

DRAFT

MICHIGAN CONSOLIDATED PLAN

FOR HOUSING AND COMMUNITY DEVELOPMENT

May 4, 2015

Prepared on the IDIS eCon Planning Suite by

Michigan State Housing Development Authority

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Consolidated Plan

Setup

- AD-25 Administration
- AD-50 Verify Grantee/PJ Information in IDIS
- AD-55 Verify Grantee/PJ - Program Contacts

Executive Summary

- ES-05 Executive Summary

The Process

- PR-05 Lead & Responsible Agencies
- PR-10 Consultation
- PR-15 Citizen Participation

Needs Assessment

- NA-05 Overview
- NA-10 Housing Needs Assessment
- NA-15 Disproportionately Greater Need: Housing Problems
- NA-20 Disproportionately Greater Need: Severe Housing Problems
- NA-25 Disproportionately Greater Need: Housing Cost Burdens
- NA-30 Disproportionately Greater Need: Discussion
- NA-35 Public Housing
- NA-40 Homeless Needs Assessment
- NA-45 Non-Homeless Special Needs Assessment
- NA-50 Non-Housing Community Development Needs

Market Analysis

- MA-05 Overview
- MA-10 Number of Housing Units
- MA-15 Cost of Housing
- MA-20 Condition of Housing
- MA-25 Public and Assisted Housing
- MA-30 Homeless Facilities
- MA-35 Special Needs Facilities and Services
- MA-40 Barriers to Affordable Housing
- MA-45 Non-Housing Community Development Assets

MA-50 Needs and Market Analysis Discussion

Strategic Plan

- SP-05 Overview
- SP-10 Geographic Priorities
- SP-25 Priority Needs
- SP-30 Influence of Market Conditions
- SP-35 Anticipated Resources
- SP-40 Institutional Delivery Structure
- SP-45 Goals
- SP-50 Public Housing Accessibility and Involvement
- SP-55 Barriers to affordable housing
- SP-60 Homelessness Strategy
- SP-65 Lead based paint Hazards
- SP-70 Anti-Poverty Strategy
- SP-80 Monitoring

Annual Action Plan

- AP-15 Expected Resources
- AP-20 Annual Goals and Objectives
- AP-35 Projects
- AP-25 Allocation Priorities
- AP-30 Method of Distribution
- AP-40 Section 108 Loan Guarantee
- AP-45 Community Revitalization Strategies
- AP-50 Geographic Distribution
- AP-55 Affordable Housing
- AP-60 Public Housing
- AP-65 Homeless and Other Special Needs Activities
- AP-70 HOPWA goals
- AP-75 Barriers to affordable housing
- AP-85 Other Actions
- AP-90 Program Specific Requirements

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) and Housing Opportunities for Persons with AIDS (HOPWA) formula programs.

The purpose of the 2015-2019 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 four 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; 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 Michigan Strategic Fund (MSF) 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.

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, is soliciting comments from the public regarding the plan through multiple methods, including a formal 30-day public comment period.

The formal public comment period, held between April 6, 2015 and May 7, 2015, 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.

5. Summary of public comments

Comment Period is currently underway. This section will be updated prior to submission.

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

Comment Period is currently underway. This section will be updated prior to submission.

7. Summary

Comment Period is currently underway. This section will be updated prior to submission.

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

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 Community Development mailbox e-mail address: cddmailbox@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 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	Agency/Group/Organization	Michigan Homeless Assistance Advisory Board (MHAAB)
	Agency/Group/Organization Type	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
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</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'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.</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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
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(I))

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

We have solicited feedback in multiple ways over the past year in anticipation of having to analyze what is working and how we can improve programs to assist Michigan's residents. We developed an advisory council, formulated a stakeholders group, held multiple regional meetings 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. All of this discussion and feedback resulted in us validating that the goals in place still accurately outline what the primary needs for housing and community development are within Michigan. All of the goals have a direct linkage to the data contained within this plan. 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.

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	Minorities Non-English Speaking - Specify other language: We offer interpreters on an as needed basis. Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing All Michigan Residents	Pending in Lansing/Detroit	Pending	Pending	Pending
2	Internet Outreach	Non-targeted/broad community All Michigan Residents	Draft is being posted on our website	Pending	Pending	Pending

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)
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.	
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.	

Table 4 – Citizen Participation Outreach

Needs Assessment

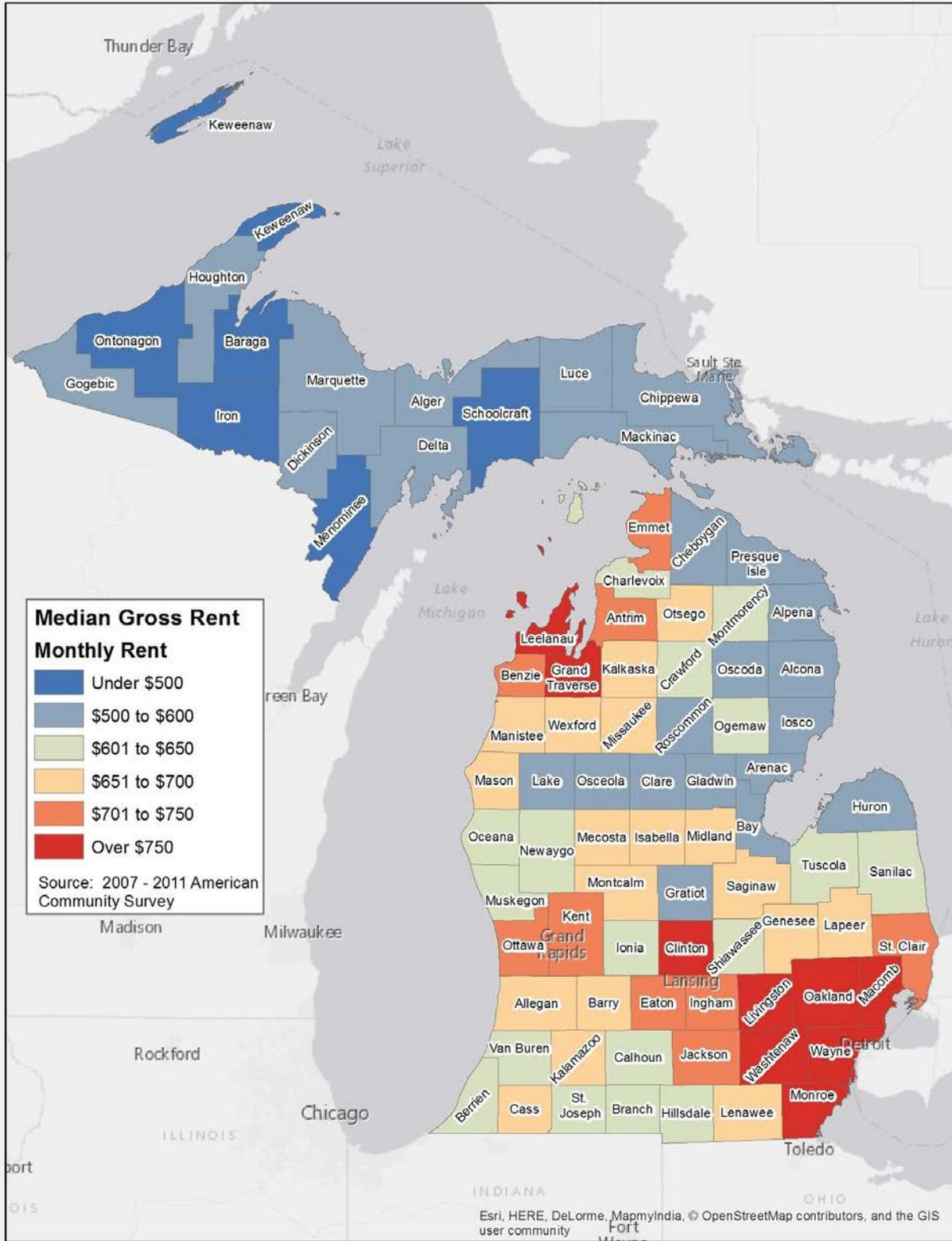
NA-05 Overview

Needs Assessment Overview

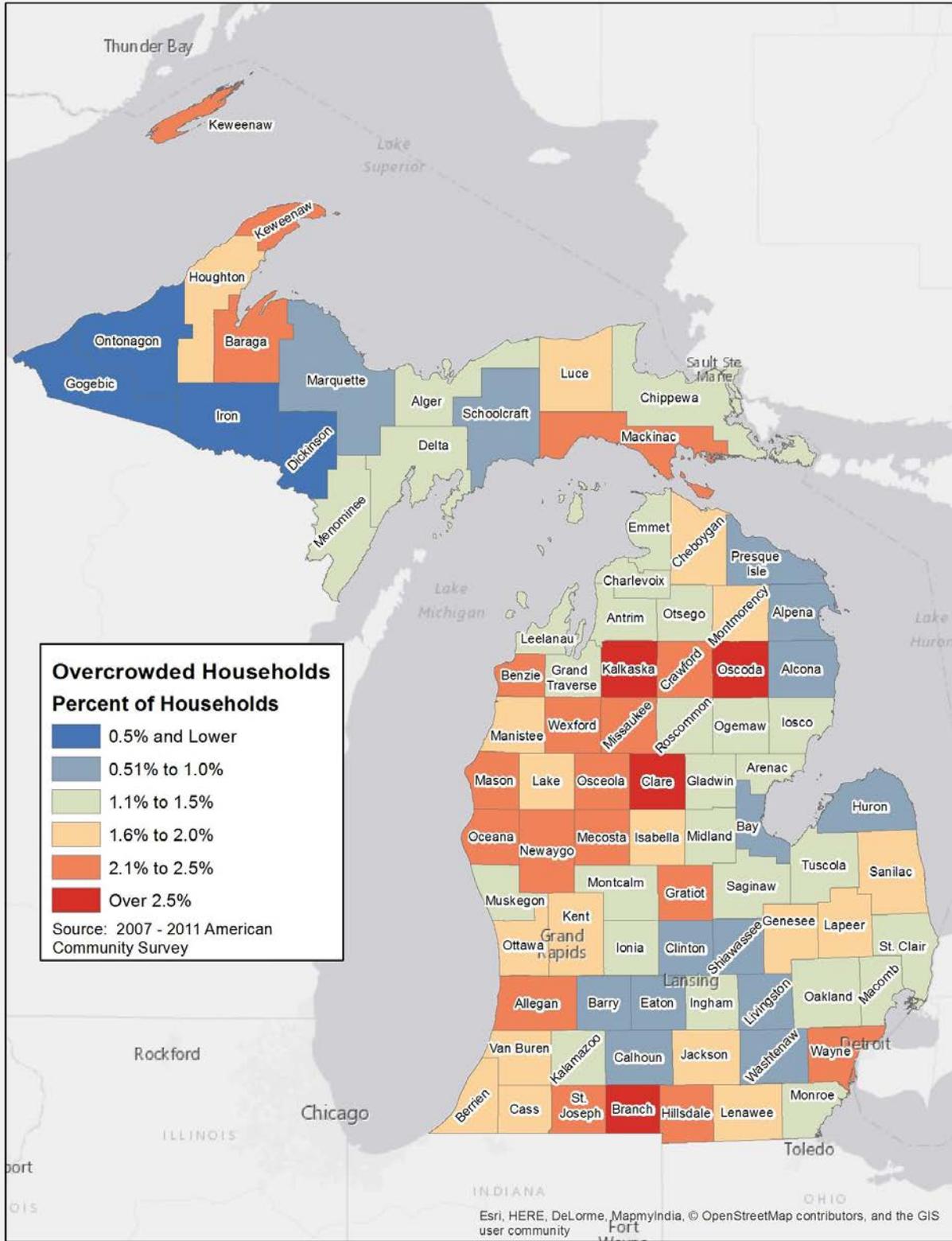
The State believes the activities and strategies funded through the Consolidated Plan are making an impact on identified needs. The demand for the programs funded under CDBG, HOME, ESG and HOPWA remain greater than the funding available.

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.

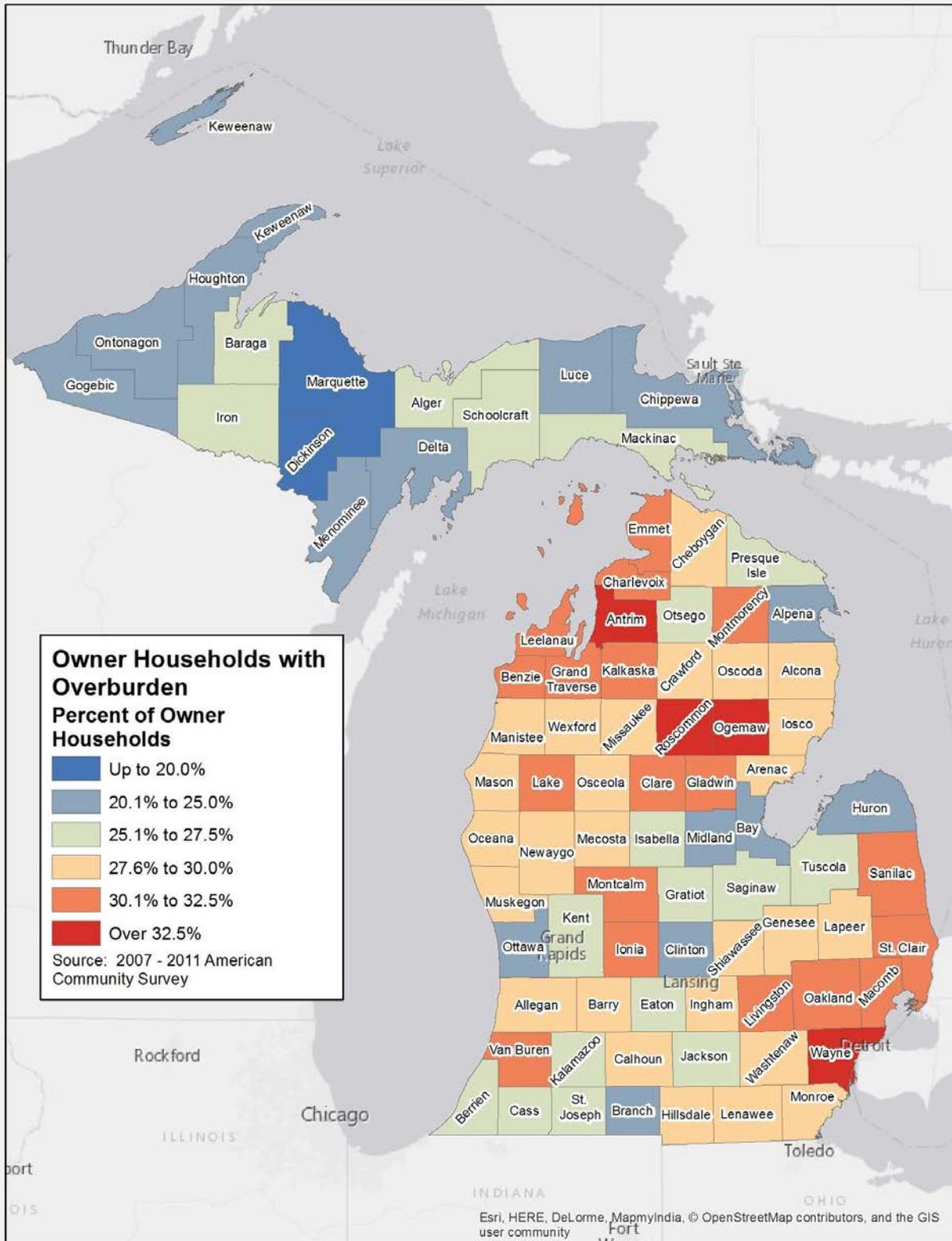
In addition to workforce challenges, the state also faces community development challenges. Throughout the state of Michigan, there are vacant and blighted structures in areas with insufficient local funds available to deal with these issues. Due to aging infrastructure and limited community level assets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



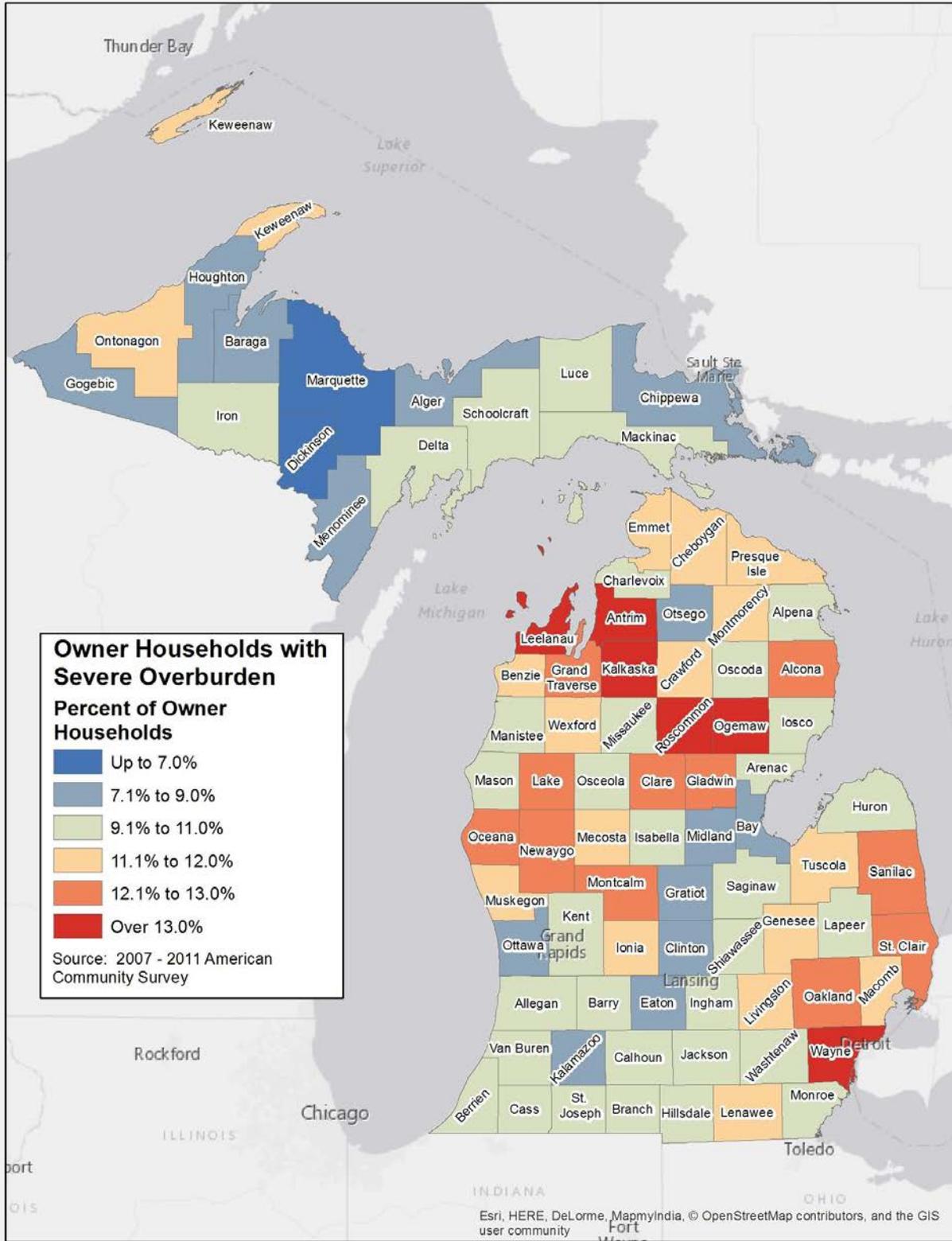
Median Gross Rent



Overcrowded



Owner Overburden



Severe Owner 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: 2011	% Change
Population	9,938,444	9,920,621	-0%
Households	3,788,780	3,825,182	1%
Median Income	\$44,667.00	\$48,669.00	9%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	470,970	430,420	630,095	392,245	1,901,455
Small Family Households *	155,040	135,200	212,420	154,630	1,042,565
Large Family Households *	33,840	31,880	49,185	32,775	166,085
Household contains at least one person 62-74 years of age	63,855	76,495	129,805	85,710	341,565
Household contains at least one person age 75 or older	55,210	96,845	120,635	50,415	126,265
Households with one or more children 6 years old or younger *	89,990	66,895	91,275	56,895	173,360
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 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	5,975	3,720	3,540	1,365	14,600	3,120	2,050	2,635	1,390	9,195
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	2,750	1,475	1,405	450	6,080	515	620	800	475	2,410
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	8,575	4,720	4,710	1,375	19,380	3,070	3,725	5,655	3,620	16,070
Housing cost burden greater than 50% of income (and none of the above problems)	182,255	63,090	11,850	1,430	258,625	114,970	82,250	66,990	19,030	283,240
Housing cost burden greater than 30% of income (and none of the above problems)	29,025	82,840	75,305	11,455	198,625	25,130	68,725	122,170	79,740	295,765

	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
Zero/negative Income (and none of the above problems)	25,895	0	0	0	25,895	18,455	0	0	0	18,455

Table 7 – Housing Problems Table

Data 2007-2011 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
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	199,560	73,005	21,505	4,620	298,690	121,680	88,645	76,080	24,515	310,920
Having none of four housing problems	67,330	123,540	183,270	90,305	464,445	38,060	145,225	349,245	272,805	805,335
Household has negative income, but none of the other housing problems	25,895	0	0	0	25,895	18,455	0	0	0	18,455

Table 8 – Housing Problems 2

Data 2007-2011 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	84,645	58,745	32,910	176,300	45,445	48,225	79,325	172,995
Large Related	19,160	11,550	5,280	35,990	10,230	13,230	19,790	43,250
Elderly	31,070	29,980	20,360	81,410	53,245	65,390	55,625	174,260
Other	90,545	52,615	31,795	174,955	36,350	28,010	38,250	102,610
Total need by income	225,420	152,890	90,345	468,655	145,270	154,855	192,990	493,115

Table 9 – Cost Burden > 30%

Data 2007-2011 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	75,350	24,735	2,730	102,815	39,665	30,675	28,245	98,585
Large Related	16,875	4,285	415	21,575	8,515	7,610	5,305	21,430
Elderly	22,140	13,815	5,940	41,895	39,195	27,220	19,730	86,145
Other	79,720	22,915	3,875	106,510	31,610	18,590	14,610	64,810
Total need by income	194,085	65,750	12,960	272,795	118,985	84,095	67,890	270,970

Table 10 – Cost Burden > 50%

Data 2007-2011 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	9,800	5,255	4,995	1,490	21,540	2,975	3,450	5,150	2,975	14,550

	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
Multiple, unrelated family households	1,140	865	870	255	3,130	790	995	1,280	1,150	4,215
Other, non-family households	670	225	320	120	1,335	35	29	119	14	197
Total need by income	11,610	6,345	6,185	1,865	26,005	3,800	4,474	6,549	4,139	18,962

Table 11 – Crowding Information – 1/2

Data Source: 2007-2011 CHAS

	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	0	0	0	0	0	0	0	0

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 Source: 2007-2011 CHAS

*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 Source: 2007-2011 CHAS

*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 Source: 2007-2011 CHAS

*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
White	95,857	251,938	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
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 Source: 2007-2011 CHAS

*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 Source: 2007-2011 CHAS

*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

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
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 Source: 2007-2011 CHAS

*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

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	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 Source: 2007-2011 CHAS

*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

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	25,454	390,841	0

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
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 Source: 2007-2011 CHAS

*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: 2007-2011 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			Special Purpose Voucher		
				Total	Project - based	Tenant - based	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			Special Purpose Voucher		
				Total	Project - based	Tenant - based	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			Special Purpose Voucher	
				Total	Project - based	Tenant - based	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			Special Purpose Voucher		
				Total	Project - based	Tenant - based	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	Program Type								
	Certificate	Mod-Rehab	Public Housing	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:

This section is being prepared by ESG.

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)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
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.

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

Describe the Nature and Extent of Unsheltered and Sheltered 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

Current HOPWA formula use:	
Cumulative cases of AIDS reported	5,681
Area incidence of AIDS	169
Rate per population	3
Number of new cases prior year (3 years of data)	486
Rate per population (3 years of data)	2
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	15,029
Area Prevalence (PLWH per population)	269
Number of new HIV cases reported last year	0

Table 26 – HOPWA Data

Data Source: CDC HIV Surveillance

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	12
Short-term Rent, Mortgage, and Utility	0
Facility Based Housing (Permanent, short-term or transitional)	0

Table 27 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

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.

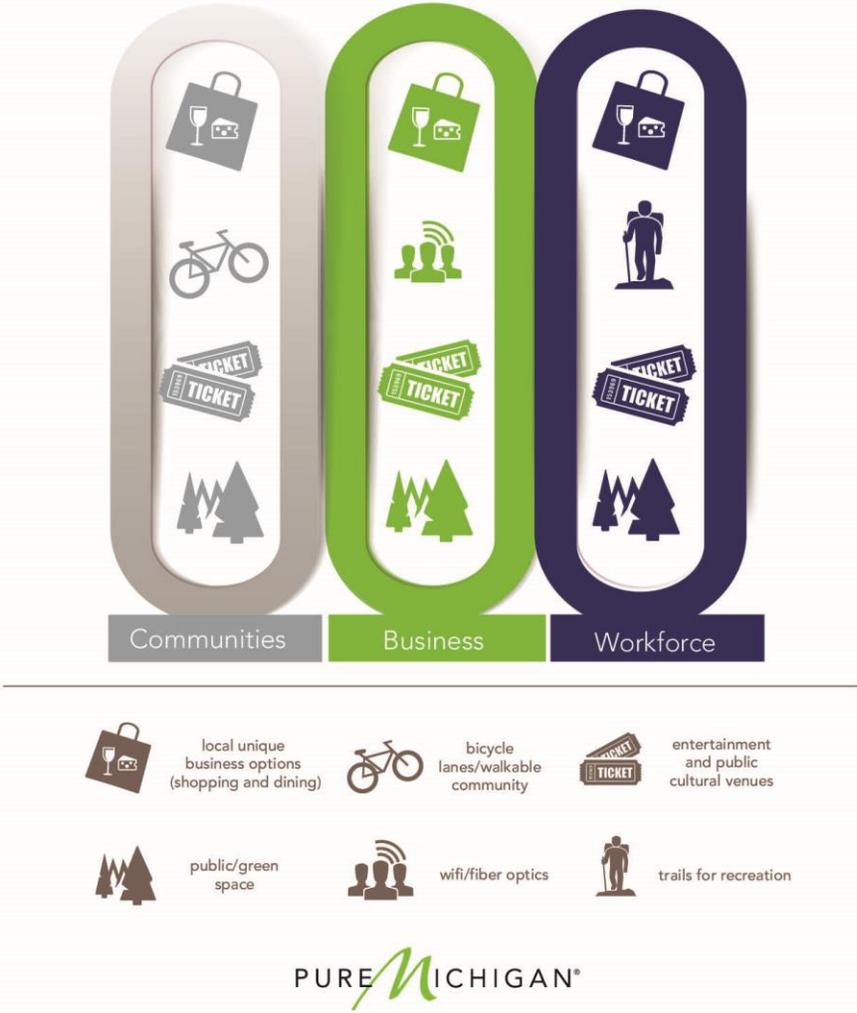
How were these needs determined?

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.

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	3,255,189	72%
1-unit, attached structure	205,859	5%
2-4 units	241,948	5%
5-19 units	355,167	8%
20 or more units	222,131	5%
Mobile Home, boat, RV, van, etc	251,921	6%
Total	4,532,215	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	3,450	0%	26,781	3%
1 bedroom	45,523	2%	270,274	27%
2 bedrooms	531,776	19%	410,472	41%
3 or more bedrooms	2,231,858	79%	305,048	30%
Total	2,812,607	100%	1,012,575	101%

Table 29 – Unit Size by Tenure

Data Source: 2007-2011 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: 2011	% Change
Median Home Value	110,300	137,300	24%
Median Contract Rent	468	609	30%

Table 30 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	347,094	34.3%
\$500-999	572,839	56.6%
\$1,000-1,499	63,960	6.3%
\$1,500-1,999	16,324	1.6%
\$2,000 or more	12,358	1.2%
Total	1,012,575	100.0%

Table 31 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	81,180	No Data
50% HAMFI	291,095	251,615
80% HAMFI	705,115	703,560
100% HAMFI	No Data	1,026,170
Total	1,077,390	1,981,345

Table 32 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Low HOME Rent	0	0	0	0	0

Table 33 – Monthly Rent

Data Source Comments:

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

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	789,578	28%	483,411	48%
With two selected Conditions	17,219	1%	26,052	3%
With three selected Conditions	2,212	0%	2,609	0%
With four selected Conditions	184	0%	182	0%
No selected Conditions	2,003,414	71%	500,321	49%
Total	2,812,607	100%	1,012,575	100%

Table 34 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	304,739	11%	83,818	8%
1980-1999	651,298	23%	233,869	23%
1950-1979	1,221,797	43%	449,405	44%
Before 1950	634,773	23%	245,483	24%
Total	2,812,607	100%	1,012,575	99%

Table 35 – Year Unit Built

Data Source: 2007-2011 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	1,856,570	66%	694,888	69%
Housing Units build before 1980 with children present	158,240	6%	55,120	5%

Table 36 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

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

	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 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 used 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	130
PH in facilities	0
STRMU	146
ST or TH facilities	0
PH placement	56

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

It is critical to the success of the housing solutions approach, that all processes, including referral, are clearly defined, tested and then optimized. The State is engaging stakeholders, partners, and the public in the process of examining current policies and is continually engaged in the process, so improvement strategies can be implemented when necessary and programs can continue to evolve as Michigan's market and needs change.

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	22,406	23,331	2	3	1
Arts, Entertainment, Accommodations	143,289	120,990	12	14	2
Construction	57,886	43,435	5	5	0
Education and Health Care Services	228,892	147,294	19	17	-2
Finance, Insurance, and Real Estate	69,030	49,164	6	6	0
Information	18,402	11,944	2	1	-1
Manufacturing	261,292	192,810	21	22	1
Other Services	53,070	39,375	4	4	0
Professional, Scientific, Management Services	76,579	42,996	6	5	-1
Public Administration	10	7	0	0	0
Retail Trade	187,213	150,950	15	17	2
Transportation and Warehousing	38,762	27,328	3	3	0
Wholesale Trade	61,281	37,193	5	4	-1
Total	1,218,112	886,817	--	--	--

Table 41- Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	4,908,329
Civilian Employed Population 16 years and over	4,306,814
Unemployment Rate	12.25
Unemployment Rate for Ages 16-24	28.85
Unemployment Rate for Ages 25-65	7.94

Table 42 - Labor Force

Data Source Comments: Data in table above from 2007-2011 ACS - There has been substantial lowering of the unemployment rate since this time. As of January 2015 the unemployment rate in Michigan per the Bureau of Labor statistics is 6.3%. State unemployment has been steadily decreasing since 2009. See Bureau of Labor Statistics Unemployment Data Chart below.

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	954,184
Farming, fisheries and forestry occupations	162,152
Service	487,009
Sales and office	1,071,655
Construction, extraction, maintenance and repair	337,405
Production, transportation and material moving	294,331

Table 43 – Occupations by Sector

Data Source Comments: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	2,765,583	68%
30-59 Minutes	1,048,498	26%
60 or More Minutes	240,042	6%
Total	4,054,123	100%

Table 44 - Travel Time

Data Source Comments: 2007-2011 ACS

Education:

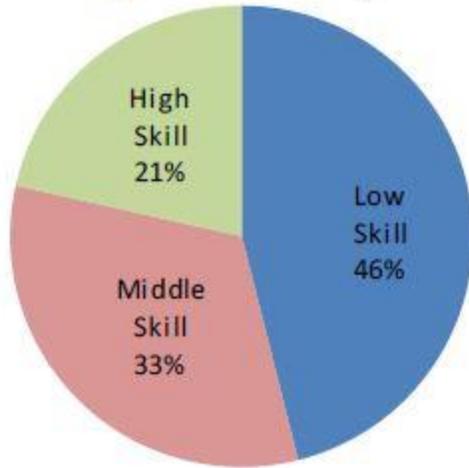
Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	75,629	18,189	75,684
High school graduate (includes equivalency)	442,340	61,575	202,669
Some college or Associate's degree	548,972	51,823	159,900
Bachelor's degree or higher	383,252	16,086	75,967

Table 45 - Educational Attainment by Employment Status

Data Source Comments: 2007-2011 ACS. As with the overall unemployment rate the number of unemployed people in each level of educational attainment has lowered in recent months. In the pie chart below the data on the skill make up of Michigan workers is outlined. Middle skill is defined as a workers with a high school degree and on the job training of at least one month, but no bachelor degree. This chart is from the Winter 2015 Michigan Economic and Workforce Indicators and Insights report, full text of the report is available at www.milmi.org.

Michigan's Employment by Occupation Skill Level, 2013



Source: U.S. Bureau of Labor Statistics

Middle Skill Jobs

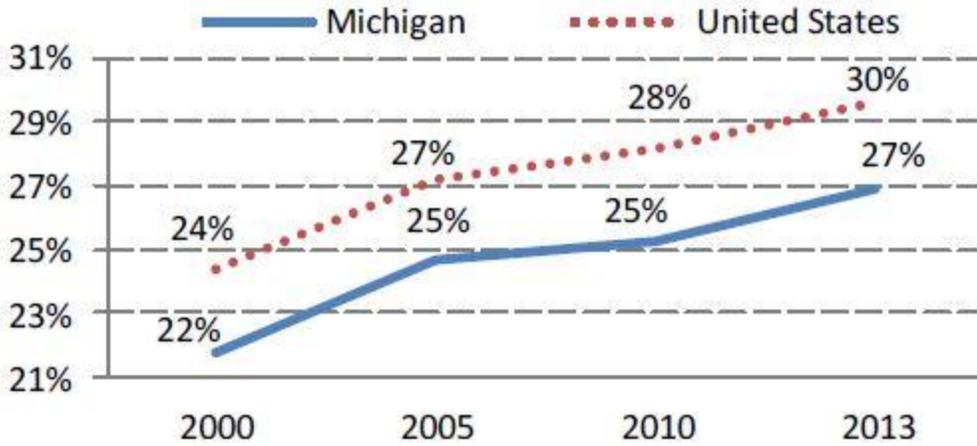
Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	14,110	28,484	261,515	64,459	109,985
9th to 12th grade, no diploma	132,731	90,074	84,071	180,158	179,928
High school graduate, GED, or alternative	280,506	297,247	363,629	864,908	516,084
Some college, no degree	421,810	321,330	326,217	670,709	243,381
Associate's degree	45,261	101,969	127,108	256,140	55,300
Bachelor's degree	76,112	238,639	246,942	410,950	124,955
Graduate or professional degree	5,075	98,692	142,607	284,858	111,889

Table 46 - Educational Attainment by Age

Data Source Comments: 2007-2011 ACS Michigan residents have consistently been 2-3% less likely the national average to have a Bachelor's degree or higher. See the attached chart from the winter 2015 Michigan Economic and Workforce Indicators and Insights report, full text of the report is available at www.milmi.org.

Bachelor's Degree and Higher, 25 and Over



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

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,741
High school graduate (includes equivalency)	25,848
Some college or Associate's degree	31,823
Bachelor's degree	48,343
Graduate or professional degree	67,157

Table 47 – Median Earnings in the Past 12 Months

Data Source Comments: 2007-2011 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?

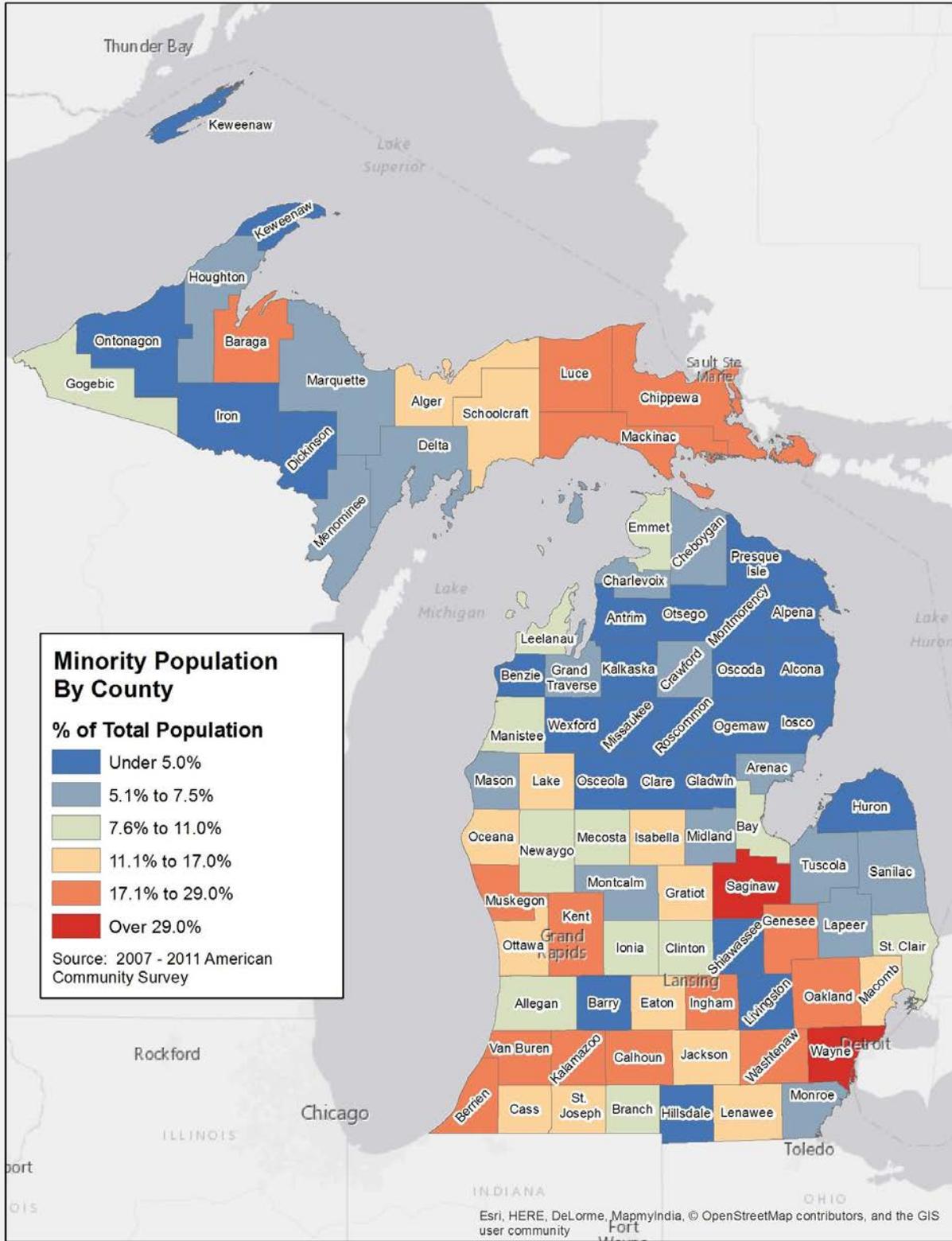
Since the areas of racial, ethnic, and income concentrations mentioned above span the whole state, it is hard to generalize conditions within them. However, some typical urban housing market conditions would include lower prices, older stock and problems with housing quality in many neighborhoods, along 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.



Minority Population Map

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

General Allocation Priorities

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

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.

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 TRA 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.

SP-25 Priority Needs – 91.315(a)(2)

Priority Needs

Table 49 – Priority Needs Summary

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

3	Priority Need Name	Job Creation
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Statewide distribution via a competitive process or on a continuous basis per program parameters.
	Associated Goals	Economic Development Jobs - MSF CDBG Community Development Jobs - MSF CDBG
	Description	Economic and community 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.
	Basis for Relative Priority	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.
4	Priority Need Name	Coordinaton of Care
	Priority Level	High
	Population	Extremely Low Large Families Families with Children Elderly Chronic Homelessness Families with Children veterans
	Geographic Areas Affected	Statewide distribution via a competitive process or on a continuous basis per program parameters.
	Associated Goals	ESG
	Description	Emergency Solutions Grants
	Basis for Relative Priority	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	Priority Need Name	Health Care Services to residents statewide
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Persons with HIV/AIDS Persons with HIV/AIDS and their Families
	Geographic Areas Affected	Statewide distribution via a competitive process or on a continuous basis per program parameters.
	Associated Goals	HOPWA
	Description	A broad range of health care services to residents statewide, including services targeted to special needs populations.
	Basis for Relative Priority	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	Priority Need Name	Urgent Need
	Priority Level	Low
	Population	Extremely Low Low Moderate Other
	Geographic Areas Affected	Statewide distribution via a competitive process or on a continuous basis per program parameters.
	Associated Goals	Urgent Need - MSF CDBG
	Description	Urgent need projects are based on the overall regional impact.
	Basis for Relative Priority	This is not the highest funding priority for the allocated funds as other funding sources are typically available to assist with this need.
7	Priority Need Name	Elimination of Blight
	Priority Level	High

Population	Extremely Low Low Moderate Middle
Geographic Areas Affected	Statewide distribution via a competitive process or on a continuous basis per program parameters.
Associated Goals	Blight Elimination - MSF CDBG MSHDA CDBG Blight Elimination
Description	Spot or area blight elimination through acquisition, demolition, clearance, and historic preservation.
Basis for Relative Priority	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.

Narrative (Optional)

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	N/A
TBRA for Non-Homeless Special Needs	N/A
New Unit Production	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 in areas where the market conditions identify a need.
Rehabilitation	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.
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 Reminder 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.
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.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
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.
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.

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 neighborhood improvements public facilities	State
Department of Health and Human Services		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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
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
Street Outreach Services			
Law Enforcement			
Mobile Clinics		X	X
Other Street Outreach Services		X	
Supportive Services			
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	
Other			

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	2019	Affordable Housing	Statewide Distribution	Low to Moderate Income Households (LMMI)	HOME: \$8,272,633	
2	MSHDA HOME and MSF CDBG Housing Activities	2015	2019	Affordable Housing	Statewide Distribution	Low to Moderate Income Households (LMMI)	CDBG: \$7,257,210 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	2019	Affordable Housing	Statewide Distribution	Low to Moderate Income Households (LMMI)	HOME: \$1,019,914	Other: 1 Other
4	ESG	2015	2019	Homeless	Statewide Distribution	Coordinaton 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	2019	Non-Homeless Special Needs	Statewide Distribution	Health Care Services to residents statewide	CDBG: \$0 HOPWA: \$1,071,464 HOME: \$0 ESG: \$0	Other: 1 Other
6	Economic Development Jobs - MSF CDBG	2015	2019	Non-Housing Community Development	Statewide Distribution	Job Creation	CDBG: \$7,861,977 HOPWA: \$0 HOME: \$0 ESG: \$0	Jobs created/retained: 400 Jobs
7	Community Development Jobs - MSF CDBG	2015	2019	Non-Housing Community Development	Statewide Distribution	Job Creation	CDBG: \$4,535,756	Jobs created/retained: 20 Jobs
8	Community Dev. Infrastructure & Facades - MSF CDBG	2015	2019	Non-Housing Community Development	Statewide Distribution	Area Benefit Projects in LMI Areas	CDBG: \$4,535,756	Other: 10 Other
9	Blight Elimination - MSF CDBG	2015	2019	Non-Housing Community Development	Statewide Distribution	Elimination of Blight	CDBG: \$5,745,295	Other: 5 Other
10	Urgent Need - MSF CDBG	2015	2019	Non-Housing Community Development	Statewide Distribution	Urgent Need		
11	MSHDA CDBG Blight Elimination	2015	2019	Non-Housing Community Development	Statewide Distribution	Area Benefit Projects in LMI Areas Elimination of Blight	CDBG: \$302,382	Buildings Demolished: 30 Buildings

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	Goal Name	MSHDA HOME and MSF CDBG Housing Activities
	Goal Description	Improve and preserve the existing affordable housing stock and neighborhoods.
3	Goal Name	HOME DPA
	Goal Description	Increase sustainable homeownership opportunities for individuals and families by reducing the costs of homeownership.
4	Goal Name	ESG
	Goal Description	Make homeless assistance more effective and responsive to local need through local autonomy and movement toward a continuum of care.
5	Goal Name	HOPWA
	Goal Description	Develop linkages between the housing and service sectors to provide greater housing opportunities for households with special needs.

6	Goal Name	Economic Development Jobs - MSF CDBG
	Goal Description	<p>Economic Development Specific Objective # EO-1</p> <p>Job Creation – Assistance to Businesses</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. These projects can be funded as a grant award from current program year CDBG funds or as a loan from the CDBG Revolving Loan Funds (RLF).</p>
7	Goal Name	Community Development Jobs - MSF CDBG
	Goal Description	<p>Community Development Specific Objective # EO-3</p> <p>Job Creation – Assistance to Businesses</p> <p>Direct assistance to businesses provides grants or loans to create and retain jobs in Michigan and help create vibrant communities. These grants are provided to jumpstart growth of existing and development of new businesses, create jobs and support an entrepreneurial environment. These projects include: Building Improvements and Acquisition. They qualify based on job creation. These projects qualify under job creation. These projects can be funded as a grant award from current program year CDBG funds or as a loan from the CDBG Revolving Loan Funds (RLF).</p>

8	Goal Name	Community Dev. Infrastructure & Facades - MSF CDBG
	Goal Description	<p>Community Development Specific Objective # SL-2</p> <p>Assistance to Communities - Infrastructure</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. These projects can be funded as a grant award from current program year CDBG funds or as a loan from the CDBG Revolving Loan Funds (RLF).</p>

9	Goal Name	Blight Elimination - MSF CDBG
	Goal Description	<p>Elimination of Blight Specific Objective SL-3</p> <p>This program is designed 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. These projects can be funded as a grant award from current program year CDBG funds or as a loan from the CDBG Revolving Loan Funds (RLF).</p>
10	Goal Name	Urgent Need - MSF CDBG
	Goal Description	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.
11	Goal Name	MSHDA CDBG Blight Elimination
	Goal Description	Demolition of blighted residential structures in areas adjacent to downtowns.

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

It is critical to the success of the housing solutions approach, that all processes, including referral, are clearly defined, tested and then optimized. The State is engaging stakeholders, partners, and the public in the process of examining current policies and is continually engaged in the process, so improvement strategies can be implemented when necessary and programs can continue to evolve as Michigan's market and needs change.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The State is engaging stakeholders, partners, and the public in the process of examining current policies and is continually engaged in the process, so improvement strategies can be implemented when necessary and programs can continue to evolve as Michigan's market and needs change.

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 DHHS's 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.

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 Reminder 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 Reminder 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.

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
1	MSHDA HOME Rental	2015	2019	Affordable Housing	Statewide Distribution	Low to Moderate Income Households (LMMI)	HOME: \$8,272,633	Rental units constructed: 150 Household Housing Unit Rental units rehabilitated: 600 Household Housing Unit
2	MSHDA HOME and MSF CDBG Housing Activities	2015	2019	Affordable Housing	Statewide Distribution	Low to Moderate Income Households (LMMI)	CDBG: \$7,257,210 HOME: \$2,039,828	Rental units constructed: 25 Household Housing Unit Rental units rehabilitated: 75 Household Housing Unit Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 30 Household Housing Unit
3	HOME DPA	2015	2019	Affordable Housing	Statewide Distribution	Low to Moderate Income Households (LMMI)	HOME: \$1,019,914	Direct Financial Assistance to Homebuyers: 83 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	ESG	2015	2019	Homeless	Statewide Distribution	Coordinaton of Care	ESG: \$4,729,137	Tenant-based rental assistance / Rapid Rehousing: 206 Households Assisted Homelessness Prevention: 413 Persons Assisted
5	HOPWA	2015	2019	Non-Homeless Special Needs	Statewide Distribution	Health Care Services to residents statewide	HOPWA: \$1,071,464	HIV/AIDS Housing Operations: 50 Household Housing Unit
6	Economic Development Jobs - MSF CDBG	2015	2019	Non-Housing Community Development	Statewide Distribution	Area Benefit Projects in LMI Areas Job Creation Urgent Need	CDBG: \$7,861,977	Jobs created/retained: 400 Jobs
7	Community Development Jobs - MSF CDBG	2015	2019	Non-Housing Community Development	Statewide Distribution	Job Creation	CDBG: \$4,535,756	Businesses assisted: 20 Businesses Assisted
8	Community Dev. Infrastructure & Facades - MSF CDBG	2015	2019	Non-Housing Community Development	Statewide Distribution	Area Benefit Projects in LMI Areas	CDBG: \$4,535,756	Other: 10 Other
9	Blight Elimination - MSF CDBG	2015	2019	Non-Housing Community Development	Statewide Distribution	Elimination of Blight	CDBG: \$5,745,295	Other: 5 Other
10	MSHDA CDBG Blight Elimination	2015	2019	Non-Housing Community Development	Statewide Distribution	Area Benefit Projects in LMI Areas Elimination of Blight	CDBG: \$302,382	Buildings Demolished: 30 Buildings

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 and MSF CDBG 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	Goal Name	HOPWA
	Goal Description	

6	Goal Name	Economic Development Jobs - MSF CDBG
	Goal Description	<p>Economic Development</p> <p>Job Creation – Assistance to Businesses</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. These projects can be funded as a grant award from current program year CDBG funds or as a loan from the CDBG Revolving Loan Funds (RLF).</p> <p>The state expects to dedicate approximately \$7,861,977 to meeting this goal, subject to the results of the method of distribution. This number is an estimate only.</p>
7	Goal Name	Community Development Jobs - MSF CDBG
	Goal Description	<p>Community Development</p> <p>Job Creation – Assistance to Businesses</p> <p>Direct assistance to businesses provides grants or loans to create and retain jobs in Michigan and help create vibrant communities. These grants are provided to jumpstart growth of existing and development of new businesses, create jobs and support an entrepreneurial environment. These projects include: Building Improvements and Acquisition. They qualify based on job creation. These projects qualify under job creation. These projects can be funded as a grant award from current program year CDBG funds or as a loan from the CDBG Revolving Loan Funds (RLF).</p> <p>The state expects to dedicate \$4,535,756 to meeting this goal, subject to the results of the method of distribution. This number is an estimate.</p>

8	Goal Name	Community Dev. Infrastructure & Facades - MSF CDBG
	Goal Description	<p>Community Development</p> <p>Assistance to Communities - Infrastructure</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. These projects can be funded as a grant award from current program year CDBG funds or as a loan from the CDBG Revolving Loan Funds (RLF).</p> <p>The state expects to dedicate approximately \$4,535,756 to meeting this goal, subject to the results of the method of distribution. This number is an estimate only.</p>

9	Goal Name	Blight Elimination - MSF CDBG
	Goal Description	<p>Elimination of Blight</p> <p>This program is designed 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. These projects can be funded as a grant award from current program year CDBG funds or as a loan from the CDBG Revolving Loan Funds (RLF).</p> <p>The state expects to dedicate approximately \$5,745,295 to meeting this goal, subject to the results of the method of distribution. This number is an estimate only.</p>
10	Goal Name	MSHDA CDBG Blight Elimination
	Goal Description	Removal of blighted single-family residential structures.

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 and MSF CDBG Housing Activities (%)	HOME DPA (%)	ESG (%)	HOPWA (%)	Economic Development Jobs - MSF CDBG (%)	Community Development Jobs - MSF CDBG (%)	Community Dev. Infrastructure & Facades - MSF CDBG (%)	Blight Elimination - MSF CDBG (%)	MSHDA CDBG Blight Elimination (%)	Total (%)
CDBG	0	24	0	0	0	25	15	15	20	1	100
HOME	73	18	9	0	0	0	0	0	0	0	100
HOPWA	0	0	0	0	100	0	0	0	0	0	100
ESG	0	0	0	100	0	0	0	0	0	0	100

Table 57 – Funding Allocation Priorities

Reason for Allocation Priorities

The majority of the HOME allocation is dedicated to multi-family rental projects.

CDBG funds are allocated to projects at a maximum of 25% to MSHDA plus their generated program income dollars all of which are dedicated for housing-oriented activities. The remaining funds are allocated based on ongoing project and community needs.

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 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 fluxuate within 25% of the original established amounts.

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

<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</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: http://www.michiganbusiness.org/community/development-assistance/#CDBG</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 the 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, which are eligible for funding under HOME or CDBG. 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 http://www.michigan.gov/mshda/0,4641,7-141-5564_14770---,00.html.</p>
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<p>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)</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"> • The community’s four key stakeholders; • List of all current funding sources in the community available for housing and prevention services to the homeless; • Diagram showing the Community’s Service Delivery System; • 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; • CoC process for building public support and political will for ending homelessness with city and county officials, businesses, school liaisons; and • Breakdown of ESG allocated amounts and populations to be targeted. <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>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</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>

<p>Describe how resources will be allocated among funding categories.</p>	<p>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.</p>
<p>Describe threshold factors and grant size limits.</p>	<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>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<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>

Discussion:

AP-35 Projects – (Optional)

Introduction:

#	Project Name

Table 59 – Project Information

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

AP-38 Project Summary
Project Summary Information

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?

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 is the accumulated compilation 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 (in overwhelming fashion) 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 households of low and moderate income to benefit across most, if not all economic and social measures.

The State has implemented the steps identified below 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 inextricably 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.
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 presidential executive order XXXXX in 2011.

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 community/economic 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 community and economic 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 including many of the just-mentioned partners. Specific tasks include research, analysis, selection, organization, executing, and reporting.

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.

Geographic Distribution

Target Area	Percentage of Funds

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	17,000
Non-Homeless	0
Special-Needs	0
Total	17,000

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	150
Rehab of Existing Units	600
Acquisition of Existing Units	0
Total	750

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.

The one year goal for households supported by multi-family rental assistance represents the production and rehabilitation of units only, because we do not do only rehab, or only acquisition. Rehab is always tied to acquisition.

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

Discussion

AP-70 HOPWA Goals – 91.320(k)(4)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
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	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	206

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

Introduction:

The State created MITAPS (Michigan Timely Applicant and Permit Services) to provide a “one-stop” shopping to assist developers in applying for permits, tracking progress of applications, and paying fees online. This is focused both on housing and manufacturing development.

The State also 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.

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

Discussion:

AP-85 Other Actions – 91.320(j)

Introduction:

Actions planned to address obstacles to meeting underserved needs

Actions planned to foster and maintain affordable housing

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

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
Total Program Income:	0

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 five-year 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). The Michigan State Housing Development Authority (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 upon 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, or 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 HQS, UPCS, or its replacement required repairs are paid off. Any sale proceeds remaining after payment of the outstanding debt, closing costs, HQS, 2006 Michigan rehabilitation Code required repairs, fair return, and the HOME contribution will be shared fifty/fifty 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 months period. This 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, 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 CoC ESG funds are required to be given to the HARA from the CoC award. The HARA is the centralized point of intake. HARA's are required to use the Service Prioritization Decision Assistance Tool (SPDAT) to guide the household to the right support intervention and housing. HARA's are the only agency providing ESG prevention and rapid re-housing funds within the CoC. Each HARA is required to employ a Housing Resource Specialist to ensure 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 in an annual Exhibit One that 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 the Homeless Assistance Specialist. The progress reports identify length of shelter stay, increase in income, services provided, etc.

Discussion:

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 on-site 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 the 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 on-site 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
- Rents 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) /Asset Manager Site Visits

- At least annually, asset managers analyze data provided in the annual financial statements, resident compliance audit, physical inspection and other resources to determine if certain risk factors are triggered thru 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 Development Review Report. 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

State of Michigan HOME Rent Limits effective 5/1/14

----- 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	594	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.

----- 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.

----- 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.

----- 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

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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.

----- 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
Gratiot 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

* 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
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

* 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
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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----- 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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----- 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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 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
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.