P. Community Services	Iron Mountain	Dickinson	6,500
Underground Railroad, Inc.	Saginaw	Saginaw	75,510
United Community Housing Coalition	Detroit	Wayne	19,750
United Way of Chippewa County	Sault Ste. Marie	Chippewa	6,200
United Way of Lapeer County	Lapeer	Lapeer	40,104
United Way of Monroe County	Monroe	Monroe	8,716
United Way of Otsego County	Gaylord	Otsego	10,000
Volunteers of America of Michigan	Southfield	Ingham	35,951
Washtenaw Housing Alliance	Ann Arbor	Washtenaw	7,500
Washtenaw Housing Alliance	Ann Arbor	Washtenaw	50,000
Wayne Co. Neighborhood Legal Services/Neighborhood Legal Serv. of MI	Detroit	Wayne	13,750
Wayne Co. Neighborhood Legal Services/Neighborhood Legal Serv. of MI	Detroit	Wayne	15,750
Wayne Co. Neighborhood Legal Services/Neighborhood Legal Serv. of MI	Detroit	Wayne	5,300
Wayne-Metropolitan Community Action Agency	Wyandotte	Wayne	50,000
Wayne-Metropolitan Community Action Agency	Wyandotte	Wayne	42,703
Well House	Grand Rapids	Kent	14,544
West Michigan Community Mental Health System	Ludington	Mason	7,400
West Michigan Therapy, Inc.	Muskegon	Muskegon	23,534
West Michigan Therapy, Inc.	Muskegon	Muskegon	9,239
Women's Aid Service, Inc.	Mt. Pleasant	Isabella	5,000
Women's Aid Service, Inc.	Mt. Pleasant	Isabella	5,000
Women's Aid Service, Inc.	Mt. Pleasant	Isabella	25,300
Women's Center	Marquette	Marquette	47,000
Women's Information Service	Big Rapids	Mecosta	19,322
Women's Information Service	Big Rapids	Mecosta	20,000
Women's Resource Center	Traverse City	Grand Traverse	80,544
Women's Resource Center of Northern Michigan, Inc.	Petoskey	Emmet	43,600
Young Women's Christian Association of Kalamazoo	Kalamazoo	Kalamazoo	62,800
Youth Emergency Shelter Services, Inc.	Detroit	Wayne	17,750
YWCA	Kalamazoo	Kalamazoo	500,000
YWCA of Greater Flint	Flint	Genesee	9,989
YWCA of Greater Flint	Flint	Genesee	41,926
YWCA of Kalamazoo	Kalamazoo	Kalamazoo	500,000

Grantee Name	City	County	Grant Amount
YWCA West Central Michigan	Grand Rapids	Kent	63,852
Total Homeless Grants			\$ 24,734,707

Grantee Name	City	County	Grant Amount
TARGETED REVITALIZATION FUND			
Bagley Housing Association	Detroit	Wayne	\$25,000
Central Detroit Christian CDC	Detroit	Wayne	25,000
Church of the Messiah Housing Corporation	Detroit	Wayne	25,000
Circle of Love Community	Saginaw	Saginaw	25,000
City of Allegan	Allegan	Allegan	121,900
City of Alpena	Alpena	Alpena	244,000
City of Benton Harbor	Benton Harbor	Berrien	333,300
City of Charlotte	Charlotte	Eaton	333,300
City of Dearborn	Dearborn	Wayne	100,000
City of Dowagiac	Dowagiac	Cass	274,300
City of East Lansing	East Lansing	Ingham	227,700
City of Eaton Rapids	Eaton Rapids	Eaton	243,900
City of Flint	Flint	Genesee	61,080
City of Flint	Flint	Genesee	50,000
City of Gladwin	Gladwin	Gladwin	243,900
City of Hancock	Hancock	Houghton	243,900
City of Hillsdale	Hillsdale	Hillsdale	304,800
City of Holland	Holland	Ottawa	150,000
City of Iron River	Iron River	Iron	243,900
City of Lapeer	Lapeer	Lapeer	152,400
City of Lapeer	Lapeer	Lapeer	238,800
City of Ludington	Ludington	Mason	243,900
City of Marquette	Marquette	Marquette	240,000
City of Newaygo	Newaygo	Newaygo	152,400
City of Reading	Reading	Hillsdale	243,900
City of Three Rivers	Three Rivers	St. Joseph	243,900
City of West Branch	West Branch	Ogemaw	214,000
City of Whitehall	Whitehall	Muskegon	274,300
Community Housing Alternatives	Ypsilanti	Washtenaw	175,000
Detroit Catholic Pastoral Alliance	Detroit	Wayne	25,000
Detroit Catholic Pastoral Alliance	Detroit	Wayne	400,000
Detroit Micro-enterprise Fund	Detroit	Wayne	50,000
Flint Neighborhood Improvement and Preservation	Flint	Genesee	25,000

Project, Inc			
Genesee County Land Bank Authority	Flint	Genesee	\$60,000
Grandmont/Rosedale Development Corporation	Detroit	Wayne	25,000
Grandmont/Rosedale Development Corporation	Detroit	Wayne	383,400
Greater Eastside Community Association	Flint	Genesee	25,000
Hometown Housing Partnership Inc.	East Lansing	Ingham	137,000
Housing Development Corporation	South Haven	Van Buren	300,000
Housing Resources, Inc.	Kalamazoo	Kalamazoo	25,000
Human Development Commission	Caro	Tuscola	175,000
Human Development Commission	Caro	Tuscola	12,500
ICCF Non-Profit Housing Corporation	Grand Rapids	Kent	230,000
Iosco County	Tawas City	Iosco	304,800
Jubilee Ministries, Inc.	Holland	Ottawa	240,000
Kalamazoo Neighborhood Housing Services, Inc.	Kalamazoo	Kalamazoo	85,000
Lake Odessa Village	Lake Odessa	Ionia	304,800
Lighthouse Community Development	Pontiac	Oakland	25,000
Lighthouse Community Development	Pontiac	Oakland	305,800
Lighthouse Community Development	Pontiac	Oakland	66,700
Marquette County	Marquette	Marquette	213,400
Michigan State University	East Lansing	Ingham	50,000
Neighborhood Investment Corp.	Muskegon	Muskegon	12,000
Northeast Michigan Affordable Housing	Alpena	Alpena	300,000
Roscommon County	Roscommon	Roscommon	140,000
Saginaw County Community Action Committee	Saginaw	Saginaw	25,000
Shiawassee County	Corunna	Shiawassee	200,000
Southwest Michigan Community Action Agency	Benton Harbor	Berrien	25,000
Temple Cares for People	Muskegon Hts.	Muskegon	25,000
U-SNAP-BAC Non-Profit Housing Corporation	Detroit	Wayne	47,000
Total Targeted Revitalization Fund Grants			\$ 9,696,980

Grantee Name	City	County	Grant Amount
COMMUNITY DEVELOPMENT BLOCK GRANT COUNTY ALLOCATION			
Alger County	Munising	Alger	150,000
Bay County	Bay City	Bay	300,000
Benzie County	Beulah	Benzie	150,000
Berrien County	St. Joseph	Berrien	300,000
Clare County	Harrison	Clare	200,000
Clinton County	St. Johns	Clinton	275,000
Crawford County	Grayling	Crawford	150,000
Eaton County	Charlotte	Eaton	300,000
Gladwin County	Gladwin	Gladwin	175,000
Gogebic County	Bessemer	Gogebic	150,000
Grand Traverse County	Traverse City	Grand Traverse	300,000
Gratiot County	Ithaca	Gratiot	225,000
Hillsdale County	Hillsdale	Hillsdale	115,200
Huron County	Bad Axe	Huron	200,000
Iosco County	Tawas City	Iosco	175,000
Iron County	Crystal Falls	Iron	150,000
Isabella County	Mt. Pleasant	Isabella	225,500
Jackson County	Jackson	Jackson	300,000
Lenawee County	Adrian	Lenawee	300,000
Luce County	Newberry	Luce	125,000
Manistee County	Manistee	Manistee	175,000
Mason County	Ludington	Mason	175,000
Mecosta County	Big Rapids	Mecosta	225,000
Missaukee County	Lake City	Missaukee	150,000
Montcalm County	Stanton	Montcalm	275,000
Muskegon County	Muskegon	Muskegon	300,000
Newaygo County	White Cloud	Newaygo	226,273
Ogemaw County	West Branch	Ogemaw	175,000
Ottawa County	Holland	Ottawa	300,000
Roscommon County	Roscommon	Roscommon	495,000
Saginaw County	Saginaw	Saginaw	300,000
Sanilac County	Sandusky	Sanilac	225,000
Schoolcraft County	Manistique	Schoolcraft	125,000
St. Joseph County	Centreville	St. Joseph	275,000
Tuscola County	Caro	Tuscola	250,000
Van Buren County	Paw Paw	Van Buren	300,000
Wexford County	Cadillac	Wexford	200,000
Total CDBG County Allocation Grants			\$8,686,973

Grantee Name	City	County	Grant Amount
HOME GRANTS			
Bagley Housing Association	Detroit	Wayne	\$1,250
Barry County	Hastings	Barry	\$175,000
Bay Area Housing, Inc.	Bay City	Bay	\$30,000
Benzie Housing Council	Honor	Benzie	\$60,000
Benzie Housing Council	Honor	Benzie	\$200,000
Channel Housing Ministries, Inc./D.B.A. Oceana's Home Partnership	Hart	Oceana	\$30,000
Chippewa-Luce-Mackinac Community Action Agency	Sault Ste. Marie	Chippewa	\$30,000
Church of the Messiah Housing Corporation	Detroit	Wayne	\$18,500
Church of the Messiah Housing Corporation	Detroit	Wayne	\$18,500
City of Clare	Clare	Clare	\$244,000
City of Dearborn	Dearborn	Wayne	\$250,000
City of Gladstone	Gladstone	Delta	\$268,015
City of Grand Haven	Grand Haven	Ottawa	\$180,000
Community Action Agency	Jackson	Jackson	\$30,000
Detroit Catholic Pastoral Alliance	Detroit	Wayne	\$10,000
Eaton County	Charlotte	Eaton	\$350,000
Franklin Street Community Housing Corporation	Lansing	Ingham	\$12,000
Garfield Development Corporation	Grand Rapids	Kent	\$21,000
Garfield Development Corporation	Grand Rapids	Kent	\$21,000
Gogebic-Ontonagon Community Action Agency	Ironwood	Gogebic	\$30,000
Grand Traverse County	Traverse City	Grand Traverse	\$190,000
Grandmont/Rosedale Development Corporation	Detroit	Wayne	\$7,500
Greater Lansing Housing Coalition	Lansing	Ingham	\$30,000
Habitat for Humanity of Michigan	Lansing	Ingham	\$2,943,786
HOME of Mackinac County	St. Ignace	Mackinac	\$60,000
HOME of Mackinac County	St. Ignace	Mackinac	\$60,000
HomeStretch	Traverse City	Grand Traverse	\$60,000
HomeStretch	Traverse City	Grand Traverse	\$200,000
Human Development Commission	Caro	Tuscola	\$60,000
Human Development Commission	Caro	Tuscola	\$300,000
ICCF Non-Profit Housing Corporation	Grand Rapids	Kent	\$15,000
Jackson Affordable Hsg. Corp.	Jackson	Jackson	\$18,000
Jackson Affordable Hsg. Corp.	Jackson	Jackson	\$18,000
Jackson Affordable Hsg. Corp.	Jackson	Jackson	\$15,000

Grantee Name	City	County	Grant Amount
Jubilee Ministries, Inc.	Holland	Ottawa	\$27,000
Jubilee Ministries, Inc.	Holland	Ottawa	\$27,000
Kalamazoo Neighborhood Housing Services, Inc.	Kalamazoo	Kalamazoo	\$26,250
Lighthouse Communities, Inc.	Grand Rapids	Kent	\$15,000
Mid Michigan Community Action Agency, Inc.	Farwell	Clare	\$36,000
Mid Michigan Community Action Agency, Inc.	Farwell	Clare	\$36,000
Monroe County Opportunity Program	Monroe	Monroe	\$42,000
Monroe County Opportunity Program	Monroe	Monroe	\$42,000
NCCS Center for Nonprofit Housing	Fremont	Newaygo	\$60,000
Neighborhood Investment Corp.	Muskegon	Muskegon	\$30,000
Neighborhood Investment Corp.	Muskegon	Muskegon	\$300,000
New Development Corporation	Grand Rapids	Kent	\$15,000
Northeast Michigan Affordable Housing	Alpena	Alpena	\$60,000
Northern Homes Community Development Corporation	Boyne City	Charlevoix	\$30,000
Northern Homes Community Development Corporation	Boyne City	Charlevoix	\$150,000
Northwest Michigan Human Services Agency	Traverse City	Grand Traverse	\$54,000
Northwest Michigan Human Services Agency	Traverse City	Grand Traverse	\$54,000
Rural Michigan CDC	Hillman	Montmorency	\$60,000
Rural Michigan CDC	Hillman	Montmorency	\$60,000
Sturgis Neighborhood Program	Sturgis	St. Joseph	\$30,000
Temple Cares for People	Muskegon Hts.	Muskegon	\$25,000
U.P. Community Services	Iron Mountain	Dickinson	\$60,000
U.P. Community Services	Iron Mountain	Dickinson	\$166,600
U-SNAP-BAC Non-Profit Housing Corporation	Detroit	Wayne	\$12,500
Total HOME Grants			\$7,374,901

Grantee Name	City	County	Grant Amount
CITIES OF PROMISE GRANTS			
City of Flint	Flint	Genesee	\$50,000
Michigan Suburbs Alliance	Ferndale	Oakland	\$113,400
City of Pontiac	Pontiac	Oakland	\$18,828
City of Saginaw	Saginaw	Saginaw	\$15,000
City of Highland Park	Highland Park	Wayne	\$30,000
Local Initiatives Support Corporation	Kalamazoo	Kalamazoo	\$239,147
American Civil Liberties Union Fund of Michigan	Detroit	Wayne	\$25,000
City of Muskegon Heights	Muskegon Heights	Muskegon	\$93,408
Emergency Shelter Services, Inc.	Benton Harbor	Berrien	\$60,000

Grantee Name	City	County	Grant Amount
Acts 29 Fellowship, Corp.	Hamtramck	Wayne	\$45,185
Michigan Association of Planning	Ann Arbor	Washtenaw	\$248,000
Detroit Economic Growth Association	Detroit	Wayne	\$500,000
<i>Total Cities of Promise Grants</i>			\$1,437,968

COOL CITIES GRANTS

Michigan Suburbs Alliance	Ferndale	Oakland	\$235,000
Michigan Suburbs Alliance	Ferndale	Oakland	\$50,000
Detroit Metro Convention & Visitors Bureau	Detroit	Wayne	\$50,000
Land Policy Institute	East Lansing	Ingham	\$50,000
<i>Total Cool Cities Grants</i>			\$385,000

BLIGHT ELIMINATION GRANTS

City of Highland Park	Highland Park	Wayne	400,000
City of Hamtramck	Hamtramck	Wayne	52,000
City of Benton Harbor	Benton Harbor	Berrien	45,000
City of Muskegon Heights	Muskegon Heights	Muskegon	60,000
City of Detroit	Detroit	Wayne	2,000,000
City of Pontiac	Pontiac	Oakland	400,000
City of Flint	Flint	Genesee	933,000
City of Saginaw	Saginaw	Saginaw	892,000
<i>Total Blight Elimination Grants</i>			\$4,782,000

URBAN REVITALIZATION GRANT

Genesee County Land Bank	Flint	Genesee	\$100,000
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TOTAL OF ALL FY 2008 GRANTS

\$57,198,529

Exhibit VI

**LOW INCOME HOUSING TAX CREDITS ALLOCATED
FY 2008 (07/01/07 TO 06/30/08)**

Project Name	Credit	Location	Type	Units
Applewood Village & Highland Terrace Apt	\$176,112	East Jordan	Family	40
Art Center Apartments	\$387,951	Detroit	Family	60
Beacon Hill Apts	\$565,230	Hillsdale	Family	198
Birch Lake Apartments	\$132,955	Ludington	Family	48
Bristle Arms Apartments	\$84,476	White Pigeon	Family	24
Butternut Creek	\$422,760	Charlotte	Family	100
Casa del Rey	\$640,686	Pontiac	Family	50
Coldwater Crossings Apartments	\$166,965	Coldwater	Elderly	38
Country Place Family Apartments	\$271,514	Big Rapids	Family	48
Country Place Senior Citizen Apartments	\$117,780	Big Rapids	Elderly	20
Cranbrook Senior Village	\$621,934	Union Twp	Elderly	40
Daystar Estates II	\$491,982	Detroit	Family	18
Duke Barrington Apartments	\$316,147	Kalamazoo/Portage	Family	48
Ewart Park Apartments	\$49,342	Ewart	Family	24
Glendale Apartments	\$79,777	Scottville	Family	28
Grandview Estates	\$379,386	Caro	Family	48
Grandview Tower Apartments	\$369,122	Port Huron	Elderly	111
Greenhouse Apartments	\$995,779	Detroit	Elderly	209
Hubbard Communities	\$811,827	Detroit	Family	44
Kalamink Creek Apartments	\$77,994	Webberville	Family	24
Lakeside Apartments	\$178,679	Cadillac	Family	64
Meadow Hills North Apartments	\$51,040	Fremont	Family	48
Morrison Apartments	\$395,344	Calumet	Elderly	18
Pear Street Apartments	\$127,543	Ann Arbor	Family	20
Perry Square	\$207,779	Melvindale	Family	24
Renaissance Homes - Benton Harbor	\$378,352	Benton Harbor	Family	24
Renaissance Place	\$437,714	Muskegon	Elderly	24
Renaissance Place	\$35,438	Muskegon	Elderly	24
Riverwalk Apts (Lowell)	\$93,229	Lowell	Family	48
Roosevelt Park Lofts	\$367,479	Grand Rapids	Family	21
Rouge Woods Apartments	\$274,611	Detroit	Family	23
Saks Park Homes	\$890,960	Detroit	Family	45
Sheldon Place II Apartments	\$257,695	Gaylord	Elderly	32
Silver Star Apartments	\$571,169	Bedford Twp	Family	76
Southside II Apartments	\$371,430	West Branch	Family	48
Southwest Housing Partners III	\$316,416	Detroit	Family	18
Springwells Partners V	\$473,049	Detroit	Family	29
Springwells Village Townhomes	\$447,284	Detroit	Family	24
Sycamore House	\$438,724	Durand	Elderly	40
Town Center Apartments	\$317,967	Highland Park	Family	63

Vanguard Elderly	\$858,403	Detroit	Elderly	48
Verne Barry Place	\$184,561	Grand Rapids	Family	116
Village View	\$332,968	Garfield Twp	Family	18
Total: 43 Developments	\$15,167,553			2,115

Tax Exempt Projects Not Funded From Tax Credit Cap:

Across the Park Apartments	\$452,527	Detroit	Elderly	200
Alpena Pines Senior Housing	\$170,477	Alpena	Elderly	48
Bay Pointe (was Windscape)	\$319,359	Holland	Family	156
Braidwood Manor Apartments	\$240,218	Davison	Elderly	100
Calumet Apartments	\$467,497	Detroit	Family	104
Cambridge Woods Apartments	\$171,784	St Louis	Family	49
Charring Square Apartments	\$589,061	Monroe Twp	Family	200
Heron Manor Enhanced Supp Hsng for Srs	\$143,015	Grand Rapids	Elderly	55
Kingston Place Senior Apartments	\$132,813	Eaton Rapids	Elderly	40
Lincolnshire Village Apartments	\$395,221	Canton Twp	Family	148
Mari Dan Miller Farms	\$375,402	Swartz Creek	Family	150
Maxwell Place Sr/Coastal Crossings III	\$186,087	South Haven Twp	Elderly	49
McCoy Townhouses	\$272,220	Detroit	Family	74
McDonald Square Apartments	\$596,132	Detroit	Family	180
Park Meadows Apartments	\$244,848	South Haven Twp	Family	63
Sawmill Estates Family	\$180,088	Wayland	Family	48
Sawmill Estates Senior	\$126,111	Wayland	Elderly	34
South Hill Apartments	\$488,885	Milford	Family	120
Van Dyke Apartments	\$744,277	Detroit	Family	200
Total: 19 Developments	\$6,296,022			2,018

Exhibit VII**LOW INCOME HOUSING TAX CREDIT APPLICATIONS DENIED
FY 2008 (07/01/07 TO 06/30/08)**

Project	Location	Reason
Abigail, The	Lansing	Low Score
Auburn 24 East	Williams Twp	Environ./Credit request exceeded limit
Boston Park Townhomes	Detroit	Negative Cash Flow
Chapin Greene	Niles	Low Score
Comstock Village	Kalamazoo	Credit request exceeded limit
Comstock Village	Kalamazoo	Low Score
Core City West Village II	Detroit	Land Control
Coronado Apts	Detroit	Financing
Dickerson Manor Apts	Detroit	Marketing/Credit request exceeded limit
East Ferry Homes	Detroit	Title Insurance
Edge of the Woods Apts	Sault Ste Marie	Low Score
Evergreen Place Apts	Greenville	Environmental/Low Score
Gardenview Estates Phase II A	Detroit	Credit request exceeded limit
Gardenview Estates Phase II B	Detroit	Credit request exceeded limit
Garfield Homes - Benton Harbor	Benton Harbor	Credit request exceeded limit
Hattie Beverly Apartments	Grand rapids	Low Score
Heritage Homes	Detroit	Water & Sewer/Low Score
Highland Manor Apts	Highland Park	Credit request exceeded limit
Kendall Homes II	Detroit	Title Insurance/Low Score
Kipling Apts	Rudyard	Marketing
Lake Pointe Apartments	Hart	Low Score
Lamarche Townhomes	Blair Twp	Low Score
Lanier Court Apts	Detroit	Title/Outdated documentation
Madison Apartments	Jackson	Title Insurance/Land Control
Madison Manor Apts	Jackson	Credit request exceeded limit
McNichols Place	Detroit	Financing
New Birth Homes	Benton Harbor	Credit request exceeded limit
New Center Square-Delaware	Detroit	Low Score
New Center Square-Seward	Detroit	Financial Feasibility
Park Place City Center	Sault Ste. Marie	Financing/Low Score
Park Place City Center	Sault Ste. Marie	Financing
Park Place South	Richland Twp.	Credit request exceeded limit
Parkside Apts	Ann Arbor	Credit request exceeded limit
Petoskey Park Homes II	Detroit	Land Control/Title Insurance/Low Score
Quincy Haven Apts	Hancock	Environmental/Low Score
Renaissance Place (Addl. Credit)	Muskegon	Low Score
St. Joseph Senior Village of Burton I	Burton	Credit request exceeded limit
St. Joseph Senior Village of Burton II	Burton	Credit request exceeded limit

Village at Gratiot Place	Detroit	Low Score
Village at Seneca Place, The	Cadillac	Low Score
Votrabeck (Evergreen)	Detroit	Financing
West Town II	Detroit	Land Control/Title Insurance
Wikkiups Crossing	Midland	Land Control
Willow Vista	Lansing	Low Score
Woodlake Hills	Pontiac	Low Score

Exhibit VIII. Changes to Qualified Action Plan (QAP)

The text below is taken from the Pre-Introductory to the revised 2008 QAP. It discusses the major changes to the QAP from the FY 2007 version.

MSHDA 2008 Qualified Allocation Plan: Preamble

Introduction

Allocation in a disrupted market

Michigan's Qualified Allocation Plan for 2008 arrives late in the year amidst a national credit crunch, a slowing national economy, and as a result a disrupted national LIHTC market not seen in twenty years. The QAP is a response to those changed market conditions, and replaces a previous 2008-2009 draft QAP whose important policy goals would not have been achieved in the current financial environment without significant changes in the QAP itself.

MSHDA undertook revision of the previous QAP to address:

- The substantial need for affordable housing statewide.
- The importance of elevating permanent supportive housing (PSH) and properties in Detroit-Hamtramck-Highland Park (DHHP) as priorities for LIHTC funding.
- Pressures in the LIHTC marketplace.
- Issues raised in the public notice and comment.

Having been produced in a short time frame, this QAP is an exercise in practicality, balancing refinement against speed. The state could delay credit allocation further in pursuit of a perfect mechanism, but the costs of delay—to Michigan's economy and especially its poorest residents—are far greater than the potential inefficiency of acting now.

For 2008, Michigan will have one allocation round, competitively scored, for all remaining 2008 credits; allocations made in the previous 25% round will be incorporated into the Set-Aside and Target Percentage calculations. The overriding goal is to make sure Michigan's LIHTC is allocated and used efficiently to maximize the state's use of this valuable federal resource.

Guiding principles

The QAP and the last allocation round are guided by a few principles:

- **Michigan's policy goals have not changed** from those articulated in the earlier draft QAP. Only the mechanisms for achieving those goals have changed. Among the concerns that motivate the distribution of LIHTC are:
 - Supporting MSHDA's work under its Consolidated Plan to expand the supply of affordable rental housing, improve neighborhoods, aid the homeless, and expand economic opportunity.
 - Providing a common vision and voice for affordable housing through Michigan's 5-Year Affordable Housing Community Action Plan.

- Maintaining consistency with MSHDA’s Public Housing Agency and Administrative Plans.
 - Observing Michigan’s Land Use Leadership Council Ten Growth Tenets.
 - Encouraging the development of Michigan’s Economy and Vibrant Communities.
 - Supporting Michigan’s Campaign to End Homelessness.
 - Ameliorating poverty in Michigan.
 - Preserving affordable housing in Michigan.
 - Fulfilling the requirements of the federal statutes for the LIHTC program.
- The 2008 QAP **creates a process that is easier for participants**—a simpler application that defines roles clearly and leaves classification of projects to MSHDA. Projects prepared in anticipation of the draft QAP should be easy to submit under this QAP, and new projects should be easier to prepare for this QAP than they would have been for the earlier draft.
 - **Competitive scoring is the ultimate basis** for allocation. MSHDA will allocate credits to the properties that best meet the stated goals.
 - **Detroit-Hamtramck-Highland Park is advantaged** via a priority scoring Target Percentage approach that is analogous to the previous holdbacks, but easier for program participants to apply for and easier for MSHDA to administer. (Within DHHP, the Next Detroit Neighborhoods are also advantaged.) Holdbacks have been eliminated as a mechanism, but the objectives they served should still be achieved through point scoring and the Target Percentages.
 - **Permanent Supportive Housing remains a central objective**, both in service-enriched properties for concentrations of needy tenants and scattered throughout other affordable developments.
 - **Additional LIHTC's** may be awarded to properties that received prior allocations and now find they face an increased funding gap because LIHTC equity prices have dropped. Additional LIHTCs are capped per property, depend on the property having adequate basis to support the Additional LIHTC, and are solely at MSHDA's discretion.

Permanent supportive housing is supported two ways

At the highest levels of government, Michigan has declared its desire to serve one of the neediest populations in the state—those who need supportive services as a permanent part of their housing. LIHTC is a powerful resource that can provide permanent supportive housing (PSH) to aid individuals with different levels of need, as long as the LIHTC resource is coupled with funded service providers in a well-defined set of relationships.

Two types of PSH: deconcentrated and service-enriched

Some PSH residents will benefit from integration into a mainstream community via deconcentrated housing interspersed with market apartments. Other PSH residents require a comprehensive service environment and function best in a community that is predominantly service-enriched, which in turn implies a property that has a concentration of such residents to allow common facilities.

Therefore, Michigan has chosen two mechanisms to create permanent supportive housing:

1. Broad-based inclusion of 10% PSH units as a threshold requirement for *every* (non-elderly) LIHTC development, with appropriate roles, responsibilities, and operational safety valves.
2. A set-aside for higher-density PSH developments.

For each, the QAP draws on Michigan's examples of successful PSH development, which has produced over 1,300 units of PSH housing, as well as North Carolina's model for PSH, which has functioned well for several years.

Roles, responsibilities, and operational safety valves

Roles and responsibilities. Core to making PSH work is a proper allocation of the 'new' roles (to a rental apartment) of the servicer provider and referring agency.

- Owners and managers must hold PSH units available for PSH applicants sent to them by servicer providers. (Details are provided below.)
- All PSH tenants must pay the same rent and abide by the same conditions of occupancy as other tenants. Subsidy, if not attached to the apartment and necessary for the resident to afford the apartment, must accompany the PSH tenant.
- Service provision (and funding for such services) is not the owner or manager's responsibility, it is that of the servicer provider.

These roles require collaboration documented in a Memorandum of Understanding (MOU) among the applicant, management agent and service organization detailing the services that will be provided. Owners and management agents will partner with service organizations skilled in servicing Supportive Housing Tenants. MSHDA will coordinate and assist applicants in identifying quality service organizations and will also facilitate the execution of the MOU.

This threshold requirement is new, which means that property managers and service providers will need to develop new working relationships to deliver services and subsidy resources to tenants within properties that serve a market beyond just supportive housing tenants. Developing those relationships and the ways of doing business will take time, and participants will learn from experience and from each other as they are developed.

MSHDA has the authority to extend the deadlines for MOU between service providers and property owners, if extensions are needed to make the process work.

Availability, rental, and re-rental. Allowing PSH units to remain vacant other than for normal turnover is not an acceptable result; hence the PSH threshold requirement is predicated on the service provider and referring agency providing qualified rental applicants. To protect operational viability, the 2008 QAP includes a safety valve for supportive housing units:

- Properties must make PSH units available to PSH tenants supplied by the service provider.
- If a lease-qualified PSH tenant is not available within a normal rental interval, the property may rent the unit to a non-PSH tenant under the property's other applicable use restrictions.
- If at any time the property has fewer PSH tenants than its threshold, the next-available-vacancy must be made available to a PSH tenant.

Overall impact of the safety valve. This safety valve works for all participants:

- Properties will receive rent for units, either occupied by PSH tenants or other low-income tenants, and thus will remain financially viable.
- Tenants will have access to PSH units throughout the property's affordability commitment.
- Service providers will have time to assemble resources and deliver services, but also an incentive to do so quickly, as the sooner qualified tenants can be delivered, the sooner PSH tenants can be assisted.

Rent levels, income targeting, and subsidy. To enable MSHDA's LIHTC to serve the maximum number of households, PSH units do not have intrinsic separate or lower income ceilings. Rents for PSH units are thus to be set by sponsors in the normal fashion. This is a deliberate choice designed to use complementary resources as they were designed, because:

- The LIHTC subsidy does not efficiently reach deep enough to target below 50% AMI; deeper income targeting requires income assistance such as Section 8.
- Even at very low income ceilings (e.g. 30% of Area Median Income), many PSH applicants cannot afford such rents without income subsidy.
- Tying deep income targeting to the LIHTC subsidy risks confusion about appropriate rent levels when subsidies overlap.

Deep income targeting is not an intrinsic function of the LIHTC award for PSH units, but can be achieved through additional subsidy such as income supplement (e.g. Section 8 or Housing Choice Vouchers), or sinking funds established by additional local sources.

Achieving directed goals without holdbacks

Eliminating holdbacks streamlines the process

Removing the holdbacks relieves administrative burdens from all involved to achieve desired outcomes:

- Applicants need not decide which subset in which to compete. Rather, they apply, describe their project, and let MSHDA classify it for scoring purposes. No deserving project should miss out on funding solely because of an erroneous choice of holdback on the application.
- MSHDA need not address time-delays for allocation of credits (under a holdback, credits are reserved for a period of time, then revert to the general pool).
- Credits are awarded through competition, so that the most deserving projects receive awards, consistent with overall policy goals.

Set-asides

There are four statutory set-asides created by state law:

1. Nonprofits
2. Rural housing
3. Eligible distressed areas
4. Elderly housing

By statute, properties can count in only one of the above set-asides. MSHDA will assure that the set-asides are met in the statutory order as listed above. If needed to fulfill a required set-aside, MSHDA will allocate to the next highest scoring application that meets the criteria for the set-aside.

MSHDA has also chosen to create one additional set-aside:

5. Permanent Supportive Housing

Awards in this set-aside may also be counted toward fulfilling the statutory set-asides, because the PSH set-aside is not statutory. Allocations made within it may be counted toward the statutory set-asides and the target percentages. If there are insufficient applications meeting the threshold requirements for the PSH set-aside, remaining credits will be reallocated to the general pool.

Target percentages

Beyond the set-asides, MSHDA will assure that, to the extent possible while meeting statutory requirements, credits will be allocated to achieve the target percentages. Because categories overlap (e.g., a project could be in Detroit, part of Cool Cities, and preservation), projects may be counted more than once in evaluating these percentages.

The target percentages will provide allocations for:

- Underserved populations (Native American and AAL)
- Cool Cities and Next Detroit Neighborhoods
- Poverty Distressed Cities (PDC)
- Detroit, Hamtramck, Highland Park
- Preservation

MSHDA will evaluate the target percentages in the order stated in the QAP and shown above, selecting the highest-scoring projects that fulfill the target percentages. As needed to fulfill the target percentages, MSHDA may need to choose the next-highest scoring project that fulfills a target and exclude a higher-scoring project that does not fulfill a target. Such exceptions are possible but neither required nor desired.

Point scoring

The point scoring is designed to achieve the goals of the QAP—simply put, projects that fulfill more of the desired objectives get more points. Points are not entirely determinative, but they will play a greater role than in past years' lottery system or the previous draft QAP.

This is deliberate. Competitive scoring encourages program participants to find ways to fulfill the social objectives articulated in the QAP, which results in better social outcomes.

Preservation is a priority

In general, the challenges facing Michigan require not more housing units in total, but higher-quality housing and the reinvestment in Michigan's cities. This QAP therefore encourages preservation in the general competition rather than separating it into a particular holdback. The preservation-related changes include:

- No special cap for preservation properties. All properties are now subject to the same \$1,000,000 cap.

- Preservation properties receive points for preservation and compete in the general pool rather than a special preservation holdback.
- A target percentage of 30% replaces the holdback.
- Additional points for projects that renovate or replace public housing or meet immediate preservation needs.

Green requirements remain

Although energy conservation and Green initiatives are important priorities for use of public investment capital, the original 2008-09 QAP was their first introduction in Michigan. Program participants may therefore be unused to understanding and complying with them. Indeed, most of the comments MSHDA received on the draft requirements simply rejected them entirely, although a small number of participants did provide substantive, specific comments.

The need for reasonable, energy-efficient development is such that MSHDA cannot abandon green requirements. At the same time, 2008 is an unusual year and this is an urgent time where deploying capital is paramount. Therefore the 2008 QAP includes all green requirements as incentive-scored options.

Program participants who have remaining concerns about these streamlined green requirements are particularly invited to submit specific comments on particular elements, together with recommended alternatives. Such comments will be useful for subsequent rounds of LIHTC allocation.

Conclusion: further improvements in 2009

This QAP is an exercise in practicality, balancing refinement against speed. MSHDA invites stakeholders to provide comments in the same spirit, focusing on rapid, full utilization of MSHDA's scarce and valuable resource.

As part of improving the 2008 QAP, MSHDA intends that:

1. ***Allocation will be transparent.*** MSHDA will make all scores and the methodology for making awards public.
2. ***Lessons will be learned in 2008.*** Program participants are invited to submit comments during the public comment process and once allocation is complete. Tell us what could be better.
3. ***Improvements will be made in 2009 and thereafter.*** MSHDA anticipates an ongoing review and revision of the QAP to keep the LIHTC program in step with changing economic conditions and policy priorities. Active participation by stakeholders is essential to that process.

Exhibit IX**TECHNICAL ASSISTANCE PROVISION****FY 2008 (07/01/07 TO 06/30/08)**

Consultant	Organization Receiving TA	Type of TA	Contract Amount
Abraham & Gaffney	MSHDA (Audit - Greater Niles)	Financial Management	\$13,000
Brickley DeLong	Neighborhood Investment Corp Gladwin City Housing Commission	CHDO Direct TA	\$5,988
Bruce Johnston	MSHDA (Beginner HO & Advanced HO/RR)	Capacity Building/Direct TA	\$2,967
Bruce Johnston		HOME Capacity Building/In- direct TA	\$4,566
Bruce Johnston	MSHDA (Homeowner Rehab)	HOME Capacity Building/In- direct TA	\$5,448
Bruce Johnston	MSHDA (Rental Rehab Walking Tour)	HOME Capacity Building In- direct TA	\$1,350
Bruce Johnston	St. Clair County	Capacity Building/Direct TA	\$3,877
Burlington Associates	MSHDA (Community Land Trust)	Real Estate Development	\$5,400
Capital Access, Inc.	City of Saginaw (Cities of Promise)	Real Estate Development	\$58,500
Carolan & McGarry, CPA	MSHDA (HVP Training)	Housing Choice Voucher Program	\$2,000
City of Grand Haven	MSHDA (Housing Needs Assessment)	Real Estate Development	\$23,500
City of Saginaw	MSHDA (COP Neighborhood Revitalization)	Real Estate Development	\$25,000
Comm Revit. Training Center	MSHDA (3-day Residential Rehab Training)	HOME Capacity Building/In- direct TA	\$38,930
Comm. Development Consultant Group	MSHDA (Audit Inspections)	Housing Choice Voucher Program	\$1,361
Comm. Dev. Consultant Group	MSHDA (Audit Inspections)	Housing Choice Voucher Program	\$666
Community Development Strategies	Monroe County Opp. Program (MCOP)	Capacity Building/In-direct TA	\$7,050
Community Development Strategies	MSHDA (Planning Neighborhood Revit. Tng.)	Capacity Building/In-direct TA	\$5,046
Community Management Associates	MSHDA (Income Eligibility & Verif. Training)	Capacity Building/In-direct TA	\$1,038
Community Vision, LLC	Sturgis Neighborhood Program	CHDO Direct TA	\$3,078
Compass Rose Mapping Solutions	MSHDA (Cities of Promise Mapping)	Capacity Building/In-direct TA	\$35,010
Corporate F.A.C.T.S.	Michigan Ability Partners	Financial Management	\$5,000

Corporate F.A.C.T.S.	MSHDA (Cities of Promise - Detroit)	Capacity Building/In-direct TA	\$36,339
Corporate F.A.C.T.S.	Washtenaw Affordable Housing Corp	Real Estate Development	\$8,800
Corporate F.A.C.T.S.	Washtenaw Affordable Housing Corporation	Real Estate Development	\$42,100
County of Berrien Comm. Dev.	MSHDA (Housing Needs Assessment)	Real Estate Development	\$12,500
Creative Consulting, LLC	MSHDA (COP Hamtramck Art & Cul. Planning)	Capacity Building/In-direct TA	\$19,398
Cynthia Erickson	MSHDA (Mentoring Agents)	Housing Choice Voucher Program	\$345
Cynthia Erickson	MSHDA (Monitoring Agents)	Housing Choice Voucher Program	\$20,206
DYNS Services Inc	MSHDA (Multi-family AAL)	Capacity Building/In-direct TA	\$122,229
Dysinger, LLC	MSHDA (Mentoring Agents)	Housing Choice Voucher Program	\$3,020
Franke Consulting Group	MSHDA (HOME, CDBG & LBP)	Capacity Building/In-direct TA	\$15,000
Franke Consulting Group	MSHDA (MCDDA Training)	Capacity Building/In-direct TA	\$4,275
Gladwin City Housing Commission	MSHDA (Beginner HO & Advanced HO/RR)	HOME Capacity Building/In-direct TA	\$3,125
J. Michael Hickey	MSHDA (Revitalife)	Real Estate Development	\$4,250
JDG Associates	MSHDA (Mentoring Agents)	Housing Choice Voucher Program	\$1,020
JDG Associates	MSHDA (Mentoring Agents)	Housing Choice Voucher Program	\$5,207
Julie Kanouse	MSHDA (Audit Inspections)	Housing Choice Voucher Program	\$1,688
Kimberly Consulting	City of Highland Park (Cities of Promise)	Real Estate Development	\$20,000
Larry Wall	MSHDA (Audit Inspections)	Housing Choice Voucher Program	\$790
Larry Wall	MSHDA (Audit Inspections)	Housing Choice Voucher Program	\$2,719
Larry Wall	MSHDA (Habitat Inspections)	Construction Management	\$11,200
Laura Weiss & Associates	MSHDA (Market Study)	Real Estate Development	\$2,495
Lindsay F. Hager	Community Action Agency of SC Michigan	Capacity Building/ Direct TA	\$7,636
Lori Ware	MSHDA (Document Revision)	HOME ADMIN - Capacity Building In-direct TA	\$7,200
Lori Ware	MSHDA (Model Documents)	HOME ADMIN - Capacity Building In-direct TA	\$3,000

Maurie Weitekamp	MSHDA (Continuum of Care)	Supportive Housing	\$37,522
Mi Nonprofit Assoc	MSHDA (Office of Comm & Faith Based Init)	Financial Management	\$8,835
Michigan Interfaith Trust Fund	Macomb County Habitat for Humanity	Capacity Building/ Direct TA	\$2,960
Michigan Interfaith Trust Fund	Men Development Corporation	Capacity Building/In-direct TA	\$15,937
Michigan Interfaith Trust Fund	Temple Cares for People	Capacity Building/In-direct TA	\$2,367
Mich. Network for Youth & Families	MSHDA (Youth Housing Programs)	Supportive Housing	\$30,000
Organizational Services, Inc.	MSHDA (Conference Planning)	HOME ADMIN - Capacity Building In-direct TA	\$33,600
Organizational Services, Inc.	MSHDA (Conference Planning)	HOME ADMIN - Capacity Building In-direct TA	\$67,200
OSHLA	MSHDA (IDA Operating)	Capacity Building/In-direct TA	\$40,422
QUAT, Inc.	MSHDA (Lead Supervisor Training)	Construction Management	\$30,000
Renaissance West, Inc.	MSHDA (Rental Rehab Training)	HOME Capacity Building/In-direct TA	\$2,021
Sandy Williams	Community Action Agency of SC Michigan	Capacity Building/ Direct TA	\$5,636
Sextant Marketing Group	The Enterprise Group	Capacity Building/Direct TA	\$8,600
Shouldice Home Inspections, LLC	MSHDA (HQS Training)	HOME Capacity Building/In-direct TA	\$2,190
Shouldice Home Inspections, LLC	MSHDA (HQS Training)	HOME Capacity Building/In-direct TA	\$4,450
Strategic Planning Services	MSHDA (Cities of Promise - Flint)	Capacity Building/In-direct TA	\$24,000
Strategic Planning Services	MSHDA (Cities of Promise - Pontiac)	Capacity Building/In-direct TA	\$30,000
TDG Architects	MSHDA (Plan Library)	Capacity Building In-direct TA	\$7,250
TDG Architects	MSHDA (Plan Library)	HOME ADMIN - Capacity Building In-direct TA	\$15,000
TDG Architects	MSHDA (Plan Library)	HOME ADMIN - Capacity Building In-direct TA	\$2,500
TOTAL			\$973,807

Exhibit X

REPORT OF THE MICHIGAN BROADBAND DEVELOPMENT AUTHORITY

FY 2008 (07/01/07 TO 06/30/08)

As of September 30, 2008 the Broadband portfolio had 5 outstanding loans, with a total outstanding principal balance of \$7,274,032. Also at that time there was a total outstanding commitment amount of \$2,860,007 in additional funds that could be drawn down under prior loan agreements. Recently an additional draw of \$1,600,000 was made, and the remaining \$1,260,007 was forfeited by the borrower, so, as of now, there are no longer any commitments outstanding. Since the draw just occurred, those additions have not been reflected in the totals above. Executive Order No. 2008-20, approved in October of 2008, abolishes the Broadband Authority and transfers any remaining functions to MSHDA.