

MEMORANDUM

TO: Governor Rick Snyder
Representative Knollenberg
Representative Poleski
Senator Brandenburg
Senator Pappageorge

FROM: Scott Woosley
Executive Director

DATE: October 14, 2013

RE: FY 2013 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 2013 production and the Authority's goals for FY 2014. The Authority's 2013 fiscal year runs from July 1, 2012 through June 30, 2013.

Section 32(16)(a) requires the Authority to report whether the production goals for the previous fiscal year have been met, and, if not, why. The Authority did not meet its overall production goal of 2,843 new or rehabilitated housing units in FY 2013, instead financing 2,290 units, or 553 units shy of its goal. (See Exhibit 1.) However, the Authority did exceed its goal of 630 mortgages for single-family homes, making 952 loans to homebuyers. The sections below provide production data for each program financed with bonds and notes and, for those programs that missed a goal, discuss the reasons why.

In FY 2013 the Authority also distributed \$25.9 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 or preserve 1,878 units of affordable rental housing in 32 developments statewide. In addition, the Authority administers the federal Housing Choice Voucher Program (formerly known as Section 8), and in FY 2013, an average of 23,355 families received housing assistance through this program.

In FY 2013, MSHDA also administered \$146.3 million in funds under the auspices of three federal stimulus packages. During the fiscal year, the Authority committed or allocated \$6.7 million from the Housing and Economic Recovery Act of 2008, \$62.7 million from the Emergency Economic Stabilization Act of 2008, and \$76.8 million from the American Recovery and Reinvestment Act of 2009. The specific programs for which the stimulus funds were allocated are described throughout this document under the general program category (multifamily, supportive housing, etc.) to which they pertain. The dollars allocated under the stimulus packages are summarized in Exhibit 2.

EXHIBIT I SUMMARIZES FY 2013 GOALS AND PRODUCTION AND FY 2014 GOALS. EXHIBIT 2 SUMMARIZES MSHDA'S FEDERAL STIMULUS FUNDS DURING FY 2013.

Multifamily Loan Programs

Taxable and Tax-Exempt Direct Lending Programs

These programs represent the Authority's response to localized housing and reinvestment needs by financing rental housing. Funding comes from the issuance of taxable and tax-exempt bonds to investors, the proceeds of which are then loaned for the acquisition, construction or rehabilitation, and long term financing of affordable rental housing units. Typically, at least 40% of the units in each development must be occupied by households with low incomes, defined as less than or equal to 60% of the Area Median Income. The tax-exempt lending programs operated in FY 2013 with a fixed interest rate of 5.875%, while the Taxable Bond lending programs operated with a fixed interest rate of 8.0%. In addition, the Authority provided Preservation Fund Loans as permanent gap funding sources.

In FY 2013, the multifamily lending program financed \$42.1 million in loans, representing six developments containing a total of 756 housing units. The program did not achieve its FY 2013 financing goal of \$78.1 million in lending activity, and 1,773 in units produced because six of the proposals expected to close before the end of FY 2013 did not occur. Five of the transactions will close in FY 2014, and will generate an additional \$44.5 million in additional financing, and add 414 more units. The sixth transaction found funding elsewhere.

Gap Financing Program

In FY 2013, MSHDA's Gap Financing Program was implemented in conjunction with the Authority's Tax-Exempt Bond Program, to competitively distribute \$18 million in gap funding among applicants for multifamily loans. Nine million of the \$18 million is part of the \$42.1 million in loans mentioned above. The other \$9 million is in HOME funding.

Equity Bridge Loan Program

Also in FY 2013, the Equity Bridge Loan Program was implemented to bridge equity pay-ins and to be used for development costs during a development's construction period. The Authority did not make any Equity Bridge Loans in FY 2013, as there were no applicants yet.

Supportive Housing and Homeless Initiatives

Homeless Housing Development Programs

In FY 2013 MSHDA provided \$7.7 million in rental development HOME Loans to create 257 units of supportive housing for the families that are homeless or with special needs. This program represents the Authority's investments into new construction or acquisition/rehabilitation of projects for supportive housing. Funding for this FY came from the HOME and NSP programs and many of the developments have received Low Income Tax Credits. Units are made available to the tenants earning 30% or below of Area Median Income. Loans are structured as a three percent simple interest and are non-amortizing repayable loans.

Homeless Grants

Under this category, \$3.55 million in MSHDA funding was allocated for FY 2013 to match and supplement HUD's Emergency Solutions 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, rapid re-housing, or Continuum of Care

coordination. In FY 2013, 130 ESG grants totaling \$11.6 million in federal and MSHDA funds were allocated.

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. One TBRA grant totaling \$500,000 was allocated in FY 2013.

Pass-Through Short Term Bond Pilot Program

This program, which was modified in FY 2013, 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. The primary modification to the program from the previous version is that rather than authorizing long term bond issuances, the Authority will be authorizing the issuance of short term bonds that would have a term not to exceed 36 months at which time the bonds would be refinanced following the issuance of bonds through a Federal Housing Administration (FHA) insured Ginnie Mae (GNMA) mortgage. Under the Pilot Program, the Authority has set aside \$75 million in volume cap which must be allocated within 24 months from the program's inception date at which point the program will be reevaluated.

During FY 2013, seven applications requesting approximately \$53.5 million in volume cap were received under this program of which two projects have closed as of the end of the fiscal year. These two projects were issued over \$16.2 million in volume cap which will help create or preserve 249 units of affordable housing. The FY 2014 goal of this program is to enable \$58.8 million in Pass-Through loans to close, creating 900 housing units.

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. 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 2013, this program financed 951 single-family units, representing a total investment of \$68.5 million. The average purchaser of an existing home was 33 years of age, with a household size of two and an average income of approximately \$41,417. The average loan amount was \$72,045. The Authority exceeded its FY 2013 goal of financing 630 single family homes.

In addition to mortgage lending, the Homeownership Division provided counseling funded via Federal funds and general operating income. Counseling was provided in the following areas: Homebuyer Education—3,558 households; Foreclosure Prevention—5,556 households; Family Self-Sufficiency—217 households; Key to Own—29 households; and Specialty programs—310 households.

Federal Stimulus Funding

MSHDA expended \$211,860 in National Foreclosure Mitigation Counseling (NFMC) program funds and served 2,137 borrowers. The NFMC program, (sometimes called the

“Neighborworks” program, as it is administered by NeighborWorks® America) is funded in part by the Housing and Economic Recovery Act of 2008, and uses a network of housing counselors to help families at risk of foreclosure via loss mitigation counseling.

MSHDA also administered the Help for Hardest Hit Programs. These federally-funded programs are being used to help homeowners who have a high risk of default or foreclosure. MSHDA allocated \$62.7 million in FY 2013 for these programs.

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 2013, the program assisted the financing of 214 single-family homes. The total investment was \$20.1 million. The average age of a MCC recipient purchasing an existing home was 31; the average family size was 2. The Authority did not meet its goal of producing 320 certificates primarily due to market rates that were competitively low, thus reducing homeowner need for credit.

Property Improvement Loan Program

This program helps preserve older, existing housing by offering loans to homeowners that meet income limits. In FY 2013, this program made 68 loans, totaling \$742,000. Of these loans, 47.7% were made to borrowers over 55 years of age. Approximately 72.7% of the loans went to improve homes that were 40 years of age or older.

The Authority missed its FY 2013 goal of providing at least 100 PIP loans totaling \$1.2 million, due to weakness in the housing market; many homeowners were “upside down” on their mortgages and therefore could not qualify for a PIP loan. Many who did qualify chose alternate lenders who offered lower interest rates.

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 3, 4, AND 5 DETAIL DEMOGRAPHIC INFORMATION FOR THE SINGLE FAMILY, MICHIGAN MORTGAGE CREDIT CERTIFICATE, AND PIP PROGRAMS.

The information for multifamily projects closed in FY 2013 is unavailable because most of these developments were still under construction in FY 2013 and not yet occupied.

Construction Jobs Created, Wages and Taxes Paid

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

Authority-financed housing created approximately 353 jobs, paid approximately \$23.5 million in wages, and resulted in approximately \$8.3 million in federal and state taxes being collected.

EXHIBIT 6 ESTIMATES THE NUMBER OF CONSTRUCTION JOBS CREATED, WAGES PAID, AND TAXES PAID IN FY 2013.

Grants Made to Local Units of Government and Non-Profit Organizations

MSHDA makes grants to local units of government and non-profit housing organizations for the prevention of homelessness and community development. In FY 2013, 190 grants were made to local units of government and non-profit housing and service providers, for a total grant expenditure of \$25.9 million.

EXHIBIT 7 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 2013, 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 goals of the program are to positively impact the image, physical conditions, and market and neighborhood management of the target neighborhoods. Each NPP produced 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 included homeowner rehabilitation, beautification through banners, landscaping and/or neighborhood signs, and marketing activities to improve the image of the neighborhood. There were no funds available for the NPP program in FY 2013.

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.

The Authority has preservation lending parameters for federally assisted and MSHDA-financed rental housing. This housing stock, which 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 (LIHTC)

Section 32(16)(l) requires the Authority to report on the status of the Low Income Housing Tax Credit (LIHTC) allocated under the Qualified Allocation Plan (QAP), 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 2013, the Authority allocated approximately \$27.8 million in 9% tax credits to 32 developments helping create or preserve 1,878 units of affordable housing. During

the fiscal year, 26 projects were denied credit for various reasons. There were no changes to the allocation plan made during FY 2013.

EXHIBITS 8 AND 9 PROVIDE A GEOGRAPHIC DESCRIPTION OF CREDITS ALLOCATED AND A LIST OF PROJECTS DENIED CREDIT, WITH REASONS FOR DENIAL. EXHIBIT 10 ADDRESSES AMENDMENTS TO THE AUTHORITY'S ALLOCATION PLAN DURING FY 2013.

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 our Technical Assistance efforts. In FY 2013, the Authority provided Technical Assistance to nonprofit housing organizations throughout the state with 55 contracts made to 41 different Technical Assistance providers, at a total cost of \$736,401.

EXHIBIT 11 DETAILS GRANTS MADE TO TECHNICAL ASSISTANCE PROVIDERS FOR FY 2013.

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 2013, an average of 23,355 families participated in this program which includes Project Based, Homeownership, Non-Elderly Disabled, and Veteran allocations. The average age for the head of household was 46 years of age, 44% of the voucher holders are disabled, and the average adjusted household income was \$9,899.

MSHDA's HCV Program also has components for Family Self-Sufficiency (FSS) and for homeownership, called Key to Own. MSHDA administers one of the largest FSS programs in the nation with between 1,500 to 1,700 allocated slots covering all 83 of Michigan's counties. The FSS Program provides for coordination of local, community-based resources that promote economic independence for 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.

Housing and Community Development Fund

Section 58b(6) requires the Authority to issue an annual report to the Legislature summarizing the expenditure of the Fund for the prior fiscal year, including a description of the eligible applicants who received funding, the number of housing units that were produced, the income levels of the households that were served, the number of homeless persons served, and the number of downtown areas and adjacent neighborhoods that received financing.

Unfunded since FY 2008, the Housing and Community Development Fund (HCDF) received a supplemental appropriation of \$3,709,500 from the proceeds of the National Mortgage Settlement (PA 296 of 2012). While no funds had yet been expended in FY 2013, a competitive grant process was completed to distribute the funds according to statutory criteria. Specifically, MSHDA developed and published a Notice of Funding Availability, reviewed and scored 65 proposals, and selected 9 applicants to receive awards. At the time this report was written, these grantees were undergoing a due diligence and underwriting period, and grant expenditures were anticipated to begin soon. Below is a description of the grantees that will receive funding:

Ingham County Land Bank Fast Track

Project Name: Ash Street Mixed Use Development

Location: City of Mason, Ingham County

Awarded Amount: \$500,000

Statutory Earmarks: 25% Rental Housing

Eligible Distressed Area

Ingham County LBFTA will develop 12 new residential apartments and 5,000 square feet of first-floor commercial space in downtown Mason. The project leverages \$485,000 in conventional debt, and \$50,000 in funding from Mason's Downtown Development Authority.

Dwelling Place of Grand Rapids, Inc.

Project Name: Herkimer

Location: City of Grand Rapids, Kent County

Recommended Amount: \$468,379

Statutory Earmark: 30% Extremely Low Income/Homeless/Permanent Supportive Housing

Eligible Distressed Area

Dwelling Place of Grand Rapids, Inc. will acquire and rehabilitate the historic Herkimer Building. A total of 55 one-bedroom units, including 40 supportive housing units, are planned at the site. The project leverages \$15.9 million in financing.

ICCF Nonprofit Housing Corporation

Project Name: La Grave Apartments at Tapestry Square

Location: City of Grand Rapids, Kent County

Recommended Amount: \$475,000

Statutory Earmark: 25% Rental Housing

Eligible Distressed Area

ICCF Nonprofit Housing Corporation will develop 19 residential units and 3,000 square feet of first floor commercial square in the southern part of downtown Grand Rapids. The developer plans \$3.6 million in leveraged funding from a variety of public and private sources.

Uptown Reinvestment Corporation

Project Name: Capitol Theatre

Location: City of Flint, Genesee County

Recommended Amount: \$500,000

Statutory Earmark: Eligible Distressed Area

Uptown Reinvestment Corporation will rehabilitate the historic Capitol Theatre Building in downtown Flint. Additionally, this will include the restoration of the 2,000 seat theatre

and 25,000 square feet of office and retail space. The \$10 million project will include New Market and Federal Historic Tax Credits, and a variety of other private and public funding sources.

LINC Community Revitalization, Inc.

Project Name: Southtown Square
Location: City of Grand Rapids, Kent County
Recommended Amount: \$500,000
Statutory Earmark: 25% Rental Housing
Eligible Distressed Area

LINC Community Revitalization Inc. will develop 44-units of mixed-income housing comprised of 24 apartment units in a 4-story, mixed-use elevator building with 7,200 SQFT of commercial space and 16 townhome units in the Madison Square business district of Grand Rapids. This is Phase II of the Southtown Square development that has already received commitments from the following funding sources: 9% LIHTC, NSP2, NSP3, and City of Grand Rapids HOME funds.

Home Renewal Systems, LLC

Project Name: The Gateway, Fremont Senior Apartments
Location: City of Fremont, Newaygo County
Recommended Amount: \$450,000
Statutory Earmark: \$25% Rental Housing

Home Renewal Systems, LLC will utilize a historically significant re-purposed high school building originally built in 1926 to create 38 affordable, energy-efficient, senior apartments, with walkable access to downtown Fremont. The project proposes to leverage a mix of 9% LIHTC, federal historic rehabilitation tax credits, and permanent debt from conventional sources to complete the transaction.

S. Dot Development, LLC

Project Name: The West Grand Apartments
Location: City of Detroit, Wayne County
Recommended Amount: \$224,500
Statutory Earmark: 25% Rental Housing
Eligible Distressed Area

S. Dot Development, LLC will renovate 27 units of mixed-income housing (21 units restricted to < 60% AMI) in a 3-story historic building originally constructed in 1920 along West Grand Boulevard near the I-94 interchange in Detroit. Housing and Community Development funds will be used for pre-development activities with the balance of project funding provided by a City of Detroit HOME funds grant, equity, and permanent financing from the Detroit Development Fund.

Bethel Tower LDHALP

Project Name: Bethel Tower Apartments
Location: City of Detroit, Wayne County
Recommended Amount: \$200,000
Statutory Earmark: 30 % Extremely Low Income/Homeless/Permanent Supportive Housing
Physical & Mental Handicaps/Eligible Distressed Area

Bethel Tower LDHALP, will rehabilitate a 120 unit, 8-story, high rise elevator apartment building and 26 townhouse units located in the Midtown neighborhood of Detroit as part of a recapitalization project that includes 9% LIHTC, HUD 221d(4) permanent financing

and owner cash/equity. The project will provide permanent supportive housing for persons with physical, mental, and/or emotional impairments.

Detroit Rescue Mission Ministries

Project Name: Douglas Permanent Supportive Housing

Location: City of Highland Park, Wayne County

Recommended Amount: \$467,271

Statutory Earmark: 30% Extremely Low Income/Homeless/Permanent Supportive Housing

Eligible Distressed Area

Detroit Rescue Mission Ministries will rehabilitate a 70 unit, 3-story building located in Highland Park to provide permanent supportive housing for 70 homeless men.

Renovations will include washroom, common area, roof and window upgrades. A HUD Permanent Supportive Housing grant and owner equity provides leverage.

New Programs Funded by National Mortgage Settlement

In 2012, Michigan's Attorney General and other participating state Attorneys General entered into a settlement with the five leading bank mortgage servicers resulting in the National Mortgage Settlement. The settlement required servicers to provide monetary sanctions and relief and mandated comprehensive reforms in mortgage loan servicing. Michigan received \$97.2 million from the settlement for the purpose of creating the Homeowner Protection Fund. A portion of these funds were appropriated by the Legislature to MSHDA for new/re-funded programs. These programs, which were still getting underway in FY 2013, are briefly described below.

The Housing and Community Development Fund: This existing program, which had not been funded since FY 2008, received \$3.7 million from the settlement for eligible housing and community development projects. See "**Housing and Community Development Fund**" section above for more detail.

Blight Elimination/Demolition consists of \$25 million to be used in cooperation with the Department of Human Services in targeted projects in Detroit (\$10 million) and statewide (\$15 million): In FY 2013, \$4.2 million had been expended and 260 blighted structures had been demolished as part of the Detroit Demolition Program. For the Statewide program, \$1 million in demolition expenses had been expended or obligated, and \$14.4 million had been awarded to grantees.

Foreclosure counseling and legal aid consists of \$15.0 million to increase foreclosure counseling efforts statewide. In FY 2013, \$1.96 million had been expended under this program.

Home affordable refinance program grants (\$5 million) are grants to homeowners attempting to refinance under the federal Home Affordable Refinance Program (HARP). In FY 2013, 737 homeowners statewide had received HARP refinance closing-cost assistance, with a total of \$349,700 being funded in that fiscal year.

Assistance to homebuyers program (\$15 million) to issue grants to homebuyers, with a preference given to disabled veterans. In FY 2013, 4,739 homebuyers statewide had purchased homes under this program, of which approximately 20% (948 homebuyers) were

service members. All \$15 million for this program had been allocated.

Michigan State University Extension foreclosure counseling (\$5 million) for funds to be distributed to MSU-Extension offices for the purpose foreclosure counseling. A first disbursement of \$1.25 million had been made under this program in FY 2013 and MSU Extension staff members had provided counseling to 344 households facing.

Michigan Broadband Development Authority

Section 32(17) of MSHDA's enabling legislation 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).

Executive Order No. 2008-20, approved in October of 2008, abolishes the Broadband Authority and transfers any remaining functions to MSHDA. As of June 30, 2013 the Broadband portfolio had 2 outstanding loans, with a total outstanding principal balance of \$159,751. All outstanding commitment amounts were either drawn down, or forfeited by the borrowers, so there are no longer any commitments outstanding.

State Historic Preservation Office

MSHDA's Authorizing Act does not require reporting for the State Historic Preservation Office (SHPO), which was transferred to the Authority under Executive Order 2009 – 36. However, the Authority would like to share the information below about this important office within the Authority.

In 1966, in response to growing public interest in historic preservation, Congress passed the National Historic Preservation Act, which required that each state establish a SHPO and that the governor of each state appoint an officer to oversee the preservation activities. In Michigan the governor also appoints the State Historic Preservation Review Board, which reviews nominations to the National Register of Historic Places. Each year Michigan receives a Historic Preservation Fund (HPF) grant from the National Park Service to operate its programs. The Michigan SHPO identifies, evaluates, registers, protects and encourages the reinvestment in the state's historic buildings, neighborhoods and archaeological resources.

Michigan's SHPO manages a number of federal and state programs including the National Register of Historic Places, Section 106 of the NHPA (review of federal undertakings for their impact on historic and archaeological resources), and Michigan's Local Historic District Act. The SHPO also administers incentives programs to encourage reinvestment in historic buildings and neighborhoods, including Federal Historic Preservation Tax Credits, pass-through grants available to Certified Local Governments, and the Michigan Lighthouse Assistance Program funded through the sale of specialty license plates.

Grants and Tax Credits

Certified Local Government Grants

During FY13 the SHPO announced \$106,200 in Certified Local Government (CLG) grants. The SHPO awards 10 percent of its Historic Preservation Fund grant to CLGs. The two grants were:

Certified Local Government/Partner Organization	Amount of Grant	Amount of Match	Historic Resource
City of Detroit/Belle Isle Conservancy	\$54,000	\$35,000	Belle Isle Aquarium
City of Detroit/Belle Isle Conservancy	\$52,200	\$34,800	Nancy Brown Peace Carillon Tower

Michigan Lighthouse Assistance Grants

During FY13, the SHPO announced \$140,000 in Michigan Lighthouse Assistance Program grants toward the rehabilitation of three historic lighthouses. Since 2000 the Michigan Lighthouse Assistance Program has awarded more than \$1.5 million in grants for the preservation of lighthouses. The program is funded through the sale of the Save Our Lights specialty license plates. The three grants were:

Recipient Organization and Lighthouse	County	Amount of Grant	Amount of Match
DeTour Reef Light Preservation Society for the DeTour Reef Light	Chippewa	\$60,000	\$30,000
Manistee County Historical Museum for the Manistee North Pierhead Light and Elevated Walkway	Manistee	\$20,000	\$10,000
Lake St. Clair Save Our South Channel Lights for the St. Clair Flats Old South Channel Front Range Light	Macomb	\$60,000	\$30,000

Federal Historic Preservation Tax Credits

Historic Preservation Tax Credits continue to be an important tool for spurring private investment in vacant or underutilized buildings in Michigan cities. In 2013, 22 projects were approved and are moving forward. When completed, these projects will represent an estimated \$243 million in investment resulting in a \$520 million-impact and 6,000 jobs.

Project Name	City	County	Est. Private Investment	Est. Fed Credit	Est. State Credit	Est. Total Credit
418 Waukazoo	Petoskey	Emmet	\$335,000	\$67,000	\$0	\$67,000
Flint Journal	Flint	Genesee	\$15,000,000	\$3,000,000	\$0	\$3,000,000
Wright Opera House Block	Alma	Gratiot	\$4,800,000	\$960,000	\$0	\$960,000
50 Louis NW (Trade Center)	Grand Rapids	Kent	\$2,500,000	\$500,000	\$0	\$500,000
550 Logan St	Grand Rapids	Kent	\$50,000	\$10,000	\$0	\$10,000
Herkimer Hotel	Grand Rapids	Kent	\$6,000,000	\$1,200,000	\$0	\$1,200,000
Stuyvesant Apartments	Grand Rapids	Kent	\$4,920,000	\$984,000	\$0	\$984,000
S. Walker Tavern	Cambridge	Lenawee	\$1,238,000	\$247,600	\$0	\$247,600
Lloyd's Department Store	Menominee	Menominee	\$12,000,000	\$2,400,000	\$0	\$2,400,000
Bancroft Building	Saginaw	Saginaw	\$3,000,000	\$600,000	\$0	\$600,000
Eddy Building	Saginaw	Saginaw	\$1,000,000	\$200,000	\$0	\$200,000

Monterey Café	Port Huron	St Clair	\$799,402	\$159,880	\$0	\$159,880
Beard Building	Port Huron	St Clair	\$760,000	\$152,000	\$0	\$152,000
S.S. Kresge Co.	Port Huron	St Clair	\$1,847,965	\$369,593	\$0	\$369,593
1452 Randolph	Detroit	Wayne		\$0	\$0	\$0
Alden Park Manor	Detroit	Wayne	\$4,400,000	\$880,000	\$0	\$880,000
Book Building and Tower	Detroit	Wayne	\$80,000,000	\$16,000,000	\$0	\$16,000,000
Capitol Park Building	Detroit	Wayne	\$23,200,000	\$4,640,000	\$1,160,000	\$5,800,000
Chamber of Commerce Building	Detroit	Wayne	\$34,000,000	\$6,800,000	\$1,700,000	\$8,500,000
Farwell Building	Detroit	Wayne	\$33,000,000	\$6,600,000	\$1,650,000	\$8,250,000
Lafayette Towers	Detroit	Wayne	\$10,000,000	\$2,000,000	\$0	\$2,000,000
Schwankovsky Temple of Music	Detroit	Wayne	\$4,250,000	\$850,000	\$0	\$850,000
Total Projects			\$243,100,367	\$48,620,073	\$4,510,000	\$53,130,073

Designation and Survey

Commercial Historic Districts Listed in the National Register of Historic Places

Three times a year the SHPO presents nominations of historic sites to the National Register of Historic Places to the governor-appointed State Historic Preservation Review Board. During FY13 the board considered 26 different nominations, including 3 for downtown commercial historic districts. As a result the owners of 220 properties within those districts will be eligible to apply for Federal Historic Preservation Tax Credits, an incentive for them to rehabilitate historic buildings in downtown areas.

Detroit Historic Resources Survey

In May 2013 historic preservation consultants Mead & Hunt concluded an architectural survey of Detroit neighborhoods that had not been previously recorded. The SHPO/MSHDA hired the firm to assess the historic character of Detroit neighborhoods and to determine which ones, if any, are eligible for listing in the National Register of Historic Places. The SHPO intends the survey to assist state and local officials in determining the historic character and cohesion of Detroit neighborhoods for planning purposes, and to help facilitate a more streamlined environmental review process for federally funded or licensed projects (in accordance with Section 106 of the National Historic Preservation Act of 1966).

Education and Outreach

Archaeology Education

The State Historic Preservation Office archaeology staff collaborated with the Michigan Historical Center, Department of Natural Resources, to host Michigan Archaeology Day on October 6, 2012. The event drew a record 600 people, including many school children. Archaeology Day was just one of several outreach efforts conducted by the archaeology staff to collaborate with other institutions and raise awareness, particularly among K-12 students, about excavations taking place in Michigan.

Community Outreach and Technical Assistance

SHPO shares technical expertise and guides community leaders, developers, contractors, and residents. The team provides guidance on the Secretary of the Interior Standards for Rehabilitation as they apply to the rehabilitation of historic residential and nonresidential buildings and consults with colleagues at the MEDC and MSHDA on redevelopment and

adaptive reuse projects. Collaboration has been particularly close on the revitalization efforts taking place in Detroit, with the Michigan Main Street program, and in strengthening our relationships with communities in the Upper Peninsula. In addition, the Certified Local Government (CLG) coordinator works with CLG communities across the state. The CLG program is a National Park Service program to encourage federal, state, and local government partnerships in conjunction with the protection of historic and cultural resources. Michigan currently has 23 Certified Local Government communities, and more are working toward certification.

Michigan Modern: Design that Shaped America Symposium and Exhibition

From June 13 to 16, 2013, the SHPO held Michigan Modern: Design that Shaped America, a symposium at Cranbrook Education Community. This major event brought together nationally known experts on Modernism and design to talk about Michigan's role as the epicenter of Modern design. Participants came to Michigan from across the country. The SHPO collaborated with Cranbrook and MPdL Studios to install a companion exhibition of the same name, and Lt. Governor Brian Calley spoke at the exhibition opening on the evening of June 13. The symposium and exhibition have garnered nothing but positive press for Michigan in such national outlets as the *New York Times*, the *Washington Post*, *Old House Journal*, and *Atlantic Cities*.

MI Neighborhood Initiative

MSHDA's Authorizing Act does not require reporting for the MI Neighborhood Program. However, the Authority would like to share the information below about this program.

The MI Neighborhood program was initiated in 2012-2013. It encourages communities to complement a Main Street or traditional commercial district revitalization program with a near-neighborhood revitalization program. The program will provide technical assistance as well as guidance to resources available to residential areas that are in proximity (within ¼ to ½ miles) to a traditional downtown or traditional commercial district.

Six communities applied to the MI Neighborhood Program, three of which were chosen to participate. No monies were expended in FY 2013, although technical Assistance had been provided through trainings from MSHDA staff. A contract is in place with the Community Economic Development Association of Michigan (CEDAM) through the Community Development Division to provide services that will help to build capacity. Monies will begin to be expended for services beginning in November 2013.

EXHIBIT 1
FY 2013 Production and FY 2014 Goals

Program	FY 2013 Goal		FY 2013 Production		FY 2014 Goal	
Multifamily Direct Loans	\$ 78,123,795	1,773	\$42,107,673	811	\$74,087,295	1,049
Modified Pass Through Loans	\$0	0	\$16,220,000	249	\$58,780,000	900
Single Family Loans	\$63,000,000	630	\$68,569,069	952	\$70,500,000	979
Michigan Credit Certificate Program	\$29,000,000	320	\$20,170,075	212	\$26,564,720	280
Property Improvement Program (PIP)	\$1,200,000	100	\$742,000	66	\$800,000	70
TOTAL	\$171,323,795	2,843	\$147,808,817	2,290	\$230,732,015	3,278

EXHIBIT 2
FY 2013 Commitments/Allocations of Federal Stimulus Funds

Program/Activity Type	Federal Act	Funding Source	Purpose	Amount
Neighborhood Stabilization Program (NSP2)	ARRA	ARRA NSP2	Acquire abandoned, foreclosed, vacant or blighted properties to be preserved, sold, demolished or maintained	\$76,820,427
Neighborhood Stabilization Program (NSP1) (COP)	HERA	HERA NSP Blight Elimination	Demolition	\$1,758,851
Neighborhood Stabilization Program (NSP1)	HERA	HERA NSP Entitlement Cities	Rehabilitating abandoned foreclosed properties for resale, demolition of blighted, abandoned and vacant properties to promote opportunities for future redevelopment.	\$4,321,649
Foreclosure Mitigation Counseling	HERA	National Foreclosure Mitigation Counseling	Foreclosure prevention program	\$421,650
Help for Hardest Hit Programs	EESA	Troubled Assets Relief Program (TARP)	Foreclosure prevention programs	\$62,737,348
Neighborworks	HERA	National Foreclosure Mitigation Counseling Funds	Foreclosure mitigation/prevention	\$211,860
Total				\$146,271,786

NOTES:

"HERA" = Housing and Economic Recovery Act of 2008.

"EESA" = Emergency Economic Stabilization Act of 2008.

"NSP" = Neighborhood Stabilization Program.

**EXHIBIT 3
FY 2013 Single Family Loans**

	<u>New Homes</u>	<u>Existing Homes</u>
# Loans	9	942
\$ Volume	\$850,284	\$67,664,802
Average Loan	\$94,476	\$71,831
Average Home Sale Price	\$96,867	\$73,411
Average Income of Borrower	\$50,184	\$41,061
Average Age of Borrower	35	33
Average Family Size	3	2
% Minority Buyers	44%	19%
% Female Headed Household	44%	50%
% Below 55% of Median Income	56%	74%
NOTE: The Average Family Size reflects the average for both new and existing loans.		

EXHIBIT 4
FY 2013 Michigan Mortgage Credit Certificate

	<u>New Homes</u>	<u>Existing Homes</u>
# Loans	3	211
\$ Volume	\$441,495	\$19,861,641
Average Loan	\$147,165	\$94,131
Average Home Sale Price	\$161,336	\$96,237
Average Income of Borrower	\$56,471	\$39,332
Average Age of Borrower	30	31
Average Family Size	2	2
% Minority Buyers	0%	6%
% Female Headed Household	100%	45%
% Below 55% of Median Income	33%	81%
% First Time Homebuyer	66%	94%

EXHIBIT 5	
FY 2013 Property Improvement Loans	
# Loans	66
\$ Volume	742,310
Average Loan Amount	11,247
Average Income Of Borrower	36,128
Average Interest Rate	6
Average Age Of Borrower	50
Average Family Size	2.2
% Female Borrowers	40.9
% Borrowers Over Age 55	47.7
% Minority Borrowers	18.2
% Homes 40+ Years Old	72.7

EXHIBIT 6
FY 2013 Estimated Construction Jobs, Wages, Taxes

Program/Project	Jobs	Wages	Taxes
Breton Meadows / Summer Haven	31	\$2,092,440	\$741,247
Meadowcrest	30	\$1,973,258	\$699,026
Serenity Place	33	\$2,189,569	\$775,655
Silver Star II	10	\$636,243	\$215,209
St. George Tower	69	\$4,614,062	\$1,634,532
Stadium Drive	67	\$4,443,867	\$1,574,240
<i>Multifamily Loans Subtotal</i>	240	\$15,949,438	\$5,639,909
Bayview Tower	63	\$4,170,000	\$1,477,223
Emerald Springs II	38	\$2,550,000	\$862,538
<i>Pass-Through Loans Subtotal</i>	101	\$6,720,000	\$2,339,760
<i>*Single Family Loans</i>	6	\$425,142	\$143,804
<i>*Mich. Mortgage Credit Cert.</i>	3	\$220,748	\$74,668
<i>Property Improvement Loans</i>	3	\$185,500	\$76,843
TOTAL	353	\$23,500,828	\$8,274,984

*Only loans for newly constructed homes are included, as construction costs are not reported for existing homes.

EXHIBIT 7
FY 2013 Grants to Non-Profit Organizations and Local Governments

GRANTS TO PREVENT HOMELESSNESS

Emergency Solutions Grants (ESG)

Grantee Name	City	County	Grant Amount
Barry County United Way	Hastings	Barry	30,639
Barry County United Way	Hastings	Barry	46,227
Bay Area Women's Center	Bay City	Bay	9,967
Bay Area Women's Center	Bay City	Bay	67,781
Blue Water Center for Independent Living	Port Huron	St. Clair	89,599
Blue Water Center for Independent Living	Port Huron	St. Clair	138,842
Blue Water Safe Horizons	Port Huron	St. Clair	105,134
Blue Water Safe Horizons	Port Huron	St. Clair	158,788
Blue Water Safe Horizons	Port Huron	St. Clair	7,500
Caring House, Inc.	Iron Mountain	Dickinson	22,094
Caring House, Inc.	Iron Mountain	Dickinson	110,996
Child and Family Services of Upper Peninsula, Inc.	Marquette	Marquette	49,826
Child and Family Services of Upper Peninsula, Inc.	Marquette	Marquette	70,399
Child and Family Services of Upper Peninsula, Inc.	Marquette	Marquette	48,044
Child and Family Services of Upper Peninsula, Inc.	Marquette	Marquette	17,086
Child and Family Services of Upper Peninsula, Inc.	Marquette	Marquette	87,799
Child and Family Services of Upper Peninsula, Inc.	Marquette	Marquette	81,657
Child and Family Services of Upper Peninsula, Inc.	Marquette	Marquette	3,705
Chippewa-Luce-Mackinac Community Action Agency	Sault Ste. Marie	Chippewa	29,000
Chippewa-Luce-Mackinac Community Action Agency	Sault Ste. Marie	Chippewa	110,179
Choices of Manistee County Inc.	Manistee	Manistee	8,179
Choices of Manistee County Inc.	Manistee	Manistee	14,569
Choices of Manistee County Inc.	Manistee	Manistee	97,415
Community Action Agency	Jackson	Jackson	123,744
Community Action Agency	Jackson	Jackson	177,649
Community Action Agency	Jackson	Jackson	36,067

Community Action Agency	Jackson	Jackson	9,349
Community Action Agency	Jackson	Jackson	72,211
Eightcap, Incorporated	Greenville	Montcalm	118,231
Eightcap, Incorporated	Greenville	Montcalm	82,908
Emergency Shelter Services, Inc.	Benton Harbor	Berrien	130,405
Emergency Shelter Services, Inc.	Benton Harbor	Berrien	178,906
Gogebic Ontonagon Community Action Agency	Bessemer	Gogebic	17,189
Gogebic Ontonagon Community Action Agency	Bessemer	Gogebic	47,296
Goodwill Industries of Northern Michigan, Inc.	Traverse City	Grand Traverse	14,042
Goodwill Industries of Northern Michigan, Inc.	Traverse City	Grand Traverse	82,721
Homeless Action Network of Detroit	Detroit	Wayne	416,169
Homeless Action Network of Detroit	Detroit	Wayne	10,000
Housing Resource Center of Allegan County	Allegan	Allegan	164,264
Housing Resource Center of Allegan County	Allegan	Allegan	67,344
Housing Resource Center of Allegan County	Allegan	Allegan	8,645
Housing Resources, Inc.	Kalamazoo	Kalamazoo	283,054
Housing Services for Eaton Co.	Charlotte	Eaton	120,933
Housing Services for Eaton Co.	Charlotte	Eaton	60,226
KeyStone Place, Inc.	Centreville	St. Joseph	65,468
KeyStone Place, Inc.	Centreville	St. Joseph	122,500
Lenawee Emergency and Affordable Housing Corp.	Adrian	Lenawee	138,352
Lenawee Emergency and Affordable Housing Corp.	Adrian	Lenawee	66,680
Lenawee Emergency and Affordable Housing Corp.	Adrian	Lenawee	7,280
Lighthouse of Oakland Co., Inc.	Pontiac	Oakland	335,268
Lighthouse of Oakland Co., Inc.	Pontiac	Oakland	10,000
Lutheran Social Services of Wisconsin and Upper Michigan	Milwaukee	Marquette	35,080
Lutheran Social Services of Wisconsin and Upper Michigan	Milwaukee	Marquette	7,797
Lutheran Social Services of Wisconsin and Upper Michigan	Milwaukee	Marquette	60,686
Lutheran Social Services of Wisconsin and Upper Michigan	Milwaukee	Marquette	25,025
Macomb Homeless Coalition	Fraser	Macomb	368,947

Macomb Homeless Coalition	Fraser	Macomb	282,096
Macomb Homeless Coalition	Fraser	Macomb	10,000
Metro Community Development Inc.	Flint	Genesee	269,099
Metro Community Development Inc.	Flint	Genesee	8,000
Mid Michigan Community Action Agency, Inc.	Farwell	Clare	106,305
Mid Michigan Community Action Agency, Inc.	Farwell	Clare	52,059
Mid Michigan Community Action Agency, Inc.	Farwell	Clare	67,619
Mid Michigan Community Action Agency, Inc.	Farwell	Clare	5,500
Mid Michigan Community Action Agency, Inc.	Farwell	Clare	87,897
Midland Area Homes, Inc.	Midland	Midland	41,108
Midland Area Homes, Inc.	Midland	Midland	54,306
Monroe County Opportunity Program	Monroe	Monroe	146,980
Monroe County Opportunity Program	Monroe	Monroe	73,559
Monroe County Opportunity Program	Monroe	Monroe	6,224
Northeast Michigan Community Service Agency, Inc.	Alpena	Alpena	79,331
Northeast Michigan Community Service Agency, Inc.	Alpena	Alpena	177,124
Northeast Michigan Community Service Agency, Inc.	Alpena	Alpena	18,968
Northeast Michigan Community Service Agency, Inc.	Alpena	Alpena	59,492
Northeast Michigan Community Service Agency, Inc.	Alpena	Alpena	38,792
Northeast Michigan Community Service Agency, Inc.	Alpena	Alpena	95,907
Northeast Michigan Community Service Agency, Inc.	Alpena	Alpena	9,322
Northwest Michigan Community Action Agency	Traverse City	Grand Traverse	101,292
Northwest Michigan Community Action Agency	Traverse City	Grand Traverse	47,832
Northwest Michigan Community Action Agency	Traverse City	Grand Traverse	34,327
Northwest Michigan Community Action Agency	Traverse City	Grand Traverse	352,319
Northwest Michigan Community Action Agency	Traverse City	Grand Traverse	66,717
Northwest Michigan Community Action Agency	Traverse City	Grand Traverse	10,000
Northwest Michigan Community Action Agency	Traverse City	Grand Traverse	81,419
Oakland Livingston Human Service Agency	Howell	Oakland	120,198
Oakland Livingston Human Service Agency	Howell	Oakland	54,114
Oakland Livingston Human Service Agency	Howell	Oakland	0
Oakland Livingston Human Service Agency	Howell	Oakland	6,326
Ottawa County	Holland	Ottawa	126,714

Ottawa County	Holland	Ottawa	207,623
Ottawa County	Holland	Ottawa	10,000
Pines Behavioral Health	Coldwater	Branch	35,744
Pines Behavioral Health	Coldwater	Branch	132,803
Relief After Violent Encounter Ionia/Montcalm, Inc.	Ionia	Ionia	141,839
Relief After Violent Encounter Ionia/Montcalm, Inc.	Ionia	Ionia	91,364
Relief After Violent Encounter Ionia/Montcalm, Inc.	Ionia	Ionia	6,939
SafeCenter	St. Johns	Clinton	33,766
SafeCenter	St. Johns	Clinton	51,353
SafeCenter	St. Johns	Clinton	71,533
SafeCenter	St. Johns	Clinton	86,148
Southwest Michigan Community Action Agency	Benton Harbor	Berrien	32,831
Southwest Michigan Community Action Agency	Benton Harbor	Berrien	52,653
Southwest Michigan Community Action Agency	Benton Harbor	Berrien	68,371
Southwest Michigan Community Action Agency	Benton Harbor	Berrien	74,104
Summit Pointe	Battle Creek	Calhoun	39,029
Summit Pointe	Battle Creek	Calhoun	78,209
Summit Pointe	Battle Creek	Calhoun	118,566
The Salvation Army	Alma	Gratiot	293,163
The Salvation Army	Alma	Gratiot	31,626
The Salvation Army	Alma	Gratiot	10,000
The Salvation Army	Alma	Gratiot	47,370
TrueNorth Community Services	Fremont	Newaygo	54,267
TrueNorth Community Services	Fremont	Newaygo	137,827
United Way of Bay County	Bay City	Bay	88,014
United Way of Bay County	Bay City	Bay	124,626
United Way of Lapeer County	Lapeer	Lapeer	55,315
United Way of Lapeer County	Lapeer	Lapeer	114,889
United Way of Mason County	Ludington	Mason	62,431
United Way of Mason County	Ludington	Mason	156,746
United Way of Saginaw County	Saginaw	Saginaw	162,571
United Way of Saginaw County	Saginaw	Saginaw	8,556
Volunteers of America of Michigan	Southfield	Oakland	297,762

Volunteers of America of Michigan	Southfield	Oakland	10,000
Washtenaw County	Ann Arbor	Washtenaw	302,170
Wayne Metropolitan Community Action Agency	Wyandotte	Wayne	109,543
Wayne Metropolitan Community Action Agency	Wyandotte	Wayne	321,182
Wayne Metropolitan Community Action Agency	Wyandotte	Wayne	10,000
West Michigan Therapy, Inc.	Muskegon	Muskegon	152,031
West Michigan Therapy, Inc.	Muskegon	Muskegon	145,632
West Michigan Therapy, Inc.	Muskegon	Muskegon	20,000
Total ESG Grants			\$11,609,403
NOTE: These grants also include HUD funding allocated in addition to the \$5.0 million allocated by MSHDA.			

<i>Tenant Based Rental Assistance Grants</i>			
Grantee Name	City	County	Grant Amount
Every Woman's Place, Inc.	Muskegon	Muskegon	\$500,000
TOTAL TBRA GRANTS			\$500,000

<i>Housing Case Management (HCM)</i>			
Grantee Name	City	County	Grant Amount
Community Housing Network	Troy	Oakland	60,571
Northwest Michigan Community Action Agency	Traverse City	Grand Traverse	60,571
West Michigan Therapy, Inc.	Muskegon	Muskegon	60,571
TOTAL HCM GRANTS			\$181,713

<i>Statewide Partnership (SP) and Homeless Assistance (HA) Special Grant</i>			
Grantee Name	City	County	Grant Amount
Michigan Coalition Against Homelessness	Lansing	Ingham	115,000
Corporation for Supportive Housing	Brighton	Livingston	150,000
Michigan Ability Partners	Ann Arbor	Washtenaw	10,000
TOTAL SP & HA GRANTS			\$275,000

Homeless Management Information System (HMIS)

Grantee Name	City	County	Grant Amount
Michigan Coalition Against Homelessness	Lansing	Ingham	640,500
Michigan Coalition Against Homelessness	Lansing	Ingham	163,175
TOTAL HMIS GRANTS			\$803,765
Total Homeless Grants			\$13,369,791

COMMUNITY DEVELOPMENT (CD) GRANTS

Community Development Block Grants (CDBG)

Grantee Name	City	County	Grant Amount
Alpena County	Alpena	Alpena	\$200,000
Alpena County	Alpena	Alpena	\$213,400
Bay County	Bay City	Bay	\$300,000
Benzie County	Beulah	Benzie	\$150,000
Calumet, Village of	Calumet	Houghton	\$505,600
Charlevoix County	Charlevoix	Charlevoix	\$175,000
Chippewa County	Sault Ste. Marie	Chippewa	\$200,000
City of Gladwin	Gladwin	Gladwin	\$85,300
City of Marshall	Marshall	Calhoun	\$85,300
Clare County	Harrison	Clare	\$200,000
Crawford County	Grayling	Crawford	\$150,000
Eaton County	Charlotte	Eaton	\$300,000
Emmet County	Petoskey	Emmet	\$426,800
Gogebic County	Bessemer	Gogebic	\$150,000
Grand Traverse County	Traverse City	Grand Traverse	\$300,000
Gratiot County	Ithaca	Gratiot	\$225,000
Huron County	Bad Axe	Huron	\$200,000

Ionia County	Ionia	Ionia	\$275,000
Iosco County	Tawas City	Iosco	\$175,000
Lapeer County	Lapeer	Lapeer	\$300,000
Mackinac County	St. Ignace	Mackinac	\$150,000
Manistee County	Manistee	Manistee	\$175,000
Mecosta County	Big Rapids	Mecosta	\$225,000
Missaukee County	Lake City	Missaukee	\$150,000
Monroe County	Monroe	Monroe	\$300,000
Montcalm County	Stanton	Montcalm	\$275,000
Newaygo County	White Cloud	Newaygo	\$249,244
Ogemaw County	West Branch	Ogemaw	\$175,000
Sanilac County	Sandusky	Sanilac	\$225,000
Schoolcraft County	Manistique	Schoolcraft	\$125,000
St. Clair County	Port Huron	St. Clair	\$300,000
Tuscola County	Caro	Tuscola	\$250,000
Wexford County	Cadillac	Wexford	\$200,000
Alpena County	Alpena	Alpena	\$200,000
TOTAL CDBG Grants			\$7,415,644

HOME Funds			
Grantee Name	City	County	Grant Amount
Bay Area Housing, Inc.	Bay City	Bay	\$174,000
Bay Area Housing, Inc.	Bay City	Bay	\$30,000
Chippewa-Luce-Mackinac Community Action Agency	Sault Ste. Marie	Chippewa	\$30,000
Gogebic Ontonagon Community Action Agency	Bessemer	Gogebic	\$30,000
Grandmont/Rosedale Development Corporation	Detroit	Wayne - City of Detroit	\$736,800
Greater Lansing Housing Coalition	Lansing	Ingham	\$15,000
Habitat for Humanity of Michigan	Lansing	Ingham	\$2,200,770
HomeStretch	Traverse City	Grand Traverse	\$30,000
HomeStretch	Traverse City	Grand Traverse	\$300,000
Hometown Housing Partnership Inc.	East Lansing	Ingham	\$411,080
Hometown Housing Partnership Inc.	East Lansing	Ingham	\$20,000

LINC Community Revitalization Inc.	Grand Rapids	Kent	\$30,000
Monroe County Opportunity Program	Monroe	Monroe	\$30,000
NCCS Center for Nonprofit Housing	Fremont	Newaygo	\$707,941
Northern Homes Community Development Corporation	Boyer City	Charlevoix	\$30,000
Roscommon County	Roscommon	Roscommon	\$262,100
Sturgis Neighborhood Program	Sturgis	St. Joseph	\$30,000
Total HOME Fund Grants			\$5,067,691

MSHDA-Funded CD Grants			
Grantee Name	City	County	Grant Amount
Northeast Michigan Affordable Housing	Rogers City	Cheboygan	\$25,000
Total MSHDA-Funded CD Grants			\$25,000
Total Cd Grants			\$12,508,335

TOTAL GRANTS			\$25,878,126
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EXHIBIT 8
FY 2013 Low Income Housing Tax Credits Allocated

Project Name	Location	Type	Units	Credit
240 Ionia Avenue Apartments	Grand Rapids	Family	48	\$1,411,759
834 Lake Drive Apartments	Grand Rapids	Family	37	\$933,974
Bethel Tower	Detroit	Family	136	\$930,285
Bridgeport Apartments	Allegan	Family/Elderly	49	\$447,625
Broderick-Murray Apartments	Detroit	Family	36	\$1,267,050
Brookside Commons	Traverse City	Family	72	\$945,666
Charlotte Apartments	Detroit	Family	27	\$446,820
Creston Plaza - Phase I	Grand Rapids	Family/Elderly	50	\$1,382,810
Creston Plaza - Phase II	Grand Rapids	Family/Elderly	50	\$1,058,449
Foxfire Apartments	Jackson	Family	160	\$1,369,968
Genesis West	Grandville	Family	33	\$523,317
Joy West Manor	Detroit	Family/Elderly	78	\$827,702
JPS Perry	Perry	Family	71	\$568,205
Kalamink Creek Apartments	Webberville	Family	24	\$190,840
Klingman Lofts - Phase I	Grand Rapids	Family	40	\$1,500,000
Klingman Lofts - Phase II	Grand Rapids	Family	40	\$1,500,000
Lake Pointe	Hart	Elderly	25	\$470,592
Main Street Apartments	Berrien Springs	Family	24	\$201,434
Phelps Square	Ishpeming	Family	24	\$727,729
Pleasant Prospects Homes III	Grand Rapids	Family	90	\$1,185,765
Sandy Pines Apartments	Kalkaska	Family	50	\$384,987
Scotten Park	Detroit	Family	32	\$736,233
Showboat Manor Apartments	Lansing	Elderly	26	\$206,159
Somerset Apartments	Lansing	Elderly	100	\$800,209
Southtown Square	Grand Rapids	Family	41	\$1,053,404
Stuyvesant Apartments	Grand Rapids	Family	87	\$778,997
The Gateway	Fremont	Elderly	38	\$1,316,502
The Strathmore Apartments	Detroit	Family	52	\$844,003
Unity Park Rental	Pontiac	Family	32	\$853,280
Westgate Tower	Westland	Elderly	148	\$1,077,290
Woda Boardman Lake	Traverse City	Family	112	\$1,039,775
Woodbridge Estates - Phase VI	Detroit	Family	46	\$860,668
Total: 32 Developments			1,878	\$27,841,497

EXHIBIT 9
FY 2013 Low Income Housing Tax Credits Denied

Project	City	Reason
Carson Square Apartments	Traverse City	Low Score
Coronado Square	Detroit	Did Not Meet Threshold
Decatur Downs and Lawrence Downs	Decatur/Lawrence	Did Not Meet Threshold
Grand View Place	Grand Rapids	Did Not Meet Threshold
Heritage Lane	Jonesville	Low Score
Jennings Senior Living	Detroit	Low Score
Lakewood Square	Detroit	Did Not Meet Threshold
Liberty Village	Lansing	Low Score
Lincoln House	Owosso	Low Score
Merton Square	Detroit	Did Not Meet Threshold
Mill Creek Apartments	Standish	Did Not Meet Threshold
Oakes Estates	Saginaw	Did Not Meet Threshold
Phoenix Veterans Apartments	Flint	Low Score
River Plaza Square Apartments	Detroit	Did Not Meet Threshold
Riverside Manor Apartments	Au Gres	Did Not Meet Threshold
Sheldon Place III	Gaylord	Low Score
STHA St. Ignace Elder Complex	St. Ignace	Low Score
Treymore Apartments	Detroit	Low Score
Village Pines of Monroe	Monroe	Low Score
Wade H. McCree Phase I	Ecorse	Low Score
Wade H. McCree Phase II	Ecorse	Low Score
Wellington Square	Detroit	Did Not Meet Threshold
Whittier Tower Senior Apartments	Detroit	Low Score
Willow Haven II	Linden	Low Score
Winston Square Apartments	Detroit	Did Not Meet Threshold
Woodland Trails	Wixom	Low Score
Total: 26 Developments		

Exhibit 10
Changes to the Qualified Action Plan (QAP) made During FY 2013

There were no changes made to the Qualified Action Plan during FY 2013.

EXHIBIT 11
FY 2013 Technical Assistance Spending

Consultant	Organization Receiving TA	Type of TA	Contract Amount
Ask Development	City of Muskegon	HOME - Capacity Building/Direct TA	\$8,427
Avalon Housing, Inc.	Avalon Housing, Inc.	CHDO Pass Through	\$6,164
Bay Area Housing, Inc.	Bay Area Housing, Inc.	CHDO Pass Through	\$1,000
Bethany Housing Ministries dba Community enCompass	Bethany Housing Ministries dba Community enCompass	CHDO Pass Through	\$2,033
Capital Access, Inc.	Calhoun County, Battle Creek, Kalamazoo, KZOO County	NSP Admin - Capacity Bldg//Direct TA	\$21,374
Capital Access, Inc.	Flint - Genesee County	NSP Admin - Capacity Bldg//Direct TA	\$21,210
Capital Access, Inc.	Benton Harbor, Berrien, Lansing, Ingham, GR	NSP Admin - Capacity Bldg//Direct TA	\$19,582
Capital Access, Inc.	Hamtramck, Highland Park	NSP Admin - Capacity Bldg//Direct TA	\$23,250
Capitol Fundraising Assoc	MSHDA (Idlewild Centennial)	Capacity Building/In-direct TA	\$19,625
Central Detroit Christian CDC	Central Detroit Christian CDC	CHDO Pass Through	\$9,545
Chippewa-Luce-Mackinac Comm. Action Human Resource Authority, Inc.	Chippewa-Luce-Mackinac Community Action Human Resource Authority, Inc.	CHDO Pass Through	\$2,500
CoC Strategic Support	MSHDA (CoC Applications)	Supportive Housing	\$37,782
Community Action Agency	Community Action Agency	CHDO Pass Through	\$9,428
Community Alliance dba Community Housing Alternatives	Community Alliance dba Community Housing Alternatives	CHDO Pass Through	\$8,075
Community Revitalization Training	MSHDA (Specification Writing for Residential Rehabilitation)	HOME - Capacity Building/Direct TA	\$5,544
Community Revitalization Training Center	MSHDA (Automating Housing Rehab Training)	Capacity Building/In-direct TA	\$1,343
Community Revitalization Training	MSHDA (Spec Writing Training)	Capacity Building/Indirect TA	\$5,571
Corporate F.A.C.T.S.	Salem Housing Community Development	Capacity Building/Direct TA	\$6,479

EXHIBIT 11
FY 2013 Technical Assistance Spending

Consultant	Organization Receiving TA	Type of TA	Contract Amount
Corporate F.A.C.T.S.	Salem Housing Comm. Development	CHDO Capacity Bldg/Direct TA	\$6,468
Corporate FACTS	MSHDA (Indirect Cost-Allocation Training)	HOME - Cap. Building/In-Direct TA	\$1,279
Detroit Catholic Pastoral Alliance	Detroit Catholic Pastoral Alliance	CHDO Pass Through	\$15,000
Dwelling Place of Grand Rapids, Inc./Heartside Nonprofit Housing Corp.	Dwelling Place of Grand Rapids, Inc./Heartside Nonprofit Housing Corp.	CHDO Pass Through	\$8,225
ETC Training Services Group	MSHDA (Healthy Homes Fundamentals Training)	HOME - Capacity Building/Direct TA	\$5,250
Flint Neighborhood Improvement and Preservation Project, Inc.	Flint Neighborhood Improvement and Preservation Project, Inc.	CHDO Pass Through	\$2,645
Gerald Diaz Assoc. LLC	MSHDA	Capacity Building/Indirect TA	\$7,782
Gogebic-Ontonagon Community Action Agency	Gogebic-Ontonagon Community Action Agency	CHDO Pass Through	\$2,500
Hager Consulting	Manistee County	Capacity Building/Indirect TA	\$3,796
Hager Consulting	MSHDA (PILOT grant deliver system)	Capacity Building/Indirect TA	\$9,169
Hager Consulting	Kalamazoo Neighborhood Housing Svcs	CHDO Capacity Bldg/Direct TA	\$2,913
Harold Mast Consulting	Family Services Agency of Genesee County	CHDO Capacity Bldg/Direct TA	\$5,723
ICCF Non-Profit Housing Corp.	ICCF Non-Profit Housing Corp.	CHDO Pass Through	\$4,000
Kalamazoo Neighborhood Housing Services	Kalamazoo Neighborhood Housing Services	CHDO Pass Through	\$4,250
Kalamazoo Neighborhood Housing Services	Kalamazoo Neighborhood Housing Services	CHDO Pass Through	\$4,250
Kuntzsch Business Services	MSHDA (Placemaking County Allocation)	Capacity Building/Indirect TA	\$52,107
Kuntzsch Business Svcs.	MSHDA (Placemaking County Allocation)	CDBG - Capacity Building/In-direct TA	\$24,106
LINC Community Revitalization, Inc.	LINC Community Revitalization, Inc.	CHDO Pass Through	\$5,311
MAP	MSHDA (Form Planning)	Capacity Building/Indirect TA	\$7,975

EXHIBIT 11
FY 2013 Technical Assistance Spending

Consultant	Organization Receiving TA	Type of TA	Contract Amount
MAP	MSHDA (Form Based Code Training)	Capacity Building/Indirect TA	\$24,989
MAP	MSHDA (NCI Training)	Capacity Building/Indirect TA	\$10,832
MAP	MSHDA (3-Day Comm. Collab. Design.)	Capacity Building/Indirect TA	\$24,934
McKenna Associates	New Hope Community Dev.	Capacity Building/Direct TA	\$9,219
MI Association of Planning	MSHDA (201 Form Based Code)	Capacity Building/Indirect TA	\$24,940
Monroe County Opportunity Program	Monroe County Opportunity Program	CHDO Pass Through	\$10,000
NCCS Center for Nonprofit Housing	NCCS Center for Nonprofit Housing	CHDO Pass Through	\$6,518
Northern Homes Community Development Corp.	Northern Homes Community Development Corp.	CHDO Pass Through	\$4,908
Northwest Michigan Community Action Agency	Northwest Michigan Community Action Agency	CHDO Pass Through	\$7,593
Organizational Services	MSHDA (Building Mi Communities Conf.)	HOME ADMIN - Capacity Bldg/In-direct TA	\$110,000
Pace & Partners, Inc.	MSHDA (NSP2 Grantee Marketing)	NSP Admin - Capacity Bldg/In-direct TA	\$1,766
Quinn Evans	Highland Park Ford Plant	SHPO	\$103,358
Renaissance West, Inc.	City of Ann Arbor	NSP Admin - Capacity Bldg/Direct TA	\$1,279
Revitalize, LLC	MSHDA (PILOT grant deliver system)	Capacity Building/Indirect TA	\$4,295
Vanguard Community Development Corp.	Vanguard Community Development Corp.	CHDO Pass Through	\$3,400
Venture, Inc.	Venture, Inc.	CHDO Pass Through	\$5,000
Wayne Metropolitan Community Action Agency	Wayne Metropolitan Community Action Agency	CHDO Pass Through	\$5,940
TOTAL			\$736,402