

## **Executive Summary**

### **ES-05 Executive Summary - 91.300(c), 91.320(b)**

#### **1. Introduction**

The State of Michigan's Housing and Community Development Consolidated Plan is submitted pursuant to a U.S. Department of Housing and Urban Development (HUD) rule (24 CFR Part 91, 1/5/95) as a single submission covering the planning and application aspects of HUD's Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), HOME Investment Partnership (HOME), Housing Opportunities for Persons with AIDS (HOPWA) and the Housing Trust Fund (HTF) formula programs.

The purpose of the 2015-2020 Consolidated Plan is to describe programs and activities that will be undertaken in conjunction with HUD programs by the state of Michigan within the next 5 years. Funding from these programs is awarded to the State by HUD and administered by the Michigan State Housing Development Authority, the Michigan Strategic Fund, and the Michigan Department of Health and Human Services. Each of the programs and activities that are proposed are described in detail within the following documents.

The programs and activities to be provided in year one of the five year plan (July 1, 2015 - June 30, 2016) address the housing and community development needs and goals identified within the State of Michigan's Consolidated Plan. The 2015 Consolidated Plan references strategies developed to address the following goals of the programs that it covers during the five-year period July 1, 2015 through June 30, 2020. These goals are to:

- Expand the availability and supply of safe, decent, affordable, and accessible rental housing for low and extremely low-income individuals and families;
- Improve and preserve the existing affordable housing stock and neighborhoods;
- Increase sustainable homeownership opportunities for individuals and families by reducing the costs of homeownership;
- Make homeless assistance more effective and responsive to local need through local autonomy and movement toward a continuum of care;
- Develop linkages between the housing and service sectors to provide greater housing opportunities for households with special needs;
- Establish a suitable living environment and expand economic opportunities for low and moderate-income people through economic and community infrastructure development;
- Reduce incidences of spot and/or area blight to improve safety and revitalize downtown districts;

- Respond to community's urgent needs or unique opportunities to support economic and community development; and
- Support communities and businesses in job creation and business assistance.

This consolidated submission specifies the State of Michigan's plan to use federal funds to implement housing and community development activities under five HUD-funded formula programs.

## **2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

Housing programs authorized through FY15 by the National Affordable Housing Act (NAHA) represent a significant source of funding through which states, like Michigan, may address their need for affordable housing.

These programs include the: Community Development Block Grant (CDBG) program; HOME investment partnership program; Housing Trust Fund (HTF); HOPE program; Shelter Plus Care program; Supportive Housing for the Elderly (Section 211); Emergency Solution Grants (ESG) program; Supportive Housing program; Moderate Rehabilitation Single Room Occupancy program; Housing Opportunities for Persons With AIDS (HOPWA) program; Technical Assistance; Rural Homelessness Grant program; Revitalization of Severely Distressed Public Housing program; and the Low-Income Housing Preservation program.

The state has identified job creation, job training, blight elimination, infrastructure assistance and responding to unique community development needs and opportunities as the desired outcomes in the next five years.

MSHDA endorses the objectives of the Housing and Economic Recovery Act of 2008 establishing the Housing Trust Fund to increase and preserve the supply of rental housing for extremely low income families and thereby amends this plan to account for these priorities. Michigan expects to receive an HTF allocation of \$3,522,622.

## **3. Evaluation of past performance**

The State believes the activities and strategies funded through the Consolidated Plan are making an impact on identified needs. The demand for the programs funded under CDBG, HOME, ESG and HOPWA remain greater than the funding available. Commitment and disbursement of funds are proceeding on a timely basis. Federal funding is being used to accomplish the major goals cited in the State of Michigan Consolidated Plan. The overall goals of providing affordable housing and a suitable living environment are being accomplished with our homeowner, homebuyer, and rental housing development programs. The overall goal of expanding economic opportunities for low and moderate-income persons is being met with the CDBG economic development program. The State does not believe an adjustment to its strategies is needed at this time.

The 2015 Program Year anticipated achievements are identified within this document and the accomplishment data will be provided in the CAPER. It should also be noted that the HOPWA achievement data will be fully reported within the CAPER.

#### **4. Summary of citizen participation process and consultation process**

The Michigan State Housing Development Authority (MSHDA), which is the lead agency responsible for preparing the Michigan Consolidated Plan. MSHDA solicited comments from the public regarding the plan through multiple methods, including a formal 30-day public comment period. The formal public comment period was held between April 6, 2015 and May 7, 2015 and covered the draft document for FY 2015. Notice for this period was published in the following newspapers:

- o Michigan Chronicle
- o Alpena News
- o Detroit Newspapers - Detroit Free Press and Detroit News
- o Grand Rapids Press and El Vocero Hispano
- o Lansing State Journal
- o Mining Journal
- o Traverse City Record Eagle
- o Bay City Times
- o Flint Journal
- o Saginaw News
- o Kalamazoo Gazette
- o Daily Press (Escanaba)
- o Jackson Citizen Patriot
- o Herald Palladium (Benton Harbor)
- o The Times Herald (Port Huron)
- o Monroe Evening News
- o Morning Sun
- o The Evening News (Sault Ste. Marie)
- o Muskegon Chronicle
- o The Daily News (Iron Mountain)
- o The Daily Mining Gazette (Houghton)

Notice was also given via an email blast to stakeholders and others interested in the program. The public hearings were held in Lansing and Detroit.

In regards to the substantial amendment to incorporate the Housing Trust Fund allocation into the consolidated plan the adopted citizen participation plan was utilized.

#### **5. Summary of public comments**

The State of Michigan actively solicits comments and feedback from the public on an ongoing basis. Our programs are all outlined on the correlating websites and staff interaction with the public occurs on an ongoing basis.

In regards to the substantial amendment to incorporate the Housing Trust Fund allocation into the consolidated plan there were attendees at each public hearing. Attached are the three formal public comments were provided in written format.

## **6. Summary of comments or views not accepted and the reasons for not accepting them**

The State of Michigan accepts all comments or views on an ongoing basis. For the stakeholders meetings, regional grantee meetings, and the survey responses received, programs and policies were analyzed to ensure that we are providing programs that are tied to meeting the needs of our communities from a health, safety, housing, community, and economic development perspective. In relation to the three written comments regarding the HTF all of the submitted programmatic comments will be evaluated at the time that the program parameters are established.

## **7. Summary**

We modified our citizen participation plan in an effort to try and attract additional public comment by adding in additional meetings and distributing the plan at the Building Michigan Communities Conference. We have also posted the final Consolidated Plan on facebook and twitter and will continue to accept comments and feedback on a continual basis. We continually encourage citizens to participate in the planning process. MSHDA did receive three individual calls from people needing assistance due to homelessness based on their seeing the posting in the newspaper. Each person has received direct consultation and assistance regarding the steps that can be taken to move towards homeownership. Each person was also encouraged to send in written comments on their experience with the current program procedures either via e-mail and/or letter. Unfortunately, we did not receive anything formal from them.

In regards to the substantial amendment to incorporate the Housing Trust Fund allocation into the consolidated plan there were attendees at each public hearing (see attached sign-in sheet). We requested that each attendee submit their comments in a written format (see attached written comments). In total, we received three formal comments all of which agreed with the state receiving the HTF allocation but expressed concerns on what program parameters will be established and providing input on their organization's vision for use of the funding. In addition, modifications were made to the HTF Allocation Plan being sent to HUD to reflect public comment.



## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.300(b)

#### 1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	MICHIGAN	MSF
HOPWA Administrator	MICHIGAN	MDHHS
HOME Administrator	MICHIGAN	MSHDA
ESG Administrator	MICHIGAN	MSHDA
	MICHIGAN	MSHDA

**Table 1 – Responsible Agencies**

#### Narrative

MSHDA is responsible for the submission of the Consolidated Plan on behalf of the State of Michigan. The Michigan State Housing Development Authority encourages participation in the development of the plan, any substantial amendments to the plan, and the performance report. Participation of low and moderate-income persons is encouraged, particularly those living in slum and blighted areas and in areas where CDBG funds are proposed to be used, and by residents of predominantly low and moderate-income neighborhoods, through the following strategies:

- Public hearing announcements have been made available to interested parties at MSHDA regional workshops. Participants in the workshops include local units of government, nonprofit organizations (including homeless providers), lenders, and individuals interested in affordable housing and community development.
- A hearing is scheduled in a location accessible to low and moderate-income persons and persons with disabilities.
- Consultation sessions are scheduled, providing interested stakeholders an opportunity to give input on trend, needs, issues, and program designs.
- Citizen and local government comment on the citizen participation plan and amendments.

All public hearing announcements and comment periods specifically reference the fact that comments are requested on both the consolidated plan and the citizen participation plan. These plans will be made

available in a format accessible to persons with disabilities upon request, translated upon request, and copies will be made available for free to any Michigan resident upon request.

### **Consolidated Plan Public Contact Information**

Written comments are being accepted by mail to the attention of Tonya Young, Consolidated Plan Coordinator, MSHDA, 735 East Michigan Avenue, P.O. Box 30044, Lansing, Michigan 48909 or electronically via the Housing Initiatives mailbox e-mail address: [hidmailbox@michigan.gov](mailto:hidmailbox@michigan.gov).

## **PR-10 Consultation - 91.110, 91.300(b); 91.315(l)**

### **1. Introduction**

The State supports the continuum concept by providing technical assistance for the development of local continua of care and the Balance of State (BOS) continuum. Additionally, applicants for the State's Emergency Solutions Grant Program must be part of a local continuum of care to be funded.

It should be noted that the State submits a competitive application each year through the Balance of State Continuum of Care for competitive Homeless Assistance Grant (HAG) funds. These funds support the creation of new permanent supportive housing projects, as well as the ongoing operation of over 31 existing projects.

### **Provide a concise summary of the state's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))**

Ending homelessness in Michigan is an achievable goal through well-planned, sustained (long-term) effort, with all partners working toward this common goal. To that end, the State of Michigan created a state Interagency Council on Homelessness (ICH) in January 2015. The Michigan ICH consists of directors from the Michigan departments of Military Affairs, Health and Human Services, Education, Natural Resources, MSHDA, Corrections, Management and Budget, Courts and five members representing the general public.

In addition, Michigan has a state level plan to end homelessness. The state's plan is aligned with "Opening Doors", the federal strategic plan to prevent and end homelessness adopted by the United States interagency council on homelessness.

### **Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The Michigan State Housing Development Authority (MSHDA) and the Michigan Homeless Assistance Advisory Board (MHAAB) representatives work diligently to foster collaborative relationships with private and public sector stakeholder groups and to recruit key personnel from those entities to serve on the Balance of State Continuum of Care planning body. The CoC Planning Body is known as the Michigan Homeless Assistance Advisory Board (MHAAB). There are twenty regular members representing both private and public stakeholders. State officials from the Michigan Department of Education, Veteran's Affairs, and the Michigan Department of Health and Human Services participate in

MHAAB and the Michigan ICH and work to meet the needs of chronically homeless, families with children, veterans, youth and survivors of domestic violence.

In addition, the Michigan ICH has a working committee consisting with staff members from the state departments listed above along with staff from the Michigan Coalition Against Homeless, the Coalition Against Homelessness, the Michigan Municipal League, Veteran's Affairs, the United Way, and the Michigan Community Action Agency.

Michigan has held many Project Homeless Connect events across the state. These events were sponsored in part by MSHDA.

**Describe consultation with the Continuum(s) of Care that serves the state in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The Balance of State Continuum sponsors the applications for funding by stakeholders in geographic locations of the State that do not apply directly to HUD for HAG funding. The MHAAB provides the leadership and decision-making body for the Balance of State Continuum of Care. It develops annual action plans, establishes funding priorities, engages local continua representatives in planning dialogue, and promotes inter-agency collaboration.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Michigan Homeless Assistance Advisory Board (MHAAB)
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-homeless Services-Health Health Agency Child Welfare Agency Other government - Federal Other government - State Other government - County Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>On behalf of the BOS, the MHAAB is responsible for applying for CoC Program funds annually during the HUD CoC Program Competition. In addition, the MHAAB oversees the HUD ESG Program funds awarded to BOS geographic areas. The Michigan State Housing Development Authority (MSHDA) and the Michigan Homeless Assistance Advisory Board (MHAAB) representatives work diligently to foster collaborative relationships with private and public sector stakeholder groups and to recruit key personnel from those entities to serve on the Balance of State Continuum of Care planning body. The CoC Planning Body is known as the Michigan Homeless Assistance Advisory Board (MHAAB). There are twenty regular members representing both private and public stakeholders. State officials from the Michigan Department of Education, Veteran Affairs, and the Michigan Department of Health and Human Services participate in MHAAB and the Michigan ICH and work to meet the needs of chronically homeless, families with children, veterans, youth and survivors of domestic violence. In addition, the Michigan ICH has a working committee consisting with staff members from the state departments listed above along with staff from the Michigan Coalition Against Homeless, the Coalition Against Homelessness, the Michigan Municipal League, Veteran Affairs, the United Way, and the Michigan Community Action Agency. Michigan has held many Project Homeless Connect events across the state. These events were sponsored in part by MSHDA.</p>
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**Identify any Agency Types not consulted and provide rationale for not consulting**

Not applicable.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	MSHDA	The goal of making homeless assistance more effective and responsive to local need through local autonomy and movement toward continuum of care is being achieved through the process outlined in the plan.

**Table 3 – Other local / regional / federal planning efforts****Describe cooperation and coordination among the State and any units of general local government, in the implementation of the Consolidated Plan (91.315(l))**

MSHDA coordinates with all Continuums of Care throughout the state when allocating ESG funds. HMIS data is used to develop an allocation plan to distribute ESG to all 83 counties in Michigan. Performance measures and outcomes are measured through our statewide HMIS to determine which CoCs are being most successful and which need additional assistance. MSHDA works with Independent Jurisdictions that receive ESG directly from HUD to ensure both state allocated and direct HUD ESG are used in a coordinated fashion. Our statewide HMIS coordinator, Michigan Coalition Against Homelessness, provides HMIS policy guidance and support to all CoCs across the state.

**Narrative (optional):**

## **PR-15 Citizen Participation - 91.115, 91.300(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

In an effort to broaden citizen participation and improve the goal setting process, MSHDA has solicited feedback in multiple ways over the past year. We developed an advisory council consisting of 40 volunteer grantees and third-party administrators and formulated a stakeholders group consisting of the Michigan Municipal League, Habitat for Humanity of Michigan, Community Economic Development Association of Michigan, and the Michigan Community Action Agency. Multiple regional meetings were held, with 135 attendees at the last quarter's, to discuss trends in Michigan and how we can best use our limited resources to assist their residents in a strategic, efficient, and economically sound manner. These discussions and feedback validated that the previously established goals continue to accurately align with the current primary needs for housing and community development within Michigan. All of the goals have a direct linkage to the data contained within this plan and the programs to assist Michigan residents. The goals have been developed: to create a suitable living environment with economic opportunities; to promote safe, decent, affordable, and accessible owner and rental housing; and to improve and preserve existing housing stock; while also addressing particular populations such as the homeless and those with special needs.

The MSF conducted customer surveys of all communities within traditional downtowns asking about their community's needs. Those communities noted that aging infrastructure, building renovations, and business development were needed. The MSF also has a team of employees who work directly with communities in their assigned regions to help identify community needs and ways that state programs can assist with meeting those needs.

As part of the substantial amendment process, a public comment period between May 9, 2016 and July 11, 2016 and two public hearings were held on June 28, 2016. Three written comments were received all of which supported the state receiving the HTF allocation and utilizing it to increase and preserve the supply of rental housing for extremely low-income households.



## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: We offer interpreters on an as needed basis.</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>All Michigan Residents</p>	No one attended the two public hearings in Lansing and Detroit.	None.	None.	<a href="http://www.michigan.gov/documents/mshda/mshda_2015_conplan_notice_486254_7.pdf">http://www.michigan.gov/documents/mshda/mshda_2015_conplan_notice_486254_7.pdf</a>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Internet Outreach	Non-targeted/broad community  All Michigan Residents	Draft was posted on our website.	None.	None.	<a href="http://www.michigan.gov/documents/mshda/mshda_2015_conplan_draft_486252_7.pdf">http://www.michigan.gov/documents/mshda/mshda_2015_conplan_draft_486252_7.pdf</a>
3	Public Meeting	Existing Housing Grantees/Administrators	Discussion regarding funding priorities and local impacts of modifying policies and procedures.	Compiled into public meeting minutes distributed to all grantees and stakeholders.	All comments still under review.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Advisory Council	Stakeholders	Multiple council meetings held to get input from partners on how to best utilize scarce resources of CDBG and HOME.	Compiled into minutes distributed to all grantees and stakeholders.	All comments were taken into consideration.	
5	Advisory Council	Organizations with Members working in Community Development	Multiple discussions have been held to make sure that we are providing resources in a strategic and clear manner.	All comments were positive and in favor of action steps and implementation of prioritization and protection of federal program resources.	None.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Advisory Council	Cities and Villages	A survey was sent to all Michigan cities and villages asking them to rank the relative importance of various amenities. The survey also went to businesses and workforce audiences.	By far the top ranked response was a need for local, unique business options (shopping and dining)	All responses were accepted and tallied. The top 4 overall responses were highlighted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Public Hearing	Statewide	There were three attendees at the public hearings and three submitted written comments.	Three written comments were received all of which supported the state receiving the HTF allocation and utilizing it to increase and preserve the supply of rental housing for extremely low-income households.	Not Applicable	<a href="http://www.michigan.gov/mshda/0,4641,7-141--31319--,00.html">http://www.michigan.gov/mshda/0,4641,7-141--31319--,00.html</a>

**Table 4 – Citizen Participation Outreach**



## **Needs Assessment**

### **NA-05 Overview**

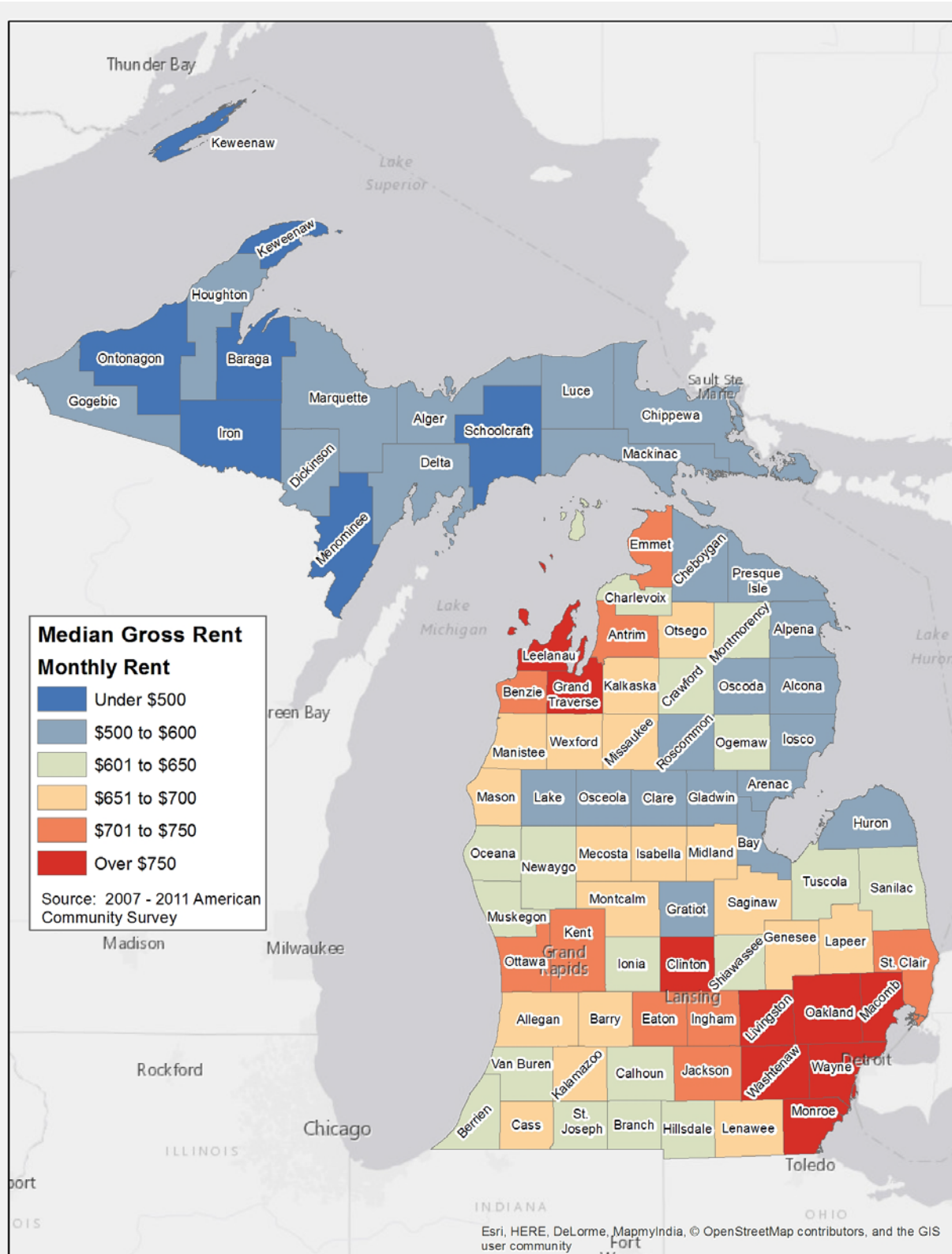
#### **Needs Assessment Overview**

The State believes the activities and strategies funded through the Consolidated Plan are making an impact on identified needs. The demand for the programs funded under CDBG, HOME, ESG and HOPWA remain greater than the funding available.

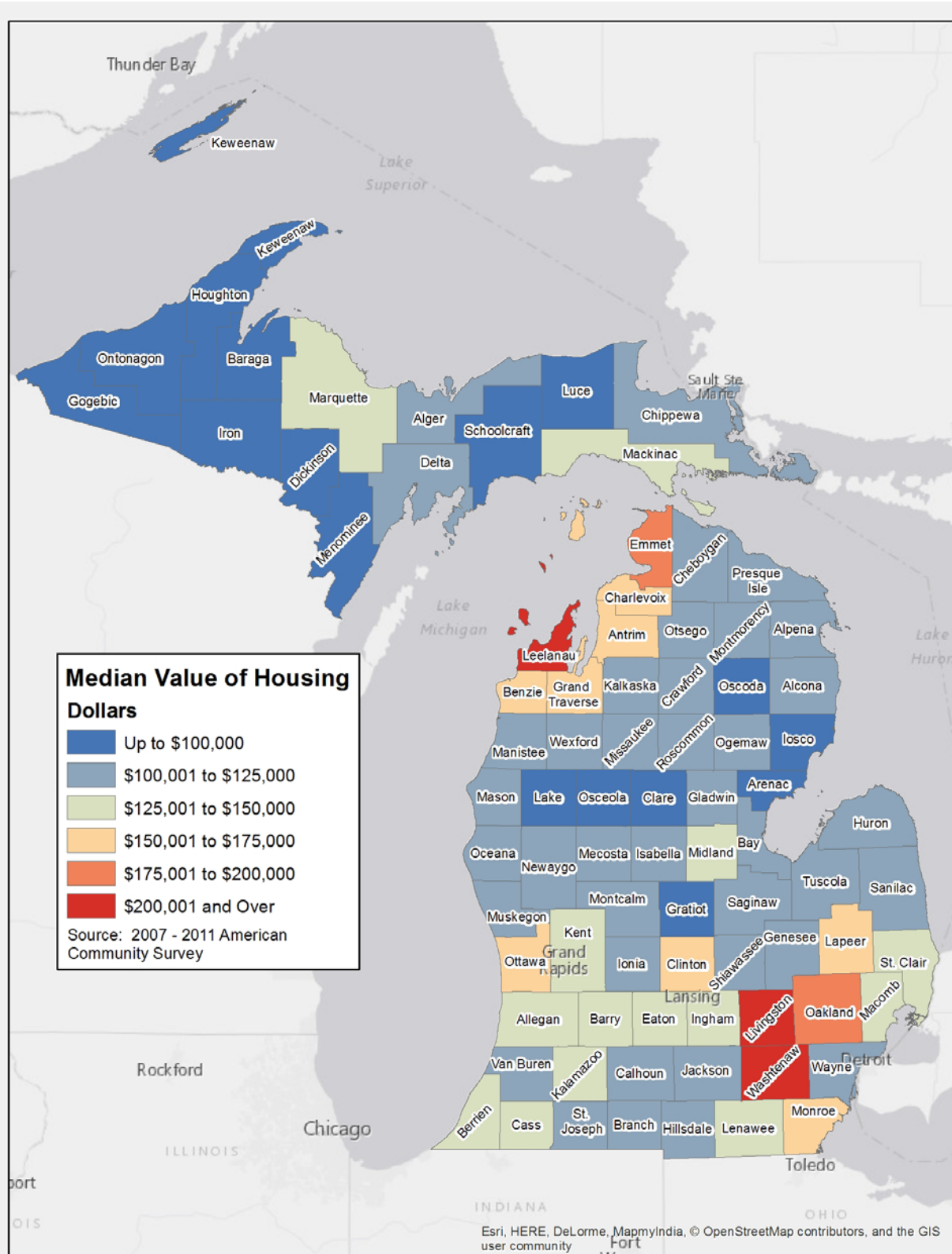
Despite the progress made in recent months and years, Michigan still has a higher unemployment rate than the national average and therefore support for job creation is an ongoing need in the state. In addition to unemployment, Michigan is experiencing a skills gap, where qualified trained personnel are not always available in certain sectors like skilled trades and information technology requiring job training of existing workforce.

In addition to workforce challenges, the state also faces community development challenges. Throughout the state of Michigan, there are vacant and blighted structures in areas with insufficient local funds available to deal with these issues. Due to aging infrastructure and limited community level assets in low to moderate-income areas, there is a need for financial assistance with infrastructure improvements.

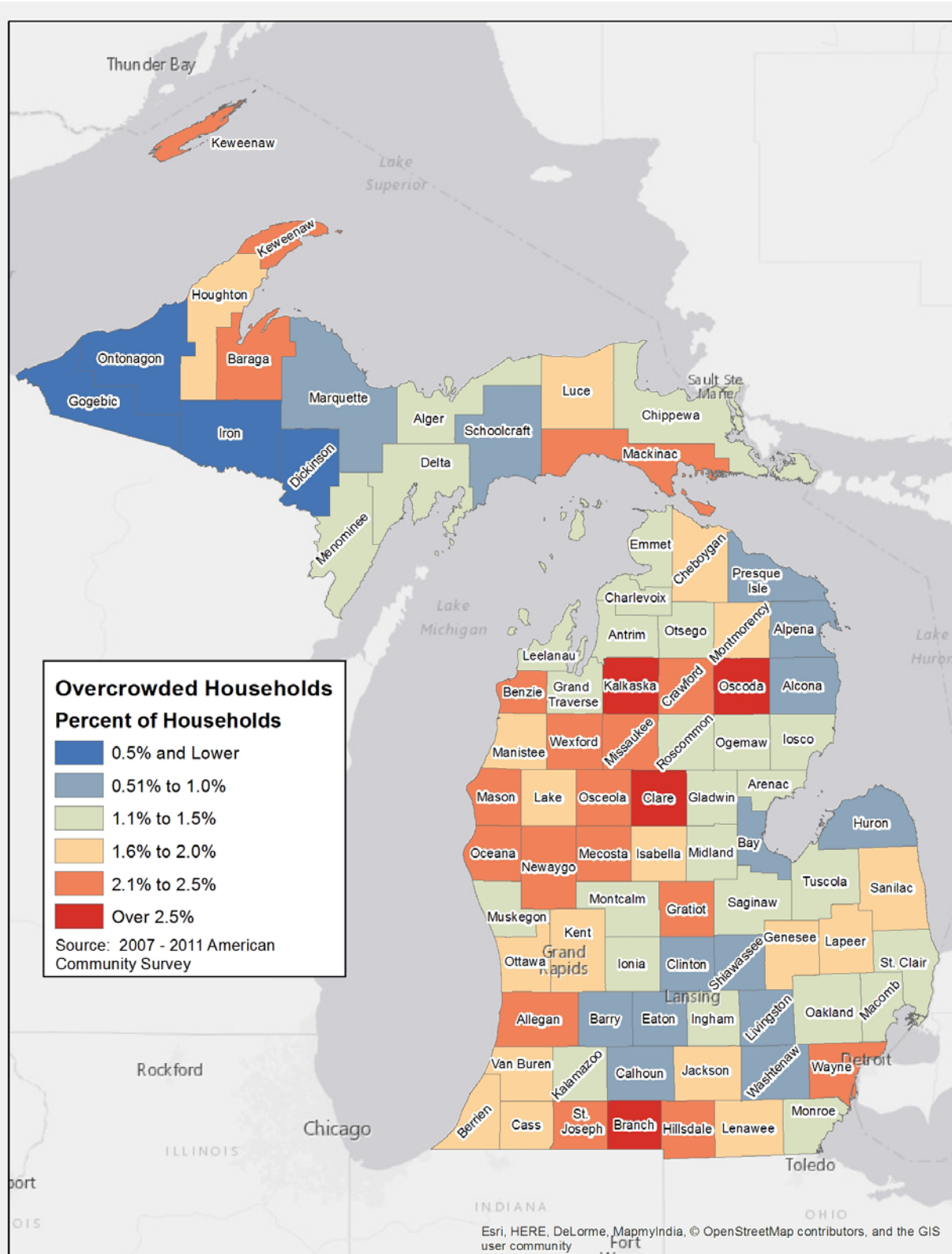




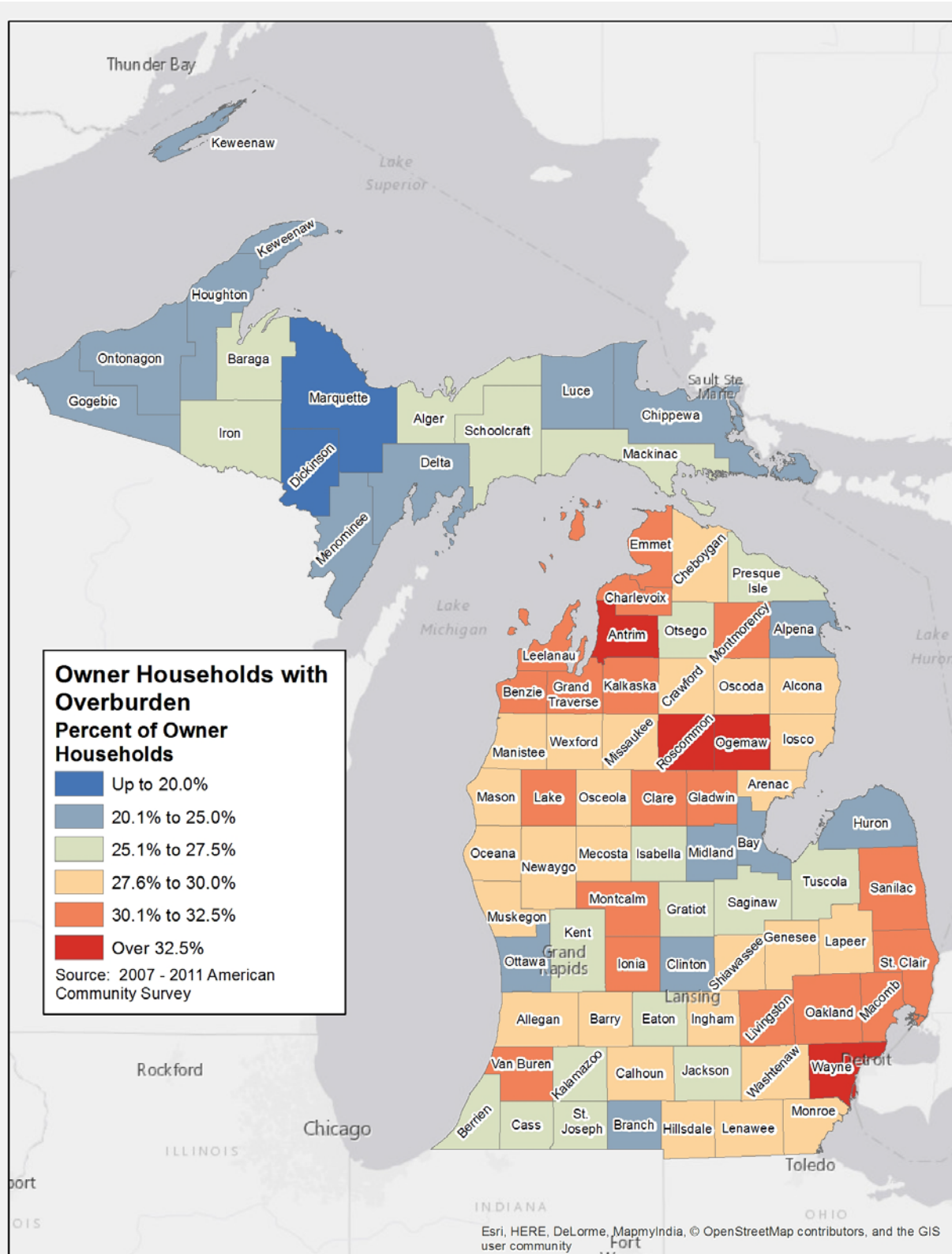
## Median Gross Rent



## Median Value

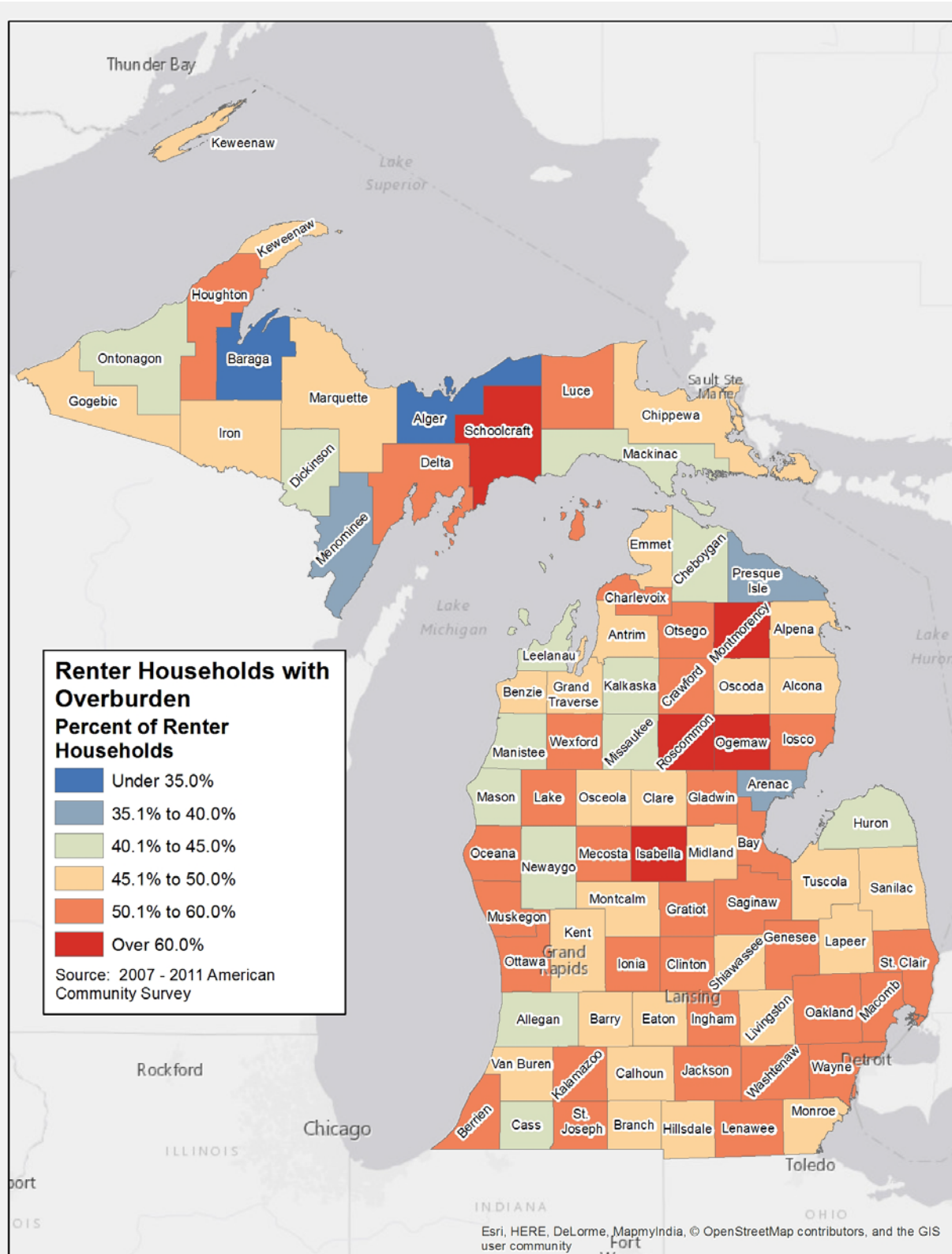


## Overcrowded



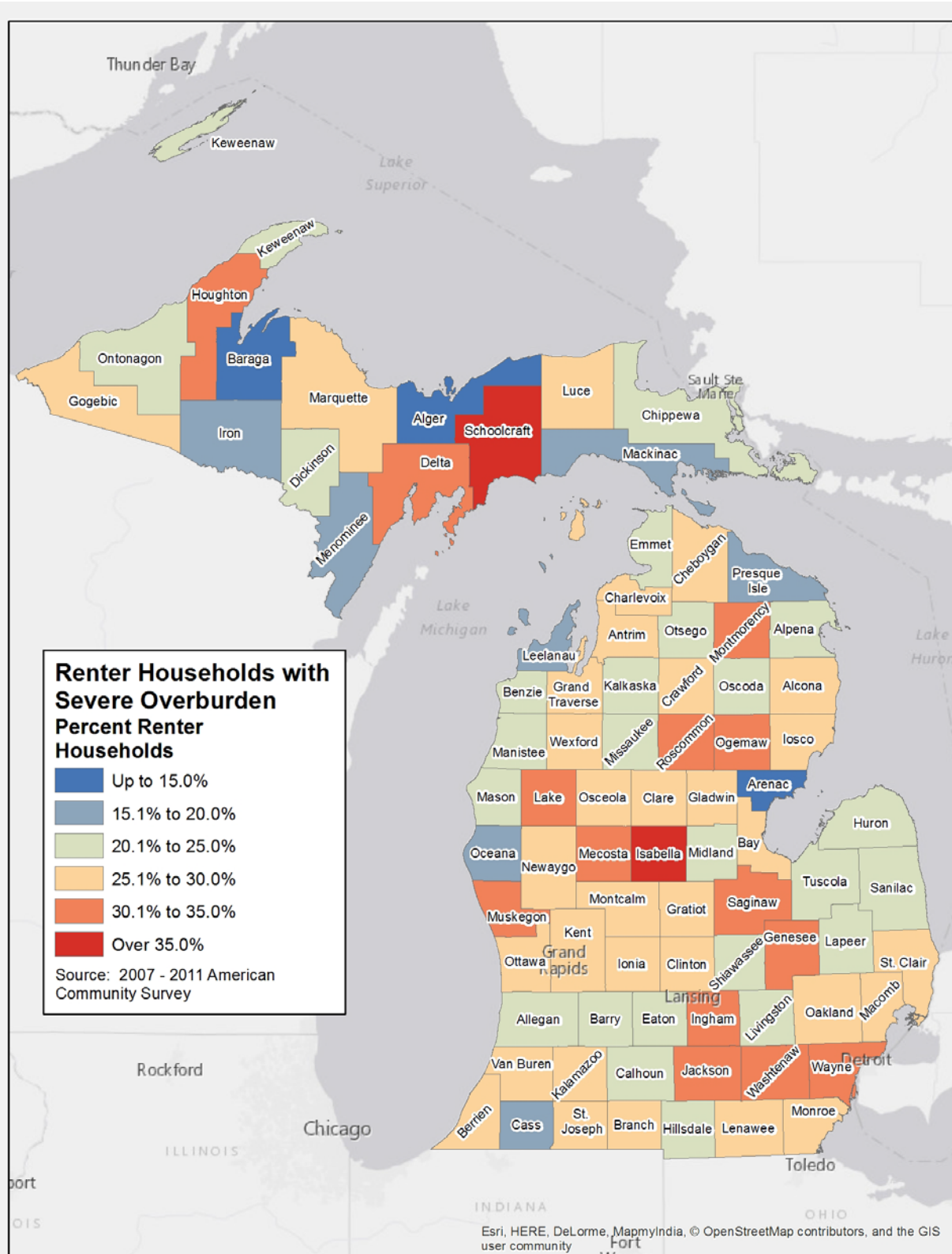
## Owner Overburden





## Renter Overburden





## Severe Renter Overburden

## NA-10 Housing Needs Assessment - 24 CFR 91.305 (a,b,c)

### Summary of Housing Needs

Michigan's statewide data is essential for statewide planning and sub-state comparisons and planning, even though the state is highly diverse, and unique local/county characteristics become muted in the big picture. Michigan's diversity in demographics, and social and economic characteristics cover a very wide spectrum, which is why the housing needs vary somewhat by region.

Demographics	Base Year: 2000	Most Recent Year: 2013	% Change
Population	9,938,444	9,886,095	-1%
Households	3,788,780	3,823,280	1%
Median Income	\$44,667.00	\$48,411.00	8%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2009-2013 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	493,905	439,290	642,290	388,965	1,858,830
Small Family Households	162,855	137,700	215,555	150,705	988,535
Large Family Households	35,980	32,695	49,180	32,105	157,375
Household contains at least one person 62-74 years of age	69,285	81,620	138,375	91,160	379,220
Household contains at least one person age 75 or older	53,765	94,115	122,535	51,100	131,745
Households with one or more children 6 years old or younger	95,415	67,750	90,985	54,930	165,735

Table 6 - Total Households Table

Data Source: 2009-2013 CHAS



## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	6,580	3,975	4,570	1,495	16,620	3,415	2,135	2,675	1,595	9,820
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	2,985	1,945	1,680	470	7,080	520	675	835	590	2,620
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	8,370	4,925	4,750	1,305	19,350	3,515	4,120	5,675	3,085	16,395
Housing cost burden greater than 50% of income (and none of the above problems)	191,870	65,180	12,880	1,400	271,330	116,380	76,520	57,925	15,015	265,840

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	29,105	87,385	79,860	12,560	208,910	27,315	70,710	118,555	68,480	285,060
Zero/negative Income (and none of the above problems)	29,745	0	0	0	29,745	20,680	0	0	0	20,680

**Table 7 – Housing Problems Table**

Data 2009-2013 CHAS  
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	209,800	76,025	23,880	4,675	314,380	123,835	83,450	67,110	20,280	294,675
Having none of four housing problems	68,305	128,325	192,040	92,835	481,505	41,535	151,490	359,265	271,180	823,470

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Household has negative income, but none of the other housing problems	29,745	0	0	0	29,745	20,680	0	0	0	20,680

**Table 8 – Housing Problems 2**

Data 2009-2013 CHAS  
Source:

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	88,910	62,055	34,995	185,960	46,040	45,810	70,200	162,050
Large Related	19,260	11,860	5,770	36,890	11,680	12,280	16,720	40,680
Elderly	33,480	31,575	22,255	87,310	53,185	64,945	57,920	176,050
Other	93,700	54,610	33,635	181,945	38,230	27,840	34,805	100,875
Total need by income	235,350	160,100	96,655	492,105	149,135	150,875	179,645	479,655

**Table 9 – Cost Burden > 30%**

Data 2009-2013 CHAS  
Source:

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	79,305	26,365	3,295	108,965	39,480	27,230	22,490	89,200

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Large Related	17,195	4,165	410	21,770	9,120	6,395	4,345	19,860
Elderly	24,140	14,225	5,960	44,325	39,345	27,440	19,540	86,325
Other	83,380	22,980	4,570	110,930	32,530	17,180	12,300	62,010
Total need by income	204,020	67,735	14,235	285,990	120,475	78,245	58,675	257,395

**Table 10 – Cost Burden > 50%**

Data 2009-2013 CHAS  
Source:

## 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	9,580	5,545	5,065	1,425	21,615	3,500	3,790	5,095	2,575	14,960
Multiple, unrelated family households	1,260	1,030	990	235	3,515	815	1,170	1,470	1,070	4,525
Other, non-family households	700	430	500	180	1,810	15	24	99	70	208
Total need by income	11,540	7,005	6,555	1,840	26,940	4,330	4,984	6,664	3,715	19,693

**Table 11 – Crowding Information – 1/2**

Data 2009-2013 CHAS  
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

**Table 12 – Crowding Information – 2/2**

Data Source  
Comments:

### **Describe the number and type of single person households in need of housing assistance.**

Based on the data, small related households and the elderly under 50% AMI with a cost burden are the most in need of rental and owner-occupied housing assistance.

### **Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

Michigan had 9,871 women, men & children served last fiscal year. Of those, 4,697 were women/men, so presumably that is the number of families. This is a non-duplicated number, i.e., if a family came back to the shelter during the fiscal year, they would not be counted again. In addition to that number, we had 9,963 denials because shelters were at capacity. Note that this number is duplicated as there the callers were not clients, so it is not possible to track by a client number.

### **What are the most common housing problems?**

In Michigan, by far the most common housing problem is high housing cost burden. Predictably, the proportion of households experiencing this problem increases as household income levels decrease: about 70% of all renter households reporting severe cost burdens earn less than 30% of AMI. The situation is similar among owner households in this income group; there, 40% of severely overburdened households earn less than 30% of AMI. Statewide, about 542,000 households—14% of the total—pay up to half of their incomes on housing

Compared to housing overburden, physical deficiencies in housing units (overcrowded units, or those that lack plumbing or kitchen facilities) are a much smaller problem. Overall, about 24,000 (of about 3.8 million households total) live in units that lack plumbing or kitchen facilities and about 44,000 live in overcrowded conditions—35,000 of them in severely overcrowded units.

### **Are any populations/household types more affected than others by these problems?**

According to the data from the CHAS, among renters, four groups seem to have elevated levels of overburden: small related households earning less than 30% AMI, small related households earning between 30% to 50% AMI, other households earning below 30% AMI, and other households earning between 30% and 50% AMI. These four groups account for about 60% of all overburdened low and moderate income households in the state.

Owner households also have four groups that have elevated concentrations of overburden. These are small related households earning between 50% and 80% of AMI, and elderly households earning below 30% AMI, between 30% and 50% of AMI, and between 50% and 80% of AMI. Together, these groups equal 51% of low or middle income overburdened households.

The crowding situation is similar, in that at least among renters the incidence of overcrowding tends to increase at lower income levels. This is especially true among single family households. Among owners, the relationship between income and crowding is not as clear. Single family households earning between 50% and 80% of AMI is the largest group among owners experiencing overcrowding.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Michigan's Homeless Management Information System (HMIS) identified 40,251 people at significant risk of becoming homeless in 2014. People at imminent of homelessness lack employment or entitlement benefits and face a wide array of other problems, e.g. lack of health care, domestic violence, substance abuse, etc. In some areas of Michigan more affordable housing is needed.

Through the Campaign to End Homelessness in Michigan numerous programs have been put in place to prevent homelessness or to assist re-housed people in retaining housing. For example, Michigan has a statewide SOAR Program, each CoC Body in Michigan has their own communitywide plan to end homelessness, each CoC has MSHDA staff assigned to them to provide technical assistance, the Michigan Coalition Against Homelessness (MCAH) has a Campaign to End Homelessness AmeriCorps Program which provides members to work at local service agencies to assist with homelessness. These are only a few of the programs and initiatives embraced by MSHDA and its' team, the MI ICH, in working to end homelessness.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

One methodology used to define at-risk groups would be the HOPWA Housing Stability Codes below:

**Stable Permanent Housing/Ongoing Participation**

3 = Private Housing in the private rental or home ownership market (without known subsidy, including permanent placement with families or other self-sufficient arrangements) with reasonable expectation that additional support is not needed.

4 = Other HOPWA-funded housing subsidy assistance (not STRMU), e.g. TBRA or Facility-Based Assistance.

5 = Other subsidized house or apartment (non-HOPWA sources, e.g., Section 8, HOME, public housing).

6 = Institutional setting with greater support and continued residence expected (e.g., residential or long-term care facility).

**Temporary Housing**

2 = Temporary housing - moved in with family/friends or other short-term arrangement, such as Ryan White subsidy, transitional housing for homeless, or temporary placement in institution (e.g., hospital, psychiatric hospital or other psychiatric facility, or substance abuse treatment facility or detox center).

**Unstable Arrangements**

1 = Emergency shelter or no housing destination, such as places not meant for habitation (e.g., a vehicle, an abandoned building, bus/train/subway station, or anywhere outside).

7 = Jail/prison.

8 = Disconnected or disappeared from project support, unknown destination, or no assessment of housing needs were undertaken.

**Life Event**

9 = Death, (i.e., remained in housing until death). This characteristic is not factored into the housing stability equation.

More details regarding this process is provided in the CAPER submission.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

See stability codes above.

**Discussion**

## NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

The tables below show the number of households by race or ethnicity that have at least one housing problem measured by the 2007-2011 CHAS data. The problems are a lack of complete kitchen facilities, a lack of complete plumbing facilities, overcrowding (more than one person per room) and overburden (housing costs in excess of 30% of annual household income).

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	413,426	60,779	39,815
White	261,595	42,515	24,313
Black / African American	116,544	13,920	11,494
Asian	7,621	880	1,622
American Indian, Alaska Native	2,565	512	185
Pacific Islander	127	20	30
Hispanic	17,682	1,868	1,553

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data 2009-2013 CHAS

Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	305,661	144,231	0
White	220,358	116,158	0
Black / African American	59,864	19,167	0
Asian	5,263	1,242	0



Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	1,943	979	0
Pacific Islander	124	14	0
Hispanic	13,377	5,210	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data 2009-2013 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

#### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	287,164	392,097	0
White	223,640	317,804	0
Black / African American	44,143	49,488	0
Asian	4,283	4,649	0
American Indian, Alaska Native	1,328	1,973	0
Pacific Islander	33	218	0
Hispanic	10,550	13,905	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data 2009-2013 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

#### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	114,742	301,596	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	95,857	251,938	0
Black / African American	12,106	33,387	0
Asian	2,263	3,808	0
American Indian, Alaska Native	419	1,119	0
Pacific Islander	8	37	0
Hispanic	2,915	8,340	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 2009-2013 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## Discussion

While it is true that the prevalence of housing problems is highly related to income, some population groups still show a higher degree of need for safe and affordable housing across most income categories. The table provided above is a recalculation of the information presented on the previous pages, so that the percentage of each ethnic or racial group with housing problems is displayed.

Disproportionately greater need seems to exist among many Black/African American, Asian and Hispanic households. All three types of households display higher proportions of housing problems than does the State as a whole. It is difficult to ascertain the situation among Pacific Islanders, as their numbers are small in Michigan, and any trend may be due to data issues rather than real trends.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

Similar to the tables in the previous section, the data below compares the incidence of severe housing problems (lack of complete kitchen facilities, lack of complete plumbing, more than 1.5 persons per room and cost burdens over 50%) among racial/ethnic and income groups.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	343,722	130,540	39,815
White	212,635	91,350	24,313
Black / African American	100,668	29,778	11,494
Asian	6,955	1,570	1,622
American Indian, Alaska Native	2,156	940	185
Pacific Islander	102	45	30
Hispanic	15,010	4,566	1,553

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data 2009-2013 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	142,780	307,066	0
White	101,427	235,061	0
Black / African American	28,604	50,397	0
Asian	2,851	3,677	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
American Indian, Alaska Native	941	1,981	0
Pacific Islander	90	48	0
Hispanic	6,595	11,966	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data 2009-2013 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

#### **50%-80% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	88,547	590,667	0
White	68,633	472,789	0
Black / African American	13,276	80,431	0
Asian	1,851	7,092	0
American Indian, Alaska Native	416	2,872	0
Pacific Islander	0	251	0
Hispanic	3,339	21,054	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data 2009-2013 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## 80%-100% of Area Median Income

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	25,454	390,841	0
White	20,334	327,410	0
Black / African American	2,827	42,687	0
Asian	831	5,231	0
American Indian, Alaska Native	139	1,384	0
Pacific Islander	0	45	0
Hispanic	1,083	10,196	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data 2009-2013 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Racial or Ethnic Group	Presence of Severe Housing Problem by Income Group			
	0% - 30%	30% - 50%	50% - 80%	80% - 100%
Jurisdiction as a whole	67%	32%	13%	6%
White	65%	30%	13%	6%
Black / African American	71%	36%	14%	6%
Asian	69%	44%	21%	14%
American Indian, Alaska Native	66%	32%	13%	9%
Pacific Islander	58%	65%	0%	0%
Hispanic	71%	36%	14%	10%

## Severe Housing Table

## Discussion

The table displays the percentage of a racial or ethnic group that is beset with at least one severe housing issue by income group. The data suggests that, as in the case for less-severe housing problems, Asian, Hispanic, and Black/African American households tend to have disproportionate rates when compared to the statewide figure. Asian and Hispanic households outpace the general population in terms of severe housing issues regardless of income. Black/African American households have a greater rate in three of the four income categories used. The table shows the percentage distribution between groups.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

The table below shows the distribution of housing cost burden among racial/ethnic groups by income category.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	2,558,930	689,024	570,673	41,515
White	2,168,840	537,884	390,358	24,919
Black / African American	241,212	103,946	136,389	12,132
Asian	49,152	12,697	10,769	1,819
American Indian, Alaska Native	11,186	3,108	3,330	193
Pacific Islander	473	148	177	30
Hispanic	65,027	22,716	20,373	1,747

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2009-2013 CHAS

### Discussion

Two groups among the state's households tend to experience overburden at a higher rate than the general population: African Americans and Hispanics. The picture worsens when households paying more than 50% of their income on shelter are considered. In this case, only White and Asian households have rates at or below the state figure. African American households, on the other hand, experience nearly twice the rate of severe overburden than the state as a whole. The table shows the percentage distribution.



## **NA-30 Disproportionately Greater Need: Discussion – 91.305 (b)(2)**

**Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

Among households that earn less than 30% of AMI, Black/African American and Hispanic households are disproportionately affected by housing problems. This situation holds true for households in those two groups in the 30% to 50% AMI and 50% to 80% AMI income categories as well. Asian households are disproportionately affected in all but the 0% to 30% AMI income group. A similar pattern holds in the information regarding severe housing problems.

**If they have needs not identified above, what are those needs?**

N/A

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

More than 40% of Michigan's population lives in its six urban Entitlement Counties plus the 17 additional Entitlement Cities in other counties. The non-entitlement parts of the state are comprised of the less-densely populated areas, as well as those with less-diverse economies. Therefore, from a state perspective, the question is more of how to target the funds in a strategic manner to eligible applicants within an area/region.

## NA-35 Public Housing – (Optional)

### Introduction

This is not applicable.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	344	0	23,858	898	22,453	318	0	113

Table 22 - Public Housing by Program Type

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

### Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
# Homeless at admission	0	0	0	104	30	21	53		0
# of Elderly Program Participants (>62)	0	52	0	3,469	168	3,229	29		0

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Disabled Families	0	209	0	8,327	317	7,816	85	0
# of Families requesting accessibility features	0	344	0	23,858	898	22,453	318	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	182	0	11,658	444	10,987	91	0	85
Black/African American	0	159	0	11,802	420	11,105	226	0	28
Asian	0	0	0	101	4	97	0	0	0
American Indian/Alaska Native	0	3	0	262	25	234	1	0	0
Pacific Islander	0	0	0	35	5	30	0	0	0
Other	0	0	0	0	0	0	0	0	0

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Table 24 – Race of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	18	0	692	37	643	6	0	0
Not Hispanic	0	326	0	23,166	861	21,810	312	0	113

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

The State does not own or operate public housing in Michigan.

**What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?**

MSHDA has approximately 36,000 households on our Housing Choice Voucher waiting lists. We currently have funding to assist approximately 27,000 families annually. MSHDA has a statewide Homeless Preference in our HCV program, so we are using the HCV program to combat homelessness and serve those that are the most in need of rental assistance. MSHDA also Project Bases our HCV to provide Permanent Supportive Housing in partnership with local service providers.

**How do these needs compare to the housing needs of the population at large**

Giving preference for housing choice vouchers to the homeless and rapid re-housing activities are actions taken to address immediate needs in a short-term manner, while addressing the housing needs of the population at large is more of a long-term housing stock issue.

**Discussion:**

Not Applicable.

## **NA-40 Homeless Needs Assessment – 91.305(c)**

### **Introduction:**

Agencies who participated in writing Michigan's 10 Year Plan to End Homelessness consist of the Michigan Department of Health and Human Services, MSHDA, Education, Corrections, Veterans Affairs, the Corporation for Supportive Housing, the Michigan Coalition Against Homelessness and others. The Plan was updated as aligns with the federal "Opening Doors" plan.

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

### Nature and Extent of Homelessness: (Optional)

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments:

### Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Despite the success of serving 4,697 families last fiscal year, Michigan also had 9,963 denials because shelters were at capacity. Note that this number is duplicated as the count includes callers which were not clients and therefore impossible to track completely by client number.

### Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Homelessness can impact any racial and/or ethnic individual or household experiencing a wide array of factors in and/or beyond their control. State government has broken the state into Ten Regions to facilitate congruent messaging and training from state government staff. The Homeless Solutions staff consists of a manager and four staff that oversee the Regions, working with Regional elected representatives and CoC chairpersons providing training and technical assistance. Representatives from Michigan's Department of Health and Human Services, Education, Veterans Affairs, and Corrections work with MSHDA staff, traveling to regions to provide technical assistance and holding webinars and group trainings. In addition, Michigan has a website: [www.thecampaigntoendhomelessness.org](http://www.thecampaigntoendhomelessness.org) which highlights the work completed and provides a medium for people living in homelessness to seek assistance.

### Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Ending homelessness in Michigan is an achievable goal. The state's plan is aligned with "Opening Doors", the federal strategic plan to prevent and end homelessness adopted by the United States Interagency Council on Homelessness.

**Discussion:**



## NA-45 Non-Homeless Special Needs Assessment – 91.305 (b,d)

### Introduction

Supportive housing is targeted to those individuals and families, who are at or below 30% of AMI, are homeless, and/or have a special need condition. Specific subpopulations targeted include: homeless youth, homeless families with children, survivors of domestic violence, individuals who are considered to be chronically homeless, homeless veterans, and those with special needs.

Eligible HOME projects include:

1. Supportive housing developments of 12-100+ units, where all units in the development are targeted to individuals and families who are homeless or have a special need. In these developments, all tenants have access to a moderately intensive array of supportive services.
2. Small-scale supportive housing developments of 1-11 units, which typically are targeted 100% to individuals and families with special needs. Tenants should be assured access to available supportive services with assistance provided in their residence as desired.
3. Supportive housing integrated into multi-family projects with typically no more than 10% of the development's total units committed to people who are homeless and/or have special needs. In this model, HOME funds are generally used to assure that the supportive housing units are targeted to those whose income is at or below 30% AMI. The partnership between the developer, service agency, and property manager is documented through a Memorandum of Understanding, outlining the roles and responsibilities of all parties.

All services are voluntary and at no time can acceptance of services be made a requirement of tenancy.

### HOPWA

<b>Current HOPWA formula use:</b>
Cumulative cases of AIDS reported
Area incidence of AIDS
Number of new cases prior year (3 years of data)
Rate per population
Rate per population (3 years of data)
<b>Current HIV surveillance data:</b>
Number of Persons living with HIC (PLWH)
Area Prevalence (PLWH per population)
Number of new HIV cases reported last year

**Table 26 – HOPWA Data**

**Data** CDC HIV Surveillance  
**Source:**

## HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	0
Short-term Rent, Mortgage, and Utility	0
Facility Based Housing (Permanent, short-term or transitional)	0

**Table 27 – HIV Housing Need**

**Data** HOPWA CAPER and HOPWA Beneficiary Verification Worksheet  
**Source:**

### **Describe the characteristics of special needs populations in your community:**

Each project sponsor submits a plan of service annually outlining the characteristics and needs of the persons they estimate will provide assistance to, how they coordinate with other housing health care and community services, and how they plan to spend their allocation. Documentation of additional need by a Sponsor can also be considered.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

The Michigan Department of Health and Human Services (MDHHS) has the belief that HOPWA services need to be integrated with the provision of CARE Act-funded services. Other important considerations were the closeness to major population centers, being near hospitals or health care centers providing needed services, availability of transportation services, etc.

### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

HOPWA sponsors are encouraged to utilize housing funded by other sources such as Shelter Plus Care, Supportive Housing Programs, and the various Voucher programs. However, continued HOPWA assistance (case management) usually ends as these services are provided by the other programs/agencies. In general, HOPWA sponsors do not provide other housing services or programs.

MDHHS contracts with seven Project Sponsors from the seven state regions that serve all areas of the state, except the Detroit EMSA (Wayne County) and the Warren EMSA (Lapeer, Livingston, Macomb, Monroe, Oakland, and St. Clair counties). The Project Sponsors include 1 Health Department, 1 Hospital and 5 nonprofit agencies. All Sponsors provide tenant-based rental assistance (TBRA), short-term rent, mortgage and utility assistance (STRMU), housing information services, resource identification, permanent housing placement and supportive services (mainly housing case management).

The MDHHS Division of Community Living, strives to assure that comprehensive housing and supportive services are available to meet the needs of people and families living with HIV and AIDS. Project Sponsors assure that all persons living with HIV/AIDS (PLWH/A) have access to:

### **Direct Housing Assistance**

Includes rent, mortgage payments, and utility assistance in rental arrangements or mortgage assistance in a home that the person owns. New construction, renovation of existing facilities and facility-based programs are not part of the MDHHS program at this time.

### **Case management focused on housing**

- Helping a person find and obtain housing, developing a housing plan to maintain housing stability, avoid homelessness, and increase access to care services
- Help to access other benefits, such as health care and other supportive services
- Connecting persons with HIV/AIDS to generic sources of housing (such as Vouchers – Section 8), financial support (such as SSI) and service dollars (such as Medicaid, Care Act assistance)

### **Permanent Housing Placement Services**

- Security Deposit & first month's rent
- Fees for credit checks
- One time utility hookup and processing costs
- Life skills and housing counseling for household budgeting, cleaning, and maintenance
- Support with completing applications and eligibility screenings for tenancy or utilities

### **Housing Information services**

Provide information and develop materials or other supports used to locate and apply for housing assistance, find affordable housing, etc.

### **Resource Identification**

This is not a direct client service, but staff activities include developing housing assistance resources, such as brochures and web resources, building relationships with landlords, identifying affordable housing and vacancies, and attending community housing related meetings, which should benefit clients with better housing.

### **Discussion:**

## **NA-50 Non-Housing Community Development Needs - 91.315 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

A significant portion of Michigan's communities have ownership of blighted buildings as a result of tax foreclosures or other means of acquisition. Communities need assistance with reducing this type of spot blight. There is also a limited need for public facilities like restrooms in parks, farmers markets, or other public facilities. There are multiple funding sources available to address these needs.

### **How were these needs determined?**

The MSF has a community assistance team in the field who works with communities to help address and identify needs. A 2015 survey was conducted by the Michigan Economic Development Corporation of Michigan communities, businesses and workforce audiences asking which types of community amenities were most important to them and their top responses included some public facility needs like green/public spaces and trails for recreation.

### **Describe the jurisdiction's need for Public Improvements:**

A significant portion of Michigan's communities have aging infrastructure in service. CDBG grants are provided to upgrade existing public infrastructure systems either by replacing deteriorating, obsolete systems or by adding capacity to existing services. There is also a need in Michigan communities for infrastructure upgrades that support a sense of place, which in turn supports businesses, jobs, and a sense of community. The state also has a need for blight elimination. A major goal of the state's support of public improvements is to provide assistance in these areas where job creation and private investment is also a goal.

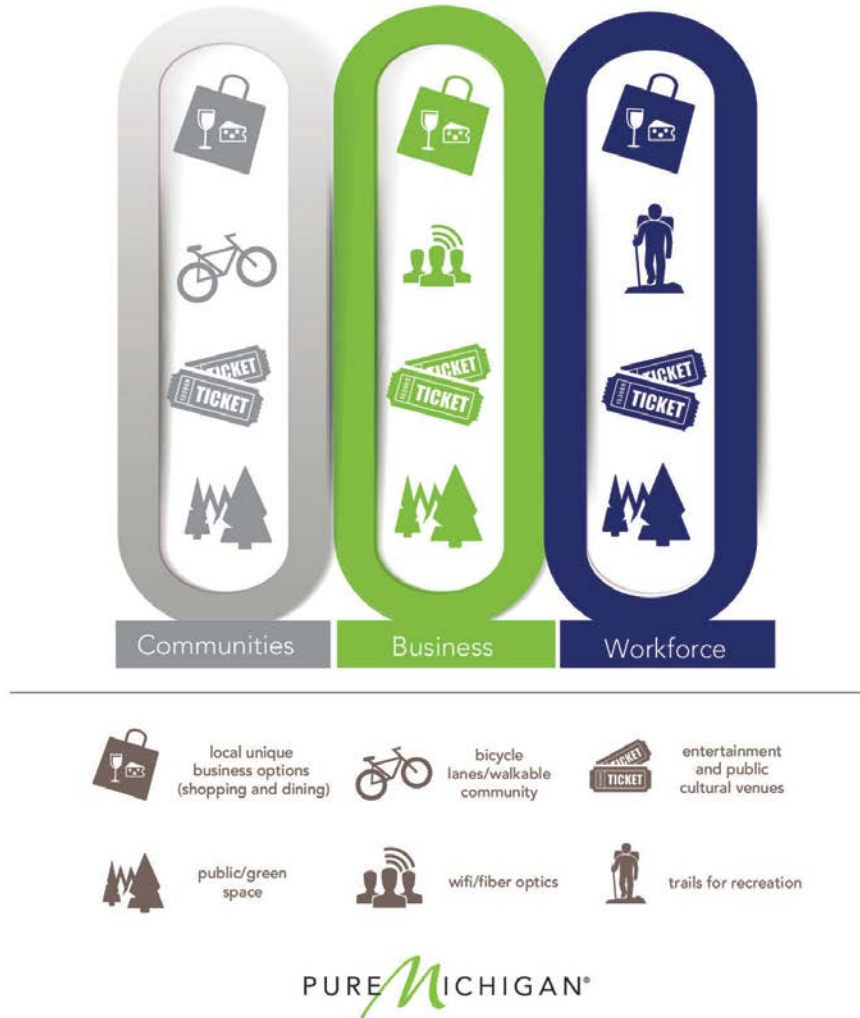
### **How were these needs determined?**

The 2015 survey conducted by the Michigan Economic Development Corporation of Michigan communities, businesses, and workforce audiences also indicated a need for Public Improvements. The top response from every group was a need for local unique business options. This response was even more prevalent in CDBG eligible communities. These local businesses often need public improvements in order to support their development and/or growth. An infographic communicating the top results of this survey by customer type is below.

In addition to the data collected through the MEDC survey, the state of Michigan received a "D" on the 2009 American Society of Civil Engineers America's Infrastructure Report Card, clearly indicating a need for infrastructure assistance. The report can be found at [www.infrastructurereportcard.org](http://www.infrastructurereportcard.org).

# Community Amenities

MEDC's Customer Satisfaction Survey



## Key Community Amenities Survey Results

### Describe the jurisdiction's need for Public Services:

We do not provide assistance for public services.

### How were these needs determined?

Not applicable.



# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The data indicates that the majority of property (72%) in Michigan is 1-unit detached structures with the second highest category (8%) being large multi-unit structures of 5 - 19 units. The majority of homeowner units (79%) is 3 or more bedrooms and the rental units are pretty varied with 41% with 2 bedrooms, 30% 3+ bedrooms and 27% 1 bedroom units.

The housing cost data does not reflect the significant market issues that were experienced between 2000 and 2011, but it does reflect, in absolute terms, that the median home value and contract rent amounts have continued to increase by 24 percent and 30 percent respectively. However, when one takes into account the effects of inflation, housing prices have actually fallen by about five percent, while rents have stayed basically stable. This change in inflation-adjusted pricing has not affected the affordability of the stock for a variety of reasons, including employment challenges, changes in single-family mortgage underwriting standards, and others.

The data clearly shows a lack of affordable units at less than 80% HAMFI. As the market continues to rebound, the number of available affordable units continues to go down.

## MA-10 Number of Housing Units – 91.310(a)

### Introduction

#### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	3,259,881	72%
1-unit, attached structure	209,529	5%
2-4 units	234,979	5%
5-19 units	352,676	8%
20 or more units	224,829	5%
Mobile Home, boat, RV, van, etc	247,417	5%
<b>Total</b>	<b>4,529,311</b>	<b>100%</b>

**Table 28 – Residential Properties by Unit Number**

Data Source: 2009-2013 ACS

#### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	3,866	0%	31,221	3%
1 bedroom	45,540	2%	272,201	26%
2 bedrooms	519,154	19%	421,577	40%
3 or more bedrooms	2,188,502	79%	341,219	32%
<b>Total</b>	<b>2,757,062</b>	<b>100%</b>	<b>1,066,218</b>	<b>101%</b>

**Table 29 – Unit Size by Tenure**

Data Source: 2009-2013 ACS

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

The HOME funds are targeted at households at 60% AMI for rental assistance and owner-occupied rehabilitation.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

Typically, there are not units expected to be lost from the affordable housing inventory within Michigan. As Section 8 contracts expire, they tend to be renewed in most areas of the state. However, in some markets recently (downtown Detroit, for example), two projects have just moved out of the Section 8 program and have become market-rate properties. As some markets see more of a gap develop



between top-end LIHTC or Section 8 rents and market rents, pressure to take formerly affordable units market-rate will increase.

**Does the availability of housing units meet the needs of the population?**

No, there is a shortage of safe, decent, affordable, and accessible housing in Michigan.

**Describe the need for specific types of housing:**

A significant portion of Michigan's population is aging and therefore, additional rental unit choices and accessible units will be needed. Single family safe, decent, and affordable housing units both owner-occupied and rental are also needed.

**Discussion**

## MA-15 Cost of Housing – 91.310(a)

### Introduction

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2013	% Change
Median Home Value	110,300	121,700	10%
Median Contract Rent	468	623	33%

**Table 30 – Cost of Housing**

**Data Source:** 2000 Census (Base Year), 2009-2013 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	340,006	31.9%
\$500-999	613,235	57.5%
\$1,000-1,499	79,398	7.4%
\$1,500-1,999	19,477	1.8%
\$2,000 or more	14,102	1.3%
<b>Total</b>	<b>1,066,218</b>	<b>100.0%</b>

**Table 31 - Rent Paid**

**Data Source:** 2009-2013 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	81,445	No Data
50% HAMFI	290,340	297,205
80% HAMFI	723,860	744,135
100% HAMFI	No Data	1,061,580
<b>Total</b>	<b>1,095,645</b>	<b>2,102,920</b>

**Table 32 – Housing Affordability**

**Data Source:** 2009-2013 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent					
High HOME Rent					
Low HOME Rent					

**Table 33 – Monthly Rent**

**Data Source:** HUD FMR and HOME Rents

### Is there sufficient housing for households at all income levels?

There is a lack of affordable housing units within Michigan.

### How is affordability of housing likely to change considering changes to home values and/or rents?

As home values and rents increase, the availability of affordable housing incrementally decreases.

### How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

In most areas around the state, fair market rents compare to approximately the 50% AMI rents in most cases. They are always lower than the 60% AMI rents, usually by between \$50 and \$100.

## Discussion

## MA-20 Condition of Housing – 91.310(a)

### Introduction:

### Definitions

<h5>Substandard housing Housing that has more than one person per room, lacks complete plumbing, does not have a private kitchen, has inadequate heating, or is physically deteriorated. The definition of "substandard condition but suitable for rehabilitation" varies by agency and program parameters. </h5>

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	717,192	26%	509,317	48%
With two selected Conditions	16,011	1%	27,861	3%
With three selected Conditions	2,031	0%	2,356	0%
With four selected Conditions	194	0%	123	0%
No selected Conditions	2,021,634	73%	526,561	49%
<b>Total</b>	<b>2,757,062</b>	<b>100%</b>	<b>1,066,218</b>	<b>100%</b>

**Table 34 - Condition of Units**

Data Source: 2009-2013 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	320,255	12%	93,598	9%
1980-1999	640,369	23%	246,612	23%
1950-1979	1,190,879	43%	477,008	45%
Before 1950	605,559	22%	249,000	23%
<b>Total</b>	<b>2,757,062</b>	<b>100%</b>	<b>1,066,218</b>	<b>100%</b>

**Table 35 – Year Unit Built**

Data Source: 2009-2013 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	1,796,438	65%	726,008	68%
Housing Units build before 1980 with children present	207,255	8%	147,805	14%

**Table 36 – Risk of Lead-Based Paint**

**Data Source:** 2009-2013 ACS (Total Units) 2009-2013 CHAS (Units with Children present)

## Vacant Units

	<b>Suitable for Rehabilitation</b>	<b>Not Suitable for Rehabilitation</b>	<b>Total</b>
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

**Table 37 - Vacant Units**

**Data Source:** 2005-2009 CHAS

## Need for Owner and Rental Rehabilitation

Over a quarter of the owner-occupied units have current conditions. In addition, over half of the renter-occupied units have conditions. Based on the fact that over 65% of the housing/rental stock within Michigan was built pre-1980, the need for owner and rental rehabilitation will continue to increase as the housing stock continues to age.

## Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Potential lead-based paint hazard issues continue to be a significant factor in Michigan's housing stock. Over 200 units currently are occupied by households with children that are at risk of exposure to potential lead-based paint hazards.

### Discussion:

Michigan is currently facing a contractor and lead-based paint abatement contractor shortage. Michigan is implementing training opportunities and partnerships to try to increase the number of contractors available to address this issue.

## MA-25 Public and Assisted Housing – (Optional)

### Introduction:

### Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	333		24,609	843	23,766	2,313	0	1,064
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 38 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

**Describe the supply of public housing developments:**

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

Not Applicable.

**Describe the Restoration and Revitalization Needs of public housing units in the jurisdiction:**

Not Applicable.

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

Not Applicable.

**Discussion:**

## MA-30 Homeless Facilities – 91.310(b)

### Introduction

### Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

**Table 39 - Facilities Targeted to Homeless Persons**

**Data Source Comments:** Data set will be updated prior to submission.

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons**

Planning for homeless activities, including allocation of ESG funds, is grounded in the Continuum of Care structure. Membership of the State level planning groups includes representatives from MSHDA, the Michigan Department of Health and Human Services (MDHHS), Community Health (Health, Mental Health and Substance Abuse), Veterans, Education, and Corrections; the Domestic Violence Board, Disability Rights, Youth and Family Services, Head Start, United Way, Advocacy Organizations (Corporation of Supportive Housing and the Michigan Coalition Against Homelessness), and the Statewide HMIS Director.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Several work groups, as part of the campaign to end homelessness, meet monthly to address specialized issues including housing, employment/income, training, communication/advocacy, and planning/evaluating/technology. The workgroup members are state department and advocacy group representatives, leadership from provider agencies, specialized consultants such as public relations staff, and HMIS system administrators from multiple CoCs. The workgroups are facilitated professionally, operated according to the action plan, and are responsible for generating specific products related to Michigan's Campaign to End Homelessness.



## MA-35 Special Needs Facilities and Services – 91.310(c)

### Introduction

#### HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	0
PH in facilities	0
STRMU	0
ST or TH facilities	0
PH placement	0

**Table 40 – HOPWA Assistance Baseline**

**Data Source:** HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

**To the extent information is available, describe the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

ESG funding is utilized to assist persons that are in need of non-homeless supportive housing services.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

HOPWA sponsors are encouraged to utilize housing funded by other sources such as Shelter Plus Care, Supportive Housing Programs, and the various voucher programs. However, continued HOPWA assistance (case management) usually ends as these services are provided by the other programs/agencies. In general, HOPWA sponsors do not provide other housing services or programs.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The Michigan Department of Health and Human Services (MDHHS), Division of Community Living, strives to assure that comprehensive housing and supportive services are available to meet the needs of people and families living with HIV and AIDS. Project Sponsors assure that all persons living with HIV/Aids have access to: direct housing assistance, case management focused on housing, permanent housing placement services, housing information services, and resource identification.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

Not applicable.

## **MA-40 Barriers to Affordable Housing – 91.310(d)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Due to the housing crisis that Michigan is slowly rebounding from, one of the main barriers to affordable housing is the increased demand for affordable rental housing by previous single-family homeowners. Michigan has a shortage of affordable quality rental units. In many areas across Michigan, the increased demand for rental units means some previously affordable units have been converted to higher rents. In addition, most new developments are tied to high-end properties based on having to find independent investors. This is primarily because lenders have tightened up their lending parameters making it harder to obtain direct financing. The size and scale of projects are determined by the structuring of the deal and most mixed-use housing projects have multiple financial sources that make them very difficult and time-consuming from a financial perspective. In addition, the millennial generation is going to impact the housing market and their needs and preferences need to be taken into account when looking at the type and location of new affordable housing over the next ten years.

Some other barriers to affordable housing are local zoning and permitting processes which may result in increased costs and/or project delays. Another barrier to affordable housing is the aging of Michigan's housing stock and/or the lack of code enforcement actions which have led to many properties being in poor quality and needing extensive repairs to meet code. Substandard housing conditions as seen in the data within this consolidated plan are a major issue that Michigan is currently facing.

A lack of access to mortgage credit by both individual buyers and developers is currently a huge affordable housing barrier being faced by Michigan. The emphasis on credit history and the larger down payment requirements continue to be a deterrent to potential buyers. Other factors such as employment and transportation can also be barriers to individuals when it comes to housing. Another barrier that has come up at our advisory council and regional meetings is the issue of tax delinquencies and/or insurance companies cancelling home insurance policies which makes the applicant ineligible for our programs. As Michigan recovers from the market decline, we hope that the housing market will stabilize and lenders will be active participants, insurance companies will be more accommodating to reinstatements, and tax delinquencies will decline.

In conclusion, being able to meet Michigan's housing demand will require MSHDA to continue to educate communities and lenders on the importance of affordable housing, while still placing an emphasis on determining the market needs of each area, both of which are key components to ensuring that affordable housing is available and barriers are overcome to the greatest extent possible.

## MA-45 Non-Housing Community Development Assets -91.315(f)

### Introduction

The economic outlook in Michigan has changed substantially over the last 5 years. This section contains statistical information for 2007-2011, but also includes additional information to bring the ever changing economic picture more up to date with data from 2014 and 2015 when feasible.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	24,730	26,182	2	3	1
Arts, Entertainment, Accommodations	148,825	124,576	11	12	2
Construction	66,027	51,932	5	5	0
Education and Health Care Services	239,468	151,329	17	15	-2
Finance, Insurance, and Real Estate	70,222	50,936	5	5	0
Information	18,697	11,588	1	1	0
Manufacturing	281,551	215,270	20	21	1
Other Services	53,744	39,430	4	4	0
Professional, Scientific, Management Services	85,949	47,995	6	5	-1
Public Administration	0	0	0	0	0
Retail Trade	184,604	151,668	13	15	2
Transportation and Warehousing	40,851	29,467	3	3	0
Wholesale Trade	63,394	39,202	5	4	-1
Total	1,278,062	939,575	--	--	--

**Table 41- Business Activity**

**Data Source:** 2009-2013 ACS (Workers), 2013 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force
Civilian Employed Population 16 years and over
Unemployment Rate
Unemployment Rate for Ages 16-24
Unemployment Rate for Ages 25-65

**Table 42 - Labor Force**

Data Source: 2009-2013 ACS

### Local Area Unemployment Statistics Original Data Value

Series Id: LASST2600000000000003  
 Seasonally Adjusted  
 Area: Michigan  
 Area Type: Statewide  
 State/Region/Division: Michigan  
 Years: 2005 to 2015

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2009	11.2	12.2	13.1	13.8	14.4	14.9	14.7	14.6	14.4	14.2	14.0	13.9
2010	13.7	13.5	13.3	13.0	12.7	12.4	12.2	12.0	11.9	11.7	11.4	11.2
2011	10.9	10.7	10.6	10.5	10.5	10.5	10.4	10.3	10.1	9.8	9.6	9.4
2012	9.2	9.1	9.1	9.1	9.1	9.1	9.1	9.0	9.0	9.0	9.0	9.0
2013	8.9	8.9	8.8	8.7	8.6	8.6	8.5	8.5	8.4	8.3	8.2	8.0
2014	7.9	7.8	7.6	7.5	7.3	7.1	7.0	6.8	6.7	6.6	6.5	6.4
2015	6.3	5.9										

Data from the Bureau of Labor Statistics  
 extracted 4/7/15

### Bureau of Labor Statistics for Michigan

Occupations by Sector	Number of People
Management, business and financial	
Farming, fisheries and forestry occupations	
Service	
Sales and office	
Construction, extraction, maintenance and repair	
Production, transportation and material moving	

**Table 43 – Occupations by Sector**

Data Source: 2009-2013 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes		
30-59 Minutes		
60 or More Minutes		
Total		

**Table 44 - Travel Time**

Data Source: 2009-2013 ACS

## Education:

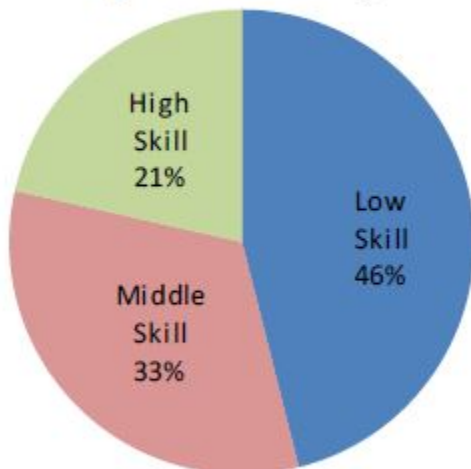
### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate			
High school graduate (includes equivalency)			
Some college or Associate's degree			
Bachelor's degree or higher			

**Table 45 - Educational Attainment by Employment Status**

Data Source: 2009-2013 ACS

### Michigan's Employment by Occupation Skill Level, 2013



Source: U.S. Bureau of Labor Statistics

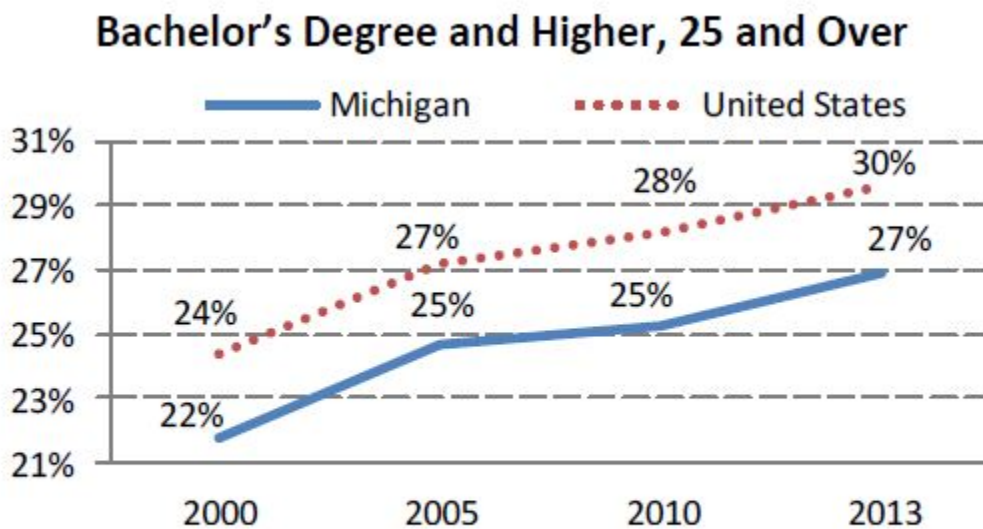
## Middle Skill Jobs

## Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade					
9th to 12th grade, no diploma					
High school graduate, GED, or alternative					
Some college, no degree					
Associate's degree					
Bachelor's degree					
Graduate or professional degree					

**Table 46 - Educational Attainment by Age**

Data Source: 2009-2013 ACS



**Source:** 2000 Census; 2005, 2010, and 2013 ACS 1-year estimates

## Educational Attainment of Bachelor's Degree or Above

## Educational Attainment – Median Earnings in the Past 12 Months

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	
High school graduate (includes equivalency)	
Some college or Associate's degree	
Bachelor's degree	
Graduate or professional degree	

**Table 47 – Median Earnings in the Past 12 Months**

Data Source: 2009-2013 ACS

### **Based on the Business Activity table above, what are the major employment sectors within the state?**

The major employment sectors within the State of Michigan currently are: Manufacturing, Education and Health Care Services, Retail Trade and Arts, Entertainment, and Accommodations.

### **Describe the workforce and infrastructure needs of business in the state.**

There is a need for employee training of available talent in the State of Michigan, particularly in technical trades like welding, machining, and truck driving. The percentage of Michigan residents receiving a Bachelor's degree or higher education is slightly lower than national averages. That fact combined with the important role the manufacturing sector has played in the state, make job training very important. Further supporting the importance of job training is the statistic that 33% of all Michigan's jobs are classified as middle skill jobs, which require a high school education and at least one month of on the job training, but not a bachelor's degree.

There is also a need for new infrastructure capacity for new or expanding larger businesses.

### **Describe any major changes that may have an economic impact, such as planned public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

For the MSF, major changes that may have an economic impact include additional budget constraints on the state and local level, making HUD funds even more important in meeting the community development and economic development needs of non-entitlement areas of the state. There has also been a substantial decrease in unemployment in recent months. There was an increase of 400,000 jobs in the private sector in the recent year.



## **How do the skills and education of the current workforce correspond to employment opportunities in the state?**

There is a gap between the need for skilled trades and middle skill workers and the availability of those workers in the state. According to the Conference Board's Help Wanted Online data series as of the winter of 2014, there were 58,100 Michigan middle skill jobs posted. In addition to the need employers have for skilled employees, middle skill jobs tend to pay higher wages than low skill jobs.

## **Describe current workforce training initiatives supported by the state. Describe how these efforts will support the state's Consolidated Plan.**

The State of Michigan has several workforce training initiatives in place that support the efforts of the Consolidated Plan. The Michigan Advanced Technician Program, the Skilled Trades Training Fund, and Career Jumpstart programs together totaled an investment of more than \$72 million over the past two fiscal years. Michigan also established the Community College Skilled Trades Equipment Program in 2015 as a commitment to build capacity to expand skilled trade instruction delivered through the community college system by awarding \$50 million in grants to purchase and install equipment required for educational programs in high-wage, high-skill, and high-demand occupations. Local communities have matched that commitment with an additional \$21.5 million in leverage, resulting in upgrades valued at more than \$70 million dollars for Michigan in the areas of Advanced Manufacturing, Information Technology, Healthcare and other fields related to H1B occupations. All of the college partners of the Apprenticeship Success Network Project (Montcalm Community College, West Shore Community College, Delta College and Northwestern Michigan College) have been awarded funds through this program totaling more than \$5.35 million.

The Michigan Advanced Training (MAT2) Program is a partnership between the State of Michigan, industry, and academic providers to address the skills gap and an aging workforce in skilled trades occupations. MAT2 was inspired by Germany's dual-education system combining classroom and workplace experience. MAT2 students are hired by participating companies at the onset of the program. The employer pays for the student's tuition, provides a weekly stipend during the school period, and a salary during the work period. After graduation, students are committed to work for their employer full time for two years.

All MAT2 occupational programs are aligned to USDOL Registered Apprenticeship Standards.

Four occupation programs have been developed as part of the MAT2 model: Mechatronics, Information Technology, Technical Product Design, and Computer Numerical Control (CNC). Where there is alignment, employers participating in this program will be encouraged to establish apprenticeships through existing apprenticeship programs like MAT2.

## **Describe any other state efforts to support economic growth.**

The Michigan Strategic Fund has many programs with the goal of supporting economic development. These programs generally focus on community vitality, talent enhancement and/or business investment. Some examples of these programs include Brownfield tax credits, substantial dedication of funds to Economic Gardening activities, loan and capital access programs, and much more. In addition to the activities of the MSF, the State of Michigan has reduced business taxes and burdensome regulation, which has led to an environment of increased economic investment and job creation.

## **Discussion**

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

In this analysis, concentration is defined as counties that exhibit higher-than-average values for housing problem indicators. Using this metric, households with multiple housing problems are concentrated in two types of areas. The first are the core counties of many of the state's metropolitan areas. The second are scattered rural counties in the north and north central part of the state.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

In this analysis, "concentration" indicates areas with an above-statewide-average proportion of the group in question.

In general, concentration of racial/ethnic populations tend to be located in the state's larger cities and metropolitan areas. This is especially true of Detroit, the state's largest metropolitan center, as well as Saginaw. However, there are rural places around the state with higher-than-average minority populations. The Native American population in certain counties in the Upper Peninsula is one example of this development, as well as the Hispanic population in the southwestern portion of the state.

The geographic pattern of low-income families is different. Higher incidences of low-income occur in certain urbanized areas around the state, including Wayne County (which includes Detroit), Ingham County (Lansing), Washtenaw County (Ann Arbor and Ypsilanti), Muskegon County and Berrien County (Benton Harbor). In addition, many of the rural counties in the northern portion of the state (including most of the counties in the Upper Peninsula) have a higher concentration of low-income households than the state average. Areas with lower proportions of low incomes include the suburban rings around major urban centers, as well as many smaller urban centers and a region of the northwestern Lower Peninsula centered on Grand Traverse County.

### **What are the characteristics of the market in these areas/neighborhoods?**

Since the areas of racial, ethnic, and income concentrations mentioned above span the whole state, it is hard to generalize conditions within them. However, some typical urban housing market conditions would include lower prices, older stock and problems with housing quality in many neighborhoods, along with an increase in pricing nearer to downtown, walkable districts. Typical rural housing market conditions can include a lack of housing type diversity, lower prices in non-resort or non-vacation home submarkets, and issues with housing quality in more outlying areas.

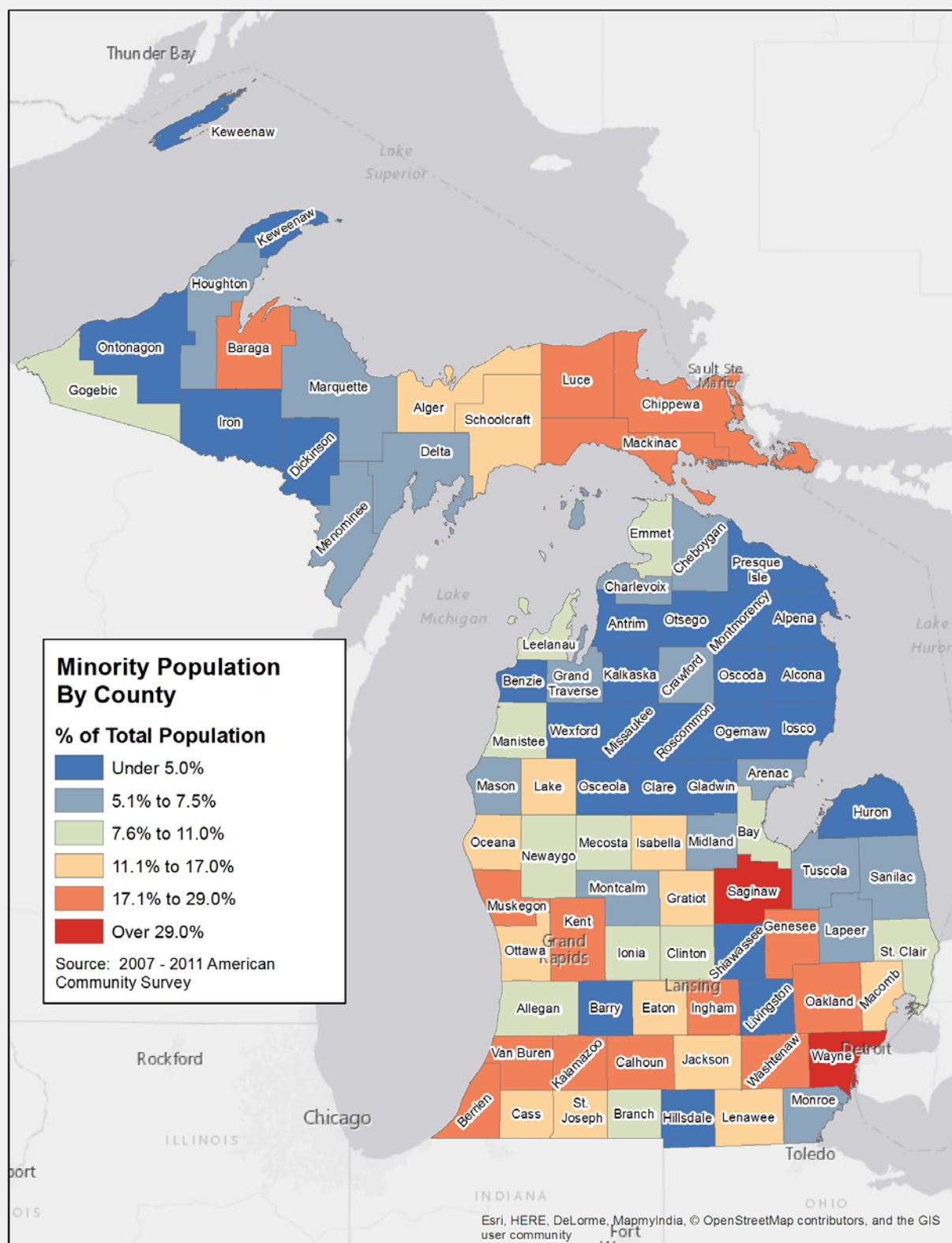
### **Are there any community assets in these areas/neighborhoods?**

Our programs are distributed statewide.

**Are there other strategic opportunities in any of these areas?**

Our programs are distributed statewide.





# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The overall goals of providing affordable housing and a suitable living environment are being accomplished with our homeowner, homebuyer, and rental housing development programs.

The desired outcomes of Community and Economic Development grants and/or loans are to:

- Establish a suitable living environment and expand economic opportunities for low and moderate-income people through economic and community infrastructure development.
- Reduce incidences of spot and/or area blight to improve safety and revitalize downtown districts.
- Respond to communities' unique opportunities to support economic and community development.
- Support communities and businesses in job creation and business assistance.

The State does not believe an adjustment to its strategies is needed at this time.

## SP-10 Geographic Priorities – 91.315(a)(1)

### Geographic Area

Table 48 - Geographic Priority Areas

1	<b>Area Name:</b>	Statewide Distribution
	<b>Area Type:</b>	Statewide distribution via a competitive process or on a continuous basis per program parameters.
	<b>Other Target Area Description:</b>	Statewide distribution via a competitive process or on a continuous basis per program parameters.
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	

### General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The method of distribution for the Emergency Solutions Grant Program is based on allocation to geographic area(s). The rationale for the priorities of this allocation are more fully described in each allocation's specific action plans.



The MHAAB covers BOS communities within those geographic areas of the state that do not directly apply for HUD's Homeless Assistance Program funding. Homeless Assistance Program funding includes the Continuum of Care (CoC) Program and the Emergency Solutions Grant (ESG) Program.

CDBG grant and loan funds are distributed on an on-going basis based on board approved priorities. Priorities include impact of location, private investment, jobs and local support.

MSHDA, as sub-recipient, receives their CDBG allocation from the MSF and sets priorities for their housing programs, which include rental rehabilitation, homeowner rehabilitation, homebuyer assistance, emergency repair, blight elimination, and their program income funding priorities. CDBG housing funds may be awarded only to non-entitled UGLGs, including counties and municipalities. UGLGs may enter into sub-recipient agreements or contracts with other entities with prior approval from MSHDA.

The EMSA HOPWA program makes TBRA and STRMU available through 7 providers. This provides access to the resources throughout the entire EMSA. Resources are distributed according to HIV/AIDs prevalence data and are provided on a first come, first serve basis up to approved budget amounts and based on regulatory restrictions.

The HOME and HTF programs make funding available through statewide distribution via a competitive process or on a continuous basis per program parameters.

## SP-25 Priority Needs – 91.315(a)(2)

### Priority Needs

Table 49 – Priority Needs Summary

1	<b>Priority Need Name</b>	Low to Moderate Income Households
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	Statewide distribution via a competitive process or on a continuous basis per program parameters.
	<b>Associated Goals</b>	HOME DPA Housing Trust Fund MSHDA HOME Rental MSHDA HOME Housing Activities CDBG - Housing Rehabilitation
	<b>Description</b>	Low to Moderate Income Households benefit projects.
	<b>Basis for Relative Priority</b>	This is a population that the data indicates has a high housing cost burden and housing stock issues that need to be addressed.
2	<b>Priority Need Name</b>	Area Benefit Projects in LMI Areas
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Non-housing Community Development
	<b>Geographic Areas Affected</b>	Statewide distribution via a competitive process or on a continuous basis per program parameters.
	<b>Associated Goals</b>	CDBG - Community Development
	<b>Description</b>	Area benefit projects must provide benefit to the entire UGLG, census block groups, or survey approved neighborhood populations.

	<b>Basis for Relative Priority</b>	Area benefit projects must provide benefit to populations in an LMI area.
<b>3</b>	<b>Priority Need Name</b>	Job Creation
	<b>Priority Level</b>	High
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	Statewide distribution via a competitive process or on a continuous basis per program parameters.
	<b>Associated Goals</b>	CDBG - Economic Development
	<b>Description</b>	Economic development job creation projects must result in job creation or retention where at least 51% of the jobs are made available to, or held by, low and moderate-income people.
	<b>Basis for Relative Priority</b>	Job creation is a key component to the sustainability of an area. Priority will be given to projects that leverage private investment in addition to creating jobs.
<b>4</b>	<b>Priority Need Name</b>	Coordination of Care
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Large Families Families with Children Elderly Chronic Homelessness Families with Children veterans
	<b>Geographic Areas Affected</b>	Statewide distribution via a competitive process or on a continuous basis per program parameters.
	<b>Associated Goals</b>	ESG
	<b>Description</b>	Emergency Solutions Grants
	<b>Basis for Relative Priority</b>	Of special concern is the need for progressive engagement, "right-sizing" the funds made available to participants and continuing to develop strategies for prioritizing the chronically homeless, families with children, and Veterans.

5	<b>Priority Need Name</b>	Health Care Services to residents statewide
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Persons with HIV/AIDS Persons with HIV/AIDS and their Families
	<b>Geographic Areas Affected</b>	Statewide distribution via a competitive process or on a continuous basis per program parameters.
	<b>Associated Goals</b>	HOPWA
	<b>Description</b>	A broad range of health care services to residents statewide, including services targeted to special needs populations.
	<b>Basis for Relative Priority</b>	Resources are distributed according to HIV/AIDS prevalence data and are provided on a first come, first serve basis up to approved budget amounts and based on regulatory restrictions.
6	<b>Priority Need Name</b>	Urgent Need
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Other
	<b>Geographic Areas Affected</b>	Statewide distribution via a competitive process or on a continuous basis per program parameters.
	<b>Associated Goals</b>	CDBG - Urgent Need
	<b>Description</b>	Urgent need projects are based on the overall regional impact.
	<b>Basis for Relative Priority</b>	This is not the highest funding priority for the allocated funds as other funding sources are typically available to assist with this need.

7	<b>Priority Need Name</b>	Elimination of Blight
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Non-housing Community Development
	<b>Geographic Areas Affected</b>	Statewide distribution via a competitive process or on a continuous basis per program parameters.
	<b>Associated Goals</b>	CDBG - Blight Elimination
	<b>Description</b>	Spot or area blight elimination through acquisition, demolition, clearance, and historic preservation.
	<b>Basis for Relative Priority</b>	The elimination of blight is necessary to the extent that specific conditions exist that are detrimental to the public health and safety of the community.
8	<b>Priority Need Name</b>	CDBG Planning, Technical Assistance, & Admin
	<b>Priority Level</b>	High
	<b>Population</b>	Other
	<b>Geographic Areas Affected</b>	Statewide distribution via a competitive process or on a continuous basis per program parameters.
	<b>Associated Goals</b>	CDBG - Planning, Technical Assistance, & Admin.
	<b>Description</b>	Project Administration, Monitoring and training
	<b>Basis for Relative Priority</b>	These funds are set aside to administer the CDBG program and provide technical assistance to grantees and grant administrators. The state expects to spend approximately \$907,151 for administration and technical assistance. This number is an estimate and does not include program income amounts.

### Narrative (Optional)

## SP-30 Influence of Market Conditions – 91.315(b)

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	N/A
TBRA for Non-Homeless Special Needs	N/A
New Unit Production	HOME, HTF and CDBG housing funds in Michigan are used for projects to expand the supply and availability of safe, decent, accessible, and affordable housing for moderate, low and extremely low-income households through a statewide network of public/private partnerships in areas where the market conditions identify a need.
Rehabilitation	HOME, HTF and CDBG housing funds in Michigan are used for projects to expand the supply and availability of safe, decent, accessible, and affordable housing for moderate, low and extremely low-income households through a statewide network of public/private partnerships where the market conditions identify a need.
Acquisition, including preservation	HOME and CDBG housing funds in Michigan are used for projects to expand the supply and availability of safe, decent, accessible, and affordable housing for moderate, low and extremely low-income households through a statewide network of public/private partnerships where the market conditions identify a need.

**Table 50 – Influence of Market Conditions**

## SP-35 Anticipated Resources - 91.315(a)(4), 91.320(c)(1,2)

### Introduction

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	30,238,376	0	0	30,238,376	151,191,880	All allocated funds will be awarded during FY15.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	11,332,375	0	0	11,332,375	56,661,875	All allocated funds will be awarded during FY15.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,071,464	0	0	1,071,464	5,357,320	All allocated funds will be awarded during FY15.



Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	4,729,137	0	0	4,729,137	23,645,685	All allocated funds will be awarded during FY15.
Housing Trust Fund	public - federal	Multifamily rental new construction Multifamily rental rehab	0	0	0	0	14,090,488	The Housing Trust Fund allocation will be used to increase and preserve the supply of rental housing for extremely low income families.

Table 51 - Anticipated Resources

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

Local administrators are expected to leverage funds from other housing programs, such as federal weatherization funding, Rural Development, and MSHDA PIP, as well as to provide in-kind services and local housing funding. Leveraging targets and results will be a factor in determining funding awards.

For CDBG funds administered by the MSF, matching and private investment are often required. The MSF's current goal is to have more than \$200 million in private investment associated with CDBG projects each year.

**If appropriate, describe publically owned land or property located within the state that may be used to address the needs identified in the plan**

CDBG funds may be used for publicly held property. This is most likely in cases of infrastructure projects like streetscapes, parks, trails, public restrooms, parking facilities, and other infrastructure. Grant or loan-funded projects could also take place on publically owned land or property in the case of blight elimination on property held by a community.

**Discussion**

Note: Due to decreases in Michigan's HOME allocation, MSHDA has determined that using these funds for the development of additional affordable rental units across the state would produce a larger, more permanent public benefit. Therefore, no funds are being allocated to Tenant Based Rental Assistance (TBRA).

## SP-40 Institutional Delivery Structure – 91.315(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY	Government	Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	State
Michigan Strategic Fund	Government	Economic Development Non-homeless special needs Planning Rental neighborhood improvements public facilities	State
Department of Health and Human Services	Government	Homelessness Non-homeless special needs	State

**Table 52 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

The State believes the activities and strategies funded through the Consolidated Plan are making an impact on identified needs. The demand for the programs funded under CDBG, HOME, ESG and HOPWA remain greater than the funding available. The overall goals of providing affordable housing and a suitable living environment are being accomplished with our homeowner, homebuyer, and rental housing development programs. The overall goal of expanding economic opportunities for low and moderate-income persons is being addressed by the MSF CDBG program. The State does not believe an adjustment to its strategies is needed at this time. One of the areas receiving focused attention in the coming years is improving the customer experience for projects with housing and non-housing elements.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

<b>Homelessness Prevention Services</b>	<b>Available in the Community</b>	<b>Targeted to Homeless</b>	<b>Targeted to People with HIV</b>
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics		X	X
Other Street Outreach Services		X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS			X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
<b>Other</b>			

**Table 53 - Homeless Prevention Services Summary**

**Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction**

The HOPWA program makes TBRA and STRMU to agencies that are also funded through the Ryan Care Act or have a memorandum of understanding with an agency that is funded through the Ryan Care Act. This assures that throughout the state, people living with HIV/AIDS can get support coordination from a person knowledgeable about mainstream services.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The strength of the delivery system is access to support coordination for people with HIV/AIDS. The gaps are in resources available to fund both housing and services. Service funding is mainly restricted to those most in need, rather than providing services that would prevent more serious and expensive interventions.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

In order to overcome these gaps, HOPWA providers are encouraged to participate in a local service collaborative, which looks at barriers to stabilization in housing.

## SP-45 Goals Summary – 91.315(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	MSHDA HOME Rental	2015	2020	Affordable Housing	Statewide Distribution	Low to Moderate Income Households	HOME: \$8,272,633	Rental units constructed: 150 Household Housing Unit  Rental units rehabilitated: 600 Household Housing Unit
2	MSHDA HOME Housing Activities	2015	2020	Affordable Housing	Statewide Distribution	Low to Moderate Income Households	HOME: \$2,039,828	Rental units constructed: 10 Household Housing Unit  Rental units rehabilitated: 100 Household Housing Unit  Homeowner Housing Rehabilitated: 40 Household Housing Unit
3	HOME DPA	2015	2020	Affordable Housing	Statewide Distribution	Low to Moderate Income Households	HOME: \$1,019,914	Direct Financial Assistance to Homebuyers: 83 Households Assisted
4	ESG	2015	2020	Homeless	Statewide Distribution	Coordination of Care	ESG: \$4,729,137	Other: 206 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	HOPWA	2015	2020	Non-Homeless Special Needs	Statewide Distribution	Health Care Services to residents statewide	CDBG: \$0 HOPWA: \$1,071,464 HOME: \$0 ESG: \$0	Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted  Housing for People with HIV/AIDS added: 106 Household Housing Unit  HIV/AIDS Housing Operations: 44 Household Housing Unit
6	CDBG - Blight Elimination	2015	2019	Non-Housing Community Development	Statewide Distribution	Elimination of Blight	CDBG: \$20,000,000	Facade treatment/business building rehabilitation: 15 Business
7	CDBG - Community Development	2015	2019	Non-Housing Community Development	Statewide Distribution	Area Benefit Projects in LMI Areas	CDBG: \$80,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 25000 Persons Assisted  Facade treatment/business building rehabilitation: 25 Business
8	CDBG - Housing Rehabilitation	2015	2019	Affordable Housing	Statewide Distribution	Low to Moderate Income Households	CDBG: \$11,000,000	Rental units rehabilitated: 110 Household Housing Unit  Homeowner Housing Rehabilitated: 630 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	CDBG - Economic Development	2015	2019	Non-Housing Community Development	Statewide Distribution	Job Creation	CDBG: \$12,000,000 HOPWA: \$0 HOME: \$0 ESG: \$0	Jobs created/retained: 1300 Jobs  Businesses assisted: 15 Businesses Assisted
10	CDBG - Urgent Need	2015	2019	Non-Housing Community Development	Statewide Distribution	Urgent Need		
12	CDBG - Planning, Technical Assistance, & Admin.	2015	2019	Community Development	Statewide Distribution	CDBG Planning, Technical Assistance, & Admin	CDBG: \$6,500,000	
13	Housing Trust Fund	2016	2019	Affordable Housing	Statewide Distribution	Low to Moderate Income Households	Housing Trust Fund: \$3,522,622	Rental units constructed: 10 Household Housing Unit  Rental units rehabilitated: 10 Household Housing Unit

Table 54 – Goals Summary

## Goal Descriptions

1	Goal Name	MSHDA HOME Rental
	Goal Description	Expand the availability and supply of safe, decent, affordable, and accessible rental housing for low and extremely low-income individuals and families.



2	<b>Goal Name</b>	MSHDA HOME Housing Activities
	<b>Goal Description</b>	Improve and preserve the existing affordable housing stock and neighborhoods.
3	<b>Goal Name</b>	HOME DPA
	<b>Goal Description</b>	Increase sustainable homeownership opportunities for individuals and families by reducing the costs of homeownership.
4	<b>Goal Name</b>	ESG
	<b>Goal Description</b>	Make homeless assistance more effective and responsive to local need through local autonomy and movement toward a continuum of care.
5	<b>Goal Name</b>	HOPWA
	<b>Goal Description</b>	Develop linkages between the housing and service sectors to provide greater housing opportunities for households with special needs.
6	<b>Goal Name</b>	CDBG - Blight Elimination
	<b>Goal Description</b>	<p><b>Elimination of Blight Specific Objective SL-3</b></p> <p>The goal is to provide assistance to communities in eliminating spot blight and increase the safety to its residents and improvement to downtown districts. Priority will be given to buildings that pose a threat to public health. The Michigan CDBG Program for blight elimination is allowable anywhere within the UGLG that is designated a slum or blighted area (spot or area wide). Eligible under this activity would be property acquisition, clearance/demolition, historic preservation, and building rehabilitation (only to the extent necessary to eliminate specific conditions detrimental to public health and safety), as identified in Section 105(a) of Title I of the Housing and Community Development Act of 1974, as amended.</p>

7	<b>Goal Name</b>	CDBG - Community Development
	<b>Goal Description</b>	<p><b>Community Development Specific Objective # SL-2</b></p> <p><b>Assistance to Communities - Infrastructure</b></p> <p>This is financial assistance provided to communities qualifying under Low-Mod area benefit. The project types under this objective include Building Improvement, Infrastructure, facades, and planning. Infrastructure grants are available to help UGLGs upgrade existing public infrastructure systems either by replacing deteriorating, obsolete systems or by adding capacity to existing public infrastructure services in need of upgrade. UGLGs may also request grants to provide public infrastructure improvements necessary for the location, expansion, and/or retention of a specific for-profit business. Public infrastructure includes items located on public property, such as: parking facilities, farmer's markets, streetscape, public water or sanitary sewer lines and related facilities, streets, roads, bridges, privately owned utilities, and publically owned utilities. Eligible under this activity would be public facilities and improvements and privately owned utilities, as identified in Section 105(a) (2) of Title I of the Housing and Community Development Act of 1974, as amended.</p>
8	<b>Goal Name</b>	CDBG - Housing Rehabilitation
	<b>Goal Description</b>	Increase availability of, and improve housing stock, including affordalbe and sustainable dwellings.

9	<b>Goal Name</b>	CDBG - Economic Development
	<b>Goal Description</b>	<p><b>Economic Development Specific Objective # EO-1</b></p> <p><b>Job Creation – Assistance to Businesses</b></p> <p>Supports communities seeking to provide necessary public infrastructure and private industry support to induce job creation. Eligible under this activity would be assistance to private, for-profit entities as identified in Section 105(a) (17) of Title I of the Housing and Community Development Act of 1974, as amended. Activities eligible for direct assistance to private and for-profit businesses include, but are not limited to: machinery and equipment, façade improvement, building rehabilitation, signature building acquisition, job training, rail enhancement, small business expansion, working capital and utility/pipeline projects.</p>
10	<b>Goal Name</b>	CDBG - Urgent Need
	<b>Goal Description</b>	Urgent Need - Not Anticipated At This Time - Entered in as Placeholder. Requests will be considered based on the impact of the health and safety issue on the entire State, not just the UGLG. Other considerations include protecting previous CDBG investments in an UGLG and the availability of other funds to assist in addressing the unmet need.
12	<b>Goal Name</b>	CDBG - Planning, Technical Assistance, & Admin.
	<b>Goal Description</b>	These funds are set-aside to administer the CDBG program and provide technical assistance to grantees and grant administrators as well as planning needs for communities
13	<b>Goal Name</b>	Housing Trust Fund
	<b>Goal Description</b>	To increase and preserve the supply of rental housing for extremely low income families.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The State's annual affordable housing goals are subject to change, based on funding award decisions made, based on product demand and availability of funds.



**SP-50 Public Housing Accessibility and Involvement – 91.315(c)**

**Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

Not Applicable.

**Activities to Increase Resident Involvements**

Not Applicable.

**Is the public housing agency designated as troubled under 24 CFR part 902?**

No

**Plan to remove the ‘troubled’ designation**

Not Applicable.

## **SP-55 Barriers to affordable housing – 91.315(h)**

### **Barriers to Affordable Housing**

Due to the housing crisis that Michigan is slowly rebounding from, one of the main barriers to affordable housing is the increased demand for affordable rental housing by previous single-family homeowners. Michigan has a shortage of affordable quality rental units. In many areas across Michigan, the increased demand for rental units means some previously affordable units have been converted to higher rents. In addition, most new developments are tied to high-end properties based on having to find independent investors. This is primarily because lenders have tightened up their lending parameters making it harder to obtain direct financing. The size and scale of projects are determined by the structuring of the deal and most mixed-use housing projects have multiple financial sources that make them very difficult and time-consuming from a financial perspective. In addition, the millennial generation is going to impact the housing market and their needs and preferences need to be taken into account when looking at the type and location of new affordable housing over the next ten years.

Some other barriers to affordable housing are local zoning and permitting processes which may result in increased costs and/or project delays. Another barrier to affordable housing is the aging of Michigan's housing stock and/or the lack of code enforcement actions which have led to many properties being in poor quality and needing extensive repairs to meet code. Substandard housing conditions as seen in the data within this consolidated plan are a major issue that Michigan is currently facing.

A lack of access to mortgage credit by both individual buyers and developers is currently a huge affordable housing barrier being faced by Michigan. The emphasis on credit history and the larger down payment requirements continue to be a deterrent to potential buyers. Other factors such as employment and transportation can also be barriers to individuals when it comes to housing. Another barrier that has come up at our advisory council and regional meetings is the issue of tax delinquencies and/or insurance companies cancelling home insurance policies which makes the applicant ineligible for our programs. As Michigan recovers from the market decline, we hope that the housing market will stabilize and lenders will be active participants, insurance companies will be more accommodating to reinstatements, and tax delinquencies will decline.

In conclusion, being able to meet Michigan's housing demand will require MSHDA to continue to educate communities and lenders on the importance of affordable housing, while still placing an emphasis on determining the market needs of each area, both of which are key components to ensuring that affordable housing is available and barriers are overcome to the greatest extent possible.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

As part of our five year process, MSHDA has issued a Request for Proposals to have a new Analysis of Impediments conducted and we anticipate that will be completed in 2015. MSHDA will then adjust this section regarding barriers to affordable housing if needed based on the new AI data.

Continuing cuts to HOME and CDBG and the potential loss of the low-income tax credit program can negatively impact the State of Michigan's ability to offer affordable housing at the same levels. The overall federal public policy budgeting decisions regarding housing resources have the potential to decrease supply for affordable housing at a time when the State is seeing a high and continually increasing demand.

## **SP-60 Homelessness Strategy – 91.315(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

From the State level, Michigan has emphasized managing those resource streams that provide temporary housing-related financial assistance to households directly from the designated HARAs, or in collaboration with a HARA, so that it is a "one stop" experience to the greatest extent possible.

### **Addressing the emergency and transitional housing needs of homeless persons**

For rapid re-housing, MSHDA will use HUD's definition of homelessness as a guide and will prioritize from there. For example, the first priority for rapid re-housing will be "Homeless Individual with a Disability" as defined by HUD, the second priority will be "Chronically Homeless" as defined by HUD, and third priority will be "General Homeless" as defined by HUD.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

Michigan will comply with the following standards for housing stabilization and relocation services. No participant may receive services for longer than 24 months within a 3-year period as stated by HUD. More specifically, MSHDA will allow no more than six (6) months of leasing assistance within the 1-year grant period. The goal is to provide enough assistance to achieve long term success. Housing case management will be provided for prevention and rapid re-housing.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

Each CoC was required to submit a Coordinated Action Plan that identified participating agencies, key stakeholders, available funding, a diagram of the local service delivery system, a plan to build public support, a description of the local decision making process that prioritizes need, based on risk factors such as: moving frequently because of economic reasons; living in the home of another because of economic hardship; being notified that their right to occupy their current housing or living situation will be terminated; living in a hotel or motel; living in severely overcrowded housing; or exiting an institution.





## **SP-65 Lead based paint Hazards – 91.315(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

HOME and CDBG Programs require that all target housing undergoing rehabilitation meet Part 35, HUD's Lead Safe Housing Rule, EPA's Renovation, Repair, and Painting rule (RRP), and associated regulations. Post-rehabilitation, properties are to be maintained in accordance with HUD's Section 8 Existing Minimum Quality Standards (HQS) or UPCS, or its replacement. Occupied properties must also comply with lead-based paint notification requirements such as the Real Estate Notification and Disclosure Rule, (Title X, Section 1018) and Pre-Renovation Education (TSCA 406(b)). During the 2015 Consolidated Plan Program year, eight state and local government agencies, including MDHHS' Lead-Safe Home program, administered some form of lead hazard control grants to address lead hazards/healthy homes in Michigan.

### **How are the actions listed above integrated into housing policies and procedures?**

The State incorporates the requirements for evaluation, hazard identification, work standards, clearances, and other requirements of HUD's Lead Safe Housing Rule (Part 35) into its policies for housing assisted under HOME and CDBG. After rehabilitation, the State monitors the requirements of the Real Estate Notification and Disclosure Rule, Pre-Renovation Education, and HQS/UPCS for HOME and CDBG-assisted properties. Additionally, MSHDA and DHHS are working to provide greater training opportunities and partnerships for its grantees and contractors to address a shortage in RRP and lead-abatement certified contractors statewide.

## **SP-70 Anti-Poverty Strategy – 91.315(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

Michigan's anti-poverty strategy has two major components 1) welfare reform and 2) economic development. MSHDA has worked with the Michigan Department of Health and Human Services (MDHHS) to restructure linkages between the affordable housing, social, and supportive service sectors. The welfare reform initiative is based upon personal responsibility, time-limited assistance, and work for the receipt of benefits. MDHHS continues to help Michigan recipients make the transition from welfare to work. Temporary Assistance to Needy Families (TANF) is the cash assistance component that helps families work toward their goal of total independence. MSHDA will work with MDHHS to coordinate its housing services and other activities that help reduce the number of poverty-level families in Michigan. Through a number of community and economic development programs, the MSF promotes job creation in the private sector in all areas of the state.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

MSHDA will work with MDHHS and MSF to coordinate its housing services and other activities that help reduce the number of poverty-level families in Michigan.

A major priority of the Michigan Consolidated Plan is to enhance the coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies. In fact, one of the goals of the Plan is to develop linkages between the housing and service sectors to provide greater housing opportunities to the special needs population. MSHDA and MDHHS will continue its coordination efforts in FY15 in the Campaign to End Homelessness. These efforts are more fully described on the MSHDA website at [www.michigan.gov/mshda](http://www.michigan.gov/mshda).

## **SP-80 Monitoring – 91.330**

**Describe the standards and procedures that the state will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

MSHDA's Office of Rental Assistance and Homeless Solutions (RA&HS) administers the ESG program, funded by HUD and MSHDA. Annual on-site monitoring reviews are scheduled for 1/3 of all ESG grants, with priority given to federally funded grants and grants over \$100,000. At the end of 3 years, all agencies will have been monitored. These reviews are completed to ensure compliance with programs and applicable MSHDA and HUD rules and regulations.

MSHDA's Compliance unit (Rental Development Division) and Asset Management Division jointly monitor the Authority's portfolio of HOME rental developments in accordance with HOME regulations throughout the affordability period. The Compliance unit's contracted inspectors conduct the on-site physical inspections and tenant file reviews. Compliance provides oversight of this process and the owner/manager annual reporting process (Annual Owner Certification of Continuing Program Compliance/Rent and Occupancy Reports). Both Compliance and Asset Management review the Annual Compliance Certifications/Rent and Occupancy Reports for compliance. Asset Management approves tenant selection plans, conducts annual reviews of budgets, financial statements, management/operations, and annually approves the rents and utility allowances for HOME-assisted developments. See Appendix 1 for more detailed information.

The MSF runs the CDBG Economic and Community Development activities. MSF CDBG staff provides on-site monitoring for construction projects to verify program and labor standards compliance. CDBG-funded job creation projects verify job creation annually during the project timeline. CDBG staff also closely monitors semiannual progress reports submitted by the communities. Single audit reviews are also a part of the monitoring process for applicable communities. The MSF does take relative risk into consideration when making decisions on the need for onsite or desk monitoring. Projects that are very low risk; awards under \$25,000, RLF administrative funds and planning grants may rely on desk monitoring only.

MSHDA's Community Development Division utilizes a yearly monitoring plan for its HOME and CDBG grant recipients.

In addition to monitoring grant recipients, the MSF will also monitor MSHDA annually as a subrecipient of HUD CDBG funds. This monitoring can cover prior HUD findings, CDBG compliance areas, federal compliance, administrative costs, and other relevant areas. This could be done through on-site monitoring, desk monitoring or monitoring of MSHDA grantees.

HOPWA Project Sponsors are monitored on-site once a year (minimum) to ensure long-term compliance with program requirements. The items to be included in monitoring reviews are: housing assessments, household income, number in household, tracking of STRMU, assuring the accuracy of the CAPER, assuring that time sheets are kept, assuring that a plan is in place for meeting project outcomes, assuring that regulations regarding eligibility of the person and the activity are met, assuring that contract requirements are met, assuring that the tenant pay portion is accurate for TBRA, assuring that housing habitability standards are met, assuring that records are maintained for 4 years, assuring that adequate financial and program records are kept, assuring tracking on program income, and assuring adequate documentation of expenditures.

## Expected Resources

### AP-15 Expected Resources – 91.320(c)(1,2)

#### Introduction

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	30,238,376	0	0	30,238,376	151,191,880	All allocated funds will be awarded during FY15.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	11,332,375	0	0	11,332,375	56,661,875	All allocated funds will be awarded during FY15.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,071,464	0	0	1,071,464	5,357,320	All allocated funds will be awarded during FY15.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	4,729,137	0	0	4,729,137	23,645,685	All allocated funds will be awarded during FY15.
Housing Trust Fund	public - federal	Multifamily rental new construction Multifamily rental rehab	0	0	0	0	14,090,488	The Housing Trust Fund allocation will be used to increase and preserve the supply of rental housing for extremely low income families.

Table 55 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

Local administrators are expected to leverage funds from other housing programs, such as federal weatherization funding, Rural Development, and MSHDA PIP, as well as to provide in-kind services and local housing funding. Leveraging targets and results will be a factor in determining



funding awards.

For CDBG funds administered by the MSF, matching and private investment are often required. The MSF's current goals is to have more than \$200 million in private investment associated with CDBG projects each year.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

CDBG funds may be used for publicly held property. This is most likely in cases of infrastructure projects like streetscapes, parks, trails, public restrooms, parking facilities, and other infrastructure. Grant or loan-funded projects could also take place on publically owned land or property in the case of blight elimination on property held by a community.

**Discussion**

Note: Due to decreases in Michigan's HOME allocation, MSHDA has determined that using these funds for the development of additional affordable rental units across the state would produce a larger, more permanent public benefit. Therefore, no funds are being allocated to Tenant Based Rental Assistance (TBRA).

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
<b>1</b>	MSHDA HOME Rental	2015	2019	Affordable Housing	Statewide Distribution	Low to Moderate Income Households	HOME: \$8,272,633	Rental units constructed: 150 Household Housing Unit Rental units rehabilitated: 600 Household Housing Unit
<b>2</b>	MSHDA HOME Housing Activities	2015	2019	Affordable Housing	Statewide Distribution	Low to Moderate Income Households	HOME: \$2,039,828	Rental units constructed: 25 Household Housing Unit Homeowner Housing Added: 5 Household Housing Unit
<b>3</b>	HOME DPA	2015	2019	Affordable Housing	Statewide Distribution	Low to Moderate Income Households	HOME: \$1,019,914	Direct Financial Assistance to Homebuyers: 83 Households Assisted
<b>4</b>	ESG	2015	2019	Homeless	Statewide Distribution	Coordination of Care	ESG: \$4,729,137	Tenant-based rental assistance / Rapid Rehousing: 206 Households Assisted Homelessness Prevention: 413 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	HOPWA	2015	2019	Non-Homeless Special Needs	Statewide Distribution	Health Care Services to residents statewide	HOPWA: \$1,071,464	Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted Housing for People with HIV/AIDS added: 106 Household Housing Unit HIV/AIDS Housing Operations: 44 Household Housing Unit
6	CDBG - Blight Elimination	2015	2019	Non-Housing Community Development	Statewide Distribution	Elimination of Blight	CDBG: \$5,866,244	Facade treatment/business building rehabilitation: 5 Business
7	CDBG - Community Development	2015	2019	Non-Housing Community Development	Statewide Distribution	Area Benefit Projects in LMI Areas	CDBG: \$7,559,594	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted Facade treatment/business building rehabilitation: 10 Business
8	CDBG - Housing Rehabilitation	2015	2019	Affordable Housing	Statewide Distribution	Low to Moderate Income Households	CDBG: \$3,023,838	Rental units rehabilitated: 5 Household Housing Unit Homeowner Housing Rehabilitated: 50 Household Housing Unit
9	CDBG - Economic Development	2015	2019	Non-Housing Community Development	Statewide Distribution	Job Creation	CDBG: \$13,304,885	Jobs created/retained: 400 Jobs Businesses assisted: 2 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	CDBG - Planning, Technical Assistance, & Admin.	2015	2019	Community Development	Statewide Distribution	CDBG Planning, Technical Assistance, & Admin	CDBG: \$1,000,000	Other: 2 Other
11	Housing Trust Fund	2016	2019	Affordable Housing	Statewide Distribution	Low to Moderate Income Households	Housing Trust Fund: \$3,522,622	Rental units constructed: 20 Household Housing Unit

Table 56 – Goals Summary

## Goal Descriptions

1	Goal Name	MSHDA HOME Rental
	Goal Description	Expand the availability and supply of safe, decent, affordable, and accessible rental housing for low and extremely low-income individuals and families.
2	Goal Name	MSHDA HOME Housing Activities
	Goal Description	Homeowner and Homebuyer Programs
3	Goal Name	HOME DPA
	Goal Description	Down payment assistance to LMMI households.
4	Goal Name	ESG
	Goal Description	

5	<b>Goal Name</b>	HOPWA
	<b>Goal Description</b>	
6	<b>Goal Name</b>	CDBG - Blight Elimination
	<b>Goal Description</b>	<p><b>Elimination of Blight</b></p> <p>The goal is to provide assistance to communities in eliminating spot blight and increase the safety to its residents and improvement to downtown districts. Priority will be given to buildings that pose a threat to public health. The Michigan CDBG Program for blight elimination is allowable anywhere within the UGLG that is designated a slum or blighted area (spot or area wide). Eligible under this activity would be property acquisition, clearance/demolition, historic preservation, and building rehabilitation (only to the extent necessary to eliminate specific conditions detrimental to public health and safety), as identified in Section 105(a) of Title I of the Housing and Community Development Act of 1974, as amended.</p>
7	<b>Goal Name</b>	CDBG - Community Development
	<b>Goal Description</b>	<p><b>Community Development</b></p> <p><b>Assistance to Communities - Infrastructure</b></p> <p>This is financial assistance provided to communities qualifying under Low-Mod area benefit. The project types under this objective include Building Improvement, Infrastructure, and Planning. Infrastructure grants are available to help UGLGs upgrade existing public infrastructure systems either by replacing deteriorating, obsolete systems or by adding capacity to existing public infrastructure services in need of upgrade. UGLGs may also request grants to provide public infrastructure improvements necessary for the location, expansion, and/or retention of a specific for-profit business. Public infrastructure includes items located on public property, such as: parking facilities, farmer's markets, streetscape, public water or sanitary sewer lines and related facilities, streets, roads, bridges, privately owned utilities, and publically owned utilities. Eligible under this activity would be public facilities and improvements and privately owned utilities, as identified in Section 105(a) (2) of Title I of the Housing and Community Development Act of 1974, as amended.</p>

<b>8</b>	<b>Goal Name</b>	CDBG - Housing Rehabilitation
	<b>Goal Description</b>	
<b>9</b>	<b>Goal Name</b>	CDBG - Economic Development
	<b>Goal Description</b>	<p><b>Economic Development</b></p> <p><b>Job Creation – Assistance to Businesses</b></p> <p>Supports communities seeking to provide necessary public infrastructure and private industry support to induce job creation. Eligible under this activity would be assistance to private, for-profit entities as identified in Section 105(a) (17) of Title I of the Housing and Community Development Act of 1974, as amended. Activities eligible for direct assistance to private and for-profit businesses include, but are not limited to: machinery and equipment, façade improvement, building rehabilitation, signature building acquisition, job training, rail enhancement, small business expansion, working capital, and utility/pipeline projects.</p>
<b>10</b>	<b>Goal Name</b>	CDBG - Planning, Technical Assistance, & Admin.
	<b>Goal Description</b>	Provide Administration, Technical Assistance, and Planning to Grantees and Communities.
<b>11</b>	<b>Goal Name</b>	Housing Trust Fund
	<b>Goal Description</b>	Expand the availability and supply of safe, decent, affordable and accessible rental housing for extremely low-income households.

## AP-25 Allocation Priorities – 91.320(d)

### Introduction:

Below is the allocation percentages outlined within each program. These percentages are best estimates and actual percentages allocated to each priority may fluctuate based on the needs that arise throughout the program year. Any variance within 25% of the original amount allocated will be considered standard and not require an amendment of this plan.

### Funding Allocation Priorities

	MSHDA HOME Rental (%)	MSHDA HOME Housing Activities (%)	HOME DPA (%)	ESG (%)	HOPWA (%)	CDBG - Blight Elimination (%)	CDBG - Community Development (%)	CDBG - Housing Rehabilitation (%)	CDBG - Economic Development (%)	CDBG - Planning, Technical Assistance, & Admin. (%)	Housing Trust Fund (%)	Total (%)
CDBG	0	0	0	0	0	18	25	10	44	3	0	100
HOME	75	15	10	0	0	0	0	0	0	0	0	100
HOPWA	0	0	0	0	100	0	0	0	0	0	0	100
ESG	0	0	0	100	0	0	0	0	0	0	0	100
Housing Trust Fund	0	0	0	0	0	0	0	0	0	0	100	100

Table 57 – Funding Allocation Priorities

### Reason for Allocation Priorities

The majority of the HOME allocation is dedicated to multi-family rental projects. The allocation is primarily used to expand the availability and supply of safe, decent, affordable and accessible rental housing for low and extremely low-income households. In addition, a portion of the allocation is used to provide for single-family homeowner, homebuyer and/or down payment assistance to low and moderate income households below 80% AMI.



The MSF and the MEDC have key results that are considered when evaluating projects. Those key results are: increased private investment, job creation, higher wages, square footage improved, and supporting safe and affordable housing and location impact. These factors are considered when evaluating CDBG projects depending on if the goal is business or community development. All projects are required to meet a national objective. Funding priorities may shift, based on project readiness, and the percentages above and dollar amounts in SP-45 for CDBG are estimates, and may fluctuate within 25% of the original established amounts.

Given the insufficient supply of deeply targeted rental housing and priorities of the program, the HTF will be directed at expanding the pool of safe, decent, affordable and accessible rental housing for extremely low-income households.

**How will the proposed distribution of funds will address the priority needs and specific objectives described in the Consolidated Plan?**

The needs outlined within the Consolidated Plan indicated that households below 80% AMI are in need of affordable rental units. This distribution formula will address their need by providing additional affordable rental units.

The distribution of CDBG funds reflects the need for job creation, infrastructure improvements and blight elimination. CDBG urgent need projects are not assigned funding in this action plan, as there is no way to foresee the use of urgent need funds, but these funds may be used if a need arises.

## AP-30 Methods of Distribution – 91.320(d)&(k)

### Introduction:

### Distribution Methods

Table 58 - Distribution Methods by State Program

1	<b>State Program Name:</b>	Housing and Community Development Programs
	<b>Funding Sources:</b>	CDBG HOPWA HOME ESG Housing Trust Fund
	<b>Describe the state program addressed by the Method of Distribution.</b>	The State uses a combination of methods for distributing funds that are described in more detail within the specific CDBG, HOME, ESG, HOPWA and HTF sections below. Methods of distribution include competitive and on-going open application windows per program parameters.
	<b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b>	Applicant criteria is outlined within each program's detailed section below.

<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>MSF CDBG Process:</p> <p>Proposals are considered on a continuous basis for most programs. CDBG funds for economic and community development activities, administered by the MSF have detailed guidelines in the Application Guide, which is available to the public at: <a href="http://www.michiganbusiness.org/community/development-assistance/#CDBG">http://www.michiganbusiness.org/community/development-assistance/#CDBG</a>.</p> <p>Applications for competitive allocations will be preceded with public announcements and notifications, when possible, to potential applicants and will identify specific selection criteria that are outlined in the MSF-approved Application Guide. The Application Guide also outlines the selection criteria for non-competitive grants.</p> <p>CDBG housing funds may be used to support proposals by non-entitled UGLGs funding, awarded by MSHDA under the Housing Resource Fund through an open and/or competitive window application process. Activities funded by the Housing Resource Fund include homeowner, homebuyer, rental assistance and/or housing-oriented placemaking projects, to entities which are eligible for funding under HOME or CDBG to eligible entities including local units of government, non-profit organizations, CHDO's and Land Banks. Applications are provided, based on consultation with Community Development Division staff through the Online Project Administration Link (OPAL). Information regarding our programs and policies is located at <a href="http://www.michigan.gov/mshda/0,4641,7-141-5564_14770---,00.html">http://www.michigan.gov/mshda/0,4641,7-141-5564_14770---,00.html</a></p>
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<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>MSHDA will publish and distribute a Notice of Funding Availability (NOFA) statewide, which describes the allocation process through which ESG funds may be awarded. Eligible CoCs will have to submit an Exhibit 1, CoC Update, and be in good standing with MSHDA to receive these funds. Funds will be awarded to the HARA who is recommended by the CoC Body via completion of Exhibit 1. Exhibit 1, CoC Annual Planning Update contains the following information:</p> <ul style="list-style-type: none"> <li>• The community's four key stakeholders;</li> <li>• List of all current funding sources in the community available for housing and prevention services to the homeless;</li> <li>• Diagram showing the Community's Service Delivery System;</li> <li>• Description of CoC oversight and evaluation of activities and outcomes of the HARA to ensure agencies are performing satisfactorily and are effectively addressing the needs in the community;</li> <li>• CoC process for building public support and political will for ending homelessness with city and county officials, businesses, and school liaisons; and</li> <li>• Breakdown of ESG allocated amounts and populations to be targeted.</li> </ul> <p>Funds are awarded to the HARA are based upon prior applicant performance, applicant capacity, eligibility of project activities, and consistency with the criteria and standards discussed in the NOFA. MSHDA will be receiving its FY15 allocation of \$4,574,243, plus Dearborn's \$154,894, for a total of \$4,729,137. The additional \$154,894 will be awarded to a Wayne County HARA and administered within the Out-Wayne County CoC area.</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>MDHHS contracts with seven Project Sponsors from the seven state regions that serve all areas of the state, except the Detroit EMSA (Wayne County) and the Warren EMSA (Lapeer, Livingston, Macomb, Monroe, Oakland, and St. Clair counties). The Project Sponsors include 1 Health Department, 1 Hospital, and 5 nonprofit agencies. All Sponsors provide tenant-based rental assistance (TBRA), short-term rent, mortgage and utility assistance (STRMU), housing information services, resource identification, permanent housing placement and supportive services (mainly housing case management).</p>

	<b>Describe how resources will be allocated among funding categories.</b>	Funding allocations are determined in each program's action plan. The dollar amounts and percentages in the action plan are estimates and variation is expected.
	<b>Describe threshold factors and grant size limits.</b>	<p>All program criteria, including threshold factors and grant size limits, are identified within each program's action plan.</p> <p>For MSF CDBG projects, the screening guidelines in the Application Guide are considered to be thresholds that must be met or exceeded for a particular project to receive funding. If thresholds are met by a proposed project, a positive funding decision may be made depending on the availability of funds, quality of jobs, project sustainability ,and compliance with all other program requirements. The selection criteria are used to weigh the viable aspects of projects when a competitive award is to be determined. Administration and compliance of current and previous grant awards will be considered during funding evaluation. Multiyear or multiphase projects may be given first priority for funding if they have complied with the terms of their initial grant award.</p>
	<b>What are the outcome measures expected as a result of the method of distribution?</b>	<p>Outcome measures are identified within the Annual Goals and Objectives section of this report (AP-20). The objectives and outcomes for the programs funded under the 2015 Consolidated Plan formula funding are identified in this plan and outcomes will be provided as part of the CAPER submission.</p>
<b>2</b>	<b>State Program Name:</b>	Housing and Community Development Programs
	<b>Funding Sources:</b>	CDBG HOPWA HOME ESG Housing Trust Fund

<b>Describe the state program addressed by the Method of Distribution.</b>	The State uses a combination of methods for distributing funds that are described in more detail within the specific CDBG, HOME, ESG, HOPWA and HTF sections below. Methods of distribution include competitive and on-going open application windows per program parameters.
<b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b>	Applicant criteria is outlined within each program's detailed section below.
<b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b>	<p>MSF CDBG Process:</p> <p>Proposals are considered on a continuous basis for most programs. CDBG funds for economic and community development activities, administered by the MSF have detailed guidelines in the Application Guide, which is available to the public at: <a href="http://www.michiganbusiness.org/community/development-assistance/#CDBG">http://www.michiganbusiness.org/community/development-assistance/#CDBG</a>.</p> <p>Applications for competitive allocations will be preceded with public announcements and notifications, when possible, to potential applicants and will identify specific selection criteria that are outlined in the MSF-approved Application Guide. The Application Guide also outlines the selection criteria for non-competitive grants.</p> <p>CDBG housing funds may be used to support proposals by non-entitled UGLGs funding, awarded by MSHDA under the Housing Resource Fund through an open and/or competitive window application process. Activities funded by the Housing Resource Fund include homeowner, homebuyer, rental assistance and/or housing-oriented placemaking projects, to entities which are eligible for funding under HOME or CDBG to eligible entities including local units of government, non-profit organizations, CHDO's and Land Banks. Applications are provided, based on consultation with Community Development Division staff through the Online Project Administration Link (OPAL). Information regarding our programs and policies is located at <a href="http://www.michigan.gov/mshda/0,4641,7-141-5564_14770---,00.html">http://www.michigan.gov/mshda/0,4641,7-141-5564_14770---,00.html</a></p>

<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>MSHDA will publish and distribute a Notice of Funding Availability (NOFA) statewide, which describes the allocation process through which ESG funds may be awarded. Eligible CoCs will have to submit an Exhibit 1, CoC Update, and be in good standing with MSHDA to receive these funds. Funds will be awarded to the HARA who is recommended by the CoC Body via completion of Exhibit 1. Exhibit 1, CoC Annual Planning Update contains the following information:</p> <ul style="list-style-type: none"> <li>• The community's four key stakeholders;</li> <li>• List of all current funding sources in the community available for housing and prevention services to the homeless;</li> <li>• Diagram showing the Community's Service Delivery System;</li> <li>• Description of CoC oversight and evaluation of activities and outcomes of the HARA to ensure agencies are performing satisfactorily and are effectively addressing the needs in the community;</li> <li>• CoC process for building public support and political will for ending homelessness with city and county officials, businesses, and school liaisons; and</li> <li>• Breakdown of ESG allocated amounts and populations to be targeted.</li> </ul> <p>Funds are awarded to the HARA are based upon prior applicant performance, applicant capacity, eligibility of project activities, and consistency with the criteria and standards discussed in the NOFA. MSHDA will be receiving its FY15 allocation of \$4,574,243, plus Dearborn's \$154,894, for a total of \$4,729,137. The additional \$154,894 will be awarded to a Wayne County HARA and administered within the Out-Wayne County CoC area.</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>MDHHS contracts with seven Project Sponsors from the seven state regions that serve all areas of the state, except the Detroit EMSA (Wayne County) and the Warren EMSA (Lapeer, Livingston, Macomb, Monroe, Oakland, and St. Clair counties). The Project Sponsors include 1 Health Department, 1 Hospital, and 5 nonprofit agencies. All Sponsors provide tenant-based rental assistance (TBRA), short-term rent, mortgage and utility assistance (STRMU), housing information services, resource identification, permanent housing placement and supportive services (mainly housing case management).</p>

	<b>Describe how resources will be allocated among funding categories.</b>	Funding allocations are determined in each program's action plan. The dollar amounts and percentages in the action plan are estimates and variation is expected.
	<b>Describe threshold factors and grant size limits.</b>	<p>All program criteria, including threshold factors and grant size limits, are identified within each program's action plan.</p> <p>For MSF CDBG projects, the screening guidelines in the Application Guide are considered to be thresholds that must be met or exceeded for a particular project to receive funding. If thresholds are met by a proposed project, a positive funding decision may be made depending on the availability of funds, quality of jobs, project sustainability ,and compliance with all other program requirements. The selection criteria are used to weigh the viable aspects of projects when a competitive award is to be determined. Administration and compliance of current and previous grant awards will be considered during funding evaluation. Multiyear or multiphase projects may be given first priority for funding if they have complied with the terms of their initial grant award.</p>
	<b>What are the outcome measures expected as a result of the method of distribution?</b>	<p>Outcome measures are identified within the Annual Goals and Objectives section of this report (AP-20). The objectives and outcomes for the programs funded under the 2015 Consolidated Plan formula funding are identified in this plan and outcomes will be provided as part of the CAPER submission.</p>
<b>3</b>	<b>State Program Name:</b>	Housing and Community Development Programs
	<b>Funding Sources:</b>	CDBG HOPWA HOME ESG Housing Trust Fund



<b>Describe the state program addressed by the Method of Distribution.</b>	The State uses a combination of methods for distributing funds that are described in more detail within the specific CDBG, HOME, ESG, HOPWA and HTF sections below. Methods of distribution include competitive and on-going open application windows per program parameters.
<b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b>	Applicant criteria is outlined within each program's detailed section below.
<b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b>	<p>MSF CDBG Process:</p> <p>Proposals are considered on a continuous basis for most programs. CDBG funds for economic and community development activities, administered by the MSF have detailed guidelines in the Application Guide, which is available to the public at: <a href="http://www.michiganbusiness.org/community/development-assistance/#CDBG">http://www.michiganbusiness.org/community/development-assistance/#CDBG</a>.</p> <p>Applications for competitive allocations will be preceded with public announcements and notifications, when possible, to potential applicants and will identify specific selection criteria that are outlined in the MSF-approved Application Guide. The Application Guide also outlines the selection criteria for non-competitive grants.</p> <p>CDBG housing funds may be used to support proposals by non-entitled UGLGs funding, awarded by MSHDA under the Housing Resource Fund through an open and/or competitive window application process. Activities funded by the Housing Resource Fund include homeowner, homebuyer, rental assistance and/or housing-oriented placemaking projects, to entities which are eligible for funding under HOME or CDBG to eligible entities including local units of government, non-profit organizations, CHDO's and Land Banks. Applications are provided, based on consultation with Community Development Division staff through the Online Project Administration Link (OPAL). Information regarding our programs and policies is located at <a href="http://www.michigan.gov/mshda/0,4641,7-141-5564_14770---,00.html">http://www.michigan.gov/mshda/0,4641,7-141-5564_14770---,00.html</a></p>

<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>MSHDA will publish and distribute a Notice of Funding Availability (NOFA) statewide, which describes the allocation process through which ESG funds may be awarded. Eligible CoCs will have to submit an Exhibit 1, CoC Update, and be in good standing with MSHDA to receive these funds. Funds will be awarded to the HARA who is recommended by the CoC Body via completion of Exhibit 1. Exhibit 1, CoC Annual Planning Update contains the following information:</p> <ul style="list-style-type: none"> <li>• The community's four key stakeholders;</li> <li>• List of all current funding sources in the community available for housing and prevention services to the homeless;</li> <li>• Diagram showing the Community's Service Delivery System;</li> <li>• Description of CoC oversight and evaluation of activities and outcomes of the HARA to ensure agencies are performing satisfactorily and are effectively addressing the needs in the community;</li> <li>• CoC process for building public support and political will for ending homelessness with city and county officials, businesses, and school liaisons; and</li> <li>• Breakdown of ESG allocated amounts and populations to be targeted.</li> </ul> <p>Funds are awarded to the HARA are based upon prior applicant performance, applicant capacity, eligibility of project activities, and consistency with the criteria and standards discussed in the NOFA. MSHDA will be receiving its FY15 allocation of \$4,574,243, plus Dearborn's \$154,894, for a total of \$4,729,137. The additional \$154,894 will be awarded to a Wayne County HARA and administered within the Out-Wayne County CoC area.</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>MDHHS contracts with seven Project Sponsors from the seven state regions that serve all areas of the state, except the Detroit EMSA (Wayne County) and the Warren EMSA (Lapeer, Livingston, Macomb, Monroe, Oakland, and St. Clair counties). The Project Sponsors include 1 Health Department, 1 Hospital, and 5 nonprofit agencies. All Sponsors provide tenant-based rental assistance (TBRA), short-term rent, mortgage and utility assistance (STRMU), housing information services, resource identification, permanent housing placement and supportive services (mainly housing case management).</p>

	<b>Describe how resources will be allocated among funding categories.</b>	Funding allocations are determined in each program's action plan. The dollar amounts and percentages in the action plan are estimates and variation is expected.
	<b>Describe threshold factors and grant size limits.</b>	<p>All program criteria, including threshold factors and grant size limits, are identified within each program's action plan.</p> <p>For MSF CDBG projects, the screening guidelines in the Application Guide are considered to be thresholds that must be met or exceeded for a particular project to receive funding. If thresholds are met by a proposed project, a positive funding decision may be made depending on the availability of funds, quality of jobs, project sustainability ,and compliance with all other program requirements. The selection criteria are used to weigh the viable aspects of projects when a competitive award is to be determined. Administration and compliance of current and previous grant awards will be considered during funding evaluation. Multiyear or multiphase projects may be given first priority for funding if they have complied with the terms of their initial grant award.</p>
	<b>What are the outcome measures expected as a result of the method of distribution?</b>	<p>Outcome measures are identified within the Annual Goals and Objectives section of this report (AP-20). The objectives and outcomes for the programs funded under the 2015 Consolidated Plan formula funding are identified in this plan and outcomes will be provided as part of the CAPER submission.</p>
4	<b>State Program Name:</b>	Housing and Community Development Programs
	<b>Funding Sources:</b>	CDBG HOPWA HOME ESG Housing Trust Fund

<b>Describe the state program addressed by the Method of Distribution.</b>	The State uses a combination of methods for distributing funds that are described in more detail within the specific CDBG, HOME, ESG, HOPWA and HTF sections below. Methods of distribution include competitive and on-going open application windows per program parameters.
<b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b>	Applicant criteria is outlined within each program's detailed section below.
<b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b>	<p>MSF CDBG Process:</p> <p>Proposals are considered on a continuous basis for most programs. CDBG funds for economic and community development activities, administered by the MSF have detailed guidelines in the Application Guide, which is available to the public at: <a href="http://www.michiganbusiness.org/community/development-assistance/#CDBG">http://www.michiganbusiness.org/community/development-assistance/#CDBG</a>.</p> <p>Applications for competitive allocations will be preceded with public announcements and notifications, when possible, to potential applicants and will identify specific selection criteria that are outlined in the MSF-approved Application Guide. The Application Guide also outlines the selection criteria for non-competitive grants.</p> <p>CDBG housing funds may be used to support proposals by non-entitled UGLGs funding, awarded by MSHDA under the Housing Resource Fund through an open and/or competitive window application process. Activities funded by the Housing Resource Fund include homeowner, homebuyer, rental assistance and/or housing-oriented placemaking projects, to entities which are eligible for funding under HOME or CDBG to eligible entities including local units of government, non-profit organizations, CHDO's and Land Banks. Applications are provided, based on consultation with Community Development Division staff through the Online Project Administration Link (OPAL). Information regarding our programs and policies is located at <a href="http://www.michigan.gov/mshda/0,4641,7-141-5564_14770---,00.html">http://www.michigan.gov/mshda/0,4641,7-141-5564_14770---,00.html</a></p>

<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>MSHDA will publish and distribute a Notice of Funding Availability (NOFA) statewide, which describes the allocation process through which ESG funds may be awarded. Eligible CoCs will have to submit an Exhibit 1, CoC Update, and be in good standing with MSHDA to receive these funds. Funds will be awarded to the HARA who is recommended by the CoC Body via completion of Exhibit 1. Exhibit 1, CoC Annual Planning Update contains the following information:</p> <ul style="list-style-type: none"> <li>• The community's four key stakeholders;</li> <li>• List of all current funding sources in the community available for housing and prevention services to the homeless;</li> <li>• Diagram showing the Community's Service Delivery System;</li> <li>• Description of CoC oversight and evaluation of activities and outcomes of the HARA to ensure agencies are performing satisfactorily and are effectively addressing the needs in the community;</li> <li>• CoC process for building public support and political will for ending homelessness with city and county officials, businesses, and school liaisons; and</li> <li>• Breakdown of ESG allocated amounts and populations to be targeted.</li> </ul> <p>Funds are awarded to the HARA are based upon prior applicant performance, applicant capacity, eligibility of project activities, and consistency with the criteria and standards discussed in the NOFA. MSHDA will be receiving its FY15 allocation of \$4,574,243, plus Dearborn's \$154,894, for a total of \$4,729,137. The additional \$154,894 will be awarded to a Wayne County HARA and administered within the Out-Wayne County CoC area.</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>MDHHS contracts with seven Project Sponsors from the seven state regions that serve all areas of the state, except the Detroit EMSA (Wayne County) and the Warren EMSA (Lapeer, Livingston, Macomb, Monroe, Oakland, and St. Clair counties). The Project Sponsors include 1 Health Department, 1 Hospital, and 5 nonprofit agencies. All Sponsors provide tenant-based rental assistance (TBRA), short-term rent, mortgage and utility assistance (STRMU), housing information services, resource identification, permanent housing placement and supportive services (mainly housing case management).</p>

	<b>Describe how resources will be allocated among funding categories.</b>	Funding allocations are determined in each program's action plan. The dollar amounts and percentages in the action plan are estimates and variation is expected.
	<b>Describe threshold factors and grant size limits.</b>	<p>All program criteria, including threshold factors and grant size limits, are identified within each program's action plan.</p> <p>For MSF CDBG projects, the screening guidelines in the Application Guide are considered to be thresholds that must be met or exceeded for a particular project to receive funding. If thresholds are met by a proposed project, a positive funding decision may be made depending on the availability of funds, quality of jobs, project sustainability ,and compliance with all other program requirements. The selection criteria are used to weigh the viable aspects of projects when a competitive award is to be determined. Administration and compliance of current and previous grant awards will be considered during funding evaluation. Multiyear or multiphase projects may be given first priority for funding if they have complied with the terms of their initial grant award.</p>
	<b>What are the outcome measures expected as a result of the method of distribution?</b>	<p>Outcome measures are identified within the Annual Goals and Objectives section of this report (AP-20). The objectives and outcomes for the programs funded under the 2015 Consolidated Plan formula funding are identified in this plan and outcomes will be provided as part of the CAPER submission.</p>
<b>5</b>	<b>State Program Name:</b>	Housing and Community Development Programs
	<b>Funding Sources:</b>	CDBG HOPWA HOME ESG Housing Trust Fund

<b>Describe the state program addressed by the Method of Distribution.</b>	The State uses a combination of methods for distributing funds that are described in more detail within the specific CDBG, HOME, ESG, HOPWA and HTF sections below. Methods of distribution include competitive and on-going open application windows per program parameters.
<b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b>	Applicant criteria is outlined within each program's detailed section below.
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<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>MSHDA will publish and distribute a Notice of Funding Availability (NOFA) statewide, which describes the allocation process through which ESG funds may be awarded. Eligible CoCs will have to submit an Exhibit 1, CoC Update, and be in good standing with MSHDA to receive these funds. Funds will be awarded to the HARA who is recommended by the CoC Body via completion of Exhibit 1. Exhibit 1, CoC Annual Planning Update contains the following information:</p> <ul style="list-style-type: none"> <li>• The community's four key stakeholders;</li> <li>• List of all current funding sources in the community available for housing and prevention services to the homeless;</li> <li>• Diagram showing the Community's Service Delivery System;</li> <li>• Description of CoC oversight and evaluation of activities and outcomes of the HARA to ensure agencies are performing satisfactorily and are effectively addressing the needs in the community;</li> <li>• CoC process for building public support and political will for ending homelessness with city and county officials, businesses, and school liaisons; and</li> <li>• Breakdown of ESG allocated amounts and populations to be targeted.</li> </ul> <p>Funds are awarded to the HARA are based upon prior applicant performance, applicant capacity, eligibility of project activities, and consistency with the criteria and standards discussed in the NOFA. MSHDA will be receiving its FY15 allocation of \$4,574,243, plus Dearborn's \$154,894, for a total of \$4,729,137. The additional \$154,894 will be awarded to a Wayne County HARA and administered within the Out-Wayne County CoC area.</p>
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<b>Describe how resources will be allocated among funding categories.</b>	Funding allocations are determined in each program's action plan. The dollar amounts and percentages in the action plan are estimates and variation is expected.
<b>Describe threshold factors and grant size limits.</b>	<p>All program criteria, including threshold factors and grant size limits, are identified within each program's action plan.</p> <p>For MSF CDBG projects, the screening guidelines in the Application Guide are considered to be thresholds that must be met or exceeded for a particular project to receive funding. If thresholds are met by a proposed project, a positive funding decision may be made depending on the availability of funds, quality of jobs, project sustainability ,and compliance with all other program requirements. The selection criteria are used to weigh the viable aspects of projects when a competitive award is to be determined. Administration and compliance of current and previous grant awards will be considered during funding evaluation. Multiyear or multiphase projects may be given first priority for funding if they have complied with the terms of their initial grant award.</p>
<b>What are the outcome measures expected as a result of the method of distribution?</b>	<p>Outcome measures are identified within the Annual Goals and Objectives section of this report (AP-20).</p> <p>The objectives and outcomes for the programs funded under the 2015 Consolidated Plan formula funding are identified in this plan and outcomes will be provided as part of the CAPER submission.</p>

**Discussion:**

## AP-35 Projects – (Optional)

### Introduction:

The State of Michigan does not determine specific projects prior to receiving the allocated dollars.

The CDBG Projects were added in a Minor Amendment.

#	Project Name
1	CDBG - 2015 - Blight Elimination
2	CDBG - 2015 - Community Development
3	CDBG - 2015 - Housing Rehabilitation
4	CDBG - 2015 - Economic Development
5	CDBG - 2015 - Competitive Infrastructure
6	CDBG - 2015 - Local Housing Rehabilitation
7	CDBG - 2015 - RLF Economic Development
8	CDBG - 2015 - Planning
9	CDBG - 2015 - State Administration and Technical Assistance

**Table 59 – Project Information**

### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

HUD requires the State to identify any obstacles to addressing underserved needs. The main obstacle is the lack of state, federal, and private resources to address the level of need identified in the State's 2015 Consolidated Plan Housing and Homeless Needs Assessment.

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	CDBG - 2015 - Blight Elimination
	<b>Target Area</b>	
	<b>Goals Supported</b>	CDBG - Blight Elimination
	<b>Needs Addressed</b>	Elimination of Blight
	<b>Funding</b>	CDBG: \$5,866,244
	<b>Description</b>	Project for Activities that address the need for Blight Elimination for PY15
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
2	<b>Project Name</b>	CDBG - 2015 - Community Development
	<b>Target Area</b>	
	<b>Goals Supported</b>	CDBG - Community Development
	<b>Needs Addressed</b>	Area Benefit Projects in LMI Areas
	<b>Funding</b>	CDBG: \$2,639,811
	<b>Description</b>	This project will hold grant projects generated by the CATeam and used for community assistance.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
3	<b>Project Name</b>	CDBG - 2015 - Housing Rehabilitation
	<b>Target Area</b>	
	<b>Goals Supported</b>	CDBG - Housing Rehabilitation
	<b>Needs Addressed</b>	Low to Moderate Income Households
	<b>Funding</b>	:

	<b>Description</b>	Project to track all 2015 CDBG housing projects, both those granted from MSHDA and those granted from the MSF.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>4</b>	<b>Project Name</b>	CDBG - 2015 - Economic Development
	<b>Target Area</b>	
	<b>Goals Supported</b>	CDBG - Economic Development
	<b>Needs Addressed</b>	Job Creation
	<b>Funding</b>	CDBG: \$10,852,553
	<b>Description</b>	This project is used to track projects generating with the business development team and that are primarily job creation related.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>5</b>	<b>Project Name</b>	CDBG - 2015 - Competitive Infrastructure
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$4,919,783
	<b>Description</b>	Activities funded through a competitive application project through the Infrastructure Capacity Enhancement Program
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>6</b>	<b>Project Name</b>	CDBG - 2015 - Local Housing Rehabilitation
	<b>Target Area</b>	Statewide Distribution
	<b>Goals Supported</b>	CDBG - Housing Rehabilitation
	<b>Needs Addressed</b>	Low to Moderate Income Households
	<b>Funding</b>	CDBG: \$2,000,000
	<b>Description</b>	Project for all activities funded with Locally retained Program Income from PY15 for Housing Activities.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>7</b>	<b>Project Name</b>	CDBG - 2015 - RLF Economic Development
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	This project will contain all the activities associated and generate by the CDBG Loan Fund through the 105(a)15 fund managers or local RLFs.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
	<b>Project Name</b>	CDBG - 2015 - Planning

8	<b>Target Area</b>	
	<b>Goals Supported</b>	CDBG - Planning, Technical Assistance, & Admin.
	<b>Needs Addressed</b>	CDBG Planning, Technical Assistance, & Admin
	<b>Funding</b>	CDBG: \$500,000
	<b>Description</b>	
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
9	<b>Project Name</b>	CDBG - 2015 - State Administration and Technical Assistance
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	2015 state level funds for administration and technical assistance.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	



**AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)**

**Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?**

No

**Available Grant Amounts**

Not Applicable.

**Acceptance process of applications**

Not Applicable.

## **AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)**

**Will the state allow units of general local government to carry out community revitalization strategies?**

Yes

### **State’s Process and Criteria for approving local government revitalization strategies**

Michigan’s policy for regional and local community development is organized on a “place”-based philosophy, also known in the literature and practice as “placemaking”. Placemaking’s contribution to the State Economic Growth strategy is to demonstrate and promote the locational setting(s) for targeting sustained economic, social, and ecological vibrancy. The State economy consists of economic regions comprised of places ranging from natural to urban, cities and urban places are the key locations for prosperity because they provide the best proximity to knowledge and capital resources. Research data shows that investments in urban places have the best economic, social, and ecological return. A wider range of choice in housing, employment and transportation, combined with mixing buildings, uses, incomes – known as the “form” of places -- is a critical element in determining its success in attracting talent with subsequent entrepreneurial activity benefit, as well as providing the highest opportunity for low/mod income households to benefit across most, if not all economic and social measures.

The State has implemented the steps to structure its process for investment into vibrant places which sustains long-term economic, social, and ecological prosperity: 1. Raise awareness that long-term, sustainable prosperity is place-based and placemaking is linked to economic development to achieve success; 2. Provide a platform for developing knowledge and practice of the Place-Based Economic Development; 3. Develop and promote place-based investment strategies and projects; and 4. Institutionalize place-based economic development as a principal State policy. These process steps, and the principles underlying them, have been recognized by the HUD Office of Resilience (formerly Sustainable Communities) as a state-level equivalent of the federal Livability principles established by Federal Executive Order 13514 & Executive Memorandum 10-21. Previously the State has required local units to demonstrate their revitalization strategies were principal elements contained within their community master plans as prerequisite for use of CDBG funds. In 2012 this standard was enhanced with a “Redevelopment Readiness” analysis/review/certification program. Communities who receive certification from the State are now placed at priority status for State project investments from resources including the Michigan Small Cities CDBG Program.

Michigan has created the MI-place Partnership Initiative, a State/partner collaborative effort to help communities and neighborhoods develop and implement place-based planning, programming, and development strategies and projects. The initiative has induced several state departments to work together to align and reshape existing programs for housing, economic development, transportation, brownfield redevelopment, environmental best practices, greenspace, and local food systems toward a

targeted, place-based investment system. Partners joined in this effort include state agencies, a Sense of Place Council, regional organizations, state associations, and local units. MIplace has also established placemaking as a key element of the State's Regional Prosperity Initiative, intended to assist Michigan's geographic regions align development priorities with local, state and federal service structures and geographies. The State has developed metrics for measuring progress in achieving the above steps via a cross-agency/discipline team.

## **AP-50 Geographic Distribution – 91.320(f)**

### **Description of the geographic areas of the state (including areas of low-income and minority concentration) where assistance will be directed**

The State has been broken down into prosperity regions. In general, the State distributes the formula funds through a competitive process and cannot predict the ultimate geographic distribution of the assistance. The method of distribution for the Emergency Solutions Grant Program is based on allocation to geographic areas. The CDBG program distributes funds in non-entitlement communities throughout the State. The HTF program distributes funds statewide to eligible recipients.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Statewide Distribution	100

**Table 60 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The rationale for the priorities of each funding source allocation is more fully described in each action plan.

### **Discussion**

## Affordable Housing

### AP-55 Affordable Housing – 24 CFR 91.320(g)

#### Introduction:

One Year Goals for the Number of Households to be Supported	
Homeless	0
Total	0

**Table 61 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through
Rental Assistance
The Production of New Units
Rehab of Existing Units
Acquisition of Existing Units
Total

**Table 62 - One Year Goals for Affordable Housing by Support Type**

#### Discussion:

The one year goal for homeless represents those housed after receiving case management as well as direct financial assistance.

Michigan will use funds for 'Acquisition of Existing Units', however all acquired units will be produced or rehabilitated, so this field was left blank so as not to duplicate the unit count.

For HTF, it anticipated that up to 10-15 new rental units will be created and up to 10-15 rehabbed rental units will be assisted.

## **AP-60 Public Housing - 24 CFR 91.320(j)**

### **Introduction:**

The State does not own or operate public housing in Michigan; consequently, no initiatives are planned in this area.

### **Actions planned during the next year to address the needs to public housing**

Not applicable.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

Not applicable.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

Not applicable.

### **Discussion:**

## **AP-65 Homeless and Other Special Needs Activities – 91.320(h)**

### **Introduction**

**Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

**Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

MSHDA's Executive Director chairs the Michigan Interagency Counsel on Ending Homelessness (MI ICH). This counsel consists of leaders from seven other state agencies and four other interested parties. In addition, a team of state and non-profit leaders meet monthly to further develop and strengthen the Campaign to End Homelessness in Michigan. The Campaign began in 2006 and several pilot programs and initiatives were developed, many of which have become common practice in the day-to-day work of ending homelessness. The Campaign also has four on-going statewide workgroup that address housing, communications, technology, and training needed to further our goal of ending homelessness.

**Addressing the emergency shelter and transitional housing needs of homeless persons**

Through the Emergency Solutions Grant Program (ESG) and the PATH Program CoC's provide outreach to people living on the streets and in shelters. Through a MSHDA grant to the Michigan Coalition Against Homelessness (MCAH), Continuum of Care hold Project Homeless Connect events to provide housing outreach to people living in homelessness, food, haircuts, dental work, etc. MSHDA also provides media/awareness and training on conducting a Point in Time account.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

MSHDA's ESG follow the HUD HEARTH regulations in making maximum amounts of ESG available to CoC Bodies to provide to shelters. MSHDA provides an Domestic Violence (DV) grant to the Michigan Department of Health and Human Services (MDHHS). These funds are awarded to DV shelters statewide. MSHDA works closely with the MDHHS who has contracts with the Salvation Army to provide hotel/motel rooms when shelters are full.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly**

**funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

MSHDA has aligned our 10-Year Plan with HUD's. In working to end homelessness, MSHDA preferences all of our Housing Choice Vouchers (approximately 24,000+) to people who are living in homelessness, i.e., people on the homeless preference waiting list are given a voucher before people on the regular (non-homeless preference) waiting list. Through the federal Low Income Housing Tax Credit (LIHTC) Program MSHDA creates housing for all homeless populations. In 2014, MSHDA provided a dollar-for-dollar match to HUD's ESG funding. In addition, MSHDA mandates that CoC use a percentage of their ESG for rapid re-housing. MSHDA works to keep ESG case management costs reasonable thereby enabling ESG dollars to reach the public in the form of prevention and rapid re-housing.

## **Discussion**



**AP-70 HOPWA Goals – 91.320(k)(4)**

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	106
Tenant-based rental assistance	100
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	44
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	250

## **AP-75 Barriers to affordable housing – 91.320(i)**

### **Introduction:**

The State created the Interagency Partnership Team as a means to target and coordinate the funding decisions of the State agencies to enhance community and housing development. State field staff serve as liaisons between local applicants and State departments to streamline and facilitate development approvals.

The housing data within this Consolidated Plan, demonstrates the tremendous number of Michigan households with unmet housing needs. The housing needs of very low, low and moderate income levels are widespread. The scarcity of affordable housing impacts the State as a whole from a geographical (urban, suburban, and rural) distribution/availability perspective which impacts all current and/or incoming residents.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The barriers to affordable housing are as multi-faceted as the State's population. Some of the major barriers facing affordable housing include: aging and insufficient infrastructure, a lack of regional housing strategy, negative public perception of affordable housing, and high project costs with limited rates of return. Local opposition to affordable housing sometimes makes it difficult and expensive to construct or renovate units, and undermines efforts to win political support for funding, zoning, and project approval. Some potential solutions that have been examined include: the creation of new funding sources (or at least maintaining current funding levels if possible on the programs already in existence), changes in zoning to allow for flexibility and density, rent control, tax credit financing, action plans for underutilized properties, and the use key resources such as nonprofit organizations. Housing is a universal need for a community, at all income levels, and its availability and sustainability is key to preserving the quality of life and making sure that the "live, work and play" placemaking component is maintained.

### **Discussion:**

## **AP-85 Other Actions – 91.320(j)**

### **Introduction:**

#### **Actions planned to address obstacles to meeting underserved needs**

MSHDA has issued a Request for Proposals to update the Analysis of Impediments to Fair Housing Choice in Michigan's CDBG non-entitled communities. Once the new data is available, we will analyze our programs and policies to make sure they are aligned with meeting the underserved needs identified within the plan.

#### **Actions planned to foster and maintain affordable housing**

The State of Michigan continues to struggle with federal budget cuts that have a trickle-down impact on all of our programs. As a result of limited resources, our agencies are having to continually streamline our programs and make targeted, strategic, funding decisions to enable our agencies to continue to provide affordable housing assistance. Competition for our available funds, the tremendous need, and our limited resources make this task extremely difficult.

#### **Actions planned to reduce lead-based paint hazards**

Funding is allocated to reduce lead-based paint hazards in the assisted homes and/or units. Additional attention is being given to align our services with those of other State agencies. Training opportunities for current, and to develop additional, lead-based paint certified contractors is ongoing and an important priority for MSHDA.

#### **Actions planned to reduce the number of poverty-level families**

The State programs are designed to provide affordable housing to families and/or to provide additional economic opportunities through job creation.

#### **Actions planned to develop institutional structure**

The Regional Prosperity Initiative is aligning services and programs offered by the State of Michigan to better serve the population. In addition, streamlining of policies, programs, and paperwork is a top priority.

#### **Actions planned to enhance coordination between public and private housing and social service agencies**

One of the actions planned by the State of Michigan's Interdepartmental Collaborative Committee (ICC) is the expansion of the strategic group to include the Department of Health and Human Services and the

Department of Education. In addition, as part of the ICC's comprehensive agenda, conducting assessments of local needs in conjunction with local leaders to create greater community prosperity is also planned. A major component of each assessment is working to identify programs and funding that will support initiative(s) of both the public and private sector on a regional basis.

**Discussion:**

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

#### Introduction:

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.320(k)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.320(k)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The Key to Own program is a down payment assistance program, which can only be used by MSHDA Housing Choice Voucher Participants (Section 8) and is combined with a FHA or Conventional 97% first mortgage. The down payment assistance is provided in the form of a second mortgage for a

maximum amount of \$3,500 toward payment of the refinancing costs to allow the participant to get a better rate and term. In order to be eligible, the borrower must not have more than \$10,000 in liquid cash assets. This program is available to a borrower(s) whose income does not exceed 80% of the area median income, adjusted for family size, except where lower by state law. The sales price limits will be identical to those in effect for the regular MSHDA loan program. The second mortgage is a forgivable loan due on sale or transfer of the property, or when the property ceases to be the principal residence of the mortgagor, or when the mortgagor repays in full any mortgage loans encumbering the property that are senior to the debt.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The regulations stipulate that the initial homebuyer may sell the property during the term of affordability provided that the initial homebuyer repays the HOME subsidy upon resale (the "recapture" option). MSHDA will utilize the recapture option in its homebuyer programs. Under the recapture option, MSHDA will secure the amount of HOME-funded homebuyer subsidy provided to an eligible homebuyer with a forgivable mortgage pro-rated monthly for the affordability period. The term of the mortgage will depend upon the amount of HOME assistance provided to the buyer (5, 10, or 15 years). Repayment is required if any of the following actions take place within the affordability period: sale, transfer, or conveyance (voluntarily or involuntarily) through foreclosure or otherwise, or if the property ceases for any other reason to be the buyer's principal place of residence, or if they default on liens existing at the time of closing.

Resale/Recapture does not apply to Rental Projects.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The amount repaid is limited to the "net proceeds", which is defined as the sales price of the property minus ordinary closing costs and any repayment of senior loan(s). All program requirements will remain in effect as long as the buyer owns the property, even if the HOME funds are repaid. The recapture provision will be enforced with a formal agreement with the homebuyer and a recorded lien on the property. Under the second recapture option, "Presumption of Affordability", no lien will be required unless there is a homebuyer subsidy. Subsequent Purchaser: The subsequent purchaser is a low or moderate income household that will use the property as its principal residence. Low or moderate income households are defined as households whose gross annual incomes do not exceed 80 percent of the area median income, adjusted for household size. Sale Price: The sale price of the property may not exceed the lesser of 1) the appraised value of the property at the time of sale, or 2) a sale price that yields an affordable 97% mortgage. A mortgage is considered affordable if the monthly payment for principal, interest, taxes, and insurance (PITI) does not exceed 30 percent of the gross monthly income of a household with an income that is 80

percent of the median income for the area, adjusted for household size. Household size will be determined by using the maximum occupancy standard. If necessary, MSHDA will invest additional HOME funds to assure that the subsequent mortgage is affordable as defined by the HOME Program regulations. Return on Investment: The sellers' return on investment (fair return) will be limited by: 1) the MSHDA fair return formula; and 2) the area housing market value. Appreciation realized during the term of homeownership may be shared between the homeowner and MSHDA. The fair return will equal the sum of 1) the amount of the homeowner's investment ;and 2) the amount of the standardized appreciation value, less any investment by MSHDA that is required at the time of resale to enable the property to meet HQS, UPCS, or its replacement. The homeowner's investment is calculated by adding the down payment made by the homebuyer from its own resources, the amount of the mortgage principal repaid by the homeowner during the period of ownership, and the value of any improvements installed at the expense of the homeowner. The standardized appreciation value will equal 3 percent of the original purchase price for each year the homeowner holds title to the property, calculated as one quarter of 1 percent per month.

The homebuyer will receive the full amount of the fair return only if sufficient sale proceeds remain after all outstanding debt (excluding repayable HOME contribution), closing costs, and UPCS required repairs are paid off. Any sale proceeds remaining after payment of the outstanding debt, closing costs, UPCS, 2006 Michigan rehabilitation Code required repairs, fair return, and the HOME contribution will be shared 50/50 between the homeowner and MSHDA. If necessary, MSHDA will use its share for the purpose of reducing the monthly payment to an affordable level to the subsequent low or moderate-income purchaser.

Resale/Recapture does not apply to Rental Projects.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

In an effort to refinance and rehabilitate multifamily transactions with existing debt, MSHDA makes available annually a combined total of approximately \$18 million of MSHDA HOME and Preservation Funds exclusively in the Authority's Gap Financing Program. Participation in the Gap Financing Program requires the applicant to also obtain tax-exempt bond-funded permanent financing from MSHDA. Although both gap funding types will be made available to projects without regard to whether they are a new construction, adaptive reuse, acquisition/rehabilitation, or preservation transaction, most loans are preservation transactions.

For purposes of allocating these limited resources, MSHDA has determined that these funds can be best put to use through a public Notice of Funding Availability (NOFA). The gap funds will be committed and closed over a 9-12 month period. The Gap Financing Program Guidelines describe what types of projects will be eligible and the allocation process through which these funds will be

awarded.

**Emergency Solutions Grant (ESG)  
Reference 91.320(k)(3)**

1. Include written standards for providing ESG assistance (may include as attachment)

**Please go to [www.michigan.gov/mshda](http://www.michigan.gov/mshda), click on Homeless Program Funding, click on ESG for ESG policy and procedures.**

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Recipients of BOS ESG are required to have a Housing Assessment and Resource Agency (HARA) for each CoC. A *minimum* of forty percent (40%) of each CoCs ESG funds are required to be given to the HARA from the CoC award. The HARA is the centralized point of intake. HARAs are required to use the Service Prioritization Decision Assistance Tool (SPDAT) to guide the household to the right support intervention and housing. HARAs are the only agencies providing ESG prevention and rapid re-housing funds within the CoCs. Each HARA is required to employ a Housing Resource Specialist to ensure that landlord relationships exist and people living in homelessness are rapidly re-housed.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

BOS ESG funds are awarded statewide based upon poverty and homelessness data. Each CoC body determines how to best fund agencies in their area to end homelessness. All ESG recipients are required to be non-profit agencies. In addition, CoC Bodies must describe their fair funding process annually and that plan is required to be submitted to MSHDA.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

MSHDA has a current or former HCV tenant on its Board of Directors. Also, each CoC Body is advised to have a person that formerly lived in homelessness attending the local CoC meetings. In addition, Michigan's governor has created the Michigan Interagency on Ending Homelessness which consists of staff from MSHDA, the Michigan Department of Health and Human Services, Michigan Department of Education, Veteran Affairs, Michigan Association of United Ways, the Michigan League for Public Policy, and Michigan Community Action Agency who represent people living in



homelessness and poverty in Michigan. This group, known as the Michigan ICH, meets monthly to strategize and direct the Campaign to End Homelessness in Michigan.

5. Describe performance standards for evaluating ESG.

MSHDA ESG employs a Housing Compliance Specialist who monitors ESG annually on a statewide basis. This Specialist conducts an annual financial audit which includes accounting and record keeping. The Housing Compliance Specialist insures all applicable ESG program forms are submitted. This position reviews documentation of homelessness, household income limit, and habitability inspection. In addition, MSHDA employs four Homeless Assistance Specialists who oversee Michigan's ten regions. The Homeless Specialist oversees ESG on a data-based grant management system known as MATT 2.0. Quarterly ESG draws, billing, and reporting are completed via MATT 2.0. Quarterly Progress Reports are submitted to the Homeless Assistance Specialist. The progress reports identify length of shelter stay, increase in income, services provided, etc.

**Housing Trust Fund (HTF)**  
**Reference 24 CFR 91.320(k)(5)**

1. How will the grantee distribute its HTF funds? Select all that apply:

2. If distributing HTF funds through grants to subgrantees, describe the method for distributing HTF funds through grants to subgrantees and how those funds will be made available to state agencies and/or units of general local government. If not distributing funds through grants to subgrantees, enter "N/A".

3. If distributing HTF funds by selecting applications submitted by eligible recipients,

a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

b. Describe the grantee's application requirements for eligible recipients to apply for HTF funds. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

c. Describe the selection criteria that the grantee will use to select applications submitted by eligible recipients. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

d. Describe the grantee's required priority for funding based on geographic diversity (as defined by the grantee in the consolidated plan). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

e. Describe the grantee's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

f. Describe the grantee's required priority for funding based on the extent to which the rental project has Federal, State, or local project-based rental assistance so that rents are affordable to extremely low-income families. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

g. Describe the grantee's required priority for funding based on the financial feasibility of the project beyond the required 30-year period. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

h. Describe the grantee's required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

i. Describe the grantee's required priority for funding based on the extent to which the application makes use of non-federal funding sources. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

4. Does the grantee's application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

5. Does the grantee's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

**6. Performance Goals and Benchmarks.** The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee's goals established under 24 CFR 91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

**7. Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds.**

Enter or attach the grantee's maximum per-unit development subsidy limits for housing assisted with HTF funds.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

**8. Rehabilitation Standards.** The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and

local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; and Capital Needs Assessments (if applicable).

**9. Resale or Recapture Guidelines.** Below, the grantee must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

**10. HTF Affordable Homeownership Limits.** If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

☒ The grantee has determined its own affordable homeownership limits using the methodology described in § 93.305(a)(2) and the limits are attached.

<TYPE=[section 3 end]>

**11. Grantee Limited Beneficiaries or Preferences.** Describe how the grantee will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the grantee will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter "N/A."

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

**12. Refinancing of Existing Debt.** Enter or attach the grantee's refinancing guidelines below. The guidelines describe the conditions under which the grantee will refinance existing debt. The grantee's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter "N/A."

**Discussion:**

## Attachments

## Citizen Participation Comments



**MICHIGAN  
POVERTY  
LAW  
PROGRAM**

**MPLP**  
220 EAST HURON  
SUITE 600A  
ANN ARBOR, MI  
48104

**PHONE:**  
(734) 998-6100

**FAX:**  
(734) 998-9125

**WEB:**  
[www.mplp.org](http://www.mplp.org)

July 11, 2016

Tonya Young, Consolidated Plan Coordinator

MSHDA

PO Box 30044

Lansing, MI 48909

Also sent by email to [hidmailbox@michigan.gov](mailto:hidmailbox@michigan.gov)

re: comments on Consolidated Plan amendment for Housing Trust Fund allocation plan

Dear Ms. Young:

Thank you for considering these brief comments from the Michigan Poverty Law Program about MSHDA's proposed allocation plan for the National Housing Trust Fund (HTF). It's exciting that HTF funds are finally being allocated. Although the initial allocation is modest, we hope and expect that allocations will increase in the years to come and that the HTF will become an important piece in the creation of new affordable rental housing opportunities for Michigan's lowest income residents. We appreciate MSHDA taking on the responsibility for administering HTF funds and for putting together a proposed allocation plan.

We agree with MSHDA that the best use of these funds is to provide affordable rental housing to extremely low income (ELI) families, and that it's best to distribute these funds directly to eligible recipients.

### **Making rental choices available in "high opportunity" areas**

We urge MSHDA to build on the significant commitment it made for the 1<sup>st</sup> time in its LIHTC Qualified Allocation Plan to promote development of affordable low income rental housing in "high opportunity" areas. Characteristics of high opportunity areas include low poverty, and proximity to good employment, educational, and public transportation resources.

The most recent data show the significant long-term economic and other benefits for low income families living in high opportunity areas, especially kids. (see, e.g., Chetty et al, *Effect of Exposure to Better Neighborhoods on Children*, August 2015, Equality of Opportunity Project, Harvard University). The data also show that in Michigan, low income kids are deprived of these benefits more so than kids in other parts of the U.S. For example, only 30% of African-American kids in Michigan live in low poverty census tracts (poverty rate less than 20%), the lowest percentage among the states. (See Population Reference Bureau analysis of data from the U.S. Census Bureau, American Community Survey; updated March 2014). To be a truly effective low income housing program, MSHDA's NHT program must better respond to these realities.



MPLP is a joint project of the Michigan Advocacy Program and the University of Michigan Law School.

While we readily acknowledge the enormous need for decent, affordable rental housing, especially for ELL families, in all parts of Michigan, locating housing in high opportunity areas does more than provide housing and possibly improve communities, it also measurably improves the life outcomes of its residents, especially kids. Locating low income rental housing in high opportunity areas also promotes and achieves racial and economic integration which would greatly assist MSHDA in meeting its duty to affirmatively further fair housing.

Accordingly, we suggest that MSHDA add high opportunity areas as a significant component of its HTF amenities/site selection scoring criteria.

#### **Fair housing concerns**

The proposed HTF allocation plan is largely silent on fair housing issues, which is especially troubling considering Michigan's dismal history of racial and economic segregation. The plan makes no mention of affirmatively furthering fair housing and lacks basic fair housing elements such as a requirement for an affirmative marketing strategy.

#### **Preferences**

While we don't oppose a preference for units created for veterans, it bears noting that neither the Consolidated Plan or the Annual Action Plan identify housing for vets as a priority housing need.

Also, in view of the need for and proven benefits of housing in high opportunity areas, especially for kids, we recommend that families with kids and 3+ bedroom units also receive preferences. And, seeing that expanded supply of rental housing is a HTF goal, a preference for units new to the inventory of low income rental housing is also encouraged. We'd also suggest a preference for non-profit developers.

#### **Other concerns**

Seeing that long-term affordability is a program goal, we hope MSHDA adopts a minimum affordability requirement that exceeds the HTF minimum of 30 years.

Finally, if the goal is to facilitate public participation in planning processes like the NHT allocation plan, information about plans must be much more easily accessible. Locating information about the NHT allocation plan and the opportunity to comment on it required much more than a scan of MSHDA's home page. We recommend clearly and prominently featuring public comment opportunities on the front page of MSHDA's web site.

Again, thank you for your consideration of these short comments. Please let me know if you want to discuss them, which I'd be happy to do.

Sincerely yours,

MICHIGAN POVERTY LAW PROGRAM



James E Schaafsma, Housing Attorney (jschaafs@mplp.org)





1118 S. Washington Ave  
Lansing, MI 48910

Tonya Young  
Consolidated Plan Coordinator  
MSHDA  
735 E. Michigan  
PO Box 30044  
Lansing, Michigan 48909

June 29, 2016

Ms. Young,

On behalf of Community Economic Development Association of Michigan (CEDAM's) more than 200 members across the State of Michigan, please accept the following comments regarding the amendment to MSHDA's Consolidated Plan associated with the new federal Housing Trust Fund. As MSHDA incorporates the new Housing Trust Fund (HTF) dollars into its programming, CEDAM encourages you to have flexibility be your primary consideration when considering the allocation of these new funds.

With flexibility as our primary theme, our comments will be brief. We encourage you to try to have geographic diversity, but not limit the funds to be used in specific areas. However, we do encourage that the funds be awarded across multiple developments in order to prevent the concentration of poverty that could arise from awarding all of the funds to a single developer. Further, we strongly encourage MSHDA to take into consideration alignment with federal disparate impact when awarding these funds. If awarding to Permanent Supportive Housing (PSH) developments, MSHDA should ensure alignment with the Centers for Medicare and Medicaid Services (CMS), the Home and Community-Based Services (HCBS) Final Rule. We do not encourage a cap per project. We also do not believe that there is a benefit in setting an application date – again – encouraging flexibility.

We believe that MSHDA should allow for an applicant to be as creative as possible when funding projects and not be required to pair HTF funding with MSHDA funds, as long as they comply with HTF requirements. MSHDA would still have the ability to say no to a project if they do not believe that it is feasible, but by not requiring pairing with another MSHDA funding source, you are not potentially excluding a new and creative idea. If the awards are made in the form of loans, we strongly encourage that the interest rate be determined on a case-by-case basis to ensure the solvency of the development.

We highly encourage units be visitable and/or accessible whenever possible and believe that this should be required for new construction and given a strong preference when economically feasible on preservation projects.

In the spirit of flexibility, if the goal of housing homeless veterans has been met in a community, we request that a community be allowed to develop another priority housing preference. We also ask that there not be a position taken on the creation of new units versus the preservation of existing units.

As with the Building Together process with the Qualified Allocation Plan, CEDAM requests that it be allowed to take an active role in creating the scoring and allocation process for the HTP.

Thank you for the opportunity to provide comment. Please don't hesitate to contact me with any questions or concerns.

Sincerely,



Janis Schriner-Hoopier  
Executive Director

Cc: CEDAM Board of Directors



Michele M. Wildman  
Chief Housing Investment Officer  
Michigan State Housing Development Authority  
735 E. Michigan Avenue, PO Box 30044  
Lansing, MI 48909

June 28, 2016

Ms. Wildman,

On behalf of Community Housing Network (CHN), please accept the following comments regarding the amendment to MSHDA's Consolidated Plan associated with the new federal Housing Trust Fund. As MSHDA incorporates the new Housing Trust Fund (HTF) dollars into its programming, CHN encourages you to have flexibility be your primary consideration when considering the allocation of these new funds.

Community Housing Network (CHN) encourages awarding the funds across multiple developments. This will prevent the concentration of poverty that could arise from awarding all of the funds to a single developer. Further, we strongly encourage MSHDA to take into consideration alignment with federal disparate impact policies when awarding these funds. If awarding to Permanent Supportive Housing (PSH) developments, MSHDA should also ensure alignment with the Centers for Medicare and Medicaid Services (CMS), the Home and Community-Based Services (HCBS) Final Rule.

If it is determined that Housing Trust Fund awards will be made in the form of loans, Community Housing Network (CHN) strongly encourages the interest rate be determined on a case-by-case basis to ensure solvency of the development.

In addition, we concur with the following comments brought forth by the Community Economic Development Association of Michigan (CEDAM):

We encourage you to try to have geographic diversity, but not limit the funds to be used in specific areas. We also do not encourage a cap per project. We do not believe that there is a benefit in setting an application date again – encouraging flexibility.

We believe that MSHDA should allow for an applicant to be as creative as possible when funding projects and not be required to pair HTF funding with MSHDA funds, as long as they comply with HTF requirements. MSHDA would still have the ability to say no to a project if they do not believe that it is feasible, but by not requiring pairing with another MSHDA funding source, you are not potentially excluding a new and creative idea.

PHONE 248.928.0171 • TOLL FREE 866.282.3119 • FAX 248.928.0122  
570 Kirts Blvd., Suite 231, Troy, MI 48064 • [communityhousingnetwork.org](http://communityhousingnetwork.org)  
Community Housing Network, Inc. is a 501(c)(3) organization. Donations are tax deductible for so long as they are.





We highly encourage units be visitable and/or accessible whenever possible and believe that this should be required for new construction and giving a strong preference when economically feasible on preservation projects.

In the spirit of flexibility, if the goal of housing homeless veterans has been met in a community, we request that a community be allowed to develop another priority housing preference. We also ask that there not be a position taken on the creation of new units versus the preservation of existing units.

Thank you for the opportunity to provide comment. Please don't hesitate to contact me with any questions or concerns.

Sincerely,

Kirsten Elliott  
Vice President of Development

PHONE 248.928.0111 • TOLL FREE 866.282.3119 • FAX 248.928.0122  
570 Kirts Blvd., Suite 231, Troy, MI 48064 • [communityhousingnetwork.org](http://communityhousingnetwork.org)  
Community Housing Network, Inc. is a 501(c)(3) organization. Donations are tax deductible as allowable by law.



June 28, 2016

Detroit

Public Hearing Attendees Contact Information

Attendee Name	Title	Agency	Mailing Address	E-mail	Telephone Number
C.J. FELTON	Dir. of Resource Development	Community Housing Network	570 KINGS BLVD SOS #31 TROY, MI 48064	CJFELTON@CHHN.ORG	248-289-1342
Veronica Adams	Developer/Kendall		1310 Woodward 705 Ave.	② vph@ccom 313-410-6129 Abhinava Isolation 964-0875	

June 23, 2016  
Lansing

Public Hearing Attendees Contact Information

Attendee Name	Title	Agency	Mailing Address	E-mail	Telephone Number
Jessica A. McAuliffe	Policy Specialist	CCDAM	185 Washington Lansing MI 48106	ccdamady@cedam.net	517-415-3582

## Grantee Unique Appendices

### APPENDIX 1

#### Compliance Monitoring and Asset Management

MSHDA's Compliance Unit (Rental Development Division) and Asset Management Division jointly monitor the Authority's portfolio of HOME rental developments in accordance with HOME regulations throughout the affordability period.

##### Compliance Monitoring

The Compliance Unit's contracted inspectors will conduct the onsite physical inspections of all buildings, common areas, and approximately 20% of the HOME-assisted units in each project. The contracted file auditors will conduct the tenant file reviews consisting of a review of the low-income certification, the documentation the owner has received to support that certification, and the rent record for approximately 20% of the HOME-assisted units in each project.

For projects committed on or after 8/23/13, Physical inspections and tenant file audits of HOME projects will commence no later than one year after the completion date documented in IDIS and will be conducted once every 3 years thereafter throughout the HOME affordability period.

The Compliance Unit provides oversight of the onsite inspection processes, tenant data submission and the owner/manager annual reporting process (Annual Owner Certification of Continuing Program Compliance/Rent and Occupancy Reports). Both Compliance and Asset Management review the Annual Compliance Certifications/Rent and Occupancy Reports for program compliance.

##### Asset Management

The Asset Management Division oversees MSHDA's portfolio of bond-financed (approximately 550 properties with \$1.5 Billion in loans) and a number of other federally assisted multifamily rental developments. The following asset management activities are designed to track the success of MSHDA's investments and provide data needed to make informed decisions related to the portfolio.

##### Budget Review

- MSHDA review of an annual budget is required on each development.
- Projected rents, vacancy, bad debts, administrative expenses, utilities, maintenance, and other operating costs are closely examined.
- Rent and utility allowances are reviewed and approved annually for each project.

##### Financial Review

- MSHDA-approved financial statements are required for every financed development within 120 days after the end of the development's fiscal year.
- The data is collected and reviewed through a system that checks back to other submitted financial information.

#### Development Review Reports (DRR) and Asset Manager Site Visits

- At least annually, asset managers analyze data provided in the annual financial statement, resident compliance audit, physical inspection and other resources to determine if certain risk factors are triggered through the completion of a DRR.
- The review generally concludes with a site visit where discussion with property management verifies the data analyzed. Action occurs based on the results of the analysis and is recorded in the DRR. Transaction Specialists may review their assigned troubled properties as often as quarterly.

#### Taxes, Insurance, and Other Escrows

- MSHDA's Asset Management staff works closely with mortgage servicing to insure proper funding and disbursements from these escrows – appropriate deposits are established automatically through the budget process.
- Operating Assurance Reserves and other escrows are administered per regulatory agreements.



## APPENDIX 2

Effective 6/1/15, HUD [HOME Rent Limits](#) will be used by the State of Michigan.

Following are the current State of Michigan HOME Rent Limits effective 5/1/14 through 5/31/15.

U.S. DEPARTMENT OF HUD 04/2014  
STATE:MICHIGAN

		----- 2014 HOME PROGRAM RENTS -----						
	PROGRAM	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Ann Arbor, MI MSA	LOW HOME RENT LIMIT	666	803	952	1136	1267	1398	1529
	HIGH HOME RENT LIMIT	666	803	952	1301	1590	1736	1882
	For Information Only:							
	FAIR MARKET RENT	666	803	952	1301	1686	1939	2192
	50% RENT LIMIT	765	820	983	1136	1267	1398	1529
	65% RENT LIMIT	975	1046	1257	1443	1590	1736	1882
Battle Creek, MI MSA	LOW HOME RENT LIMIT	462	513*	615*	712*	794*	876*	958*
	HIGH HOME RENT LIMIT	462*	547	689	864	944	1022	1102
	For Information Only:							
	FAIR MARKET RENT	418	547	689	869	964	1109	1253
	50% RENT LIMIT	465	498	597	690	770	850	929
	65% RENT LIMIT	584	627	754	864	944	1022	1102
Bay City, MI MSA	LOW HOME RENT LIMIT	391	514	658	760	848	936	1023
	HIGH HOME RENT LIMIT	391	514	658	877	1037	1136	1226
	For Information Only:							
	FAIR MARKET RENT	391	514	658	877	1037	1193	1348
	50% RENT LIMIT	512	548	658	760	848	936	1023
	65% RENT LIMIT	646	694	834	955	1046	1136	1226
Detroit-Warren-Livonia, MI HUD Metro FMR Area	LOW HOME RENT LIMIT	528	630*	756*	873*	963*	1075*	1175*
	HIGH HOME RENT LIMIT	528*	646	843	1070	1174	1277	1380
	For Information Only:							
	FAIR MARKET RENT	508	646	843	1124	1228	1412	1596
	50% RENT LIMIT	572	613	735	849	947	1045	1142
	65% RENT LIMIT	724	777	934	1070	1174	1277	1380
Livingston County, MI HUD Metro FMR Area	LOW HOME RENT LIMIT	565	749	888	1120*	1251*	1380*	1509*
	HIGH HOME RENT LIMIT	565*	749	888	1286	1534	1674	1856*
	For Information Only:							
	FAIR MARKET RENT	536	749	888	1286	1544	1776	2007
	50% RENT LIMIT	738	791	950	1097	1225	1351	1477
	65% RENT LIMIT	940	1009	1213	1392	1534	1674	1814
Flint, MI MSA	LOW HOME RENT LIMIT	457	546	657	759	847	935	1022
	HIGH HOME RENT LIMIT	457*	546	710	927	1044	1133	1222
	For Information Only:							
	FAIR MARKET RENT	422	546	710	927	1046	1203	1360
	50% RENT LIMIT	511	548	657	759	847	935	1022
	65% RENT LIMIT	645	693	833	953	1044	1133	1222

\* Adjusted Low HOME Rent or High HOME Rent corrects for 2010-2012 incorrect hold harmless rent.  
For all HOME projects, the maximum allowable rent is the HUD calculated High HOME Rent Limit and/or Low HOME Rent Limit.

		2014 HOME PROGRAM RENTS					
PROGRAM	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Grand Rapids-Wyoming, MI HUD Metro FMR Area							
LOW HOME RENT LIMIT	541	586	703	812	906	1000	1093
HIGH HOME RENT LIMIT	541*	600*	740	1024	1123	1220	1317
For Information Only:							
FAIR MARKET RENT	521	590	740	1033	1162	1336	1511
50% RENT LIMIT	547	586	703	812	906	1000	1093
65% RENT LIMIT	693	743	893	1024	1123	1220	1317
Barry County, MI HUD Metro FMR Area							
LOW HOME RENT LIMIT	479	532	680	858	957	1056	1155
HIGH HOME RENT LIMIT	479	532*	680	951*	1025*	1093	1235
For Information Only:							
FAIR MARKET RENT	479	503	680	891	950	1093	1235
50% RENT LIMIT	577	618	742	858	957	1056	1155
65% RENT LIMIT	731	785	944	1082	1188	1291	1396
Ionia County, MI HUD Metro FMR Area							
LOW HOME RENT LIMIT	509	512	665	768	857	946	1034
HIGH HOME RENT LIMIT	509	512	676	911	984	1132	1238
For Information Only:							
FAIR MARKET RENT	509	512	676	911	984	1132	1279
50% RENT LIMIT	517	554	665	768	857	946	1034
65% RENT LIMIT	653	701	843	965	1056	1147	1238
Newaygo County, MI HUD Metro FMR Area							
LOW HOME RENT LIMIT	465	498	597	690	770	850	929
HIGH HOME RENT LIMIT	496	508*	637	836	944	1022	1102
For Information Only:							
FAIR MARKET RENT	496	499	637	836	1031	1186	1340
50% RENT LIMIT	465	498	597	690	770	850	929
65% RENT LIMIT	584	627	754	864	944	1022	1102
Holland-Grand Haven, MI MSA							
LOW HOME RENT LIMIT	598	641	768	888	991	1093	1195
HIGH HOME RENT LIMIT	636	664	787	1087	1161	1335	1448
For Information Only:							
FAIR MARKET RENT	636	664	787	1087	1161	1335	1509
50% RENT LIMIT	598	641	768	888	991	1093	1195
65% RENT LIMIT	758	813	978	1121	1231	1340	1448
Jackson, MI MSA							
LOW HOME RENT LIMIT	512	578	693	801	893	986	1078
HIGH HOME RENT LIMIT	512	594	772	1008	1066	1201	1296
For Information Only:							
FAIR MARKET RENT	512	584	772	1062	1066	1226	1386
50% RENT LIMIT	540	578	693	801	893	986	1078
65% RENT LIMIT	681	731	879	1008	1105	1201	1296

\* Adjusted Low HOME Rent or High HOME Rent corrects for 2010-2012 incorrect hold harmless rent.  
For all HOME projects, the maximum allowable rent is the HUD calculated High HOME Rent Limit and/or Low HOME Rent Limit.

U.S. DEPARTMENT OF HUD 04/2014  
STATE:MICHIGAN

STATE:MICHIGAN		2014 HOME PROGRAM RENTS						
	PROGRAM	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Kalamazoo-Portage, MI MSA	LOW HOME RENT LIMIT	465	565	711	821	917	1011	1106
	HIGH HOME RENT LIMIT	465	565	718	945	1135	1234	1333
	For Information Only:							
	FAIR MARKET RENT	465	565	718	945	1150	1323	1495
	50% RENT LIMIT	553	593	711	821	917	1011	1106
	65% RENT LIMIT	700	751	903	1035	1135	1234	1333
Lansing-East Lansing, MI MSA	LOW HOME RENT LIMIT	523	612	762	893	996	1099	1202
	HIGH HOME RENT LIMIT	523*	612	762	1013	1228	1347	1457
	For Information Only:							
	FAIR MARKET RENT	481	612	762	1013	1228	1412	1596
	50% RENT LIMIT	601	644	773	893	996	1099	1202
	65% RENT LIMIT	763	818	983	1127	1238	1347	1457
Monroe, MI MSA	LOW HOME RENT LIMIT	513	600	739*	858*	957*	1057*	1155*
	HIGH HOME RENT LIMIT	513*	628	843	1047	1148	1260*	1382*
	For Information Only:							
	FAIR MARKET RENT	502	628	843	1086	1285	1478	1671
	50% RENT LIMIT	560	600	720	831	927	1023	1118
	65% RENT LIMIT	708	759	913	1047	1148	1248	1348
Muskegon-Norton Shores, MI MSA	LOW HOME RENT LIMIT	380	472	618	744*	810*	903*	999*
	HIGH HOME RENT LIMIT	380	472	638	870	980	1062	1145
	For Information Only:							
	FAIR MARKET RENT	380	472	638	870	995	1144	1294
	50% RENT LIMIT	481	515	618	715	797	880	962
	65% RENT LIMIT	606	651	783	896	980	1062	1145
Niles-Benton Harbor, MI MSA	LOW HOME RENT LIMIT	468	532	655	756	845	931	1018
	HIGH HOME RENT LIMIT	468	532	694	933	1041	1130	1219
	For Information Only:							
	FAIR MARKET RENT	468	532	694	933	1087	1250	1413
	50% RENT LIMIT	510	546	655	756	845	931	1018
	65% RENT LIMIT	643	690	831	950	1041	1130	1219
Saginaw-Saginaw Township North, MI MSA	LOW HOME RENT LIMIT	425	520	625	721	805	888	971
	HIGH HOME RENT LIMIT	425	564	709	905	990	1074	1158
	For Information Only:							
	FAIR MARKET RENT	425	564	709	944	1088	1251	1414
	50% RENT LIMIT	486	520	625	721	805	888	971
	65% RENT LIMIT	613	658	791	905	990	1074	1158

\* Adjusted Low HOME Rent or High HOME Rent corrects for 2010-2012 incorrect hold harmless rent.  
For all HOME projects, the maximum allowable rent is the HUD calculated High HOME Rent Limit and/or Low HOME Rent Limit.

		2014 HOME PROGRAM RENTS					
PROGRAM	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Cass County, MI HUD Metro FMR Area							
LOW HOME RENT LIMIT	483	503	637	758	846	933	1020
HIGH HOME RENT LIMIT	483	503*	637	915	918	1056	1193
For Information Only:							
FAIR MARKET RENT	483	486	637	915	918	1056	1193
50% RENT LIMIT	511	547	656	758	846	933	1020
65% RENT LIMIT	644	691	832	952	1043	1131	1221
Alcona County, MI							
LOW HOME RENT LIMIT	444	471	595	686	766	845	924
HIGH HOME RENT LIMIT	444	471	637	848	938	1016	1095
For Information Only:							
FAIR MARKET RENT	444	471	637	848	1128	1297	1466
50% RENT LIMIT	462	495	595	686	766	845	924
65% RENT LIMIT	581	624	751	858	938	1016	1095
Alger County, MI							
LOW HOME RENT LIMIT	444	479	631	729	813	898	981
HIGH HOME RENT LIMIT	444	479*	637	793	1000	1085	1170
For Information Only:							
FAIR MARKET RENT	444	471	637	793	1023	1176	1330
50% RENT LIMIT	491	526	631	729	813	898	981
65% RENT LIMIT	619	664	799	914	1000	1085	1170
Allegan County, MI							
LOW HOME RENT LIMIT	546	570	694	810	903	997	1090
HIGH HOME RENT LIMIT	561	570	694	902	938	1079	1219
For Information Only:							
FAIR MARKET RENT	561	570	694	902	938	1079	1219
50% RENT LIMIT	546	585	701	810	903	997	1090
65% RENT LIMIT	689	739	889	1019	1118	1215	1312
Alpena County, MI							
LOW HOME RENT LIMIT	423	495	595	686	766	845	924
HIGH HOME RENT LIMIT	423*	516	637	858	938	1016	1095
For Information Only:							
FAIR MARKET RENT	407	516	637	939	1112	1279	1446
50% RENT LIMIT	462	495	595	686	766	845	924
65% RENT LIMIT	581	624	751	858	938	1016	1095
Antrim County, MI							
LOW HOME RENT LIMIT	386	489	612	707	790	871	952
HIGH HOME RENT LIMIT	386	489	648	880	969	1050	1131
For Information Only:							
FAIR MARKET RENT	386	489	648	880	1106	1272	1438
50% RENT LIMIT	476	510	612	707	790	871	952
65% RENT LIMIT	599	643	774	885	969	1050	1131

\* Adjusted Low HOME Rent or High HOME Rent corrects for 2010-2012 incorrect hold harmless rent.  
For all HOME projects, the maximum allowable rent is the HUD calculated High HOME Rent Limit and/or Low HOME Rent Limit.

U.S. DEPARTMENT OF HUD 04/2014  
STATE:MICHIGAN

STATE:MICHIGAN		2014 HOME PROGRAM RENTS						
	PROGRAM	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Arenac County, MI	LOW HOME RENT LIMIT	462	495	595	686	766	845	924
	HIGH HOME RENT LIMIT	480	521	637	858	938	1016	1095
	For Information Only:							
	FAIR MARKET RENT	480	521	637	911	1128	1297	1466
	50% RENT LIMIT	462	495	595	686	766	845	924
	65% RENT LIMIT	581	624	751	858	938	1016	1095
Baraga County, MI	LOW HOME RENT LIMIT	444	475	605	698	778	859	939
	HIGH HOME RENT LIMIT	444	475*	637	793	878	1010	1116
	For Information Only:							
	FAIR MARKET RENT	444	471	637	793	878	1010	1141
	50% RENT LIMIT	470	503	605	698	778	859	939
	65% RENT LIMIT	591	635	764	874	955	1036	1116
Benzie County, MI	LOW HOME RENT LIMIT	498	534	641	741	827	912	997
	HIGH HOME RENT LIMIT	553	577	687*	930	1018	1104	1191
	For Information Only:							
	FAIR MARKET RENT	553	577	684	1008	1211	1393	1574
	50% RENT LIMIT	498	534	641	741	827	912	997
	65% RENT LIMIT	629	675	812	930	1018	1104	1191
Branch County, MI	LOW HOME RENT LIMIT	488	521	628	725	810	893	976
	HIGH HOME RENT LIMIT	517	521	662	904	908	1044	1163
	For Information Only:							
	FAIR MARKET RENT	517	521	662	904	908	1044	1180
	50% RENT LIMIT	488	523	628	725	810	893	976
	65% RENT LIMIT	615	660	794	909	994	1078	1163
Charlevoix County, MI	LOW HOME RENT LIMIT	531	568	683	789	881	971	1062
	HIGH HOME RENT LIMIT	555	568	687	856	1086	1181	1275
	For Information Only:							
	FAIR MARKET RENT	555	568	687	856	1086	1249	1412
	50% RENT LIMIT	531	569	683	789	881	971	1062
	65% RENT LIMIT	671	721	867	992	1088	1181	1275
Cheboygan County, MI	LOW HOME RENT LIMIT	444	495	595	686	766	845	924
	HIGH HOME RENT LIMIT	444	526	637	858	938	1016	1095
	For Information Only:							
	FAIR MARKET RENT	444	526	637	939	942	1083	1225
	50% RENT LIMIT	462	495	595	686	766	845	924
	65% RENT LIMIT	581	624	751	858	938	1016	1095

\* Adjusted Low HOME Rent or High HOME Rent corrects for 2010-2012 incorrect hold harmless rent.  
For all HOME projects, the maximum allowable rent is the HUD calculated High HOME Rent Limit and/or Low HOME Rent Limit.

U.S. DEPARTMENT OF HUD 04/2014  
STATE:MICHIGAN

STATE:MICHIGAN		2014 HOME PROGRAM RENTS						
	PROGRAM	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Chippewa County, MI	LOW HOME RENT LIMIT	449	488	644	747	833	920	1006
	HIGH HOME RENT LIMIT	449	488	644	802	861	990	1119
	For Information Only:							
	FAIR MARKET RENT	449	488	644	802	861	990	1119
	50% RENT LIMIT	503	539	647	747	833	920	1006
	65% RENT LIMIT	635	682	821	939	1028	1116	1203
Clare County, MI	LOW HOME RENT LIMIT	444	471	595	686	766	845	924
	HIGH HOME RENT LIMIT	444	471	637	793	851	979	1095
	For Information Only:							
	FAIR MARKET RENT	444	471	637	793	851	979	1106
	50% RENT LIMIT	462	495	595	686	766	845	924
	65% RENT LIMIT	581	624	751	858	938	1016	1095
Crawford County, MI	LOW HOME RENT LIMIT	462	495	595	686	766	845	924
	HIGH HOME RENT LIMIT	480	509	688	858	938	1016	1095
	For Information Only:							
	FAIR MARKET RENT	480	509	688	871	1219	1402	1585
	50% RENT LIMIT	462	495	595	686	766	845	924
	65% RENT LIMIT	581	624	751	858	938	1016	1095
Delta County, MI	LOW HOME RENT LIMIT	478	481	617	712	795	877	959
	HIGH HOME RENT LIMIT	478	481	637	892	975	1057	1140
	For Information Only:							
	FAIR MARKET RENT	478	481	637	939	1026	1180	1334
	50% RENT LIMIT	480	514	617	712	795	877	959
	65% RENT LIMIT	604	648	779	892	975	1057	1140
Dickinson County, MI	LOW HOME RENT LIMIT	444	476	637	747	833	920	1006
	HIGH HOME RENT LIMIT	444	476	637	793	1028	1116	1203
	For Information Only:							
	FAIR MARKET RENT	444	476	637	793	1128	1297	1466
	50% RENT LIMIT	503	539	647	747	833	920	1006
	65% RENT LIMIT	635	682	821	939	1028	1116	1203
Emmet County, MI	LOW HOME RENT LIMIT	556	568	737	851	950	1048	1146
	HIGH HOME RENT LIMIT	556	568	769	983	1179	1282	1385
	For Information Only:							
	FAIR MARKET RENT	556	568	769	983	1337	1538	1738
	50% RENT LIMIT	573	614	737	851	950	1048	1146
	65% RENT LIMIT	726	779	937	1074	1179	1282	1385

\* Adjusted Low HOME Rent or High HOME Rent corrects for 2010-2012 incorrect hold harmless rent.  
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STATE:MICHIGAN	2014 HOME PROGRAM RENTS							
	PROGRAM	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Gladwin County, MI	LOW HOME RENT LIMIT	448	495	595	686	766	845	924
	HIGH HOME RENT LIMIT	448*	537	637	858	938	1016	1095
	For Information Only:							
	FAIR MARKET RENT	444	537	637	939	1128	1297	1466
	50% RENT LIMIT	462	495	595	686	766	845	924
	65% RENT LIMIT	581	624	751	858	938	1016	1095
Gogebic County, MI	LOW HOME RENT LIMIT	437	471	595	686	766	845	924
	HIGH HOME RENT LIMIT	437	471	637	858	938	1016	1095
	For Information Only:							
	FAIR MARKET RENT	437	471	637	872	1004	1155	1305
	50% RENT LIMIT	462	495	595	686	766	845	924
	65% RENT LIMIT	581	624	751	858	938	1016	1095
Grand Traverse County, MI	LOW HOME RENT LIMIT	577	614	742	856	956	1055	1153
	HIGH HOME RENT LIMIT	594*	614	815	1080	1096	1260	1394
	For Information Only:							
	FAIR MARKET RENT	584	614	815	1092	1096	1260	1425
	50% RENT LIMIT	577	618	742	856	956	1055	1153
	65% RENT LIMIT	730	784	943	1080	1186	1290	1394
Gretiot County, MI	LOW HOME RENT LIMIT	462	477	603	696	777	858	938
	HIGH HOME RENT LIMIT	462*	477*	637	815	954	1034	1114
	For Information Only:							
	FAIR MARKET RENT	444	471	637	815	1020	1173	1326
	50% RENT LIMIT	470	503	603	696	777	858	938
	65% RENT LIMIT	590	634	763	872	954	1034	1114
Hillsdale County, MI	LOW HOME RENT LIMIT	404	506	610	705	786	868	948
	HIGH HOME RENT LIMIT	404	506	661	883	911	1047	1128
	For Information Only:							
	FAIR MARKET RENT	404	506	661	907	911	1048	1184
	50% RENT LIMIT	475	508	610	705	786	868	948
	65% RENT LIMIT	598	641	772	883	965	1047	1128
Houghton County, MI	LOW HOME RENT LIMIT	462	478	595	686	766	845	924
	HIGH HOME RENT LIMIT	468	478	647	806	923	1016	1095
	For Information Only:							
	FAIR MARKET RENT	468	478	647	806	923	1061	1200
	50% RENT LIMIT	462	495	595	686	766	845	924
	65% RENT LIMIT	581	624	751	858	938	1016	1095

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STATE:MICHIGAN		2014 HOME PROGRAM RENTS						
	PROGRAM	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Huron County, MI	LOW HOME RENT LIMIT	455	495	595	686	766	845	924
	HIGH HOME RENT LIMIT	455*	527	637	858	938	1016	1095
	For Information Only:							
	FAIR MARKET RENT	444	527	637	927	995	1144	1294
	50% RENT LIMIT	462	495	595	686	766	845	924
	65% RENT LIMIT	581	624	751	858	938	1016	1095
Iosco County, MI	LOW HOME RENT LIMIT	462	495	595	686	766	845	924
	HIGH HOME RENT LIMIT	515	537	637	858	938	1016	1095
	For Information Only:							
	FAIR MARKET RENT	515	537	637	939	1128	1297	1466
	50% RENT LIMIT	462	495	595	686	766	845	924
	65% RENT LIMIT	581	624	751	858	938	1016	1095
Iron County, MI	LOW HOME RENT LIMIT	462	471	595	686	766	845	924
	HIGH HOME RENT LIMIT	462	471	637	813	851	979	1095
	For Information Only:							
	FAIR MARKET RENT	462	471	637	813	851	979	1106
	50% RENT LIMIT	462	495	595	686	766	845	924
	65% RENT LIMIT	581	624	751	858	938	1016	1095
Isabella County, MI	LOW HOME RENT LIMIT	434	553	663	767	856	944	1032
	HIGH HOME RENT LIMIT	434	585	694	921	1055	1146	1236
	For Information Only:							
	FAIR MARKET RENT	434	585	694	921	1127	1296	1465
	50% RENT LIMIT	516	553	663	767	856	944	1032
	65% RENT LIMIT	651	699	842	964	1055	1146	1236
Kalkaska County, MI	LOW HOME RENT LIMIT	462	495	595	686	766	845	924
	HIGH HOME RENT LIMIT	500	530	717	858	938	1016	1095
	For Information Only:							
	FAIR MARKET RENT	500	530	717	991	994	1143	1292
	50% RENT LIMIT	462	495	595	686	766	845	924
	65% RENT LIMIT	581	624	751	858	938	1016	1095
Keweenaw County, MI	LOW HOME RENT LIMIT	448	475	595	686	766	845	924
	HIGH HOME RENT LIMIT	448	475	643	858	938	1016	1095
	For Information Only:							
	FAIR MARKET RENT	448	475	643	948	951	1094	1236
	50% RENT LIMIT	462	495	595	686	766	845	924
	65% RENT LIMIT	581	624	751	858	938	1016	1095

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STATE:MICHIGAN		2014 HOME PROGRAM RENTS						
	PROGRAM	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Lake County, MI	LOW HOME RENT LIMIT	444	471	595	686	766	845	924
	HIGH HOME RENT LIMIT	444	471	637	858	938	1016	1095
	For Information Only:							
	FAIR MARKET RENT	444	471	637	876	1124	1293	1461
	50% RENT LIMIT	462	495	595	686	766	845	924
	65% RENT LIMIT	581	624	751	858	938	1016	1095
Leelanau County, MI	LOW HOME RENT LIMIT	587	651	781	902	1007	1111	1214
	HIGH HOME RENT LIMIT	587*	676	801	998	1070	1231	1391
	For Information Only:							
	FAIR MARKET RENT	553	676	801	998	1070	1231	1391
	50% RENT LIMIT	607	651	781	902	1007	1111	1214
	65% RENT LIMIT	770	826	993	1139	1251	1362	1473
Lenawee County, MI	LOW HOME RENT LIMIT	565	570	699	871	969	1072	1199*
	HIGH HOME RENT LIMIT	565	570	699	871	969	1114	1260
	For Information Only:							
	FAIR MARKET RENT	565	570	699	871	969	1114	1260
	50% RENT LIMIT	586	628	753	871	972	1072	1172
	65% RENT LIMIT	744	798	959	1100	1208	1314	1420
Luce County, MI	LOW HOME RENT LIMIT	444	492	595	686	766	845	924
	HIGH HOME RENT LIMIT	444	492	637	858	920	1016	1095
	For Information Only:							
	FAIR MARKET RENT	444	492	637	905	920	1058	1196
	50% RENT LIMIT	462	495	595	686	766	845	924
	65% RENT LIMIT	581	624	751	858	938	1016	1095
Mackinac County, MI	LOW HOME RENT LIMIT	455	512	615	710	792	874	955
	HIGH HOME RENT LIMIT	455	551	653	825	935	1055	1137
	For Information Only:							
	FAIR MARKET RENT	455	551	653	825	935	1075	1216
	50% RENT LIMIT	478	512	615	710	792	874	955
	65% RENT LIMIT	601	646	777	889	973	1055	1137
Manistee County, MI	LOW HOME RENT LIMIT	446	473	598	691	772	851	931
	HIGH HOME RENT LIMIT	446	473	640	809	855	983	1105
	For Information Only:							
	FAIR MARKET RENT	446	473	640	809	855	983	1112
	50% RENT LIMIT	466	499	598	691	772	851	931
	65% RENT LIMIT	586	629	757	866	946	1026	1105

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		2014 HOME PROGRAM RENTS					
	PROGRAM	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR 6 BR
Marquette County, MI	LOW HOME RENT LIMIT	479	544	695	854	929	1051 1149
	HIGH HOME RENT LIMIT	479	544	695	866	929	1068 1208
	For Information Only:						
	FAIR MARKET RENT	479	544	695	866	929	1068 1208
	50% RENT LIMIT	575	616	740	854	953	1051 1149
	65% RENT LIMIT	728	781	939	1077	1181	1285 1389
Mason County, MI	LOW HOME RENT LIMIT	462	495	595	686	766	845 924
	HIGH HOME RENT LIMIT	467	495	670	858	895	1016 1095
	For Information Only:						
	FAIR MARKET RENT	467	495	670	877	895	1029 1164
	50% RENT LIMIT	462	495	595	686	766	845 924
	65% RENT LIMIT	581	624	751	858	938	1016 1095
Mecosta County, MI	LOW HOME RENT LIMIT	462	495	595	686	766	845 924
	HIGH HOME RENT LIMIT	463	537	637	858	897*	1016 1095
	For Information Only:						
	FAIR MARKET RENT	463	537	637	886	894	1028 1162
	50% RENT LIMIT	462	495	595	686	766	845 924
	65% RENT LIMIT	581	624	751	858	938	1016 1095
Menominee County, MI	LOW HOME RENT LIMIT	455	484	603	696	777	858 938
	HIGH HOME RENT LIMIT	455*	484	637	844	954	1034 1114
	For Information Only:						
	FAIR MARKET RENT	444	484	637	844	985	1133 1281
	50% RENT LIMIT	470	503	603	696	777	858 938
	65% RENT LIMIT	590	634	763	872	954	1034 1114
Midland County, MI	LOW HOME RENT LIMIT	570	573	744	865	965	1064 1163
	HIGH HOME RENT LIMIT	570	573	744	1091	1198	1302 1408
	For Information Only:						
	FAIR MARKET RENT	570	573	744	1096	1206	1387 1568
	50% RENT LIMIT	582	623	748	865	965	1064 1163
	65% RENT LIMIT	738	791	952	1091	1198	1302 1408
Missaukee County, MI	LOW HOME RENT LIMIT	444	495	595	686	766	845 924
	HIGH HOME RENT LIMIT	444	537	637	858	902	1016 1095
	For Information Only:						
	FAIR MARKET RENT	444	537	637	899	902	1037 1173
	50% RENT LIMIT	462	495	595	686	766	845 924
	65% RENT LIMIT	581	624	751	858	938	1016 1095

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STATE:MICHIGAN		2014 HOME PROGRAM RENTS						
	PROGRAM	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Montcalm County, MI	LOW HOME RENT LIMIT	462	495	595	686	766	845	924
	HIGH HOME RENT LIMIT	486	516	651	858	938	1016	1095
	For Information Only:							
	FAIR MARKET RENT	486	516	651	922	1045	1202	1359
	50% RENT LIMIT	462	495	595	686	766	845	924
	65% RENT LIMIT	581	624	751	858	938	1016	1095
Montmorency County, MI	LOW HOME RENT LIMIT	444	492	595	686	766	845	924
	HIGH HOME RENT LIMIT	444	492	666	858	938	1016	1095
	For Information Only:							
	FAIR MARKET RENT	444	492	666	928	1180	1357	1534
	50% RENT LIMIT	462	495	595	686	766	845	924
	65% RENT LIMIT	581	624	751	858	938	1016	1095
Oceana County, MI	LOW HOME RENT LIMIT	462	493	595	686	766	845	924
	HIGH HOME RENT LIMIT	489	493	647	820	938	1016	1095
	For Information Only:							
	FAIR MARKET RENT	489	493	647	820	1053	1211	1369
	50% RENT LIMIT	462	495	595	686	766	845	924
	65% RENT LIMIT	581	624	751	858	938	1016	1095
Ogemaw County, MI	LOW HOME RENT LIMIT	445	490	595	686	766	845	924
	HIGH HOME RENT LIMIT	445	490	638	795	853	981	1095
	For Information Only:							
	FAIR MARKET RENT	445	490	638	795	853	981	1109
	50% RENT LIMIT	462	495	595	686	766	845	924
	65% RENT LIMIT	581	624	751	858	938	1016	1095
Ontonagon County, MI	LOW HOME RENT LIMIT	462	495	595	686	766	845	924
	HIGH HOME RENT LIMIT	497	500	637	843	912	1016	1095
	For Information Only:							
	FAIR MARKET RENT	497	500	637	843	912	1049	1186
	50% RENT LIMIT	462	495	595	686	766	845	924
	65% RENT LIMIT	581	624	751	858	938	1016	1095
Osceola County, MI	LOW HOME RENT LIMIT	455	473	595	686	766	845	924
	HIGH HOME RENT LIMIT	455*	473*	637	858	938	1016	1095
	For Information Only:							
	FAIR MARKET RENT	444	471	637	903	960	1104	1248
	50% RENT LIMIT	462	495	595	686	766	845	924
	65% RENT LIMIT	581	624	751	858	938	1016	1095

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STATE:MICHIGAN	2014 HOME PROGRAM RENTS							
	PROGRAM	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Oscoda County, MI	LOW HOME RENT LIMIT	462	495	595	686	766	845	924
	HIGH HOME RENT LIMIT	478	506	685	853	915	1016	1095
	For Information Only:							
	FAIR MARKET RENT	478	506	685	853	915	1052	1190
	50% RENT LIMIT	462	495	595	686	766	845	924
	65% RENT LIMIT	581	624	751	858	938	1016	1095
Otsego County, MI	LOW HOME RENT LIMIT	462	524	647	747	833	920	1006
	HIGH HOME RENT LIMIT	462	524*	702*	933	1004	1116	1203
	For Information Only:							
	FAIR MARKET RENT	462	490	663	933	1004	1155	1305
	50% RENT LIMIT	503	539	647	747	833	920	1006
	65% RENT LIMIT	635	682	821	939	1028	1116	1203
Presque Isle County, MI	LOW HOME RENT LIMIT	444	490	595	686	766	845	924
	HIGH HOME RENT LIMIT	444	490	637	858	938	1016	1095
	For Information Only:							
	FAIR MARKET RENT	444	490	637	899	1128	1297	1466
	50% RENT LIMIT	462	495	595	686	766	845	924
	65% RENT LIMIT	581	624	751	858	938	1016	1095
Roscommon County, MI	LOW HOME RENT LIMIT	455	490	595	686	766	845	924
	HIGH HOME RENT LIMIT	455*	490	637	840	938	1016	1095
	For Information Only:							
	FAIR MARKET RENT	444	490	637	840	1009	1160	1312
	50% RENT LIMIT	462	495	595	686	766	845	924
	65% RENT LIMIT	581	624	751	858	938	1016	1095
St. Joseph County, MI	LOW HOME RENT LIMIT	465	525	630	726	811	895	978
	HIGH HOME RENT LIMIT	465	530	657	869	938	1079	1166
	For Information Only:							
	FAIR MARKET RENT	465	530	657	869	938	1079	1219
	50% RENT LIMIT	490	525	630	726	811	895	978
	65% RENT LIMIT	616	662	797	912	998	1082	1166
Sanilac County, MI	LOW HOME RENT LIMIT	456	486	595	686	766	845	924
	HIGH HOME RENT LIMIT	456*	486*	637	831	929	1016	1095
	For Information Only:							
	FAIR MARKET RENT	444	471	637	831	929	1068	1208
	50% RENT LIMIT	462	495	595	686	766	845	924
	65% RENT LIMIT	581	624	751	858	938	1016	1095

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STATE:MICHIGAN		2014 HOME PROGRAM RENTS						
	PROGRAM	EFFICIENCY	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Schoolcraft County, MI	LOW HOME RENT LIMIT	444	476	595	686	766	845	924
	HIGH HOME RENT LIMIT	444	476*	637	793	938	1016	1095
	For Information Only:							
	FAIR MARKET RENT	444	471	637	793	1128	1297	1466
	50% RENT LIMIT	462	495	595	686	766	845	924
	65% RENT LIMIT	581	624	751	858	938	1016	1095
Shiawassee County, MI	LOW HOME RENT LIMIT	402	499	655	756	845	931	1018
	HIGH HOME RENT LIMIT	402	499	675	848	902	1037	1173
	For Information Only:							
	FAIR MARKET RENT	402	499	675	848	902	1037	1173
	50% RENT LIMIT	510	546	655	756	845	931	1018
	65% RENT LIMIT	643	690	831	950	1041	1130	1219
Tuscola County, MI	LOW HOME RENT LIMIT	389	503	605	698	778	859	939
	HIGH HOME RENT LIMIT	389*	509	637	874	955	1036	1116
	For Information Only:							
	FAIR MARKET RENT	381	509	637	881	1045	1202	1359
	50% RENT LIMIT	470	503	605	698	778	859	939
	65% RENT LIMIT	591	635	764	874	955	1036	1116
Wexford County, MI	LOW HOME RENT LIMIT	386	495	595	686	766	845	924
	HIGH HOME RENT LIMIT	386	517*	649	858	892	1016	1095
	For Information Only:							
	FAIR MARKET RENT	386	501	649	889	892	1026	1160
	50% RENT LIMIT	462	495	595	686	766	845	924
	65% RENT LIMIT	581	624	751	858	938	1016	1095

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For all HOME projects, the maximum allowable rent is the HUD calculated High HOME Rent Limit and/or Low HOME Rent Limit.