



Building a New Michigan

Michigan State Housing Development Authority



*Michigan is open for business.
And smart investors are betting on a New Michigan.*



From new urban places to reinvented small towns, MSHDA is harnessing the spirit of reinvention and entrepreneurship to help people improve their homes, their businesses and their regions.

How MSHDA Is Building a New Michigan

The Michigan State Housing Development Authority (MSHDA) is dedicated to building a thriving future for Michigan—from urban centers to small-town neighborhoods, from historic main streets to exciting, new and sustainable developments.

Our challenge is too create a state where people want to live and work, one that attracts businesses and entrepreneurs, and one that creates an exciting sense of place that inspires pride and ownership.

The work surrounding this obligation to the people of Michigan is complex, involving people and initiatives that work at every level in every region of the state. It is creative, building on new ideas and partnerships. It is sustainable, because when people gain the skills and the hope to improve their homes, businesses, and regions, they gain the collective power of success.

The story of MSHDA continues to evolve every day as we make our way and our mark in the 21st century. We continue to look for and find good in the vast changes we are all going through. MSHDA, in partnership with our stakeholders and the people of Michigan, intends to play a key role in that economic transition to a thriving, vibrant state.



*We've learned how to work together.
And together, we've learned how to succeed.*



The power of focused programs and collective action is evident in MSHDA's work in neighborhoods, towns and cities across Michigan. Partners include local governments, banks, businesses, investors, nonprofits and homeowners. Success can be found in every corner of the state.

The Power of Partnerships. The Power of Investment.

MSHDA's work could not exist without innovative partnerships forged across sectors and governmental boundaries. We often bring together ideas, people and resources from across the state and the nation, focusing them on a single outcome in a single place. This means bringing private investors together to build affordable rental housing. It means aligning federal program dollars to assist communities in rebuilding neighborhoods. It means empowering business owners and landlords to revitalize and transform traditional downtowns. It means working with banks and organizations to help improve homes and neighborhoods. It means working with hundreds of agencies, in every corner of the state, to address the root causes of homelessness.

This work we set in motion is both broad and deep. It can build great places. It can improve lives. But it is not our work. It belongs to state and local governments, nonprofits, community leaders, investors, developers, builders, foundations, financial institutions, realtors, homeowners and businesses that share our vision for a new Michigan.

Working in separate programs on separate paths, we will accomplish little. The task is simply too great. But together, with a common vision, the ability of these diverse groups to embrace this vision and align their efforts is perhaps the most noteworthy accomplishment in the story of MSHDA.



The reinvention of Michigan is a story for the nation and the world.



Michigan's New Urban Neighborhood Plan is a collaborative, regional approach to rebuilding our urban landscapes, by clearing away the roadblocks of blight and despair and recognizing the emerging places where great ideas and commitment are already more than evident.

Coming Together to Rebuild Michigan's Cities

On January 14, 2010, a MSHDA-led consortium of 12 Michigan cities and eight county land banks received \$224 million in the second competitive round of Federal Neighborhood Stabilization Program 2 (NSP2) funding to launch the New Michigan Urban Neighborhood Plan. The award was the single largest in the nation. It sent a clear signal that innovative, regional and collaborative approaches marked the new way of doing business to build a New Michigan.

For Michigan cities to emerge from the post-automotive industrial past, neighborhoods must be stabilized and reimaged. Through the New Michigan Urban Neighborhood Plan, 2,500 foreclosed, abandoned and vacant properties will be removed. 1,500 existing homes will be rehabilitated. New housing will be built. But our plan will do more—encompassing recreation, education and services to strengthen neighborhoods and make them attractive to both people and investors.

From Benton Harbor to Saginaw, from Detroit to Grand Rapids, this work will not only change the urban landscape. It will create more than 1,100 job opportunities and provide the tools and resources to improve people's lives by building strong neighborhoods and creating places where people want to live and work. It will help create a sense of place—a feeling of investment and deep belonging—a foundation for a New Michigan.



“Change does not roll in on the wheels of inevitability, but comes through continuous struggle.” —Dr. Martin Luther King Jr.



Governor Jennifer Granholm, Wayne County Executive Robert Ficano and Judge Damon Keith welcome ribbon cutter Sallie Sanders as she symbolically completes the purchase of her new home in Hamtramck.

Building a Foundation for Justice

On Martin Luther King, Jr. Day at the Corinthian Baptist Church in Hamtramck, Michigan, the keys to a new home were presented to Ms. Sallie Sanders. That key also opened a door to the conclusion of a 40-year struggle for justice. In the late 1960s, 250 African American families were forced from their homes by discriminatory relocation practices of local government. In 1970 Judge Damon Keith ruled, in *Garrett v. City of Hamtramck*, that affordable housing would have to be provided to these families—allowing them to return to their city and their neighborhoods. forty years later, that call for justice would finally be answered.

Judge Keith, Governor Jennifer Granholm, Wayne County Executive Robert Ficano, and Hamtramck mayor Karen Majewski together with hundreds of citizens, celebrated the construction and rehabilitation of 104 homes that will be completed by 2011.

This work will not only bring families home. It will help rebuild neighborhoods, spur economic growth and strengthen Hamtramck. It will allow a community to come together and correct a longstanding wrong. It will allow a community to heal. Together, state, county and community leaders declared in a single voice that equal housing is the foundation for equal justice.



Michigan was hit hard by the mortgage crisis but working through programs and partnerships across the state, we turned the corner together.



Last year, MSHDA brought more than 300 home ownership counselors on board through partner agencies through the state. Together, they appeared on television messages speaking directly to Michigan homeowners – bringing their message of hope and sound advice to address the housing crisis.

Supporting the Dream of Homeownership

The echoes of our national financial crisis reverberated fiercely in cities and towns across Michigan. A perfect storm of unemployment, a paralyzed housing market, and escalating payments shook the very foundations of the American dream of homeownership for tens of thousands of Michigan homeowners.

At MSHDA, we met this challenge head on, with programs and people that helped homeowners at risk of foreclosure stay in their homes, by working with their lenders on loan modifications, as well as assisting homeowners with budgeting, rebuilding credit, and other prevention services.

We brought more than 300 home ownership counselors on board through partner agencies across the state. We worked with lending institutions to help restructure loans. New, safe 30-year fixed rate loans were offered. Not every home could be saved. But thousands of families received the assistance and tools needed to stay in their homes and build a brighter future.

To help create that future, MSHDA is offering down payment assistance and affordable mortgages to allow families to take advantage of available housing stock. MSHDA programs also provide low-interest home improvement loans to make homes more attractive and energy efficient.



*“MSHDA has helped us bring people and businesses back downtown.
We are finally becoming the city we always thought we could be.”
—Marty Colburn, Mason City Manager*



Traditional downtowns are the places that millions of Michiganders call home—from Niles to Calumet. MSHDA works with businesses, property owners and government to revitalize historic downtowns and traditional neighborhood commercial districts.

Answering the Call from Main Street

The health, vibrancy and character of hundreds of Michigan small towns reside squarely on Main Streets—their commercial centers and service centers, the heart of social and democratic life. But in cities and villages across the state, traditional main streets are at risk from a host of factors. If we allow them to empty and crumble, we will lose our identity, our community spirit and the unique qualities that make smaller towns attractive places to live and work. MSHDA has found that with a lot of vision and a little assistance, main streets can remake themselves into healthy, vibrant commercial centers that enrich communities and the lives of people who live in them.

This work includes the Michigan Main Street Program that provides technical assistance to downtown businesses, helping to revitalize and preserve their traditional commercial districts. It includes efforts like the Rental Rehabilitation program that helps landlords turn neglected second stories into attractive and affordable residential living spaces. It includes Historic Preservation Initiatives that allow towns to identify and preserve the buildings and places that connect them with their history and preserve that history for future generations.

There is a healthy, thriving, vibrant and green future in the small cities and villages of Michigan and we believe that MSHDA can help each of them find a path to get there.



*“My children are happy, we’re healthy, and we have a home we call our own.
I never dreamed that things would come together for me and my children.”
—Trina, about the help provided by the Community Housing Network*



Because the problem is so devastating, so large, and so challenging, our response must be both compassionate and bold. That’s why, in 2006, Michigan announced a statewide plan to end homelessness.

Yes, We Can End Homelessness

Homelessness ends with a place to live. It’s a solution that sounds simple enough but one that can be forgotten in communities that focus on shelters and kitchens while ignoring practices like rapid rehousing and support services that can break the cycle of homelessness. Michigan’s Campaign to End Homelessness is a coming together of public and private groups from across the state with a single goal: making stable, sustainable and affordable housing available to every person in Michigan.

This work begins with a plan in every Michigan community to organize and deliver housing and services to homeless people and families, helping them move to stable housing and maximum self-sufficiency. Leading this work are 60 local collaboratives called Continuums of Care. These local groups are organized into regional councils that make sure limited resources are put to the best possible use. They in turn work with state agencies and private partner organizations through more than 40 innovative statewide programs to effectively address the needs of the homeless.

Working together, we will put an end to homelessness in Michigan.



Investing in People.
Investing in Places.

MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY

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