

Housing Finance Agency: Michigan State Housing Development Authority
Entry Title: MI Neighborhood: Streamlining Housing Investment for Statewide Impact
Category: Homeownership Subcategory: Home Improvement and Rehab

MI Neighborhood: Streamlining Housing Investment for Statewide Impact

[MI Neighborhood](#) (MIN) is a unified application that combines nine funding sources, allowing the Michigan State Housing Development Authority (MSHDA) to align state and federal investments with regional action plans and Michigan's Statewide Housing Plan. Designed to address the growing need for small-scale housing development and home repair, it expands access to funding for communities and developers with varying levels of experience.

Since its launch in April 2023, MI Neighborhood has awarded more than \$165 million to local governments, nonprofit organizations, and private developers to support housing activities across Michigan.

One Application, Greater Access

MI Neighborhood was created in direct response to input from local and regional housing leaders, reflecting a commitment to streamline processes and deliver tools that align with on-the-ground needs, regional priorities, and the goals of the Statewide Housing Plan.

The MIN application prioritizes small, high-impact projects, typically ranging from two to 20 units, with funding available for development starting at just one unit. Awards of up to \$1.5 million are scaled based on developer experience and leveraged resources.

Eligible activities include:

- Home repair and rehabilitation (minor to substantial)
- Rental redevelopment
- Energy efficiency and weatherization
- Accessibility improvements

All projects serve households earning 60–120% of Area Median Income (AMI), with a minimum five-year affordability period.

Reducing Complexity, Accelerating Delivery

MI Neighborhood replaces a fragmented system with a simplified, efficient model:

- One application reduces administrative burden and expands access
- Standardized guidelines streamline requirements across funding sources

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- A single grant agreement simplifies contract management
- A tiered environmental review process cuts timelines by 60 to 90 days and saves approximately \$10,000 per grant
 - This innovative environmental approach also builds local capacity through training on federal compliance and will remain in place for five years, ensuring more resources go toward housing outcomes rather than administration.

Driven by Regional Strategy

MI Neighborhood supports implementation of Michigan's Statewide Housing Plan by advancing the priorities of the 15 Regional Housing Partnerships (RHPs). Funding is distributed through a data-driven, equitable regional investment strategy, and all projects must demonstrate alignment with locally developed action plans, ensuring a clear link between community-identified needs and statewide housing goals.

Delivering Results

MI Neighborhood is making measurable progress toward Michigan's housing goals. As of October 2025, MSHDA-supported efforts including MI Neighborhood have contributed to:

- 83,777 new or rehabilitated housing units (Target: 115,000 by end of fiscal year 2026)
- 24,821 affordable rental units
- 58,956 market-rate units
- 18,118 homeownership opportunities (Target: 13,500)
- 1,899 workforce housing units (Target: 1,000)
- 16,476 homes improved through energy efficiency (Target: 15,000)

A Scalable Model for the Future

With more than 225 grants underway and over \$200 million committed, MI Neighborhood is driving housing development and rehabilitation across Michigan, with projects completing each week.

As MSHDA continues implementation in 2026 and beyond, MI Neighborhood stands as a replicable, high-impact model that demonstrates how streamlined processes, regional alignment, and strategic investment can accelerate housing solutions at scale.

Visual Aids

Visual Aid 1: A sample MIN community applicant's testimony

The MI Neighborhood Program grant allowed the OHPCA to assist with the completion of major repairs to nine (9) homes within OHPCA boundary which has restored a sense of pride in homeownership. The improvements made also added to the attractiveness/viability of this community to help meet the vision/mission of the one square mile to be a community where people love where they live and choose to live while maintaining the sense of pride in homeownership.

- Crucial to receive. Makes Development in hard hit communities possible. Needed, effective impactful and literally helped create a new neighborhood for several families*
- This grant allowed 2 duplexes to be built. These homes will greatly benefit local families for housing.*
- This was huge for our community. Now that we have learned the ins and outs we can't wait for the next round of funds and figured out some of our own best practices. We hope to be able to serve as many folks as possible with the grant dollars.*
- Huge benefit has started other homeowners doing work on their homes.*
- I honestly had no idea the impact this duplex would be on Albion. I had 38 applicants apply for these doors. I had calls from Las Vegas, Mississippi, the UP and everywhere in between. I had seniors, young moms, young families, and disabled people apply. It was heartbreaking actually to tell them I had no other vacancies.*
- Overall, the project expanded affordable homeownership opportunities, revitalized underutilized lots, and demonstrated how small-scale infill housing can deliver measurable community benefits through quality design, affordability, and neighborhood reinvestment.*
- This grant allowed my organization to put a 4unit apartment back into productive use. For so long the property was an eye sore to the community and now that it has been renovated, we have added four new families to the community and created more value within the neighborhood.*
- Through the support of this program, 546 Ashmun LLC Limited Dividend Housing Association has undertaken substantial upgrades to our duplex located at 717 Peck*

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Street. These improvements strengthen our capacity to provide high-quality, safe, and sustainable housing for both current and future tenants.

- *This has been huge for the community. The city would not be in a position to provide an amenity like this without MSHDA's Support.*
- *We had almost 40 applicants for the 8 Units. Lots of interest in the community.*

Visual Aid 2: News coverage of successful MIN project

From ShaWanna Gajewski, CEO of Gajewski Homes:

A CBS 62 interview of Annapolis Pointe and Jalesa Earby, a 3rd generation Inkster resident who is a soon-to-be first time homeowner and recipient of the MSHDA grant.

This is our 3rd buyer under contract and 8 more in process to be approved soon.

<https://www.cbsnews.com/detroit/news/michigan-woman-rebuilding-her-hometown-one-house-at-a-time/>

Visual Aid 3: Success Story from MIN 1.0

BUILDING FOUR HOUSES IN UNDER FIVE MONTHS: A MSHDA SUCCESS STORY

In partnership with the Michigan State Housing Development Authority (MSHDA), Pontiac Community Developers and Element Building Solutions successfully constructed four single-family homes in the City of Pontiac in under five months, all while remaining within budget. Each home is approximately 1,700 square feet, designed in a colonial style, and features three bedrooms, two and a half bathrooms, and an attached garage.

Here's how we achieved this:

Planning & Design

- Thorough site analysis/due diligence
- Comprehensive review of MSHDA's requirements
- GC onboard as early as possible
- Efficient A/E team
- Builder-friendly design

Construction Management

- Prefabricated components.
- Thoughtful scheduling/sequencing
- Continuous Monitoring: 24-hour surveillance
- Just-in-time deliveries

Closeout

- Proper documentation
- Community reach out/relationships
- Local non-profits

MSHDA MIN
Approved
Sep 2024



Construction Began
Oct 2024



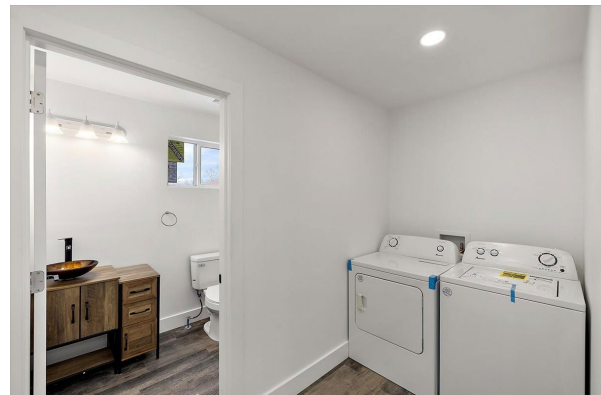
Construction
Completion
Jan 2025



2/4 Units Occupied
Feb 2025



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For more info, please contact Alaa Sabee at (313) 719.3477 or Adam Holcomb at (517) 896.5751

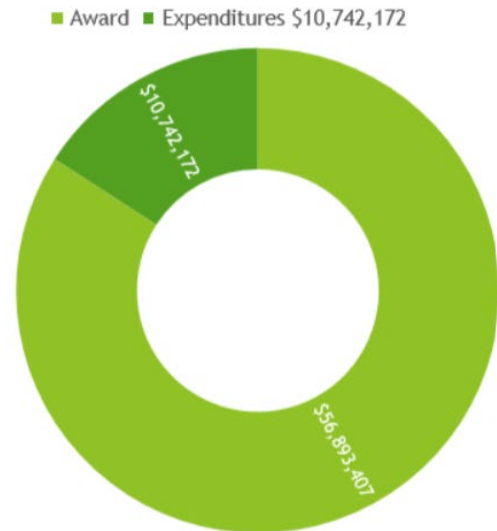


Visual Aid 4: MI Neighborhood program statistics

MIN Stats:

- ▶ MIN 1.0
 - ▶ Grants Amount Awarded \$35,141,685
 - ▶ Number of Grants 78
 - ▶ Grants Closed 11
- ▶ MIN 2.0
 - ▶ Grants Amount Awarded \$21,751,722
 - ▶ Number of Grants 51
 - ▶ Grants Closed 2

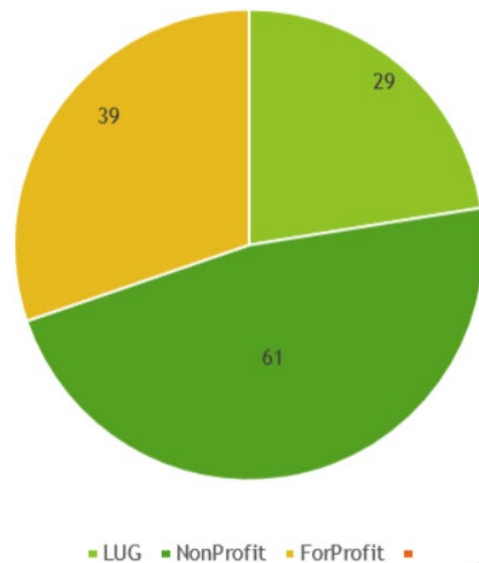
DISBURSEMENTS



Overall MIN 1.0 and 2.0 HCDF

- ▶ Award Amount: \$56,893,407
- ▶ Number of Grants: 129
- ▶ Number of Assisted Units: 1,577
- ▶ Grantee Composite:
 - ▶ Non-Profit Agencies: 61
 - ▶ For Profit Agencies: 39
 - ▶ Local Units of Government: 29

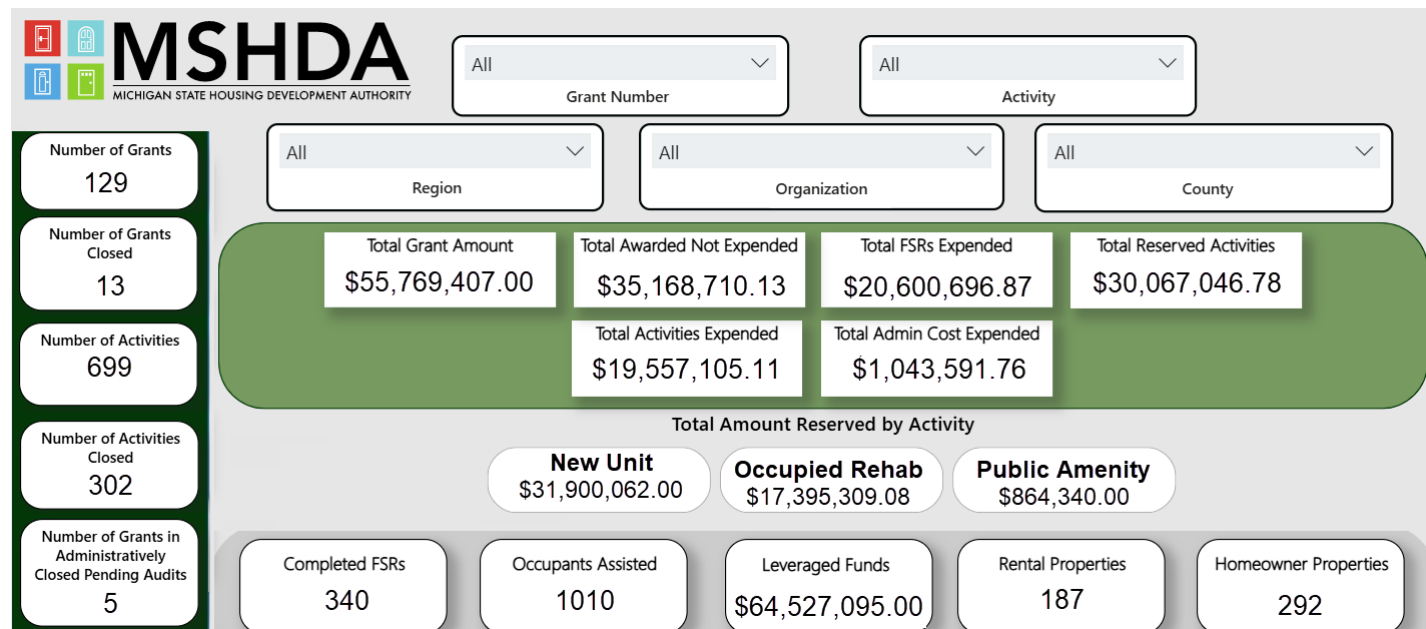
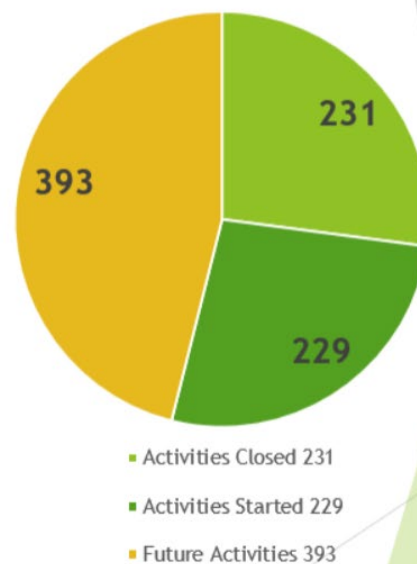
Grant Types:



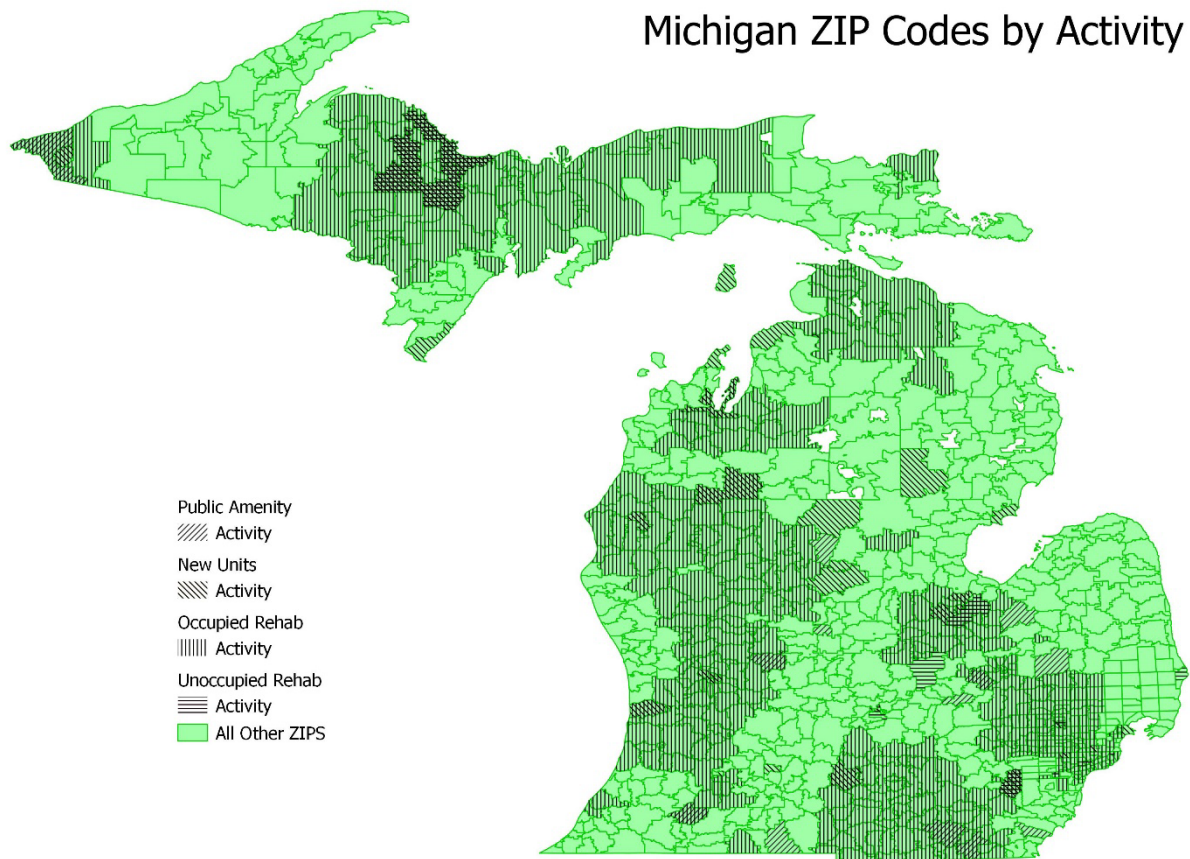
MIN 1.0

Activities	MIN
Public Amenity	13
New Unit	143
Unoccupied Rehab	39
Occupied Rehab	658
Total	853

Activity Progress



Visual Aid 5: Heat map showing where MIN funding has gone in the state



Visual Aid 6: List of awarded MIN projects (spreadsheet attached)

An interactive spreadsheet of approved MI Neighborhood projects is available at this [link](#).

Visual Aid 7: Statewide Housing Plan and Regional Housing Partnerships

A Regional Housing Partnership map can be found here, along with their latest progress reports and their action plans: <https://www.michigan.gov/mshda/developers/statewide-housing-plan>