



SEPTEMBER 30, 2019

MSHDA PRODUCTION REPORT

FY 2019



Required by P.A. 346 of 1966

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EXECUTIVE SUMMARY

Section 32(14) of P.A. 366 of 1966, MSHDA's authorizing act, requires the Authority to report whether the production goals for the previous fiscal year have been met, and, if not, why. By the end of the fiscal year, MSHDA had financed \$741.2 million in new/renovated housing, resulting in 7,395 units. The Authority exceeded its agency-wide production goal for FY 2019 of \$486.3 million and 5,586 units, although it did not meet its goals in every program area. (See [Exhibit 1.](#))

In addition to its production activities, the Authority also distributed \$14.2 million in community development and homelessness prevention grants to local governments and nonprofit organizations in FY 2019. MSHDA also administered the Low-Income Housing Tax Credit program, which helped create or preserve 1,876 units of affordable rental housing in 31 developments statewide.

In addition, the Authority oversaw the administration of the federal Housing Choice Voucher Program (formerly known as Section 8) to 32,687 low-income families. In FY 2019, MSHDA oversaw the administration of the federally funded Help for Hardest Hit Programs to help prevent foreclosures for 1,454 families and to reduce blight in 3,015 units. Also, 22 historic rehabilitations, generating \$194.5 million in direct investment, were completed in FY 2019 using Federal Historic Preservation Tax Credits through the State Historic Preservation Office (SHPO).

MSHDA PRODUCTION

MSHDA is required by P.A. 346 of 1966 to establish numeric goals for its programs financed with bonds and notes and report the progress toward those goals each year. Most of these programs are loan programs, and they result in the rehabilitation or new construction of apartments and single-family homes (described as “units” throughout the report). The following section, provided in response to this requirement, is organized by MSHDA’s major areas of business. A table summarizing the Authority’s FY 2019 actual production compared to its FY 2019 goals as well as its new goals for FY 2020, can be found in **EXHIBIT 1**. For more information on MSHDA’s programs and activities, please see our website at the following link: www.michigan.gov/mshda.

A. Multifamily Loan Programs

1. 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 2019 with a fixed interest rate of 4.95%, while the Taxable Bond lending programs operated with a fixed interest rate of 6.50%. In addition, the Authority provided Preservation Fund Loans as permanent gap funding sources.

In FY 2019, the multifamily lending program financed \$167.4 million in loans, representing 12 developments containing a total of 2,072 housing units. The program did not meet its FY 2019 goal of making \$192 million in loans and producing 2,326 units, as eight transactions that were anticipated to close in FY 2019 did not actually close before June 30, 2019. Those eight transactions would have made up an additional \$59.3 million in loans, and an additional 784 units. Five of the eight are expected to close in FY 2020, while the sponsor of the remaining three withdrew their proposal. Two of the three proposals that were withdrawn were done so due to feasibility issues, while the other one was due to local opposition. The FY 2020 goal is based on the proposals within our active pipeline, which includes 5 of the 8 proposals that we had expected to close in FY 2019 but did not.

2. Gap Financing Program

MSHDA’s Gap Financing Programs work in conjunction with the Authority’s Tax-Exempt Bond Program to competitively distribute \$27 million in gap funding among applicants for multifamily loans; almost \$12.6 million in Mortgage Resource Funds were part of the \$167.3 million in loans mentioned above, along with \$9.1 million made up of HOME gap-funded transactions that closed in FY 2019. There were no Housing Trust Funds (HTF) gap-funded transactions that closed in FY 2019.

3. Equity Bridge Loan (EBL) Program

The Authority did not make any loans under the EBL Program in FY 2019.

B. Supportive Housing and Homeless Initiatives

1. Homeless Housing Development Programs

This program represents the Authority's investments into new construction or acquisition/rehabilitation of projects for supportive housing. Under this initiative MSHDA may make Project-Based Vouchers available, and many of the developments receive Low-Income Housing Tax Credits. Units are made available to the tenants earning 30% or below of Area Median Income. MSHDA did not make any loans under the Homeless Housing Development Program in FY 2019, as no funds were allocated to this program.

2. Homeless Grants

Under this category \$4.8 million in MSHDA funding was allocated for FY 2019 to match and supplement HUD's Emergency Solutions Grant (ESG) Program. The ESG program offers financial assistance to public and nonprofit 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, and rapid re-housing leasing assistance. In FY 2019, 49 ESG grants totaling \$9.6 million in federal and MSHDA funds were allocated.

C. Pass-Through Short-Term Bond Program

The Authority's Act permits it to participate in "conduit" or "pass-through" financings in which the bonds issued to finance a development are a limited obligation of the Authority; the bonds are not secured by the Authority's capital reserve capital account and the bonds are not backed by the moral obligation of the State of Michigan. Instead, the bonds are secured by the revenues of the borrower, the real and personal property being financed, and a form of credit enhancement acceptable to the Authority. After MSHDA issues the short-term bonds (for up to 36 months), project sponsors typically refinance their projects through a Federal Housing Administration (FHA) insured Ginnie Mae (GNMA) mortgage or other financing source.

The Authority met its FY 2019 Pass-Through Short-Term Bond Program goal of making \$30 million in Pass-Through bond financing available and creating the ability for 500 units of affordable housing to be produced under the program. However, despite making this funding available, no projects closed under this program in FY 2019. This is because the Pass-Through Short-Term Bond Program is a secondary program of the Authority. To the extent that projects qualify for the Pass-Through Short-Term Bond Program, it is available for them to utilize. However, due to certain more recent requirements within MSHDA's programs, the majority of 4% LIHTC/Tax Exempt Bond developments that apply are directed to either the Tax Exempt Direct Lending Program or the Gap Financing Program, to create efficiencies within those programs.

The Authority extended the program in FY 2019 for a period of one year by making available up to \$30 million in additional volume cap. The FY 2020 goal is to make \$30 million in pass-through bonds available and create the ability for 500 housing units to be produced under this program.

D. 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 FY 2019, this program financed 4,973 existing single-family units, representing a total investment of \$531million. The average purchaser of an existing home was 32 years old, with a

household size of 2 and an average income of approximately \$50,215. The average loan amount for the buyer of an existing home was \$106,753. The Authority exceeded its FY 2019 goal of financing 2,400 single family homes.

In late 2013, MSHDA began offering a loan program designed specifically for the repeat homebuyer. The MI Next Home program (now called MI Home Loan Flex) allows the repeat homebuyer to purchase a home with an FHA, RD, Conventional or VA mortgage while foregoing some of the more restrictive aspects of the MI Home Loan mortgage. Additionally, MI Home Loan Flex customers can still use our popular down payment assistance with either the FHA, Conventional or RD product. As of June 30, 2019, 223 loans have been committed totaling \$243.4 million and 204 loans have been purchased for a total of \$22 million.

In addition to mortgage lending, the Homeownership Division aided counseling services that were funded via general operating income. Counseling was provided in the following areas: Homebuyer Education – 1,093 households; Foreclosure Prevention – 1,388; Pre-Purchase Individual Counseling – 250; Financial Capability Counseling – 442; Family Self-Sufficiency – 22 households and Key to Own – 29 households, Pre-Assessment Counseling – 212, and Rental Counseling - 16. In addition, there were a total of 2,853 additional clients served using the Fiscal Year 2018 HUD Counseling grant funds. Taken together, more than 6,305 Michigan households received counseling under these programs.

Federal Stimulus Funding

MSHDA oversees the administration of the Help for Hardest Hit Programs. These are federally funded programs being used to help homeowners who have a high risk of default or foreclosure. These programs include blight elimination in 20 cities and a launch in September 2018 of the Step Forward Down Payment program. In FY 2019, MSHDA oversaw the disbursement of \$ 9.3 million to assist 1,454 households under the Help for Hardest Hit Program. The Authority oversaw the disbursement of \$54 million for 3,015 units under the Blight Elimination program and funded 1,456 down payment loans in 61 designated zip codes for a total investment in 10 counties of \$21.6 million.

E. 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 must turn in a portion of its allocated mortgage revenue bond authority to the U.S. Treasury to utilize the Mortgage Credit Certificates.

In FY 2019, the program assisted the financing of 332 existing single-family homes, resulting in an investment of \$42.6 million. The average age of an MCC recipient purchasing an existing home was 32; the average family size was 2. The Authority exceeded its goal of producing 302 certificates primarily due to increased statewide marketing.

F. Property Improvement Loan Program

This program helps preserve older, existing housing by offering loans to homeowners that meet income limits. In FY 2019, this program made 21 loans, totaling \$242,984. Of these loans, 57% were made to borrowers over 55 years of age. Approximately 76% of the loans went to improve homes that were 40 years of age or older. The Authority did not meet its FY 2019 goal of providing at least 25 PIP loans. Additional efforts will be made in 2020 to expand Lender participation.

OTHER REQUIRED INFORMATION

In addition to requiring information about MSHDA's production each fiscal year, MSHDA's Act also requires reporting on other aspects of the Authority's activities, such as social and economic benefits, education and training, and actions related to the Low-Income Housing Tax Credit program. Any new programs adopted by the Authority or enacted by the Legislature must also be discussed in the report. The following pages present this required information.

A. 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. Furthermore, 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. The Authority avoids approval of loans where such displacement cannot be adequately addressed.

B. 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.

Information on the demographics of many program beneficiaries is contained throughout the report, listed by program. Demographic information for the Single Family, Michigan Mortgage Credit Certificate, and PIP Programs are found in **EXHIBIT 2**, **EXHIBIT 3**, and **EXHIBIT 4**, and information for the Housing Choice Voucher program is found in the text of the "**Housing Choice Voucher Program**" section.

The following estimates provide an indication of the demographics of low-income tenants in MSHDA's multifamily developments: As of August 2019: 51.53% of tenants who provided information about race were white and 48.47% were non-white. The average age of the head of household was 55 years, the average family size was 1.7 persons, and the average income was \$15,620. (This data includes units in properties funded both under MSHDA's Direct Lending program and the federal Low-income Housing Tax Credit program.)

C. Construction Jobs Created, Wages and Taxes Paid

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

In FY 2019, Authority-financed housing resulted in an estimated 2,727 jobs, caused an estimated \$85.3 million in wages to be paid, and resulted in an estimated \$26.5 million in federal and state taxes being collected. Approximately 12 MSHDA-financed properties received payments in lieu of taxes in FY 2019. **EXHIBIT 5** estimates the number of construction jobs created, wages paid, and federal and state taxes paid in FY 2019.

D. Grants to Local Units of Government & Nonprofit Organizations

MSHDA makes grants to local units of government and nonprofit housing organizations for community development and the prevention of homelessness. In FY 2019, 108 grants were made to local units of government and nonprofit housing and service providers, for a total grant expenditure of \$14.2 million. (See the table below.) **EXHIBIT 6** details each grant made to local units of government and nonprofit housing and service providers.

Type of Grant	Dollars Granted
Grants to Prevent Homelessness	\$10,908,941
Emergency Solutions Grants (ESG)	\$9,668,302
Statewide Partnership and Homeless Assistance Special Grants	\$288,000
Homeless Management Information System (HMIS)	\$952,639
Housing Initiatives Grants	\$ 3,350,780
HOME Funds	\$1,738,377
Neighborhood Enhancement Program Grants	\$1,416,403
MSHDA MOD Grants	\$ 196,000
TOTAL GRANTS	\$14,259,721

E. Mobile Homes, Nonprofit Housing, 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 nonprofit housing projects.

In FY 2019, no mobile home parks were financed under the Michigan Mortgage Credit Certificate Program or Single Family Program. No consumer housing cooperative projects were financed under Authority programs in FY 2019. In FY 2019, the Authority financed 1,779 units of housing in nonprofit housing projects, investing a total of \$63.9 million in these projects. In addition, MSHDA granted \$140,849 in pre-development loans to 2 nonprofits for the development of affordable housing.

F. Neighborhood Preservation Program

Section 32(16)(j) requires the Authority to report on the progress in developing the Neighborhood Preservation Program (NPP). The NPP, the goal of which was to positively impact the image,

physical conditions, and market and neighborhood management of target neighborhoods, has been discontinued and has not been funded since FY 2011.

G. 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 40 years. A MRF loan, HOME loan, or HTF 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.

H. 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 2019, the Authority allocated approximately \$28.3 million in 9% tax credits to 31 developments helping create or preserve 1,876 rental units. (See [EXHIBIT 7.](#)) During the fiscal year, 47 projects were denied credit for various reasons. (See [EXHIBIT 8.](#)) There were changes to the QAP at various times during FY 2019. The changes that were made had various levels of impact on the allocations made during FY 2019. (See [EXHIBIT 9.](#))

I. 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. In FY 2019, the Authority provided technical assistance through a contract for capacity building and indirect technical assistance with Hager Consulting, LLC. This technical assistance was provided to guide Authority staff on federal regulations, such as HOME and Neighborhood Stabilization Program (NSP) issues. The total cost of the contract was \$37,230, of which \$14,068 was expended during the 2019 fiscal year.

J. Refinancings

Sec. 32(16)(n) requires MSHDA to provide a report regarding refinancings. Specifically, the Authority is required to report the number and total dollar amount of all such refinancings. No refinancings were conducted during FY 2019.

K. 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 2019, a total of 32,687 families participated in this program, which includes project-based, homeownership, non-elderly disabled, Mainstream 5, and veteran allocations. The average age for the head of household was 48 years of age, 47.3 percent of the voucher holders are disabled, 6.0 percent are classified as veterans, and the average adjusted household income was \$10,577. The racial breakdown by head of household is as follows: 1.7 percent are classified as American Indian/Alaska Native, 0.4 percent are classified as Asian, 54.4 percent are classified as Black/African American, 0.4 percent are classified as Native Hawaiian/Other Pacific Islander, and 43.1 percent are classified as White. Of the 32,687 participating households, 3.6 percent are classified within Hispanic or Latino ethnicity.

L. 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). A competitive grant process was completed in 2013 to distribute the funds according to statutory criteria. Specifically, MSHDA had selected nine applicants to receive awards. As of FY 2018, seven of these grantees expended the grant funds, while two grantees' awards were de-obligated. In FY 2019, half of the remaining funds were expended for the Ferguson Apartments project in Grand Rapids (\$239,000). It is expected one additional project will receive funding in FY 2020.

M. Loans to Mortgage Lenders

Section 44b(11) requires the authority to submit a report to the governor and the legislature on its progress in implementing loans to mortgage lenders pursuant to section 44b. There is no information to report for this requirement, as MSHDA does not make loans to mortgage lenders.

N. Sec. 44c Pass-Through Reporting Requirement

Sec. 44c(13) requires owners of certain housing projects financed under the Pass-Through program to submit data to MSHDA. For FY 2019, no data was received under this section.

O. Federal Housing Trust Fund

An allocation from the federal Housing Trust Fund (the "Fund") will facilitate MSHDA efforts to promote rental housing for extremely low-income renters. No funding awards were made under this program during FY 2019. The Fund transactions that were anticipated to close in FY 2019 did not occur but are expected to do so in early FY 2020.

P. Neighborhood Enhancement Program Grants

In FY 2019, MSHDA awarded \$1.4 million in Neighborhood Enhancement Program (NEP) grants, which help local communities to improve their neighborhoods. Thirty-one Michigan communities were chosen to receive this grant, which is intended to create high-impact activities directly tied to enhancing and stabilizing local areas. The grants require that the neighborhood enhancement projects align with one or more of the following three types of activities: beautification, neighborhood public amenity enhancements, and/or infrastructure enhancements.

STATE HISTORIC PRESERVATION OFFICE

MSHDA’s Authorizing Act does not specifically 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 MSHDA.

In 1966, in response to growing public interest in historic preservation, Congress passed the National Historic Preservation Act (NHPA), 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 reinvestment in the state's historic buildings and neighborhoods, and ensures the protection of 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. 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.

A. Grants and Tax Credits Awarded

Certified Local Government Grants

During FY 2019, SHPO announced \$171,533 in Certified Local Government (CLG) grants. As required by the National Park Service, SHPO awards 10 percent of its annual Historic Preservation Fund grant to CLGs. The awarded grants were:

Certified Local Government/Partner Organization	Amount of Grant	Historic Resource/Project
City of Detroit	\$80,000	Cass Corridor Neighborhood Intensive Level Survey
Washtenaw County/Northfield Township Historical Society	\$14,158	Northfield Township Historic Context
Village of Franklin	\$17,375	Broughton House Roof and Gutter Rehabilitation (Franklin Village Offices)
City of Detroit	\$60,000	Fort Wayne Stabilization and Mothballing Plan
TOTAL	\$171,533	

Michigan Lighthouse Assistance Program Grants

The sale of the Save Our Lights specialty auto license plate funds the Michigan Lighthouse Assistance Program (MLAP). SHPO awards matching grants through the MLAP for the preservation of historic lighthouses. During MSHDA FY 2019 SHPO announced \$113,333 in Michigan Lighthouse Assistance Program grants. The awarded grants were:

Project Description	Amount of Grant	Amount of Match	Historic Resource
North Manitou Shoal Light Historic Structures Report	\$40,000	\$20,000	North Manitou Shoal Light
Grosse Ile Light Exterior Rehabilitation	\$40,000	\$20,000	Grosse Ile Light
Eagle Harbor Light Station Window Rehabilitation	\$33,333	\$16,667	Eagle Harbor Light Station
TOTAL	\$113,333	\$56,667	

Funds Received

SHPO received its annual Historic Preservation Fund allocation from the U.S. Department of the Interior's National Park Service (NPS) in the amount of \$1,191,857.

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 MSHDA FY 2019, 22 historic rehabilitations were completed using Federal Historic Preservation Tax Credits. These 22 projects represent direct investment of more than \$194.5 million.

Project Name	City	County	Est. Fed. Credit	Total Investment
Otsego Apartments	Jackson	Jackson	\$508,677	\$2,543,385
Saint Rita Apartments	Detroit	Wayne	\$1,200,000	\$6,000,000
4114 Commonwealth	Detroit	Wayne	\$40,000	\$200,000
Pewabic Building	Laurium	Houghton	\$42,000	\$210,000
S.S. Kresge Store #1	Detroit	Wayne	\$4,000,000	\$20,000,000
Stevens Building	Detroit	Wayne	\$1,104,860	\$5,524,298
Vinton Building	Detroit	Wayne	\$820,000	\$4,100,000
Hotel Stevenson	Detroit	Wayne	\$2,400,000	\$12,000,000
Scott Castle	Detroit	Wayne	\$840,000	\$4,200,000
Industrial Bank Building	Detroit	Wayne	\$2,578,006	\$12,890,028
Globe Tobacco Building	Detroit	Wayne	\$820,000	\$4,100,000
Seward Hotel/Wellington Apartments	Detroit	Wayne	\$1,230,000	\$6,150,000

Capitol Theatre Building	Flint	Genesee	\$4,860,000	\$24,300,000
Capitol Theatre Building	Flint	Genesee	\$4,860,000	\$24,300,000
Manistee Manufacturing Co. Building	Manistee	Manistee	\$609,800	\$3,049,000
Cadillac House	Lexington	Sanilac	\$500,000	\$2,500,000
Shiawassee Street School	Corunna	Shiawassee	\$600,000	\$3,000,000
Saginaw News Building	Saginaw	Saginaw	\$3,192,000	\$15,960,000
Illinois Envelope Company Building	Kalamazoo	Kalamazoo	\$1,643,776	\$8,218,881
Briggs Hotel	Detroit	Wayne	\$1,000,000	\$5,000,000
Capitol Theatre Building	Flint	Genesee	\$4,860,000	\$24,300,000
Elliott Building	Detroit	Wayne	\$1,200,000	\$6,000,000
TOTAL			\$38,909,118	\$194,545,592

B. Designation and Survey

The National Register of Historic Places

A minimum of three times a year SHPO presents National Register of Historic Places nominations to the governor-appointed State Historic Preservation Review Board. During MSHDA FY 2019, SHPO presented 20 nominations for properties in communities across the state. These nominations included: three commercial historic districts, three residential historic districts, two historic entertainment venues, one shipwreck, one public park landscape, one former school, one mid-century modern home and eight nominations for potential federal historic preservation tax credit projects. Approval of these forms by the National Park Service brings positive attention to the State of Michigan, supports heritage tourism, and makes available Federal Historic Preservation Tax Credits for projects involving the rehabilitation of properties like former warehouses, schools, apartment buildings, and entire downtown commercial districts. Funding by MSHDA facilitated nominations for historic commercial districts in Sault Ste. Marie, Oxford, and North Lansing and two historic residential districts in Southfield.

Survey Program

SHPO continued its federal mandate to survey historic resources by funding two large-scale thematic surveys and two small neighborhood surveys in FY 2019. The first, a survey of modern resources built between 1940 and 1970 in Flint, identified over 330 properties of various modern architectural styles and a number of potential historic districts. This project also included the nomination of the Flint Civic Center to the National Register of Historic Places, the presentation of which will occur in September. The second, a survey of sites important to the Civil Rights movement in Detroit will be complete in January of 2020. Nearly 80 properties were identified and researched as part of this project which also includes the creation of a bike tour and several National Register of Historic Places nominations. Additionally, two small neighborhoods in Southfield were surveyed and nominated to the National Register of Historic Places based on their modern residential architecture. These projects all received MSHDA funding and are in addition to other survey related activities occurring throughout the year, notably Certified Local

Government pass through grants to fund historic district survey work in Northville (418 resources surveyed) and Detroit's Hart Plaza (one landscape with numerous individual resources).

C. Process Improvement, Education and Outreach

MiSHPO – Productivity Tool

SHPO began the internal testing and rollout of its new web-based productivity tool, *MiSHPO*, which has been under development for the past several years. This enhanced database of tax credit and environmental review projects, archaeological sites, and historic building records went into internal use by the SHPO staff at the beginning of MSHDA FY 2019. As new phases are completed, the system will include robust GIS capabilities and an online submission portal, increasing staff productivity and reducing reliance on traditional mail. An important project goal will be the completion of a public component of MiSHPO, increasing access to SHPO data for researchers as well as state and federal agencies within the next few years.

Archaeology Outreach and Education

SHPO archaeologists collaborated with the Michigan History Center-DNR to hold their annual Archaeology Day event in October 2018. At least 138 exhibitors, speakers, and volunteers participated in the event, which drew over 1,100 visitors to the Michigan History Museum. SHPO archaeologists also participated in Michigan History Center-DNR programs including summer Dig Camps (Ingham County), Fayette Heritage Day (Delta County), Walker Tavern Archaeology Day (Lenawee County) and the Big History Lesson. Archaeology staff received both a Michigan Veterans Affairs Agency Director's Coin for Exemplary Service and an Office of Good Government Excellence Coin for facilitating environmental compliance for two new State Veterans Home sites allowing the MVAA to secure over \$79M in federal match funds for new construction. Cultural resources trainings were provided for FHWA-funded MDOT Local Agency programs and the Natural Resources Conservation Service-USDA. Additional programs included sessions at the annual Building Michigan Communities and Michigan Historic Preservation Network Conferences.

Planning and Collaboration with State and Federal Agencies

The State Historic Preservation Officer continues to participate in ongoing consultation with the National Park Service and the Advisory Council on Historic Preservation on the development of a Cultural Resource Management Plan for Isle Royale National Park.

The SHPO continues to be involved in ongoing Section 106 consultation with MDOT and the FHWA regarding the construction of the Gordie Howe International Bridge and adjoining transportation plaza, one of the more prominent federal projects in Michigan.

The SHPO continues to consult with the City of Detroit and the National Park Service regarding long-range planning for Fort Wayne in Detroit.

After several years of controversial Section 106 consultation for the proposed removal of the abandoned Black River Railroad Bridge in Port Huron, an important landmark in the city, the SHPO notified the Army Corps of Engineers that it was terminating its role in the consultation process due to a lack of meaningful alternatives to demolition or mitigation options. Termination is a very rare action for the Michigan SHPO.

Wiidanokiindiwag (“They Work with Each Other”)- Sanilac Petroglyphs Project

The SHPO collaboration with the Saginaw Chippewa Indian Tribe of Michigan, DNR and MDOT to record and preserve Michigan’s largest known collection of petroglyphs (early teachings carved in stone) continues. SHPO oversaw a special project to record the site using LiDAR and photogrammetry to create a baseline to monitor erosion. The images were used in SHPO’s 2018 Michigan Archaeology poster, and six public presentations on the process were held. This work has been noted in local and statewide newspapers and Smithsonian online.

Detroit Civil Rights Project

SHPO received a multi-year underrepresented communities grant from the National Park Service in 2016, which will enable the SHPO to take the lead on an important historic preservation effort to research and identify sites associated with the African American Civil Rights movement in Detroit. Final products will include a survey of sites associated with Civil Rights events and individuals of local, regional or national significance, the research and listing of four sites to the National Register of Historic Places, the creation of a bike trail, and the research and installation of three Michigan Historical Markers.

In 2019 a 95% draft of a survey report, a historic context statement, and intensive level research on 30 identified properties was completed. The affiliated civil rights advisory board chose five sites for listing in the National Register of Historic Places: Birwood Wall, The Shrine of the Black Madonna, New Bethel Baptist Church, Rosa Parks House, and WGPR TV station and 95% drafts of all nominations have been completed. The SHPO has contracted with the Michigan History Center for three historical markers: Birwood Wall, Walk to Freedom, and Sojourner Truth Homes and is currently in the process of writing the marker applications. Todd Scott of Detroit Greenways Coalition is being consulted regarding the development of the civil rights sites bike tour, which will highlight 15 to 18 sites within a four-mile radius. The project end date is January 30, 2020. These types of special projects happen because SHPO staff take the initiative to find additional funding.

Michigan Modern Project

The Michigan Modern Project has been ongoing since 2000 when research began on Michigan’s mid-20th-century architecture. In 2019 the SHPO received a 2019 Honors Award from the Michigan Chapter of the American Institute of Architects for its role in the promotion and protection of Michigan’s Modern resources. Mid-Century Midland, a regional modern group that formed as a result of this project, received a national DOCOMOMO award in early 2019. SHPO staff spoke at the Recent Past Conference in Los Angeles and led a tour group from a major eastern museum visiting Michigan in June. The project continues to generate national recognition of Michigan’s design heritage.

D. 2019 Governor's Awards for Historic Preservation

During National Historic Preservation Month in May, SHPO presented the 2019 Governor's Awards for Historic Preservation in the State Capitol Rotunda.

Recipients	Project	Location
Roxbury Group, Artisan Contracting LLC, Infuz Limited Architects and Kidorf Preservation Consulting	The rehabilitation of the Cadillac House	Lexington, Sanilac County
Uptown Reinvestment Corporation and Friends of the Capitol Theatre LLC, Christman Company and DLR Group	The rehabilitation of the Capitol Theatre	Flint, Genesee County
Mitchell Cobbs Building LLC and the City of Cadillac	The rehabilitation of the Cobbs and Mitchell Building	Cadillac, Wexford County
NewGAR LLC, Integrity Building Group and Sachse Construction	The rehabilitation of the Grand Army of the Republic (G.A.R.) Building	Detroit, Wayne County
Michigan Historic Preservation Network	Statewide Building Trades Training Programs	Statewide
Bennett Family	Rehabilitation of the historic Warner Farmstead and associated archaeological and educational programming	Brighton vicinity, Livingston County

EXHIBITS

Exhibit 1. FY 2019 Production and Goals

Program	FY 2019 Goal		FY 2019 Production		FY 2020 Goal	
	\$	Units	\$	Units	\$	Units
Multifamily Direct Loans	\$192,000,000	2,326	\$167,391,365	2,072	\$264,361,556	3,256
Short-Term Pass Through Loans	\$30,000,000	500	\$0	0	\$30,000,000	500
Single Family Loans	\$226,560,000	2,400	\$531,026,530	4,973	\$271,872,000	2,880
Michigan Credit Certificate Program	\$37,440,000	330	\$42,646,770	332	\$44,928,000	396
Property Improvement Program (PIP)	\$358,320	30	\$214,827	18	\$394,152	33
TOTAL	\$486,358,320	5,586	\$741,279,492	7,395	\$611,555,708	7,065

Totals may not add due to rounding.

Exhibit 2. FY 2019 Single Family Loans

	New Homes	Existing Homes
# Loans	25	4,909
\$ Volume	\$2,708,235	\$528,318,294
Average Loan	\$136,743	\$106,601
Average Home Sale Price	\$141,853	\$112,448
Average Income of Borrower	\$60,023	\$50,165
Average Age of Borrower	32	32
Average Family Size	2	2
% Minority Buyers	36%	27.7%
% Female Headed Household	48%	46%
% Below 55% of Median Income	32%	30%

NOTES: The Average Family Size reflects the average for both new and existing loans. Only loans for which demographic data was reported are reflected in this exhibit.

Exhibit 3. FY 2019 Michigan Mortgage Credit Certificates		
	New Homes	Existing Homes
# Loans	3	328
\$ Volume	379,776	42,115,856
Average Loan	126,592	128,402
Average Home Sale Price	127,467	134,389
Average Income of Borrower	39,537	48,188
Average Age of Borrower	28	32
Average Family Size	3	2
% Minority Buyers	33	12.2
% Female Headed Household	67	37
% Below 55% of Median Income	67	36
# Loans	100%	94.2
NOTE: Only loans for which demographic data was reported are reflected in this exhibit.		

Exhibit 4. FY 2019 Property Improvement Loans

# Loans	21
\$ Volume	\$242,984
Average Loan Amount	\$11,570
Average Income of Borrower	\$36,516
Average Interest Rate	6.7%
Average Age of Borrower	55
Average Family Size	2
% Female Borrowers	57%
% Borrowers Over Age 55	57%
% Minority Borrowers	24%
% Homes 40+ Years Old	76%

NOTE: Only loans for which demographic data was reported are reflected in this exhibit.

Exhibit 5. FY 2019 Estimated Construction Jobs, Wages, Taxes

Program/Project	Estimated Jobs	Estimated Wages	Estimated Taxes
Ashton Ridge Apartments	230	\$4,420,226	\$1,375,795
Oakland Park Towers II	263	\$14,423,586	\$4,489,341
Genesis Villas II	218	\$4,192,894	\$1,305,038
Roberts III	173	\$2,502,062	\$778,767
Park Forest	58	\$11,160,225	\$3,473,620
Evergreen North	83	\$9,920,552	\$3,087,772
Evergreen South	85	\$5,924,578	\$1,844,025
Friendship Manor	178	\$6,457,114	\$2,009,777
Aspen Hills	141	\$3,642,883	\$1,133,847
Camelot Hills (Fka: Hickory Woods)	45	\$4,834,117	\$1,504,619
Riverview Towers	9	\$7,490,594	\$2,331,447
LaBelle Towers	12	\$8,726,856	\$2,716,234
Multifamily Loan Subtotal	2,678	\$83,695,683	\$26,050,281
**Single Family Loans	25	\$1,354,118	\$421,469
**Mortgage Credit Certificates	3	\$189,888	\$59,103
Property Improvement Loans	21	\$60,746	\$23,342
TOTAL	2,727	\$85,300,434	\$26,554,195

**Only loans for newly constructed homes are included. Please note that totals may not add due to rounding.

Exhibit 6. FY 2019 Grants to Nonprofit Organizations & Local Governments**GRANTS TO PREVENT HOMELESSNESS****(Total=\$10,908,941)****Emergency Solutions Grants**

Grantee Name	City	County	Grant Amount
Allegan Co. Community Mental Health Services	Allegan	Allegan	\$98,893
Alliance for Housing Oakland County CoC	Waterford	Oakland	\$243,366
Alliance for Housing Oakland County CoC	Waterford	Oakland	\$243,380
Barry County United Way	Hastings	Barry	\$32,278
Bethany Housing Ministries, Inc.	Muskegon	Muskegon	\$283,502
Bethany Housing Ministries, Inc.	Muskegon	Muskegon	\$6,330
Blue Water Center for Independent Living, Inc.	Port Huron	St. Clair	\$271,265
Blue Water Community Action Agency	Port Huron	St. Clair	\$180,501
Capital Area Community Services, Incorporated	Lansing	Ingham	\$94,766
Chippewa-Luce-Mackinac Community Action Human Resource Authority	Sault Ste. Marie	Chippewa	\$98,057
City of Lansing	Lansing	Ingham	\$453,579
Community Action Agency	Jackson	Jackson	\$80,393
Community Action Agency	Jackson	Jackson	\$220,849
Department of Health and Human Services	Lansing	Ingham	\$700,000
EightCap	Greenville	Montcalm	\$136,428
EightCap	Greenville	Montcalm	\$5,804
EightCap, Inc.	Greenville	Montcalm	\$148,766
Emergency Shelter Services, Inc.	Benton Harbor	Berrien	\$235,408
Gogebic-Ontonagon Community Action Agency	Bessemer	Gogebic	\$42,610
Heart of West Michigan United Way	Grand Rapids	Kent	\$40,125
Heart of West Michigan United Way	Grand Rapids	Kent	\$243,383
Homeless Action Network of Detroit	Detroit	Wayne	\$192,427
Housing Resources, Inc., of Kalamazoo County	Kalamazoo	Kalamazoo	\$454,897
Housing Resources, Inc., of Kalamazoo County	Kalamazoo	Kalamazoo	\$50,000
Housing Services Mid Michigan	Charlotte	Eaton	\$70,778
Housing Services Mid Michigan	Charlotte	Eaton	\$152,962
KeyStone Place, Inc.	Centreville	St. Joseph	\$66,769
KeyStone Place, Inc.	Centreville	St. Joseph	\$134,817
Lenawee Emergency & Affordable Housing Corporation	Adrian	Lenawee	\$135,022
Macomb Homeless Coalition	Fraser	Macomb	\$425,006
Mid Michigan Community Action Agency, Inc.	Farwell	Clare	\$89,120
Mid Michigan Community Action Agency, Inc.	Farwell	Clare	\$279,901
Midland Area Homes, Inc.	Midland	Midland	\$62,095
Monroe County Opportunity Program	Monroe	Monroe	\$168,123
Northeast Michigan Community Service Agency	Alpena	Alpena	\$311,197
Northwest Michigan Community Action Agency, Inc.	Traverse City	Grand Traverse	\$447,060
Oakland Livingston Human Service Agency	Howell	Livingston	\$103,644

Northeast Michigan Community Service Agency, Inc.	Alpena	Alpena	\$161,374
Northeast Michigan Community Service Agency, Inc.	Alpena	Alpena	\$79,142
Northeast Michigan Community Service Agency, Inc.	Alpena	Alpena	\$1,400
Northwest Michigan Community Action Agency	Traverse City	Grand Traverse	\$487,808
Northwest Michigan Community Action Agency, Inc.	Traverse City	Grand Traverse	\$10,800
Oakland Livingston Human Service Agency	Howell	Oakland	\$114,172
Ottawa County	Holland	Ottawa	\$246,946
Pines Behavioral Health	Coldwater	Branch	\$97,348
Shelter of Flint, Inc.	Flint	Genesee	\$238,719
Shelter of Flint, Inc.	Flint	Genesee	\$10,750
Southwest MI Community Action Agency	Benton Harbor	Berrien	\$92,036
Summit Pointe	Battle Creek	Calhoun	\$159,043
TrueNorth Community Services	Freemont	Newaygo	\$279,015
United Way of Saginaw County	Saginaw	Saginaw	\$170,091
Upper Peninsula Community Action Network	Marquette	Marquette	\$464,077
Washtenaw County	Ann Arbor	Washtenaw	\$433,229
Wayne-Metro Community Action Agency	Wyandotte	Wayne	\$238,951
Wayne-Metro Community Action Agency	Wyandotte	Wayne	\$242,930
TOTAL ESG GRANTS			\$9,668,302

Statewide Partnership (SP) and Homeless Assistance (HA) Special Grants			
Grantee Name	City	County	Grant Amount
Corporation for Supportive Housing	Detroit	Wayne	\$90,000
Department of Health and Human Services	Lansing	Ingham	\$150,000
Michigan Coalition Against Homelessness	Lansing	Ingham	\$48,000
TOTAL SP AND HA GRANTS			\$288,000

Homeless Management Information System (HMIS)			
Grantee Name	City	County	Grant Amount
Michigan Coalition Against Homelessness			\$163,175
Michigan Coalition Against Homelessness			\$652,700
Michigan Department of Health and Human Services			\$136,764
TOTAL HMIS GRANTS			\$952,639

HOUSING INITIATIVES GRANTS
(Total=\$3,350,780)

HOME Funds

*Grantee Location	City	County	Grant Amount
Berrien County	St. Joseph	Berrien	\$132,000
Northwest Michigan Community Action Agency, Inc.	Traverse City	Grand Traverse County	\$176,000
Habitat for Humanity of Michigan	Lansing	Ingham County	\$808,500
Leelanau County	Suttons Bay	Leelanau County	\$103,672
Alger-Marquette Community Action Board	Marquette	Marquette County	\$80,000
Monroe County Opportunity Program	Monroe	Monroe County	\$66,000
Otsego County Housing Committee	Gaylord	Otsego County	\$115,500
City of Grand Haven	Grand Haven	Ottawa County	\$190,705
City of South Haven	South Haven	Van Buren County	\$66,000
TOTAL HOME FUNDS GRANTS			\$1,738,377

Neighborhood Enhancement Program (NEP) Grants

Grantee Name	City	County	Grant Amount
Gogebic Range Health Foundation	Ironwood	Gogebic County	\$50,000
Habitat for Humanity of Oakland County	Pontiac	Oakland County	\$49,500
Village of Mancelona	Mancelona	Antrim County	\$30,000
Bay Area Housing, Inc.	Bay City	Bay County	\$50,000
The First Free Methodist Church of Coldwater	Coldwater	Branch County	\$39,152
City of Bronson	Bronson	Branch County	\$40,000
City of Dowagiac	Dowagiac	Cass County	\$50,000
Village of Cassopolis	Cassopolis	Cass County	\$30,000
City of Eaton Rapids	Eaton Rapids	Eaton County	\$50,000
City of Bessemer	Bessemer	Gogebic County	\$30,000
Gogebic-Ontonagon Community Action Agency	Bessemer	Gogebic County	\$50,000
Dansville Village	Dansville	Ingham County	\$15,000
Capital Area United Way	Lansing	Ingham County	\$50,000
Village of Pinckney	Pinckney	Livingston County	\$40,000
Alliance for Economic Success	Manistee	Manistee County	\$10,000
City of Negaunee	Negaunee	Marquette County	\$50,000
Habitat for Humanity of Mason County	Ludington	Mason County	\$40,700
City of Big Rapids	Big Rapids	Mecosta County	\$50,000
Bethany Housing Ministries, Inc.	Muskegon	Muskegon County	\$43,587
NCCS Center for Nonprofit Housing	Fremont	Newaygo County	\$50,000
Venture, Inc.	Pontiac	Oakland County	\$20,000
City of Evert	Evert	Osceola County	\$30,000
City of Reed City	Reed City	Osceola County	\$25,000
City of Grand Haven	Grand Haven	Ottawa County	\$50,000
City of Three Rivers	Three Rivers	St. Joseph County	\$50,000
Village of Colon	Colon	St. Joseph County	\$9,500
Village of Morrice	Morrice	Shiawassee County	\$18,969
Bancroft Village	Bancroft	Shiawassee County	\$20,000
Woodbridge Neighborhood Development Corporation	Detroit	Wayne County	\$50,000
Jefferson East Incorporated	Detroit	Wayne County	\$50,000

LifeBUILDERS	Detroit	Wayne County	\$50,000
Wayne County Land Bank	Detroit	Wayne County	\$25,000
City of Manton	Manton	Wexford County	\$30,000
City of Lapeer	Lapeer	Lapeer County	\$49,995
Wayne Metropolitan Community Action Agency	Detroit	Wayne County	\$50,000
GenesisHOPE	Detroit	Wayne County	\$50,000
City of Durand	Durand	Shiawassee County	\$20,000
TOTAL NEP GRANTS			\$1,416,403

MSHDA MOD Funds			
Grantee Location	City	County	Grant Amount
Branch County	Coldwater	Branch	\$196,000
TOTAL MSHDA MOD GRANTS			\$196,000

Exhibit 7. FY 2019 Low-Income Housing Tax Credits Allocated

Project Name	Location	Type	Units	Credit
7850 E. Jefferson - Phase 1	Detroit	New Construction	51	\$889,365
7850 E. Jefferson - Phase 2	Detroit	New Construction	51	\$889,365
Andy's Place Apartments	Jackson	New Construction	51	\$1,200,804
Antoine Court	Grand Rapids	New Construction	50	\$1,387,558
Beaubien	Detroit	New Construction	60	\$1,500,000
Cathedral Tower Apartments	Detroit	Rehab Only	236	\$1,500,000
Edge Flats On Seward, The	Grand Rapids	New Construction	34	\$812,317
Erin Park	Eastpointe	New Construction	52	\$1,368,360
Ferguson Apartments	Grand Rapids	Acquisition/Rehab	119	\$1,399,496
Franklin Apartments (Plaza Roosevelt)	Grand Rapids	New Construction	24	\$823,620
Grandville Apartments (Plaza Roosevelt)	Grand Rapids	New Construction	24	\$806,058
Harbour Pointe	Montague	Acquisition/Rehab	34	\$272,487
Harrison Circle	Kalamazoo	New Construction	80	\$1,118,500
Hickory Way Apartments Phase II	Ann Arbor	New Construction	36	\$965,159
Hillcrest Apartments	Manistee	New Construction	50	\$1,091,745
JPS Petoskey (3 existing properties)	Petoskey	Acquisition/Rehab	136	\$1,111,406
Maple Grove Apartments	Prudenville	Acquisition/Rehab	24	\$152,539
Milwaukee Junction Apartments	Detroit	New Construction	25	\$570,203
Niles Post Office Apartments	Niles	New & Adaptive Reuse	60	\$1,366,982
Nottingham Apartments	Farwell	Acquisition/Rehab	24	\$152,440
Orchestra Place Apartments	Detroit	Acquisition/Rehab	82	\$887,876
Parkview Place Apartments	Detroit	Acquisition/Rehab	199	\$1,273,125
Peterboro Place Apartments II	Detroit	Rehab Only	70	\$592,063
REC Center	Detroit	New Construction	43	\$1,480,180
Rivers Edge	Lincoln Park	New Construction	32	\$738,361
Tapestry Square Senior Living	Grand Rapids	New Construction	50	\$1,500,000
Walnut Street/Ferris Manor	Lansing	Rehab Only	32	\$272,000
West Garfield Apartments	Grand Rapids	New Construction	26	\$604,944
Whitehall II Apartments	Whitehall	Acquisition/Rehab	48	\$349,695
Willow Vista Apartments	Lansing	Acquisition/Rehab	19	\$136,721
Winston Commons	Pontiac	New Construction	54	\$1,149,000
Total: 31 Developments			1,876	\$28,362,369

Exhibit 8. FY 2019 Low-Income Housing Tax Credits Denied

Project	City	Reason
7850 E. Jefferson - Phase 3	Detroit	Did Not Meet Threshold
Adams Park Apts	Grand Rapids	Did Not Meet Threshold
Allen Place	Lansing	Low Score
Alpine Village Townhomes	Gaylord	Low Score
Apts At 28 West Phase II	Wyoming	Low Score
Attwood Gardens Apts	Wayne	Low Score
Belknap Place	Grand Rapids	Low Score
Benjamin O. Davis Veterans Village	Detroit	Low Score
Brentwood Apts	Belding	Low Score
Broderick Manor	Detroit	Did Not Meet Threshold
Bronson Sr & Meadow View Sr Apts	Bronson/Coldwater	Low Score
Brush	Detroit	Did Not Meet Threshold/Low Score
Cabot Apts	Detroit	Low Score
Cadillac Castle	Cadillac	Did Not Meet Threshold/Low Score
Carpenter Avenue Apts	Detroit	Low Score
Casa del Rey Apts	Pontiac	Low Score
Claire Gardens	Adrian	Low Score
Clinton Place	Mt. Clemens	Low Score
Depot Commons	Traverse City	Low Score
Depot, The	Ludington	Low Score
Eastern Lofts	Grand Rapids	Low Score
Ebbitt's Crossing	Kalamazoo	Low Score
Edge Flats On Michigan, The	Jackson	Low Score
Forest Grove I	Ferndale	Low Score
Georgia Manor Apts	Flint	Low Score
Grand Monroe	Grand Rapids	Did Not Meet Threshold
Greenbriar Apts	Greenville	Low Score
Hope Community	Grand Rapids	Did Not Meet Threshold/Low Score
House Of Ludington Senior Apts	Escanaba	Low Score
Hubbard Vernor	Detroit	Did Not Meet Threshold
Lakewood Square	Detroit	Low Score/Did Not Meet Threshold
Madison Lofts	Grand Rapids	Low Score
Madison Manor	Madison Heights	Low Score
Malcolm Lofts	Sault Ste. Marie	Low Score
Meadow Ridge Apts	Marlette	Low Score
Midtown Square Apts	Detroit	Low Score
Park Square Apts	Detroit	Low Score
Patriot Place	Warren	Low Score
Pinehurst Apts	Farwell	Low Score
Remus Apts	Remus	Low Score
Ruth Park	Traverse City	Low Score
Samaritas Affordable Living Holland	Holland	Low Score
TEN21 Apts	Muskegon	Low Score
Unity Park Rentals V	Pontiac	Low Score
Village North II Apts	Gladwin	Did not Meet Threshold/Low Score
Washington Square	Pontiac	Low Score
Whitehall II Apartments	Whitehall	Low Score
Total: 47 Developments		

Exhibit 9. Changes to the Qualified Allocation Plan (QAP) in FY 2019

There were changes made to MSHDA's QAP during FY 2019. The changes were approved at the very beginning of FY 2019 and all the allocations made during FY 2019 were impacted by these changes. A link to the 2019-2020 QAP, which incorporates the changes, is below:

http://www.michigan.gov/mshda/0,4641,7-141-5587_5601-31750--,00.html