MAKING MICHIGAN A BETTER PLACE TO LIVE

2017 PROGRAM GUIDE VOL. 1
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The Michigan State Housing Development Authority (MSHDA) is building on 50 years of advocacy and actions that enhance community and economic vitality through housing and historic preservation.

MISSION DRIVEN:
Developing new housing strategies to improve the quality of life for Michigan residents

HOMLESS SOLUTIONS:
Assisting those in need with housing, education and community resources to overcome housing insecurities

HOUSING AFFORDABILITY:
Helping families and individuals overcome barriers to having a home to call their own

PRESERVING HISTORY:
Protecting Michigan’s archaeological sites and promoting the rehabilitation and reuse of Michigan’s historic built environment
PROVIDING AFFORDABLE HOUSING
In 2017, MSHDA’s Rental Housing production and preservation programs assisted approximately 6,000 PEOPLE.

By the end of fiscal year 2017, MSHDA financed new or renovated housing worth almost $200M.

MSHDA oversees the state’s federal Low-Income Housing Tax Credit program which allocated $28.6M.

...and created or preserved 3,365 UNITS of affordable rental housing in 43 DEVELOPMENTS.
The Rental Development Division is responsible for investing federal and Authority funds to create and preserve housing development projects implemented by partners throughout the state of Michigan.

Tax–Exempt and Taxable Bond Lending Programs
MSHDA offers tax-exempt and taxable bond loans to for-profit and nonprofit developers for the construction or rehabilitation of multifamily rental housing. MSHDA also provides tax-exempt and taxable bond loans for the preservation of federally assisted rental housing. The tax-exempt and taxable bond lending programs require that at least 20% of the development’s unit total must be available to households with incomes at or below 50% of the area median income, (AMI) or 40% of the development’s unit total must be available to households with incomes at or below 60% AMI. These programs can be used in conjunction with Low-Income Housing Tax Credits.

Gap Financing Program
MSHDA makes secondary funding available to be exclusively utilized in the Gap Financing Program, which assists in financing multifamily housing developments. Participation in the Gap Financing Program requires the applicant to also obtain tax-exempt bond funded permanent financing from MSHDA. Gap funding will be made available to projects without regard to whether they are a new construction, adaptive reuse, acquisition/rehabilitation or preservation transaction. Applicants should note that developments receiving federal funding may be subject to federal cross-cutting guidelines. Additionally, a portion of the funding may be set aside for Community Housing Development Organization (CHDO) eligible proposals.

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). MSHDA holds two funding rounds associated with the Gap Financing Program.

Equity Bridge Loan Program
MSHDA will provide Equity Bridge Loans to foster the production and preservation of affordable multifamily rental housing developments. Equity Bridge Loans help enable higher tax credit pricing by delaying the tax credit investor’s equity capital contributions into the development. Higher tax credit pricing and resulting additional equity will make more developments economically feasible with less gap financing required. Proposals receiving permanent Authority tax-exempt bond financing and 4% Low-Income Housing Tax Credits are eligible for the Equity Bridge Loan Program.
Family Self-Sufficiency
MSHDA’s Family Self-Sufficiency (FSS) program is a voluntary program for Housing Choice Voucher participants who are willing to obtain and maintain employment. FSS participants work one-on-one with a local FSS resource coordinator. The program provides resources to enable participants to break through the barriers to become self-sufficient. The main focus of the program is on employment and improving the family’s budgeting and financial skills. If the family’s household earned income goes up during their time in the program, the family can escrow money to assist with purchasing a home, paying off debts, purchasing a vehicle, furthering education or other needs.

FOR MORE INFORMATION CALL 855-MI-MSHDA OR 517-373-9344

Key to Own
MSHDA’s Key to Own program is a voluntary program for Housing Choice Voucher participants who want to convert their rental voucher into a homeownership voucher. Key to Own participants attend home buyer education and financial management classes with local MSHDA counselors to become mortgage ready. The program assists participants with purchasing a home by allowing MSHDA to pay a portion of their mortgage payment. The eligibility requirements for the program include having a MSHDA Housing Choice Voucher, being employed 30 hours per week earning at least $15,000 per year or being elderly or disabled. The Key to Own program provides the ability to build equity and stability for families through homeownership.

FOR MORE INFORMATION CALL 855-MI-MSHDA OR 517-373-9344

RESOURCES

Michigan Housing Locator – www.michiganhousinglocator.com
The Michigan Housing Locator provides a free listing service for property owners and e-mail notifications of new listings to renters. The locator is Michigan’s primary source for marketing and finding quality rental housing in the state.

Affordable Rental Housing Directory – www.michigan.gov/arhd
The directory provides a listing of subsidized rental housing within Michigan that has received financial assistance from federal, state or local housing agencies.
END "HOMELESSNESS"
2016 WITNESSED AN OVERALL DECLINE IN HOMELESSNESS STATEWIDE

<table>
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<tr>
<th>Total Homeless in Shelters Only</th>
<th>CY 2014</th>
<th>CY 2015</th>
<th>CY 2016</th>
<th>Year to Year Change (14-16)</th>
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<tbody>
<tr>
<td>All Emergency Shelters</td>
<td>38,719</td>
<td>36,719</td>
<td>36,150</td>
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<td>Emergency Shelter &amp; Safe Havens</td>
<td>33,238</td>
<td>31,363</td>
<td>32,702</td>
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<td>Transitional Housing</td>
<td>7,586</td>
<td>6,785</td>
<td>4,959</td>
<td>-2,627 (35%)</td>
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</table>

*Information provided by Homeless Management Information System*
We work with local communities and teams to promote stable housing opportunities and confront the issues facing low-income residents across Michigan. By assisting those in need with housing, education and community resources, we remove barriers for families and individuals working to achieve a better tomorrow.

**Homeless Grants Program**
This program awards federal and MSHDA funding to local units of government and public and private nonprofit agencies with 501(c)(3) status that have at least one year of experience in providing case management, homelessness prevention, shelter operating costs, and rapid rehousing with short-term, tenant-based rental assistance specifically targeted to homeless people. Applicant organizations must be actively involved in a recognized Continuum of Care planning body.

**Housing Choice Voucher Program (previously called Section 8)**
The program provides federal rental assistance to more than 27,000 households. MSHDA preferences its vouchers for those experiencing homelessness and partners with local Continuums of Care to populate the homeless preference waiting list. Participants find their own housing in private homes and apartment buildings.

**Low–Income Housing Tax Credit — Permanent Supportive Housing Category**
In MSHDA’s Qualified Allocation Plan (QAP), 25% of the available 9% housing credits are set aside for the development of Permanent Supportive Housing. Developments must dedicate at least 25% of their units for households that are special needs, homeless, domestic violence survivors, chronically homeless or youth aging out of foster care and partner with local service providers to tailor voluntary support to help the residents maintain their housing, improve self-sufficiency and achieve their goals.

**Michigan Homeless Assistance Advisory Board**
MSHDA is the collaborative applicant for the Balance of State Continuum of Care that applies to HUD each year for more than $9 million in federal funding to assist those experiencing or at risk of homelessness in 59 rural counties in Michigan. The federal funding is used to provide short and long-term housing subsidies and case management for those experiencing homelessness.

**Michigan Interagency Council on Homelessness**
MSHDA is the chair for the Governor’s Interagency Council on Homelessness created by Executive Order 2015-02. The Council is made up of eight state departments, a member of the courts and four representatives of the general public. The Council acts in an advisory capacity to develop statewide homelessness planning and policy resources for the governor.
MSHDA strives to be a leader in Michigan’s efforts to improve the local systems of care for those going through a housing crisis.

–Kelly Rose, Chief Housing Solutions Officer; Chair, Michigan Interagency Council on Homelessness
Michigan State Housing Development Authority

ADVOCACY

**Michigan’s Campaign to End Homelessness** — [www.michigan.gov/mcteh](http://www.michigan.gov/mcteh)
Former Gov. Jennifer Granholm launched this initiative in 2006. Across Michigan, 60 local Continuum of Care bodies gathered to create their own local 10-year plan that provides focus, coordination and implementation of actions to address homelessness in their community.

**2-1-1 Services** — [www.211us.org](http://www.211us.org)
2-1-1 allows people to give and get help. The call service connects people to basic needs like food, shelter, and utility assistance as well as mental health resources, employment support and support for children, youth and families.
SUPPORTING HOMEOWNERSHIP
MSHDA’s MI Home Loan program resulted in $153M in loans.

1,595 FAMILIES attained the dream of homeownership in 2016 because of MSHDA’s MI Home Loan mortgage program.

Since 2010, Step Forward Michigan provided $421.3M in assistance to 33,285 households through mortgage, tax and condo disbursements.

The MI Home Loan Flex mortgage program funded $5.7M in loans, including MSHDA down payment assistance.
MSHDA's Homeownership Division delivers responsive homeownership products, education and technical assistance that empower our customers and strengthen and sustain Michigan communities. We work with our partners to provide creative solutions that maximize existing resources and preserve homeownership opportunities for future generations.

**Michigan Down Payment**
The Michigan Down Payment program offers up to $7,500 in a 0% interest loan that may be used in conjunction with either the MI Home Loan mortgage or MI Home Loan Flex mortgage. Income and purchase price limits apply, borrowers must contribute a minimum of 1% of the sales price (gifts allowed) and are required to complete a Homebuyer Education course through a MSHDA or HUD approved Housing Education Agency in Michigan. Applications are made through participating lenders. Find a list of MSHDA-approved Experienced Loan Officers at MichDownPayment.com.

**Homeownership Mortgages — MI Home Loan & MI Home Loan Flex**
MSHDA offers fixed-rate mortgage loans for the purchase of a new or existing home, multiple-section manufactured home or condominium (income and purchase price limits apply). Applications are made through participating lenders. Find a list of MSHDA-approved Experienced Loan Officers at MichDownPayment.com.

**Mortgage Credit Certificate Program**
The Mortgage Credit Certificate (MCC) program is a federal tax credit issued in connection with the purchase of a home. Income and purchase price limits apply. The MCC cannot be used with a MSHDA mortgage. Qualified homebuyers can credit 20% of their annual mortgage interest paid against their year-end tax liability. The MCC tax credit is good for the life of the original mortgage provided the home remains the buyer’s principal residence. Find a list of MSHDA-approved MCC Experienced Lenders at MichDownPayment.com.

**Housing Education Program**
The Housing Education Program (HEP) offers homebuyer education, pre-purchase counseling, financial capability education and foreclosure services. Services are provided by MSHDA and HUD approved agencies in many areas across Michigan. Homebuyer Education classes are also offered through online educational options. Approved agencies can be found on the Housing Education Locator at MichDownPayment.com or HUD.gov.

CALL TOLL-FREE AT 844-984-HOME (4663) OR VISIT WWW.MICHDOWNPAYMENT.COM
**Step Forward Michigan**
Step Forward Michigan is a federally-funded foreclosure prevention program operated by Michigan Homeowner Assistance Nonprofit Housing Corporation (MHA) in collaboration with MSHDA. Assistance is available to help homeowners struggling with paying their mortgage payments, property taxes and/or delinquent condo association fees to keep them in their homes and avoid foreclosure. This program provides interest-free loans to homeowners who have a qualifying hardship and sufficient household income to sustain their future payments.

FOR MORE INFORMATION CALL TOLL-FREE AT 866-946-7432 OR VISIT WWW.STEPFORWARDMICHIGAN.ORG

**Property Improvement Program (PIP)**
The Property Improvement Program (PIP) offers 20-year amortized loans that can be used to improve homes in need of repair. The homeowner may make interior or exterior upgrades such as: roof, windows, doors, siding, heating and cooling systems, and kitchens and bath remodels. Income and loan limits apply. Manufactured housing is eligible for improvement. Visit the MSHDA website for a list of participating lenders and current interest rates.

FOR MORE INFORMATION CALL TOLL-FREE AT 844-984-4663 OR VISIT WWW.MICHIGAN.GOV/HOMEIMPROVEMENT

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**RESOURCES**

**Housing Education Locator** — [www.michigan.gov/downpayment](http://www.michigan.gov/downpayment)
Our state-wide network of housing educators provides various services to assist potential homebuyers and current homeowners.

This document, provided by the U.S. Department of Housing and Urban Development (HUD), provides detailed information about the importance of obtaining a home inspection prior to purchasing your home.

Moving is exciting and a lot of work! This document will help you decide what form of moving works best for your family and help you remember all of the people who need to be notified about your move.
Here are 7,500 more reasons to love Michigan.

With the Michigan Down Payment, qualified buyers can get a loan of up to $7,500 to help buy a home. Find out if you’re eligible at MichDownPayment.com.

UP TO $7,500
Michigan Down Payment
Here are 7,500 more reasons to love Michigan. With the Michigan Down Payment, qualified buyers can get a loan of up to $7,500 to help buy a home. Find out if you're eligible at MichDownPayment.com.

Terms and conditions apply. Find out more at MichDownPayment.com/details

Equal Housing Lender
In 2016, 11 communities were awarded $400,000 in grants to make high-impact neighborhood enhancements.

We have completed more than 150 community housing assessments to help cities and townships analyze local housing needs.

The HOME program funded $9.8M in grants to help communities rehabilitate and repair homes.
MSHDA’s Housing Initiatives Division provides affordable housing solutions and opportunities to Michigan residents, neighborhoods and partners.

HOME Program — Single Family Residential Homes
The HOME program provides grants and/or loans to local units of government and nonprofits in order to provide homeowner rehabilitation and homebuyer assistance to income-eligible households. The programs are designed to improve the principal residence of homeowners through rehabilitation of a home to full code and to expand homeownership opportunities through homebuyer assistance with acquisition, rehabilitation or new construction of single-family units.

FOR MORE INFORMATION VISIT WWW.MICHIGAN.GOV/MSHDA

The Neighborhood Enhancement Program
Neighborhood Enhancement grants are designed for high-impact and innovative neighborhood housing-oriented activities that benefit area residents. There are three eligible neighborhood components: beautification, neighborhood public amenity enhancements and infrastructure enhancements. The intent of the program is to support tangible housing-focused activities that are implementation ready and highly visible, with buy-in at the local level including demonstrated support within the neighborhood.

FOR MORE INFORMATION VISIT WWW.MICHIGAN.GOV/MSHDA
The goal of the Neighborhood Enhancement Program grants are to help model Michigan neighborhoods where residents are engaged and facilitating change.

— Earl J. Poleski, Executive Director; Michigan State Housing Development Authority

**RESOURCES**

**MSHDA Community Housing Assessments & Housing Fairs**
The Community Housing Assessments are a tool that cities and townships can use to analyze their housing needs. The data is used as a basis for further discussions about the community’s housing stock. The information helps guide future housing development and identify trends in the market and other local housing needs. MSHDA Housing Fairs provide important information about products and services, federal housing initiatives, financial institutions and local housing services. Fairs are offered several times a year.

This document is an analysis of impediments to Fair Housing Choice with recommendations to be considered over the next two years. These recommendations are centered on two major areas: reinvigorating public education efforts around fair housing rights and concerns, and building a broader institutional awareness around state government’s responsibility for affirmatively furthering fair housing.
Michigan has more lighthouses than any other state, and these unique structures have come to symbolize the Great Lakes State. The Michigan Lighthouse Assistance Program (MLAP), which is funded through the sale of specialty license plates and administered by the State Historic Preservation Office (SHPO), supports preservation of these iconic structures.

Since the plate was first made available in 2000, the MLAP has awarded more than $2 million in grants for lighthouse rehabilitation projects.

For more information visit MICHIGAN.GOV/SAVEOURLIGHTS
The State Historic Preservation Office (SHPO) works with property owners, government agencies and other stakeholders to identify, designate and protect Michigan’s historic and archaeological sites, cultural landscapes, and community character. SHPO helps facilitate investment in historic buildings and districts, which are important parts of the state’s economic, cultural and social centers.

**Survey and Planning**

Identifying what is historic is the first step in preserving our culture and our state’s historic character. Through survey, historic architectural and archaeological sites are identified so that sound judgments can be made for community and project planning. At the local level, historic districts can be designated in accordance with the state Local Historic Districts Act PA 169 of 1970, thereby protecting the character of neighborhoods and commercial areas. SHPO encourages municipalities to consider historic resources when making decisions about new development and the allocation of funding. At the state and federal levels, that same survey information is used for planning housing rehabilitations, park improvements, new highways and other infrastructure improvements. Michigan’s current State Historic Preservation Plan, published by SHPO with input from stakeholders statewide, will guide preservation activities through 2019. View the plan at michigan.gov/mihpplan.

**The National Register of Historic Places**

The National Register of Historic Places is the nation’s list of historic sites worthy of preservation. Communities celebrate their heritage by seeking recognition of their historic buildings and archaeological sites. National Register designation entitles the owners of income-producing properties to apply for Federal Historic Preservation Tax Credits.

**Federal Historic Preservation Tax Credits**

Federal Historic Preservation Tax Credits encourage investment in underutilized and vacant structures. The program provides a credit of up to 20% of rehabilitation costs as an incentive for rehabilitating a historic building used for income-producing purposes. Since 2000, the tax credits have helped generate nearly $2.5 billion in direct investment in Michigan.

**Certified Local Government Program**

The Certified Local Government Program (CLG) is a partnership between local, state and federal governments focused on promoting historic preservation at the grassroots level. The program is jointly administered by the National Park Service and SHPOs in each state. Communities that successfully apply to become CLGs are eligible to apply for Historic Preservation Fund pass-through grants for the survey and identification of historic properties, feasibility studies, historic structures reports and rehabilitation, among other opportunities.
Cultural Resource Protection
Section 106 of the National Historic Preservation Act of 1966 requires federal agencies to determine the impact of federally funded, licensed or permitted projects on historic resources and archaeological sites. SHPO assists with project planning and consults with the agencies or their designees so that projects can proceed efficiently and in a timely manner, while taking into consideration the preservation of sites that are either eligible for or listed in the National Register of Historic Places.

FOR MORE INFORMATION CALL 517-373-1630 OR VISIT WWW.MICHIGAN.GOV/SHPOSECTION106

Archaeology
Archaeology focuses on cultural resources that lie underground and are less visible than buildings and structures. Those significant buried resources document approximately 14,000 years of Michigan history. The State Archaeological Site File contains information about more than 22,000 land sites and 1,500 shipwrecks. SHPO archaeologists collaborate with federal, tribal, state and local agencies to protect archaeological sites both underground and underwater. In partnership with the Michigan History Center (DNR), SHPO conducts educational programs for school children and an annual Archaeology Day that attracts hundreds of visitors.

FOR MORE INFORMATION CALL 517-373-1630 OR VISIT WWW.MICHIGAN.GOV/ARCHAEOLOGY

Michigan Lighthouse Assistance Program
The Save Our Lights specialty license plate funds the preservation of lighthouses in the Great Lakes State. Since 2000, SHPO awarded more than $2 million to nonprofit organizations and local governments for the rehabilitation of these iconic structures, which have come to symbolize Michigan.

FOR MORE INFORMATION CALL 517-373-1630 OR VISIT WWW.MICHIGAN.GOV/SAVEOURLIGHTS

PARTNERS

National Park Service — www.nps.gov
The National Park Service administers the Federal Historic Preservation Program, which includes the National Register of Historic Places and the Federal Historic Preservation Tax Credits.

Michigan Historic Preservation Network — www.mhpn.org
The Michigan Historic Preservation Network is a statewide, membership-based, nonprofit organization devoted to education about and advocacy for historic preservation.

Michigan History Center — www.michigan.gov/mhc
The Michigan History Center preserves and shares the stories of Michigan through the Archives of Michigan, Michigan Historical Marker Program and 12 field museums, including the flagship Michigan History Museum.

National Trust for Historic Preservation — www.savingplaces.org
The National Trust is a privately funded membership organization that works to save the country’s historic resources.
The Michigan State Housing Development Authority enhances community and economic vitality through housing and historic preservation.