



M E M O R A N D U M

TO: Governor Gretchen Whitmer
Sen. Mike Shirkey, Senate Majority Leader
Sen. Jim Ananich, Senate Minority Leader
Rep. Jason Wentworth, Speaker of the House
Rep. Donna Lasinski, House Minority Leader
Sen. Roger Victory, Senate Appropriations General Government Subcommittee
Sen. Ken Horn, Senate Appropriations Labor and Economic Opportunity Subcommittee
Rep. VanWoerkom, House Appropriations General Government Subcommittee
Christopher Harkins, Senate Fiscal Agency
Mary Ann Cleary, House Fiscal Agency

FROM: Gary Heidel, Acting Executive Director, MSHDA *Gary Heidel*

DATE: February 10, 2021

RE: FY 2020 Housing Production Goals Report

Section 32(14) of P.A. 346 of 1966 requires the Michigan State Housing Development Authority (MSHDA) to provide the Governor and the appropriate legislative committees with an annual report for housing projects financed by the Authority. The attached document represents an assessment of FY 2020 production and the Authority's goals for FY 2021. It also addresses the boilerplate reporting requirements in Section 990 of Public Act 166 of 2020. Please note that the Authority's 2020 fiscal year ran from July 1, 2019 through June 30, 2020.

In FY 2020, the Authority financed \$607.3 million in affordable housing in Michigan, resulting in 5,508 new or rehabilitated apartments and single-family homes. In addition, the Authority administered the federal Housing Choice Voucher Program (formerly known as Section 8), and 31,581 families participated in this program in FY 2020. Please see the full report for further detail.



February 10, 2021

MSHDA PRODUCTION REPORT

FY 2020



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 \$607.3 million in new/renovated housing, resulting in 5,508 units. The Authority did not meet its agency-wide production goal for FY 2020 of \$ 611,555,708 and 7,065 units, although it exceeded goals in Single Family Loans, making \$464,174,432 in loans funding 4,123 units – this exceeded the goals by more than \$192 million in loans and 1,243 units. (See [Exhibit 1](#).)

In addition to its production activities, the Authority also distributed \$13.5 million in community development and homelessness prevention grants to local governments and nonprofit organizations in FY 2020. MSHDA also administered \$30.4 million in the Low-Income Housing Tax Credit program, which helped create or preserve 1,959 units of affordable rental housing in 32 developments statewide.

In addition, the Authority oversaw the administration of the federal Housing Choice Voucher Program (formerly known as Section 8) to 31,581 low-income families. In FY 2020, MSHDA oversaw the administration of the federally funded Help for Hardest Hit Programs to help prevent foreclosures for 791 families and to disburse \$88 million for blight elimination of 4,560 units.

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 2020 actual production compared to its FY 2020 goals as well as its new goals for FY 2021, 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 2020 with a fixed interest rate of 4.625%, while the taxable bond lending programs operated with a fixed interest rate of 6.00%. In addition, the Authority provided Preservation Fund Loans as permanent gap funding sources.

In FY 2020, the multifamily lending program financed \$107.8 million in loans, representing 10 developments with a total of 1,099 housing units. The program did not meet its FY 2020 goal of making \$264 million in loans and producing 3,256 units, as 22 transactions that were anticipated to close in FY 2020 did not close before June 30, 2020, due to COVID-19 concerns. Current projections show that those 22 transactions would have made up an additional \$277 million in loans, and an additional 2,717 units. Eighteen of the 22 are expected to close in FY 2021, while the sponsor of the remaining four withdrew their proposals. All four of the proposals that were withdrawn were done so due to feasibility issues. The FY 2021 goal is based on the proposals within our active pipeline, which includes 18 of the eight proposals that we had expected to close in FY 2020 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 \$34.4 million in gap funding among applicants for multifamily loans; almost \$14.5 million in Mortgage Resource Funds were part of the \$107.8 million in loans mentioned above, along with \$9.4 million made up of HOME gap-funded transactions that closed in FY 2020, and an additional \$10.5 million in Housing Trust Funds (HTF) gap-funded transactions that closed in FY 2020.

3. Equity Bridge Loan (EBL) Program

The Authority did not make any loans under the EBL Program in FY 2020.

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 2020, as no funds were allocated to this program.

2. Homeless Grants

Under this category \$5,007,550 million in MSHDA funding was allocated for FY 2020 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 2020, 49 ESG grants totaling just over \$10 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 2020 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. No projects closed under this program in FY 2020; however, one project received an inducement resolution and was funded from FY 2020 bond cap. The reason all of the bond cap was not utilized is because the Pass-Through Short-Term Bond Program was a secondary program of the Authority. To the extent that projects qualified for the Pass-Through Short-Term Bond Program, it was available for them to utilize. However, due to certain requirements within MSHDA's programs, the majority of 4% LIHTC/Tax Exempt Bond developments that applied were directed to either the Tax-Exempt Direct Lending Program or the Gap Financing Program, to create efficiencies within those programs.

The Authority extended and modified the program in FY 2021 for a period of one year by making available up to \$100 million in additional volume cap and amending prior program requirements to allow more applications to access this financing source. The FY 2021 goal is to make up to \$100 million in pass-through bonds available and create the ability for 1,500 housing units to be financed 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 2020, this program financed 4,123 existing single-family units, representing a total investment of \$464 million. The average purchaser of an existing home was 33 years old, with a household size of 2 and an average income of approximately \$53,343. The average loan amount for the buyer of an existing home was \$112,582. The Authority exceeded its FY 2020 goal of financing 2,880 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, 2020, 194 loans have been committed totaling \$21.3 million and 202 loans have been purchased for a total of \$21.7 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, foreclosure prevention; pre-purchase individual counseling; financial capability counseling; Family Self-Sufficiency and Key to Own program, pre-assessment counseling. A total of 4,994 clients were served using the Fiscal Year 2019 HEP Counseling Grant funds, and 6,254 clients served using the Fiscal Year 2019 HUD Counseling Grant funds. Taken together, more than 11,000 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 2020, MSHDA oversaw the disbursement of \$ 3.9 million to assist 791 households under the Help for Hardest Hit Program. The Authority oversaw the disbursement of \$88 million for 4,560 units under the Blight Elimination program and funded 493 down payment loans in 61 designated zip codes for a total investment in 10 counties of \$7.2 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 2020, the program assisted the financing of 268 existing single-family homes, resulting in an investment of \$35 million. The average age of an MCC recipient purchasing an existing home was 32; the average family size was 2. The Authority did not meet its goal of producing 396 certificates primarily due to decreased statewide production due to COVID-19 restrictions.

F. Property Improvement Program (PIP) Loans

This program helps preserve older, existing housing by offering loans to homeowners that meet income limits. In FY 2020, this program made 18 loans, totaling \$235,055. Of these loans, 10% were made to borrowers over age 55. Approximately 100% of the loans went to improve homes

that were 40 years of age or older. The Authority did not meet its FY 2020 goal of providing at least 33 PIP loans due to a decrease in lender participation. Additional efforts will be made in 2021 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 2020: 42.8% of tenants who provided

information about race were white and 57.2% were non-white. The average age of the head of household was 49 years, the average family size was 1.7 persons, and the average income was \$10,374. (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 2020, Authority-financed housing resulted in an estimated 1,663 jobs, caused an estimated \$48.8 million in wages to be paid, and resulted in an estimated \$15.6 million in federal and state taxes being collected. Approximately 11 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 2020.

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 2020, 120 grants were made to local units of government and nonprofit housing and service providers, for a total grant expenditure of \$13.5 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 | \$11,476,239 |
| Emergency Solutions Grants (ESG) | \$10,015,100 |
| Statewide Partnership and Homeless Assistance Special Grants | \$358,500 |
| Homeless Management Information System (HMIS) | \$1,102,639 |
| Housing Initiatives Grants | \$ 2,100,000 |
| Neighborhood Enhancement Program Grants | \$2,100,000 |
| TOTAL GRANTS | \$13,576,239 |

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 2020, 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 2020.

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 because of prepayment of federally or Authority assisted loans.

Much of the housing stock, which currently serves Michigan's lowest income citizens was typically built between 1974 and 1985 and needs rehabilitation and preservation. The Authority, however, has preservation requirements to prevent or limit tenants from being displaced, when prepayment, or alteration to the financing, are being considered for both federally assisted and MSHDA-financed rental housing. The goal is to preserve tenancy but is balanced with rehabilitating the housing stock.

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 Mortgage Resource Fund (MRF) loan, HOME loan, or Housing Trust Fund (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 because 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 2020, the Authority allocated approximately \$30.5 million in 9% tax credits to 32 developments helping create or preserve 1,959 rental units. (See [EXHIBIT 7.](#)) During the fiscal year, 44 projects were denied credit for various reasons. (See [EXHIBIT 8.](#)) The changes that were made had various levels of impact on the allocations made during FY 2020. (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 2020, 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 \$7,643.50 was expended during the 2020 fiscal year.

J. Refinancings

Sec. 32(16)(n) requires MSHDA to report that there were zero refinancings conducted during FY 2020.

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 2020, a total of 31,581 families participated in this program, which includes project-based, homeownership, non-elderly disabled, Mainstream, and veteran allocations. The average age for the head of household was 49, and 48.8% of the voucher holders were disabled, 6.4% were classified as veterans, and the average adjusted household income was \$10,374. The racial breakdown by head of household is as follows: 1.8% are classified as American Indian/Alaska Native, 0.4% are classified as Asian, 54.7% are classified as Black/African American, 0.3% are classified as Native Hawaiian/Other Pacific Islander, and 42.8% are classified as White. Of the 31,581 participating households, 3.6% 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, almost half of the remaining funds were expended for the Ferguson Apartments project in Grand Rapids, MI (\$239,000). In FY 2020, the remaining \$239,800 in funds were expended for the Shiloh Commons Apartments project in Flint, MI.

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 2020, there is no data to report.

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. In FY 2020 the Fund closed \$10.5 million in gap-funded transactions.

P. MSHDA MOD

Upon examination of Michigan's housing needs, it has been determined that there is a critical need in rural Michigan for new affordable housing within areas experiencing current job growth. In FY20 MSHDA implemented the MSHDA Mod program within 10 pilot communities. MSHDA worked with each pilot area community to identify sites, approve designs, and formulate a modular/building team. The pilot program's intent is to use modular products in these critical need areas, thereby reducing the typical single-family construction timeframe and allowing this housing to be made available at an affordable price point (less than \$200,000) and a reduced delivery time. At the end of FY20 the MSHDA Mod Program was permanently established.

Pilot Program Grantee

1. Barry County Foundation
2. City of Beaverton
3. Bethany Housing Ministries (Community encompass)
4. Big Rapids Housing Commission
5. City of Dowagiac
6. Habitat for Humanity NE Michigan
7. Kalamazoo Neighborhood Housing Services, Inc.
8. Marquette County Land Bank Authority
9. Northern Michigan Limited Dividend Housing Assoc, LLC
10. City of Coldwater

Q. Neighborhood Enhancement Program Grants

In FY 2020, MSHDA awarded \$2.1 million in Neighborhood Enhancement Program (NEP) grants, which help local communities to improve their neighborhoods. Fifty-five Michigan communities (listed in Exhibit 10) were chosen to receive this grant, which is intended to create high-impact activities directly tied to enhancing and stabilizing local areas. The grants originally required 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. These grants were provided time extensions through September 2021 and/or the opportunity to repurpose/redirect allocated dollars to address COVID-19-related agency needs to encourage and enable the continuation of residential services by the grantee.

EXHIBITS

Exhibit 1. FY 2020 Production and Goals

| Program | FY 2020 Goal | | FY 2020 Production | | FY 2021 Goal | |
|-------------------------------------|----------------------|--------------|----------------------|--------------|----------------------|--------------|
| | \$ | Units | \$ | Units | \$ | Units |
| Multifamily Direct Loans | \$264,361,556 | 3,256 | \$107,843,039 | 1,099 | \$308,206,146 | 3,855 |
| Short-Term Pass-Through Loans | \$30,000,000 | 500 | \$0 | 0 | \$30,000,000 | 500 |
| Single Family Loans | \$271,872,000 | 2,880 | 464,174,432 | 4,123 | 394,037,000 | 3,500 |
| Michigan Credit Certificate Program | \$44,928,000 | 396 | 35,006,742 | 268 | 36,830,070 | 270 |
| Property Improvement Program (PIP) | 394,152 | 33 | 235,055 | 18 | 276,760 | 20 |
| TOTAL | \$611,555,708 | 7,065 | \$607,259,268 | 5,508 | \$769,349,976 | 8,145 |

Totals may not add due to rounding.

| Exhibit 2. FY 2020 Single Family Loans | | |
|---|------------------|-----------------------|
| | New Homes | Existing Homes |
| # Loans | 24 | 4,099 |
| \$ Volume | 3,161,208 | 461,014,530 |
| Average Loan | 131,717 | 112,470 |
| Average Home Sale Price | 135,165 | 116,277 |
| Average Income of Borrower | 54,704 | 53,335 |
| Average Age of Borrower | 33 | 33 |
| Average Family Size | 2 | 2 |
| % Minority Buyers | 17 | 25 |
| % Female Headed Household | 54% | 51% |
| % Below 55% of Median Income | 21% | 26.5% |

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 2020 Michigan Mortgage Credit Certificates | | |
|---|------------------|-----------------------|
| | New Homes | Existing Homes |
| # Loans | 5 | 263 |
| \$ Volume | 801,805 | 35,756,165 |
| Average Loan | 160,361 | 135,955 |
| Average Home Sale Price | 166,704 | 141,906 |
| Average Income of Borrower | 60,413 | 49,394 |
| Average Age of Borrower | 37 | 32 |
| Average Family Size | 4 | 2 |
| % Minority Buyers | 0 | 13.7 |
| % Female Headed Household | 20% | 36.5% |
| % Below 55% of Median Income | 0% | 36.5% |
| # Loans | 5 | 263 |
| NOTE: Only loans for which demographic data was reported are reflected in this exhibit. | | |

Exhibit 4. FY 2020 Property Improvement Loans

| | |
|----------------------------|---------|
| # Loans | 18 |
| \$ Volume | 235,055 |
| Average Loan Amount | 13,838 |
| Average Income of Borrower | 45,313 |
| Average Interest Rate | 4% |
| Average Age of Borrower | 57 |
| Average Family Size | 1 |
| % Female Borrowers | 70% |
| % Borrowers Over Age 55 | 10% |
| % Minority Borrowers | 33% |
| % Homes 40+ Years Old | 100% |

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

Exhibit 5. FY 2020 Estimated Construction Jobs, Wages, Taxes

| Program/Project | Estimated Jobs | Estimated Wages | Estimated Taxes |
|---------------------------------------|-----------------------|------------------------|------------------------|
| The Creamery | 163 | \$5,087,829 | \$1,583,587 |
| Apartments at 28 West | 474 | \$14,814,382 | \$4,610,976 |
| University Meadows | 60 | \$1,886,467 | \$617,346 |
| Colonial Meadows | 74 | \$2,322,875 | \$760,161 |
| Eastern Elementary Apartments | 139 | \$3,246,977 | \$1,062,573 |
| Lyon Township Senior Living | 437 | \$10,244,562 | \$3,352,533 |
| Shiloh Commons | 114 | \$3,559,210 | \$1,164,751 |
| Ferguson Apartments | 27 | \$1,114,463 | \$346,877 |
| Marsh Ridge Apartments (Phase 3) | 109 | \$4,558,057 | \$1,418,695 |
| | | | |
| Multifamily Loan Subtotal | 1597 | \$46,834,822 | \$14,917,500 |
| **Single Family Loans | 51 | \$1,580,604 | \$491,963 |
| **Mortgage Credit Certificates | 13 | \$400,903 | \$124,781 |
| Property Improvement Loans | 2 | \$58,764 | \$22,580 |
| TOTAL | 1663 | \$48,875,093 | \$15,556,824 |

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

Exhibit 6. FY 2020 Grants to Nonprofit Organizations & Local Governments**GRANTS TO PREVENT HOMELESSNESS**
(Total=\$11,476,239)**Emergency Solutions Grants**

| Grantee Name | City | County | Grant Amount |
|--|------------------|----------------|---------------------|
| Alger-Marquette Community Action Board | Marquette | Marquette | \$477,044 |
| Allegan Co. Community Mental Health Services | Allegan | Allegan | \$107,198 |
| Allegan Co. Community Mental Health Services | Allegan | Allegan | \$25,747 |
| Alliance for Housing Oakland County CoC | Waterford | Oakland | \$271,303 |
| Alliance for Housing Oakland County CoC | Waterford | Oakland | \$245,250 |
| Barry County United Way | Hastings | Barry | \$39,395 |
| Battle Creek Community Foundation | Battle Creek | Calhoun | \$166,508 |
| Bethany Housing Ministries, Inc. | Muskegon | Muskegon | \$287,803 |
| Bethany Housing Ministries, Inc. | Muskegon | Muskegon | \$6,500 |
| Blue Water Center for Independent Living, Inc. | Port Huron | St. Clair | \$255,485 |
| Blue Water Community Action Agency | Port Huron | St. Clair | \$198,691 |
| Capital Area Community Services, Incorporated | Lansing | Ingham | \$90,988 |
| Chippewa-Luce-Mackinac Community Action Human Resource Authority | Sault Ste. Marie | Chippewa | \$101,583 |
| City of Lansing | Lansing | Ingham | \$474,590 |
| Community Action Agency | Jackson | Jackson | \$90,682 |
| Community Action Agency | Jackson | Jackson | \$252,038 |
| Department of Health and Human Services | Lansing | Ingham | \$700,000 |
| EightCap | Greenville | Montcalm | \$161,279 |
| EightCap | Greenville | Montcalm | \$150,517 |
| Emergency Shelter Services, Inc. | Benton Harbor | Berrien | \$247,839 |
| Gogebic-Ontonagon Community Action Agency | Bessemer | Gogebic | \$45,255 |
| Heart of West Michigan United Way | Grand Rapids | Kent | \$50,000 |
| Heart of West Michigan United Way | Grand Rapids | Kent | \$238,955 |
| Homeless Action Network of Detroit | Detroit | Wayne | \$207,914 |
| Housing Resources, Inc., of Kalamazoo County | Kalamazoo | Kalamazoo | \$487,786 |
| Housing Services Mid Michigan | Charlotte | Eaton | \$75,004 |
| Housing Services Mid Michigan | Charlotte | Eaton | \$155,218 |
| KeyStone Place, Inc. | Centreville | St. Joseph | \$192,048 |
| Lenawee Emergency & Affordable Housing Corporation | Adrian | Lenawee | \$131,846 |
| Macomb Homeless Coalition | Fraser | Macomb | \$463,783 |
| Mid Michigan Community Action Agency, Inc. | Farwell | Clare | \$101,765 |
| Mid Michigan Community Action Agency, Inc. | Farwell | Clare | \$287,949 |
| Midland Area Homes, Inc. | Midland | Midland | \$60,307 |
| Monroe County Opportunity Program | Monroe | Monroe | \$177,467 |
| Northeast Michigan Community Service Agency | Alpena | Alpena | \$325,629 |
| Northwest Michigan Community Action Agency, Inc. | Traverse City | Grand Traverse | \$434,010 |
| Oakland Livingston Human Service Agency | Howell | Oakland | \$110,801 |

| | | | |
|--------------------------------------|---------------|-----------|---------------------|
| Ottawa County | Holland | Ottawa | \$258,429 |
| Ottawa County | Holland | Ottawa | \$4,250 |
| Pines Behavioral Health | Coldwater | Branch | \$95,856 |
| Shelter of Flint, Inc. | Flint | Genesee | \$228,564 |
| Shelter of Flint, Inc. | Flint | Genesee | \$50,000 |
| Southwest MI Community Action Agency | Benton Harbor | Berrien | \$96,984 |
| TrueNorth Community Services | Freemont | Newaygo | \$286,889 |
| United Way of Saginaw County | Saginaw | Saginaw | \$179,246 |
| Washtenaw County | Ann Arbor | Washtenaw | \$451,625 |
| Wayne-Metro Community Action Agency | Wyandotte | Wayne | \$195,225 |
| Wayne-Metro Community Action Agency | Wyandotte | Wayne | \$247,602 |
| TOTAL ESG GRANTS | 48 | | \$10,015,100 |

| Statewide Partnership (SP) and Homeless Assistance (HA) Special Grants | | | |
|---|-------------|---------------|---------------------|
| Grantee Name | City | County | Grant Amount |
| Corporation for Supportive Housing | Detroit | Wayne | \$108,500 |
| Department of Health and Human Services | Lansing | Ingham | \$150,000 |
| Michigan Coalition Against Homelessness | Lansing | Ingham | \$100,000 |
| TOTAL SP AND HA GRANTS | | | \$358,500 |

| Homeless Management Information System (HMIS) | | | |
|--|-------------|---------------|---------------------|
| Grantee Name | City | County | Grant Amount |
| Michigan Coalition Against Homelessness | | | \$163,175 |
| Michigan Coalition Against Homelessness | | | \$802,700 |
| Michigan Department of Health and Human Services | | | \$136,764 |
| TOTAL HMIS GRANTS | | | \$1,102,639 |

Exhibit 7. FY 2020 Low-Income Housing Tax Credits Allocated

| Project Name | Location | Type | Units | Credit |
|---|------------------|-------------------|-------------|---------------------|
| Anchor At Mariners Inn, The | Detroit | New Construction | 44 | \$1,300,000 |
| Belknap Place | Grand Rapids | New Construction | 50 | \$906,067 |
| Benjamin O. Davis Veterans Village | Detroit | New Construction | 50 | \$1,178,471 |
| Bingham Apartments | Alpena | New Construction | 35 | \$702,257 |
| Brush | Detroit | New Construction | 64 | \$1,500,000 |
| Century Terrace and Harborview Apartments | Manistee | Acquisition/Rehab | 167 | \$1,474,000 |
| Clark Commons II | Flint | New Construction | 48 | \$1,499,798 |
| Clinton Place | Mt. Clemens | Acquisition/Rehab | 283 | \$1,500,000 |
| Eastern Lofts | Grand Rapids | New Construction | 70 | \$1,290,800 |
| Edison Crossing | Mt. Clemens | New Construction | 30 | \$809,680 |
| Friendship Meadows Apartments II | Detroit | Acquisition/Rehab | 53 | \$476,964 |
| Georgia Manor | Flint | Acquisition/Rehab | 26 | \$339,234 |
| Grand On University, The | Flint | New Construction | 48 | \$1,316,433 |
| Hilltop View Apartments | Dexter | New Construction | 24 | \$874,756 |
| Jacklyn Apartments | Belding | Acquisition/Rehab | 72 | \$521,168 |
| La Joya Gardens | Detroit | New Construction | 25 | \$811,553 |
| Left Field | Detroit | New Construction | 60 | \$1,207,610 |
| Madison Lofts | Grand Rapids | Adaptive Reuse | 22 | \$535,000 |
| Meadow Ridge Apartments | Marlette | Acquisition/Rehab | 24 | \$155,391 |
| Midtown Square Apartments | Detroit | Acquisition/Rehab | 73 | \$1,229,873 |
| Reverend Dr. Jim Holley Residences | Detroit | New Construction | 30 | \$1,031,459 |
| Riverview Terrace Apartments | Traverse City | Acquisition/Rehab | 57 | \$677,281 |
| Ruth Park | Traverse City | New Construction | 58 | \$1,214,653 |
| Samaritas Affordable Living Muskegon | Muskegon | New Construction | 53 | \$1,020,000 |
| Scottish Pines Apartments | Alma | Acquisition/Rehab | 24 | \$156,773 |
| Shelby Trails | Shelby | New Construction | 15 | \$450,815 |
| South Washington Park | Lansing | Acquisition/Rehab | 187 | \$1,500,000 |
| TEN21 Apartments | Muskegon | New Construction | 73 | \$1,500,000 |
| Unity Park Rentals V | Pontiac | New Construction | 12 | \$411,894 |
| Waterview Apartments - Phase I | Gladstone | Acquisition/Rehab | 52 | \$535,227 |
| Wellspring | Farmington Hills | New Construction | 81 | \$1,317,516 |
| Woodward Way | East Lansing | New Construction | 49 | \$985,220 |
| Total: 32 | | | 1959 | \$30,429,893 |

Exhibit 8. FY 2020 Low-Income Housing Tax Credits Denied

| Project | City | Reason |
|--|-------------------|----------------------------------|
| 530 Rose | Kalamazoo | Low Score |
| Adams Park Apartments | Grand Rapids | Low Score |
| Bramblewood Apartments | New Haven | Low Score |
| Broderick Manor | Detroit | Low Score |
| Bronson Sr & Meadow View Sr Apts | Bronson/Coldwater | Low Score |
| Cadillac Castle | Cadillac | Low Score |
| Cheboygan One Apartments | Cheboygan | Low Score |
| Cherry Hill Apartments | Lansing | Did Not Meet Threshold/Low Score |
| Coldwater Senior Villas | Coldwater | Low Score |
| Edge Flats On Michigan, The | Jackson | Low Score |
| Forest Grove I | Ferndale | Low Score |
| Garfield Landing | Sault Ste. Marie | Low Score |
| Garfield Lofts | Adrian | Low Score |
| Glenwood Senior Apartments | Pontiac | Low Score |
| Grand Monroe | Grand Rapids | Did Not Meet Threshold |
| GTB LIHTC #1 | Traverse City | Low Score |
| Hawthorne Park | Kalamazoo | Low Score |
| Hive On Russell, The | Detroit | Did Not Meet Threshold/Low Score |
| Hope Community | Grand Rapids | Low Score |
| Kendall Place | Hastings | Low Score |
| Lee Plaza | Detroit | Low Score |
| Madison Manor | Madison Heights | Low Score |
| Malcolm Lofts | Sault Ste. Marie | Low Score |
| Mary Crapo Senior Apartments | Swartz Creek | Low Score |
| Meyers Senior Apartments | Detroit | Low Score |
| Mid | Detroit | Did Not Meet Threshold/Low Score |
| Monroe Lofts | Sturgis | Did Not Meet Threshold |
| MoTown Square Affordable Assisted Living | Grand Rapids | Low Score |
| New Center Village (Chatham) | Detroit | Did Not Meet Threshold/Low Score |
| Parkview Apartments | Traverse City | Low Score |
| Perry Acres Apartments | New Haven | Low Score |
| Pinehurst Apartments | Farwell | Low Score |
| Riverbank Place Apartments | White Cloud | Did Not Meet Threshold |
| Roselawn Apartments | Highland Park | Low Score |
| Royal Coach Apartments | Hastings | Did Not Meet Threshold/Low Score |
| St. Joseph Street Lofts | Sturgis | Low Score |
| Trailside Place | Hillsdale | Did Not Meet Threshold/Low Score |

| | | |
|-----------------------------------|------------|--|
| Union Suites At Michael II | Wyoming | Low Score |
| University Meadows II | Detroit | Did Not Meet Threshold/Not Enough Credit |
| Victories Square LIHTC Building 4 | Petoskey | Low Score |
| Waterview Apartments - Phase II | Gladstone | Low Score |
| Wilson Center Residences | St. Johns | Low Score |
| Woodridge Apartments | Southfield | Low Score |
| Total: 43 Developments | | |

Exhibit 9. FY 2020 Changes to the Qualified Allocation Plan (QAP)

There were changes no made to MSHDA’s QAP during FY 2020. The most recent changes were approved at the very beginning of FY 2019 and all of the allocations made during FY 2020 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

Exhibit 10. FY 2020 NEP Awarded Communities:

Allen Neighborhood, Ingham \$56,500

Allen Neighborhood Center (ANC) will use the grant funds for exterior façade improvements including porch, step repair, porch painting, landscaping, driveway repair, window or door replacement, etc., to 17 homeowner-occupied single-family houses.

Grant funds will also benefit a community area that hosts a weekly farmers market and serves as a gathering space for neighbors. A large mural will be installed on the outside east wall of the (ANC) building. Funds will also be used to install permanent signage in our one-acre garden that encourages visitors and neighbors to help themselves and provides nutritional information about available foods.

Bridging Communities, Wayne \$50,000

Funding will be used to enhance nine owner-occupied single-family homes in southwest Detroit. These funds will be used to repair properties that have deteriorated over time and now pose risks to their residents and/or neighbors. Funds will be targeted to high-impact and high-visibility repairs such as fixing crumbling porches and stairs, adding railings, repairing or replacing windows, and painting or siding exteriors.

Buena Vista Twp., Saginaw \$30,000

Funds will be utilized for housing enhancements for owner-occupied single-family homes located in the Bellevue Subdivision between Bewick Avenue and Baldwin Avenue (across from Brunkow school). Neighborhood enhancements will include weatherization services (installing new windows and doors); exterior improvements (siding and painting), and handicap accessibility improvements. Housing Enhancements to owner-occupied single-family homes

Capital Area Housing Partnership, Ingham \$50,000

Funding will be used for housing enhancements in a portion of the Northtown neighborhood, primarily focusing on North High Street from Drury Lane North to Whyte Street. This area contains 37 homes, most of which were constructed before 1930.

Central Detroit Christian CDC, Wayne \$50,000

Funding will be used to enable beautification and repairs such as roof, windows, or new wood front porch or fencing for homes in the Rosa Parks/Clairmount community.

Chapel Hill United Methodist Church (Battle Creek), Calhoun \$50,000

Funding will provide porch repair or construction of new porches for six to eight families of owner-occupied single-family homes in the Trinity neighborhood. Other exterior repairs will be considered such as driveways, sidewalks from the public sidewalk to front entrance, or from the driveway to front entrance, ramps, or other improvements that promote accessibility and improve curb appeal.

City of Beaverton, Gladwin \$40,000

Funds will be used to support the revitalization of two neighborhoods: Beaverton's North Ross Lake neighborhood and the Beaverton Central neighborhood. Grant funds will be used for exterior improvements of four homes along Lang Road --all within a thousand feet of MSHDA's new modular home.

City of Bronson, Branch \$20,000

Grant funds will be used for housing enhancements to single-family owner-occupied households for all properties on Washington Street and Winona Street. Preserving and improving the housing stock is a major goal of the City and these funds will help address owner-occupied homes with blight. The City will offer these funds for the following home improvements: exterior painting, new siding, walkways (on private property), roofs, windows (if done along with one other exterior improvement component), and front porches.

City of Coldwater, Branch \$40,000

The grant funds will provide exterior housing enhancements to 10 local homes with services including painting, repairing or replacing siding, roofs, soffits, gutters, doors, windows, and front porches.

City of Corunna, Shiawassee \$30,000

Funding housing enhancements of up to six homes that are in need of a fresh coat of paint, new windows, roof, or help with other repairs.

City of Dowagiac, Cass \$55,000

Funding will be utilized within Dowagiac's northern neighborhoods where six homes will receive up to \$5,000 each in home improvements. The City will be utilizing \$10,000 in matching dollars for the Neighborhood Enhancement Program Round 5 grant.

City of Eaton Rapids. Eaton \$30,000

The City of Eaton Rapids will use the grant funds for exterior enhancements including siding and structural improvements for six homes.

City of Ecorse, Wayne \$15,000

The award will support the repair of porches on five to six homes.

City of Grand Haven Neighborhood Housing Services \$55,000

Funding will be used for exterior housing enhancements at seven single-family residential properties within the City of Grand Haven's defined boundaries. Improvements will include the repair or replacement of roofs, windows, exterior doors, siding, gutters, soffits and fascia, underground property sewer, or water lines. Energy conservation interior improvements can be allowed as a preapproved exception.

City of Hancock, Houghton \$30,000

Funds will be used for housing enhancements that will provide improved energy efficiency through replacement of windows and doors as well as upgrades to the aesthetics of the homes through painting.

City of Hillsdale, Hillsdale \$30,000

Grant funds will be used for exterior rehabilitation and repair to single-family owner-occupied homes. These enhancements will cover accessibility improvements to driveways, porches, stairs, railings, windows, exterior siding, windows, doors, etc.

City of Ironwood, Gogebic \$30,000

Funding will be used to rehabilitate the facades of two to four single-family homes in the Douglas neighborhood.

City of Lapeer, Lapeer \$54,998

Funding will be used to support roof replacements in the Turrill/Elm East neighborhood and adjacent Turrill/Elm West neighborhood.

City of Negaunee, Marquette \$35,000

Funding will be utilized for exterior improvements of seven single-family homes in the City of Negaunee. Priority will be given to projects that result in the most dramatic enhancement (e.g., painting, windows, shutters, awnings, and front door paint and/or repair). Accessibility improvements related to the front of the home such as walkway repair, no-step entrances, and widening of doorways will also be considered.

City of Madison Heights, Oakland \$25,000

Funding will assist homeowners with property maintenance focusing on low-income residents with top priority given to seniors and disabled residents. This funding will help keep low-income homeowners in their homes and allow the seniors in the area to age in place.

City of Montrose, Genesee \$30,000

Funds will be used to assist up to 18 low- and moderate-income homeowners with exterior enhancements.

City of Mt. Pleasant, Isabella \$30,000

Grant funds will support home enhancements including exterior painting, new siding, walkways (on private property), roofs, windows, and doors (if combined with other exterior improvements), gutters, and front porches.

City of Reed City, Osceola \$30,000

The funds will be used for homeowner rehabilitation projects, focusing primarily on new roofs, siding, and paint.

City of Stanton, Montcalm \$30,000

Funding will be used for housing and neighborhood public amenity enhancements in Stanton providing mini grants to 20 owner-occupied single-family homes for exterior improvements such as, window upgrades, painting, porch repairs, doors, and railings.

City of Three Rivers, St. Joseph \$30,000

The City of Three Rivers will use the grant funds for exterior housing enhancements, site clearance and rubbish removal, and additional city neighborhood maintenance initiatives.

City of Vassar, Tuscola \$30,000

Funding will be used for exterior housing enhancements to 10 homes across the Cass Avenue, President Street and Prospect N, and East/Sheridan/Butler Neighborhoods in Vassar. The enhancements will include fixing stair railings, adding and repairing sidewalks leading to the home, repairing and painting porches, and adding some curb appeal (landscaping) to the front and side of the homes.

Cody Rouge, Wayne \$50,000

Grants will be applied to the exterior restoration of 15 homes with repairs including porches, front steps, handrails, facades, gutters, and roofs. Funds will also be available for mobility enhancement, such as exterior wheelchair ramps or lifts, for elderly residents.

Court Street Village (Flint), Genesee \$50,000

Funding will be used to replace two roofs in Fairfield Village and to install a monument sign in Central Park.

Develop Detroit, Wayne \$50,000

The funding will be utilized in the North End neighborhood between East Grand Boulevard and Woodland Street to assist up to 15 homes with exterior improvements.

Genesis HOPE, Wayne \$25,000

The funds will be used for exterior enhancements to 10 homes within the Islandview/Greater Villages neighborhood on the lower eastside of the City of Detroit. Improvements will include the repair or replacement of windows, doors, porches, stairs, railings, roofs, gutters, soffits, or fascia and/or accessibility modifications.

Gogebic Ontonagon CAA, Gogebic \$55,000

The grant funds will be utilized to provide exterior improvements like new roofing, siding, and windows, for up to two houses between Mcleod Street and Ayer Street in the City of Ironwood's Curry Neighborhood Trail.

Jefferson East, Wayne \$50,000

Funding will be used to repair or improve at least 10 owner-occupied homes. This includes up to five roofs and up to five emergency repairs such as post flood waterproofing (basement walls) and exterior repairs.

Joy Southfield CDC, Wayne \$24,750

Joy Southfield Community Development Corporation will use grant funds to support its "Healthy Homes Rx" services. The organization will address unhealthy housing conditions such as lead paint and asthma triggers, along with safety hazards by making critical repairs and improvements (drywall, plumbing, etc.) and accessibility upgrades to porches.

Kalamazoo Neighborhood Housing Services, Kalamazoo \$40,000

Kalamazoo Neighborhood Housing Services, Inc. (KNHS) will use the funds to replace the roofs on five homes in the Edison neighborhood.

LifeBUILDERS, Wayne \$75,000

Funding will provide needed exterior home repairs, including roofing, porches, concrete, etc., All work on the project will be performed in the Regent Park neighborhood located in northeast corner of the City of Detroit.

MDS CAA Escanaba, Delta \$30,000

The Menominee-Delta-Schoolcraft Community Action Agency and Human Resources Authority, Inc. (MDS-CAA/HRA) will use grant funds to rehabilitate the homes of low to moderate income families in the City of Escanaba. They will focus on housing repairs and improvements, including but not limited to, siding, roofing, Americans with Disability Act (ADA) ramps, energy related retrofits, and interior repairs as needed due to damages from leaking roofing, etc.

MDS CAA Manistique, Schoolcraft \$30,000

The Menominee-Delta-Schoolcraft Community Action Agency and Human Resources Authority, Inc. (MDS-CAA/HRA) will use grant funds to rehabilitate the homes of low to moderate income families in the City of Manistique. MDS-CAA/HRA will partner with their weatherization program and the USDA Rural Development to leverage funds enabling greater assistance to families in need. They will focus

on housing repairs and improvements, including but not limited to siding, roofing, Americans with Disability Act (ADA) ramps, energy-related retrofits, and interior repairs as needed due to damages from leaking roofing, etc.

MDS CAA Menominee, Menominee \$30,000

The Menominee-Delta-Schoolcraft Community Action Agency and Human Resources Authority, Inc. (MDS-CAA/HRA) will use grant funds to rehabilitate the homes of low- to moderate-income families in the City of Menominee. They will focus on housing repairs and improvements, including but not limited to, siding, roofing, Americans with Disabilities Act (ADA) ramps, energy-related retrofits, and interior repairs as needed due to damages from leaking roofing, etc.

Metro Community Development, Genesee \$50,000

The funds will be used to support interior and exterior improvements to at least seven homes in the Metawane Hills community. Metro Community Development owns 24 rental units of well-maintained single family and duplex homes in this neighborhood and are committed to stabilizing and revitalizing the area.

Monroe County Opportunity Program/ The Opportunity Center, Monroe \$30,000

Funds will be used to support two components in Monroe: Cultivate Community collaborative housing enhancement project and two community garden projects in the Orchard East neighborhood. Cultivate Community is a collaborative project bringing together local unions, community and faith-based groups, and residents who will establish teams to help low-income neighbors rehabilitate their homes. The improvements will include exterior repair to porches, driveways, stairs, railings, windows, and doors. The two community gardening projects in the Orchard East neighborhood are the Selma Rankins Garden and The Opportunity Center Youth Garden. These gardens are within one block from each other and provide youth and local residents an opportunity to grow their own food and help their neighbors in need. These funds will be used to provide additional raised garden beds and other unique features that will promote and provide greater accessibility for gardeners.

NCCS White Cloud, Newaygo \$30,000

Grant funds will be used to conduct rehabilitation and enhancements to four homes within the City of White Cloud. The program will make exterior enhancements to single family, owner-occupied homes with the intent of enhancing the neighborhood by improving the appearance and preventing the deterioration of homes.

Neighborhoods Inc. of Battle Creek Inc., Calhoun \$50,000

Neighborhoods Inc. of Battle Creek (NIBC) will use funds for housing enhancements in Battle Creek's Washington Heights neighborhood and lighting installation in Claude Evans Park.

New Development Corporation Grand Rapids, Kent \$50,000

A portion of the funding will support home enhancements within a selected neighborhood. Exterior only and exterior-predominant repairs will be prioritized. The remaining funds will be used to renovate a highly visible, blighted walkway into an inviting and functional public space.

Otsego County Housing Committee, City of Gaylord, Otsego \$30,000

Funds will be used for housing and neighborhood public amenity enhancements in Gaylord. The housing enhancement component will provide a vibrant impact to a single-family residential neighborhood. Enhancements include new siding, roofs, porches, windows, furnace, and water heater to three homes within the neighborhood. The neighborhood public amenity enhancement will provide a welcoming kiosk sign during the building of the Iron Belle Trailhead pavilion project in the year 2020 to downtown Gaylord on the east side of the railroad tracks at M-32 Main Street.

Rebuilding Together Southeast Michigan, Wayne \$15,000

Funds will assist up to five low to moderate-income homeowners with exterior and interior enhancements in the Maple Ridge neighborhood in Detroit. The enhancements and repairs will be based on need and some examples are gutter and fascia replacement, porch structure and masonry foundation repair, front step repair or replacement, handrail installation, chimney tuck pointing, roof patching or repair, exterior siding replacement, window replacement, door replacement, hot water heater replacement, home fire safety kit, and furnace repair.

Saginaw County CAC, Buena Vista \$30,000

Saginaw County Community Action Committee (SCCAC) will use the funds to provide interior and exterior enhancements to 15 owner-occupied single-family homes in Buena Vista Charter Township of Saginaw County. A team of volunteers, staff, and licensed contractors will complete exterior work including painting, porch repair, step replacement, and more.
Southwestern Urban League, Calhoun \$50,000

Funds will be used for exterior housing enhancements and landscaping in Battle Creek. The proposed project builds on the investments made in the neighborhood to the north by strengthening housing and amenities on its southern border, namely, the area along the river and the corridor into downtown.

Sinai-Grace Guild CDC, Wayne \$50,000

Funds will be used for exterior housing enhancements to owner-occupied single-family homes in Detroit's Northwest neighborhoods of Winship, College Park, Crary/St. Mary's, Hubbell-Puritan, Belmont, Harmony Village, and Schulze. Funds will be used to make repairs that will improve resident safety and quality of life, including fixing broken porches and stairs, adding or fixing railings, repairing or replacing windows, replacing doors and/or making them more accessible, and painting home exteriors.

Venture, Pontiac \$45,000

Award will be used to do exterior home repairs of four owner-occupied homes of low- and moderate-income homeowners, such as paint the exteriors and repair or replace the porches. The repairs will be a part of Venture Inc.'s "Paint & Porch Program" (PPP).

Village of Bancroft, Shiawassee \$10,000

Grant funds will be used for a range of improvements to Lion's Park in Bancroft including installation of safe playground equipment, lighting, new grills and repair of the park pavilion and picnic tables.

Village of Cassopolis, Cass \$45,000

Funding will support approximately 11 homeowner enhancements. The work will include roofs, porches, siding, railings, driveways, windows, steps, paint, doors, light fixtures, and house numbers. The target area is the downtown district which includes an approximate six block radius including gateways in and out of the Village.

Village of Colon, St. Joseph \$20,000

The Neighborhood Enhancement Program (NEP) funding will be utilized to assist up to eight homes which are yet to be defined. The NEP funding will provide exterior housing enhancements including energy efficiency and mobility improvements.

Village of Mancelona, Antrim \$45,000

The Neighborhood Enhancement Program funding will be utilized within two main portions of the village, the east and west of US-131 and the historic downtown. The grant funds will be used to assist up to 15 homes which are yet to be defined and will provide exterior housing enhancements.

Wayne County Land Bank, Highland Park \$42,500

The Wayne County Land Bank Corporation (WCLBC) will use funds for their "Porch-Plus" housing rehabilitation project. They will provide exterior housing enhancements and rehabilitate porches for qualified homeowners in the Northpointe area of Highland Park, MI.

Wayne Metropolitan Community Action Agency, Highland Park \$75,000

Funds will provide 10 residents with exterior housing enhancements in the Cortland neighborhood of Highland Park, MI. The beautification package would include items such as front exterior rehabilitation and repair or accessibility improvements to driveways, porches, stairs, railings, windows, doors, roofs, and exterior painting or siding.

3Sixty, City of Holland, Ottawa \$22,000

3Sixty will use the grant funds for public amenities and housing enhancements. The Neighborhood Enhancement Program (NEP) funding will be utilized within the Eastcore neighborhood and Alleyway. 3Sixty will be leveraging an estimated total of \$5,000 to \$8,000 from the City of Holland for the housing enhancements. The grant funds will be used to assist up to five homes which are yet to be defined. The NEP funding will provide exterior housing enhancements including roofing, siding, porches, driveways, windows, and doors. The public amenities include construction of raised garden beds, trellises, gutter systems for rain barrels, iron hanging baskets attached to utility poles, landscaping materials, trees and plants, a community library box, compost bins, and benches that benefit the entire neighborhood.