



Policy and Compliance Handbook

Effective Date: April 26, 2024

Note: Income Eligibility Restrictions are outlined within this documents and will be finalized by 12/1/2024 - everyone should be focused on executing grant agreements and creating program guidelines at this time based on the existing requirements. If there is a change then a formal notice and amendment will be issued accordingly.

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Section 1: MICH Program Overview



Disclaimer

MSHDA reserves the right to update MICH Program guidance, including the term sheet parameters. All documents, processes, procedures, and approvals must follow current guidelines. Recent updates include, but are not limited to:

1. The full expenditure completion date is **April 30, 2026**
2. Land contracts are not eligible for the MICH Program
3. Mobile homes are not eligible for the MICH Program
4. Funding is limited to property-specific home repair activities and administration, as identified within the grant agreement, and based on subrecipient MSHDA approved program guidelines.
5. Subrecipients cannot award funding to employees and/or their immediate family members. Exceptions may be possible, on a case-by-case basis, if a Conflict of Interest Disclosure is prepared and sent to MSHDA outlining why participation is warranted and MSHDA legal accepts the disclosure as presented.
6. All administrative costs, both direct and indirect, must meet SLFRF parameters and the MICH Program's policy and follow all process requirements outlined within the compliance manual.
7. Layering SLFRF with Other Funding Opportunities
 - a. SLFRF may be combined with a wide range of other federal, state, local, and private resources to meet housing needs. The rest of this guide provides an overview of possible combinations and uses of resources. Recipients using statutory and regulatory requirements and policies of both programs, including the capital expenditure requirements and the requirement that if a project is only partially funded with SLFRF, the portion of the project funded must be an eligible use under the SLFRF program.
 - b. For further information, refer to the Affordable Housing How-To Guide
Link: [Affordable Housing How-To Guide \(michigan.gov\)](https://michigan.gov/AffordableHousingHowToGuide)
8. If a subrecipient has an open Neighborhood Enhancement Program (NEP) grant, non-MI-HOPE grant, or other NHID grant, then a pre-disbursement condition will be imposed requiring full expenditure and completion of the originally awarded grant prior to incurring costs associated with the MICH award, unless MSHDA written approval is granted on a case-by-case basis.
9. An address cannot have NEP funds and MICH funds at the same time. If an address had previous NEP dollars invested, the combined total of NEP plus MICH cannot exceed \$50,000. If the property was previously assisted by NHID, the total amount of combined investment between the MICH Program and all NHID funding assistance cannot exceed a combined total of \$50,000. Property eligibility is based on the date work was paid to the subrecipient agency.
10. A property cannot be assisted by both the Michigan Housing Opportunities Promoting Energy Efficiency (MI-HOPE) and MSHDA Investing In Community Housing (MICH) Programs.
11. For auditing purposes, the CFDA Number is 21.027
12. Formal construction contracts are required.
13. Unique Entity Identifier (UEI) verification information is required once per MICH Program phase.
14. Changes to activity funding that exceed 10% (in comparison to initial project description/budget) must be approved by MSHDA and a formal amendment is required.
15. Justification on Roof Only Energy Savings:
 - a. All roof only projects must evaluate and determine if the scope should include necessary attic sealing/insulation/ventilation in order to provide energy savings.
16. Subrecipients are responsible for verifying gross annual income eligibility prior to approving an application.
17. All portal information and applicant qualifications must be verified at the subrecipient level.
18. It is recommended that Financial Status Reports are kept under \$100,000.
19. An activity must be fully completed in IGX before an FSR for the same activity can be approved.
20. Tenants of rental properties are not required to have rental insurance (Proof of Property Insurance is required).
21. Properties with reverse mortgages are not eligible for MICH.
22. New Construction - Single Family Environmental Study (to be completed prior to project set-up)
 - a. If not a residential infill site, then a Phase 1 ESA of Phase 2 (if applicable) must be performed by an Environmental Professional. Non-scope items such as FEMA floodplain evaluation and wetland identification are a local determination.
 - b. MSHDA will be providing your agency with the ability to provide up to \$15,000 in assistance per eligible household purchaser for down payment assistance as part of the maximum assistance amount of up to \$200,000 per unit.
 - c. If a subrecipient agency is undertaking new construction then the MICH funds are being used for construction line item activities and if applicable up to \$15,000 can be used for down payment assistance. Sales proceeds can be retained by the subrecipient agency as long as they are reused within 2 years from receipt for housing activities. A reuse plan will be required to be submitted with the outcome report no later than April 30, 2026. If funds are not reused within two years or April 30, 2028 whichever is lesser then the proceeds will need to be repaid by a check made payable to MSHDA and titled MICH Sales Proceeds.

Program Statement

The agency's awarded amount within the grant agreement cannot be exceeded and MSHDA will not provide funding to cover any cost overruns therefore careful accounting of the funds is critical. The policy and compliance handbook parameters must be followed and adhered to as well as utilization of the MSHDA systems Kinetech (applicant portal) and IGX (grants management system) are required. This award is being made with Housing Community Development Fund and State and Local Fiscal Recovery Funds through the MSHDA Investing in Community Housing (MICH) Program.

Additional details regarding the MICH assistance parameters is provided below:

Rehabilitation Only B1 + B2

For MICH, the maximum dollar amount of assistance is up to \$25,000 for accessibility activities plus up to \$25,000 for energy-efficiency activities.

Acquisition/Rehabilitation/Resale (If applicable-B3)

For MICH, the maximum dollar amount of assistance is \$65,000 per property. MSHDA will be providing your agency with the ability to provide up to \$15,000 in assistance per eligible household purchaser for down payment assistance as part of the maximum assistance amount of up to \$65,000 per unit. The Phase One Notification of Grant Funding Opportunity identified down payment assistance (DPA) funding being made available through a competitive funding round and a direct funding round with different limitations on the maximum assistance per household. This award is being made through the competitive funding round and not directly funded therefore the grant award parameters will not be utilizing the more restrictive maximum assistance amount of \$12,350. The agency will have the option of selecting an amount not to exceed \$15,000 but can elect to impose a stricter assistance cap within their MSHDA approved program guidelines. The agency will acquire unoccupied single-family homes, rehabilitate the homes, and then sell the homes to qualified households during the grant period with a maximum sales price of \$224,500 and impose a covenant deed restriction recorded on the property. For rehabilitation, the agency's goal is for the homes to meet and/or exceed the Authority's property quality standards and to incorporate accessibility and high energy efficiency measures. MSHDA will only invest up to 1/2 of the total construction cost as outlined within the Reservation Memorandum.

New Construction – (If applicable-C3)

For MICH, the maximum dollar amount of assistance is \$200,000 per property. MSHDA will be providing your agency with the ability to provide up to \$15,000 in assistance per eligible household purchaser for down payment assistance as part of the maximum assistance amount of up to \$200,000 per unit. The Phase One Notification of Grant Funding Opportunity identified down payment assistance funding being made available through a competitive funding round and a direct funding round with different limitations on the maximum assistance per household. This award is being made through the competitive funding round and not directly funded therefore the grant award parameters will not be utilizing the more restrictive maximum assistance amount of \$12,350. The agency will have the option of selecting an amount not to exceed \$15,000 but can elect to impose a stricter assistance cap within their program guidelines. The agency will construct single-family homes and then sell the homes to qualified households during the grant period with a maximum sales price of \$224,500 and impose a covenant deed restriction recorded on the property. For new construction, the agency's goal is for the homes to meet and/or exceed the Authority's property quality standards and to incorporate accessibility, visit-ability, and high energy efficiency measures. MSHDA will only invest up to half of the total construction cost as outlines within the Reservation Memorandum.

Please note that all MICH funding will be restricted to Qualified Census Tract (QCT) area households that are at 60% AMI or below or meet one of the bulleted items on the attached list or when assisting a homebuyer with purchasing a home within a non QCT area, the DPA assistance is restricted to those at or below 185% Federal Poverty Guidelines (FPG) or 60% AMI whichever is stricter.



MICH Program Handbook

All grant awards are tied to the federal obligation deadlines. For MICH, the grant award will define September 30, 2024, as the obligation deadline where all funds must be contractually tied to an identified property address and there is also an expenditure deadline of April 30, 2026.

Pre-disbursement Condition - Approval of program guidelines prior to formal issuance of a notice to proceed and disbursement of grant funds.

The agency will be required to provide written quarterly progress reports which will give a detailed description of the deliverables, accomplishments, and related outcomes. Reports should include financial status reports and detailed documentation, including invoices, itemized receipts, employee time dedicated to professional service delivery, and other such documentation that the Authority deems necessary to make a reasonable determination for eligible cost reimbursement in accordance with the funds. Travel, if necessary, (tied to the delivery of programming outlined in the application and grant agreement), shall be reimbursed up to the limits set annually by the Michigan Department of Technology, Management and Budget. The reports are to be submitted to: Michigan State Housing Development Authority, NHID, 735 E. Michigan Avenue, Lansing, MI 48912 or electronically via e-mail to mshda-nhid-research@michigan.gov on the 10th day of the month following the end of each calendar quarter. MSHDA staff will review the progress reports and will advise the agency in a timely manner if any problems arise that may affect the terms of this agreement.

Program Parameters

This grant program is designed to encourage and facilitate energy-efficiency focused residential housing repairs and upgrades to owner occupied homes and non-owner-occupied single-family homes and multi-family properties consisting of a maximum of three total units within both rural and urban areas. In conjunction with home repairs, the funding also allows for a portion of the award, up to ten percent (10%), to be utilized for administrative funding.

Funding will be provided to eligible subrecipients as outlined in the Terms Sheet.

Funding will be made available to assist eligible properties, referenced in the term sheet.

Key items to pay attention to:

- Do not start work and/or execute contract(s) until all pre-disbursement conditions are met.
- Subrecipient is responsible for making sure contractors and sub-contractors are licensed and insured.
- If there is a change in the scope of work or an increase in price beyond ten percent (10%) of the original estimate and contract award amount; prior approval is needed from your Champion.
- Keep a spreadsheet for all approved activities.
- The subrecipient must submit Financial Status Reports for reimbursement. All billing and invoices are approved by the subrecipient prior to submission for reimbursement. Checks from MSHDA are made payable to and mailed directly to the subrecipient.
- Property rehabilitation work – All work should take place on single family occupied properties (Single Family 1 to 3-unit properties only).
- **Work tied directly to non-occupied properties is not allowed. Refer to the Non-Owner-Occupied Rental Units section of this manual.**
- If an activity that was approved does not move forward notify your Champion. Any cancelled activity that has been entered into the MSHDA Grants System will need to be cancelled in the system, using the following steps:
 1. If the activity was drawn on, the subrecipient will need to return the funds for the cancelled activity.
 2. MSHDA staff will enter a return funds entry on the grant page.
 3. The subrecipient will need to cancel the activity in the system. This cannot be done until steps 1 and 2 are finished.

MSHDA Investing in Community Housing (MICH)

TERMS SHEET

March 7, 2023 (Updated September 6, 2023)

Funding Source:

Housing Community Development Fund
State and Local Fiscal Recovery Funds

Program Overview	<p>The Michigan State Housing Development Authority (“MSHDA”) Investing In Community Housing (“MICH”) utilizes funds from the Housing and Community Development Fund (“HCDF”). The HCDF Program was federally funded, effective March 30, 2022, utilizing the United States Department of Treasury (“Treasury”) American Rescue Plan Coronavirus State and Local Fiscal Recovery Funds (“ARP-SLFRF”), which was awarded to the State of Michigan on May 13, 2021, and appropriated by the Michigan Legislature to MSHDA pursuant to the Public Act 53 of 2022, as amended (the “Act”). Pursuant to Section 352 of the Act, MSHDA must use the HCDF Program funds to expand access to affordable and attainable housing for populations or regions disproportionately impacted by the Coronavirus Disease 2019 pandemic (“COVID-19”). All applicable Treasury ARP and Housing and Community Development Fund (HCDF) rules and regulations will be strictly enforced.</p>
MICH Program Goal	<p>To provide financial assistance to eligible non-profit 501(c) agencies and government entities via a multi-year subrecipient agreement awarded up to \$1,000,000 per agency. Subrecipients will then distribute the funds within their local area(s) for accessibility residential housing repairs and/or upgrades and/or new construction assistance within both rural and urban areas. In order to qualify for the MICH program, all assisted multi-family properties cannot consist of more than three units. In conjunction with home/unit repairs the funding also allows for a portion of the award, up to ten percent (10%), to be utilized for administrative funding.</p> <p>MICH activities are defined as actions undertaken to promote health or safety for single- family and multi-family residential properties. The intent is to have both an individual short- term benefit and immediate impact on the household itself and to also facilitate a long-term community benefit by improving existing housing stock resulting in increased area home values.</p>
Size of MICH Program	<p>Michigan State Housing Development Authority (the Authority) will utilize its total allocation for this program through multiple statewide competitive funding rounds and/ or direct funded awards.</p>
Targeted Population of Homeowners and Financial Challenges Program Seeks to Address	<p>Funding will be made available to subrecipient Agencies to administer the MICH Program at the local level and to directly prioritize housing assistance to eligible households. Program funds will be made available to assist all eligible residents based on Subrecipient program guidelines that are approved by MSHDA.</p>

<p>Eligible Subrecipient Structures</p> <p>Note: If you are not one of the agency types listed or cannot provide the applicable required verification documentation you are not eligible to submit for this program.</p>	<p>“Eligible Subrecipients” included only the following:</p> <p>Type 1: Non-profit Organization 501(c): A non-profit organization that is currently servicing the proposed community/neighborhood within the State of Michigan. The applicant’s name and address must be the same as the 501(c) Letter from the IRS and on file with the Michigan Department of Licensing and Regulatory Affairs. The applicant must have at least one full-time paid employee; cannot be operating the agency via their principal residence and must have an operating budget exceeding \$30,000 per year, not including MSHDA funded projects.</p> <p>The 501(c) must make available upon request an IRS issued 501(c) Letter.</p> <p>Type 2: Government Entity</p> <p>Type 3: Lead Agency Designation (This must be either a Non-profit 501(c) Agency or Government Entity as defined above) **The Lead Agency would have the ability to pass the funds through to other local entities defined as Type 1 or 2 above and they would be primarily responsible for all entities awarded and provide formal funding compliance and oversight. A written memorandum of understanding between all entities outlining roles and responsibilities will be required. (This could be a housing trade organization that is a non-profit 501(c) agency. As part of the submission the agency will need to identify its membership agencies that anticipate partnering with them. Partnering agencies will be prohibited from receiving MICH funds directly during the first funding round.)</p> <p>Type 4: Other (i.e. emerging developers, network agency offices) : This type is defined to be _____. All type 4 agencies must provide a description of their agency's mission, history (start date), staffing composite, and service area activities undertaken including any accessibility projects that your agency has participated in and/or completed.</p> <p>**Agency eligibility is determined based on MSHDA discretion.</p>
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<p>Eligible Properties</p>	<p><u>Eligible Property Types:</u></p> <ul style="list-style-type: none"> • Single-family owner-occupied with an income qualified household • Single-family non-owner-occupied with an income qualified household • Multi-family (attached or detached- up to 3 units) owner-occupied with an income qualified household • Multi-family (attached or detached- up to 3 units) non-owner-occupied with an income qualified household • Detached Site Condominium units • Modular/Manufactured homes permanently affixed to real property and taxed as real estate <p>Eligible Occupied Property Criteria: A single-family property which is zoned residential that: a) has no unaddressed mortgage and/or tax delinquencies; b) is not subject to a foreclosure or forfeiture proceedings, court-ordered receivership, or nuisance abatement; c) has utilities services turned on and operable or in situations where utilities are shut off but operable once safety issues are addressed – with MSHDA pre-approval prior to contract execution; d) is permanently occupied by homeowners that identify the assisted address as their primary residence; and e) is affixed to a permanent foundation.</p> <p>Eligible Rental Occupied Property Criteria: Rental single-family properties that a) the landlord has no unaddressed mortgage and/or tax delinquencies within the community; b) the landlord has no unaddressed/outstanding code compliance issues within the community; c) a signed contract is in place which identifies the current occupants and the monthly occupancy provisions; d) is not subject to a foreclosure or forfeiture proceedings, court- ordered receivership or nuisance abatement; e) has utilities services turned on and operable or in situations where utilities are shut off but operable once safety issues are addressed –with MSHDA pre-approval prior to contract execution; f) is affixed to a permanent foundation; g) occupant household is income- eligible; and h) all parties must sign a written participation consent form.</p> <p>Note: Land contracts and mobile homes are not eligible.</p>
<p>Eligible Qualified MICH Activities</p>	<p>All MICH program financed activities are specific and necessary health and safety improvements to an existing structure occupied with a qualified financial hardship based on presumed benefit. Activities undertaken must be selected based on inspection, code compliance documented needs, energy assessment/audit recommendation, local building official report, etc.</p> <p>For Component B, rehabilitation must contain an accessibility activity and cannot be a standalone roof, windows, doors, insulation, furnaces and/or heating and cooling elements activities.</p> <p>All activities in Component C1 or C2 must be tied to an existing NHID program activity. For Component C3, New Construction Developments of up to eight (8) units are allowed. MICH Funding will only be provided for half of the units constructed. Maximum amount of assistance is up to \$800,000 per development. For all New Construction Developments, the assisted unit(s) composite must be visitable unless pre-authorized by the NHID Construction Manager. This pre-authorization will require accessible components other than zero-step entry to be undertaken. Each request will be reviewed on a case by case basis.</p> <p>Note: For additional information, refer to the attached documents.</p> <hr/> <p>Grant Structure</p> <p>The Subrecipient award will be structured as a performance-based grant.</p> <p>Property assistance will be structured as a non-recourse grant.</p>

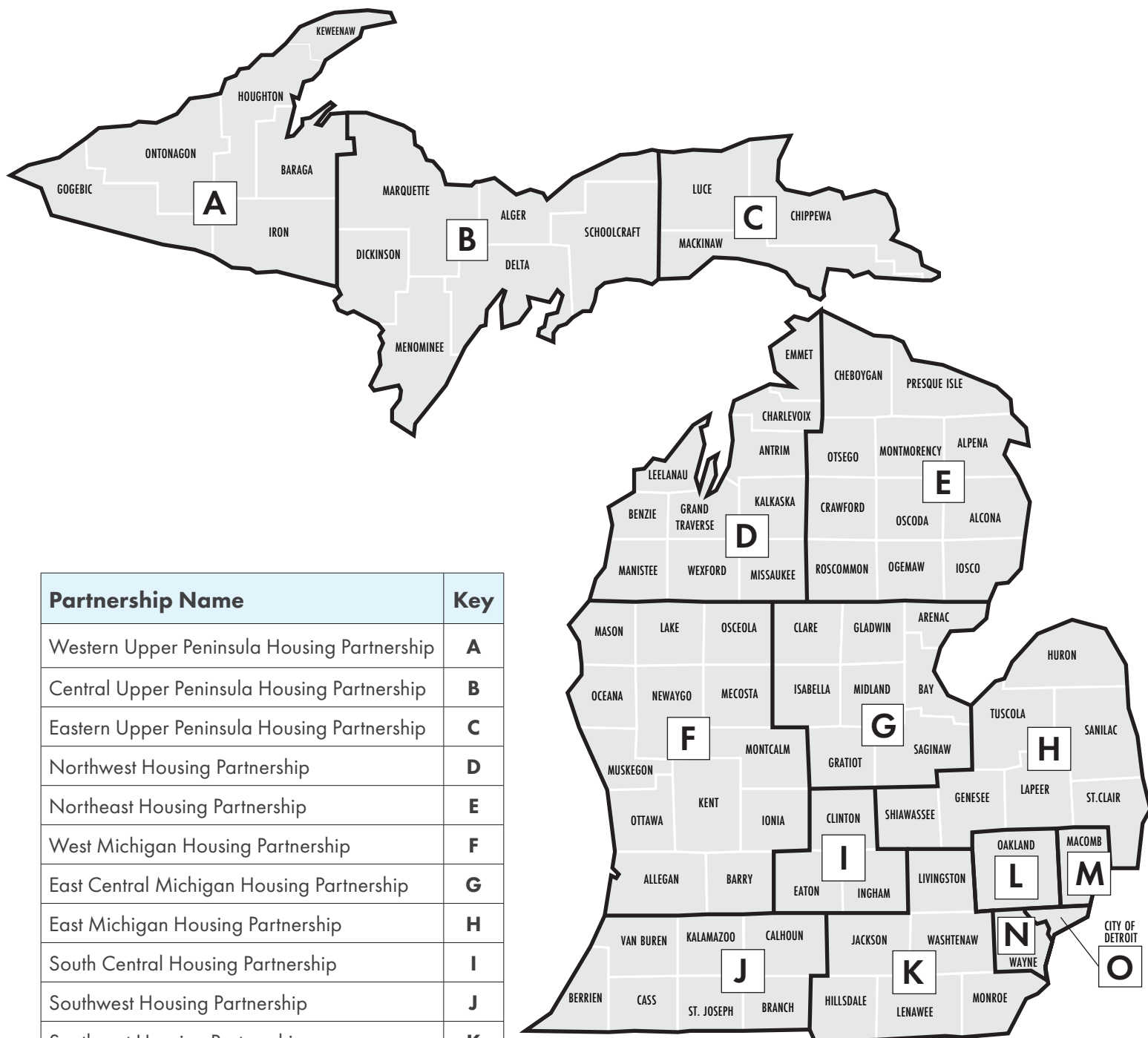
Payout of MICH Assistance and Payment Process Description	<p>The Authority will disburse MICH assistance directly to subrecipient agencies.</p> <p>The Authority will make disbursements on a reimbursement basis only. Reimbursement for purposes of the program is defined as the issuance of a paper check via a MSHDA grant management system when work has been completed, an agency is invoiced for the work performed, and both agency and owner sign-off has been secured. A hold back of up to ten percent (10%) of the property setup amount may be held and not reimbursed until all paperwork regarding final completion and reporting of activity outcomes is provided.</p>
Community/Area Eligibility	<p>A minimum of thirty percent (30%) of the funds will be set-aside to assist households within rural communities/areas. Of that thirty percent (30%), five percent (5%) will be set-aside to assist households located within the Upper Peninsula.</p>
Program Launch	<p>The Authority is planning to launch the initial Phase 1 competitive funding round for subrecipient submissions statewide March 2023 and Phase 2 in summer 2023 after MSHDA approval, stakeholder engagement, and public engagement/comment process is complete.</p>
Program Duration	<p>The period of performance for the MICH award begins on the effective date of the written agreement, requires subrecipient obligation at the property level (street address contract fully executed) prior to September 30, 2024, and full disbursement of funds no later than April 30, 2026. MICH recipients shall not incur any obligations to be paid with the funding from this award after such period of performance ends.</p> <p>The Authority plans to disburse all funds prior to the end of the written agreement date of April 30, 2026.</p>
Program Leverage with Other Financial Resources	<p>The Authority will undertake its best effort approach to encourage subrecipients to leverage additional complementary assistance that is made available for homeowners through other local, state, and/or federal programs.</p> <p>Leverage is not required to come directly from the homeowner, unless specified within the subrecipient guidelines.</p> <p>Note: If the applicant chooses to identify leverage within the proposed budget, in order to receive evaluation preference, all leverage identified must be committed/secured.</p> <p>Applicants are encouraged to partner and leverage funding.</p>

Presumed Benefit - Qualified Financial Hardship	<p>A “Qualified Financial Hardship” is a material reduction in income or material increase in living expenses associated with the coronavirus pandemic and a Self-Attestation will be required.</p> <ul style="list-style-type: none"> • This program is designed to address occupant and/or community housing needs. This benefit will be measured by assessing a particular property’s needs and how those needs were addressed by the improvements/components selected. • All proposed activities are restricted to income qualified areas and/or household income eligibility and meet the Treasury ARP criteria for presumed benefit requirements.
Household Income Restrictions	<p>Based on my household size of ____ (# of household members), the 60% area median income for my household size and the county in which I intend to live with the use of these grant funds, of \$ _____, is not exceeded. (Dollar figure in #3 must not exceed #4)</p> <p>I meet at least one of the following (check all that apply):</p> <p><input type="checkbox"/> My household income limit is at or below 185% of the federal poverty guidelines for my household size.</p> <p><input type="checkbox"/> As of the date of the application, I reside in the following Qualified Census Tract _____.</p> <p><input type="checkbox"/> The home I am purchasing is located in the following Qualified Census Tract _____.</p> <p><input type="checkbox"/> I qualify for _____ federal benefits (TANF, SNAP, NSLP, SBP, Medicare Part D Low-Income, SSI, Head Start or Early Head Start, WIC, LIHEAP, Pell Grants, or SSNP for Women – see #3 on HCDF-SLFRF Program Target Chart .</p>
Subrecipient Prioritization	<p>Subrecipients will have individual written program guidelines (approved by MSHDA) to meet their service area needs. Which will establish the following:</p> <ul style="list-style-type: none"> • Activity Dollar Limits per Property • Types of Properties Assisted • Selection of Service Area • Household Applicant Intake and Selection Process • Select Households based on preference/priority based on need, eligibility, or other factors outlined in the guidelines • Select/Define Activities/Scope of Work • Leveraging Use/Requirements • Contractor Selection Process and Criteria (must be licensed and insured)

Note: Subrecipients are not allowed to use a security instrument on assisted properties/units for the MICH funding.

<p>“Eligible Owners” for the MICH program (non-DPA)</p>	<p>“Eligible Owners” must meet the following criteria (unless residing in a qualified census tract):</p> <ul style="list-style-type: none"> • Occupants (owner and/or tenant if applicable) must have experienced and attest to a Qualified Financial Hardship on or after March 3, 2021. The attestation must describe the nature of the financial hardship. • Homeowner must currently own and occupy the property as their primary residence. • Homeowner and/or Tenant households must meet the MICH Income Eligibility Requirements. • Homeowners must provide verification of occupancy of the home for a minimum of twelve months from the date of the MICH application submission, or for non-owner-occupied units the landlord must provide proof of ownership for twelve months and provide a six-month occupancy history. • All properties must be current in their taxes or be current in a repayment plan. • All properties must be insured or provide written verification of insurability post-rehab. • Rental properties must be occupied by tenants with a written lease stating that rent rates will not be increased post-rehab for a minimum of twelve months. • For properties owned by a trust, a Certificate of Trust is required. This must confirm that the applicant is the trustee and has the requisite authority to approve participation in the MICH program. If the Certificate of Trust does not provide the appropriate verification, a Certificate of Trustee Authority will also be required.
<p>MICH Parameters</p>	<ul style="list-style-type: none"> • Maximum Subrecipient Allocation is within a funding range of \$25,000 - \$1,000,000. Awards will be made at MSHDA’s discretion primarily determined based on regional distribution, community need, entity type/capacity, and submission information. Agencies should only request the amount of funding they can obligate and expend within the deadlines identified. • Minimum Subrecipient Allocation = \$25,000 Note: Multiple activities and/or areas can be combined to reach this minimum threshold. Proposals may include more than one area served by an agency; however, each area must realize a significant impact. Agency funding prioritization of areas must be provided if more than one is proposed. MSHDA reserves the right to select portions of proposals for funding based on availability and overall impact.
<p>MICH Eligibility Parameters</p>	<p>1. A Self-Certification of Financial hardship caused by the coronavirus pandemic can be due to:</p> <ul style="list-style-type: none"> • Decrease in household income • Reduction in work hours • Layoff <p>OR an increase of:</p> <ul style="list-style-type: none"> • Utility expenses • Food expenses • Childcare expenses • Medical expenses <p>2. A Self-Certification of accessibility need is required as part of the the Application</p>

Housing Partnerships



Partnership Name	Key
Western Upper Peninsula Housing Partnership	A
Central Upper Peninsula Housing Partnership	B
Eastern Upper Peninsula Housing Partnership	C
Northwest Housing Partnership	D
Northeast Housing Partnership	E
West Michigan Housing Partnership	F
East Central Michigan Housing Partnership	G
East Michigan Housing Partnership	H
South Central Housing Partnership	I
Southwest Housing Partnership	J
Southeast Housing Partnership	K
Oakland Housing Partnership	L
Macomb Housing Partnership	M
Wayne Housing Partnership <i>including Hamtramck and Highland Park</i>	N
Detroit Housing Partnership	O

MSHDA

Residential Physical Accessibility Policy

Type C Units: Visit-Ability

Type C or visitable units are intended for single family residences since Type A, and Type B units are for multifamily developments.

1. Applicable to Single-family homes and duplexes typically fall below any of the accessibility requirements.
2. The intent of the Type C is planning for persons to be able to age-in-place, like Type B units.
3. At least one zero-step entrance approached by an accessible route on a firm surface no steeper than 1:12, proceeding from a driveway or public sidewalk.
4. 32 inches or more of clear passage space through interior doors, including bathrooms.
5. At least a half bathroom on the main floor
6. Reinforcement in bathroom walls and showers for future grab bars
7. Accessible placement of electrical and heating controls
8. Use of lever door handles

Rehabilitation Accessibility Retrofit Elements

- Wheelchair Ramp retrofit no steeper than 1:12, made of non-decay material, preferably to the side door or back entry. Paint ramp color to match the home siding, porch deck/railings or foundation. Install camouflage plantings to blend the ramp into property aesthetics. NOTE: Avoid large directional ramps at the front of the home if possible.
- Zero-step entry at the front, side or back using Type C Units Visit-Ability standards utilizing well-designed ramp alternatives and techniques.
- Use of lever door handles on the interior.
- When remodeling a bathroom, kitchen, or other applicable areas such as hallways, entries etc., use the guidance provided within this document for Type C Units, Visit-Ability.

Eligible Accessibility Improvement Activities for MICH

- Handrails
- Grab Bars
- Lower Closet Rods
- Barrier-free Showers/Tubs
- Lowering of Kitchen Cabinets
- ADA Counter Tops
- ADA Toilets and Vanities
- Levered Door Handles
- Toggle Light Switches
- Ramps, front, side, back or garage
- Zero-Step Entries
- Self-closing Mechanisms
- Widened Doorways & Offset Hinges
- Universal Design Floor Coverings (not allowed as a standalone activity)
- Updating of Dated and Dangerous Wiring to Be Able to Accommodate Medical Equipment Needs
- Indoor/Outdoor Stairlifts
- Modifying Rooms to Create First-Floor Bedrooms, Kitchens, Bathrooms, Laundry rooms and/or Utility rooms.
- Increasing Turn Around Radii and Bathroom Size to Accommodate Wheelchairs
- Van Accessible Parking
- Motion Lights
- Vision or Hearing Aids – permanent household fixtures only



Project Condition

A successful place-based project must be in an eligible area and/or result in an eligible beneficiary/recipient.

Property Condition

Repairs are restricted to permanent activities and defined as those necessary when a lack of repair or replacement threatens the safety of occupants and if not addressed will cause structural damage to the home and are limited to the MICH assisted activities list.

The assisted property must be currently occupied and not red tagged or defined as inhabitable based on local code.

This program is not designed to address mold, animal infestations, or other immediate threats to the health and safety of residents.

Change orders exceeding ten percent (10%) require MSHDA pre-authorization.

MICH Expectations

- A determination of licensing, insurance, lead, asbestos, and other local requirements, including but not limited to permits, must be made by the subrecipient.
- A notice to proceed by MSHDA must be secured prior to any work being performed and/or costs being incurred by the subrecipient.
- A determination of required inspections and/or confirmation that all other local requirements were met must be made by the subrecipient.
- Completion and satisfaction with work must be formally signed and dated by the homeowner, subrecipient, and contractor prior to FSR request.

Eligible Activity Guide

Improvements in the MSHDA Investing in Community Housing (MICH) Program can be comprised of both exterior and interior activities of a single-family home, as identified on pages 21 and 22.

Improvements must substantially protect or improve the basic livability of a single-family home. Improvements must be physically attached and be permanent in nature unless it is an energy star appliance.

Homeowners Insurance is required for all activities except emergency situations where the activity is necessary to secure the insurance. Written MSHDA pre-authorization is required and will be contingent upon sufficient documentation, including an insurance company's written statement being secured.

HCDF funding must be used for the following targeted populations as follows:			
<p>BUCKET 1 – 30% of Fund</p> <p>Not less than 30% must be for projects targeted to extremely low income (at or below 30% of the AMI for its county and size of household based on data published by HUD) and include at a minimum developing housing for the homeless, supportive housing, transitional housing, and permanent housing.</p>	<p>BUCKET 2 – 25% of Fund</p> <p>Not less than 25% must be for rental housing projects that are for a disproportionately impacted population but do NOT qualify as persons with mental or physical disability and persons living in an eligible distressed area.</p>	<p>BUCKET 3</p> <p>Portion of fund must be used for housing for persons that are either:</p> <p>(1) disproportionately impacted population with a mental or physical disability, OR</p> <p>(2) disproportionately impacted population living in an eligible distressed area.</p>	<p>BUCKET 4</p> <p>Fund must be used for disproportionately impacted population.</p> <p><i>Refer to Terms Sheet</i></p>
<p>Disproportionately impacted population are any of the following populations:</p> <ol style="list-style-type: none"> (1) Low-income households and communities with an income at or below 185% of the Federal Poverty Guidelines (FPG) for the size and household or income at or below 40% of the AMI for its county and size of household based on data published by HUD. (2) Households residing in Qualified Census Tracts (QCTs) and qualifying income at or below 60% AMI or a project located in a downtown or adjacent neighborhood with at least 20% of the rental or housing units set aside for at or below 60% AMI households. (3) Households that would qualify for any of the following federal benefits and qualifying income at or below 60% AMI or a project located in a downtown or adjacent neighborhood with at least 20% of the rental or housing units set aside for at or below 60% AMI households: <ul style="list-style-type: none"> • Temporary Assistance for Needy Families (TANF) • Supplemental Nutrition Assistance Program (SNAP) • Free and Reduced-Price Lunch (NSLP) and/or School Breakfast (SBP) programs • Medicare Part D Low-income Subsidies • Supplemental Security Income (SSI) • Head Start and/or Early Head Start • Special Supplemental Nutrition Program for Women Infants, and Children (WIC), Section 8 Vouchers • Low-Income Home Energy Assistance Program (LIHEAP) • Pell Grants (4) Households that receive services provided by Tribal governments and qualifying income at or below 60% AMI or a project located in a downtown or adjacent neighborhood with at least 20% of the rental or housing units set aside for at or below 60% AMI households. 			

Category A. Exterior/Interior Eligible Repairs

All MICH program financed activities are specific and necessary health and safety improvements to an existing structure occupied with a qualified financial hardship based on presumed benefit. Activities undertaken must be selected based on inspection, code compliance documented needs, energy assessment/audit recommendation, local building official report, etc.

MICH assisted activities are limited to:

Up to \$25,000 for Accessibility

- Handrails
- Grab Bars
- Lower Closet Rods
- Barrier-free Showers/Tubs
- Lowering of Kitchen Cabinets
- ADA Counter Tops
- ADA Toilets and Vanities
- Levered Door Handles
- Toggle Light Switches
- Ramps, front, side, back or garage
- Zero-Step Entries
- Self-closing Mechanisms
- Widened Doorways & Offset Hinges
- Universal Design Floor Coverings (not allowed as a standalone activity)
- Updating of Dated and Dangerous Wiring to Be Able to Accommodate Medical Equipment Needs
- Indoor/Outdoor Stairlifts
- Modifying Rooms to Create First-Floor Bedrooms, Kitchens, Bathrooms, Laundry rooms and/or Utility rooms.
- Increasing Turn Around Radii and Bathroom Size to Accommodate Wheelchairs
- Van Accessible Parking
- Motion Lights
- Vision or Hearing Aids – permanent household fixtures only

Up to \$25,000 for Energy-Efficiency

- Roof
- Storm Doors/Exterior Doors
- Windows
- Insulation
- Modification for modernization/efficiency purposes or replacement of heating (furnaces or boilers)/cooling (full home only)/ventilation systems and water heater upgrades including on demand retrofitting
- Functioning and up to date exterior security lighting
- Appliance upgrades to energy star rating i.e., stove, refrigerator
- Electrical upgrades or replacement - wiring of home (partial or full)

Activity must bring the assisted component up to federal, state, or local code conditions, whichever is stricter.

Category B. Administration

Planning and Administration can be up to ten percent (10%) of the grant award. Documented and itemized program planning and administration tracking is required. Please use the Administration Report form that is in the attachments at the end of this handbook.

- No generic descriptions will be allowed.
- Expenses entered must match what you are requesting.
- Date ranges are not allowed.
- Must be signed by the employee and the Authorized Official. If the employee is the Authorized Official, then a signature on the second line is acceptable with a statement on the first line see below – note this is only allowed if the employee and Authorized Official are the same person.

Cost overruns and/or overall budgeting issues beyond the grant award amount are the responsibility of the subrecipient and cannot be covered by MSHDA.

Owner-Occupied Units

Owner-Occupied Single-Family Rehabilitation Site Guidance

Eligible Owners: Must meet the following criteria:

- The Property owner must have experienced and attest to a Qualified Financial Hardship on or after March 3, 2021. The attestation must describe the nature of the financial hardship. (Refer to Exhibit D for attestation language.)
- Homeowner must currently own and occupy the property as their primary residence.
- Homeowner households must meet the MICH Income Eligibility Requirements.
- Homeowners must provide verification of occupancy of the home for a minimum of twelve months from the date of the MICH application submission.
- All properties must be current in their taxes or be current in a repayment plan.
- All properties must be insured or provide written verification of insurability post-rehab.
- For properties owned by a trust, a Certificate of Trust is required. This must confirm that the applicant is the trustee and has the requisite authority to approve participation in the MICH program. If the Certificate of Trust does not provide the appropriate verification, a Certificate of Trustee Authority will also be required.

Non-Owner-Occupied Rental Units

Single-Family Rental Rehabilitation/Non-Owner-Occupied Site Ownership Guidance

MICH Funding is limited to assisting a maximum of one property per rental owner within a MICH funding round. **This requirement must be included in your Program Guidelines.**

Eligible Owners: Must meet the following criteria:

- Owner and/or tenant (if applicable) must have experienced and attest to a Qualified Financial Hardship on or after March 3, 2021. The attestation must describe the nature of the financial hardship. (Refer to Exhibit D for attestation language.)
- Tenant must currently occupy the property as their primary residence.
- Tenant households must meet the MICH Income Eligibility Requirements.
- For non-owner-occupied units the landlord must provide proof of ownership for twelve months and provide a six-month occupancy history.
- All properties must be current in their taxes or be current in a repayment plan.
- All properties must be insured or provide written verification of insurability post-rehab.
- Rental properties must be occupied by tenants with a written lease stating that rent rates will not be increased post-rehab for a minimum of twelve months.

Ownership for Non-Owner-Occupied Properties: Recommendation

If you will be undertaking work on a site that is:

- a) not owned by the subrecipient based on the current recorded deed
- and**
- b) the assisted property is not an owner-occupied single-family structure

Then the following action steps will be required by your agency:

1. Develop a scope of work and timeline that is agreed to in writing by all parties.
2. Obtain formal written authorization and a Notice to Proceed from the current owner.
3. A Landlord Written Participation and Certification Agreement will be required.
4. Obtain verification that there is current liability insurance, and all taxes are current and/or a current payment plan/agreement is in place for the site prior to any work taking place.

Ineligible Improvements Activity Guide

MSHDA at its discretion will determine the specific activities it will fund during the review process. Public infrastructure such as streets, curbs, sidewalks, streetlights, and any activities within the public right of way; and any other activities already funded by another entity/agency including but not limited to economic development, direct business assistance, workforce training, etc. are prohibited. This is also not replacement funding; it cannot be re-granted and/or serve as a matching resource for another State and/or Federal Program without written NHID pre-authorization.

The subrecipient cannot specify that every house in the program receive the same type of assistance. All activities undertaken with MICH funds must be based on property specific need and are limited to costs associated with specific activities outlined within the term sheet.

The MICH Program and funding does not reimburse for event food and/or event-oriented items (paper/plastic products, cleaning/office supplies, etc.).

Program Guidelines

Program Guidelines are a requirement for NHID's MICH Program funds. They are used by NHID subrecipients as an outline of program offerings, program and compliance requirements, eligibility requirements, selection criteria, complaint procedures, and program processes. They are intended to inform potential participants of the program's rules, expectations, and requirements.

Ultimately, Program Guidelines protect the subrecipient from claims of discrimination, favoritism, or other unfair treatment. Program Guidelines should spell out in plain terms the substantive requirements of the program, so that if an applicant is denied, the reason is clearly supported by the written rules of the program. Program Guidelines should also be directed at potential participants of the MICH program.

The below information is meant to provide guidance in the formulation of the Program Guidelines. All items might not pertain and therefore will not be included.

General Provisions

- MICH Program Goals/Purpose/Desired Outcomes
- Program Location (Target Area with boundaries identified)
- Leveraged Resources (if applicable) – All resources need to be committed prior to project start
- Owner Contribution (if applicable) – Must be placed in Subrecipient's escrow fund prior to project start. Lines of credit (LOCs) are not considered secure for this program (LOCs can be nullified by the time project starts)
- Fair Housing/Equal Opportunity/Non-Discrimination – Statement of the Agency's Policy, Identity of Contact Person and contact number
- Conflict of Interest provisions – No employee or paid individual associated with the entity can participate in the program (refer to Conflict of Interest Memo)
- Complaint Resolution – Review Committee, Procedures, Filing Complaints/Appeal Process, Response, Dispute Resolution, Final Recourse, Reinstatement
- Program Administration – Confidentiality, Files, File Retention, Approval Authority, Written Agreement and Program Compliance

Program Guidelines Content Requirements

Applicants

- Eligibility of Applicants – Household Income Self-Certification Form (Exhibit D)

Property

- Building types assisted
- Ownership criteria and eligibility
- Property condition criteria
- Architectural Drawings (if applicable)
- Historical Property – local historic review (if applicable)
- Lead Based Paint/Asbestos compliance (if applicable)

Eligible Activities

- Clear definition of the scope of work
- Minimum/Maximum Levels of Assistance (if applicable)
- Eligible/Ineligible activities list
- Minimum Requirements and Standards must follow local code
- Materials – including “green” standards utilized (if applicable)

Application Process

- Notice of Funding Availability (NOFA)
- Application Intake Process/Review – all activities must be clearly stated, and a written application form must be used (no carryover of non-MICH waiting lists)
- Project Selection Process/Inspections (i.e., site selection; prioritization of properties and percentage distribution of homeowners vs. single-family rental)

Applicant Selection

- Selection Process/Eligibility (standalone first come first served selection criteria is not allowed)
- Demographics of neighborhood composition requirement
- Kinetech applicant intake required
- Form and Required Attachments - Household Self-Certification Form, photos, and cost estimates

Property Eligibility Verification Process

- Photographs (before and after – similar angle/location/reference)
- Scope of Work/Cost Estimates – minimum two estimates/quotes required

Contractor/Vendor Selection

- Procurement/Small Purchase Procedures for Contractor/Vendor Solicitation
- Contractor Verification of Eligibility (State Licensing, Insurance Certifications, etc.)
- Contract Approval, Award, and Notification
- Pre-Construction Meeting (if applicable)
- Notice to Proceed
- Contractor Performance
- Change Orders
- Permits and Inspections/Notification Procedures (local and state code)
- Construction and Contractor Payment Provisions (final FSR holdback provisions)
- Contract Extensions
- Damages

Lien Requirements (if applicable and for non-MSHDA funds only)

- Lien requirements cannot be tied to MICH funds. If a subrecipient chooses to allow liens on non-MICH funds, this must be outlined in their guidelines and the following documentation is required:
 - Lien Provisions
 - Lien Execution
 - Lien Recording
 - Pay-off Requests/Procedures

Subrecipient Program Guidelines must include a plan regarding the prevention of fraud

These organization specific program guideline parameters are designed to assist with developing a formal written approach to **deter, detect**, and hopefully **prevent** and/or mitigate the risk of fraud occurring within this federally funded program.

- Agencies need to establish and implement an effective and engaged audit/finance process to review and inspect certain documents directly associated with individual beneficiary activities on an informal ongoing basis and formally on a quarterly basis.
- Agencies need to establish a code of ethics/structural overview including both formal guidelines of the specified acceptable applicant intake criteria utilizing MSHDA software and clearly defined applicant award parameters. This overview is designed to provide transparency to applicants and minimize grey areas of the review, selection, and award process.
- Agencies need to adopt a formal fraud policy that identifies procedures to be followed for suspected fraud and the methodology employees should utilize to report their suspicions. Note: MSHDA has a fraud hotline and electronic form that can be utilized.
- Agencies must ensure that effective internal controls are in place and enforced. At a minimum, two check signatures must be required and safeguards must be in place to ensure adequate oversight and separation of duties is being conducted on a regular basis. Entities that have been cited for internal control issues within the past 5 years must disclose that to MSHDA as part of the organization/financial review process.
- Agencies should have a licensed independent body audit financial statements for the MICH expenditures and receipts.
- Agencies must have a formal written document retention policy and records containing Personally Identifiable Information (PII) must be carefully stored in an area accessible only to necessary staff. And records must be retained until 12/31/2023, according to the MICH written agreement requirements.
- Agencies must have whistleblower procedures in place to encourage reporting without fear of retaliation and/or establishment of an anonymous methodology of reporting concerns.

**MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY
NEIGHBORHOOD HOUSING INITIATIVES DIVISION
Subject: COMPLAINT PROCEDURE**

Effective Date: November 1, 2018

The purpose of this policy bulletin is to outline requirements for NHID Subrecipients to establish a client complaint procedure for consistent resolution of conflicts. Complaints may come from applicants for assistance, owners dissatisfied with work, participating contractors, or other interested parties.

A SUBRECIPIENT'S CLIENT COMPLAINT PROCEDURE MUST

1. **Be outlined in Subrecipient's Program Guidelines.** Clients and contractors must be informed of the complaint procedure when they are selected to participate in the program or upon receipt of a written complaint.
2. **Establish a timely response.** Ensure that a client's initial complaint is responded to by the program administrator within 15 working days of the date of the complaint.
3. **Require that the Chief Executive Officer (CEO) or Executive Director** of the subrecipient be informed of any complaint the program administrator fails to resolve. The subrecipient (at its option) may ask the CEO to review the case and recommend a resolution.
4. **Provide for the establishment of a review committee**, to be comprised of at least three people, which must hear all cases that cannot be successfully resolved by the program administrator (and CEO if he/she is part of the complaint procedure). It is recommended that the committee members serve a specified number of years.

The review committee should be comprised of:

- A person with building/construction expertise (completely separate from the contractor who is part of the complaint);
- A local community representative; and
- A representative of the subrecipient (but should not be administrator or staff member of housing program)

The claimant may choose to make a presentation or submit a written description (including documentation) to the committee for review.

5. **Establish process to notify the client in writing of the review committee's decision** within 15 working days of the date of the hearing.

This policy covers the following processes:

- The subrecipient's client complaint procedure
- Referrals to Dispute Resolution Services
- MSHDA review of complaint
- Resolution determined by MSHDA

REFERRAL TO DISPUTE RESOLUTION SERVICES REQUIRED IF CONFLICT NOT SATISFACTORILY RESOLVED

Should the above listed efforts fail to resolve all outstanding issues, subrecipients must seek the services of the closest Dispute Resolution/Mediation Program. The costs, if any, for using mediation to seek resolution of the dispute are eligible administrative costs under MSHDA's Neighborhood Housing Initiatives Division written agreements. A list of Community Dispute Resolution Program (CDRP) Mediation Centers may be found at <http://courts.mi.gov/administration/scao/officesprograms/odr/pages/community-dispute-resolution-program.aspx>. Attached is a process map for a typical complaint procedure (**Attachment A, *Client Complaint Procedure***).

MSHDA will review complaints only after the above process is complete and the dispute is still unresolved.

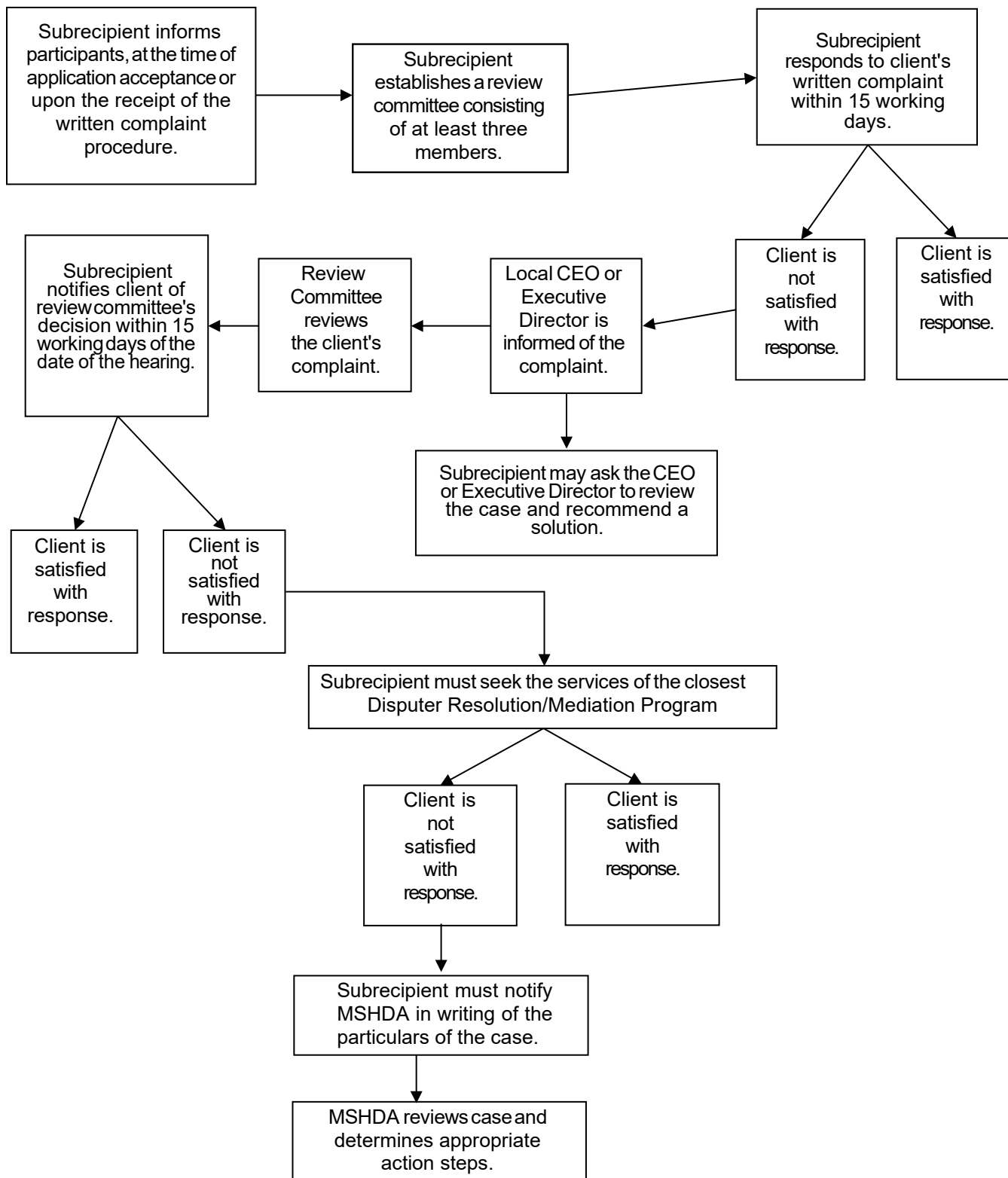
In the event that MSHDA is contacted directly by a complainant, they will be referred to the subrecipient for implementation of policy procedures. After all previously outlined steps have failed to resolve the complaint, the subrecipient may contact MSHDA in writing, detailing the complaint and verifying its compliance with the above listed steps.

NOTE: All liability to third parties, loss or damage as a result of claims, demands, costs, or judgments arising out of activities, such as direct service delivery, to be carried out by the subrecipient in the performance of its NHID funded written grant agreement shall be the responsibility of the subrecipient, and not the responsibility of the Authority, if the liability, loss, or damage is caused by, or arises out of, the actions or failure to act on the part of the subrecipient, any subcontractor, anyone directly or indirectly employed by the subrecipient, provided that nothing herein shall be construed as a waiver of any governmental immunity that has been provided to the subrecipient or its employees by statute or court decisions.

If you have questions, contact your Champion.

Attachment A

CLIENT COMPLAINT PROCEDURE



**Michigan State Housing Development Authority
Neighborhood Housing Initiatives Division****2022 - 2023 MONITORING PLAN**

The Neighborhood Housing Initiatives Division (NHID) is responsible for ensuring that funds are committed and expended in accordance with the program requirements of NHID's funding sources -- MSHDA Habitat for Humanity DPA/PHR/Prison Build grants, MSHDA HDF funds (including the Neighborhood Enhancement Program and MSHDA MOD), MICH Department of Treasury funds, and NSP-Program Income including SHRP. NHID's 2022/2023 Monitoring Plan identifies monitoring objectives, ongoing monitoring procedures, and criteria for on-site monitoring of program participants. This annual monitoring plan serves as a strategy for determining compliance as well as guidance for NHID housing staff.

MONITORING OBJECTIVES

Ensure Production and Accountability. NHID staff will monitor subrecipient performance to ensure state and/or federal funds are used to provide housing and housing-related services for low to moderate income residents; all assisted housing units must meet, at a minimum, HUD's Housing Quality Standards (HQS), if applicable; and program funds are expended in a timely manner.

Ensure Program Compliance and other Federal Requirements. NHID is responsible for ensuring funds are spent for eligible program purposes and in accordance with all applicable Federal regulations and state and local laws.

Evaluate Organizational and Project Performance. NHID will monitor how efficiently and effectively services are provided. NHID will evaluate whether an organization has an effective flow of work, and has incorporated checks and balances into its operations, so that compliance is built into the standard operating procedures.

MONITORING STRATEGY

To ensure successful performance and compliance in every program and project, NHID adopts the following monitoring strategy for all active grants:

- Conduct on-going monitoring reviews of all active grants with a balance by evaluating the monitoring objectives throughout the grant term.
- Perform On-Site Monitoring Reviews when applicable and deemed appropriate by the on-going monitoring performed throughout the grant term.
- Conduct follow-up activities as needed.

MSHDA (Habitat, NEP, MSHDA MOD, and NSP-PI) ONGOING MONITORING

Ongoing monitoring reviews are built into NHID's service delivery system and occur every year on open grants that are not being monitored on-site. Housing staff monitor program progress and performance, compliance, and financial management on an ongoing basis throughout the grant period using the MSHDA grant management system, as subrecipients submit electronically financial status reports for each expenditure, including but not limited, to the following through the MSHDA grant management system:

- Financial Status Report to request grant payments and report expenditure details.
- Partnership Profile that includes corporate information: Audits, Articles of Incorporation, Bylaws, Board of Director Membership, IRS 990's, etc. Organizational review is performed by NHID staff, and the financial review is completed by the Asset Management Division.
- Final Outcome Report –measures and collects final project and grant outcomes.

Inconsistencies or questions regarding the timelines, content, or accuracy of submitted reports are communicated to the subrecipient for follow up as they occur.

NHID MI-HOPE and MICH Monitoring Oversight

On-going desk reviews and technical assistance will be observed throughout the grant term. After the initial draw of twenty five percent (25%) a technical assistance visit will be performed by a MICH staff member. After the second draw of an additional fifty percent (50%) a formal site visit may be conducted based on a program level risk assessment by MICH staff including site visits to assisted properties by the MICH Program Manager for construction purposes.

A risk ranked sub-recipient structure will be used to determine high medium and low risk awards. The top twenty percent (20%) of sub-recipients by dollar amount will be selected for on-site monitoring visits. Both quantitative and qualitative factors will be evaluated to determine risk.

Upon the final draw (remaining 25%) the closeout process will be prepared by MICH staff and submit to the Closeout Specialist for closeout.

NHID Grant and Project Documentation

In addition to information obtained from MSHDA's database system(s), ongoing monitoring involves a review of hard copies of documents that are submitted directly to this office:

- Grant agreement
- Income verification/Household Self Certification Forms
- Project specifications (before and after photos, pre-approval forms, invoices)
- Mortgage/Note
- Audits (if applicable)

ON-SITE MONITORING

Subrecipients are selected for on-site monitoring visits based on the status of the on-going monitoring of each active (open) grant with a balance or when an on-site monitoring visit is determined necessary. Then the following steps will be taken:

Steps for On-site Monitoring Review

1. Set up monitoring date with subrecipient and Third-Party Administrator (if applicable).
2. Send Confirmation of Monitoring Visit letter enclosing copies of the forms to be used.
3. Conduct on-site monitoring using the following documents:
 - Monitoring Checklist
 - Required Documents Checklists sufficient to review project files
4. Follow-up Letter is prepared by the Housing staff that communicates the results of the grant monitoring including any recommendations or findings.

Definitions

1. Recommendations. A deficiency in program performance not based on a statutory, regulatory, or other program requirement. Sanctions or corrective actions are not authorized for concerns. However, Housing Specialist should bring the concern to the program participant's attention and, if appropriate, may *recommend* (but cannot require) actions to address concerns and/or provide technical assistance.
2. Findings. A deficiency in program performance based on a federal statutory, regulatory or program requirement, NHID Policy Bulletin or subrecipient's Program Guidelines for which sanctions or other corrective actions are authorized. Such sanctions or actions are generally subject to NHID discretion.

On-Site File Review

1. Complete On-Site Monitoring Review Checklist for all administrative and compliance sections and the relevant grant component sections. If a third party is administering the grant, the review must include a visit to both the subrecipient and to the third-party administrator with monitoring questions directed to the responsible party as outlined in the Third-Party Management Plan. Regardless of how grant management responsibilities are divided between the subrecipient and the grant administrator, the subrecipient of record has ultimate responsibility for compliance with the terms of the grant agreement.
2. Complete a Required Documents Checklist review of at least 3 project files (if applicable).

3. Verify household eligibility based on income/asset verifications and calculations compared to relevant MSHDA or HUD Income Limits.
4. Review project files for the units that not visited to inspect required documentation is completed and located in the files.

FOLLOW UP

1. Review the On-Site Monitoring Review Checklist for comprehensiveness and clarity adding comments to substantiate subrecipient responses to a third-party reviewer (NHID Management and/or HUD).
2. The On-Site Monitoring Review Checklist, when finalized, becomes the Grant Monitoring Report, and is retained in the grant file.
3. Within 30 days of the date of the monitoring visit, send an On-Site Monitoring Follow-Up Letter to the chief elected official or nonprofit board chairperson of the subrecipient with a copy to the housing official with whom the monitoring visit was conducted. The follow-up letter should identify findings, recommendations, requests for information, and any other required action allowing 30 days for a response. A copy of the On-Site Monitoring Follow-Up Letter is forwarded to NHID's Manager.
4. Enter monitoring information in the MSHDA Grants System on the grant menu screen under comments.
5. Clear findings within 30 days of receipt of adequate documentation. Record resolution of findings in the MSHDA Grants System.
6. Prepare the Findings Cleared letter and mail to subrecipient, third party administrator, etc. If all findings are not cleared, additional correspondence is required with subrecipient until all are resolved.
7. If there is no response to the Follow-Up Letter within the 30-day deadline, contact subrecipient to determine the status and how much additional time is needed. Keep written notes of efforts to clear findings in the file. **Withhold further grant payments if finding is unresolved 60 days after agreed upon or re-negotiated deadline.** After this time period the subrecipient is considered not to be in good standing with MSHDA.

ADDITIONAL MONITORING REQUIREMENTS

Additional monitoring requirements will be considered and incorporated where appropriate. At the subrecipient level a minimum of twenty percent (20%) of the self-certifications by contractors/subcontractors will need to be validated.

NHID SUPPLEMENTAL AUDIT GUIDE

Purpose: This Audit Guide is designed to assist the Michigan State Housing Development Authority's (MSHDA) Neighborhood Housing Initiatives Division (NHID) grantees and their respective auditors in completing audits for NHID-funded grants. Grantee audits are the primary source used during the review and closeout of completed NHID grant programs. They are also used to help NHID assess grantee capacity at the time of grant application.

Audit Requirements

The following submissions are required in order to satisfy the audit requirements for administering NHID grant programs. Please review the details below regarding audit requirements according to funding level or expenditure according to funding source.¹

- A. If a Grantee's total federal grant expenditure is **\$750,000 or more** in a fiscal year (starting with FY 2015 audits):
1. Single Audit must be electronically submitted to the Federal Audit Clearinghouse within 9 months of the grantee's FY end.
 2. Audited Financial Statements are required to be submitted to MSHDA within six months of the grantee's FY end annually, until the grantee receives a grant closeout letter from NHID for all open NHID grants.
 3. If a non-profit, Form 990 is also required, or documentation certifying that the organization is exempt from the 990 filing.

Single Audits must be conducted in accordance with the provisions stated in OMB 2 C.F.R. Part 200 Subpart F: Audit Requirements for Federal Awards (Subpart F of 2 CFR Part 200). See section §200.502 Basis for determining Federal awards expended.

- B. If a Grantee's total federal grant expenditure is **less than \$750,000** in a fiscal year (starting with FY 2015 audits):
1. Audited Financial Statements are required to be submitted to MSHDA within six months of the grantee's FY end. MSHDA requires that a Supplemental Information Schedule (SIS) be included in the audited financial statements. The SIS should list each CFDA number, reported revenues, expenditures during the fiscal year, and any match/leverage funds used. The financial statements are to be submitted to MSHDA within six months of the grantee's FY end, until they receive a grant closeout letter from NHID.
 2. If a non-profit, Form 990 is also required, or documentation certifying that the organization is exempt from the 990 filing
 3. If a non-profit is exempt from annual audited financial statements, documentation certifying such must be submitted to MSHDA annually.
- C. Annually, any subrecipient of MSHDA NHID grants must complete and submit a Single Audit Certification form (found on the last page of this document) until all open grants from these units have been officially closed out by MSHDA staff.

¹ Third-party administrators are required to adhere to this Audit Guide and the requirements established under the Subpart F of 2 CFR Part 200. To that end, audits should be conducted for both the grantee and third-party administrator for the NHID programs reviewed during a given fiscal year.

Auditee Responsibilities

The auditee receiving and administering NHID grant awards should:

- A. Identify in its accounts all federal and non-federal awards received and expended and the programs under which they were received. NHID awards typically have the funding source stated on the cover page of the grant agreement.
- B. Maintain internal controls that provide reasonable assurance that the auditee is managing awards in compliance with laws, regulations, and the provisions of contracts or grant agreements that could have a material effect on each of its programs.
- C. Prepare appropriate financial statements, including the Schedule of Expenditures of Federal Awards (SEFA) in accordance with 200.510-Financial Statements of the Subpart F of 2 CFR Part 200.
 - 1. List **separately** each federal award identification number, the corresponding grant award and expended amount as part of the Schedule of Expenditures of Federal Awards for single audits. Each NHID grant should be listed separately as well in the Supplemental Information Schedule (SIS) for financial statements (see section B on page 1 for more specifics regarding the SIS). **Neither NHID grant awards nor grant expenditures should be listed as an aggregate amount in the single audit or financial statements.**
 - 2. For grantees who have third-party administrators¹ conducting their housing programs, the third-party administrator should list the grantee in their financial statements or single audit as the pass-through entity.
 - 3. Provide the auditor with the following Catalog of Federal Domestic Assistance (CFDA) numbers based on the federally funded NHID program(s) being audited:
 - a. HOME 14.239
 - b. NSP1 14.228
 - c. NSP2 14.256
 - d. MI-HOPE (ARP - SLRF) 21.027
 - e. MICH (ARP - SLRF and HCDF) 21.027
 - 4. For grantees who are also pass-through entities, the total amount of federal fund expenditures passed to subrecipients should be identified on the SEFA.
 - 5. Include notes that describe the significant accounting policies used in preparing the schedule.
- D. Ensure that the Single Audits required by this Audit Guide are performed and submitted to the Federal Audit Clearinghouse when due. Single Audits are due no later than nine months after the end of the grantee's fiscal year.

Ensure that any audit performed other than the Single Audit be submitted to MSHDA within 30 days of completion, but no later than six months after the end of the grantee's fiscal year.

- E. Promptly follow-up and take corrective action on audit findings and/or questioned costs. This includes preparing a summary schedule of *prior* audit findings and/or a corrective action plan for current year audit findings in accordance with 200.511 Audit findings follow-up for. Both the summary schedule and the corrective action plan should include the reference numbers the auditor assigns to the audit finding. The corrective action plan and summary schedule of prior audit findings must include findings relating to the financial statements which are required to be reported in accordance with GAGAS.

Since the summary schedule may include findings/questioned costs from multiple years, the fiscal year in which the finding initially occurred should also be included and an update should be given

on the findings/questioned costs reported in previous summary schedules unless the finding has been documented as corrected or no longer valid.

Auditor Selection

In arranging for audit services, auditees should follow applicable federal procurement standards found in 2 CFR 200.317-326.

- A. Factors to be considered in evaluating each proposal for audit services include: the responsiveness to the request for proposal, relevant experience, availability of staff with professional qualifications and technical abilities, the results of external quality control reviews, and price. For Single Audit RFPs, the auditee must request a copy of the audit organization's peer review report, which the auditor is required to provide under GAGAS.
- B. An auditor who prepares the indirect cost proposal or cost allocation plan may not also be selected to perform the Single Audit when the indirect costs recovered by the auditee during the prior year exceeded \$1 million.
- C. Auditors should be familiar with the following definitions:
 - 1. Federal award - Federal financial assistance and federal cost-reimbursement contracts that non-federal entities receive directly from federal awarding agencies or indirectly from pass-through entities.
 - 2. Federal financial assistance - Assistance that non-federal entities receive or administer in the form of grants, loans, loan guarantees, property (including donated surplus property), cooperative agreements, interest subsidies, insurance, food commodities, direct appropriations, and other financial assistance. This does not include amounts received as reimbursement for services rendered to individuals as described in Subpart F of 2 CFR Part 200.502 Basis for determining Federal awards expended.
 - 3. GAGAS – Generally accepted government auditing standards issued by the Comptroller General of the United States which are applicable to financial audits.
 - 4. Internal control - A process, implemented by a non-Federal entity, designed to provide reasonable assurance regarding the achievement of objectives in the following categories:
 - a. Effectiveness and efficiency of operations
 - b. Reliability of reporting for internal and external use; and
 - c. Compliance with applicable laws and regulations.
 - 5. Internal control over compliance requirements for Federal awards – a process implemented by a non-Federal entity designed to provide reasonable assurance regarding the achievement of the following objectives for Federal awards:
 - a. Transactions are properly recorded and accounted for, to ensure all of the following:
 - 1. Permit the preparation of reliable financial statements and Federal reports.
 - 2. Maintain accountability over assets.
 - 3. Demonstrate compliance with Federal statutes, regulations, and the terms and condition of the Federal award.
 - b. Transactions are executed in compliance with all of the following:
 - 1. Federal statutes, regulations, and the terms and conditions of the Federal award that could have a direct and material effect on a Federal program.
 - 2. Any other Federal statutes and regulations that are identified in the Compliance Supplement.
 - 3. Funds, property, and other assets are safeguarded against loss from unauthorized use or disposition.

6. Major Program - A federal program determined by the auditor to be a major program in accordance with the Subpart F of 2 CFR Part 200 or a program identified as a major program by a federal agency or pass-through entity in accordance with the Subpart F of 2 CFR Part 200.
7. Non-federal entity - A state, local government, or nonprofit organization.
8. Pass-through entity – A non-federal entity that provides a federal award to a subrecipient to carry out part of a federal program.
9. Program-specific audit - An audit of one federal program as provided for in the Subpart F of 2 CFR Part 200.
10. Single audit – An audit which includes both the entity's financial statements and the federal awards as described in the Subpart F of 2 CFR Part 200.
11. Subrecipient (i.e. a MSHDA grantee or the third party administrator for the grantee) – A non-federal entity that receives federal/MSHDA awards either directly from a Federal agency or through MSHDA to carry out part of a federal/MSHDA program, but does not include an individual that is a beneficiary of such a program. A subrecipient may also be a pass-through entity.

Pass-through Entity Responsibilities

A non-Federal entity that provides a subaward to a subrecipient to carry out a part of a Federal Program (for example, a grantee or a third party administrator). More details can be found in Subpart F of 2 CFR 200.331

A pass-through entity shall perform the following for the federal- and MSHDA-funded awards it makes:

1. Identify awards made by informing each subrecipient (see definition given above) of the, CFDA title and number, Federal awarding agency name, Federal award identification number, federal award date, contact information for awarding official of the pass-through entity, subaward period of performance dates, amount of sub award, federal award project description, if the specific award is Research & Development (R&D), and the indirect cost rate (including if the de minimus rate is charged) .
2. Advise subrecipients of requirements imposed on them by federal laws, regulations, and the provisions of contracts or grant agreements, as well as any supplemental requirements imposed by the pass-through entity.
3. Advise subrecipients of the approved federally recognized indirect cost rate negotiated between the subrecipient and the Federal Government or, if no such rate exists, either a rate negotiated between the pass-through entity and the subrecipient (in compliance with federal regulations), or a de minimum indirect cost rate as defined in 200.414, paragraph (f).
4. Monitor the activities of subrecipients as necessary to ensure that awards are used for authorized purposes in compliance with laws, regulations, and the provisions of contracts or grant agreements and that performance goals are achieved.
5. Ensure that subrecipients expending \$750,000 or more in federal awards during the subrecipient's fiscal year have met the audit requirements of Subpart F of 2 CFR Part 200 for that fiscal year.
6. Issue a management decision in accordance with 200.521 Management decision on audit findings that relate to Federal awards it makes to subrecipients within six months of acceptance of the audit report by the FAC and ensure that the subrecipient takes appropriate and timely corrective action.
7. The management decision shall clearly state whether or not the audit finding is sustained, the reasons for the decision, and the expected auditee corrective action. The decision should also include the reference numbers the auditor assigned to each audit finding.

8. Require each subrecipient to permit the pass-through entity and auditors to have access to subrecipient records and financial statements as necessary for the pass-through entity to comply with 200.331 Requirements for pass-through entities.
9. Respond to audit confirmation letters. MSHDA, as of the date of this supplement, will only respond to confirmation letters where the subrecipient, based on their accounting records, has provided the payments received by MSHDA before MSHDA replies with the dollar amounts noted in their records.
10. Endorse the performance of additional audits as necessary in situations where the mismanagement of grant funds has been verified or is suspected based on reasonable cause.

Audit Reporting

The auditor's report shall state that the audit was conducted in accordance with Part 200--Uniform Administrative Guidance, Cost Principles, and Audit Requirements for Federal Awards and include the following:

- A. An opinion (or disclaimer of opinion) as to whether the financial statements are presented fairly, in all material respects, in conformity with generally accepted accounting principles and an opinion (or disclaimer of opinion) as to whether the schedule of expenditures of Federal awards is presented fairly stated in all material respects in relation to the financial statements taken as a whole.

Each audited NHID grant should be listed **separately** by NHID grant number, the corresponding grant award amount, and the expended amount as part of the Schedule of Expenditures of Federal Awards for single audits. If a single audit is not required, each audited NHID grant should be listed separately as in the Supplemental Information Schedule (SIS) for financial statements (see section F below for more specifics regarding the SIS). **Neither NHID grant awards nor grant expenditures should be listed as an aggregate amount in the single audit or financial statements.**

- B. A report on internal control over financial reporting and compliance with provisions of laws, regulations, contracts, and award agreements, noncompliance with which could have a material effect on the financial statements. This report must describe the scope of testing of internal control and compliance and the results of the tests, and, where applicable, it will refer to the separate schedule of findings and questioned costs described below.
- C. A report on compliance for each major program and a report on internal control over compliance. This report must describe the scope of testing of internal control over compliance, include an opinion or disclaimer of opinion as to whether the auditee complied with Federal statutes, regulations, and the terms and conditions of Federal awards which could have a direct and material effect on each major program and refer to the separate schedule of findings and questioned costs described below.
- D. A Schedule of Findings and Questioned Costs which includes a summary of the auditor's results, in accordance with 200.515 Audit reporting, findings relating to the financial statements which are required to be reported in accordance with GAGAS, and findings and questioned costs for Federal awards which must include audit findings as defined in 200.516 Audit findings, paragraph (a).
- E. A follow-up from the auditor on prior audit findings, a review of the summary schedule of prior audit findings prepared by the auditee, and a report, as a current year audit finding, when the auditor concludes that the auditee's summary schedule misrepresents the status of any prior audit finding.

Audit Working Papers

- A. Auditors should retain working papers and reports for a minimum of three years from the date of submission of the report to the Federal awarding agency or pass-through entity in the case of a subrecipient the issuance of the auditor's report to the auditee, unless notified in writing to extend the retention period.

Records for program income transactions. In some cases, recipients must report program income after the period of performance. Where there is such a requirement, the retention period for the records pertaining to the earning of the program income starts from the end of the non-Federal entity's fiscal year in which the program income is earned. Other exceptions to the three-year retention requirement are found in 200.333, Retention requirements for records.

- B. Audit working papers should be made available upon request to HUD, MSHDA or their designee, or the U.S. Government Accountability Office (GAO) at the completion of the audit.

Frequency of Audits

Audits are to be conducted annually except where biennial audits are permitted. Biennial audits, where applicable, must cover both fiscal years within the biennial period. Biennial audits can be performed when:

- A. A local government is required by constitution or statute, in effect on January 1, 1987, to undergo its audits less frequently than annually. This requirement must still be in effect for the biennial period under audit.
- B. A nonprofit organization had biennial audits for all biennial periods ending between July 1, 1992 and January 1, 1995.

Report Submission

- A. Auditors should ensure that each auditee uploads a reporting package to the Federal Audit Clearinghouse's Internet Data Entry System within the earlier of 30 calendar days after receipt of the auditor's report(s), or nine months after the end of the audit period.
- B. Auditees should keep the reporting package on file for three years from the date of submission to the federal clearinghouse. Pass-through entities shall keep auditee reporting packages on file for a minimum of three years from the date of receipt.
- C. Local units of government should post their audits on the Michigan Department of Treasury's website (www.michigan.gov/treasury). Auditors can assist with the uploading of this submission.

Audit Costs

A reasonably proportionate share of the costs of audits required by, and performed in accordance with, the Single Audit Act Amendments of 1996 (31 U.S.C. 7501-7507), as implemented by requirements of the Subpart F of 2 CFR Part 200 are allowable.

Section 2: MICH Action Steps All Components

MICH Program Checklist for Subrecipients

The following is a checklist of steps that represents what MSHDA expects all subrecipients to complete. Documents must be maintained in local project files. The list of required documents is generally organized in a chronological order and broken into key phases of the life cycle of a specific project. *Note: There should be a separate file set up for each component and/or project.*

Date Completed

- ☐ _____ Partnership Profile Creation and Submission.
- ☐ _____ Staff Report Creation by MSHDA and approved by the Subrecipient.
- ☐ _____ Grant Documents signed and returned to MSHDA.
 - 1. Grant Agreement
 - 2. Certified Resolution (Non-Profits only)
 - 3. Grant Closing Statement (Non-Profits only)
 - 4. Authorized Signature Form (Local Units of Government only)
 - 5. Exhibit A (Eligibility Requirements)
 - 6. Exhibit B (Project Description)
 - 7. Exhibit C (Household Self Certification Template)
 - 8. Exhibit D (Program Administration Report Form)
 - 9. Exhibit E (Authorization to Release Form)
 - 10. Exhibit F (Quarterly Reporting Timeline)
 - 11. Media Kit
- ☐ _____ Program Guidelines Creation by the Subrecipient.
- ☐ _____ Program Guidelines reviewed and approved by MSHDA.
- ☐ _____ Overall Notice to Proceed Issued.
- ☐ _____ Application marketed to residents/intake process completed on MSHDA system.
- ☐ _____ Verification of Property Eligibility via MICH project checklist for subrecipients.
Address specific information entered and uploaded into the MSHDA Grants System.
- ☐ _____ All applicable data has been collected, including the Household Income Self-Certification form, authorization to release information, landlord written participation and certification agreement, demographic information, and lead/asbestos form all required to be uploaded prior to execution of the property specific construction contract.

MSHDA INVESTING IN COMMUNITY HOUSING

- ☐ _____ Issuance of Contract with an Effective Date, Scope of Work, Completion Date, and Dollar Amount.
- ☐ _____ Prior to the start of work, a determination of required inspection and/or confirmation of accessibility need and that all other local requirements were met must be made by the subrecipient.
- ☐ _____ Notice to Proceed issued by the Subrecipient based on signed and dated formal approval by the homeowner, subrecipient, and contractor, based on an accepted bid/quote (per address).
- ☐ _____ If Change order to the Contract is required (submit a modified Pre-Approval form to Champion for approval). Required if there is a change in the scope of work or an increase in price beyond ten percent (10%) of the original estimate and contract amount.
- ☐ _____ Financial Status Report (FSR) entered in the system that includes:
 1. Program Administration Report filled out, signed, and uploaded if billing admin.
 2. Upload invoices for all work performed that identifies contractor name, description of the work performed, dates work was performed (start and end) uploaded.
- ☐ _____ Retain in file all checks issued and received for each invoice.
- ☐ _____ Approval and Request for Contractor Payment Form and Inspection Report must be uploaded to the system prior to FSR.
- ☐ _____ Final billing from contractor: Itemized summary listing all project costs.
- ☐ _____ Outcomes Report entered in the system that includes:
 1. Uploaded before and after pictures/video
 2. Uploaded MSHDA Homeowner Surveys
 3. Energy efficiency savings projections
 4. Yearly billing analysis
- ☐ _____ If the activity is roof, windows, and/or insulation *and* the home is pre-1978 construction then subrecipient must provide a pre-evaluation disclosure of Lead Based Paint Procedure to Property Owner. Property Owner must provide the informational lead brochure to occupant/tenant.
- ☐ _____ If the activity is insulation, modification for modernization/efficiency purposes or replacement of heating (furnaces or boilers)/cooling (full home only)/ventilation systems and water heater upgrades including on demand retrofitting, and/or electrical upgrades or replacement directly tied to plaster walls. If a subrecipient determines asbestos to be present, then mitigation measures are required to be completed.

MICH Project Specific Checklist for Subrecipients

Assisted Property Address: _____ Date App Received: _____

Verification Of Property Within Agency's Area/Zip Code _____

Boundaries Date Applicant Selection Date: _____

Applicant Selection Criteria Utilized: _____

Homeowner/Tenant(s) Names: _____

Contact Information: Phone/Email Address(es) _____

- ☐ Clear ID Verification Complete and SIGNED copy of MICH application
- ☐ SIGNED and DATED copy of Household Income Self-Certification Form
- ☐ Procurement/Cost Reasonableness/Formal Bids Obtained (2 or 3 if necessary)
- ☐ Before pictures, including one that shows entire front of house with address numbers
- ☐ Copy of insurance certifications and license for contractor and subcontractors (if applicable)
- ☐ Volunteer labor approved by MSHDA (if applicable)
- ☐ Proof of current homeowner insurance
- ☐ Proof that property taxes are up to date or property is current in a repayment plan
- ☐ Inspections/Lead/Asbestos evaluations and actions undertaken
- ☐ Activity Scope determined/Specs/Work orders approved by all parties

Description of Work Performed:

Accessibility:

- | | |
|---|--|
| <input type="checkbox"/> Handrails | <input type="checkbox"/> Widened Doorways & Offset Hinges |
| <input type="checkbox"/> Grab Bars | <input type="checkbox"/> Universal Design Floor Coverings (not allowed as a standalone activity) |
| <input type="checkbox"/> Lower Closet Rods | <input type="checkbox"/> Updating of Dated and Dangerous Wiring to Be Able to Accommodate Medical Equipment Needs |
| <input type="checkbox"/> Barrier-free Showers/Tubs | <input type="checkbox"/> Indoor/Outdoor Stairlifts |
| <input type="checkbox"/> Lowering of Kitchen Cabinets | <input type="checkbox"/> Modifying Rooms to Create First-Floor Bedrooms, Kitchens, Bathrooms, Laundry rooms and/or Utility rooms |
| <input type="checkbox"/> ADA Counter Tops | <input type="checkbox"/> Increasing Turn Around Radii and Bathroom Size to Accommodate Wheelchairs |
| <input type="checkbox"/> ADA Toilets and Vanities | <input type="checkbox"/> Van Accessible Parking |
| <input type="checkbox"/> Levered Door Handles | <input type="checkbox"/> Motion Lights |
| <input type="checkbox"/> Toggle Light Switches | <input type="checkbox"/> Vision or Hearing Aids – permanent household fixtures only |
| <input type="checkbox"/> Ramps, front, side, back or garage | |
| <input type="checkbox"/> Zero-Step Entries | |
| <input type="checkbox"/> Self-closing Mechanisms | |



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MSHDA INVESTING IN COMMUNITY HOUSING

Energy Efficiency:

☐ Applicable (Check all that apply below)

- ☐ Roof
- ☐ Storm Doors/Exterior Doors
- ☐ Windows
- ☐ Insulation
- ☐ Modification for modernization/efficiency purposes or replacement of heating (furnaces or boilers)/cooling (full home only)/ventilation systems and water heater upgrades including on demand retrofitting

- ☐ Functioning and up to date exterior security lighting
- ☐ Appliance upgrades to energy star rating i.e., stove, refrigerator
- ☐ Electrical updates or replacement - wiring of home (partial or full)

☐ Not Applicable

Contract Fully Executed Date: _____

Name of Contractor/Subcontractor: _____ / _____

- ☐ Total Contract Amount \$ _____
- ☐ Notice To Proceed Issued Date: _____
- ☐ Change Orders/Revisions to Contract - Note if >10% MSHDA Pre-Approval Required
Description: _____
- ☐ Approval and Request for Contractor Payment(s) Signed and Dated by all Parties
- ☐ Reimbursement from MSHDA requested for work performed and approved

Upon Completion of Work

- ☐ After picture
- ☐ Invoice(s) submitted/Final billing and Approval Form provided
- ☐ Final energy bill/savings calculation
- ☐ Surveys-Owner/Occupant

Section 3: MICH Housing Enhancement Component

Home Energy Analysis/Audit Component Recommendation and Required Actions

- An energy analyst will inspect and identify the best opportunities to save energy and money while improving comfort within the home
- Identify component areas to make valuable home improvements to save energy
- Provide a better understanding of a home's energy efficiency

Note:

- If the MICH activities are limited to only appliance upgrades, a home energy analysis/audit is not required.
- If MICH activities are limited to roof repair, only an attic audit is required.

Action Steps

Step #1: Identify utility company servicing the home and analyze monthly energy bills. An initial monthly utility bill must be uploaded as part of the application intake process. On a yearly basis, a utility bill for the same month is required to be collected, tracked, and uploaded as part of the reporting process, until grant close out.

Step #2: Determine what incentives are currently being offered by the utility company

Step #3: Applicant submitted a Home Energy Assessment/Audit by one of the following methods (required) as outlined below:

Energy Audits

The MICH program requires energy audits/assessments provided by a professional certified energy auditor or equivalent professional, to determine which energy upgrade has the best annual energy saving for any home or project. Equivalent professionals must have the ability to prescribe energy upgrades and substantiate annual energy savings.

The following document has a list of professional audit types and/or software options that can help subrecipients determine energy savings per assisted household depending on which construction elements are undertaken. Utilizing professional energy auditors is the preferred method to identify energy upgrades and measure potential savings through scientific methods, blower door, inferred cameras, and energy rating software. NOTE: Subrecipients are urged to either find an energy auditor servicing their region or enroll a qualified rehabilitation specialist in an accredited energy auditor training program.

[Find a Pro - GreenHome Institute](#)

[39014 CE-DTE NH HERS Rater Directory v02 Web Release.pdf \(consumersenergytradeally.com\)](#)

NOTE: The Green Home Institute has a streamlined training program available for qualified individuals to become a certified energy auditor utilizing the Home Energy Score system. [Learn - GreenHome Institute](#)

Professional Energy Auditors

- NEAT- “Normally utilized by Community Action Agencies.”
- HERS- Home Energy Rating System: A nationally recognized holistic view of the energy usage incorporating performance testing.
- Utility Company energy rater programs, Consumers Energy, DTE etc. [Home Performance with ENERGY STAR[®] | Consumers Energy](#)
- Home Energy Score: US Department of Energy’s home energy score assesses the energy efficiency of a home based on its structure, heating, cooling, and hot water systems. [Home Energy Score | Department of Energy](#)
- BPI Energy Auditor: Home Energy Professional [Energy Auditor | Building Performance Institute, Inc. \(bpi.org\)](#)

Equivalent Professionals

- ICC certified residential housing inspectors.
- Local Building Officials
- Certified Housing Rehabilitation Network Specialist: associated with The Michigan Community Development Association (MCDA)
- Energy Star qualified Michigan Residential Builders

Energy Audit Software & Apps

- U.S. Department of Energy Home Energy Saver Tool; NOT CURRENTLY AVAILABLE, SITE UNDERGOING MAINTENANCE. [Site undergoing maintenance \(lbl.gov\)](#)
- Energy Star Home Energy Yardstick: Utilizes actual address data. [ENERGY STAR Portfolio Manager: Home Energy Yardstick \(HEY\)](#)
- HomeSelfe Software/App: [HomeSelfe - Lower Bills, Get Rebates](#)

Please contact Jim Davis for assistance finding a professional home energy auditor within your region or to learn more about Green Home Institute (Home Energy Score) energy auditor certification.

Davisj83@michigan.gov

Cell: 517-512-5614

MICH Energy Upgrade Activities

1. Roofing-NOTE: Roofing only projects are required to have attic energy audits completed to determine energy functionality of the roof system: Insulation, ventilation, and air sealing around penetrations. Gutters and down spouts are required on roof only projects to protect from wetting foundations and basements.

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2. Storm Doors/Exterior Doors
3. Windows
4. Insulation
5. Modification for modernization/efficiency purposes or replacement of heating (furnaces or boilers)/cooling (full home only)/ventilation systems and water heater upgrades including on demand retrofitting.
6. Functioning and up to date exterior security lighting- NOTE: No energy audit needed for exterior lighting upgrades.
7. Appliance upgrades to energy star rating. NOTE: No energy audit needed for kitchen appliances. Utilize Energy Star Energy Guide for annual energy savings per appliance and/or Energy Cost Calculator.
[Energy cost calculator \(rapidtables.com\)](http://energycostcalculator.rapidtables.com)
[Calculate the power consumption of your electrical appliances - Electrical Usage Calculator \(energyusecalculator.com\)](http://energyusecalculator.com)
[Why Energy Efficiency Upgrades | Department of Energy](http://www.energy.gov/energy-efficiency/energy-efficiency-upgrades)
8. Electrical Upgrades- Electrical upgrades must be tied to the installation of other eligible energy upgrades such as new furnaces, whole home air conditioners, on demand or larger water heaters, whole house generators etc. A new service panel or breakers or other electrical upgrades may be needed to accommodate new appliances. Code officials may call for additional wiring depending on state and local code requirements.

MICH Energy Outcome Reporting

Outcome reporting must be measured and verified annual energy savings. This can be done by one or more of the following:

- Professional Energy Auditor
- Equivalent Professional with verifiable methods
- Actual Annual Energy Bill Comparison
- Energy Audit Software or Apps
- Energy Star Appliance Energy Guide-Operating Cost & Energy Guide Comparison of Similar Models.

Step #4: Review and evaluate results

Step #5: Plan project parameters

Procurement Requirements

Procurement – small purchase procedures are used to provide written documentation on how your agency will validate that the expenses made are reasonable and necessary. The purchase procedures should be part of your program guidelines and followed when selection of contractor(s) occur.

A minimum of two written quotes/cost estimates must be obtained in writing, emails are acceptable. Must contain a name, date, scope of work for a specified property, and a dollar amount per activity. Quotes that are comparable in scope for each activity are needed. If the gap between the two quotes/cost estimates is equal to or greater than 25% (rounded) of the lowest quote/cost estimate you must seek a third quote/estimate. The estimates can be from stores with dated receipts/invoices, activities itemized by type and cost. All quotes/estimates must be itemized and clearly documented and be comparable in scope and materials.

The subrecipient must follow procurement procedures, obtain bids for all necessary work (labor and materials), and determine reasonableness.

Volunteers

We will require MSHDA written pre-authorization to utilize volunteer labor for work not requiring a licensed contractor, based on local requirements as long as lead/asbestos testing is conducted upfront and property does not have Lead/Asbestos issues identified based on test results.

If a property owner is a licensed contractor and requests to complete the work on their own property, then written MSHDA pre-approval is required and all purchases including supplies and equipment must be purchased and completed by the subrecipient on their behalf based on the procurement requirements outlined above.

Failure to secure written pre-approvals from MSHDA will result in a determination of non-compliance that will result in funding awards to applicable properties being denied for reimbursement.

Licensing Requirements

Each subrecipient must ensure that the work is undertaken by a knowledgeable, experienced, and capable individual. Subrecipient assumes responsibility and oversight of all work performance and to ensure cost reasonableness.

Note: The activities outlined below are not all eligible under MICH, please refer to the Eligible Improvements Activity Guide.

You should be aware that all contractors offering to do work, which totals \$600 or more in labor and materials must be licensed by the Department of Licensing and Regulatory Affairs.

A **Residential Builders license** allows a contractor to build a complete residential structure and to do maintenance & alteration (remodeling) work on a residential structure.

A **Residential Maintenance & Alteration license** indicates that the holder has met requirements for one or more of the following trades:

- Carpentry
- Concrete
- Excavation
- Insulation Work
- Masonry
- Siding
- Roofing
- Screens and Storm Sash
- Gutters
- Tile & Marble
- House Wrecking
- Swimming Pools
- Basement Waterproofing

The trades for which a Maintenance & Alteration contractor is qualified to practice are listed on the license.

The holders' state license must be displayed in the place of business and all contractors, and their salespersons must carry a pocket card which you should ask to see. If they cannot show you a license, check the department's License Information database or call the Licensing Division at 517-335-9700.

Generally, we suggest you look at the definition of a Residential Builder and the list of specialty trades for a Residential Maintenance & Alteration Contractor to see what is required to be licensed. You may wish to review Article 24 of the Occupational Code and read sections 339.2401, 339.2403, and 339.2404. However, over the years some specific services have been removed from the licensing law or rules.

Activity License Requirements

Required

- New Construction/Remodeling of Homes, Apartment Buildings, Condominiums, Townhouses, etc.
- Carpentry
- Concrete
- Excavation
- Insulation Work Requiring Masonry
- Painting & Decorating
- Siding
- Roofing
- Screen & Storm Sash
- Gutters
- Tile & Marble
- House Wrecking
- Swimming Pools
- Replacement Windows/Doors/
- Garage Doors
- Laying Wood Floors
- Basement Waterproofing

Not Required

- Drywall
- Awnings
- Pavers Without Mortar
- House Moving
- Carpeting & Vinyl Floors (Not Wood)
- Fences
- Sewer & Septic, Water Lines, Sprinklers
- Asphalt Paving
- Plaster & Lathe



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Approval and Request for Contractor Payment

Activity #: _____ DATE: _____

Name of Owner(s): _____

Property Address: _____

Name of Contractor: _____

Total Contract Amount: \$ _____

Amount Being Approved for Payment: \$ _____

Description of Work Performed:

Accessibility

- | | | |
|---|--|--|
| <input type="checkbox"/> Handrails | <input type="checkbox"/> Ramps, front, side, back or garage | <input type="checkbox"/> Increasing Turn Around Radii and Bathroom Size to Accommodate Wheelchairs |
| <input type="checkbox"/> Grab Bars | <input type="checkbox"/> Zero-Step Entries | <input type="checkbox"/> Van Accessible Parking |
| <input type="checkbox"/> Lower Closet Rods | <input type="checkbox"/> Self-closing Mechanisms | <input type="checkbox"/> Motion Lights |
| <input type="checkbox"/> Barrier-free Showers/Tubs | <input type="checkbox"/> Widened Doorways & Offset Hinges | <input type="checkbox"/> Vision or Hearing Aids – permanent household fixtures only |
| <input type="checkbox"/> Lowering of Kitchen Cabinets | <input type="checkbox"/> Universal Design Floor Coverings (not allowed as a standalone activity) | <input type="checkbox"/> Functioning and up to date exterior security lighting |
| <input type="checkbox"/> ADA Counter Tops | <input type="checkbox"/> Updating of Dated and Dangerous Wiring to Be Able to Accommodate Medical Equipment Needs | <input type="checkbox"/> Appliance upgrades to energy star rating, i.e. stove, refrigerator |
| <input type="checkbox"/> ADA Toilets and Vanities | <input type="checkbox"/> Indoor/Outdoor Stairlifts | <input type="checkbox"/> Electrical upgrades or replacement-wiring of home (partial or full) |
| <input type="checkbox"/> Levered Door Handles | <input type="checkbox"/> Modifying Rooms to Create First-Floor Bedrooms, Kitchens, Bathrooms, Laundry rooms and/or Utility rooms | |
| <input type="checkbox"/> Toggle Light Switches | | |

Energy Efficiency

- ☐ Roof
- ☐ Storm Doors/Exterior Doors
- ☐ Windows
- ☐ Insulation
- ☐ Modification for modernization/efficiency purposes or replacement of heating (furnaces or boilers)/cooling (full home only)/ventilation systems and water heater upgrades including on demand retrofitting

Notes, Corrections:

Workmanship:

Subrecipient Approval: I hereby certify that I have reviewed the work completed and find it acceptable as described in the Contract Work Specifications. At this time, the Contractor has completed _____ % of the project and a payment of \$ _____ will be processed.

Date: _____

Request for Contractor Payment

Subrecipient Signature

I hereby express approval of the work performed and hereby agree the specified work has been performed to satisfaction by above Contractor. Further, I authorize the above payment.

Date: _____

Signature of Owner

Date: _____

Signature of Owner

Property Owner and Contractor Contract (Sample)
(This document can be modified to reflect Agency criteria)

THIS CONTRACT, dated month, day, year between **PROPERTY OWNER NAME** hereinafter referred to as "Property Owner") and **CONTRACTOR NAME** hereinafter referred to as "Contractor"), sets forth the terms and conditions for work to be performed on the premises located at:

Street Address: Address, City, County, Michigan Zip Code

FOR PURPOSES of this Contract, **SUBRECIPIENT NAME** (hereinafter referred to as "Administrator") shall assume the role of intermediary between the Property Owner and the Contractor in order to provide assistance in completing the work to be performed under the Contract. The assistance is provided by the United States Department of the Treasury American Rescue Plan (ARP) Coronavirus State and Local Fiscal Recovery Funds (SLFRF) as a grant mechanism within the MSHDA Neighborhood Housing Initiatives Division (NHID). All applicable Treasury ARP and Housing and Community Development Fund (HCDF) rules and regulations will be strictly enforced.

ARTICLE I

THE SPECIFICATION entitled "Bid Specifications for Home Improvement Project # _____, are hereby incorporated into this Contract and made a part hereof (hereinafter referred to as "Work Specifications") for the purpose of setting forth the work to be performed under this Contract. All work specifications must be pre-approved by the administrator via a written Notice to Proceed.

ARTICLE II

IN CONSIDERATION of the work performed by the Contractor according to the Work Specifications, the Contractor shall receive a payment in full the sum of dollar amount spelled out, (**\$ numeric amount**), Dollars, which may be paid at the Contractor's option, as follows:

☐ **Option 1:** A sum equal to 100% of the total Contract amount paid upon completion and approval of the work.

☐ **Option 2:** A sum equal to ____% of the total Contract amount at one-half completion and, ____% of the total contract amount at three quarter completion and, at completion and Final approval of work by the Property Owner, an additional ____%.

ARTICLE III

THE WORK to be performed under this Contract shall begin within days from the date of the "Proceed to Work Order" issued by Property Owner. The work shall be completed within days from the start of the work, unless the Contractor can show just cause for the delay of completion and obtains an extension of time in writing and signed by the Property Owner and approved by the Administrator.

ARTICLE IV

IF THE CONTRACTOR fails to complete the work within the specified time, the Administrator (with the consent of and on behalf of the Property Owner) will send the Contractor a letter by Certified Mail requesting completion of the work within a reasonable number of days from the date of the letter. If the Contractor fails to complete the work within the time stipulated, the Property Owner will hire another contractor to complete the work. The second contractor will be paid first. The first Contractor will only be entitled to the difference between the balance of the Contract amount and what is paid to the second contractor, if any, providing that the first and second contractors performed acceptable work.

ARTICLE V

THE CONTRACTOR will provide all materials, equipment, and labor necessary to perform the work stated in the Work Specifications. All work performed under this Contract will be completed in a good and reasonably workmanlike manner in strict adherence to the Work Specifications. "Workmanlike" will include reasonable aesthetic standards. Any work performed by the Contractor which is not stated in the Work Specifications and Work Change Orders authorized by the Administrator will not be paid under this Contract.

ARTICLE VI

THE CONTRACTOR will keep the premises clean, orderly, and safe during the course of the work. It is understood that the premises are to be occupied by the Property Owner during the performance of the work. The Contractor will be responsible for removing the debris from the work site at the completion of the work. Unless otherwise stipulated in the Work Specifications, materials and equipment which are to be removed and replaced as part of the Work Specifications shall become the property of the Contractor. The Contractor shall not use or cause to be used any hazardous materials, such as lead- based paint, in the performance of the work.

ARTICLE VII

IT IS THE CONTRACTOR'S responsibility to obtain any required work permits and arrange for subsequent inspections through the County or City or Township or other Code Departments when applicable. The Contractor will comply with all applicable local codes and ordinances whether or not specifically stated in the Work Specifications and will comply with all applicable State and Federal Codes and Laws, including all applicable licensure laws

ARTICLE VIII

THE CONTRACTOR will be required to perform any related work covered by the "Work Change Orders" issued by the Administrator and approved by the Property Owner. The Contract amount and completion date will be adjusted accordingly to allow time and agreeable compensation for the additional work performance.

ARTICLE IX

THE CONTRACTOR shall furnish evidence of Comprehensive Public Liability Insurance coverage protecting the Property Owner in the event of bodily injury including death for not less than \$300,000. and in the event of property damage arising out of the work performed by the Contractor or subcontractors, of \$100,000. Contractor will further furnish evidence of all other coverage required by Michigan Statutes, including but not limited to Workman's Compensation Insurance, before the start of the work to be performed under this Contract. A statement of Sole Proprietorship must be furnished in cases where Contractor is exempt from Workman's Compensation coverage.

ARTICLE X

THE CONTRACTOR may not assign this Contract to any other Contractor without the express consent of both the Property Owner and the Administrator.

ARTICLE XI

UPON COMPLETION OF THE WORK, the premises will be inspected by the Administrator's Housing Inspector to ascertain if the work stated in the Work Specifications has been completed satisfactorily in the opinion of the Administrator. The Property Owner will be also required to give written approval of the work performed even if the Housing Inspector ascertains that the work has been completed satisfactorily. If it is determined by either, that the work has not been completed satisfactorily or not in accordance with the Work Specifications, the Administrator will, by written notice to the Contractor, advise the Contractor to complete and/or correct the unsatisfactorily work within ten days from the date of receipt of the written notification by the Administrator.

ARTICLE XII

THE CONTRACTOR expressly and impliedly warrants against any faulty materials or workmanship. The Contractor expressly guarantees and agrees to remedy any defects in the work and to pay for any damage to other work resulting therefrom which shall appear within a period of warranty from the date of final acceptance of the work unless a longer period is specified in writing by agreement of the parties. The Contractor will provide a signed statement of "Contractor's Release of Liens and Claims" upon completion of the work from Contractor and any subcontractors, or material men. The Contractor will furnish the Property Owner with all manufacturers and supplier's written guarantees and warranties covering the materials and equipment furnished in the performance of the work under this Contract.

ARTICLE XIII

THE PROPERTY OWNER may not perform any of the work stated in the Work Specifications nor interfere in any way with the work being performed by the Contractor. Property Owner may not remove or alter any of the materials to be used in the performance of work. If the Property Owner is not satisfied with the work being done or the materials being used, the Property Owner will contact the Administrator in writing.

ARTICLE XIV

THE PROPERTY OWNER shall supply the Contractor, at no cost, the use of existing utilities such as light, heat, power, and water necessary to the performance and completion of the work. The Property Owner will provide the Contractor access to the property during the hours of 7:00 a.m. and 6:00 p.m., Monday through Saturday, or as otherwise mutually agreed between, Property Owner and Contractor.

ARTICLE XV

THE ADMINISTRATOR is held harmless by the Property Owner and Contractor as to any and all damages, injuries or losses, claims or cause of action. It is expressly understood by and between the parties that the Administrator does not guarantee the performance of and/or completion of work performed or to be performed pursuant to this Contract, nor does the Administrator warrant either impliedly or expressly the work, products, materials, or services provided by this Contract.

The Administrator will not be responsible for any oral or written agreements, in addition to the original contracted work as stated in the Work Specifications, between Contractor and Property Owner. This Contract constitutes the entire agreement between the parties and cannot be in any way altered, modified, or rescinded, except by its own terms or by written agreement of all the parties hereto.

ARTICLE XVI

Payment shall be made directly to the Contractor by the Subrecipient with the consent of and on behalf of the Property Owner.

ARTICLE XVII

IN THE EVENT a dispute arises hereunder between Contractor and Property Owner, the parties hereby agree: That if an impasse is reached between the parties during the construction phase of the project, the Administrator will be contacted and act as intermediary of the dispute; once project completion and disbursement of funds has occurred, Property Owner accepts responsibility for obtaining relief through appropriate channels such as the Michigan Department of Licensing and Regulation.

ARTICLE XVIII

DURING THE PERFORMANCE, of any contract under the Housing Program, the Contractor hereby agrees that the Contractor will not discriminate against any employee or applicant for employment because of Race, Color, Religion, Sex, or National Origin. The Contractor will take affirmative action to ensure that applicants are employed, and treated during employment without regard to their Race, Color, Religion, Sex, or National Origin. The Contractor will, in all solicitations or advertisements for employees placed by or on behalf of the Contractor, state that all qualified applicants will receive consideration for employment without regard to their Race, Color, Religion, Sex, or National Origin. The Contractor shall further comply with all State or Federal laws regarding Disabilities, Age, or other Civil Right Statutes.

ARTICLE XIX

THE PROPERTY OWNER AND THE CONTRACTOR agree they have read and understood the terms of this Contract. In the event the Contractor has demonstrated non-compliance with any of the above clauses or those attached to the Contract, the Contract may be canceled, terminated or suspended, in whole or part, and the Contractor may be declared INELIGIBLE for future work by this program.

**IN WITNESS WHEREOF, the parties hereto have executed this Contract this date
day of month, year.**

WITNESS:

Witness Name

PROPERTY OWNER(S):

Property Owner Name

Property Owner Name

CONTRACTOR:

Witness Name

Contractor Name and Title

DBA Name: _____

FEIN # _____

SUBRECIPIENT:

Name

Contact #

Subrecipient Lead and Asbestos Compliance Requirements

The attached guidance will mostly pertain to MICH subrecipients with housing enhancement activities. With the Housing Opportunities Promoting Energy Efficiency Program there are some judgement calls that need to be made on each component and per each activity. These judgement calls would be made specifically by each subrecipient, who knows best what their work involves. To be clear, these are judgements about things like whether lead or asbestos-containing material are likely to be disturbed and to what degree, not judgements on whether or not these laws apply, for they do. The goal of this guidance is to make you aware of the basic tenets of the laws. The determination of the process that will be used should be incorporated into your agency's program guidelines.

The following environmental rehabilitation component standards shall be part of a holistic rehabilitation activity. No stand-alone environmental activities are allowed.

If you have any questions in regard to lead and/or asbestos activities contact: Jim Davis, Construction Manager, 517-335-0560 or DavisJ83@michigan.gov.

Purpose

To establish MSHDA's expectations for compliance with lead and asbestos regulations for MICH funded projects.

Background

Although MICH is not sourced from the Department of Housing and Urban Development (HUD) and therefore not subject to HUD-Specific environmental review requirements (e.g., 24 CFR 35, 24 CFR 58)¹, MICH recipients and contractors are responsible for complying with all federal, state, and local public health and environmental laws or regulations that apply to activities under this eligible use category. Requirements around the handling and disposal of asbestos-containing materials, lead paint, and other harmful materials may apply. Treasury also encourages recipients to consult and apply best practices from the Environmental Protection Agency.

1. Lead Based Paint – EPA's Renovation, Repair and Painting (RRP) Rule

The EPA's Lead Renovation, Repair and Painting (RRP) Rule requires that firms performing renovation, repair and painting projects that disturb lead-based paint in homes built prior to 1978 have their firm certified by the EPA. When lead painted surfaces are disturbed during a MICH rehabilitation activity, subrecipients must use certified renovators who are trained by EPA-approved training providers and follow lead-safe work practices.

¹ If MICH funds are blended with federal funds, then additional requirements may apply.

All contractors working on MICH-funded projects in qualifying homes must have a current EPA RRP certification. However, a current EPA RRP certification is not required for trades people that are not working on lead paint surfaces. The subrecipient shall request and maintain proof of RRP certification in the project file along with documentation of lead-safe work practices and cleaning verification. At least one certified renovator must be at the job site when work is being done and all individuals trained in the use of lead safe work practices, per the RRP rule. For more information on lead-based paint how the RRP rule applies to your project, please contact the National Lead Information Center at (800) 424-5323.

2. Asbestos - National Emissions Standards for Hazardous Air Pollutants (NESHAP) & OSHA worker protection standards

Promulgated in 1973, the goal of EPA's NESHAP regulation is to minimize the release of asbestos fibers during renovation and demolition activities. Although there is a single-family, exemption clause in NESHAP, activities funded as part of a larger project, such MSHDA/HUD grants, are not covered under this exemption.

Compliance with NESHAP may require an asbestos inspection prior to renovation activities. This inspection will determine whether building components in the scope of work are Asbestos Containing Materials or ACM (material >1% asbestos) and how much ACM is present. It will also determine whether some or all of the ACM is friable or regulated and therefore may require abatement. If abatement is necessary, it must be completed by a currently licensed Asbestos Abatement Contractor.

The Occupational Safety and Health Administration (OSHA) regulates worker protection and exposures to asbestos. Within the Michigan Department of Licensing and Regulatory Affairs (LARA), the Michigan Occupational Safety and Health Administration (MIOSHA) Asbestos Program administers the federal OSHA asbestos standards. The MIOSHA Asbestos Program also accredits and licenses professionals in the asbestos industry and processes asbestos abatement project notifications which require specific procedures that differ from NESHAP notification procedures. Contractors are responsible for OSHA compliance with worker safety provisions.

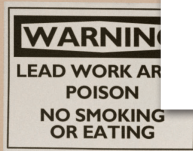
Only EPA asbestos certified specialist workers along with a supervisor can carry out asbestos abatement tasks. Asbestos activities must be associated with an approved rehabilitation activity.

Although only an inspection can determine whether a building material contains asbestos, some well-known ACM components include:

- Cement shingles
- Roofing felt, coatings, shingles and/or tiles
- Millboard
- Pipeline wrap
- Gaskets
- Boiler wrapped pipes
- Transit siding
- 9"x9" vinyl-asbestos floor tiles
- Vermiculite insulation-attics and walls
- Various plaster material at walls and ceilings
- Various mastics, glue caulks, glazing, etc.

For more information on how NESHAP or OSHA worker protection standards apply to your project, please contact the MDEQ NESHAP Program at (517) 284-6777 or the MIOSHA Asbestos Program at (517) 284-7680.

THE LEAD-SAFE CERTIFIED GUIDE TO RENOVATE RIGHT



CAUTION CAUTION CAUTION CAUTION CAUTION CAUTION



1-800-424-LEAD (5323)

epa.gov/getleadsafe

EPA-740-K-10-001

Revised September 2011



This document may be purchased through the U.S. Government Printing Office online at bookstore.gpo.gov or by phone (toll-free): 1-866-512-1800.



Important lead hazard information for
families, child care providers and schools.



IT'S THE LAW!

Federal law requires contractors that disturb painted surfaces in homes, child care facilities and schools built before 1978 to be certified and follow specific work practices to prevent lead contamination. Always ask to see your contractor's certification.

Federal law requires that individuals receive certain information before renovating more than six square feet of painted surfaces in a room for interior projects or more than twenty square feet of painted surfaces for exterior projects or window replacement or demolition in housing, child care facilities and schools built before 1978.

- Homeowners and tenants: renovators must give you this pamphlet before starting work.
- Child care facilities, including preschools and kindergarten classrooms, and the families of children under six years of age that attend those facilities: renovators must provide a copy of this pamphlet to child care facilities and general renovation information to families whose children attend those facilities.



WHO SHOULD READ THIS PAMPHLET?

This pamphlet is for you if you:

- Reside in a home built before 1978.
- Own or operate a child care facility, including preschools and kindergarten classrooms, built before 1978, or
- Have a child under six years of age who attends a child care facility built before 1978.

You will learn:

- Basic facts about lead and your health.
- How to choose a contractor, if you are a property owner.
- What tenants, and parents/guardians of a child in a child care facility or school should consider.
- How to prepare for the renovation or repair job.
- What to look for during the job and after the job is done.
- Where to get more information about lead.

This pamphlet is not for:

- **Abatement projects.** Abatement is a set of activities aimed specifically at eliminating lead or lead hazards. EPA has regulations for certification and training of abatement professionals. If your goal is to eliminate lead or lead hazards, contact the National Lead Information Center at **1-800-424-LEAD (5323)** for more information.
- **“Do-it-yourself” projects.** If you plan to do renovation work yourself, this document is a good start, but you will need more information to complete the work safely. Call the National Lead Information Center at **1-800-424-LEAD (5323)** and ask for more information on how to work safely in a home with lead-based paint.
- **Contractor education.** Contractors who want information about working safely with lead should contact the National Lead Information Center at **1-800-424-LEAD (5323)** for information about courses and resources on lead-safe work practices.



RENOVATING, REPAIRING, OR PAINTING?



- Is your home, your building, or the child care facility or school your children attend being renovated, repaired, or painted?
- Was your home, your building, or the child care facility or school where your children under six years of age attend built before 1978?

If the answer to these questions is YES, there are a few important things you need to know about lead-based paint.

This pamphlet provides basic facts about lead and information about lead safety when work is being done in your home, your building or the child care facility or school your children attend.

The Facts About Lead

- Lead can affect children's brains and developing nervous systems, causing reduced IQ, learning disabilities, and behavioral problems. Lead is also harmful to adults.
- Lead in dust is the most common way people are exposed to lead. People can also get lead in their bodies from lead in soil or paint chips. Lead dust is often invisible.
- Lead-based paint was used in more than 38 million homes until it was banned for residential use in 1978.
- Projects that disturb painted surfaces can create dust and endanger you and your family. Don't let this happen to you. Follow the practices described in this pamphlet to protect you and your family.

LEAD AND YOUR HEALTH

Lead is especially dangerous to children under six years of age.

Lead can affect children's brains and developing nervous systems, causing:

- Reduced IQ and learning disabilities.
- Behavior problems.

Even children who appear healthy can have dangerous levels of lead in their bodies.

Lead is also harmful to adults. In adults, low levels of lead can pose many dangers, including:

- High blood pressure and hypertension.
- Pregnant women exposed to lead can transfer lead to their fetuses. Lead gets into the body when it is swallowed or inhaled.
- People, especially children, can swallow lead dust as they eat, play, and do other normal hand-to-mouth activities.
- People may also breathe in lead dust or fumes if they disturb lead-based paint. People who sand, scrape, burn, brush, blast or otherwise disturb lead-based paint risk unsafe exposure to lead.



What should I do if I am concerned about my family's exposure to lead?

- A blood test is the only way to find out if you or a family member already has lead poisoning. Call your doctor or local health department to arrange for a blood test.
- Call your local health department for advice on reducing and eliminating exposures to lead inside and outside your home, child care facility or school.
- Always use lead-safe work practices when renovation or repair will disturb painted surfaces.

For more information about the health effects of exposure to lead, visit the EPA lead website at [epa.gov/lead/pubs/leadinfo](https://www.epa.gov/lead/pubs/leadinfo) or call 1-800-424-LEAD (5323).

There are other things you can do to protect your family every day.

- Regularly clean floors, window sills, and other surfaces.
- Wash children's hands, bottles, pacifiers, and toys often.
- Make sure children eat a healthy, nutritious diet consistent with the USDA's dietary guidelines, that helps protect children from the effects of lead.
- Wipe off shoes before entering the house.

WHERE DOES THE LEAD COME FROM?

Dust is the main problem.

The most common way to get lead in the body is from dust. Lead dust comes from deteriorating lead-based paint and lead-contaminated soil that gets tracked into your home. This dust may accumulate to unsafe levels. Then, normal hand-to-mouth activities, like playing and eating (especially in young children), move that dust from surfaces like floors and window sills into the body.

Home renovation creates dust.

Common renovation activities like sanding, cutting, and demolition can create hazardous lead dust and chips.

Proper work practices protect you from the dust.

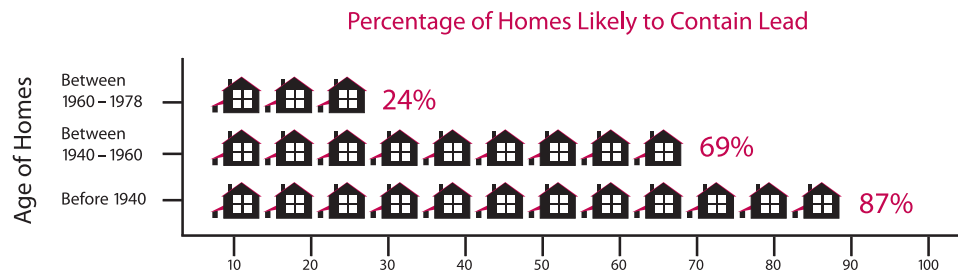
The key to protecting yourself and your family during a renovation, repair or painting job is to use lead-safe work practices such as containing dust inside the work area, using dust-minimizing work methods, and conducting a careful cleanup, as described in this pamphlet.

Other sources of lead.

Remember, lead can also come from outside soil, your water, or household items (such as lead-glazed pottery and lead crystal). Contact the National Lead Information Center at 1-800-424-LEAD (5323) for more information on these sources.



CHECKING YOUR HOME FOR LEAD-BASED PAINT



Older homes, child care facilities, and schools are more likely to contain lead-based paint.

Homes may be single-family homes or apartments. They may be private, government-assisted, or public housing. Schools are preschools and kindergarten classrooms. They may be urban, suburban, or rural.

You have the following options:

You may decide to assume your home, child care facility, or school contains lead.

Especially in older homes and buildings, you may simply want to assume lead-based paint is present and follow the lead-safe work practices described in this brochure during the renovation, repair, or painting job.

You can hire a certified professional to check for lead-based paint.

These professionals are certified risk assessors or inspectors, and can determine if your home has lead or lead hazards.

- A certified inspector or risk assessor can conduct an inspection telling you whether your home, or a portion of your home, has lead-based paint and where it is located. This will tell you the areas in your home where lead-safe work practices are needed.
- A certified risk assessor can conduct a risk assessment telling you if your home currently has any lead hazards from lead in paint, dust, or soil. The risk assessor can also tell you what actions to take to address any hazards.
- For help finding a certified risk assessor or inspector, call the National Lead Information Center at 1-800-424-LEAD (5323).

You may also have a certified renovator test the surfaces or components being disturbed for lead by using a lead test kit or by taking paint chip samples and sending them to an EPA-recognized testing laboratory. Test kits must be EPA-recognized and are available at hardware stores. They include detailed instructions for their use.

FOR PROPERTY OWNERS

You have the ultimate responsibility for the safety of your family, tenants, or children in your care.

This means properly preparing for the renovation and keeping persons out of the work area (see p. 8). It also means ensuring the contractor uses lead-safe work practices.

Federal law requires that contractors performing renovation, repair and painting projects that disturb painted surfaces in homes, child care facilities, and schools built before 1978 be certified and follow specific work practices to prevent lead contamination.

Make sure your contractor is certified, and can explain clearly the details of the job and how the contractor will minimize lead hazards during the work.

- You can verify that a contractor is certified by checking EPA's website at epa.gov/getleadSAFE or by calling the National Lead Information Center at 1-800-424-LEAD (5323). You can also ask to see a copy of the contractor's firm certification.
- Ask if the contractor is trained to perform lead-safe work practices and to see a copy of their training certificate.
- Ask them what lead-safe methods they will use to set up and perform the job in your home, child care facility or school.
- Ask for references from at least three recent jobs involving homes built before 1978, and speak to each personally.

Always make sure the contract is clear about how the work will be set up, performed, and cleaned.

- Share the results of any previous lead tests with the contractor.
- You should specify in the contract that they follow the work practices described on pages 9 and 10 of this brochure.
- The contract should specify which parts of your home are part of the work area and specify which lead-safe work practices will be used in those areas. Remember, your contractor should confine dust and debris to the work area and should minimize spreading that dust to other areas of the home.
- The contract should also specify that the contractor will clean the work area, verify that it was cleaned adequately, and re-clean it if necessary.

If you think a worker is not doing what he is supposed to do or is doing something that is unsafe, you should:

- Direct the contractor to comply with regulatory and contract requirements.
- Call your local health or building department, or
- Call EPA's hotline 1-800-424-LEAD (5323).

If your property receives housing assistance from HUD (or a state or local agency that uses HUD funds), you must follow the requirements of HUD's Lead-Safe Housing Rule and the ones described in this pamphlet.

FOR TENANTS AND FAMILIES OF CHILDREN UNDER SIX YEARS OF AGE IN CHILD CARE FACILITIES AND SCHOOLS

You play an important role ensuring the ultimate safety of your family.

This means properly preparing for the renovation and staying out of the work area (see p. 8).

Federal law requires that contractors performing renovation, repair and painting projects that disturb painted surfaces in homes built before 1978 and in child care facilities and schools built before 1978, that a child under six years of age visits regularly, to be certified and follow specific work practices to prevent lead contamination.

The law requires anyone hired to renovate, repair, or do painting preparation work on a property built before 1978 to follow the steps described on pages 9 and 10 unless the area where the work will be done contains no lead-based paint.

If you think a worker is not doing what he is supposed to do or is doing something that is unsafe, you should:

- Contact your landlord.
- Call your local health or building department, or
- Call EPA's hotline 1-800-424-LEAD (5323).

If you are concerned about lead hazards left behind after the job is over, you can check the work yourself (see page 10).



PREPARING FOR A RENOVATION

The work areas should not be accessible to occupants while the work occurs.

The rooms or areas where work is being done may need to be blocked off or sealed with plastic sheeting to contain any dust that is generated. Therefore, the contained area may not be available to you until the work in that room or area is complete, cleaned thoroughly, and the containment has been removed. Because you may not have access to some areas during the renovation, you should plan accordingly.

You may need:

- Alternative bedroom, bathroom, and kitchen arrangements if work is occurring in those areas of your home.
- A safe place for pets because they too can be poisoned by lead and can track lead dust into other areas of the home.
- A separate pathway for the contractor from the work area to the outside in order to bring materials in and out of the home. Ideally, it should not be through the same entrance that your family uses.
- A place to store your furniture. All furniture and belongings may have to be moved from the work area while the work is being done. Items that can't be moved, such as cabinets, should be wrapped in plastic.
- To turn off forced-air heating and air conditioning systems while the work is being done. This prevents dust from spreading through vents from the work area to the rest of your home. Consider how this may affect your living arrangements.

You may even want to move out of your home temporarily while all or part of the work is being done.

Child care facilities and schools may want to consider alternative accommodations for children and access to necessary facilities.



DURING THE WORK

Federal law requires contractors that are hired to perform renovation, repair and painting projects in homes, child care facilities, and schools built before 1978 that disturb painted surfaces to be certified and follow specific work practices to prevent lead contamination.

The work practices the contractor must follow include these three simple procedures, described below:

1. Contain the work area. The area must be contained so that dust and debris do not escape from that area. Warning signs must be put up and plastic or other impermeable material and tape must be used as appropriate to:

- Cover the floors and any furniture that cannot be moved.
- Seal off doors and heating and cooling system vents.
- For exterior renovations, cover the ground and, in some instances, erect vertical containment or equivalent extra precautions in containing the work area.

These work practices will help prevent dust or debris from getting outside the work area.

2. Avoid renovation methods that generate large amounts of lead-contaminated dust.

Some methods generate so much lead-contaminated dust that their use is prohibited.

They are:

- Open flame burning or torching.
- Sanding, grinding, planing, needle gunning, or blasting with power tools and equipment not equipped with a shroud and HEPA vacuum attachment.
- Using a heat gun at temperatures greater than 1100°F.



There is no way to eliminate dust, but some renovation methods make less dust than others. Contractors may choose to use various methods to minimize dust generation, including using water to mist areas before sanding or scraping; scoring paint before separating components; and prying and pulling apart components instead of breaking them.

3. Clean up thoroughly. The work area should be cleaned up daily to keep it as clean as possible. When all the work is done, the area must be cleaned up using special cleaning methods before taking down any plastic that isolates the work area from the rest of the home. The special cleaning methods should include:

- Using a HEPA vacuum to clean up dust and debris on all surfaces, followed by
- Wet wiping and wet mopping with plenty of rinse water.

When the final cleaning is done, look around. There should be no dust, paint chips, or debris in the work area. If you see any dust, paint chips, or debris, the area must be re-cleaned.

FOR PROPERTY OWNERS: AFTER THE WORK IS DONE

When all the work is finished, you will want to know if your home, child care facility, or school where children under six attend has been cleaned up properly.

EPA Requires Cleaning Verification.

In addition to using allowable work practices and working in a lead-safe manner, EPA's RRP rule requires contractors to follow a specific cleaning protocol. The protocol requires the contractor to use disposable cleaning cloths to wipe the floor and other surfaces of the work area and compare these cloths to an EPA-provided cleaning verification card to determine if the work area was adequately cleaned. EPA research has shown that following the use of lead-safe work practices with the cleaning verification protocol will effectively reduce lead-dust hazards.

Lead-Dust Testing.

EPA believes that if you use a certified and trained renovation contractor who follows the LRRP rule by using lead-safe work practices and the cleaning protocol after the job is finished, lead-dust hazards will be effectively reduced. If, however, you are interested in having lead-dust testing done at the completion of your job, outlined below is some helpful information.

What is a lead-dust test?

- Lead-dust tests are wipe samples sent to a laboratory for analysis. You will get a report specifying the levels of lead found after your specific job.

How and when should I ask my contractor about lead-dust testing?

- Contractors are not required by EPA to conduct lead-dust testing. However, if you want testing, EPA recommends testing be conducted by a lead professional. To locate a lead professional who will perform an evaluation near you, visit EPA's website at epa.gov/lead/pubs/locate or contact the National Lead Information Center at **1-800-424-LEAD (5323)**.
- If you decide that you want lead-dust testing, it is a good idea to specify in your contract, before the start of the job, that a lead-dust test is to be done for your job and who will do the testing, as well as whether re-cleaning will be required based on the results of the test.
- You may do the testing yourself. If you choose to do the testing, some EPA-recognized lead laboratories will send you a kit that allows you to collect samples and send them back to the laboratory for analysis. Contact the National Lead Information Center for lists of EPA-recognized testing laboratories.



FOR ADDITIONAL INFORMATION

You may need additional information on how to protect yourself and your children while a job is going on in your home, your building, or child care facility.

The National Lead Information Center at **1-800-424-LEAD (5323)** or epa.gov/lead/nlic can tell you how to contact your state, local, and/or tribal programs or get general information about lead poisoning prevention.

- State and tribal lead poisoning prevention or environmental protection programs can provide information about lead regulations and potential sources of financial aid for reducing lead hazards. If your state or local government has requirements more stringent than those described in this pamphlet, you must follow those requirements.
- Local building code officials can tell you the regulations that apply to the renovation work that you are planning.
- State, county, and local health departments can provide information about local programs, including assistance for lead-poisoned children and advice on ways to get your home checked for lead.

The National Lead Information Center can also provide a variety of resource materials, including the following guides to lead-safe work practices. Many of these materials are also available at epa.gov/lead/pubs/brochure

- Steps to Lead Safe Renovation, Repair and Painting.
- Protect Your Family from Lead in Your Home
- Lead in Your Home: A Parent's Reference Guide



For the hearing impaired, call the Federal Information Relay Service at 1-800-877-8339 to access any of the phone numbers in this brochure.

EPA CONTACTS

EPA Regional Offices

EPA addresses residential lead hazards through several different regulations. EPA requires training and certification for conducting abatement and renovations, education about hazards associated with renovations, disclosure about known lead paint and lead hazards in housing, and sets lead-paint hazard standards.

Your Regional EPA Office can provide further information regarding lead safety and lead protection programs at epa.gov/lead.

Region 1

(Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)
Regional Lead Contact
U.S. EPA Region 1
Suite 1100
One Congress Street
Boston, MA 02114-2023
(888) 372-7341

Region 2

(New Jersey, New York, Puerto Rico, Virgin Islands)
Regional Lead Contact
U.S. EPA Region 2
2890 Woodbridge Avenue
Building 205, Mail Stop 225
Edison, NJ 08837-3679
(732) 321-6671

Region 3

(Delaware, Maryland, Pennsylvania, Virginia, Washington, DC, West Virginia)
Regional Lead Contact
U.S. EPA Region 3
1650 Arch Street
Philadelphia, PA 19103-2029
(215) 814-5000

Region 4

(Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)
Regional Lead Contact
U.S. EPA Region 4
61 Forsyth Street, SW
Atlanta, GA 30303-8960
(404) 562-9900

Region 5

(Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)
Regional Lead Contact
U.S. EPA Region 5
77 West Jackson Boulevard
Chicago, IL 60604-3507
(312) 886-6003

Region 6

(Arkansas, Louisiana, New Mexico, Oklahoma, Texas)
Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue,
12th Floor
Dallas, TX 75202-2733
(214) 665-7577

Region 7

(Iowa, Kansas, Missouri, Nebraska)
Regional Lead Contact
U.S. EPA Region 7
901 N. 5th Street
Kansas City, KS 66101
(913) 551-7003

Region 8

(Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)
Regional Lead Contact
U.S. EPA Region 8
1595 Wynkoop Street
Denver, CO 80202
(303) 312-6312

Region 9

(Arizona, California, Hawaii, Nevada)
Regional Lead Contact
U.S. Region 9
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-8021

Region 10

(Alaska, Idaho, Oregon, Washington)
Regional Lead Contact
U.S. EPA Region 10
1200 Sixth Avenue
Seattle, WA 98101-1128
(206) 553-1200

OTHER FEDERAL AGENCIES

CPSC

The Consumer Product Safety Commission (CPSC) protects the public from the unreasonable risk of injury or death from 15,000 types of consumer products under the agency's jurisdiction. CPSC warns the public and private sectors to reduce exposure to lead and increase consumer awareness. Contact CPSC for further information regarding regulations and consumer product safety.

CPSC

4330 East West Highway
Bethesda, MD 20814
Hotline 1-(800) 638-2772
cpsc.gov

CDC Childhood Lead Poisoning Prevention Branch

The Centers for Disease Control and Prevention (CDC) assists state and local childhood lead poisoning prevention programs to provide a scientific basis for policy decisions, and to ensure that health issues are addressed in decisions about housing and the environment. Contact CDC Childhood Lead Poisoning Prevention Program for additional materials and links on the topic of lead.

CDC Childhood Lead Poisoning Prevention Branch

4770 Buford Highway, MS F-40
Atlanta, GA 30341
(770) 488-3300
cdc.gov/nceh/lead

HUD Office of Healthy Homes and Lead Hazard Control

The Department of Housing and Urban Development (HUD) provides funds to state and local governments to develop cost-effective ways to reduce lead-based paint hazards in America's privately-owned low-income housing. In addition, the office enforces the rule on disclosure of known lead paint and lead hazards in housing, and HUD's lead safety regulations in HUD-assisted housing, provides public outreach and technical assistance, and conducts technical studies to help protect children and their families from health and safety hazards in the home. Contact the HUD Office of Healthy Homes and Lead Hazard Control for information on lead regulations, outreach efforts, and lead hazard control research and outreach grant programs.

U.S. Department of Housing and Urban Development

Office of Healthy Homes and Lead Hazard Control
451 Seventh Street, SW, Room 8236
Washington, DC 20410-3000
HUD's Lead Regulations Hotline
(202) 402-7698
hud.gov/offices/lead/



SAMPLE PRE-RENOVATION FORM

This sample form may be used by renovation firms to document compliance with the Federal pre-renovation education and renovation, repair, and painting regulations.

Occupant Confirmation

Pamphlet Receipt

- ☐ I have received a copy of the lead hazard information pamphlet informing me of the potential risk of the lead hazard exposure from renovation activity to be performed in my dwelling unit. I received this pamphlet before the work began.

Printed Name of Owner-occupant

Signature of Owner-occupant

Signature Date

Renovator's Self Certification Option (for tenant-occupied dwellings only)

Instructions to Renovator: If the lead hazard information pamphlet was delivered but a tenant signature was not obtainable, you may check the appropriate box below.

- ☐ **Declined** – I certify that I have made a good faith effort to deliver the lead hazard information pamphlet to the rental dwelling unit listed below at the date and time indicated and that the occupant declined to sign the confirmation of receipt. I further certify that I have left a copy of the pamphlet at the unit with the occupant.
- ☐ **Unavailable for signature** – I certify that I have made a good faith effort to deliver the lead hazard information pamphlet to the rental dwelling unit listed below and that the occupant was unavailable to sign the confirmation of receipt. I further certify that I have left a copy of the pamphlet at the unit by sliding it under the door or by (fill in how pamphlet was left).

Printed Name of Person Certifying Delivery

Attempted Delivery Date

Signature of Person Certifying Lead Pamphlet Delivery

Unit Address

Note Regarding Mailing Option — As an alternative to delivery in person, you may mail the lead hazard information pamphlet to the owner and/or tenant. Pamphlet must be mailed at least seven days before renovation. Mailing must be documented by a certificate of mailing from the post office.

Michigan Occupational Safety and Health Administration (MIOSHA) Fact Sheets & Standards Asbestos

OSHA regulates worker protection standards and exposures for Asbestos Materials. For details regarding the OSHA regulations, refer to 29 CFR 1910.1001 (non-construction) and 1926.1101 (construction)

Asbestos:

The Michigan Occupational Safety and Health Administration (MIOSHA) Asbestos Program was initiated in September of 1986. The primary function of the program is to assure that the people working with asbestos are properly trained and the individuals performing asbestos removal comply with rules governing the work activity. These rules are designed to protect not only the individual employee performing asbestos abatement work, but also the general public that occupy the area or building in which the work occurs.

Owner occupied primary residences may contain material components which have historically been proven to have Asbestos-Containing Materials (ACM's) and are subject to testing and/or assumption they contain asbestos, if disturbed during rehabilitation activities, these material components shall be subject to testing, abatement protocol for worker and occupant safety. The following is a list of various examples "but not limited to" some residential building components historically proven to have ACM's.

- boiler wrapped pipes
- transite siding
- 9" x 9" floor tiles
- vermiculate insulation-attics and walls
- various plaster material at walls and ceilings
- Various mastics, glues, caulks, glazing etc...

1. The following websites/PDF are MIOSHA Asbestos Fact Sheets and Standards for general construction activities and/or projects.

MIOSHA Asbestos
Fact.pdf



2. Asbestos Safety & Health Standards in Construction

[2020-055 LE CS Part 602 Asbestos in Construction \(print version\) \(michigan.gov\)](#)

[29 CFR § 1926.1101 - Asbestos. | CFR | US Law | LII / Legal Information Institute \(cornell.edu\)](#)

Lead Paint

The Michigan Occupational Safety and Health Administration (MIOSHA) regulates worker protection standards and exposures for Lead Based Paint. MIOSHA's Lead Standard for the Construction Industry, Title 29 Code of Federal Regulations 1926.62, covers lead in a variety of forms, including metallic lead, all inorganic lead compounds, and organic lead soaps.

Lead Based Paint:

In 1992, Congress passed the Housing and Community Development Act (Public Law 102–550), which included as Title X the “Residential Lead-Based Paint Hazard Reduction Act of 1992.” Title X is a comprehensive law designed to direct the Nation’s response to the public health problem of lead-based paint hazards in housing. This law directed the Occupational Safety and Health Administration to increase the protection for workers exposed to lead hazards throughout the construction industry.

1. The following websites/PDF are MIOSHA Lead Based Paint Fact Sheets and Standards for the general construction industry.



OSHA Lead Paint
Fact_C012.pdf

2. MIOSHA-STD-1403 (03/21) Part 603. Lead Exposure in Construction

[BSR-STD- \(michigan.gov\)](#)

[Lead in Construction \(osha.gov\)](#)

MICH Component Standards for Allowable Rehabilitation Activities

Eligible Qualified MICH Activities

All MICH program financed activities are specific and necessary health and safety improvements to an existing structure occupied with a qualified financial hardship based on presumed benefit. Activities undertaken must be selected based on inspection, code compliance documented needs, energy assessment/audit recommendations and if needed to comply with certain codes and ordinances per local building official reports.

MICH assisted activities are limited to:

- Roof
- Storm Doors and Exterior Doors.
- Windows.
- Insulation.
- Modification for modernization/efficiency purposes or replacement of heating (furnaces/boilers) cooling (full home only) ventilation systems and water heater upgrades including on demand retrofitting.
- Functioning and up to date exterior security lighting.
- Appliance upgrades to energy star rating.
- Electrical upgrades or replacement wiring of home, partial or full.
- Handrails
- Grab Bars
- Lower Closet Rods
- Barrier-free Showers/Tubs
- Lowering of Kitchen Cabinets
- ADA Counter Tops
- ADA Toilets and Vanities
- Levered Door Handles
- Toggle Light Switches
- Ramps, front, side, back or garage
- Zero-Step Entries
- Self-closing Mechanisms
- Widened Doorways & Offset Hinges
- Universal Design Floor Coverings (not allowed as a standalone activity)
- Updating of Dated and Dangerous Wiring to Be Able to Accommodate Medical Equipment Needs
- Indoor/Outdoor Stairlifts
- Modifying Rooms to Create First-Floor Bedrooms, Kitchens, Bathrooms, Laundry rooms and/or Utility rooms

- Increasing Turn Around Radii and Bathroom Size to Accommodate Wheelchairs
- Van Accessible Parking
- Motion Lights
- Vision or Hearing Aids – permanent household fixtures only

NOTE: All MICH construction activities shall comply with the standards within this document.

Energy Rehabilitation Standards

Standards for energy efficient rehabilitation upgrades provide direction in making appropriate choices for treatments that guide homeowners on how to save money on utility cost and ultimately reduce the carbon footprint of their home. The inclusion of component guidelines describes specific treatments that do or do not meet the standards.

Guidelines include providing convenient and valuable web-links to State and Local Energy Codes, EPA information and best practices, Energy Star articles and guidance on the highest energy efficient furnaces, water heaters, windows, doors, air sealing and other energy saving household items such as lighting, air cleaning, smart thermostats, appliances, and advice on household behavior to saving energy. The energy rehabilitation standards appropriately guide homeowners, state or county grant administrators, energy auditors, contractors, and housing sub-trades to properly implement energy related rehabilitation activities within their prospective business areas of expertise.

At minimum the Energy Rehabilitation Standards should address:

- **Health and Safety**- items such as asbestos containing materials, lead paint, and other life-threatening deficiencies, which must be addressed immediately if the home is occupied at the time of rehabilitation.
- **Major Systems** – including roofing, weatherproofing, windows, doors, attic wall and floor insulation, air sealing, gutters, electrical, whole house heating and air conditioning, water heaters, ventilation, lighting, appliances, whole house generators, solar panels, and environmental activities associated with applicable rehabilitation activities.
- **Energy Audits**- Standards must require a professional energy audit to properly evaluate the home systems, and upon project completion, energy audit analyzing the energy savings.

Pitched Roofs

Repair Standards

- Missing and leaking shingles and flashing will be repaired on otherwise functional roofs. Slate, metal, and tile roofs will be repaired when possible. Antennas will be removed.

Replacement Standard

- No more than 2 layers of roofing are permitted. Install fiberglass, asphalt, 3-tab or architectural, class A shingles with a prorated 25/30-year warranty. When possible, a continuous ridge vent will be installed over 30-lb. felt with new drip edge on all edges. Ice and water shield will be installed per local/state codes and manufacturer's specifications.

NOTE: *MICH (Roof Only Projects) shall have a comprehensive attic space energy audit* completed to evaluate attic insulation R-Value and proper ventilation to meet the following criteria.

- Attic insulation shall be a minimum of R-49 with soffit baffles installed when there are soffit vents to maintain ventilation at the eaves. All soffit & fascia components shall be in good condition and vented where possible. Gutters and Downspouts **shall be installed** per MI-HOPE standards written within this document.

Gutters and Downspouts

Repair Standards

- **Gutters & Downspouts** must be in good repair, leak free and collect storm water from all lower roof edges. Concrete or Plastic splash blocks will be installed to move water away from the foundation. The system must move all storm water away from the house/building and prevent water from entering the structure.

Replacement Standards

- **K-Style Aluminum Gutters & Downspouts** will be installed to collect storm water from all lower roof edges and upper roof areas where needed. Leaf guards will be installed, color to match new gutters & downspouts. Concrete or Plastic splash blocks will be installed to move water away from the foundation. The system must move all roof component storm water away from the house/building and prevent water from entering the structure. Downspout outlets shall project a minimum of 3 feet away from the foundation.

Exterior Doors & Storm Doors

Repair Standards

- **Exterior Doors**- shall be solid, insulated, weather-stripped, and will operate smoothly. They will include a peep hole or light panel, a dead bolt, and an entrance lock set keyed to match.
- **Storm Doors**- shall be in good working condition, sealed tight when closed and ventilated with either one screen for full view or two screens with double glass windows.

Replacement Standards

- **Replacement doors**- at the front of the property for historically significant buildings will be historically sensitive. Local Historic District approval may be needed.
- **Exterior Doors**- Steel, six-panel doors with lite panels may be installed on homes that are not historically significant. Dead bolt locks and entrance lock sets will be installed on all exterior doors keyed to match. All new doors shall be insulated, weather-stripped and airtight.
- **Storm Doors**- **shall be insulated, sealed tight** when closed and ventilated with either one screen for full view or two screens with double glass.

Windows

Repair Standards

- All windows will operate, remain in an open position when placed there, lock when closed and the open section will be covered with a screen.

Replacement Standards

- Windows that are not repairable may be replaced and will meet the ENERGY STAR standard for this geographic region.
- http://www.energystar.gov/index.cfm?c=windows_doors.pr_anat_window
- Windows on key façades of historically sensitive properties will be of the style, size and profile of the existing windows and building type. New windows on other properties may be vinyl and double-glazed.
- [Consumer Guide to Energy-Efficient Windows](#)
- [ENERGY STAR Program Requirements for Windows, Doors & Skylights](#)

Air Sealing/Insulating and Michigan Uniform Energy Codes**Air Sealing/Infiltration & Leakage****Repair Standards**

- All homes or rental units will be tested with a Blower Door and existing air sealing shall be repaired to attain 4 to 8 Air Changes per Hour at 50 Pascal pressure (4-8 ACH50). All Duct work shall be sealed per Energy Star Standards and with approved materials.

Replacement Standards

- All homes or rental units will be air sealed to meet the Blower Door test requirements of 4 to 8 Air Changes per Hour at 50 Pascal pressure (4-8 ACH50). All Duct work shall be sealed per Energy Star Standards and with approved materials.
- Air Sealing: See further information. Attic, Windows and Doors, Basement & Crawl Spaces.
- [Attic Air Sealing Project | ENERGY STAR](#)
- Do it yourself guide. [A Do-It-Yourself Guide to Sealing and Insulating with ENERGY STAR: Sealing Air Leaks and Adding Attic Insulation](#)
- [Duct Sealing | ENERGY STAR](#)

Insulation Types and Standards

NOTE: All MICH home insulating will be completed utilizing the Department of Energy (DOE) R-values and utilize approved insulation types that comply with Michigan Residential Codes.

- When insulating your home, you can choose from many types of insulation. To choose the best type of insulation, you should first determine the following:
 - Where you want or need to install/add insulation.
 - The recommended [R-values](#) for areas you want to insulate.

R-Values

- An insulating material's resistance to conductive heat flow is measured or rated in terms of its thermal resistance or R-value -- the higher the R-value, the greater the insulating effectiveness. The R-value depends on the type of insulation, its thickness, and its density. The R-value of most insulations also depends on temperature, aging, and moisture accumulation.
- [Types of Insulation | Department of Energy](#)

MICH Recommended Areas:

- Basement Walls-Interior and/or Exterior, Rim Joist, Floors, Walls, Ceilings, Attics & access covers. Reflective surfaces can be used in attics per manufacturer standards.

Michigan Codes: [Chapter 11: \[RE\] Energy Efficiency, 2015 Michigan Residential Code | UpCodes](#)

- R 408.30524 Michigan uniform energy code. [Michigan | Building Energy Codes Program](#)
- [Bureau of Construction Codes - 2009 Michigan Uniform Energy Code - Residential & Commercial \(bloomfieldhillsmi.net\)](#)

NOTE: All MICH projects shall comply with the Michigan Residential Code Part 5.

Michigan Residential Code (Part 5) [Microsoft Word - R 408.30501 to 408.30547 \(state.mi.us\)](#)

- Michigan Climate Zones R 408.30547c General; Specifically, Pages 69, 70, 71, 72.

Building Thermal Envelope R408.30547d

- Thermal Envelope Pages 73,74-Tables on 75, 76, 77, 78, 79, 80, 81 and 82.
- R408.30547f Systems: Pages 83, 84, 85.

IECC Compliance Guide for Homes in Michigan

- [MI-2009.pdf \(insulationinstitute.org\)](#)

Michigan Energy Code

[Ten things to know about the 2021 Michigan energy code based on the ASHRAE 90.1-2019 standard | Consulting - Specifying Engineer \(csemaq.com\)](#)

Heating Systems

Repair Standards

- Workable existing heating systems will be inspected and serviced to operate in a safe manner with the highest energy efficiency possible for the heating unit.
- Boiler Systems shall be inspected for proper operation and repaired as applicable for good operation and energy efficiency.
- Electric heating systems shall be removed and replaced unless such units have a current energy star approved rating.

Replacement Standards

- Gas-fired heating plants will be rated at $\geq 97\%$ AFUE or better. Oil-fired boilers will be rated at $> 85\%$ AFUE or better. All heating units shall be properly sized utilizing the climate zone & area square footage to determine British Thermal Units (BTUs). A professional Heating & Cooling Contractor shall perform all calculations and provide them to the homeowner.
- Metrics for HVAC Systems & IECC Climate Zone Map; [IECC climate zone map | Building America Solution Center \(pnnl.gov\)](#)
- Programmable Thermostats shall be installed on all new heating systems regardless of type.
- (Smart) Heat Pump Thermostats work on Wi-Fi internet. For customers in rural areas that have intermittent internet or simply bad internet service, the installer shall provide a separate thermostat installed on the outside within the condenser to allow natural means of temperature measurements triggering heat or cooling, allowing your home to lose heat energy to the surrounding environment more slowly especially at very low temperatures.
- Companies with specially designed programmable thermostats for heat pumps are acceptable, which make setting back the thermostat cost-effective. These thermostats typically use special algorithms to minimize the use of backup electric resistance heat systems. NOTE: Specially designed heat pump thermostats may still need additional exterior thermostats installed where internet service is poor.
- Wood and Pellet Heating units cannot be installed as the main heating furnace without prior approval by NHID and/or MICH Program/Construction Manager. See more information on Wood and Pellet Heating types; [Wood and Pellet Heating | Department of Energy](#)

Boiler Systems: Energy Star boiler systems have annual fuel utilization efficiency (AFUE) ratings of 87% or greater for oil boilers and 90% or greater for gas boilers. AFUE is the measure of heating equipment efficiency. They achieve greater efficiency with features, including:

- Electronic ignition, which eliminates the need to have the pilot light burning all the time
- New combustion technologies that extract more heat from the same amount of fuel
- Sealed combustion that uses outside air to fuel the burner, reducing drafts and improving safety
- Furnaces and Boilers: See more information on Furnaces and Boilers. [Furnaces and Boilers | Department of Energy](#)
- Michigan Boiler Codes:
- [Microsoft Word - R 408.30501 to 408.30547 \(state.mi.us\)](#). Specifically, Page 40

Air Conditioning

Repair Standards

- Non-functioning, non-repairable air conditioners will be removed and drained of all CFCs. Existing central air conditioning will be inspected, serviced, and refurbished to operate safely and efficiently. If the existing system cannot conform with the AC (replacement) standard, the system shall be replaced.

Replacement Standards

- **Energy Star Cooling Systems**: The installation of whole house air-conditioning shall conform to the following most common Energy Star rating for AC Systems.

DAY & NIGHT - 13 SEER N SERIES R410A AC

Type: Split System

Cooling Capacity: 17,000 - 47,000 BTUs (1.4 - 3.9 tons)

SEER: 15.0

EER: 12.5 - 13.0

- Heat Pump Systems as written within these standards are acceptable for both air-conditioning and heating.
- For more information on Energy Star Heating and Cooling Systems:
www.ceedirectory.org/site/1/Home

Water Heaters

Repair Standards

- Each housing unit will have a working water heater less than 5 years old with a minimum capacity of 40 gallons if it is gas-fired. Gas water heaters more than 3 years old may be repaired if a repair will make it operable. All electric water heaters will be replaced with a gas-fired model or demand electric heater, or gas heater as described within the Replacement Standard.

Replacement Standards

- All New Water Heater units shall meet Energy Star Certification. Tank type units shall be a minimum 40-gallon, 40,000 BTU natural or propane gas-fired water heater with a 10-year warranty, installed to the mechanical code and electrical code as applicable.
- NOTE: For homes that use 41 gallons or less of hot water daily, **demand type water heaters** can be 24% to 34% more energy efficient than conventional storage tank water heaters; therefore, homes that use 41 gallons or less, electric or gas (demand) type fired systems can be installed.
[Tankless or Demand-Type Water Heaters | Department of Energy](#)
- Energy Star Certified Heat Pump Water Heaters can be installed when feasible. See Energy Star Savings & Pay Back Link-[Save Money and More with ENERGY STAR Certified Heat Pump Water Heaters | ENERGY STAR](#) & [Super-Efficient Water Heater | ENERGY STAR](#)

Exterior Security Lighting

Repair Standards

Bulb Replacement Only: DOE Recommended LED bulbs. NOTE: If the current fixture does not allow for LED bulbs, the fixture shall be replaced per (Replacement Standard)

Replacement Standards

- When replacement or installation of exterior lighting is performed, all new lighting fixtures and bulbs shall be energy efficient lighting per Department of Energy Standards. Minimum Standard: LED fixtures and bulbs shall be the replacement standard unless otherwise recommended by the Department of Energy.
- NOTE: When designing outdoor lighting, consider the purpose of the lighting along with basic methods for achieving energy efficiency.

Outdoor lighting for homes generally serves one or more of three purposes:

- Aesthetics, Illuminate the exterior of the house and landscape.
- Security, Illuminate the grounds near the house or driveway.
- Utility, Illuminate the porch and driveway to help people navigate safely to and from the house.

Here are some basic methods for achieving energy-efficient outdoor lighting.

- Security and utility lighting does not necessarily need to be bright in every instance to be effective.
- Consider LED flood lights with combined photosensors and motion sensors in the place of other security lighting options.
- [Lighting Controls | Department of Energy](#)
- Make sure outdoor light fixtures have reflectors, deflectors, or covers to make more efficient use of the light source and help reduce light pollution
- Whenever possible use outdoor solar lighting fixtures
- [Outdoor Solar Lighting | Department of Energy](#)
- Use timers and other controls to turn decorative lighting on and off.

Energy Efficient Lighting Information, Décor Ideas and Products.

- [Lighting Design | Department of Energy](#)
- [Top 8 Outdoor Lighting Safety Tips To Keep You Safe \(lightscoop.com\)](#)

Appliances

Repair Standards

- All appliance units shall be in good working condition and comply to current Energy Star standards and be no more than 5 years old.

Replacement Standards

- New appliances shall be current ENERGY STAR-labeled and have current ratings. All new cooking ranges will be electric or natural gas. Propane is acceptable only within areas where natural gas is not available.
- Smart Energy Star Appliances are acceptable when budgets allow them. Current Energy Star Rated Appliances; see product finder: www.energystar.gov/productfinder/
- All US energy star information is located at the www.energystar.gov website.

Appliances are limited to: Kitchen-Refrigerators, Stoves, Microwaves, Dishwashers. Laundry-Washer & Dryer. All new installed appliances shall match.

Electrical Upgrades

Partial or Full Electrical Upgrades: All MICH projects involving electrical wiring upgrades shall meet all (current) Michigan Residential Electrical Building Codes and associated Local Codes. All projects shall have electrical permits, associated approved progress and final inspections.

[Michigan Residential Electrical Building Codes \(legalbeagle.com\)](http://legalbeagle.com)

Residential Environmental & MIOSHA

Lead Based Paint (LBP)

Repair Standards

- For all houses constructed prior to 1978 and investment of \$5,000 or more, grantees must perform a Combination Inspection Risk Assessment. Post Rehabilitation Clearance Testing Protocol and associated sampling must be submitted to an Environmental Protection Agency (EPA) accredited lead analytical laboratory and the dust samples must pass a dust wipe test for lead content as per the protocol in the HUD Guidelines.
- EPA Certified Firms shall perform Lead-safe Work Practices on Interim Control projects.
[BSR-STD- \(michigan.gov\)](http://michigan.gov)
- All Lead Related Topics: [Lead](#) | [US EPA](#)

Replacement Standards

- When stabilization of surfaces containing LBP is impractical, the most affordable solution for abatement of the component will be chosen. Walls containing LBP may be covered with drywall or gutted and replaced with drywall. Trim and other wood or metal components containing hazardous LBP may be removed and replaced with similar materials. Lead-safe work practices must be followed, and only Certified Abatement Contractors used to perform the work.
- [Lead Exposure in Construction \(michigan.gov\)](http://michigan.gov)
- [Preambles to Final Rules | Occupational Safety and Health Administration \(osha.gov\)](http://osha.gov)
- [Fact Sheet: EPA and HUD Move to Protect Children from Lead-Based Paint Poisoning; Disclosure of Lead-Based Paint Hazards in Housing](#)

Asbestos

Repair Standards

- Non-friable intact Asbestos materials that are not creating a hazard such as cementitious exterior wall shingles may be left intact and painted if appropriate. Asbestos-resilient floor tiles may be labeled as such and covered with underlayment and new resilient flooring.
[MIOSHA Asbestos Fact.pdf](#)

Replacement Standards

- Friable asbestos components such as boiler or pipe insulation, badly deteriorated cementitious shingles or deteriorated flooring will be removed and, if necessary, replaced with non-hazardous materials.
- [2020-055 LE CS Part 602 Asbestos in Construction \(print version\) \(michigan.gov\)](#)



MIOSHA Asbestos
Fact.pdf



MIOSHA Lead Paint
Fact_C012.pdf

Mold

Repair Standards

- Any presence of mold is unacceptable and must be addressed per the National Center for Healthy Housing protocol “Creating a Healthy Home.” [A Brief Guide to Mold, Moisture and Your Home | US EPA](#)

Replacement Standards

- NOTE: Mold Remediation for the MICH is required when directly associated and tied to approved activities. Standalone mold projects are not permitted approved activities.

Within the written construction contract there will be provisions outlining the process of minimizing labor disputes:

IN THE EVENT a dispute arises hereunder between Contractor and Property Owner, the parties hereby agree: That if an impasse is reached between the parties during the construction phase of the project, the Administrator will be contacted and act as intermediary of the dispute; once project completion and disbursement of funds has occurred, Property Owner accepts responsibility for obtaining relief through appropriate channels such as the Michigan Department of Licensing and Regulation.

Section 4: Documents

MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY
AMERICAN RESCUE PLAN
CORONAVIRUS STATE AND LOCAL FISCAL RECOVERY FUNDS

CONFLICT OF INTEREST POLICY

The following conflict of interest standards apply to all recipients of and participants in any program administered by the Michigan State Housing Development Authority (the “Authority”) using American Rescue Plan Coronavirus State and Local Fiscal Recovery Funds (the “SLFRF Program”), including, but not limited to, officers and employees of the Authority and any vendors, agents, contractors, and subcontractors working with the Authority in connection with the SLFRF Program.

Conflict of Interest

A conflict of interest occurs when an employee that either works on the SLFRF Program (i.e.: participates in the selection, award, or administration) or is receiving an award from the SLFRF Program (this includes both permanent or limited term and contract employees; collectively, “Employee”) or an immediate family member of the Employee has a direct, actual financial or ownership interest in a development, program or matter pending before the Authority. In such a case, the Employee or immediate family member must either withdraw from the interest that creates the conflict or remove the matter from the Authority’s consideration. Conflict of interests will be subject to the Authority’s Code of Ethics and may be reviewed by the Authority’s Ethics Committee.

A conflict of interest may also occur if friends, family members, or business associates of an Employee apply for and receive program benefits. To avoid such a conflict, the Employee must disclose any family, friend, or business associate relationship with a program applicant to the Authority’s Director of the SLFRF Program and/or Operations Manager and must not participate in the processing, approval, underwriting, or administration of such application for assistance, or any other related decision-making.

A conflict of interest may also occur if an Employee or an Employee’s immediate family member receives a gift, gratuity, favor, loan of money, or other thing of value from a person or organization applying to a SLFRF Program or otherwise doing business with the Authority. An Employee or an Employee’s immediate family member may not solicit or accept any money, gift, loan, services, goods, or other thing of value from a person or organization applying to, or doing business with, the Authority except under the following circumstances:

- a. *A de minimis* gift of \$20 or less in value.
- b. Meals or beverages paid for by a person or organization doing business with the Authority if incidental to a business meeting, seminar, training session, or other organized function that has a purpose beyond the providing of the meal or beverage.

A conflict of interest may also occur based on the appearance of a conflict, whether or not an actual conflict exists. An Employee must treat any apparent conflict in the same manner as an actual conflict.

If you believe a conflict or potential conflict or the appearance of a conflict exists, please report in writing to the Authority's Director of the SLFRF Program and/or Operations Manager, the Authority's Director of Legal Affairs, and the United States Department of the Treasury.

Employee and Immediate Family Member Participation in SLFRF Programs

An Employee of the Authority or the SLFRF Program and/or that Employee's immediate family member may apply for assistance through a SLFRF Program. To avoid any actual or perceived favoritism or conflict of interest, the Employee and the Authority must observe the following principles and guidelines:

- a. The Employee and/or the Employee's immediate family member must meet all eligibility criteria required of program participants.
- b. The Employee cannot supervise or participate in the processing of their application.
- c. The Employee's direct subordinates cannot participate in the approval of the Employee's application or in any decision or recommendation regarding the Employee's participation.
- d. The Authority's Director of the SLFRF Program and/or Operations Manager, the Authority's Director of Legal Affairs, and the United States Department of the Treasury may require additional documentation.
- e. The Authority's Director of the SLFRF Program and/or Operations Manager must approve the Employee's participation in writing.

Before an Employee and/or the Employee's immediate family member applies for any SLFRF Program, the Employee must follow the following procedures:

- a. The Employee must notify the Authority's Director of the SLFRF Program and/or Operations Manager and the Authority's Director of Legal Affairs of their intent to apply for assistance prior to submitting an application.
- b. The Employee must follow all program application procedures. The Authority's SLFRF Program staff will review and process the Employee's application, with a recommendation to the Authority's Director of the SLFRF Program and/or Operations Manager and the Authority's Director of Legal Affairs regarding approval.

Definitions

In interpreting the foregoing provisions, the following definitions apply:

- a. “immediate family member” means an Employee’s grandparent, grandchild, parent, parent-in-law, stepparent, sibling, spouse, child, or stepchild¹
- b. “family member” means an Employee’s relative by blood, marriage, partnership or adoption, including an Employee’s spouse, partner, parent, sibling, grandparent, child, grandchild, aunt or uncle, or cousin, and step-, half- or in-law relations of the same types of family members.
- c. “friend” means an individual not related by blood, marriage, or partnership with whom an Employee enjoys a close personal relationship.
- d. “business associate” means a person associated with an Employee to achieve a common financial objective.

Agreement

I have read this *Conflict of Interest Policy*, and I agree to comply with the provisions herein.

Name (Printed)

Signature

Date

¹ The Authority acknowledges that the Michigan Civil Service Commission Rule 2-8 does not include a grandchild in its definition of immediate family member and the United States Department of the Treasury does not include a grandparent in its definitions of immediate family member for 12 CFR 26.2 and 12 CFR 161.24. Out of an abundance of caution, the Authority recommends including both grandchild and grandparent in the definition of immediate family member.



MSHDA's FAIR HOUSING POLICY STATEMENT

Equal housing opportunity for all persons, regardless of race, color, national origin, religion, age, sex, familial status, marital status, or disability, is a fundamental policy of the Michigan State Housing Development Authority. MSHDA is committed to diligence in assuring equal housing opportunity and non-discrimination to all aspects of its housing financing activities. As a state created housing financing agency, MSHDA has an ethical as well as legal imperative to work aggressively to ensure that MSHDA financed housing programs comply fully with all state, and federal fair housing laws.

If you believe you are the victim of housing discrimination you can contact the **Michigan Department of Civil Rights** at <http://www.michigan.gov/mdcr/1,1607,7-138-4953-6202--,00.html> or call their Fair Housing hotline number at 1-800-482-3604.

If you live in a MSHDA financed development or are applying to live in a MSHDA financed development, and you believe you are the victim of housing discrimination, you can contact Kara Hart-Negrich at hartnegrichk@michigan.gov or call her at (517) 335-2273.

Michigan Fair Housing agencies:

Fair Housing Center of Metropolitan Detroit

220 Bagley
Suite 1020
Detroit, MI 48226
(313) 963-1274
(313) 963-4817 fax
www.Fhcmetrodetroit.org

Fair Housing Center of Western Michigan

20 Hall Street, SE
Grand Rapids, MI 49507
(616) 451-2980
(616) 451-2657 fax
www.Fhcwm.org

Fair Housing Center of Southeastern Michigan

P.O. Box 7825

Ann Arbor, MI 48107

(724) 994-3426 or 1-877-979-FAIR

(734) 665-2974 fax

www.Fhcmichigan.org

Fair Housing Alliance of Mid-Michigan

209 East Washington, Suite 234

Jackson, MI 48903

Phone Number Not Available

(517) 780-4774

www.Fhcmichigan.org

Fair Housing Center of Southwest Michigan

410 E. Michigan Ave

Kalamazoo, MI 49007

(269) 276-9100

(269) 276-9101

www.fhcswm.org

RESOURCES:**Fair Housing Act as Amended (Title VIII)**

<http://www.usdoj.gov/crt/housing/title8.htm>

Frequently asked questions about the Fair Housing Act

<http://www.usdoj.gov/crt/housing/faq.htm>

HUD's Office of Fair Housing and Equal Opportunity

<http://www.hud.gov/offices/fheo/aboutfheo/aboutfheo.cfm>

National Fair Housing Advocate

www.fairhousing.com

People with Disabilities

<http://www.hud.gov/offices/fheo/disabilities/sect504.cfm>

<http://www.hud.gov/offices/fheo/disabilities/index.cfm>

<http://www.usdoj.gov/crt/ada/adahom1.htm>

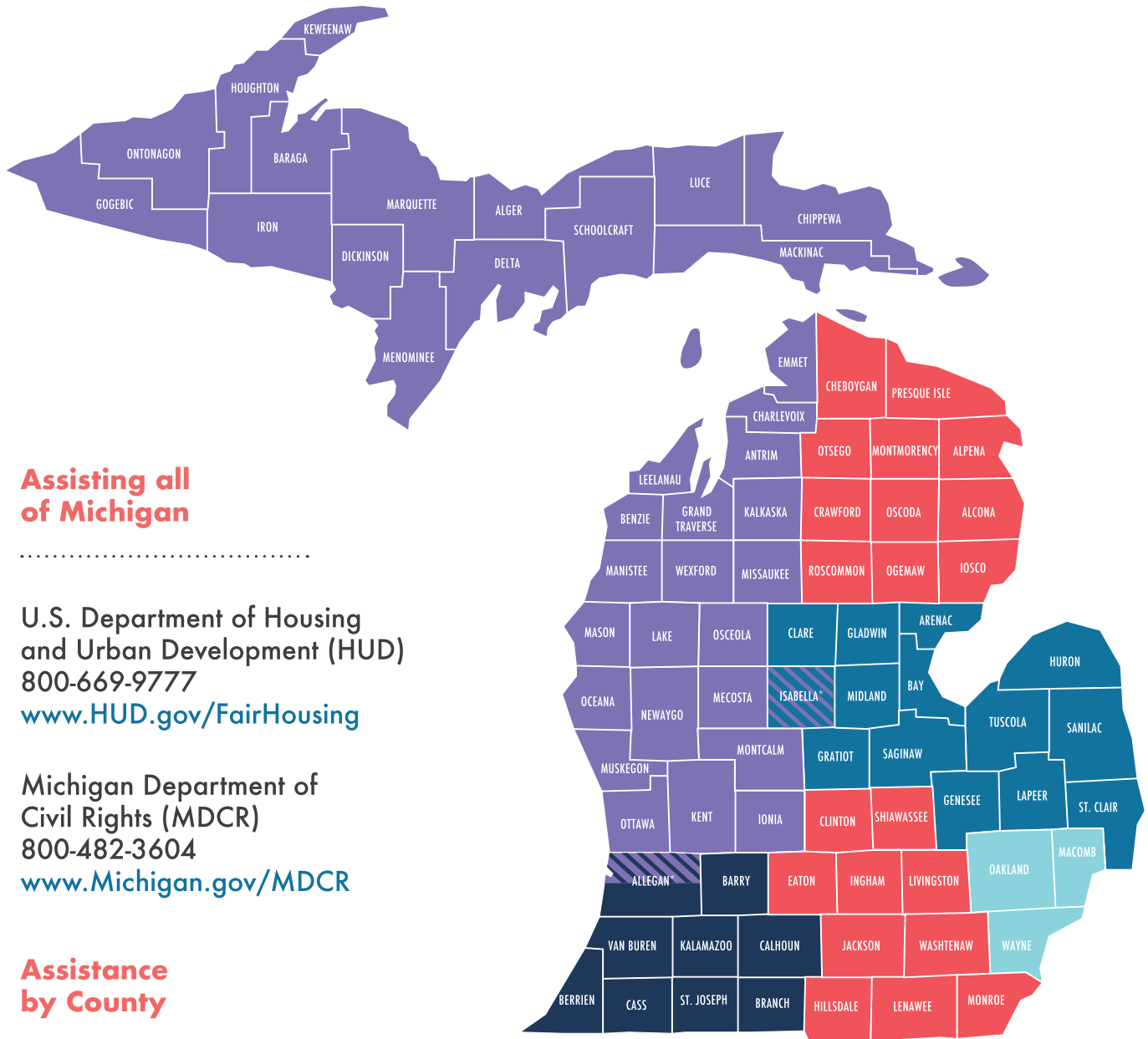
Accessibility Requirements for Buildings

<http://www.hud.gov/offices/fheo/disabilities/accessibilityR.cfm>

MSHDA's Affirmative Fair Housing Marketing plan form, for MSHDA financed developments.

http://www.michigan.gov/documents/mshda_affirmative_fair_housing_plan_form_131501_7.DOC

FAIR HOUSING RESOURCES



Assisting all of Michigan

U.S. Department of Housing and Urban Development (HUD)
800-669-9777
www.HUD.gov/FairHousing

Michigan Department of Civil Rights (MDCR)
800-482-3604
www.Michigan.gov/MDCR

Assistance by County

■ Fair Housing Center of West Michigan
20 Hall Street SE, Grand Rapids, MI 49507
616-451-2980 | 866-389-FAIR (3247)
www.FHCWM.org

■ Fair Housing Center of Eastern Michigan
436 Saginaw Street #101, Flint, MI 48502
800-322-4512
www.LSEM-FHC.org

■ Fair Housing Center of Southwest Michigan
405 W. Michigan Avenue, Kalamazoo, MI 49007
269-276-9100 | 866-637-0733
www.FHCSWM.org

■ Fair Housing Center of Southeast-Mid Michigan
P.O. Box 7825, Ann Arbor, MI 48107
877-979-FAIR (3247)
www.FHCMichigan.org

■ Fair Housing Center of Metro-Detroit
5555 Conner St. Suite 1017 Detroit, MI 48213
313-963-1274
www.FairHousingDetroit.org

*Double Coverage

Demographic Information

Instructions: Applicants for MICH must complete this form and submit with the initial MICH application. This information is collected in order to help certify that the application process is open and fair. Each household must be given the opportunity to disclose this information. Parents or guardians are asked to complete this disclosure on behalf of household members who are under the age of 18. Individuals who do not wish to provide some or all of this information are asked to select the corresponding box when appropriate. There is no penalty for households or individuals who do not wish to provide information. This should match the Household Income Certification Form information.

Property Address:	Unit Number:
Zip Code:	

Household Composition

Complete for each individual living in the housing unit. Check all that apply:

Name (Print):	Date of Birth:
Full-Time Student: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Do Not Wish to Provide	
Ethnicity: <input type="checkbox"/> Hispanic/Latino <input type="checkbox"/> Not Hispanic/Latino <input type="checkbox"/> Do Not Wish to Provide	
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Non-Binary <input type="checkbox"/> Do Not Wish to Provide	
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Black or African American <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Other/Multiracial <input type="checkbox"/> Do Not Wish to Provide	
Disability Status: <input type="checkbox"/> Disabled <input type="checkbox"/> Not Disabled <input type="checkbox"/> Do Not Wish to Provide	

Name (Print):	Date of Birth:
Full-Time Student: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Do Not Wish to Provide	
Ethnicity: <input type="checkbox"/> Hispanic/Latino <input type="checkbox"/> Not Hispanic/Latino <input type="checkbox"/> Do Not Wish to Provide	
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Non-Binary <input type="checkbox"/> Do Not Wish to Provide	
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Black or African American <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Other/Multiracial <input type="checkbox"/> Do Not Wish to Provide	
Disability Status: <input type="checkbox"/> Disabled <input type="checkbox"/> Not Disabled <input type="checkbox"/> Do Not Wish to Provide	



MSHDA INVESTING IN COMMUNITY HOUSING

MICHIGAN HOUSING OPPORTUNITIES PROMOTING ENERGY EFFICIENCY PROGRAM LANDLORD WRITTEN PARTICIPATION & CERTIFICATION AGREEMENT

Eligible Tenant(s) / Principal Occupant(s): _____
Landlord(s) / Non-Occupant(s): _____
Property Address: _____

The parties identified above are receiving rehabilitation assistance. All parties must have read and signed below to certify their understanding and acceptance of the following:

MICH funding is limited to assisting a maximum of one property per rental owner within a funding round. In order to be eligible, all rental properties must fulfill all of the following requirements:

- The landlord has no unaddressed mortgage and/or tax delinquencies.
- The landlord is not subject to a foreclosure proceeding, court-order receivership, or nuisance abatement.
- The landlord has no unaddressed/outstanding code compliance issues.
- The property has utility services turned on and operable or, based on MSHDA pre-approval prior to contract execution, will be turned on and operable after safety issues are addressed.
- The property must be insured or provide written verification of insurability post-rehab.
- The property is affixed to a permanent foundation.
- The property is currently occupied by tenants that identify the assisted address as their primary residence.
- For non-owner-occupied units, the landlord must provide proof of ownership for twelve months and provide a six-month occupancy history.
- The occupant household is income eligible. Landlord and tenant are required to complete the Household Self Certification Form.
- The property may not be used for any illegal activity. The landlord(s) must keep the home in reasonably good repair and free from code violations. Must keep all debris to a minimum to reduce fire, health, and safety hazards.
- The property has a formal written lease agreement and rents cannot be increased during the first year (12 months) after the completion of MICH program financed activities and final billing is completed.
- A copy of the current rental agreement must be retained in local files and be made available to MSHDA upon request, within three business days. This agreement must be fully signed and dated.
- The property is not owned by the subrecipient.

I/We, being the Landlord(s) of the property located at _____
hereby certify my/our understanding and acceptance of the above-written participation & certification
agreement.

LANDLORD(S)

Date: _____
Print Name

Date: _____
Print Name

SUBRECIPIENT NAME

Date: _____
Program Administrator Name and Title

GUIDANCE FOR MICH PROGRAM ADMINISTRATION REPORT

Subrecipient Program Administration, Activity Delivery Costs, and Soft Costs

Agencies may opt out of utilizing MICH funding for administration but are not allowed to amend their budget post grant award to add it in as a funding component post grant award.

Note: Documentation and itemized administrative tracking is required via a required tracking report form.

In addition to administrative costs, subrecipients will be able to get reimbursed for soft and activity delivery costs to cover project specific costs on a per property billing basis, as outlined on the chart below:

MICH ADMINISTRATIVE AND PROJECT COSTS CHART

ADMINISTRATIVE COSTS			PROJECT COSTS	
			Amounts in these columns + project hard costs must not exceed total project maximum allowance of \$50,000 per property.	
Component	Funding Source	Program Admin	Soft Costs	Activity Delivery Costs (ADC)** or Indirect Cost Rate
Homeowner Rehab	MICH	10% of grant	No limit, include in total project costs	ADC - 10% of total project cost or indirect cost rate

Administrative Costs – General management, oversight, and coordination of the housing program. Reasonable costs of overall program management, marketing, monitoring, and evaluation. (Not address specific)

Activity/Project Delivery Costs – Associated with specific addresses. Grantee staff time directly related to carrying out the project and assisting owners and tenants via advisory services, including timely written notices to occupants, property inspections, counseling, and other assistance necessary to minimize hardship during the construction phase. For MICH assisted projects, such costs must be allocated among units in a reasonable manner and documented.

Time Study – A formal time study may be utilized to determine activity delivery costs. A time study is defined as “the art of observing and recording the time required to do each detailed element of an operation”. A time study must contain the following:

- Consist of a minimum of 2 weeks of the activity being undertaken
- Consist of a minimum of 5 addresses undertaking the same activity
- Take average time for activity to be completed
- Multiply time by salary to determine cost per property
- Bill accordingly

Ex. City X Employee (Name) I perform evaluation in Kinetech on applications in the portal
 Over two weeks I look at 5 applications.
 App. 1 – 8 hrs; App. 2 – 2 hrs; App. 3 – 6 hours; App. 4 – 1 hour; App. 5 – 4.5 hours
 Combined it was 21.5 hours to complete 5 applications
 Average time per application is $21.5/5 = 4.3$ hours per application
 City X Employee (Name) makes \$21/hour including wages and fringes
 $\$21/\text{hour} \times 4.3 \text{ hours/application} = \90.3 per application
 Rounded it takes \$90 in pay for City X Employee to review one application in the portal.

or

Indirect Cost Rate – The de minimis indirect cost rate is calculated on modified total direct costs (MTDC) which exclude equipment and capital expenditures. MTDC is defined as “...all direct salaries and wages, applicable fringe benefits, materials and supplies, services, travel, and up to the first \$25,000 of each subaward (regardless of the

period of performance of the subawards under the award). MTDC excludes equipment, capital expenditures, charges for patient care, rental costs, tuition remission, scholarships and fellowships, participant support costs and the portion of each subaward in excess of \$25,000. Other items may only be excluded when necessary to avoid serious inequity in the distribution of indirect costs, and with the approval of the cognizant agency for indirect costs.

- Uniform Guidance on indirect costs [2 CFR 200.414](#) – See subsection (f) for de minimis rate and MTDC information.
- Uniform Guidance definition [2 CFR 200.1](#) – See Modified Total Direct Cost alphabetically in the listing

Soft Costs – Associated with specific addresses. Costs for project-related services, whether or not these services are provided by the grantee's staff or contracted to third parties.

Note: All program administrative costs, activity/project delivery costs and soft costs require documentation.

<p style="text-align: center;">ADMINISTRATIVE COSTS</p> <p>General management, oversight, and coordination of the housing program. Reasonable costs of overall program management, marketing, monitoring, and evaluation. (Not address specific)</p>	<p style="text-align: center;">INDIRECT COST RATE</p> <p>An indirect cost rate is the ratio between the total indirect expenses and some direct cost base. The indirect cost allocation methods used by each organization depend on its own structure, program functions, and accounting system.</p>
<p>Expenses must be formally tracked to program time and charged directly via the report form. Employees and/or activities identified in the program guidelines to be paid for with administrative funds cannot also be billed as an indirect cost rate.</p>	<p>Expenses are tied to all other non-administrative specific activities and roles – not included in the administrative cost program guidelines. A formal written calculation must be provided for Draw #2 and/or Draw #3 based on expenditures/reimbursement requests.</p>
<p>Within the program guidelines:</p> <ul style="list-style-type: none"> A. Provide a list of Employee names and titles that will be billed based on performance of an administrative activity B. Provide a list of non-employee expense line items that will be billed to administrative costs. 	<p>Within the program guidelines:</p> <ul style="list-style-type: none"> A. Provide a copy of the indirect cost rate being utilized for the MICH Program. B. Provide a summary of what costs will be included within the indirect costs. Note: any items and/or staffing names cannot be duplicated between indirect and administrative costs. <p>To calculate indirect costs on total project costs, use this formula:</p> <p>Calculation: Direct costs/(1 –allowed indirect rate) = Total Costs Total costs - Direct costs = Indirect costs</p> <p>Example: $\\$250,000/(1-.10) = \\$250,000/.9 = \\$277,778$ $\\$277,778 - \\$250,000 = \\$27,778$</p> <p>You could request \$27,778 in the Draw Request.</p>



MSHDA

MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY

MICH

☐

Program Administration Report

☐

Activity Delivery Cost

Note: For Activity Delivery Costs, billing documentation is required per the MICH Handbook specifications. Invoices and/or supporting documents must be attached for all expenses except Administration. Indirect cost rate billing falls under the Activity Delivery Cost checkbox.

Subrecipient: _____ Grant # _____

Employee Name: _____

Title: _____ Report Period: _____

Date	Task Description (use one line per expense/invoice)	Hours/Expense	Hourly Pay Rate /Invoice Amount	Total
Total				

If you are the Authorized Official and/or the Authorized Signer, signatures are not required below. If you are the Employee and the Approving Supervisor, only one signature and date is required. When the same signature is applicable to both lines, the signature and date should be on the Employee lines, and "same" should be written on the Approving Signature lines. Electronic signatures are acceptable.

Employee Signature

Date

Approving Supervisor Signature

Date

FSR Tracking Template –for Internal Grant Management Tracking Purposes (Optional)

NOTE: For each FSR submitted, list each activity address/description. Attach receipt(s) identifying what is eligible for MSHDA reimbursement. Cross off items not reimbursable by MSHDA. Be sure the amount on this spreadsheet equals the amount you are asking on your FSR.

SUBRECIPIENT NAME: _____

GRANT #: _____

FSR #: _____ REQUESTED AMOUNT: _____

Address/description	Housing Activity
Ex. 123 North St.	\$2,000.00
456 South St.	\$500.00
TOTAL NON-ADMIN	\$2,500.00
ADMIN	

**If Admin is being requested, attach a completed MICH Program Administration Report.*

FSR Draw Schedule

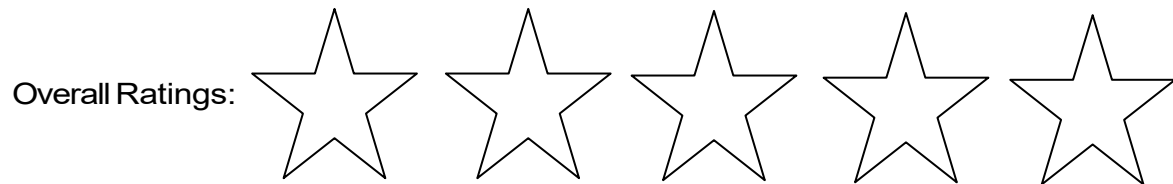
- 1) 1st draw – up to 25% - can be advanced (Note: Administration cannot be advanced.)
- 2) Champion technical assistance visit, any issues noted
- 3) 2nd draw – up to an additional 50%, aka up to 75% total award draw; the 2nd draw will require the full expenditure of the 1st draw
- 4) On site monitoring visit conducted (if selected based on risk selection process), to include the construction visits to a minimum of 20% of the assisted properties (based on a random sampling)
- 5) 3rd draw – additional 25%, or the remaining percentage needed to reach 100%
- 6) Selection of Final FSR is completed within the system.

Grant Management Tracking Template for Internal Purposes (non-admin) (optional)

Address	Homeowner	Work being done	Issues/Notes	Contractor	Approved Amount
123 North Street	Doe, J.	Windows		ABC Construction	\$2,000.00
456 South Street	Public, J.	Exterior Door		Acme Construction	\$500.00
				Total	\$2,500.00
Notes:					
MI-HOPE Award	\$100,000.00				
Housing Enhancements	\$100,000.00				
Admin - None	\$0.00				
Spent so far	\$2,500.00				
Admin spent so far	\$0.00				
Left to spend	\$97,500.00				
Grant Expires: 9/30/26					
Note: Final Outcome Report and Surveys need to be submitted before the Final FSR is approved!					



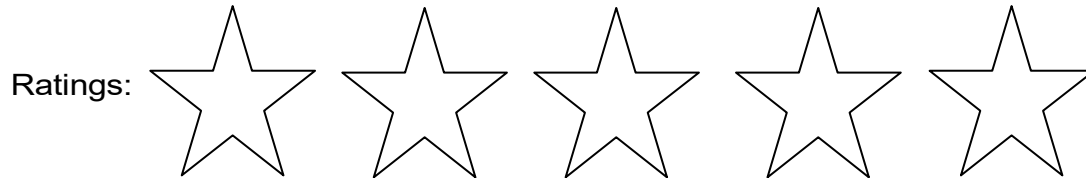
MICH Subrecipient Participation Engagement Survey



1. Overall, how would you rate the experience out of 5 stars (5 is the best rating and 0 is the worst)?
2. Suggestions on how the process could be improved.
3. How would you describe the overall benefit/impact of this grant on the neighborhood and community?
4. Do you feel that this program was beneficial to promoting accessibility and energy efficiency (if applicable) within your service area/community?



MICH Household Participation Engagement Survey



1. Overall, how would you rate the experience out of 5 stars (5 is the best rating and 0 is the worst)?
2. Suggestions on how the process could it be improved.
3. How would you describe the overall benefit/impact of this grant on your household and neighborhood?
4. Do you believe that this accessibility and energy efficiency (if applicable) assistance has improved your quality of life and/or saved your household money?
5. Did this assistance minimize your pandemic hardship?

Final Outcome Report

Advanced View | New Note | Print | Save

Leveraged Funds Summary



Amount

\$

Funding Source

Brief Description including what the leveraged funds were used for.

0 of 3000

Total Leveraged Funds

\$0.00

Photos

Advanced View | New Note | Print | Save

Upload before and after photos of projects/units undertaken with this grant

Instructions:

- Rename photo files with grant #, component/activity and Before or After (i.e., #HRF-2020-9882-00004, Activity, Before)
- One document should be uploaded with the before and after photo from all project/units in one document.

Select

Drag Files Here

Survey

Please complete and upload the MI HOPE Grantee Participation Engagement Survey: [Download Survey](#)

Select

Drag Files Here

Please complete and upload ALL MI HOPE Homeowner Participation Engagement Survey: [Download Survey](#)

Select

Drag Files Here

Home Energy Measurables of Cost Savings

Please upload an overall final projections of energy Savings of all addresses by one of the following:

- Home Energy Rating Systems (HERS) Rater, RESNET
- Utility Company Energy Rater Program, i.e., Consumers Power or DTE Energy
- National Energy Audit Toll (NEAT)
- US Department of Energy (Home Energy Saver) tool Home Energy Saver (lbl.gov)

Select

Drag Files Here

Please upload an overall cost savings post construction of each address and the actual monthly utility bill (must be the same month as application submission):

Select

Drag Files Here

Cumulative energy savings for grant

\$

2 CFR 200.344 (up to date as of 10/05/2022)
Closeout.

2 CFR 200.344

This content is from the eCFR and is authoritative but unofficial.

Title 2 - Grants and Agreements

Subtitle A - Office of Management and Budget Guidance for Grants and Agreements

Chapter II - Office of Management and Budget Guidance

Part 200 - Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards

Subpart D - Post Federal Award Requirements

Closeout

Source: 85 FR 49543, Aug. 13, 2020, unless otherwise noted.

Authority: 31 U.S.C. 503

Source: 78 FR 78608, Dec. 26, 2013, unless otherwise noted.

§ 200.344 Closeout.

The Federal awarding agency or pass-through entity will close out the Federal award when it determines that all applicable administrative actions and all required work of the Federal award have been completed by the non-Federal entity. If the non-Federal entity fails to complete the requirements, the Federal awarding agency or pass-through entity will proceed to close out the Federal award with the information available. This section specifies the actions the non-Federal entity and Federal awarding agency or pass-through entity must take to complete this process at the end of the period of performance.

- (a) The recipient must submit, no later than 120 calendar days after the end date of the period of performance, all financial, performance, and other reports as required by the terms and conditions of the Federal award. A subrecipient must submit to the pass-through entity, no later than 90 calendar days (or an earlier date as agreed upon by the pass-through entity and subrecipient) after the end date of the period of performance, all financial, performance, and other reports as required by the terms and conditions of the Federal award. The Federal awarding agency or pass-through entity may approve extensions when requested and justified by the non-Federal entity, as applicable.
- (b) Unless the Federal awarding agency or pass-through entity authorizes an extension, a non-Federal entity must liquidate all financial obligations incurred under the Federal award no later than 120 calendar days after the end date of the period of performance as specified in the terms and conditions of the Federal award.
- (c) The Federal awarding agency or pass-through entity must make prompt payments to the non-Federal entity for costs meeting the requirements in Subpart E of this part under the Federal award being closed out.
- (d) The non-Federal entity must promptly refund any balances of unobligated cash that the Federal awarding agency or pass-through entity paid in advance or paid and that are not authorized to be retained by the non-Federal entity for use in other projects. See OMB Circular A-129 and see § 200.346, for requirements regarding unreturned amounts that become delinquent debts.
- (e) Consistent with the terms and conditions of the Federal award, the Federal awarding agency or pass-through entity must make a settlement for any upward or downward adjustments to the Federal share of costs after closeout reports are received.



MICH Program Handbook

MSHDA INVESTING IN COMMUNITY HOUSING

2 CFR 200.344 (up to date as of 10/05/2022)
Closeout.

2 CFR 200.344(f)

- (f) The non-Federal entity must account for any real and personal property acquired with Federal funds or received from the Federal Government in accordance with §§ 200.310 through 200.316 and 200.330.
- (g) When a recipient or subrecipient completes all closeout requirements, the Federal awarding agency or pass-through entity must promptly complete all closeout actions for Federal awards. The Federal awarding agency must make every effort to complete closeout actions no later than one year after the end of the period of performance unless otherwise directed by authorizing statutes. Closeout actions include Federal awarding agency actions in the grants management and payment systems.
- (h) If the non-Federal entity does not submit all reports in accordance with this section and the terms and conditions of the Federal Award, the Federal awarding agency must proceed to close out with the information available within one year of the period of performance end date.
- (i) If the non-Federal entity does not submit all reports in accordance with this section within one year of the period of performance end date, the Federal awarding agency must report the non-Federal entity's material failure to comply with the terms and conditions of the award with the OMB-designated integrity and performance system (currently FAPIIS). Federal awarding agencies may also pursue other enforcement actions per § 200.339.

2 CFR 200.344(i) (enhanced display)

page 2 of 2



Table 3: Quarterly Project and Expenditure Report Timeline

Report	Year	Quarter	Period Covered	Due Date
1	2021	2 – 4	March 3 – December 31	N/A
2	2022	1	January 1 – March 31	N/A
3	2022	2	April 1 – June 30	N/A
4	2022	3	July 1 – September 30	N/A
5	2022	4	October 1 – December 31	N/A
6	2023	1	January 1 – March 31	N/A
7	2023	2	April 1 – June 30	N/A
8	2023	3	July 1 – September 30	October 31, 2023
9	2023	4	October 1 – December 31	January 31, 2024
10	2024	1	January 1 – March 31	April 30, 2024
11	2024	2	April 1 – June 30	July 31, 2024
12	2024	3	July 1 – September 30	October 31, 2024
13	2024	4	October 1 – December 31	January 31, 2025
14	2025	1	January 1 – March 31	April 30, 2025
15	2025	2	April 1 – June 30	July 31, 2025
16	2025	3	July 1 – September 30	October 31, 2025
17	2025	4	October 1 – December 31	January 31, 2026
18	2026	1	January 1 – March 31	April 30, 2026

The table above was pulled from the [State and Local Fiscal Recovery Fund Compliance and](#)

NOTE: In order to meet the above deadlines, quarterly reports must be submitted to MSHDA by the second Wednesday following the end of a quarter.

Quarter 3 2023 Report due to MSHDA on October 11, 2023
 Quarter 4 2023 Report due to MSHDA on January 10, 2024
 Quarter 1 2024 Report due to MSHDA on April 10, 2024
 Quarter 2 2024 Report due to MSHDA on July 10, 2024
 Quarter 3 2024 Report due to MSHDA on October 9, 2024
 Quarter 4 2024 Report due to MSHDA on January 8, 2025
 Quarter 1 2025 Report due to MSHDA on April 9, 2025
 Quarter 2 2025 Report due to MSHDA on July 9, 2025
 Quarter 3 2025 Report due to MSHDA on October 8, 2025
 Quarter 4 2025 Report due to MSHDA on January 7, 2026
 Quarter 1 2026 Report due to MSHDA on April 8, 2026

MICH Household Income Self-Certification Form - Page 1

Small-Scale Home Accessibility/Visit-ability Retrofitting Enhancements (SHARE)

Subrecipient Name: _____**Grant Number:** _____

Applicant Name _____

Does your household have an accessibility or disability need? ☐ Yes ☐ No☐ This is a homeowner occupied property or ☐ This is a tenant occupied property

Assisted Property Address _____

Project Description _____

Income Attestation Statement:

- ☐ I/We attest that all household income is truthful and accurately disclosed for all members of the household including dependents 18 years or older that are not full-time students.
- ☐ I/We knowingly understand that submitting false information may violate Federal or State law and may prohibit my/our participation in the MICH program.

Applicant Qualifications

- ☐ The applicant is the **owner** and **occupies** the **assisted** property.
Or the applicant is the **owner** and a **tenant occupies** the **assisted** property and has a written lease.
- ☐ The applicant does **not** own any property that is **tax delinquent**.
- ☐ There is **current insurance** coverage on the property.
- ☐ The applicant does **not** own any property that is subject to any **citation of violation** of the state and/or local codes and ordinances.
- ☐ The applicant has **not** been the **prior owner** of any property transferred to the Treasurer or to a local government as a result of tax foreclosure proceedings.

*In order to participate, the occupant household income must meet income eligibility requirements outlined below.***Occupant Income Verification Statement:**

BY MY SIGNATURE BELOW, I CERTIFY THAT MY INDIVIDUAL INCOME OR HOUSEHOLD INCOME IS NO MORE THAN
\$ _____ ANNUALLY AND _____ NUMBER OF PERSONS RESIDE IN MY HOME.

Please indicate total number of household members over 18 that are not a full-time student: _____Please indicate the total number of household members under 18 or are a full-time student: _____

MICH Household Income Self-Certification Form - Page 2

I, the undersigned MICH Grant participant household, have read and certify the following:

1. My household size is _____. I have _____ number of students within my household.
2. My combined gross household income is \$_____ annually.
3. Based on my household size of _____ (# of household members), the 60% area median income for my household size and the county in which I intend to live with the use of these grant funds(Refer to attached table), of \$ _____, is not exceeded. (*Dollar figure in #3 must not exceed #4*)
4. I meet at least one of the following (check all that apply):
 - ☐ My household income limit is at or below 185% of the federal poverty guidelines for my household size.

Federal Poverty Guidelines								
Household Size	1	2	3	4	5	6	7	8
Income Limits 185% FPG	\$23,828	\$32,227	\$40,626	\$49,025	\$57,424	\$65,823	\$74,222	\$82,621

- ☐ As of the date of the application, I reside in the following Qualified Census Tract _____.
- ☐ The home I am purchasing is located in the following Qualified Census Tract _____.
- ☐ I qualify for _____ federal benefits (TANF, SNAP, NSLP, SBP, Medicare Part D Low-Income, SSI, Head Start or Early Head Start, WIC, LIHEAP, Pell Grants, or SSNP for Women).
 - Temporary Assistance for Needy Families (TANF)
 - Supplemental Nutrition Assistance Program (SNAP)
 - Free and Reduced-Price Lunch (NSLP) and/or School Breakfast (SBP) programs
 - Medicare Part D Low-income Subsidies
 - Supplemental Security Income (SSI)
 - Head Start and/or Early Head Start
 - Special Supplemental Nutrition Program for Women
 - Infants, and Children (WIC), Section 8 Vouchers
 - Low-Income Home Energy Assistance Program (LIHEAP)
 - Pell Grants

MICH Household Income Self-Certification Form - Page 3

☐ I FURTHER CERTIFY THAT I AM ABLE TO DOCUMENT MY ANNUAL INCOME WITH PAYSTUBS, OR OTHER REQUIRED EVIDENCE AND HAVE PROVIDED THE SUPPORTING DOCUMENTATION ALONG WITH THIS FORM.

☐ In addition, I further certify that I am able to provide applicable Pandemic Hardship Self-Attestation that began on or after March 3, 2021.

The financial hardship caused by the coronavirus pandemic was a (select all that apply):

- ☐ Decrease in household income
 - ☐ Reduction in work hours
 - ☐ Layoff
 - ☐ Other _____ (Limit Characters to 40)
- and/or

The financial hardship caused by the coronavirus pandemic was an increase of (select all that apply):

- ☐ Utility Expenses
- ☐ Food Expenses
- ☐ Childcare Expenses
- ☐ Medical Expenses
- ☐ Other _____ (Limit Characters to 40)

Under penalties of perjury, I declare that I have examined this certification statement, and to the best of my knowledge and belief, the supporting documentation provided, and the household eligibility facts provided are consistent, true, correct, and complete.

I also understand and provide consent for MSHDA and/or its Subrecipient Agency to verify accuracy of the certified information and determine if it is in compliance with the program's requirements and policies and federal regulations.

In addition, I understand that there is a formal on-line process to report fraud concerns:

[How to Report Fraud \(michigan.gov\)](https://www.michigan.gov/how-to-report-fraud)

PRINTED NAME SIGNATURE (APPLICANT):

DATE:

PRINTED NAME AND SIGNATURE OF Applicant- Head of Household:

DATE:

PRINTED NAME AND SIGNATURE OF AGENCY OFFICIAL

DATE:

False Statements - Parties signing this certification form understand that making false statements or claims in connection with this award is a violation of federal law and may result in criminal, civil, or administrative sanctions, including fines, imprisonment, civil damages and penalties, debarment from participating in federal awards or contracts, and/or any other remedy available by law.

AUTHORIZATION TO RELEASE INFORMATION

To Michigan State Housing Development Authority and Housing Agency (HA):

I/we, the individual/household member(s) below is/are a current tenant (occupant) of the residence located at Michigan and is/are an applicant or participant in the MICH Neighborhood Housing Initiatives Division Program. This program is funded by the Michigan State Housing Development Authority (MSHDA) and administered by Housing Agency (HA). In order to be eligible for this Neighborhood Housing Initiatives Division Program, my household income is collected along with other information in my/our program file including my/our address, household size, household member names and photographs. MSHDA and the HA are requesting consent to release this file information for marketing and program purposes. However, the information will not be otherwise disclosed or released outside of MSHDA or the HA, except as permitted or required by law. MSHDA and the HA will protect the file information in accordance with any applicable State privacy law.

Signatures:

Date:

Head of Household

Spouse

Other Family Member/Occupant over age 18

Other Family Member/Occupant over age 18

Other Family Member/Occupant over age 18

Other Family Member/Occupant over age 18

County Income Limits (60% Only)									
County	AMI %	Household Size 1	Household Size 2	Household Size 3	Household Size 4	Household Size 5	Household Size 6	Household Size 7	Household Size 8
Alcona County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Alger County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Allegan County	60	\$36,840.00	\$42,120.00	\$47,400.00	\$52,620.00	\$56,880.00	\$61,080.00	\$65,280.00	\$69,480.00
Alpena County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Antrim County	60	\$33,000.00	\$37,680.00	\$42,420.00	\$47,100.00	\$50,880.00	\$54,660.00	\$58,440.00	\$62,220.00
Arenac County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Baraga County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Barry County	60	\$37,140.00	\$42,420.00	\$47,700.00	\$52,980.00	\$57,240.00	\$61,500.00	\$65,700.00	\$69,960.00
Bay County	60	\$32,100.00	\$36,660.00	\$41,220.00	\$45,780.00	\$49,500.00	\$53,160.00	\$56,820.00	\$60,480.00
Benzie County	60	\$34,920.00	\$39,900.00	\$44,880.00	\$49,860.00	\$53,880.00	\$57,840.00	\$61,860.00	\$65,820.00
Berrien County	60	\$32,760.00	\$37,440.00	\$42,120.00	\$46,800.00	\$50,580.00	\$54,300.00	\$58,080.00	\$61,800.00
Branch County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Calhoun County	60	\$32,100.00	\$36,660.00	\$41,220.00	\$45,780.00	\$49,500.00	\$53,160.00	\$56,820.00	\$60,480.00
Cass County	60	\$33,300.00	\$38,040.00	\$42,780.00	\$47,520.00	\$51,360.00	\$55,140.00	\$58,980.00	\$62,760.00
Charlevoix County	60	\$35,040.00	\$40,080.00	\$45,060.00	\$50,040.00	\$54,060.00	\$58,080.00	\$62,100.00	\$66,060.00
Cheboygan County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Chippewa County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Clare County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Clinton County	60	\$39,360.00	\$45,000.00	\$50,640.00	\$56,220.00	\$60,720.00	\$65,220.00	\$69,720.00	\$74,220.00
Crawford County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Delta County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Dickinson County	60	\$32,100.00	\$36,660.00	\$41,220.00	\$45,780.00	\$49,500.00	\$53,160.00	\$56,820.00	\$60,480.00
Eaton County	60	\$39,360.00	\$45,000.00	\$50,640.00	\$56,220.00	\$60,720.00	\$65,220.00	\$69,720.00	\$74,220.00
Emmet County	60	\$34,980.00	\$39,960.00	\$44,940.00	\$49,920.00	\$53,940.00	\$57,960.00	\$61,920.00	\$65,940.00
Genesee County	60	\$31,860.00	\$36,420.00	\$40,980.00	\$45,480.00	\$49,140.00	\$52,800.00	\$56,400.00	\$60,060.00
Gladwin County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Gogebic County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Grand Traverse County	60	\$37,800.00	\$43,200.00	\$48,600.00	\$53,940.00	\$58,260.00	\$62,580.00	\$66,900.00	\$71,220.00
Gratiot County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Hillsdale County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Houghton County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Huron County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Ingham County	60	\$39,360.00	\$45,000.00	\$50,640.00	\$56,220.00	\$60,720.00	\$65,220.00	\$69,720.00	\$74,220.00
Ionia County	60	\$32,520.00	\$37,200.00	\$41,820.00	\$46,440.00	\$50,160.00	\$53,880.00	\$57,600.00	\$61,320.00
Iosco County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Iron County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Isabella County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Jackson County	60	\$32,220.00	\$36,840.00	\$41,460.00	\$46,020.00	\$49,740.00	\$53,400.00	\$57,120.00	\$60,780.00
Kalamazoo County	60	\$38,520.00	\$44,040.00	\$49,560.00	\$55,020.00	\$59,460.00	\$63,840.00	\$68,280.00	\$72,660.00
Kalkaska County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Kent County	60	\$39,780.00	\$45,480.00	\$51,180.00	\$56,820.00	\$61,380.00	\$65,940.00	\$70,500.00	\$75,060.00
Keweenaw County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Lake County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Lapeer County	60	\$39,780.00	\$45,480.00	\$51,180.00	\$56,820.00	\$61,380.00	\$65,940.00	\$70,500.00	\$75,060.00
Leelanau County	60	\$39,240.00	\$44,880.00	\$50,460.00	\$56,040.00	\$60,540.00	\$65,040.00	\$69,540.00	\$73,980.00
Lenawee County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Livingston County	60	\$49,680.00	\$56,760.00	\$63,840.00	\$70,920.00	\$76,620.00	\$82,320.00	\$87,960.00	\$93,660.00

Luce County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Mackinac County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Macomb County	60	\$39,780.00	\$45,480.00	\$51,180.00	\$56,820.00	\$61,380.00	\$65,940.00	\$70,500.00	\$75,060.00
Manistee County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Marquette County	60	\$34,320.00	\$39,240.00	\$44,160.00	\$49,020.00	\$52,980.00	\$56,880.00	\$60,840.00	\$64,740.00
Mason County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Mecosta County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Menominee County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Midland County	60	\$38,040.00	\$43,440.00	\$48,900.00	\$54,300.00	\$58,680.00	\$63,000.00	\$67,380.00	\$71,700.00
Missaukee County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Monroe County	60	\$38,160.00	\$43,620.00	\$49,080.00	\$54,480.00	\$58,860.00	\$63,240.00	\$67,560.00	\$71,940.00
Montcalm County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Montmorency County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Muskegon County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Newaygo County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Oakland County	60	\$39,780.00	\$45,480.00	\$51,180.00	\$56,820.00	\$61,380.00	\$65,940.00	\$70,500.00	\$75,060.00
Oceana County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Ogemaw County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Ontonagon County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Osceola County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Oscoda County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Otsego County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Ottawa County	60	\$41,880.00	\$47,820.00	\$53,820.00	\$59,760.00	\$64,560.00	\$69,360.00	\$74,160.00	\$78,900.00
Presque Isle County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Roscommon County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Saginaw County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Sanilac County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Schoolcraft County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Shiawassee County	60	\$33,540.00	\$38,340.00	\$43,140.00	\$47,880.00	\$51,720.00	\$55,560.00	\$59,400.00	\$63,240.00
St. Clair County	60	\$39,780.00	\$45,480.00	\$51,180.00	\$56,820.00	\$61,380.00	\$65,940.00	\$70,500.00	\$75,060.00
St. Joseph County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Tuscola County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Van Buren County	60	\$33,540.00	\$38,340.00	\$43,140.00	\$47,880.00	\$51,720.00	\$55,560.00	\$59,400.00	\$63,240.00
Washtenaw County	60	\$52,080.00	\$59,520.00	\$66,960.00	\$74,400.00	\$80,400.00	\$86,340.00	\$92,280.00	\$98,220.00
Wayne County	60	\$39,780.00	\$45,480.00	\$51,180.00	\$56,820.00	\$61,380.00	\$65,940.00	\$70,500.00	\$75,060.00
Wexford County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00

Michigan State Housing Development Authority ("MSHDA")
American Rescue Plan Coronavirus State and Local Fiscal Recovery Funds
Michigan Housing and Community Development Fund

MSHDA Investing In Community Housing ("MICH")
New Infill Construction Encouragement ("NICE") Program

HOMEBUYER TERM SHEET AND CERTIFICATION

The Michigan State Housing Development Authority ("MSHDA") Investing In Community Housing ("MICH") utilizes funds from the Housing and Community Development Fund ("HCDF"). The HCDF Program was federally funded, effective March 30, 2022, utilizing the United States Department of Treasury ("Treasury") American Rescue Plan Coronavirus State and Local Fiscal Recovery Funds ("ARPSLFRF"), which was awarded to the State of Michigan on May 13, 2021, and appropriated by the Michigan Legislature to MSHDA pursuant to the Public Act 53 of 2022, as amended (the "Act"). Pursuant to Section 352 of the Act, MSHDA must use the HCDF Program funds to expand access to affordable and attainable housing for populations or regions disproportionately impacted by the Coronavirus Disease 2019 pandemic ("COVID-19").

HOMEBUYER SELF-CERTIFICATION

I, the undersigned MICH Grant Eligible Homebuyer, have read or had this Term Sheet and Certification read to me, agree to its terms, and certify the following:

1. My household size is _____. I have _____ number of students within my household.
2. My combined gross household income is \$_____ annually.
3. Based on my household size of _____ (*# of household members*), the 60% area median income (see MICH website for chart) for my household size and the county in which I intend to live with the use of these grant funds, of \$_____, is not exceeded. (*Dollar figure in #3 must not exceed #4*)
4. I meet at least one of the following (check all that apply):
 - ☐ My household income limit is at or below 185% of the federal poverty guidelines for my household size.

Federal Poverty Guidelines								
Household Size	1	2	3	4	5	6	7	8
Income Limits 185% FPG	\$23,828	\$32,227	\$40,626	\$49,025	\$57,424	\$65,823	\$74,222	\$82,621

- ☐ As of the date of the application, I reside in the following Qualified Census Tract _____.
- ☐ The home I am purchasing is located in the following Qualified Census Tract _____.
- ☐ I qualify for _____ federal benefits (TANF, SNAP, NSLP, SBP, Medicare Part D Low-Income, SSI, Head Start or Early Head Start, WIC, LIHEAP, Pell Grants, or SSNP for Women – see chart below).

- Temporary Assistance for Needy Families (TANF)
- Supplemental Nutrition Assistance Program (SNAP)
- Free and Reduced-Price Lunch (NSLP) and/or School Breakfast (SBP) programs
- Medicare Part D Low-income Subsidies

- Supplemental Security Income (SSI)
- Head Start and/or Early Head Start
- Special Supplemental Nutrition Program for Women
- Infants, and Children (WIC), Section 8 Vouchers
- Low-Income Home Energy Assistance Program (LIHEAP)
- Pell Grants

5. I have completed the pre-purchase homebuyer education counseling with an approved counseling agency.
6. The home I am purchasing is located in Michigan and will be my principal, permanent year-round residence.
7. I understand that no portion of the home I am purchasing may be rented.
8. I understand that I am required to purchase and maintain homeowner's insurance for the home I am purchasing and that I must provide proof of insurance to the Michigan State Housing Development Authority upon request.
9. I understand that in purchasing the home, I am required to have fee simple ownership over the home and that I must record my deed.
10. I understand that I am purchasing a MICH assisted home and must remain current with my mortgage payments, taxes, and homeowner's insurance.
11. As of the date of my application, I have suffered negative financial impacts from the COVID-19 public health emergency, and receiving the MICH Grant will help address my housing insecurity.

Eligible Homebuyer:

Name:

Date:

Name:

Date:

I have determined homebuyer eligibility based on review and approval of supporting documents provided. These documents have been uploaded within IGX.

Subrecipient Representative:

Name:

Company:

Title:

Date:

Closing Completion Date: _____

County Income Limits (60% Only)									
County	AMI %	Household Size 1	Household Size 2	Household Size 3	Household Size 4	Household Size 5	Household Size 6	Household Size 7	Household Size 8
Alcona County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Alger County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Allegan County	60	\$36,840.00	\$42,120.00	\$47,400.00	\$52,620.00	\$56,880.00	\$61,080.00	\$65,280.00	\$69,480.00
Alpena County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Antrim County	60	\$33,000.00	\$37,680.00	\$42,420.00	\$47,100.00	\$50,880.00	\$54,660.00	\$58,440.00	\$62,220.00
Arenac County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Baraga County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Barry County	60	\$37,140.00	\$42,420.00	\$47,700.00	\$52,980.00	\$57,240.00	\$61,500.00	\$65,700.00	\$69,960.00
Bay County	60	\$32,100.00	\$36,660.00	\$41,220.00	\$45,780.00	\$49,500.00	\$53,160.00	\$56,820.00	\$60,480.00
Benzie County	60	\$34,920.00	\$39,900.00	\$44,880.00	\$49,860.00	\$53,880.00	\$57,840.00	\$61,860.00	\$65,820.00
Berrien County	60	\$32,760.00	\$37,440.00	\$42,120.00	\$46,800.00	\$50,580.00	\$54,300.00	\$58,080.00	\$61,800.00
Branch County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Calhoun County	60	\$32,100.00	\$36,660.00	\$41,220.00	\$45,780.00	\$49,500.00	\$53,160.00	\$56,820.00	\$60,480.00
Cass County	60	\$33,300.00	\$38,040.00	\$42,780.00	\$47,520.00	\$51,360.00	\$55,140.00	\$58,980.00	\$62,760.00
Charlevoix County	60	\$35,040.00	\$40,080.00	\$45,060.00	\$50,040.00	\$54,060.00	\$58,080.00	\$62,100.00	\$66,060.00
Cheboygan County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Chippewa County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Clare County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Clinton County	60	\$39,360.00	\$45,000.00	\$50,640.00	\$56,220.00	\$60,720.00	\$65,220.00	\$69,720.00	\$74,220.00
Crawford County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Delta County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Dickinson County	60	\$32,100.00	\$36,660.00	\$41,220.00	\$45,780.00	\$49,500.00	\$53,160.00	\$56,820.00	\$60,480.00
Eaton County	60	\$39,360.00	\$45,000.00	\$50,640.00	\$56,220.00	\$60,720.00	\$65,220.00	\$69,720.00	\$74,220.00
Emmet County	60	\$34,980.00	\$39,960.00	\$44,940.00	\$49,920.00	\$53,940.00	\$57,960.00	\$61,920.00	\$65,940.00
Genesee County	60	\$31,860.00	\$36,420.00	\$40,980.00	\$45,480.00	\$49,140.00	\$52,800.00	\$56,400.00	\$60,060.00
Gladwin County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Gogebic County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Grand Traverse County	60	\$37,800.00	\$43,200.00	\$48,600.00	\$53,940.00	\$58,260.00	\$62,580.00	\$66,900.00	\$71,220.00
Gratiot County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Hillsdale County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Houghton County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Huron County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Ingham County	60	\$39,360.00	\$45,000.00	\$50,640.00	\$56,220.00	\$60,720.00	\$65,220.00	\$69,720.00	\$74,220.00
Ionia County	60	\$32,520.00	\$37,200.00	\$41,820.00	\$46,440.00	\$50,160.00	\$53,880.00	\$57,600.00	\$61,320.00
Iosco County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Iron County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Isabella County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Jackson County	60	\$32,220.00	\$36,840.00	\$41,460.00	\$46,020.00	\$49,740.00	\$53,400.00	\$57,120.00	\$60,780.00
Kalamazoo County	60	\$38,520.00	\$44,040.00	\$49,560.00	\$55,020.00	\$59,460.00	\$63,840.00	\$68,280.00	\$72,660.00
Kalkaska County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Kent County	60	\$39,780.00	\$45,480.00	\$51,180.00	\$56,820.00	\$61,380.00	\$65,940.00	\$70,500.00	\$75,060.00
Keweenaw County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Lake County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Lapeer County	60	\$39,780.00	\$45,480.00	\$51,180.00	\$56,820.00	\$61,380.00	\$65,940.00	\$70,500.00	\$75,060.00
Leelanau County	60	\$39,240.00	\$44,880.00	\$50,460.00	\$56,040.00	\$60,540.00	\$65,040.00	\$69,540.00	\$73,980.00
Lenawee County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Livingston County	60	\$49,680.00	\$56,760.00	\$63,840.00	\$70,920.00	\$76,620.00	\$82,320.00	\$87,960.00	\$93,660.00

Luce County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Mackinac County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Macomb County	60	\$39,780.00	\$45,480.00	\$51,180.00	\$56,820.00	\$61,380.00	\$65,940.00	\$70,500.00	\$75,060.00
Manistee County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Marquette County	60	\$34,320.00	\$39,240.00	\$44,160.00	\$49,020.00	\$52,980.00	\$56,880.00	\$60,840.00	\$64,740.00
Mason County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Mecosta County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Menominee County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Midland County	60	\$38,040.00	\$43,440.00	\$48,900.00	\$54,300.00	\$58,680.00	\$63,000.00	\$67,380.00	\$71,700.00
Missaukee County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Monroe County	60	\$38,160.00	\$43,620.00	\$49,080.00	\$54,480.00	\$58,860.00	\$63,240.00	\$67,560.00	\$71,940.00
Montcalm County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Montmorency County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Muskegon County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Newaygo County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Oakland County	60	\$39,780.00	\$45,480.00	\$51,180.00	\$56,820.00	\$61,380.00	\$65,940.00	\$70,500.00	\$75,060.00
Oceana County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Ogemaw County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Ontonagon County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Osceola County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Oscoda County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Otsego County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Ottawa County	60	\$41,880.00	\$47,820.00	\$53,820.00	\$59,760.00	\$64,560.00	\$69,360.00	\$74,160.00	\$78,900.00
Presque Isle County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Roscommon County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Saginaw County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Sanilac County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Schoolcraft County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Shiawassee County	60	\$33,540.00	\$38,340.00	\$43,140.00	\$47,880.00	\$51,720.00	\$55,560.00	\$59,400.00	\$63,240.00
St. Clair County	60	\$39,780.00	\$45,480.00	\$51,180.00	\$56,820.00	\$61,380.00	\$65,940.00	\$70,500.00	\$75,060.00
St. Joseph County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Tuscola County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00
Van Buren County	60	\$33,540.00	\$38,340.00	\$43,140.00	\$47,880.00	\$51,720.00	\$55,560.00	\$59,400.00	\$63,240.00
Washtenaw County	60	\$52,080.00	\$59,520.00	\$66,960.00	\$74,400.00	\$80,400.00	\$86,340.00	\$92,280.00	\$98,220.00
Wayne County	60	\$39,780.00	\$45,480.00	\$51,180.00	\$56,820.00	\$61,380.00	\$65,940.00	\$70,500.00	\$75,060.00
Wexford County	60	\$31,800.00	\$36,360.00	\$40,920.00	\$45,420.00	\$49,080.00	\$52,740.00	\$56,340.00	\$60,000.00

B3 or C Activities Only



The attached narrative document will be required as a pre-disbursement condition for each created unit. The narrative document will need to be uploaded into the IGX system as part of the required documentation to receive payment.

MICH-Acquisition Redevelopment Resale (ARR) Required Project Documentation

Executive Summary.

A narrative description of the project which includes type of project; leverage funding sources and/or local financial support, bedroom mix; local, federal, or state subsidies.

Scope of Work.

Submit a detailed description of the planned scope of work, interior and exterior, include sidewalks, landscaping, garages, or outbuildings. Submit façade photo and proposed floorplan changes. Include names of cross streets of the ARR home.

Lead Paint.

If applicable, provide the lead paint risk assessment and associated clearance reports.

Proforma.

Construction and/or homebuyer sources and uses.

Construction Trade Cost Breakdown.

List all construction trades cost. Provide a list of sub-contractors associated with construction cost on the project.

Construction Schedule.

Submit a detailed month-by-month schedule of the construction period. See Example.

Site Control.

Documentation signed by all applicable parties, in the form of a warranty deed, exclusive option to purchase, which evidences the ability to maintain site control. Documentation must clearly identify the location of the property (i.e., property address, full legal description).

OPTION: ARR Visit Ability Requirements.

1. When possible; create one zero-step entrance approached by an accessible route on a firm surface no steeper than 1:12, proceeding from a driveway, or garage exterior or interior.
2. Gut Rehabilitation Projects Only, when possible, install 32 inches or more of clear passage space through interior doors, including bathrooms, 1st level only.
3. When possible; create a half bathroom on the 1st level only.
4. When possible; install future grab bars reinforcement in bathroom walls and showers.
5. Use of lever door handles.

Accessibility Upgrades.

Submit all proposed accessibility upgrades.

Energy Efficiency.

Submit all proposed energy efficiency upgrades.

MICH-Attachment A

Acquisition Redevelopment Resale (ARR) Proforma

Project Name:

Developer:

Address:

Green Cells are User Input

White Cells are Automatically Calculated Values

Uses

Acquisition Costs:

Acquisition: Land Costs	\$	-
Buildings Costs	\$	-
Total Acquisition:	\$	-

ARR (Rehabilitation)

Construction Costs:

Contract with GC (incl profit, OH, gen conditions)	\$	-
Construction Period Interest	\$	-
Construction Contingency	10%	\$ -
Total Construction:	\$	-

Soft Costs:

Building Permit, License & Fees	\$	-
Architect and Engineering Costs (A&E)	\$	-
Site Work	\$	-
Survey Costs	\$	-
Legal Fees	\$	-
Construction Loan Interest & Taxes	\$	-
Title Search & Title Insurance and Recording Costs	\$	-
Appraisal & Analysis of Rent Comparables	\$	-
Builder's Risk and/or Casualty Insurance	\$	-
Marketing	\$	-
Other Compliance, Start-up, Consultant Fees	\$	-
Environmental: (Site-Specific)	\$	-
Environmental Review (Federal) w/wo Consultant	\$	-
City water connection and distribution fee.	\$	-
Loan Commitment Fee to Independent Bank/Inspections	\$	-
Unit For Sale Marketing Costs	\$	-
Soft Cost Contingency	10%	\$ -
Developer Fee	0%	\$ -
Total Soft Costs:	\$	-

Total Development Cost:	\$	-
--------------------------------	----	---

Sources

Additional Sources of Funds:

MICH-ARR Grant	\$	-
Owner/Investor Equity	\$	-
Bank	\$	-
Local Community Investment	\$	-
Other	\$	-
Other	\$	-

Total Development Sources:

\$ -

Gap/(Or Excess Sources):

\$ -

MICH-Attachment B**EXAMPLE**

Acquisition Redevelopment Resale

(ARR)

Construction Timeline

Modular _____

Modified Technology _____

Traditional Stick Built _____

Completed by	Task	Benchmark	Completion Date
Grantee	Grant Agreement Executed	Month 1	
Grantee	ARR Unit Selected	Month 3	
MSHDA	ARR Unit Approved	Month 3	
Grantee	ARR Specifications Submitted	Month 5	
MSHDA	ARR Specifications Approved	Month 5	
Grantee	Construction Started	Month 7	
Grantee	Construction Period Complete	Month 13	
MSHDA	On-Site Inspection Completed	Month 14	
Grantee	ARR Unit Listed	Month 14	
Grantee	ARR Unit Sold	Month 18	
Grantee	100% Disbursement of Funds/Final Reports	Month 20	

B3 or C Activities Only



The attached narrative document will be required as a pre-disbursement condition for each created unit. The narrative document will need to be uploaded into the IGX system as part of the required documentation to receive payment.

MICH New Construction Required Project Documentation

Executive Summary.

A narrative description of the project which includes type of project; leverage funding sources and/or local financial support, bedroom mix; local, federal, or state subsidies.

Scope of Work.

Submit a detailed description of the planned scope of work including sidewalks, landscaping, garages or outbuildings, façade drawing and floorplans. Include a visual layout of the various buildings on the proposed site(s); include names of local streets in or near the site(s).

Proforma.

Construction sources and uses.

Trade Payment Breakdown, Sources & Uses.

Trade Payment Breakdown detailing the projected construction costs by trade line item.

Construction Schedule.

Submit a detailed month-by-month schedule of the construction period. See Example.

Site Control.

Documentation signed by all applicable parties, in the form of a warranty deed, exclusive option to purchase, which evidences the ability to maintain site control. 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 property.

Zoning Documents.

Documentation from the appropriate local municipality on official letterhead, identifying the address of the project, the property's current zoning designation and an explanation of if the project is permitted under the zoning ordinance. If the project is not currently properly zoned, what, if any, steps are in process to obtain proper zoning for the proposed development. Provide verification property address is located within a qualified census tract.

Single Family Environmental Study (To be completed prior to project set-up)

If not a residential infill site, then a Phase I ESA or Phase 2 (if applicable) must be performed by an Environmental Professional. Non-scope" items such as FEMA floodplain evaluation and wetland identification are a local determination.

Proposed Housing Concept Design and Visit-Ability Demographics

All single-family new construction projects are required to meet type C or visitable units. Type C units are applicable to newly built single-family homes and duplexes. The intent of the type C is planning for persons with mobility impairments to visit the home and/or occupants to age-in-place.

The following 6 items are required for all NHID single family new construction projects.

1. At least one zero-step entrance approached by an accessible route on a firm surface no steeper than 1:12, proceeding from a driveway or public sidewalk.
2. 32 inches or more of clear passage space through interior doors, including bathrooms.

B3 or C Activities Only

3. At least a half bathroom on the main floor
4. Reinforcement in bathroom walls and showers for future grab bars
5. Accessible placement of electrical and heating controls
6. Use of lever door handles

MICH-Attachment A

New Construction Single-Family Housing Development Budget

Project Name:

Developer:

Address:

Uses**Construction Costs:**

Modular Unit-base unit, taxes & delivery (If Applicable)	\$ -
Construction Cost Stick or Panelized	\$ -
General Contractor profit,overhead,gen conditions)	\$ -
Construction Contingency 10%	\$ -
Construction Period Interest	\$ -
Site Work- Excavation & Infrastructure	\$ -
Building Concrete- walls, floors and sidewalks	\$ -
Roofing & Siding	\$ -
Carpentry	\$ -
Insulation	\$ -
Doors/Windows & Hardware	\$ -
Drywall, Painting	\$ -
Electrical	\$ -
HVAC	\$ -
Flooring	\$ -
Accessory Buildings- garage or shed	\$ -
Plumbing & Domestic Hot Water	\$ -
Appliances, Garbage Disposal	\$ -
Water Well and Septic or Municipality Distribution	\$ -
Building Permit, License & Tap & Other Fees	\$ -
Architect and Engineering Costs (A&E)	\$ -
Environmental: (Site-Specific Review) Phase 1 and/or Phase 2	\$ -
Property Survey	\$ -
Legal Fees	\$ -
Loan Commitment Fee	\$ -
Title Search & Title Insurance and Recording Costs	\$ -
Estimated Post Construction Appraisal	\$ -
Builder's Risk and/or Casualty Insurance	\$ -
Construction Loan Interest & Taxes	\$ -
Total Construction:	\$ -

Sources

MSHDA-MICH	\$ -
Owner/Investor Equity	\$ -
Bank	\$ -
Local Community Investment	\$ -
Other	\$ -
Other	\$ -
Other	\$ -

Total Development Sources:

\$ -

Development Gap- Sources/Uses

\$ -

NOTE: The total development sources/uses must match reservation memo total project cost.

The sales price may not exceed \$224,500 per unit

MICH-Attachment B

EXAMPLE

MICH

New Home Construction Timeline

Modular _____

Modified Technology _____

Traditional Stick Built _____

Completed by	Task	Benchmark	Completion Date
Grantee	Grant Agreement Executed	Month 1	
Grantee	New Building Site Selected. Non-Infill Lot -Phase 1 Site Specific Environmental Complete	Month 3	
MSHDA	New Building Site Approved	Month 3	
Grantee	New Home Plans & Specifications Submitted	Month 5	
MSHDA	New Home Plans & Specifications Approved	Month 5	
Grantee	Construction Started	Month 7	
Grantee	Construction Period Complete	Month 13	
MSHDA	On-Site Inspection Completed	Month 14	
Grantee	New Unit Listed	Month 14	
Grantee	New Unit Sold	Month 18	
Grantee	100% Disbursement of Funds/Final Reports	Month 20	

***IF YOU HAVE ANY QUESTIONS REGARDING THE
CONTENTS OF THIS HANDBOOK
PLEASE CONTACT YOUR MSHDA NEIGHBORHOOD
HOUSING INITIATIVES DIVISION
MICH CHAMPION***

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