



As outlined in the **State Housing Development Authority Act** (Public Act 346 of 1966, as amended; MCL 125.1401 *et seq*), the Michigan State Housing Development Authority (the "Authority") was created to analyze housing conditions and needs throughout the state and determine measures necessary or advisable to address existing housing rehabilitation needs within this state.

Grant proceeds are targeted to areas where at least **51%** of the residents are persons or families whose income does not exceed 80% of area median income as determined by the U.S. Department of Housing and Urban Development ("HUD"), adjusted for family size. There are three ways a community can qualify as outlined below. If none of the three apply, then eligibility can be met with a sale to an income eligible homebuyer (#4). If you have any questions, please send an email to MSHDA-NHID-Research@michigan.gov.

Methodology #1: HUD Chart Data [LMISD by Local Governments, Based on 2011-2015 ACS - HUD Exchange](#) for _____ (community name) reflects _____ (low/mod universe number) – Column L) and _____ % (low/mod percentage - Column M) Note: to be eligible the percentage must be at or above 51% in column M or an alternative methodology must be utilized.

Methodology #2: The average income of the area is less than 80% of the statewide area or area median, whichever is greater as determined using the most recent federal decennial census. (2016 American Community Survey – Housing/Financial Characteristics) Note: Population must be at least 5,000 due to data constraints.

Statewide Median Household Income in 2021 = \$63,202 utilizing the [U.S. Census Bureau QuickFacts: Michigan](#) In the search bar, enter in your Community Name and Select Fact titled "Income and Poverty" and obtain number needed next to titled "Median household income (in 2021 dollars), 2017-2021" and insert below.

Area Median Income = \$_____ which is **less** than \$50,562 (80% statewide median). If this number is above \$50,562 then proceed to one of the below.

Methodology #3: Other local data and/or survey documentation. Note: consultation with our office regarding the eligibility methodology strategy is required.

OR

Methodology #4: If none of the above qualifies your community, then you must sell to an income eligible homebuyer. [HUD 120% AMI Income Limits by County](#)

Signature

Date