



Michigan State Housing Development Authority

**MEMORANDUM**

December 19, 2007

TO: Governor Jennifer Granholm  
 Senator Mark Jansen  
 Senator Nancy Cassis  
 Representative Richard Hummel  
 Representative Barb Byrum

FROM: Michael R. DeVos  
 Executive Director *Mary P. Linnick, for*

RE: FY 2007 Housing Production Goals Report

Section 32(14) of P.A. 346 of 1966, as amended, requires the Michigan State Housing Development Authority (MSHDA) to provide the Governor and the appropriate legislative committees with an annual housing production goals report for housing projects financed with bonds and notes by the Authority. The following represents an assessment of FY 2007 production and the Authority's goals for FY 2008. The Authority's fiscal year runs from July 1 through June 30.

**I. FY 2007 Production Report**

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

The Authority's met its FY 2007 goal to finance 5,515 new and rehabilitated units, producing 5,865 units. The Authority missed its goal to make \$419.7 million in loans by \$16.9 million, instead making \$402.8 million in loans in FY 2007. A discussion about specific programs is contained in the next section and a list of programs, goals, and production follows.

In FY 2007 the Authority distributed over \$66 million in grants to local governments and nonprofit organizations. In addition, the Authority administers the Low Income Housing Tax Credit for the state, which helped to create 2,224 units of affordable rental housing in 38 developments statewide. The Authority also administers the federal Housing Choice Voucher Program (Section 8), and in FY 2007, an average of 23,689 families received housing assistance through this program.

**Multifamily Loan Programs**

**Tax-Exempt Direct Lending Programs**

This program represents the Authority's response to localized housing and reinvestment needs by financing rental housing. Funding comes from the issuance of tax-exempt bonds to investors; proceeds are then loaned for construction, rehabilitation, and long term financing. At least 40% of the units must be occupied by households with low incomes (60% of AMI). The TEAM program operated in FY 2007 with a fixed interest rate of 6.0%. For the HOME TEAM Advantage program, financing smaller developments in rural areas, the interest rate was 5.0%. MSHDA's Preservation lending parameters



were significantly changed in April of 2006. As a result, the interest rate, published weekly, ranges from 6.03% to 7.05%.

In FY 2007, this program financed 2,561 rental units in 28 developments, with a total MSHDA investment of \$127,868,084. The fiscal year's goal was 2,000 units with total investment of \$120,000,000. The Authority exceeded its goal in this program.

### **Modified Pass-Through Program**

This program permits the Authority to issue limited obligation bonds on behalf of developers. Sixty percent of the units must be for renters at 60% of area median income or below. The Authority's primary responsibility is to evaluate the degree to which the borrower's credit security is sufficient to ensure repayment of the bonds.

Five loans closed under this program in FY 2007, representing an investment of \$54,330,000 and creating 947 units. The fiscal year's goal was 800 units with an investment of \$50,000,000, and the Authority exceeded its FY 2007 goal in this program.

### **Single Family Mortgage Loan Program**

This program allows the Authority to finance low and moderate-income mortgages for people meeting income and purchase price limits. The loans are fixed rate, level payment, 30-year mortgages. Optionally, the borrower may elect to take a lower rate for the first three years, to be followed by a higher rate for the remaining term of the mortgage loan. Borrowers must have acceptable credit and the ability to repay the loan. In some areas, federal law permits MSHDA loans only for first-time homebuyers.

In FY 2007, this program financed 1,618 single-family units, representing a total investment of \$161,762,087. The average purchaser of an existing home was 31 years of age, with a household size of two and an average income of approximately \$40,415. The average loan amount was \$98,847. The FY 2007 goal was 1,750 units. The Authority missed its goal in this program by 132 loans, likely due to a decrease in single-family home sales.

### **Michigan Mortgage Credit Certificate Program**

This program, authorized by Congress in 1984, reduces the amount of federal income tax a homebuyer pays, thus giving the person more available income to qualify for a conventional mortgage and make house payments. Potential homebuyers must meet income and purchase price limits. The lender sets loan terms. The Authority has to turn in a portion of its allocated mortgage revenue bond authority to the U.S. Treasury to utilize the Mortgage Credit Certificates.

In FY 2007, the program assisted the financing of 603 single-family units. The total investment was \$56,782,741. The average age of a MCC recipient purchasing an existing home was 30; the average family size was two. The average household income was approximately \$33,458, and the average home sale price was approximately

\$97,729. The FY 2007 goal was 800 units and \$75,600,000. The Authority missed its goal due to the suspension of this program on 12/31/06.

## **Supportive Housing and Homeless Initiatives Programs**

### **Homeless Housing Development Programs**

This program represents the Authority's investment into new construction and acquisition/rehabilitation of projects for the homeless. Funding comes from MSHDA reserves and a mandatory 25% local match. Units are made available to tenants earning 30% or below of Area Median Income. Loans are structured as a zero percent, non-amortizing repayable loan, although for every 10 years of successful operation, 25 percent of the loan is forgiven.

### **Homeless Grants**

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

### **Tenant Based Rental Assistance Program**

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

## **Property Improvement Loan Program**

This program helps preserve older, existing housing by offering loans to homeowners that meet income limits. In FY 2007, this program made 136 loans, totaling \$2,068,092. Fifty-four percent of these loans were to borrowers over 45 years of age, and approximately 84% of the loans went to improve homes that were 40 years of age or older. The FY 2007 goal was 165 loans totaling \$2,300,000. The Authority missed its goal in this program likely due to the overall economic turndown in Michigan.

## **II. Summary of FY 2008 Production Goals**

<b>FY 2008 Production Goals Summary July 1, 2007 to June 30, 2008</b>		
<b>Program</b>	<b>Funds</b>	<b>Units/Loans</b>
Multifamily Direct Lending	\$220,000,000	4,400
Modified Pass-Through Loans*	\$0	0
Single Family Loans	\$250,000,000	2,500
Michigan Mortgage Credit (MCC)*	\$0	0
PIP Loans	\$2,300,000	180
<b>TOTAL</b>	<b>\$472,300,000</b>	<b>7,080</b>
*The Authority's future goal for the Pass-through program will be dependent on bond cap allocated by Treasury. The MCC program is currently suspended.		

## **III. Other Information**

### **Social and Economic Benefits**

Section 32(16)(b)(c)(d)(e) and (f) requires the Authority to report on the social and economic benefits of MSHDA's housing projects to the immediate neighborhoods and the cities in which they have been constructed, the extent of direct and indirect displacement of lower income persons, and the extent of additional reinvestment activities attributable to the Authority's financing of these projects.

The obvious short-term benefits are the increased availability of quality, affordable housing for low and moderate income people, increased construction contracts and sales for builders and realtors, and increased Community Reinvestment Act production for local lenders. Further, the multifamily developments financed by the Authority employ people who receive salaries and expend dollars for vendor services.

Developments also provide common space designed to enhance the community. Within these spaces many developments allow local senior citizen groups to provide meal service, medical examinations, and classes of various kinds. In other developments, there are police mini-stations, food cooperatives, book exchanges, craft shows, neighborhood watch programs, senior pal programs, and youth work programs.

The Authority requires, as part of the underwriting process, that relocation planning be performed and implemented in any situation where a MSHDA loan would result in the displacement of lower income people. As a matter of policy, the Authority avoids approval of loans where such displacement cannot be adequately addressed.

**Demographic Information**

Section 32(16)(g) requires the Authority to report on the age, race, family size, and average income of the tenants in housing projects.

**EXHIBITS II, III, AND IV DETAIL DEMOGRAPHIC INFORMATION FOR THE SINGLE FAMILY, MCC AND PIP PROGRAMS IN FY 2007.**

The information for Multifamily projects closed in FY 2007 is unavailable because these developments are still under construction and not yet occupied.

**Construction Jobs Created, Wages and Taxes Paid**

Section 32(16)(h) requires the Authority to estimate the number of construction jobs created, wages paid, and taxes and payments in lieu of taxes paid.

**EXHIBIT V ESTIMATES THE NUMBER OF CONSTRUCTION JOBS CREATED, WAGES PAID, AND TAXES PAID IN FY 2007.**

Authority-financed housing created approximately 2,772 jobs, paid approximately \$185 million in wages, and resulted in approximately \$65 million in taxes being collected.

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

In FY 2007, 456 grants were made to Local Units of Government and Non-Profit Housing and Service providers, for a total grant expenditure of \$66 million.

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

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

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

In FY 2007, no mobile home parks were financed under the Authority's Michigan Mortgage Credit Certificate Program or Single Family Program.

**Neighborhood Preservation Program**

Section 32(16)(j) requires the Authority to report on the progress in developing the Neighborhood Preservation Program.

The original Neighborhood Preservation Program began in 1989 and financed approximately 429 units of small-scale multi-family housing units. The program was evaluated, changed, and re-introduced in 1998. The goals of the program are to

positively impact the image, physical conditions, and market and neighborhood management of the target neighborhoods. Since 1998, approximately \$26,538,130 in grants/loans has been made in 33 communities across the state. Twenty-seven grants have been made to the City of Detroit or other communities in Wayne county; 46 to medium to large cities; 15 to UP communities, and the balance to small towns.

Each NPP produces housing units either through new construction, rehabilitation of space for rental units (usually above businesses downtown), or purchase/rehab for resale. In addition, each project includes homeowner rehabilitation, beautification through banners, landscaping and/or neighborhood signs, and marketing activities to improve the image of the neighborhood.

### **Prepayment of Federally and Authority Assisted Loans**

Section 32(16)(k) requires the Authority to report on the status of federal programs that assist low income tenants displaced as a result of prepayment of federally or Authority assisted loans.

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

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

### **Low Income Housing Tax Credit**

Section 32(16)(l) requires the Authority to report on the status of the Low Income Housing Tax Credit (LIHTC) including the amount of tax credits allocated, projects that have received tax credits, reasons why projects were denied tax credit, a geographical description of the distribution of tax credits, and a description of any amendments to the allocation plan made during the year.

During FY 2007, the Authority allocated \$17.8 million in tax credits to 38 developments helping create 2,224 units of affordable housing

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

No changes were made to the Qualified Allocation Plan in FY 2007.

## **Education and Training Opportunities**

Section 32(16)(m) requires the Authority to report on education and training opportunities provided by the Authority including the types of education and training and the amount of funding committed to these activities. Education and training opportunities provided by the Authority primarily include the Contractor's Assistance Program and our Technical Assistance efforts. The Contractor's Assistance Program is discussed below.

The Authority provided Technical Assistance to nonprofit housing organizations throughout the state with 69 contracts made to 40 different Technical Assistance providers, at a total cost of \$1,216,324.

### **EXHIBIT IX DETAILS GRANTS MADE TO TECHNICAL ASSISTANCE PROVIDERS FOR FY 2007.**

## **Contractors Assistance Program**

Section 22(bb) requires the Authority to report on the status of the Contractor's Assistance Program (CAP). The CAP was introduced in 1992 to provide business training for small, minority, or women-owned contractors. In addition to the semi-annual classes held in Detroit, Grand Rapids and Flint, two Cities of Promise, Benton Harbor and Muskegon Heights held successful classes. A total of 130 Michigan contractors gained skills in bidding and estimating, bookkeeping and finance, bonding and insurance, wage and labor issues, permits, and business planning and marketing.

## **Housing Choice Voucher Program**

The Housing Choice Voucher (HCV) Program utilizes the private rental market to assist Michigan's extremely low income families to afford decent, safe, and sanitary housing. Residents live in single family or multifamily rental dwellings, paying between 30% and 40% of their gross income for rent. In FY 2007, an average of 23,689 families participated in this program; the average age for the head of household was 46 years, and the average adjusted household income was \$10,437. MSHDA's HCV Program also has components for Family Self-Sufficiency (FSS) and for Homeownership called Key to Own. Both these programs promote and provide education and opportunities for families to become economically self-sufficient and end the cycle of assistance to recycle the voucher to additional families in need.

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

The Key to Own Homeownership Program assists MSHDA HCV families with transferring their rental voucher into a homeownership voucher. Partnering with the FSS Program

the Key to Own Program provides pre/post purchase counseling and additional guidance throughout the homeownership process. In FY 2007 The FSS program graduated 164 program participants and the Key to Own Program closed on their 87<sup>th</sup> home.

### **Michigan Broadband Development Authority**

Section 32(17) requires the Authority to conduct an annual review of all loans and financial instruments that require repayment, or lines of credit with the Michigan Broadband Development Authority (MBDA). The review shall contain an analysis of the MBDA's ability to repay all loans, financial instruments that require repayment, and lines of credit with the Authority and the amount and payment schedule of all current loans, financial instruments that require repayment, and lines of credit with the Authority. The review shall also contain an analysis of the number of Authority assisted or financed developments and homes purchasing high-speed Internet connections at substantially reduced rates as a direct result of loans from the MBDA.

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



**Exhibit I**

**PRODUCTION GOALS RECORD  
FY 2007 (07/01/06 TO 06/30/07)**

<b>Program</b>	<b>FY 2007 Goal</b>		<b>FY 2007 Closed</b>		<b>FY 2008 Goal</b>	
Multifamily Direct Loans	\$120,000,000	2,000 Units	\$127,868,084	2,561 Units	\$220,000,000	4,400
Modified Pass Through Loans*	\$50,000,000	800 Units	\$54,330,000	947 Units	\$0	0
Single Family Loans	\$171,800,000	1,750 Loans	\$161,762,087	1,618 Loans	\$250,000,000	2,500 Loans
Michigan Mortgage Credit Certs.*	\$75,600,000	800 Certs.	\$56,782,741	603 Certs.	\$0	0
Property Improvement Loans	\$2,300,000	165 Loans	\$2,068,092	136 Loans	\$2,300,000	180

\* The Authority's future goal for the Pass-through program will be dependent on bond cap allocated by Treasury. The Michigan Mortgage Credit Certificate program was suspended.

**Exhibit II**

**SINGLE FAMILY PROGRAM PRODUCTION RECORD**

**FY 2007 (07/01/06 TO 06/30/07)**

	<b><u>New</u></b>	<b><u>Existing</u></b>
# Loans	83	1,534
\$ Volume	\$10,035,943	\$151,930,774
Average Loan	\$120,915	\$98,847
Average Home Sale Price	\$134,168	\$103,101
Average Income of Borrower	\$42,077	\$40,415
Average Age of Borrower	32	31
Average Family Size	2	2
% Minority Buyers	18%	10%
% Female Headed Household	47%	42%
% Below 55% of Median Income	22%	36%
% First Time Homebuyer	90%	95%

**Exhibit III**

**MICHIGAN MORTGAGE CREDIT CERTIFICATE  
PROGRAM PRODUCTION RECORD**

**FY 2007 (07/01/06 TO 06/30/07)**

	<b><u>New</u></b>	<b><u>Existing</u></b>
# Loans	32	603
\$ Volume	\$3,571,645	\$56,782,741
Average Loan	\$111,614	\$94,167
Average Home Sale Price	\$121,008	\$97,729
Average Income of Borrower	\$39,460	\$33,458
Average Age of Borrower	26	30
Average Family Size	2	2
% Minority Buyers	6%	12%
% Female Headed Household	34%	45%
% Below 55% of Median Income	28%	55%
% First Time Homebuyer	90%	97%

**Exhibit IV**

**PIP LOAN PROGRAM PRODUCTION RECORD**

**FY 2007 (07/01/06 TO 06/30/07)**

# Loans	136
\$ Volume	\$2,068,092
Average Loan	\$15,207
Average Income of Borrower	\$45,630
Average Interest Rate	6.897%
Average Age of Borrower	47
Average Family Size	2.38
% Borrowers Over Age 45	54.4%
% Minority Borrowers	24%
% Homes More than 40 Years Old	83.8%
Average Age of Home	67

Exhibit V

**CONSTRUCTION JOBS, WAGES, TAXES  
FY 2007 (07/01/06 TO 06/30/07)**

<b>Multifamily Direct Loans</b>	<b>Jobs</b>	<b>Wages</b>	<b>Taxes</b>
Alpena Pines	19	\$1,282,717	\$445,231
Braidwood Manor	23	\$1,524,047	\$559,477
Carrington Place	27	\$1,787,274	\$656,108
Clinton Street	12	\$768,138	\$266,621
Cobblestone Village	17	\$1,140,489	\$395,864
Elmcrest	34	\$2,284,619	\$838,683
Emerald Woods Senior	18	\$1,168,593	\$405,619
Lexington Village	107	\$7,103,499	\$2,607,694
Madison Tower	35	\$2,346,812	\$861,515
Northland Meadows	37	\$2,434,671	\$845,074
Oliver Gardens	18	\$1,200,045	\$416,536
Park Place Apts.	63	\$4,189,426	\$1,454,150
Pond Street Village	13	\$844,935	\$293,277
Riverview Terrace	21	\$1,376,149	\$505,184
Romulus Tower	49	\$3,244,497	\$1,191,055
Sandusky Senior	18	\$1,178,593	\$409,090
Sawmill Estates Family	21	\$1,427,500	\$495,485
Sawmill Estates Senior	15	\$992,059	\$344,344
Scott Building	16	\$1,074,232	\$372,866
Snowberry Heights	38	\$2,525,633	\$927,160
Solberg Tower	55	\$3,634,131	\$1,334,089
Stone Lake Manor	19	\$1,288,470	\$447,228
Townline Apartments	13	\$880,589	\$305,652
Vill. of Spring Meadows	33	\$2,212,210	\$767,858
Wayne Tower	34	\$2,235,994	\$820,833
White Pines II	17	\$1,150,000	\$399,165
Windscape Apartments	29	\$1,936,558	\$710,910
Woodworth Square	11	\$702,430	\$243,813
<b>Multifamily Subtotal</b>	<b>810</b>	<b>\$53,934,305</b>	<b>\$19,320,581</b>
<b>Multifamily Pass-Through Loans</b>			
Deaconess Tower	40	\$2,681,250	\$984,287
Kings Lane	76	\$5,038,125	\$1,849,496
River Park Sr Vlg Apts at Whittier	96	\$6,375,000	\$2,340,263
Village Park Apartments	50	\$3,300,000	\$1,211,430
Williams Pavilion	45	\$2,979,375	\$1,093,729
<b>Pass-Through Subtotal</b>	<b>306</b>	<b>\$20,373,750</b>	<b>\$7,479,204</b>
<b>Single Family Loans</b>	<b>1,215</b>	<b>\$80,881,044</b>	<b>\$28,073,810</b>
<b>Mortgage Credit Certificate</b>	<b>426</b>	<b>\$28,391,371</b>	<b>\$9,854,645</b>
<b>Property Improvement Loans</b>	<b>16</b>	<b>\$1,034,046</b>	<b>\$387,871</b>
<b>TOTAL</b>	<b>2,772</b>	<b>\$184,614,515</b>	<b>\$65,116,111</b>

**Exhibit VI**

**NON-PROFIT HOUSING GRANTS PRODUCTION RECORD**

**FY 2007 (07/01/06 TO 06/30/07)**

<b>Grantee Name</b>	<b>City</b>	<b>County</b>	<b>Grant Amount</b>
<b><i>Homeless Grants</i></b>			
ACSET	Grand Rapids	Kent	\$29,787
Advent House Ministries	Lansing	Ingham	\$500,000
Advent House Ministries	Lansing	Ingham	\$4,167
Affordable Housing Alliance	Midland	Midland	\$500,000
Alliance Against Violence and Abuse, Inc.	Escanaba	Delta	\$10,000
Alliance Against Violence and Abuse, Inc.	Escanaba	Delta	\$5,000
Alliance Against Violence and Abuse, Inc.	Escanaba	Delta	\$17,691
Alternatives for Girls	Detroit	Wayne	\$19,640
Alternatives for Girls	Detroit	Wayne	\$500,000
American Red Cross	Bay City	Bay	\$32,833
American Red Cross	Bay City	Bay	\$25,000
Arbor Circle Corporation	Grand Rapids	Kent	\$10,000
Aware, Inc.	Jackson	Jackson	\$36,147
Baraga County Shelter Home	L'Anse	Baraga	\$22,072
Barbara Kettle Gundlach Shelter Home for Abused Women	Calumet	Houghton	\$15,966
Barry County United Way	Hastings	Barry	\$8,582
Battle Creek Community Foundation	Battle Creek	Calhoun	\$13,500
Bay Area Women's Center	Bay City	Bay	\$40,016
Bethany Christian Services	Fremont	Newaygo	\$12,500
Bethany Christian Services	Fremont	Newaygo	\$8,333
Bethany Housing Ministries, Inc.	Muskegon	Muskegon	\$2,675
Bethany Housing Ministries, Inc.	Muskegon	Muskegon	\$17,330
Big Rapids Housing Commission	Big Rapids	Mecosta	\$246,415
Blue Water Center for Independent Living	Port Huron	St. Clair	\$17,166
Blue Water Center for Independent Living	Port Huron	St. Clair	\$37,499
Branch County Coalition Against Domestic Violence	Coldwater	Branch	\$16,733
Branch County Coalition Against Domestic Violence	Coldwater	Branch	\$75,000
Branch Interfaith Hospitality Network	Coldwater	Branch	\$23,245
Cadillac Area OASIS/Family Resource Center	Cadillac	Wexford	\$500,000
Cadillac Area OASIS/Family Resource Center	Cadillac	Wexford	\$25,841
Capital Area Community Services	Lansing	Ingham	\$120,423
CareGivers	Detroit	Wayne	\$19,640

<b>Grantee Name</b>	<b>City</b>	<b>County</b>	<b>Grant Amount</b>
Caring House, Inc.	Iron Mountain	Dickinson	\$7,830
Caring House, Inc.	Iron Mountain	Dickinson	\$140,000
Caring House, Inc.	Iron Mountain	Dickinson	\$69,221
Cass Community Social Services	Detroit	Wayne	\$17,000
Cass Community Social Services	Detroit	Wayne	\$16,250
Cass Community Social Services	Detroit	Wayne	\$16,250
Catholic Family Services	Kalamazoo	Kalamazoo	\$8,496
Catholic Family Services	Kalamazoo	Kalamazoo	\$450,000
Catholic Social Services of Grand Rapids	Grand Rapids	Kent	\$36,142
Catholic Social Services of Washtenaw County	Ann Arbor	Washtenaw	\$17,090
Center for Women In Transition	Holland	Ottawa	\$58,000
Center for Women In Transition	Holland	Ottawa	\$66,327
Channel Housing Ministries, Inc./D.B.A. Oceana's Home Partnership	Hart	Oceana	\$24,495
Channel Housing Ministries, Inc./D.B.A. Oceana's Home Partnership	Hart	Oceana	\$24,990
Child and Family Services of Upper Peninsula, Inc.	Marquette	Marquette	\$21,126
Child and Family Services of Upper Peninsula, Inc.	Marquette	Marquette	\$360,000
Choices of Manistee County Inc	Manistee	Manistee	\$62,080
Christian Neighbors	Otsego	Allegan	\$7,000
City of Manistee Housing Commission	Manistee	Manistee	\$500,000
City Rescue Mission of Saginaw Inc.	Saginaw	Saginaw	\$46,146
City Rescue Mission of Saginaw Inc.	Saginaw	Saginaw	\$20,203
Coalition on Temporary Shelter	Detroit	Wayne	\$17,250
Coalition on Temporary Shelter	Detroit	Wayne	\$1,000,000
Common Ground Sanctuary	Bloomfield Hills	Oakland	\$3,679
Common Ground Sanctuary	Bloomfield Hills	Oakland	\$26,108
Communities Overcoming Violent Encounters	Ludington	Mason	\$11,000
Community Action Agency	Jackson	Jackson	\$56,000
Community Action Agency	Jackson	Jackson	\$18,060
Community Action Agency	Jackson	Jackson	\$45,855
Community Action Agency	Jackson	Jackson	\$24,999
Community Action Agency	Jackson	Jackson	\$800,000
Community Action Agency of South Central Michigan	Battle Creek	Calhoun	\$35,000
Community Action Agency of South Central Michigan	Battle Creek	Calhoun	\$15,250
Community Action House	Holland	Ottawa	\$43,000
Community Healing Center	Three Rivers	St. Joseph	\$8,290
Community Healing Center	Three Rivers	St. Joseph	\$4,166
Community Rebuilders, Inc.	Grand Rapids	Kent	\$54,519
Comprehensive Youth Services, Inc	Mt. Clemens	Macomb	\$27,665
Comprehensive Youth Services, Inc	Mt. Clemens	Macomb	\$4,167

<b>Grantee Name</b>	<b>City</b>	<b>County</b>	<b>Grant Amount</b>
Cornerstone Alliance	Benton Harbor	Berrien	\$1,000,000
Corporation for Supportive Housing	Brighton	Livingston	\$100,000
Corporation for Supportive Housing	Brighton	Livingston	\$1,025,000
Corporation for Supportive Housing	Brighton	Livingston	\$40,000
Corporation for Supportive Housing	Brighton	Livingston	\$500,000
Corporation for Supportive Housing	Brighton	Livingston	\$100,000
Corporation for Supportive Housing	Brighton	Livingston	\$375,770
Council on Domestic Violence and Sexual Assault	Midland	Midland	\$32,165
Covenant House Michigan	Detroit	Wayne	\$50,000
D.I.S.H., Inc.	Battle Creek	Wayne	\$40,200
Dawn Farm	Ann Arbor	Wayne	\$111,100
Department of Human Services	Lansing	Wayne	\$78,700
Detroit Central City CMH	Detroit	Wayne	\$64,750
Detroit Rescue Mission Ministries	Detroit	Wayne	\$10,000
Detroit Rescue Mission Ministries	Detroit	Wayne	\$83,111
Detroit Rescue Mission Ministries	Detroit	Wayne	\$16,250
Diane Pepler Resource Center	Sault Ste. Marie	Chippewa	\$16,833
Domestic and Sexual Abuse Services	Three Rivers	St. Joseph	\$8,500
Domestic and Sexual Abuse Services	Three Rivers	St. Joseph	\$4,167
Domestic and Sexual Abuse Services	Three Rivers	St. Joseph	\$16,667
Domestic Harmony	Hillsdale	Hillsdale	\$11,100
Domestic Harmony	Hillsdale	Hillsdale	\$19,189
Domestic Violence Coalition, Inc.	Paw Paw	Van Buren	\$11,120
Domestic Violence Escape(DOVE)	Ironwood	Gogebic	\$14,666
Domestic Violence Project Inc./SAFEHouse Center	Ann Arbor	Washtenaw	\$51,648
East Michigan Conference FMCNA	Clio	Genesee	\$22,740
Eightcap, Incorporated	Greenville	Montcalm	\$9,168
Eightcap, Incorporated	Greenville	Montcalm	\$8,300
Emergency Shelter Services, Inc.	Benton Harbor	Berrien	\$75,000
EVE, Inc. (End Violent Encounters)	Lansing	Ingham	\$22,499
Every Woman's Place, Inc.	Muskegon	Muskegon	\$13,965
Every Woman's Place, Inc.	Muskegon	Muskegon	\$700,000
Every Woman's Place, Inc.	Muskegon	Muskegon	\$450,000
Family Counseling & Children's Services of Lenawee Co.	Adrian	Lenawee	\$32,624
Family Counseling & Children's Services of Lenawee Co.	Adrian	Lenawee	\$311,000
Family Counseling & Shelter Services of Monroe County	Monroe	Monroe	\$64,668
Family Services, Inc	Detroit	Wayne	\$19,640
First Step	Plymouth	Wayne	\$42,732
Flint Odyssey House, Inc.	Flint	Genesee	\$9,390
Florence Crittenton Services	Jackson	Jackson	\$28,924



<b>Grantee Name</b>	<b>City</b>	<b>County</b>	<b>Grant Amount</b>
Freedom House	Detroit	Wayne	\$14,255
Friendship Shelter	Gaylord	Otsego	\$63,000
Gateway Community Services	East Lansing	Ingham	\$15,028
Genesee County Youth Corporation	Flint	Genesee	\$48,645
Gogebic-Ontonagon Community Action Agency	Ironwood	Gogebic	\$26,083
Good Samaritan Ministries	Holland	Ottawa	\$28,333
Goodwill Industries of Northern Michigan, Inc	Traverse City	Gd.Traverse	\$108,858
Goodwill Industries of Northern Michigan, Inc	Traverse City	Gd.Traverse	\$24,999
Goodwill Industries of West Michigan	Muskegon	Muskegon	\$25,000
Grand Rapids Housing Commission	Grand Rapids	Kent	\$46,060
Great Lakes Recovery Centers	Marquette	Marquette	\$2,500
Green Gables Haven	Hastings	Barry	\$8,333
Hard Times Cafe	Harrison	Clare	\$9,167
HAVEN House	East Lansing	Ingham	\$27,406
Haven of Rest Ministries of Battle Creek	Battle Creek	Calhoun	\$10,214
HAVEN, Inc.	Bloomfield Hills	Oakland	\$38,594
Helping Unite Mothers And Children	Detroit	Wayne	\$16,250
Hispanic Service Center	Imlay City	Lapeer	\$10,000
Hispanic Service Center	Imlay City	Lapeer	\$18,962
Holland Rescue Mission	Holland	Ottawa	\$111,100
HomeAid Michigan	Lansing	Eaton	\$100,000
Homeless Action Network of Detroit	Highland Park	Wayne	\$19,973
HOPE Hospitality & Warming Center, Inc.	Pontiac	Oakland	\$10,216
Housing Resource Center of Allegan County	Allegan	Allegan	\$71,202
Housing Resource Center of Allegan County	Allegan	Allegan	\$37,500
Housing Resource Center of Allegan County	Allegan	Allegan	\$385,000
Housing Resources, Inc.	Kalamazoo	Kalamazoo	\$158,790
Housing Resources, Inc.	Kalamazoo	Kalamazoo	\$500,000
Housing Services for Eaton Co.	Charlotte	Eaton	\$38,037
Human Development Commission	Caro	Tuscola	\$23,722
Human Development Commission	Caro	Tuscola	\$550,000
Human Development Commission	Caro	Tuscola	\$150,000
Human Resource Authority	Escanaba	Delta	\$18,957
ICCF Non-Profit Housing Corporation	Grand Rapids	Kent	\$9,875
Interfaith Hospitality Network of Washtenaw County	Ann Arbor	Washtenaw	\$21,924
Jewish Vocational Services	Detroit	Wayne	\$19,640
Kalamazoo County	Nazareth	Kalamazoo	\$33,417
Kalamazoo County Public Housing Commission	Kalamazoo	Kalamazoo	\$500,000
KeyStone Place, Inc.	Centreville	St. Joseph	\$76,329
Lapeer Area Citizens Against Domestic Assault	Lapeer	Lapeer	\$2,650

<b>Grantee Name</b>	<b>City</b>	<b>County</b>	<b>Grant Amount</b>
Lapeer Area Citizens Against Domestic Assault	Lapeer	Lapeer	\$29,124
Legal Services of Eastern MI	Flint	Genesee	\$38,131
Lenawee Emergency and Affordable Housing Corp.	Adrian	Lenawee	\$10,000
Lenawee Emergency and Affordable Housing Corp.	Adrian	Lenawee	\$32,624
Lenawee Emergency and Affordable Housing Corp.	Adrian	Lenawee	\$24,999
Lenawee Housing Development Coalition	Adrian	Lenawee	\$500,000
Lighthouse of Oakland Co., Inc	Pontiac	Oakland	\$1,000,000
Lighthouse of Oakland Co., Inc	Pontiac	Oakland	\$56,807
Livingston Area Council Against Spouse Abuse	Howell	Livingston	\$22,824
Livingston Family Center	Pinckney	Livingston	\$16,660
Loaves & Fishes Ministries	Lansing	Ingham	\$21,945
Local Initiatives Support Corporation	Kalamazoo	Kalamazoo	\$6,202
Lutheran Social Services of Michigan	Detroit	Wayne	\$30,398
Lutheran Social Services of Wisconsin and Upper Michigan	Marquette	Marquette	\$6,808
Lutheran Social Services of Wisconsin and Upper Michigan	Marquette	Marquette	\$29,248
Macomb County Rotating Emergency Shelter Team	Roseville	Macomb	\$22,625
Macomb County Warming Center	Mount Clemens Clinton	Macomb	\$8,375
Macomb Homeless Coalition	Township	Macomb	\$6,249
Manistique Ministerial Association, Inc.	Manistique	Schoolcraft	\$18,582
Mariners Inn	Detroit	Wayne	\$30,555
Mariners Inn	Detroit	Wayne	\$19,640
Metro Housing Partnership Inc.	Flint	Genesee	\$844,750
Metro Housing Partnership Inc.	Flint	Genesee	\$500,000
Metro Housing Partnership Inc.	Flint	Genesee	\$6,250
Metro Housing Partnership Inc.	Flint	Genesee	\$200,000
Metro Housing Partnership Inc.	Flint	Genesee	\$155,250
Michigan Ability Partners	Ann Arbor	Washtenaw	\$13,162
Michigan Coalition Against Domestic and Sexual Violence	Okemos	Ingham	\$61,076
Michigan Coalition Against Homelessness	Lansing	Ingham	\$125,000
Michigan Coalition Against Homelessness	Lansing	Ingham	\$94,382
Michigan Coalition Against Homelessness	Lansing	Ingham	\$162,000
Mid Michigan Community Action Agency, Inc.	Clare	Clare	\$21,028
Mid Michigan Community Action Agency, Inc.	Clare	Clare	\$15,332
Mid Michigan Community Action Agency, Inc.	Clare	Clare	\$14,374
Mid Michigan Community Action Agency, Inc.	Clare	Clare	\$32,165
Mid Michigan Community Action Agency, Inc.	Clare	Clare	\$750,000
Mom's Miracle Home, Inc.	Redford	Wayne	\$6,067

<b>Grantee Name</b>	<b>City</b>	<b>County</b>	<b>Grant Amount</b>
Monroe County Opportunity Program	Monroe	Monroe	\$57,045
Monroe County Opportunity Program	Monroe	Monroe	\$300,000
National Council on Alcoholism Lansing Regional Area	Lansing	Ingham	\$22,879
Neighborhood Service Org.	Detroit	Wayne	\$16,250
New Bethel Outreach Ministry, Inc.	Pontiac	Oakland	\$37,459
New Center Community Mental Health Services	Detroit	Wayne	\$15,800
Newaygo County Community Services	Fremont	Newaygo	\$40,500
Newaygo County Community Services	Fremont	Newaygo	\$70,652
Newaygo County Community Services	Fremont	Newaygo	\$25,000
Newaygo County Community Services	Fremont	Newaygo	\$879,000
North Country Community Mental Health	Petoskey	Emmet	\$4,167
Northeast Michigan Community Service Agency, Inc.	Alpena	Alpena	\$63,539
Northeast Michigan Community Service Agency, Inc.	Alpena	Alpena	\$500,000
Northwest Michigan Human Services Agency	Traverse City	Gd.Traverse	\$32,082
Northwest Michigan Human Services Agency	Traverse City	Gd.Traverse	\$14,982
Northwest Michigan Human Services Agency	Traverse City	Gd.Traverse	\$87,919
Northwest Michigan Human Services Agency	Traverse City	Gd.Traverse	\$500,000
Oakland Livingston Human Service Agency	Howell	Oakland	\$29,513
Oakland Livingston Human Service Agency	Howell	Oakland	\$34,930
Oakland Livingston Human Service Agency	Howell	Oakland	\$37,498
Open Door and Next Door Shelters	Kalamazoo	Kalamazoo	\$7,935
Ottawa County	Holland	Ottawa	\$14,000
Ottawa County	Holland	Ottawa	\$149,000
Ozone House, Inc.	Ann Arbor	Washtenaw	\$44,917
Proaction Behavioral Health Alliance	Grand Rapids	Kent	\$28,116
Rainbow House Domestic Abuse Services, Inc.	Marinette	Menominee	\$20,000
Relief After Violent Encounter	St. Johns	Clinton	\$41,633
Relief After Violent Encounter	St. Johns	Clinton	\$22,662
Relief After Violent Encounter Ionia/Montcalm, Inc	Ionia	Ionia	\$6,357
Relief After Violent Encounter Ionia/Montcalm, Inc	Ionia	Ionia	\$23,643
Relief After Violent Encounter Ionia/Montcalm, Inc	Ionia	Ionia	\$81,747
Relief After Violent Encounter Ionia/Montcalm, Inc	Ionia	Ionia	\$25,000
Restoration Community Outreach	Saginaw	Saginaw	\$9,500
Restoration Community Outreach	Saginaw	Saginaw	\$350,000
Restoration Community Outreach	Saginaw	Saginaw	\$150,000
River House, Inc.	Grayling	Crawford	\$50,000
Roscommon County	Roscommon	Roscommon	\$15,580
Safe Horizons	Port Huron	St. Clair	\$83,333
Safe Horizons	Port Huron	St. Clair	\$450,000
Safe Shelter, Inc.	Benton Harbor	Berrien	\$12,000

<b>Grantee Name</b>	<b>City</b>	<b>County</b>	<b>Grant Amount</b>
Saginaw County Youth Protection Council	Saginaw	Saginaw	\$60,014
Saginaw County Youth Protection Council	Saginaw	Saginaw	\$129,000
Saginaw Habitat for Humanity	Saginaw	Saginaw	\$6,242
Saginaw Shelter for the Homeless, Inc.	Saginaw	Saginaw	\$10,000
Saginaw Shelter for the Homeless, Inc.	Saginaw	Saginaw	\$500,000
Sanilac Area Violence Elimination Council	Sandusky	Sanilac	\$18,277
Sault Ste. Marie Housing Commission	Sault Ste. Marie	Chippewa	\$37,164
Sault Ste. Marie Housing Commission	Sault Ste. Marie	Chippewa	\$37,499
Sault Ste. Marie Housing Commission	Sault Ste. Marie	Chippewa	\$87,000
Shelter Association of Washtenaw County	Ann Arbor	Washtenaw	\$47,823
Shelter of Flint, Inc.	Flint	Genesee	\$79,779
Shelter, Inc.	Alpena	Alpena	\$56,164
Shiawassee County	Corunna	Shiawassee	\$5,000
Simon House, Inc.	Detroit	Wayne	\$19,640
SIREN/Eaton Shelter, Inc.	Charlotte	Eaton	\$26,513
SOS Community Services	Ypsilanti	Washtenaw	\$118,933
South Oakland Shelter	Royal Oak	Oakland	\$28,378
Southwest Detroit Counseling & Development Services	Detroit	Wayne	\$18,250
Southwest Detroit Counseling & Development Services	Detroit	Wayne	\$2,000,000
Southwest Detroit Counseling & Development Services	Detroit	Wayne	\$500,000
Southwest Housing Solutions Corporation	Detroit	Wayne	\$18,250
Southwest Housing Solutions Corporation	Detroit	Wayne	\$1,000,000
Southwest Michigan Community Action Agency	Benton Harbor	Berrien	\$27,999
Southwest Michigan Community Action Agency	Benton Harbor	Berrien	\$45,795
Southwest Michigan Community Action Agency	Benton Harbor	Berrien	\$23,913
Southwest Michigan Community Action Agency	Benton Harbor	Berrien	\$24,999
St. Clair County Community Mental Health Authority	Port Huron	St. Clair	\$6,247
St. Vincent Catholic Charities	Lansing	Ingham	\$23,427
St. Vincent Catholic Charities	Lansing	Ingham	\$400,000
St. Vincent de Paul Society	Escanaba	Delta	\$4,167
Staircase Youth Services, Inc.	Ludington	Mason	\$842
Staircase Youth Services, Inc.	Ludington	Mason	\$11,000
Staircase Youth Services, Inc.	Ludington	Mason	\$8,000
Summit Pointe	Battle Creek	Calhoun	\$1,000,000
Sunrise Mission	Alpena	Alpena	\$31,665
Sylvia's Place	Allegan	Allegan	\$48,543
The Salvation Army	Wauwatosa	Dickinson	\$40,300
The Salvation Army	Grand Rapids	Kent	\$6,250
The Salvation Army	Alma	Gratiot	\$17,917
The Salvation Army	Big Rapids	Mecosta	\$14,791

<b>Grantee Name</b>	<b>City</b>	<b>County</b>	<b>Grant Amount</b>
The Salvation Army	Big Rapids	Mecosta	\$24,999
The Salvation Army	Detroit	Wayne	\$18,250
The Salvation Army	Jackson	Jackson	\$25,818
The Salvation Army	Lansing	Ingham	\$21,207
The Salvation Army	Ludington	Mason	\$12,248
The Salvation Army	Mt. Pleasant	Isabella	\$4,180
The Salvation Army	Escanaba	Delta	\$4,167
The Salvation Army	Escanaba	Delta	\$12,500
The Salvation Army	Detroit	Wayne	\$18,250
The Salvation Army	Owosso	Clare	\$4,167
The Salvation Army	Alpena	Alpena	\$8,459
The Salvation Army - MATTS	Warren	Macomb	\$16,666
The Salvation Army of Cheboygan County	Cheboygan	Cheboygan	\$32,165
The Salvation Army of Washtenaw County	Ann Arbor	Washtenaw	\$1,830
The Salvation Army of Washtenaw County	Ann Arbor	Washtenaw	\$11,332
The Salvation Army-Grand Haven	Grand Haven	Ottawa	\$15,000
Third Level Crisis Intervention Center, Inc.	Traverse City	Gd.Traverse	\$450,000
Travelers Aid Society of Detroit	Detroit	Wayne	\$16,250
Tri-City Area United Way	Marinette	Menominee	\$9,042
Turning Point Inc.	Mt. Clemens	Macomb	\$16,666
U.P. Community Services	Iron Mountain	Dickinson	\$6,225
Underground Railroad, Inc.	Saginaw	Saginaw	\$62,925
Underground Railroad, Inc.	Saginaw	Saginaw	\$600,000
United Way for Southeastern Michigan	Detroit	Wayne	\$500,000
United Way of Chippewa County	Sault Ste. Marie	Chippewa	\$5,166
United Way of Lapeer County	Lapeer	Lapeer	\$43,160
United Way of Monroe County	Monroe	Monroe	\$7,282
United Way of Otsego County	Gaylord	Otsego	\$7,085
Volunteers of America of Michigan	Pontiac	Oakland	\$30,575
Washtenaw County	Ann Arbor	Washtenaw	\$6,250
Wayne County Neighborhood Legal Services	Detroit	Wayne	\$18,250
Wayne-Metropolitan Community Action Agency	Wyandotte	Wayne	\$53,465
Wayne-Metropolitan Community Action Agency	Wyandotte	Wayne	\$10,000
Well House	Grand Rapids	Kent	\$8,146
West Michigan Community Mental Health System	Ludington	Mason	\$7,000
West Michigan Therapy, Inc.	Muskegon	Muskegon	\$22,870
West Michigan Therapy, Inc.	Muskegon	Muskegon	\$1,000,000
Women's Aid Service, Inc.	Mt. Pleasant	Isabella	\$4,165
Women's Aid Service, Inc.	Mt. Pleasant	Isabella	\$22,319

<b>Grantee Name</b>	<b>City</b>	<b>County</b>	<b>Grant Amount</b>
Women's Aid Service, Inc.	Mt. Pleasant	Isabella	\$4,165
Women's Center	Marquette	Marquette	\$37,500
Women's Information Service	Big Rapids	Mecosta	\$12,500
Women's Information Service	Big Rapids	Mecosta	\$17,594
Women's Information Service	Big Rapids	Mecosta	\$474,186
Women's Resource Center	Traverse City	Gd.Traverse	\$575,000
Women's Resource Center	Traverse City	Gd.Traverse	\$67,130
Women's Resource Center of Northern Michigan, Inc.	Petoskey	Emmet	\$36,332
Young Womens Christian Association of Kalamazoo	Kalamazoo	Kalamazoo	\$900,000
Young Womens Christian Association of Kalamazoo	Kalamazoo	Kalamazoo	\$52,400
YWCA of Greater Flint	Flint	Genesee	\$34,280
YWCA West Central Michigan	Grand Rapids	Kent	\$55,427
YWCA West Central Michigan	Grand Rapids	Kent	\$130,000
YWCA West Central Michigan	Grand Rapids	Kent	\$570,000
<b><i>Total Homeless Grants</i></b>			<b>\$37,980,104</b>

<b>Grantee Name</b>	<b>City</b>	<b>County</b>	<b>Grant Amount</b>
<b><i>Housing Resource Fund</i></b>			
Arab American and Chaldean Council	Detroit	Wayne	\$100,000
CEDAM	Lansing	Ingham	\$248,500
CEDAM	Lansing	Ingham	\$120,000
Citizens for Progressive Change	Benton Harbor	Berrien	\$100,000
City of Highland Park	Highland Park	Wayne	\$200,000
City of Pontiac	Pontiac	Oakland	\$100,000
City of Saginaw	Saginaw	Saginaw	\$245,000
Community Action Agency	Jackson	Jackson	\$166,601
Community Action Agency of South Central Michigan	Battle Creek	Calhoun	\$75,000
Detroit Catholic Pastoral Alliance	Detroit	Wayne	\$208,300
Economic Development Corporation of Lansing	Lansing	Ingham	\$100,000
Focus: HOPE	Detroit	Wayne	\$100,000
Genesee County Department of Human Services	Flint	Genesee	\$45,600
Genesee County Land Bank Authority	Flint	Genesee	\$100,000
Genesee County Land Bank Authority	Flint	Genesee	\$200,000
Grandmont/Rosedale Development Corporation	Detroit	Wayne	\$100,000
Greater Lansing Housing Coalition	Lansing	Ingham	\$40,000
Habitat for Humanity of Michigan	Lansing	Ingham	\$249,000
Lighthouse Communities, Inc.	Grand Rapids	Kent	\$100,000
Local Initiatives Support Corporation	Kalamazoo	Kalamazoo	\$249,000

Michigan Suburbs Alliance	Ferndale	Oakland	\$30,000
Muskegon Main Street	Muskegon	Muskegon	\$100,000
Temple Cares for People	Muskegon Hts.	Muskegon	\$40,000
Wayne-Metropolitan Community Action Agency	Wyandotte	Wayne	\$35,494
<b>Total Housing Resource Fund</b>			<b>\$3,052,495</b>

<b>Grantee Name</b>	<b>City</b>	<b>County</b>	<b>Grant Amount</b>
<b>Community Development Block Grants</b>			
Alcona County	Harrisville	Alcona	\$150,000
Alpena County	Alpena	Alpena	\$200,000
Antrim County	Bellaire	Antrim	\$175,000
Antrim County	Bellaire	Antrim	\$228,000
Arenac County	Standish	Arenac	\$150,000
Baraga County	L'Anse	Baraga	\$125,000
Barry County	Hastings	Barry	\$250,000
Branch County	Coldwater	Branch	\$225,000
Calhoun County	Marshall	Calhoun	\$255,500
Cheboygan County	Cheboygan	Cheboygan	\$175,000
Chippewa County	Sault Ste. Marie	Chippewa	\$200,000
City of Charlotte	Charlotte	Eaton	\$182,900
City of Ionia	Ionia	Ionia	\$320,100
City of Ironwood	Ironwood	Gogebic	\$243,900
City of Menominee	Menominee	Menominee	\$243,900
City of Morenci	Morenci	Lenawee	\$181,424
City of Sault Ste. Marie	Sault Ste. Marie	Chippewa	\$609,600
City of West Branch	West Branch	Ogemaw	\$589,655
Crawford County	Grayling	Crawford	\$150,000
Delta County	Escanaba	Delta	\$200,000
Dickinson County	Iron Mountain	Dickinson	\$175,000
Houghton County	Houghton	Houghton	\$200,000
Ingham County	Mason	Ingham	\$243,900
Ingham County	Mason	Ingham	\$300,000
Ionia County	Ionia	Ionia	\$275,000
Kalkaska County	Kalkaska	Kalkaska	\$150,000
Keweenaw County	Eagle River	Keweenaw	\$100,000
Lapeer County	Lapeer	Lapeer	\$300,000
Mackinac County	St. Ignace	Mackinac	\$150,000
Marquette County	Marquette	Marquette	\$275,000
Midland County	Midland	Midland	\$225,000
Monroe County	Monroe	Monroe	\$300,000
Oceana County	Hart	Oceana	\$175,000

<b>Grantee Name</b>	<b>City</b>	<b>County</b>	<b>Grant Amount</b>
Ontonagon County	Ontonagon	Ontonagon	\$125,000
Osceola County	Reed City	Osceola	\$175,000
Oscoda County	Mio	Oscoda	\$125,000
Otsego County Housing Committee	Gaylord	Otsego	\$175,000
Presque Isle County	Rogers City	Presque Isle	\$150,000
Roscommon County	Roscommon	Roscommon	\$175,000
Schoolcraft County	Manistique	Schoolcraft	\$149,800
Shiawassee County	Corunna	Shiawassee	\$300,000
Village of Caro	Caro	Tuscola	\$182,915
Village of Mackinaw City	Mackinaw City	Emmet	\$70,000
<b>Total CDBG Grants</b>			<b>\$9,351,594</b>

<b>Grantee Name</b>	<b>City</b>	<b>County</b>	<b>Grant Amount</b>
<b>HOME Grants</b>			
Bay Area Housing, Inc.	Bay City	Bay	\$140,000
City of Lapeer	Lapeer	Lapeer	\$249,900
Community Action Agency	Jackson	Jackson	\$426,799
Garfield Development Corporation	Grand Rapids	Kent	\$246,697
Genesee County Land Bank Authority	Flint	Genesee	\$304,500
Gogebic-Ontonagon Community Action Agency	Ironwood	Gogebic	\$150,000
Greater Lansing Housing Coalition	Lansing	Ingham	\$200,000
Greater Lansing Housing Coalition	Lansing	Ingham	\$100,000
Habitat for Humanity of Michigan	Lansing	Ingham	\$3,185,400
HOME of Mackinac County	St. Ignace	Mackinac	\$375,000
Homeplace Community Land Trust	Ann Arbor	Washtenaw	\$90,009
HomeStretch	Traverse City	Gd. Traverse	\$250,000
Jackson Affordable Hsg. Corp.	Jackson	Jackson	\$84,000
Lighthouse Communities, Inc.	Grand Rapids	Kent	\$360,000
Lighthouse Communities, Inc.	Grand Rapids	Kent	\$305,145
Mid Michigan Community Action Agency, Inc.	Clare	Clare	\$185,220
Monroe County Opportunity Program	Monroe	Monroe	\$215,000
New Development Corporation	Grand Rapids	Kent	\$249,520
Southwest Michigan Community Action Agency	Benton Harbor	Berrien	\$222,200
Sturgis Neighborhood Program	Sturgis	St. Joseph	\$133,300
U.P. Community Services	Iron Mountain	Dickinson	\$200,000
U-SNAP-BAC Non-Profit Housing Corporation	Detroit	Wayne	\$300,000
<b>Total HOME Grants</b>			<b>\$7,962,690</b>



<b>Grantee Name</b>	<b>City</b>	<b>County</b>	<b>Grant Amount</b>
<b><i>CA Team Downtown Grants</i></b>			
Akron Village	Akron	Tuscola	\$27,184
Belding City	Belding	Ionia	\$156,000
Big Rapids City	Big Rapids	Mecosta	\$149,177
Blissfield Village	Blissfield	Lenawee	\$40,431
Carson City	Carson City	Montcalm	\$280,000
Chesaning Village	Chesaning	Saginaw	\$100,000
Clare City	Clare	Clare	\$140,000
Constantine Village	Constantine	St. Joseph	\$90,000
Corunna City	Corunna	Shiawassee	\$350,000
Gaylord City	Gaylord	Otsego	\$120,000
Hillsdale City	Hillsdale	Hillsdale	\$75,000
Hillsdale City	Hillsdale	Hillsdale	\$88,875
Houghton City	Houghton	Houghton	\$200,000
Houghton City	Houghton	Houghton	\$165,000
Imlay City	Imlay	Lapeer	\$184,500
Ironwood City	Ironwood	Gogebic	\$200,000
Ishpeming City	Ishpeming	Marquette	\$45,255
Laingsburg City	Laingsburg	Shiawassee	\$80,000
Lake Odessa Village	Lake Odessa	Ionia	\$200,000
Lake Odessa Village	Lake Odessa	Ionia	\$123,120
Marquette City	Marquette	Marquette	\$200,000
Marshall City	Marshall	Calhoun	\$300,000
Mayville Village	Mayville	Tuscola	\$50,500
Menominee City	Menominee	Menominee	\$231,000
Morenci City	Morenci	Lenawee	\$34,031
Munising City	Munising	Crawford	\$275,200
Norway City	Norway	Dickinson	\$75,231
Ovid Village	Ovid	Clinton	\$35,000
Port Austin Village	Port Austin	Huron	\$55,000
Port Austin Village	Port Austin	Huron	\$224,000
Port Sanilac Village	Port Sanilac	Sanilac	\$210,000
Portland City	Portland	Ionia	\$103,750
Reading City	Reading	Hillsdale	\$147,500
Reading City	Reading	Hillsdale	\$164,512
St. Clair City	St. Clair	St. Clair	\$40,000
West Branch City	West Branch	Ogemaw	\$71,202
Williamston City	Williamston	Ingham	\$252,274
<b><i>Total CA Team Downtown Grants</i></b>			<b><i>\$5,296,242</i></b>

<b>Grantee Name</b>	<b>City</b>	<b>County</b>	<b>Grant Amount</b>
<b><i>Cities of Promise Grants</i></b>			
City of Flint	Flint	Genesee	\$882,000
City of Highland Park	Highland Park	Wayne	\$200,000
City of Pontiac	Pontiac	Oakland	\$810,000
City of Saginaw	Saginaw	Saginaw	\$1,000
City of Saginaw	Saginaw	Saginaw	\$8,500
City of Saginaw	Saginaw	Saginaw	\$423,000
	Hamtramck, Highland Park, and Detroit	Wayne	\$50,000
Detroit Micro-enterprise Fund	Flint	Genesee	\$46,600
Genesee Co. Dept of Human Services	Flint	Genesee	\$100,000
Genesee Co. Land Bank	Highland Park	Wayne	\$40,000
Wayne Metro CSA			
<b><i>Total Cities of Promise Grants</i></b>			<b>\$2,561,100</b>
<b>TOTAL OF ALL FY 2007 GRANTS</b>			<b>\$66,214,225</b>

**Exhibit VII**

**LOW INCOME HOUSING TAX CREDITS ALLOCATED**

**FY 2007 (07/01/06 TO 06/30/07)**

<b>Project Name</b>	<b>Credit</b>	<b>Location</b>	<b>Type</b>	<b>Units</b>
200 East William	\$1,858,131	Ann Arbor	Family	100
Arbors at Eagle Crest II	\$421,513	Union Twp.	Family	48
Armory Artswalk Apartments	\$1,096,446	Jackson	Family	62
Beacon Housing I	\$688,182	Pontiac	Family	40
Center Park Apartments	\$89,680	Otisville	Family	24
Chapel Hill Estates	\$346,752	Muskegon	Family	24
Clarendon Glen	\$89,302	Clare	Family	24
Coleman Apartments Phase II	\$116,761	Coleman	Family	11
Core City West Village	\$242,580	Detroit	Family	60
Crossings, The	\$78,760	Addison	Family	20
Danish Village Apts	\$799,346	Rochester Hills	Elderly	149
Ephesus Homes	\$982,381	Detroit	Family	45
Eugene Hogan Hous. Estates	\$257,735	Detroit	Family	20
Fife Lake and Kingsley Arms	\$172,604	Fife Lake-Kingsley	Family	34
Friendship Village Apartments	\$214,025	Litchfield	Elderly	39
Gaslight Square Apartments	\$195,238	Gaylord	Family	36
Hallet Crossing	\$276,436	Leoni Twp.	Family	24
Hamtramck Square II	\$747,140	Hamtramck	Family	36
Hastings Meadows Apartments	\$70,103	Hastings	Elderly	24
Jefferson Meadows	\$674,007	Detroit	Elderly	82
Jefferson Square Apartments	\$1,033,011	Detroit	Family	180
New Baltimore Place Apts	\$420,587	New Baltimore	Elderly	100
Oak Park Apartments	\$428,229	Traverse City	Family	94
Oak Terrace Apartments	\$251,144	Traverse City	Elderly	48
Raupp Street Housing	\$342,333	Melvindale	Family	24
Renaissance Court	\$646,927	Pontiac	Family	56
Residences at Westbrook Place	\$944,763	Battle Creek	Family	48
Sand Hill Apartments	\$73,312	White Cloud	Elderly	24
Stone Lake Estates	\$416,866	Cassopolis	Family	48
Sunnyside Estates	\$40,887	Cadillac	Family	47
Thurgood Marshall Homes	\$1,301,322	Benton Harbor	Family	72
Uptown Village	\$75,467	Grand Rapids	Family	24
Venture Pontiac Homes I	\$212,978	Pontiac	Family	10
Waterford Meadows	\$724,302	Waterford	Family	200
Wedgewood Apartments	\$57,671	Fremont	Elderly	20
Westland Meadows	\$455,964	Kalamazoo	Elderly	150
Wildwood Manor Apartments	\$73,295	Ironwood	Elderly	24
Young Manor	\$843,365	Detroit	Family	153
<b>Total: 38 Developments</b>	<b>\$17,759,545</b>			<b>2,224</b>

**Tax Exempt Projects Not Funded From Tax Credit Cap:**

Carrington Place	\$297,417	Farmington Hills	Elderly	100
Clinton Street Place	\$103,290	Grand Ledge	Elderly	24
Cobblestone Village Apartments	\$155,711	Watervliet	Family	39
Deaconess Tower	\$410,615	Southgate	Elderly	149
Elmcrest Village	\$417,900	Flushing	Elderly	126
Emerald Woods Senior Apartments	\$90,289	Otsego twp.	Elderly	36
Erwin Senior Estates	\$186,058	Buena Vista Twp.	Elderly	46
Madison Tower	\$490,365	Madison Heights	Elderly	169
Northland Meadow	\$270,733	Cadillac	Family	80
Park Place Apartment Homes	\$430,957	Grand Rapids	Family	164
Pond Street Village	\$117,537	Mackinaw City	Family	32
River Park Village Senior Apts @ the Whittier	\$1,299,632	Detroit	Elderly	119
Riverview Terrace	\$247,421	Petoskey	Elderly	70
Romulus Tower	\$496,481	Romulus	Elderly	125
Sandusky Senior Apartments	\$147,694	Sandusky	Elderly	48
Scott Building	\$127,112	Hancock	Elderly	28
Snowberry Heights	\$454,838	Marquette	Elderly	190
Solberg Tower	\$572,603	Madison Heights	Elderly	168
Townline Apartments	\$126,107	Pellston	Family	30
Village of Spring Meadows Sr. Living Community	\$287,168	Blackman Twp.	Elderly	80
Village Park Apartments	\$610,718	Detroit	Family	150
Wayne Tower	\$380,057	Wayne	Elderly	153
Windsong	\$215,880	Ann Arbor	Family	32
<b>Total: 23 Developments</b>	<b>\$7,936,583</b>			<b>2,158</b>

**Exhibit VIII****LOW INCOME HOUSING TAX CREDIT APPLICATIONS DENIED****FY 2007 (07/01/06 TO 06/30/07)**

<b><u>Project</u></b>	<b><u>Location</u></b>	<b><u>Reason</u></b>
Albion Homes	Albion	-20 for poor participation
Arbor Glen Apts	St. Charles	Low Score
Artisan Park	Jackson	Land Control
Artisan Park (Cool Cities)	Jackson	Environmental/Marketing
Bean Creek Crossing	Hudson	Environmental
Broussard Place	Cassopolis	Low Score/-20 for poor participation
Chapin Greene	Niles	Low Score
Charles H. Nicks I	Detroit	Title Ins
Cranbrook Senior Village	Union Twp	Wrong Financials/Marketing
Gateway Manor	Linden	Low Score
Greenhouse Apartments	Detroit	Environmental
Heron Manor Enhanced Supportive Housing for Seniors	Grand Rapids	Low Score
Hubbard Communities	Detroit	Title Ins
Liberty Village	Lansing	Title/Land Control
Mayfield Pointe	Detroit	Site Control
Meadowcrest Apartments	Southfield	Marketing
Morrison Apartments	Calumet	Land Control/Permanent Financing
Perry Square	Detroit	Marketing
Renaissance Homes - Benton Harbor	Benton Harbor	Low Score/-20 for poor participation
Schaffer Square Apartments	Melvindale	Marketing
Sheldon Place II Apts	Gaylord	Low Score
Southwest Housing Partners III	Detroit	Environmental
Town Center Apartments	Highland Park	Environmental
Village at Cobblestone	Adrian Twp	Environmental
Wickes Park Homes	Saginaw	Low Score

**Exhibit IX****TECHNICAL ASSISTANCE PROVISION****FY 2007 (07/01/06 TO 06/30/07)**

<b>Consultant</b>	<b>Organization</b>	<b>Tech. Assist. Category</b>	<b>Contract Amount</b>
Brickley DeLong	MSHDA (Financial Mgmt. Training)	Financial Management	\$5,000
Brickley DeLong	Neighborhood Investment Corp.	Financial Management	\$5,842
Brickley DeLong	MSHDA (Financial Mgmt. Training)	Financial Management	\$7,700
Bruce Johnston	City of Adrian	Capacity Bldg./Direct TA	\$6,317
Bruce Johnston	St. Clair County	Capacity Bldg/Direct TA	\$3,836
Bruce Johnston	MSHDA (CDBG Training)	Capacity Bldg./In-Direct TA	\$1,341
Bruce Johnston	MSHDA (Homeowner Rehab Training)	HOME TA-Capacity Bldg./In-Direct TA	\$1,829
Capital Access	MSHDA (Homeowner Dev. Toolbox Training)	Capacity Bldg./In-direct TA	\$20,500
Capital Access	City of Saginaw	Real Estate Development	\$8,194
Capital Access	MSHDA (Neighborhood Revit. Planning Training)	Capacity Bldg./In-Direct TA	\$10,900
City of Ann Arbor	MSHDA (Housing Needs Assessment)	Real Estate Development	\$25,000
City of Lapeer	MSHDA (Needs Assessment)	Real Estate Development	\$10,200
City of Port Huron	MSHDA (Needs Assessment)	Real Estate Development	\$10,000
Community Mgmt. Associates	MSHDA (Income Eligibility & Verif. Training)	Capacity Bldg./In-Direct TA	\$1,041
Community Dev. Consultant Group	MSHDA (Audit Inspections)	Office of Housing Vouchers	\$713
Community Dev. Consultant Group	MSHDA (Audit Inspections)	Office of Housing Vouchers	\$1,407
Community Dev. Consultant Group	Neighborhood Investment Corporation	Capacity Bldg./Direct TA	\$5,052
Community Dev. Consultant Group	Warren CDC	Capacity Bldg./Direct TA	\$5,615
Community Dev. Strategies	MSHDA (Regional Grantee Workshops)	Capacity Bldg./In-direct TA	\$950
Community Mgmt. Associates	MSHDA (Income Eligibility & Verif. Training)	Capacity Bldg./In-direct TA	\$1,819
Community Mgmt. Associates.	MSHDA (HQS Trainings)	Capacity Bldg./In-direct TA	\$2,033
Community Mgmt. Associates	MSHDA (Training New Agents)	Office of Housing Vouchers	\$60,000
Community Mgmt. Associates	MSHDA (Training New Agents)	Office of Housing Vouchers	\$31,277

<b>Consultant</b>	<b>Organization</b>	<b>Tech. Assist. Category</b>	<b>Contract Amount</b>
Community Mgmt. Associates	MSHDA (TBRA Trainings)	Capacity Bldg/In-Direct TA	\$1,641
Community Mgmt. Associates	MSHDA (TBRA Trainings)	Capacity Bldg/In-Direct TA	\$4,150
Community Research Services	Detroit Catholic Pastoral Alliance	NPP	\$18,000
Community Research Services.	St. Clair County	Real Estate Development	\$25,000
Community Research Services	St. Clair County (Needs Assessment)	Real Estate Development	\$16,297
Compass Rose Mapping Solutions	MSHDA (GIS Mapping)	Capacity Bldg./In-direct TA	\$45,000
Corporate F.A.C.T.S.	MSHDA (SE Michigan Strategy)	Financial Management	\$13,348
Corporate F.A.C.T.S.	Washtenaw Affordable Housing Corp.	Financial Management	\$8,743
Corporate F.A.C.T.S.	Michigan Ability Partners	Financial Management	\$20,216
Corporate FACTS	Washtenaw Affordable Housing Corp.	Capacity Bldg/In-Direct TA	\$20,257
Development Finance Associates	New Development Corporation	Capacity Bldg./Direct TA	\$5,000
DEX Design Assoc, Inc.	MSHDA (Comm. Development Series)	Capacity Bldg./In-direct TA	\$10,500
Donovan & Smith	MSHDA (CDC Marketing)	Capacity Bldg./In-direct TA	\$9,400
Franke Consulting Group	MSHDA (Home & LBP Trainings)	Capacity Bldg./In-direct TA	\$30,000
J. Michael Hickey	MSHDA ( Revitalife)	Real Estate Development	\$9,089
Joseph Guggenheim	MSHDA (LIHTC Training)	Capacity Bldg/In-Direct TA	\$12,540
Juergensen & Associates	SOS Community Services	Supportive Housing	\$1,250
Julie Kanouse	MSHDA (Audit Inspections)	Office of Housing Vouchers	\$1,557
Julie Kanouse	MSHDA (Audit Inspections)	Office of Housing Vouchers	\$779
Larry Wall	MSHDA (Audit Inspections)	Office of Housing Vouchers	\$779
Larry Wall	MSHDA (Audit Inspections)	Office of Housing Vouchers	\$2,906
Lindsay Hager	Greater Niles	Capacity Bldg./Direct TA	\$7,926
Lindsay Hager	Garfield Development	Capacity Bldg/Direct TA	\$1,094
Lott3 Metz Architecture, LLC	Midtown Neighborhood Assoc.	Real Estate Development	\$20,000
Maurie Weitekamp	MSHDA (Homeless Initiatives)	Supportive Housing	\$31,560
Maurie Weitekamp	MSHDA (Homeless Initiatives)	Supportive Housing	\$31,559
Mernitz-King, LLC	MSHDA (Development Training)	Capacity Bldg./In-Direct TA	\$7,600
National Dev. Council	MSHDA (Housing Finance Trainings)	Capacity Bldg/In-Direct TA	\$112,500
OLHSA (HDF-103)	MSHDA (IDA Admin)	Capacity Bldg./In-Direct TA	\$237,600
OSHLA	MSHDA (IDA Coordination)	Capacity Bldg./In-direct TA	\$50,900
Organizational Development	MSHDA (Housing Conference)	Capacity Bldg/In-Direct TA	\$98,000

<b>Consultant</b>	<b>Organization</b>	<b>Tech. Assist. Category</b>	<b>Contract Amount</b>
Renaissance West, Inc.	City of Grand Haven	Capacity Bldg./Direct TA	\$6,407
Renaissance West, Inc.	MSHDA (Rental Rehab Training)	HOME TA-Capacity Bldg./In-Direct TA	\$2,395
Renaissance West, Inc.	MSHDA (Rental Rehab Training)	HOME TA-Capacity Bldg./In-Direct TA	\$1,919
Renaissance West, Inc.	City of Hastings	Capacity Bldg./Direct TA	\$1,845
Renaissance West, Inc.	City of Vassar	City of Vassar	\$4,625
Sandy Williams	Greater Niles	Capacity Bldg./Direct TA	\$6,926
Sasaki Associates, Inc.	Genesee Cnty Land Bank Authority	Real Estate Development	\$50,000
Shouldice Home Inspections, LLC	MSHDA (HQS Trainings)	Capacity Bldg./In-Direct TA	\$1,500
Shouldice Home Inspections, LLC	MSHDA (HQS Training)	HOME TA-Capacity Bldg./In-Direct TA	\$1,250
Strategic Planning Services	MSHDA (Pontiac COP)	Capacity Bldg./In-direct TA	\$22,000
TDG Architects	MSHDA (MSHDA Plan Library)	Capacity Bldg./In-Direct TA	\$25,000
The Home Inspector General	MSHDA (Energy Efficiency Training)	HOME TA-Capacity Bldg./In-Direct TA	\$1,200
The Protogenia Group	Benzie Housing Council	Capacity Bldg./Direct TA	\$1,500
Tim McIntyre	MSHDA (Affordable Assisted Living Demo)	Capacity Bldg./In-Direct TA	\$3,000
Virginia Harmon	Family Services, Inc.	Supportive Housing	\$5,000
		<b>Total</b>	<b>\$1,216,324</b>



**Exhibit X**

**REPORT OF THE MICHIGAN BROADBAND DEVELOPMENT AUTHORITY**

**FY 2007 (07/01/06 TO 06/30/07)**

Throughout the year 2006, the Michigan Broadband Development Authority (MBDA) has restructured and reassessed the organization's goals and mission. In April of 2007 the MBDA will cease its lending activities, and will cease its operations. The MBDA has approved more than a dozen loans for more than \$31 million. Loans to these providers are now helping to deploy cutting edge technologies across the state, impacting more than 375 cities, townships and villages. While the size of the MBDA's loan portfolio seems modest in historical telecommunication investment terms, new broadband technologies are more cost-efficient and the MBDA's loans will leverage an impact on more than 78% of the counties in the State of Michigan.

With regards to the loan portfolio performance, all of the MBDA loans have performed well. The MBDA has worked directly with dozens of companies and consulted with roughly 45 local government organizations in Michigan to support broadband expansion efforts. The MBDA reviews its loan applications similar to an investor, and does not simply 'give' the money away to fledgling start-ups. This is supported directly with the fact that 100% of our loan portfolio is in 'good' standing. The requirements to which the loan applicants have to meet are detailed and explicit. Since inception in 2003, the MBDA has rejected nearly three times as many loan requests as it has approved-working diligently to ensure that borrowers have a business plan and the technological and financial sophistication to succeed.

The Governor's Rural Broadband Initiative (RBI) was launched with a Request for Proposal (RFP) that was released on November 30, 2005. \$17 million was made available at a reduced interest rate of 4 percent. With respect to the \$17 million RBI loan monies, the MBDA has been able to work with seven different companies, having to-date approved \$13.1 million in loans and is in the process of performing due diligence on another \$3.8 million in loans. The MBDA will transition the loan portfolio to MSHDA, where the loan portfolio will continue to be monitored and any adjustments to existing loans can be made as needed.