

Missing Middle Housing Program Exhibit Checklist

| Exhibit Number | Exhibit Title | Exhibit Detail | Rental Projects | For-Sale Projects |
|----------------|---|---|-----------------|-------------------|
| 1 | Executive Summary | A narrative description of the project which includes, but is not limited to, the type of project; type of financing; tenants served; bedroom mix; local, federal or state subsidies; contact information, including email addresses, for all members of the development team; and other relevant information. | Required | Required |
| 2 | Missing Middle Program Application | Completion and submission of the Round 2 application. The Missing Middle Program application found at: https://www.michigan.gov/mshda/developers/missing-middle | Required | Required |
| 3 | Pro-Forma | Completion and submission of the Missing Middle Round 2 Pro-Forma for Rental projects and/or For-Sale projects. | Required | Required |
| 4 | Financial Sources | Documentation from all proposed financial sources showing the capacity to complete construction of the project. Include third-party financing sources stating that a formal application for financing has been submitted and is under serious consideration. The documentation must include the lender name, funding amount, the interest rate (if applicable), term of the loan or investment, amortization period, etc. Also include evidence of any local financial support. This includes but is not limited to financial contributions or grants equal to or exceeding \$5,000, a tax abatement, tax increment revenues, and land transferred from the local unit of government at a cost of not more than \$1,000 per unit. Because Missing Middle is a reimbursement grant, we must clearly see you have the means to complete your project even without this grant. | Required | Required |
| 5 | Scope of Work | Submit a detailed description of the planned scope of work and proposed improvements for the project. | Required | Required |
| 6 | Trade Payment Breakdown | Trade Payment Breakdown (see Tab A) detailing the projected construction costs by trade line item. | Required | Required |
| 7 | Construction Funding Schedule | Submit a detailed month-by-month schedule of the anticipated project costs during the construction period as well as the funding sources that will be used to pay for the monthly construction costs. Please note that Missing Middle funding should not be included as a construction period funding source. | Required | Required |
| 8 | Articles of Incorporation | Certified copy of the Articles of Incorporation from LARA's Corporations Division. | Required | Required |
| 9 | Certificate of Good Standing | Current Certificate of Good Standing from LARA's Corporations Division demonstrating the ability to do business in Michigan, dated within 30 days of application. | Required | Required |
| 10 | Joint Venture Agreement (if applicable) | Executed agreement between the entities if the project is a joint venture or co-ownership structure. | Required | Required |
| 11 | Community Engagement | Provide detail regarding efforts and successes in engaging the residents of the local community to show that the residents of the community have an active role in helping determine the housing development is meeting local needs/wants. Examples include letters of support or Resolution from the local unit of government, community members, or organizations; community meeting minutes; copies of flyers or other informational materials about the project with basic information regarding how/when/where materials were distributed. | Required | Required |
| 12 | Site Control | Documentation signed by all applicable parties, in the form of a warranty deed, exclusive option to purchase, land contract, etc., which evidences the ability to maintain site control for 60 days from the application due date, with extensions available. Documentation must clearly identify the location of the property (i.e., property address, full legal description or plat map identifying street names) and clearly identify the purchase price of each parcel to be used in the development. | Required | Required |
| 13 | Title Insurance Commitment | Title insurance commitment dated within six months of the application due date, which sets forth all encumbrances on the property, together with copies of such encumbrances. For projects located on federally recognized American Indian Reservation, an attorney's opinion letter regarding the chain of title and land control may be accepted in lieu of the title insurance commitment. | Required | Required |
| 14 | Zoning Documents | Documentation dated within one year of the application submission date, from the appropriate local municipality on official letterhead, identifying the address of the project, the property's current zoning designation and an explanation of whether or not the project is permitted under the zoning ordinance. For rehabilitation projects, a letter from the local unit of government stating that the zoning is compatible with the proposed use of the buildings is required. If the project is not currently properly zoned, what, if any, steps are in process to obtain proper zoning for the proposed development. The documentation must include a timetable for re-zoning. | Required | Required |
| 15 | Site Plan Approval | If site plan approval has been granted, a letter signed by the appropriate official of the local unit of government on its letterhead, dated within one year of the application submission date, which identifies the project's name and address and states that final site plan approval has been granted; or, if site plan approval has been granted with contingencies, a statement in the letter indicating that the contingencies do not have to be approved by the municipal planning body, but may be approved at a staff level. (For rehabilitation projects, a letter from the local unit of government indicating that the relevant board or commission of the local unit of government has reviewed the proposal, including the level of rehabilitation work to be completed, the site, and that no further plan approvals are necessary.) If site plan approval has not been granted, a detailed description of the steps involved to secure site plan approval and a proposed timeline for securing necessary approvals. | Required | Required |
| 16 | Site Utility Availability | Documentation dated within one year of the application submission date, from the local unit of government and/or local utility companies on their letterhead regarding utility availability and adequacy to serve the site, including whether such is currently available or will be available. Or, if the site already has service, provide copy of recent paid bill from each respective utility company. Document must clearly show property address. | Required | Required |
| 17 | Proposed Site Layout | Include a visual layout of the various buildings on the proposed site(s); include names of local streets in or near the site(s). | Required | Required |
| 18 | Architectural Floor Plan(s) | Copy of the most up-to-date architectural plan(s) prepared for the project. | Required | Required |
| 19 | Property Tax Documentation | For projects that are securing tax abatement, documentation from the local municipality demonstrating approval of the proposed tax abatement. This may include a project-specific tax abatement ordinance, an area-wide tax abatement ordinance with a qualifying resolution, or documentation evidencing tax increment financing. If tax abatement is not going to be part of the development, projects should submit documentation to show evidence of the local taxation rate and calculation of projected taxes budgeted as part of yearly operating projections. | Required | Not Required |

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| 20(a) | Market Study, Local Needs Assessment, Marketing Plan and Demand (Rental projects) | Submit at least one of the following three options: (1) Project specific market study created for purposes of satisfying the due diligence requirements of the senior lender. (2) An existing needs assessment, conducted by a local municipality within the last three years, that shows the amount of demand for for-sale or rental housing at the price points proposed by the developer. (3) A project specific marketing plan detailing how the developer will reach its target market. This could include reference to other developers that are involved in this effort, experience the developer has had with similar, successful projects in the past, or other information that describes how the units will be marketed and occupied. Also submit the number of households showing interest in the proposed units generated by public engagement and pre-marketing efforts. | Required | Not Required |
| 20(b) | For-Sale Pre-approvals, Housing Statistics, Local Needs Assessment | Submit the number of households that are pre-approved for mortgages in an amount that will allow them to buy units at the project. Also submit a description of two basic housing market statistics: (1) the average number of days a unit spends on the market before being sold, and (2) the average sales price. Preferably, these datapoints would be for housing units similar to those proposed by the developer. If available, also submit a copy of an existing needs assessment, conducted by a local municipality within the last three years, that shows the amount of demand for for-sale or rental housing at the price points proposed by the developer. | Not Required | Required |
| 21(a) | Environmental Study - Multifamily proposals | Phase I Environmental Site Assessment, performed by an Environmental Professional in accordance with ASTM E1527-21 and within the validity period. Additionally required "non-scope" items: a. FEMA floodplain evaluation b. Wetland identification c. Vapor Encroachment Screen per ASTM E2600-15 | Required | Not Required |
| 21(b) | Environmental Study - Single-family proposals | 1. Environmental Screening Factors Checklist with supporting documentation. 2. Environmental Transaction Screen, if performed. 3. Phase I ESA (required only under certain conditions described in full single-family environmental review document) - performed by an Environmental Professional in accordance with ASTM E1527-21 and within the validity period. Additionally required "non-scope" items: a. FEMA floodplain evaluation b. Wetland identification c. Vapor Encroachment Screen per ASTM E2600-15 | Not Required | Required |
| 22 | Affirmative Fair Housing Marketing Plan (AFHMP) | Submission of an AFHMP. This includes both the narrative and the AFHMP form (see Tab C on webpage). | Required | Not Required |
| 23 | Equal Employment Opportunity (EEO) Plan | Completed EEO plan (see Tab B on webpage). | Required | Required |
| 24 | Tenant Relocation Documentation (if applicable) | For projects involving the rehabilitation of currently occupied units, a relocation plan that details the timeline and process for performing the rehabilitation and any relocation of existing residents that will occur during the process. The plan must detail how the owner is intending to care for the resident needs during the time of the rehabilitation and relocation to ensure that the residents are not being negatively impacted. | Required | Not Required |

If you intend to apply for Missing Middle funds, you must create a Sharepoint folder and upload all the required documents. Only complete applications will be reviewed to secure a place in line.

A complete application consists of all the documents identified above as required based on your project type.

We will NOT accept applications via email/USPS/fax or any other method except Sharepoint. Instructions and forms can be found at <https://www.michigan.gov/mshda/developers/missing-middle>