

MSHDA MI-Hope

Michigan State Housing Development Authority

Homeownership: Home Improvement and Rehabilitation

HFA Staff Contact

Mark Garcia

garciam8@michigan.gov

- i. Michigan State Housing Development Authority***
- ii. MI-HOPE's Expedient ARP Program Design and Implementation***
- iii. Homeownership/Home Improvement and Rehabilitation***

Page 1 of 3

MSHDA is pleased to submit for award consideration the expedient American Rescue Plan (ARP) program design and implementation of an independent energy-efficiency program that will provide up to \$28,500,000 dollars statewide via the Michigan's Housing Opportunities Promoting Energy-Efficiency (MI-HOPE) Program which is an extension of the Neighborhood Enhancement Program. This funding is being made available in conjunction with \$15 million dollars allocated directly to the City of Detroit and \$5 million dollars allocated to The Heat and Warmth Fund (THAW).

MI-HOPE is a federally funded program utilizing United States Department of the Treasury American Rescue Plan (ARP) Coronavirus State and Local Fiscal Recovery Funds (SLFRF). This funding is being made available statewide based on a formal subrecipient award structure to 501(c) nonprofit agencies and government entities with award determinations based on competitive funding rounds and subsequent obligation and expenditure performance.

This grant program was established to utilize legislatively appropriated funds and 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 multifamily 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 ninety percent (90%), to be utilized for energy-oriented property repairs and administrative funding of up to ten percent (10%). MI-HOPE energy-efficiency improvement activities are defined as actions undertaken to incentivize energy efficiency and health improvements that promote health or safety for single-family and multi-family residential properties. Repairs are not to exceed \$25,000 in total assistance for either an owner-occupied home or non-owner-occupied unit.

The program's intent was for 100% regional distribution of the dollars and has achieved this by focusing on the subrecipient agency service area zip codes and identifying an overarching agency to handle all zip code areas not covered by other entities. The program is structured to have both an individual short-term benefit and immediate impact on the household itself. The program is designed to facilitate a long-term community benefit that improves the existing housing stock and increases the area's home values. MSHDA has implemented prioritization of funding in targeted areas and has reserved a percentage of the program funds for rural distribution. The program is based on a subrecipient structure that will facilitate the timely distribution, obligation, and expenditure of the allocated energy-efficiency funding in order to meet federal ARP deadlines. Subrecipient awards will consist of multi-year written agreements between MSHDA and the nonprofit 501(c) agency and/or government entity. The MI-HOPE program's intent is to direct at least thirty percent (30%) of the funding to rural communities with at least five percent (5%) being focused within the Upper Peninsula. The evaluation/awarding structure will identify rural agency applicants from urban agency applicants to ensure that each type of applicant is treated and evaluated separately. Overall, the program's intent is to fund energy-efficiency activities that benefit area residents directly or indirectly.

- iv. Michigan State Housing Development Authority**
- v. MI-HOPE's Expedient ARP Program Design and Implementation**
- vi. Homeownership/Home Improvement and Rehabilitation**

Page 2 of 3

Funding award determinations are made based on geographical regional distribution, area need, timing feasibility, organizational capacity, public and/or private partnerships, and identified leveraged resources. Respondents must be able to utilize funds strategically and mobilize quickly to meet the multi-year action response that is desired.

To date \$1.8 million dollars of the first phase of funding of \$10 million dollars has been obligated to addresses. The residential applicant portal contains 1,

We had 24 subrecipients awarded in Phase 1 for \$9.5 million. Phase I had 91 applications total. We did not award all of the requested funds to subrecipients in their original grant agreement – instead we held back ½ of the funding and will be awarding the remaining dollars based on 75% funding reservations being in place. This incentivizes subrecipients to prioritize the program activities to secure the remaining funds. It also provided us with \$6.1 million dollars in additional subrecipient activity through a formal amendment process minimizing local and state paperwork and administrative burden so they can continue directing their focus on obligations.

We have reserved funding for 17 subrecipients in Phase 2 for \$5.5 million. Phase II had 22 applications total. This group of subrecipients is completely different from the first phase and consists of smaller agencies serving individual cities and/or entire counties. We have had the opportunity through Phase 2 to expand the subrecipient base to include the Salvation Army and to partner with 211 for customer assistance.

Phases 3 and 4 will complete awarding of all remaining SLFRF funding this Summer and will give all subrecipient agencies a minimum of 12 months to identify qualified households, select activities to undertake on homes, procure contractors, and obligate funds prior to the September 30, 2024, deadline. Note: we shortened the obligation deadline by 90 days from the actual federal deadline to ensure that we would have enough time to reallocate funding if needed in order to ensure that the obligation deadline is met.

The grants management system that we are utilizing allows for electronic signatures of agreements, uploading of all contracts, licensing, and insurance of procured entities, collects all address-specific documentation needed for auditing purposes and has a financial component. Therefore, desk monitoring will be utilized as much as possible. We have a construction manager on site who will be conducting home repair on-site construction visits. We have also procured a consultant to conduct in person monitoring on our behalf. Our monitoring plan strategy consists of conducting formal monitoring visits for 20% of the portfolio per funding phase.

A policy and compliance handbook was created and contains a checklist for both subrecipient agencies administering the funding and a checklist for each assisted property and eligible household. Each agency must also provide written program guidelines on how they will conduct their processes.

- vii. Michigan State Housing Development Authority**
- viii. MI-HOPE's Expedient ARP Program Design and Implementation**
- ix. Homeownership/Home Improvement and Rehabilitation**

Page 3 of 3

The COVID-19 funds provided by American Rescue Plan Act of 2021 are administered by the U.S. Treasury ("Treasury"). The Treasury has recognized that the public health and economic situations facing the country have evolved, and so its rules, regulations, and guidelines continue to evolve accordingly. Good stewardship of the Treasury's Coronavirus State and Local Fiscal Recovery Funds ("SLFRF") requires navigating this complex and changing regulatory landscape to ensure that proper assistance for the consequences of the pandemic is delivered to the households, small businesses, and service organizations, which continue to recover from the effects of COVID-19.

The American Rescue Plan Act introduced a complex regulatory framework for grantees to navigate. In particular recipients of awards from the State and Local Fiscal Recovery Fund must comply with a wide range of use restrictions and reporting requirements. In order for any program using these funds to efficiently serve the intended beneficiaries, careful attention must be paid to ensuring compliance throughout the program term.

The housing crisis in Michigan and the need for home repair has continued to increase as the existing housing stock continues to age. MSHDA has proven that it is able to quickly build and execute programs so when SLFRF became available the Michigan State Legislature quickly responded by sending resources to MSHDA to create the MI-HOPE program.

We could not have made this possible without the great technical resources and team of individuals that have become honorary MI-HOPE champions for our Team of 4 (Tonya Joy, James Davis, Pierre-Denise Gilliam, Alison Gailey). Everyone has been so valuable in getting this program up and running and assisting people at the local level. We are very proud of everyone's accomplishments and the work being done at the local level to assist households.

Technical Policy Advisors, DTMB, Jennifer Edmonds, and the Accenture Team have worked tirelessly to provide technical compliance guidance and establishing reporting mechanisms that share the success story of this funding on a quarterly basis. Legal Affairs for developing the written agreement and compliance framework parameters to facilitate the establishment of the program materials and awarding of funds.

To get the message out, we partnered with our Authority's Outreach team, Communications Division, and other collaborators to hold a Home Energy-Efficiency virtual outreach event. This innovative and impactful marketing and outreach event was designed to present and provide information about the MI-HOPE Program. For one hour, attendees were able to hear from various state and local partners about services offered and also learn how to apply via a specially designed applicant portal. Immediately after, a Q&A session was held where participants were able to ask questions and receive answers in real time. For the event we used a virtual strategy for the webinar which included our State's GovDelivery network and social media outlets LinkedIn, Facebook, and Twitter. The virtual event was recorded and is currently available on the social media platform, YouTube.

- x. **Michigan State Housing Development Authority**
- xi. **MI-HOPE's Expedient ARP Program Design and Implementation**
- xii. **Homeownership/Home Improvement and Rehabilitation**

Visual Aids

Exhibit A: Program Statement

Exhibit B: \$15 Million Dollar Allocation to the City of Detroit Press Release

Exhibit C: Press Release

Exhibit D: Map

Exhibit E: Award Presentations

Exhibit F: Marketing – Logo, Postcards, Yard Signs

Exhibit G: Marketing - Social Media Posts (Facebook, Twitter, and LinkedIn)

Exhibit H: Process Steps

Exhibit I: Checklists

Exhibit J: Program Guidelines Template

Exhibit K: Application Portal

Exhibit L: Application Portal - Dashboard

Exhibit M: Before and After Pictures

Exhibit N: Lessons Learned

Visual Aids Section

Link to Website: <https://www.michigan.gov/mshda/neighborhoods/mi-housing-opportunities-promoting-energy-efficiency-program-mi-hope>

Please refer to our website for our Term Sheet, Subrecipient Application Documentation, and more

Exhibit A

Program Statement

MSHDA is pleased to announce that an independent energy-efficiency program will provide up to \$28,500,000 dollars statewide via the Michigan's Housing Opportunities Promoting Energy-Efficiency (MI- HOPE) Program which will be an extension of the Neighborhood Enhancement Program. This funding will be made available in conjunction with \$15 million dollars allocated directly to the City of Detroit and \$5 million dollars allocated to The Heat and Warmth Fund (THAW).

MI-HOPE is a federally funded program utilizing United States Department of the Treasury American Rescue Plan (ARP) Coronavirus State and Local Fiscal Recovery Funds (SLFRF). This funding will be made available statewide based on a formal subrecipient award structure to 501(c) nonprofit agencies and government entities with award determinations based on competitive funding rounds and subsequent obligation and expenditure performance.

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 ninety-five percent (95%), to be utilized for energy-oriented property repairs and administrative funding of up to five percent (5%).

MI-HOPE energy-efficiency improvement activities are defined as actions undertaken to incentivize energy efficiency and health improvements that promote health or safety for single-family and multi-family residential properties. Repairs are not to exceed \$25,000 in total assistance for either an owner-occupied home or non-owner-occupied unit. The program's intent is for regional distribution of the dollars. The program is structured to have both an individual short-term benefit and immediate impact on the household itself. The program is designed to facilitate a long-term community benefit that improves the existing housing stock and increases the area's home values.

MSHDA has implemented prioritization of funding in targeted areas and has reserved a percentage of the program funds for rural distribution. The program is based on a subrecipient structure that will facilitate the timely distribution, obligation, and expenditure of the allocated energy-efficiency funding in order to meet federal ARP deadlines. Subrecipient awards will consist of multi-year written agreements between MSHDA and the nonprofit 501(c) agency and/or government entity. The MI-HOPE program's intent is to direct at least thirty percent (30%) of the funding to rural communities with at least five percent (5%) being focused within the Upper Peninsula. The evaluation/awarding structure will identify rural agency applicants from urban agency applicants to ensure that each type of applicant is treated and evaluated separately.

Overall, the program's intent is to fund energy-efficiency activities that benefit area residents directly or indirectly. Funding award determinations will be made based on geographical regional distribution, area need, timing feasibility, organizational capacity, public and/or private partnerships, and identified leveraged resources. Respondents must be able to utilize funds strategically and mobilize quickly to meet the multi-year action response that is desired.

[Mayor Duggan, state lawmakers announce \\$15M boost to Renew Detroit low-income home repair program | City of Detroit \(detroitmi.gov\)](#)

Mayor Duggan, state lawmakers announce \$15M boost to Renew Detroit low-income home repair program

JUL 29 2022

MAYOR'S OFFICE

Mayor Duggan, state lawmakers announce \$15M boost to Renew Detroit low-income home repair program

- Renew Detroit expands to \$45M commitment, will now assist 2,000 seniors and disabled Detroiters instead of 1,500.
- Phase 2 applications open Oct. 1 for roof replacements or, thanks to new funds, windows.

DETROIT – Detroit Mayor Mike Duggan, along with state lawmakers and housing officials, celebrated today \$15 million in additional funding for the Renew Detroit program, which will help more lower-income seniors and homeowners with disabilities receive major home repairs. Announced last fall as a \$30 million home repair program, Renew Detroit has now grown to \$45 million and will help 2,000 Detroiters instead of 1,500 over its two phases.

“It is so important that we help longtime Detroiters remain in their home, and one of the best ways we can do that is to help them make the major repairs they cannot afford on their own,” Mayor Duggan said. “Thanks to these five Detroit state lawmakers, we are going to double the number of Detroiters we can help with the second phase of the Renew Detroit program.”

The five Detroit Democrats – state Reps. Helena Scott, Shri Thanedar, Karen Whitsett, Tenisha Yancey and Stephanie Young – helped earmark \$15 million in state American Rescue Plan Act funding to expand the program.

“I am honored to help expand this crucial program that serves Detroit’s most vulnerable population,” said Rep. Young, who represents northwest Detroit. “Our senior and disabled homeowners are the most likely to have fixed incomes and therefore the least likely to be able to keep up with rising costs of home repair and maintenance.”

Added Rep. Scott, who also represents northwest Detroit, as well as Highland Park: “I am dedicated to helping my constituents and applaud the City of Detroit’s continued dedication to helping residents fix up their homes and build equity in our neighborhoods.”

Historically, the City has funded 200 to 250 annual home repairs through its Community Development Block Grant-funded Senior Emergency Home Repair (SEHR) program at a cost of up to \$6 million per year. With demand far exceeding the funding available, Renew Detroit was launched to tap ARPA funds to further address this great need for assistance in the community.

“I’m proud to be a part of Renew Detroit by securing \$10 million from the Legislature. These dollars will help many Detroiters with much needed repairs, especially seniors,” said Rep. Yancey, who represents the city’s east side and eastern suburbs.

Phase 2 now to include window replacement

In addition to increasing the program to help more Detroiters, the extra funding will allow the roof-replacement program to be expanded to also include new windows. Detroiters who are approved for the repairs will have one major project performed, whichever is deemed most urgent.

Roofs remain the greatest home repair need in neighborhoods across the city. Eighty percent of SEHR requests involve new roofs, and 50 percent of Detroiters who apply for home weatherization grants are turned down because of the condition of the home’s roof. A leaky roof can lead to major internal home deterioration, mold, and poor energy-efficiency and higher utility bills that come with it.

“I am honored to be a part of the Renew Detroit program which will help bring relief to real people in our community, and I am proud to have worked across the aisle in Lansing to secure the funds in order to make it possible,” said Rep. Whitsett, who represents Detroit’s west side and part of Dearborn. “I’m so glad to work together with Mayor Mike Duggan to bring about real change for individuals across Detroit, and I can’t wait to see the good that Renew Detroit will continue to bring to our city.”

Added Rep. Thanedar, whose district includes north Detroit on both the east and west sides: “Improving equality, access and security for all is among my top priorities, and Renew Detroit will go a long way toward improving the lives of so many of my fellow Detroiters.”

Representing Gov. Gretchen Whitmer’s administration at the press conference was Tonya Joy, director of Neighborhood Housing Initiatives for the Michigan State Housing Development Authority (MSHDA). MSHDA is the steward of ARPA funds for housing and its board approved the funding of Renew Detroit.

“MSHDA is thrilled to be a part of this \$15 million program and know that this grant program will be transformative for homeowners residing in the city of Detroit,” Joy said. “They will be able to make much-needed repairs that they otherwise may not be able to afford. In addition to the short-term benefit and impact on the household itself, we also see this program having a long-term community impact that improves the existing housing stock and increases area home values.”

Eligibility and how to apply for Phase 2

Applications for Phase 2 of Renew Detroit will begin Oct. 1 and close Oct. 31. Those who qualify will have their application review completed by spring 2023, with all work expected to be completed by the end of 2024. The Renew Detroit team will reach out to those who qualified

for Phase 1 but were not selected to assist them with applying for Phase 2. Additionally, Renew Detroit staff will be out in the community helping residents apply.

“The Renew Detroit program is designed to begin connecting the dots of available homeowner resources for our residents, even beyond our home repair program,” said Heather Zygmuntowicz, chief of Special Housing Programs, who oversees the program. “By requiring the annual HOPE approval and partnering with the Detroit Tax Relief Fund hotline, we ensure property tax bills are as low as possible and provide pathways to back-tax relief. By focusing on roofs and windows, we significantly increase the likelihood of residents gaining access to weatherization upgrades and increasing their efficiency.”

To be eligible, homeowners must meet the following criteria:

- Age 62 or older or be a homeowner of any age with a disability.
- Be approved for a 2022 property tax exemption through the Homeowner Property Exemption (HOPE) program, which provides property tax relief to eligible lower-income homeowners. For eligibility requirements and to apply, Detroiters can call 313-244-0274 from 9 a.m. to 6 p.m. Monday-Saturday or go to detroitmi.gov/HOPE. Please note, homeowners must apply each year for the HOPE program.
- Must not have received a home repair grant from the City of \$10,000 or more in past 10 years.

After meeting these initial criteria, homeowners will be selected based on a Home Repair Score, which includes length of ownership, number of people in the home, and level of their HOPE tax exemption. The City also prioritized applicants on the existing Senior Emergency Home Repair wait list or who were unable to secure weatherization improvements because of the condition of their roof.

Update on Phase 1

The Renew Detroit program was launched last September and funded by \$30 million from President Biden’s American Rescue Plan Act (ARPA), with the goal of replacing 1,000 roofs for lower-income seniors and disabled Detroiters. So far, 1,100 homeowners have been conditionally selected, and the team is in the process of assessing those homes for final approval for a roof replacement. Final approvals, which are confirmed after a successful assessment of the home, will start hitting mailboxes next week. This week, the Detroit City Council approved \$2.9 million in roof-replacement contracts for the first 200 homes, and the contractors are expected to begin this September.

Help for those who don’t qualify for Renew Detroit

For those Detroit residents who need home repairs but are not old enough or do not have a disability, the City offers the Detroit 0% Interest Home Repair Loan Program. This program provides loans to Detroit homeowners of \$5,000 to \$25,000 to complete home repairs and resolve health and safety issues. Homeowners have 10 years to pay back the loans, which are provided at 0% interest – meaning homeowners pay back only what they borrow. The program is a City-led partnership with the Local Initiatives Support Corporation (LISC) launched in March

2015. This public-private commitment is between LISC, the City's Housing and Revitalization Department, Bank of America and the Rocket Community Fund. To apply, go to www.detroithomeloans.org.



FOR IMMEDIATE RELEASE

October 31, 2022

Contact: press@michigan.gov

Gov. Whitmer Announces Launch of MI-HOPE Program Awarding \$10 Million For Energy-Efficiency Focused Housing Repairs and Upgrades

MI-HOPE program now accepting applications for energy-efficient home repairs

Lansing, Mich. – Governor Gretchen Whitmer and the Michigan State Housing Development Authority (MSHDA) have launched the Michigan Housing Opportunities Promoting Energy Efficiency (MI-HOPE) program, awarding ten million dollars to local governments and nonprofit organizations throughout the state for energy-efficiency focused housing repairs and upgrades. The program is currently accepting [applications](#).

"We are taking action to lower energy costs for Michiganders by funding \$10 million of home repairs and energy-efficiency upgrades," said **Governor Whitmer**. "The MI-HOPE program puts more money in Michiganders' pockets, revitalizes housing, and helps our state meet its clean energy goals. The repairs and upgrades funded by this program can be used on a wide range of home changes, including roof repair, insulation, or heating/cooling system installation. Let's keep working together to lower costs and make our homes more comfortable and efficient."

MI-HOPE, a program to help local governments and nonprofits improve local housing, lower energy costs for families, and reduce their community's carbon footprint, will provide up to \$28.5 million statewide through competitive funding rounds. The program uses federal funds from the American Rescue Plan to help homeowners undertake repairs and upgrades to enhance energy efficiency. Eligible assisted activities include roof repair or replacement, insulation, modification or replacement of heating/cooling systems and more.

The organizations receiving funds and award amounts are:

Village of Cassopolis	\$300,000
Northwest Michigan Community Action Agency, Inc NMCAA	\$500,000
City of Three Rivers	\$150,000
Southwest Michigan Community Action Agency	\$500,000
Gogebic-Ontonagon Community Action Agency	\$300,000
Alpena County Home Improvement Program County of Alpena	\$250,000
Alger Marquette Community Action Board dba Community Action Alger Marquette	\$250,000
Saginaw-Shiawassee Habitat for Humanity	\$500,000
Northeast Michigan Community Service Agency	\$200,000
TrueNorth Community Services	\$500,000
Habitat for Humanity of Huron Valley	\$356,875
Mid-Michigan Community Action Agency, Inc	\$500,000
Wayne Metropolitan Community Action Agency	\$350,000
Wayne County Land Bank Corporation	\$500,000
Washtenaw County Office of Community and Economic Development OCED	\$250,000
City of Grand Rapids	\$500,000
Capital Area Housing Partnership	\$500,000
Western Upper Peninsula Planning Development Region	\$500,000
New Development Corporation	\$243,125
Ottawa County Community Action Agency	\$200,000
Community Action Network	\$500,000
Local Initiatives Support Corporation	\$350,000
Metro Community Development, Inc	\$350,000
Habitat for Humanity of Michigan	\$1,000,000
Monroe County Opportunity Program	\$100,000
Habitat for Humanity of Oakland County	\$350,000

"The MI-HOPE program will invoke positive change and improve living conditions for Michiganders across the state," said **Tonya Joy, Neighborhood Housing Initiatives Division director**. "Making energy-efficient home repairs will help people save money on costs like heating and cooling, giving them more breathing room to put food on the table, purchase school supplies for their kids and many other necessary home and lifestyle purchases."

The second round of funding will be announced in spring 2023. All MI-HOPE program-financed activities will provide specific and necessary health and safety improvements to existing structures. 501(c) nonprofit agencies and local governments are eligible to apply for MI-HOPE assistance, with award determinations based on competitive funding rounds and subsequent obligation and expenditure performance.

For more details and to apply please click [here](#). Calls to 211 will direct interested applicants to the proper servicing agency for their area.

###

STAY CONNECTED:



Subscriber Services::

[Manage Preferences](#) | [Unsubscribe](#) | [Help](#)



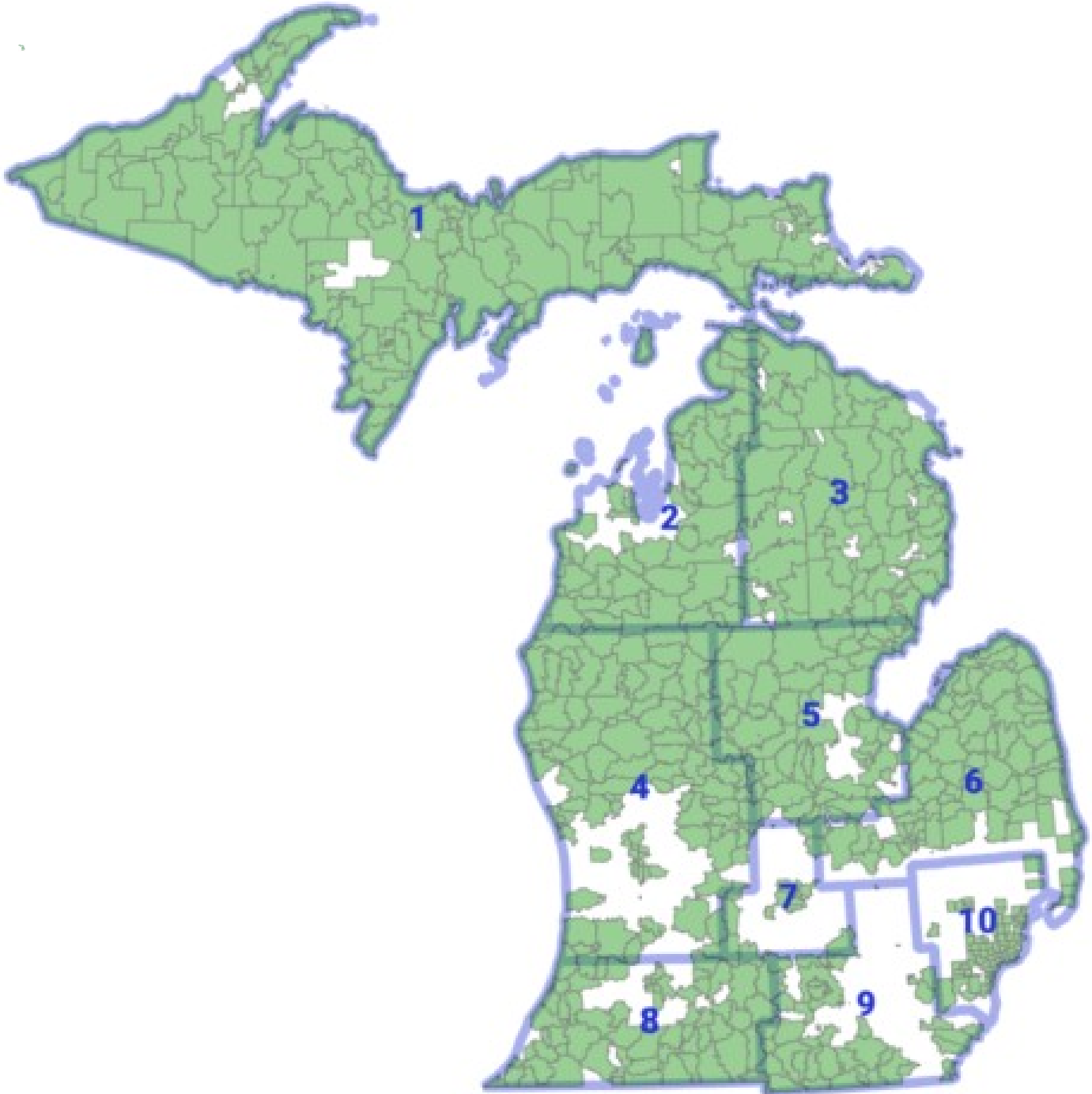
This email was sent to mckenzieclanup@gmail.com using GovDelivery Communications Cloud on behalf of: Michigan Executive Office of the Governor · [111 S. Capitol Ave · Lansing, Michigan 48901](#)




Zip Code Area-Wide Eligibility Mapping and Excel File



Moderate Income
ZIPS.xlsx



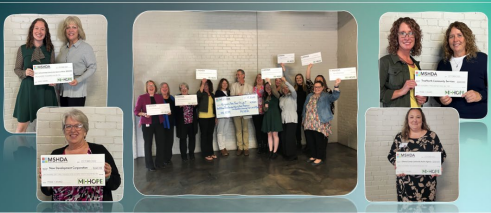
MI-HOPE Check Presentations 2022



Mid Michigan Community Action Agency, Inc & Saginaw-Shiawassee Habitat for Humanity

Mid Michigan - Region 5

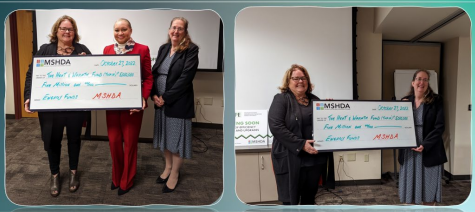
MI-HOPE Check Presentations 2022



City of Grand Rapids, New Development Corporation, TrueNorth Community Services, Northwest Michigan Community Action Agency, Inc NMCAA, Village of Cassopolis, Ottawa County Community Action Agency & City of Three Rivers

Regions 2, 4, 8

MI-HOPE Check Presentations 2022



The Heat and Warmth Fund (THAW)

MI-HOPE Check Presentations 2022



City of Detroit

Logo:



Postcards:

English – Front (left) & Back (right)

INTERESTED IN ENERGY-EFFICIENT HOME REPAIRS AND UPGRADES?

You may be eligible for up to \$25,000 in assistance through the Michigan Housing Opportunities Promoting Energy-Efficiency Program (MI-HOPE).

SCAN TO APPLY

INTERESTED IN ENERGY-EFFICIENT HOME REPAIRS AND UPGRADES?

You may be eligible for up to \$25,000 in assistance through the Michigan Housing Opportunities Promoting Energy-Efficiency Program (MI-HOPE). MI-HOPE can assist eligible households who have experienced financial hardship with repairs or upgrades to the following:

- Roof
- Windows
- Storm Doors/Exterior Doors
- Insulation
- Appliances
- Electrical
- Heating & Cooling
- Water Heater

For more information call 517-335-2524
To apply visit Michigan.gov/MI-HOPE

Thank you for your interest in the MI-HOPE Program. Please note that no individual from or on behalf of the State of Michigan will visit your property unannounced. All communication will be initiated through the applicant portal and/or via a local subrecipient agency.

Spanish – Front (left) & Back (right)

¿LE INTERESA REALIZAR REPARACIONES Y MEJORAS DE EFICIENCIA ENERGÉTICA EN SU HOGAR?

Usted puede ser elegible para una asistencia de hasta \$25,000 mediante el Programa de Oportunidades de Vivienda con Promoción de la Eficiencia Energética de Michigan (MI-HOPE, por sus siglas en inglés).

ESCANÉE PARA SOLICITAR

¿LE INTERESA REALIZAR REPARACIONES Y MEJORAS DE EFICIENCIA ENERGÉTICA EN SU HOGAR?

Usted puede ser elegible para una asistencia de hasta \$25,000 mediante el Programa de Oportunidades de Vivienda con Promoción de la Eficiencia Energética de Michigan (MI-HOPE, por sus siglas en inglés). MI-HOPE puede ayudarle a los hogares elegibles que hayan experimentado dificultades financieras a realizar reparaciones y mejoras en lo siguiente:

- Techo
- Ventanas
- Puertas de tormenta/exteriores
- Aislamiento
- Electrodomésticos
- Electricidad
- Calefacción y refrigeración
- Calentador de agua

Gracias por interesarse en el programa MI-HOPE. Tenga en cuenta que ningún personal del Estado de Michigan visitará su propiedad sin previo aviso. Todas las comunicaciones serán iniciadas mediante el portal de solicitudes y/o mediante una agencia local de subreceptores.

Para solicitar, visite Michigan.gov/MI-HOPE

Yard Signs:

COMING SOON
ENERGY-EFFICIENCY
REPAIRS AND UPGRADES

MICHIGAN HOUSING OPPORTUNITIES PROMOTING ENERGY-EFFICIENCY

Project sponsored by
 Neighborhood Housing Initiatives Division

 Michigan State Housing Development Authority
2,818 followers
5mo • 🌐

MSHDA recently announced the Michigan Housing Opportunities Promoting Energy Efficiency (MI-HOPE) Program to help residents across the state with energy-efficient home repairs and upgrades.

Read more about the program, including eligibility requirements, and enter your zip code to see if you qualify: <https://bit.ly/3zlQPRc>



👍 6

5 reposts

 Michigan State Housing Development Authority
2,818 followers
5mo • 🌐

Residents in the Village of Cassopolis are eligible for energy-efficient home repairs and upgrades through the MI-HOPE program.

Learn more about the program and how it's benefiting Michiganders across the state: <https://bit.ly/3XZLcmm>



👍 5

1 repost

 Michigan State Housing Development Authority
2,818 followers
3mo • 🌐


Did you know? The Michigan Housing Opportunities Promoting Energy Efficiency (MI-HOPE) program offers up to \$500,000 to local agencies for energy-efficient housing projects and initiatives.

Don't wait! Apply today. <https://bit.ly/3Xw1Dqu>



👍 Rachel Presley and 3 others

2 reposts

 Michigan State Housing Development Authority
December 29, 2022 • 🌐

The Michigan Housing Opportunities Promoting Energy-Efficiency (MI-HOPE) program is extending into Ann Arbor's Bryant neighborhood, helping the community take further steps towards becoming carbon-neutral.

Learn more about how the program is impacting Michigan communities all over the state: <https://bit.ly/3l32rOO>



👍 Boost this post to reach up to 909 more people daily if you spend \$14.

Boost post

👍 2

1 share



Process Steps anticipated MI-HOPE:

March 24, 2022

- Legislative Appropriation of Funds

April 2022 - ongoing

- Meet with interested parties to hear their thoughts on how the funds should be used/distributed
- MI-HOPE branding requested

May 2022

- Create Draft Document based on stakeholder input and legal/consultant advice – clarify rules and determine what will be the minimum thresholds of eligibility

June 2022

- Determine program application dates and deadlines (minimum of 45 days from announcement to submission deadline)

Every Monday

- Seek input and share updates and information on an ongoing basis with the MSHDA Executive Committee

May 25, 2022 – June 3, 2022

- Draft posted on MSHDA's website. A survey link sent for people to submit comments
- Stakeholder Comment on final draft
- Send Draft Document out for stakeholder comment – utilize survey monkey to collect comments
- Modify Document and send out for public comment – utilize survey monkey to collect comments
- Evaluate and modify document as needed based on internal/external comment and then recirculate as needed

June 6, 2022 – June 15, 2022

- Public Comment on final draft
This was not posted in newspapers but sent instead to 65+ stakeholders and sent to 17,000+ mailing list on .gov and stakeholder distribution as well.

June 16, 2022

- Board Meeting Agenda Item – subcommittee meeting discussion
- Modify Document and send out for public comment – utilize survey monkey to collect comments
- Evaluate and modify document as needed based on internal/external comment and then recirculate as needed
- Board Meeting – June 16 – Secure approval

June 17 – July 31, 2022

- Determine staffing needs and establish staffing by creating position descriptions, justification to fill, interviewing, reference checks, selection process documents, secure HR approval to offer, hiring

May 2022

- Request IT to establish a program-specific mailbox for questions
- Work with Communications to develop a website format to convey messaging of the program

May/June 2022

- Work with IT to create an application document

June 2022

- Have the website link to the application document – secure testers both on the state system and outside
- Signs, Folders, Postcards, Website utilization

June 17, 2022

- Create a press release draft that provides Who, What, When, Where, How, and Why and send it to Communications to finalize

July 2022

- Prepare a .gov e-mail blast and have Communications sign off on it
- Once the press release is issued and the website is live send out the .gov e-mail blast to notify interested parties
- Identify the scoring process and review team
- Determine a method to get updated on the number of applications to date on an ongoing basis (at least once a week before Exec. Committee Mtg.) by establishing a dashboard both internal and external

July 2022/August 15, 2022

- During the 45 day window – develop a program-specific compliance manual with new staff so they are trained at the same time it is being written, train new staff on systems, work with IT for system modifications, define reporting parameters, finalize the written agreement, hold a Q and A for potential applicants, establish an electronic file system, create a monitoring plan for the program, market the program to potential applicants, work with program manager to plan next steps once subrecipients are identified

August 15, 2022

- Application Deadline

August 16, 2022-September 10, 2022

- Scoring – Recommendations of Awards – formal state admin board approval requested

September 28, 2022

- Next Steps All Grantee Meeting/ Training on systems and compliance

October 1, 2022 – February 2023

- Fully Executed Grant Agreements go to Grantees for signature (once admin board approval secured)
- Program Guidelines Submitted and Approved and then applicants can be identified and selected, and construction contracts executed.
- Notice to Proceeds issued for Phase 1

January 2023

- SOM Recordkeeping Retention Record updated to reflect December 31, 2031.

January/February 2023

- Second Phase of Funding Announced

February 2023

- Phase 1 First Family served – Video being made – collection of stories and surveys of home repair beneficiaries
- Phase 1 First Draw - Payment Approvals Ongoing

March 2023

- All Grantee Meetings every 1st and 3rd Wednesday of the month - 30 minutes on updates/training and 30 minutes on subrecipient Q&A

April 2023

- Phase 2 Applications Due
- Created full-time temporary positions for main phone line and external mailbox correspondence for Q&A's

May 2023

- Phase 2 Applications Scored and Funding Reservation Announcements Made
- Phase 3 NOFA releases

June 2023

- Phase 2 written agreements executed and amendments to Phase 1 completed/ Check Presentations
- Third Phase of Funding Submissions Due
- Monitoring Plan and Checklist Finalized

July 2023

- Execute Phase 3 Grants/ Check Presentations
- Launch Phase 4 NOFA

August 2023

- Notice to proceeds Phase 3
- First Phase Funding On-site Monitoring Visits 2023
- Phase 4 Applications Due

September 2023

- Phase 4 Award Reservations

October 2023

- Phase 4 executed G.A.'s and NTP's

2024

- Second and all remaining phases of Funding On-site Monitoring Visits 2024

May 31, 2024

- All sites must be identified, and all funds must be under a fully written contract with a contractor tied to a specific address and activity dollar amount

September 30, 2024

- MI-HOPE 100% obligation deadline

December 31, 2024

- Treasury Deadline for obligations

April 30, 2026

- MI-HOPE Completion Deadline
- All work must be completed at the local level

May 31, 2026

- All funds must be drawn down by the grantee

December 31, 2026

- Treasury Deadline for expenditures

MI-HOPE 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 MI-HOPE 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.

- _____ 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 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.

MI-HOPE 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 MI-HOPE 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:

- 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)

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

4. **Owner Contribution***– Check one of the boxes below. Must be placed in Subrecipient’s escrow fund prior to project start. Lines of credit are not secure or acceptable. (Can be nullified by the time project starts.) MI-HOPE funding cannot be used to cover relocation costs. Project cost overruns are the responsibility of the subrecipient.

Applicable- Specify and Describe Requirements Below Not Applicable

5. **Fair Housing/Equal Employment Opportunity/Non-Discrimination*** – Attach a document labeled **Exhibit 2**. It should include a Statement of the Subrecipient’s Policy, Identity of Contact Person, and Contact Information.

MSHDA will require all subrecipients, as part of the agency-specific program guidelines outlining MI- HOPE’s procedures, to obtain data and or be supplied data about the demographic composition of their selected area(s). Based on this data, the subrecipient agency will gain insight into which residents are historically underserved, marginalized, or adversely affected groups that can be served within their jurisdiction.

Marketing efforts must contain a documented and demonstrated methodology to notify **all** residents of the MI-HOPE energy efficiency grant opportunity. If there is a population within the area that is predominantly non-English speaking, marketing materials will need to be prepared in the applicable language.

6. **Conflict of Interest Statement/Fraud*** – See MSHDA’s Conflict of Interest Policy which can be found at the end of this document labeled **Attachment 2** and sign and date it. Subrecipient Program Guidelines must include a plan regarding conflict of interest and the prevention of fraud. Attach a copy of your agency specific Fraud Prevention Plan (refer to **Attachment 3 for Required Guidelines**) and sign and date it.
7. **Complaint Resolution Process*** – Attach Complaint Procedure and label it **Exhibit 4**. It must include Review Committee, Procedures, Filing Complaints/Appeal Process, Response, Dispute Resolution, Final Recourse, and Reinstatement (Refer to **Attachment 4** for details).

Eligible Requirements

Applicants

- Eligibility of Applicants – Household Income Self-Certification Form and Supporting Doc’s must be submitted via MI-HOPE Application Portal by either applicant or subrecipient.
- **Check one of the boxes below.** Household gross income limits must be at or below income limits chart shown below.

Federal Poverty Levels								
Household Size	1	2	3	4	5	6	7	8
Income Limits 300% FPL	\$38,640	\$52,260	\$65,880	\$79,500	\$93,120	\$106,740	\$120,360	\$133,980

The chart above will be used

The chart above will not be used*

- If using stricter income limits, attach chart that will be utilized as **Exhibit 5** *.

Minimum/Maximum Levels of Assistance* – Insert amounts below

Minimum Assistance Amount Per Property: \$ _____

Maximum Assistance Amount Per Property: \$ _____

Note: An address cannot have NEP funds and MI-HOPE funds at the same time. If an address had previous NEP dollars invested, the combined total of NEP plus MI-HOPE cannot exceed \$25,000. If previously assisted property eligibility restricts NHID assistance to a max of \$25,000 **within a five year time** period. Property eligibility is based on the date work was paid to the subrecipient agency.

Property Criteria*

If you are using stricter property criteria, create a document detailing the additional requirements and label it **Exhibit 6a**. Priority selection of property housing types can be identified in Program Guidelines.

All housing types assisted are restricted to:

- 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 a Covid-19 pandemic hardship and income qualified eligible household
- Detached Site Condominium units
- Modular/Manufactured homes permanently affixed to real property and taxed as real estate

Owner Criteria and Eligibility

Owner criteria local parameters regarding selection and eligibility must be identified in program guidelines. Create a document detailing the additional requirements and label it **Exhibit 6b**.

Owner-Occupied Single-Family Rehabilitation

Eligible Owners must meet the following criteria:

1. Homeowner households must meet the MI-HOPE Income Eligibility Requirements.
2. 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.)
3. Homeowners must provide verification of occupancy of the home for a minimum of twelve months from the date of the MI-HOPE application submission.
4. Homeowner must currently own and occupy the property as their primary residence.
5. All properties must be current in their taxes or be current in a repayment plan.
6. All properties must be insured or provide written verification of insurability post- rehab.
7. 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 MI-HOPE program. If the Certificate of Trust does not provide the appropriate verification, a Certificate of Trustee Authority will also be required.

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

Eligible Owners must meet the following criteria:

1. Tenant households must meet the MI-HOPE Income Eligibility Requirements.
2. 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.)
3. For non-owner-occupied units the landlord must provide proof of ownership for twelve months and provide a six-month occupancy history.
4. Tenant must currently occupy the property as their primary residence.
5. All properties must be current in their taxes or be current in a repayment plan.
6. All properties must be insured or provide written verification of insurability post- rehab.
7. 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.

NOTE: MI-HOPE Funding is limited to assisting a maximum of one property per rental owner within a MI-HOPE funding round. No individual can be assisted on more than one property.

Property Condition Criteria

If you are prioritizing property condition criteria within your selection process, create a document detailing the additional requirements and label it **Exhibit 6c**.

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.

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.

Additional Property Criteria

- 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.
- 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. If an emergency need is identified during the construction phase, and funds are earmarked within the existing grant budget, change orders exceeding twenty five percent (25%) require MSHDA pre-authorization.
- MSHDA rehabilitation standards must be followed (see handbook on website)

Historical Property – Local Historic Review (if applicable)

All historic structures activities must be historically sensitive and local historic authorization must be secured prior to activity taking place.

Applicable* Not Applicable

*May be applicable to the following MI-HOPE Activities: Roof, Storm Door/Exterior Doors, Windows and Functioning and Up to Date Exterior Security. We will require local historic review and approval prior to disbursement of funds.

Lead-Based Paint/Asbestos Compliance (if applicable)

Environmental Related Treatments and Standards – The following environmental rehabilitation component standards shall be part of a holistic rehabilitation activity. **No stand-alone environmental activities are allowed.**

- Lead Paint: EPA's Lead Renovation, Repair and Painting Rule (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 EPA. When lead painted surfaces are disturbed during a MI-HOPE rehabilitation activity, sub-recipients must use certified renovators who are trained by EPA-approved training providers and follow lead-safe work practices.
- Asbestos: 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.

Eligible Activities* – Consult Rehab Standards on MSHDA website for more details.

Applicable Activities undertaken at local level:

- 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

Application Process and Applicant Selection* - The application process must be free, fair and open to all area residents that fully meet qualifications outlined within the MI-HOPE program materials.

- Utilization of the MSHDA MI-Hope Applicant Portal is required for all applicants.
- Subrecipients will be required to prioritize applicants through a written selection process.
- Subrecipients will be required to provide a list of all assisted households and collect property address specific information.

Attach the Application and Applicant Selection Process Narrative labeled Exhibit 7. Include the following:

- Application Intake Process/Review: First come, first come selection process is not allowed. No old/pipeline applicants funded unless dated after March 3, 2021.
- Phase I eligible applicants not funded should be prioritized for Phase II review.
- Project Selection Process /Inspections, i.e., site selection, prioritization of properties, etc. Photographs are required before and after with similar angle/location/reference and contain the address.
- Selection Process/Eligibility/Lottery Process (encompassing all eligible community members).
- Applicant Prioritization Selection Process: Subrecipients must identify how applicants are sorted into each category: Income level; zip code preferences; activity need; demographics/long-time resident; owner occupied vs non owner occupied; activity tied to weatherization/deferral item.
- Applicant data will be reported each quarter and a formal analysis will be undertaken at MSHDA to ensure that fair and equitable distribution of the resources is actively undertaken.
- From the selected applicant pool, if a method other than lottery/random sample selection is undertaken, the assisted households must fall within 50% of the composite neighborhood demographics and resemble neighborhood resident population to ensure equitable distribution of funds.

Process*

- **Attach any internal forms and/or attachments required for Project Selection & Approval and label it Exhibit 8.**

Contractor/Vendor Selection*

- **Attach a document describing the process that will be undertaken for each bullet below and label it Exhibit 9:**
 - Procurement/Small Purchase Procedures for Contractor/Vendor Solicitation (a minimum of two weeks notice to respond is required)
 - Contractor Verification of Eligibility (State Licensing, Insurance Certifications, etc.)
 - Contract Approval, Award, and Notification
 - Pre-Construction Meeting (if applicable)
 - Contractor Notice to Proceed
 - Contractor Performance
 - Scope of Work Descriptions and Cost Estimates must be documented. A minimum of two quotes is required unless there is more than a 25% difference between them, in which case a third quote is required and/or it will be reviewed by MSHDA's Construction Manager.
 - Change Orders (Subrecipients will be required to update the Sworn Statement and Change Orders cannot exceed 10% post contract execution without prior approval from MSHDA)
 - Permits and Inspections/Notification Procedures (Federal and State Code)
 - Construction and Contractor Payment Provisions
 - Contract Extensions (Note: all work must be completed prior to April 30, 2026)
 - Damages caused by Contractors and/or Subcontractors

Lien Requirements* - For non-MSHDA funds only

Applicable- Describe Requirements Below Not Applicable

Description: (Must Include Local Level Leveraged Funds Lien Provisions, Execution, Recording, and Pay-off Requests/Procedure)

Program Administration*

- **Attach document detailing breakdown of distribution of administrative expenses and label it Exhibit 10.** Refer to Policy and Compliance Handbook for additional details.
- Administrative expenses are tied to the project budget and grant agreement. **No changes can be made after grant agreement is signed. The administrative project budget in the grant agreement cannot exceed 10% of the total grant.**
- Program Compliance/Use of Funds Restrictions: First, A recipient may not use SLFRF funds for a program, service, or capital expenditure that includes a term or condition that undermines efforts to stop the spread of COVID-19. A program or service that imposes conditions on participation or acceptance of the service that would undermine efforts to stop the spread of COVID-19 or discourage compliance with recommendations and guidelines in CDC guidance for stopping the spread of COVID-19 is not a permissible use of SLFRF funds. Second, a recipient may not use SLFRF funds in violation of the conflict-of-interest requirements contained in the Award Terms and Conditions or the Office of Management and Budget's Uniform Guidance, including any self-dealing or violation of ethics rules. Recipients are required to establish policies and procedures to manage potential conflicts of interest. Lastly, recipients should also be cognizant that federal, state, and local laws and regulations, outside of SLFRF program requirements, may apply. Furthermore, recipients are also required to comply with other federal, state, and local background laws, including environmental laws and federal civil rights and nondiscrimination requirements, which include prohibitions on discrimination on the basis of race, color, national origin, sex, (including sexual orientation and gender identity), religion, disability, age, or familial status (having children under the age of 18).
- Activity/Project Delivery Costs - Associated with specific addresses. Subrecipient 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 MI-
- HOPE assisted projects, such costs must be allocated among units in a reasonable manner and documented.
- Soft Costs - Associated with specific addresses. Costs for project-related services, whether or not these services are provided by the subrecipient's staff or contracted to third parties.
- Note: All program administrative costs, activity/project delivery costs and soft costs require documentation

Admin	ADC	Soft Costs
Not Address Specific Program Expenses Only	Address specific one-off not consistent items	Address specific consistent items for all: 1 sheet outlines what your billing (time study)
<i>Example:</i> Preparing Program Guidelines	<i>Example:</i> Going out and dealing with a client multiple times to resolve an issue	<i>Examples:</i> Final Inspection Before/After Photos

- Program Administration Report (Admin Tracking Form) – Must be Fully Completed, Signed, and Dated (Reference **Attachment 5**; a fillable version of the form is available on MSHDA Website)
- Maintaining Confidentiality of Files, Records, etc.

Describe Agency Specific Confidentiality Procedures Below*:

- Files and File Retention - Records and Financial Statements must be retained until December 31, 2031 and recipients must provide or make available the records and financial statements upon request

Monitoring

- Monitoring of files at the local level will not occur until after the first draw and prior to closeout
- Additional on-site monitoring if drastic deficiencies/issues are found during file monitoring visit(s)

Refer to the MI-HOPE Program Policy and Compliance Handbook for further details, all Subrecipient Program Guidelines are subject to MSHDA approval.

I certify and acknowledge that all items identified above will be carried out in a compliant manner.

Subrecipient Printed Name

Subrecipient's Signature

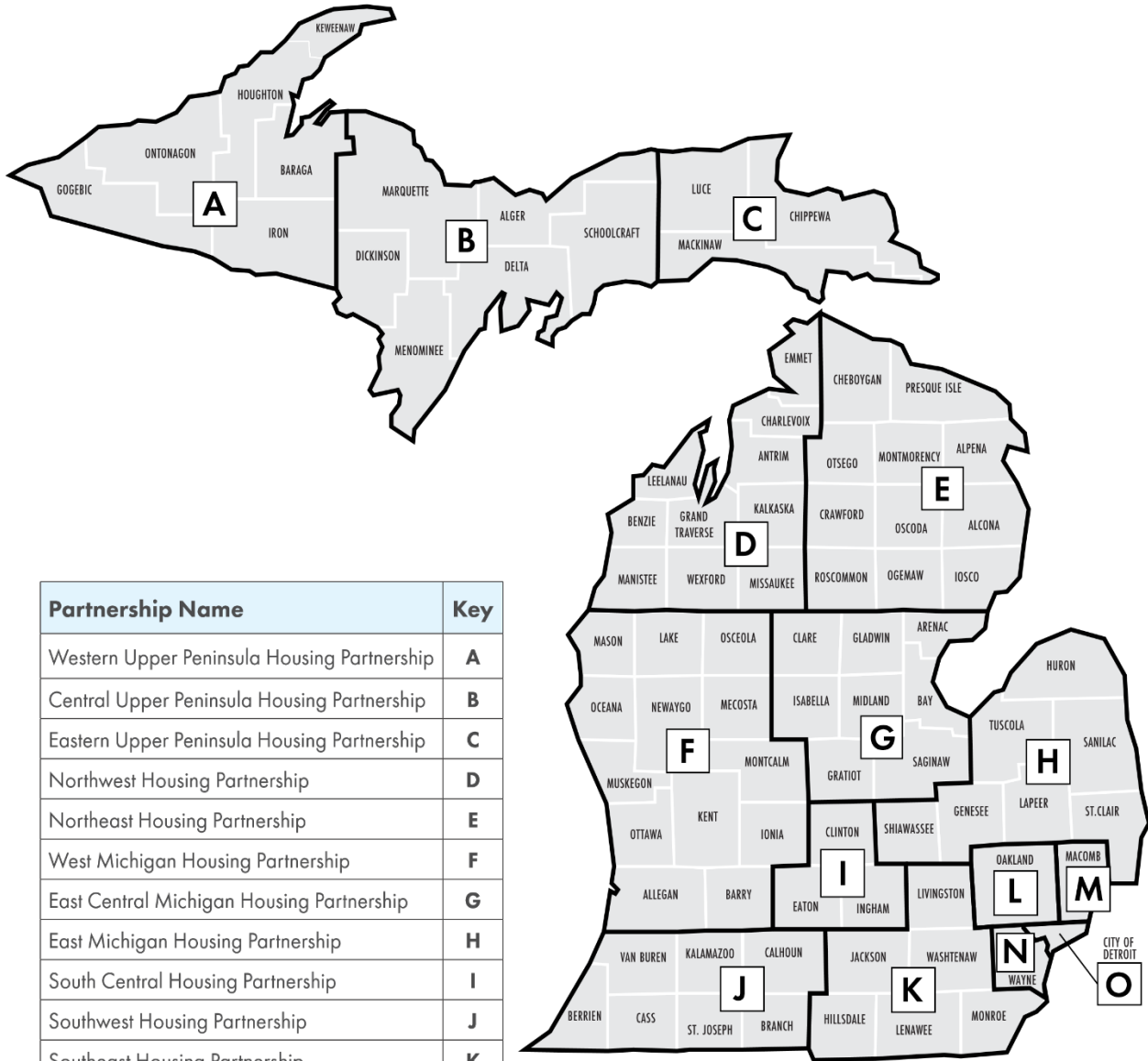
Date

MSHDA Approval:

MSHDA NHID Director Date



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

Attachment 2 (Page 1 of 3)

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.

Attachment 2 (Page 2 of 3)

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.

Attachment 2 (Page 3 of 3)

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.

Attachment 3 (Page 1 of 1)

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 MI-HOPE 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 for five years after the closeout date, according to the MI-HOPE 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.

I have read the fraud plan parameters above, and I agree to comply with the provisions herein.

Name (Printed)

Signature

Date

Attachment 4 (Page 1 of 3)

**MICHIGANSTATEHOUSING 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 (See Attachment 4 Page 3 of 3).

Attachment 4 (Page 2 of 3)

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.

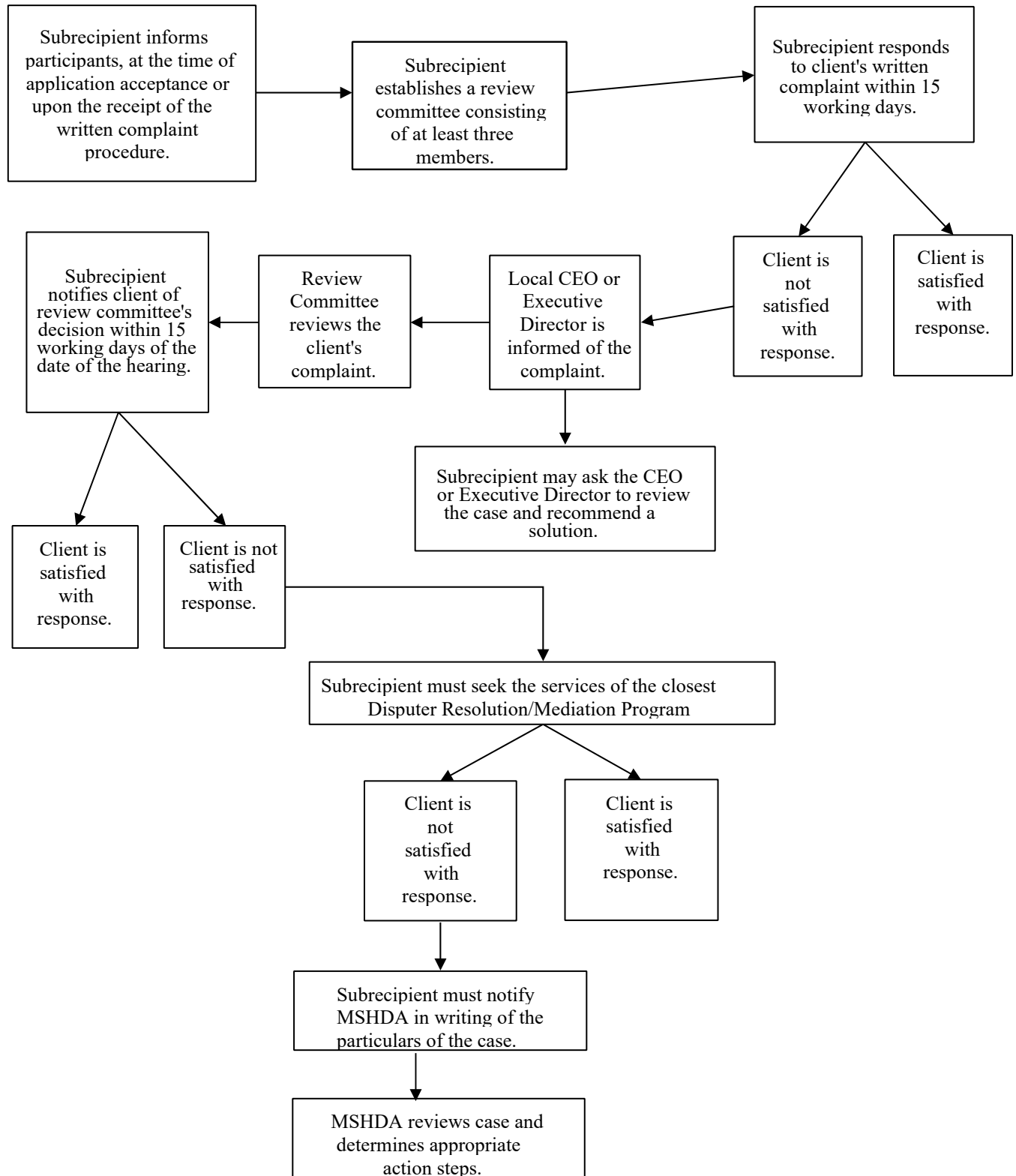
If you have questions, contact your Champion.

I am adopting the MSHDA procedure.

I am attaching agency specific procedures labeled _____.

Attachment 4 (Page 3 of 3)

CLIENT COMPLAINT PROCEDURE





MI-HOPE **Program Administration Report** **Activity Delivery Cost**

Note: For Activity Delivery Costs, billing documentation is required per the MI-HOPE 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

Exhibit K

<https://arp.michigan.gov/p/home>

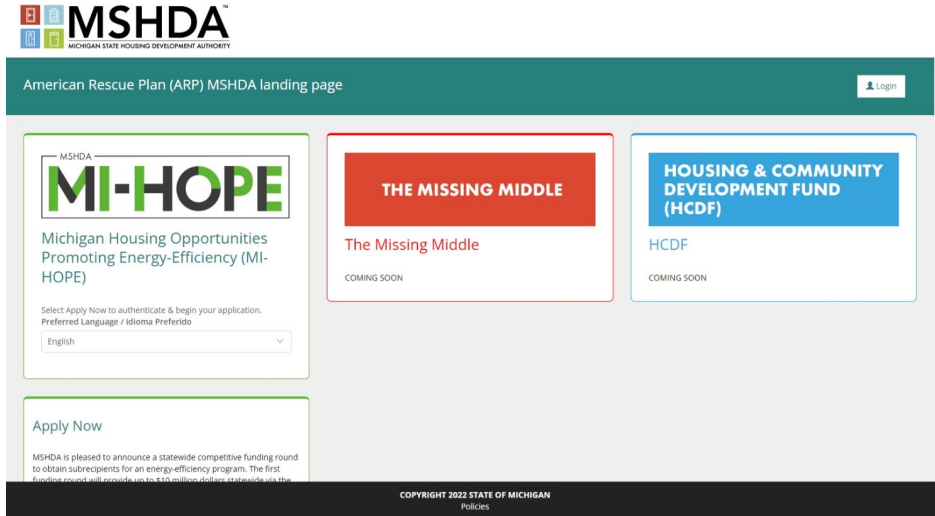
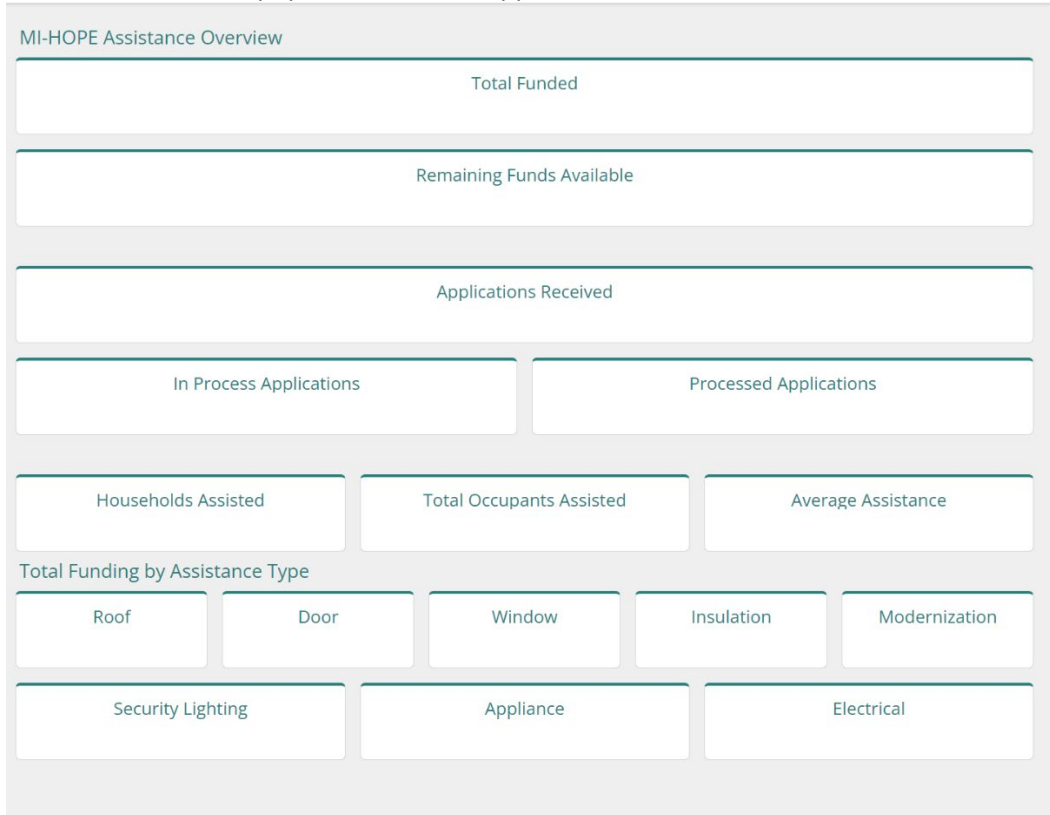


Exhibit L

Note: Numbers auto populate based on applications



1) Before (left) and After (right): Window



2) Before (left) and After (right): Roof and Gutter Replacement



Top Lessons Learned In No Particular Order

1. Staff/capacity has to be in place for grant success.
2. Have your/the applicant portal in place and up and running before allowing applicants to apply for assistance.
3. Before naming your Program, try to find out if there is another program with a similar name already being used .
4. If utilizing a new system, there may be unforeseen issues (no matter how much testing and planning us undertaken).
5. Prepare in advance for an influx of calls and email inquiries.
6. Plan accordingly/Timing (board member availability to sign documents, etc.).
7. Have adequate IT/technical support in place.
8. There is a significant amount of need versus assistance available.
 - a. Michigan's housing stock is older than average, which increases demand for rehab efforts. In 2022, about 47% of Michigan's housing stock was built prior to 1970, making it at least 53 years old. This is significantly higher than the national rate (36%). If important housing systems (roofing, HVAC, etc.) often have a maximum 30-year useful lifespan on average, then just over three of every four Michigan homes is old enough to possibly need major repairs. This compares to about 67% nationwide.