

GRANT AND LOAN OPPORTUNITIES

**HOUSING**

Grant Name:	Community Home Improvement Program (CHIP)	Description: This program provides low interest (1-10%) home improvement loans through communities and nonprofits in partnership with lenders to originate loans. Both the lender and the community share in the tasks of offering the loan program.
Provider:	MSHDA	
Contact Person:	n/a	
Telephone Number:	(517) 373-8370	
Email:	n/a	
Application Due Date:	None	
Expected Life of Program:	Perpetual	
Maximum Grant Amount:	\$15,000 per housing unit	
Required Local Match:	N/A	
Eligibility:	The person seeking the loan must be an owner or occupant of the home. The home must be at least 20 years old, or require energy improvements, repairs of serious hazards to health and safety or natural disaster repairs.	

Grant Name:	Contractors Assistance Program	Description: In conjunction with a private financial institution, MSHDA provides working capital loans to small contractors to work on MSHDA rental housing projects. This program also provides training to participating contractors in estimating, budgeting, cash management, cost control, and financial reporting.
Provider:	Michigan State Housing Development Authority	
Contact Person:	Cynthia VandenBosch	
Telephone Number:	231-767-9430	
Email:	MSHDACAPWEST@aol.com	
Application Due Date:	None	
Expected life of Program:	Perpetual	
Maximum Grant Amount:	\$50,000	
Required Local Match:	None	
Eligibility:	Small contractors	

Grant Name:	Critical Needs Grant	Description: This program provides funds for critical or one time needs of a shelter or in the event of an emergency situation. Activities are limited to furnace replacement, plumbing, roofing, and other necessary rehabilitation work.
Provider:	MSHDA	
Contact Person:	n/a	
Telephone Number:	(517) 373-8370	
Email:	n/a	
Application Due Date:	Within 30 days of disaster	
Expected Life of Program:	Perpetual	
Maximum Grant Amount:	\$10,000	
Required Local Match:	N/A	
Eligibility:	Homeless shelter and housing	

Grant Name:	Down payment Assistance Program	Description: Utilizing funds from the federal HOME Investment Partnership Act, MSHDA makes grants to nonprofits to provide down payment assistance of up to \$5,000 per unit. Assistance may be used toward the down payment closing costs or to reduce the purchase price.
Provider:	Michigan State Housing Development Authority	
Contact Person:	Office of Single Family Mortgages	
Telephone Number:	517-373-6840	
Email:	N/A <a href="http://www.michigan.gov/mshda">www.michigan.gov/mshda</a>	
Application Due Date:	Varies	
Expected Life of Program:	Perpetual	
Maximum Grant Amount:	\$5,000 per unit	
Required Local Match:	none	
Eligibility:	Households that have incomes at or below 50% of the statewide median income and must be first-time homebuyers	

Grant Name:	Emergency Shelter Grant	Description: This program provides funds for costs associated with providing shelter and/or services to homeless individuals and families. These include, but are not limited to, the start-up of new shelter for emergency or transitional housing expansion of current shelters, operating costs, essential services, homeless prevention activities, rehabilitation, new construction, and acquisition.
Provider:	MSHDA	
Contact Person:	n/a	
Telephone Number:	(517) 373-8370	
Email:	n/a	
Application Due Date:	February 21	
Expected Life of Program:	Annual	
Maximum Grant Amount:	Depends on project	
Required Local Match:	None	
Eligibility:	Local units of government and private nonprofit organizations with at least one year of experience in providing services and/or shelter specifically targeted to homeless persons.	

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Grant Name:	Farm Labor Housing Loan and Grant Program	Description: This program provides funds for decent, safe, and sanitary low-rent housing and related facilities for domestic farm laborers.
Provider:	Rural Housing Service, USDA	
Contact Person:	Philip Wolak	
Telephone Number:	517-324-5199	
Email:	phil.wolak@mi.usda.gov	
Application Due Date:	April 25	
Expected Life of Program:	Annual	
Maximum Grant Amount:	Average is \$292,753	
Required Local Match:	10% for grants	
Eligibility:	Farmers, family farm partnership, family farm corporation, or and association of farms.	

Grant Name:	Housing Preservation Grants	Description: This program provides funds to assist very low- and low-income rural resident individual homeowners, rental property owners (single/multi-unit) or by providing the consumer cooperative housing projects (co-ops) the necessary assistance to repair or rehabilitate their dwellings.
Provider:	Rural Housing Service, United State Department of Agriculture	
Contact Person:	Brian Buehler	
Telephone Number:	1-800-944-8119	
Email:	brian.buehler@mi.usda.gov	
Application Due Date:	March 26	
Expected Life of Program:	Annual	
Maximum Grant Amount:	N/A	
Required Local Match:	None	
Eligibility:	Must be a State or political subdivision, public nonprofit corporation, Indian tribal corporations, authorized to receive and administer housing preservation grants, private nonprofit corporation, or a consortium of such eligible entities.	

Grant Name:	Low Income Housing Tax Credit (LIHTC)	Description: This program gives a federal; tax credit annually for 10 years as an incentive for development of low income rental housing.
Provider:	Michigan State Housing Development Authority	
Contact Person:	Tedd Rozeboom	
Telephone Number:	517-373-8295	
Email:	rozeboomt@michigan.gov	
Application Due Date:	Mach 17 and July 15	
Expected Life of Program:	Perpetual	
Maximum Grant Amount:	None	
Required Local Match:	None	
Eligibility:	Owners and developers of low income rental housing including cooperations's, bank institutions, and individuals.	

Grant Name:	Property Improvement Program	Description: This program provides low-interest loans to individuals and landlords to improve their homes or rental properties. Depending on local building codes, improvement may be completed by the individual or landlord, financing only the cost of materials, but not the cost of the labor.
Provider:	Michigan State Housing Development Authority	
Contact Person:	Office of Community Development	
Telephone Number:	517-373-1974	
Email:		
Application Due Date:	Accepted year-round	
Expected Life of Program:	Annual	
Maximum Grant Amount:	\$25,000	
Required Local Match:	None	
Eligibility:	Homeowners and landlords	

Grant Name:	Multi-Family Housing Program	Description: This program provides up to 50 year loans at 1% interest for construction or rehabilitation of apartments for low to moderate income families.
Provider:	United States Department of Agriculture	
Contact Person:	Philip Wolak	
Telephone Number:	517-324-5199	
Email:	phil.wolak@mi.usda.gov	
Application Due Date:	Accepted year-round	
Expected Life of Program:	Perpetual	
Maximum Grant Amount:	\$2.2 million for the state, locally based on available funds	
Required Local Match:	Tax abatement agreement	
Eligibility:	Rural communities that have less than 20,000 population	

Grant Name:	Technical Assistance Program	Description: This program offers technical assistance for strategic housing and business planning, fund development, board development, internal program improvement, staff training, housing development, construction management, and portfolio development.
Provider:	Michigan State Housing Development Authority	
Contact Person:	Office of Community Development	
Telephone Number:	517-373-1974	
Email:	N/A	
Application Due Date:	None	
Expected Life of Program:	Perpetual	
Maximum Grant Amount:	N/A	
Required Local Match:	N/A	
Eligibility:	Nonprofit organizations and local units of government	

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Grant Name:	Neighborhood Preservation Program	Description: This program encourages the revitalization of neighborhoods by providing financing for rehabilitation or new construction of rental housing (4-30 units) in communities experiencing economic distress. Nonprofit sponsors of an approved Neighborhood Partnership Plan (PLAN) are eligible to receive up to \$25,000 as an implementation grant over a four-year period - enabling the nonprofit sponsor to pay for the administrative and publicity expenses incurred in operating the PLAN.
Provider:	Michigan State Housing Development Authority	
Contact Person:	Office of Community Development	
Telephone Number:	517-373-1974	
Email:	N/A	
Application Due Date:	None	
Expected Life of Program:	Perpetual	
Maximum Grant Amount:	\$25,000	
Required Local Match:	Varies with project	
Eligibility:	Applicants must have a Neighborhood Partnership Plan and must be in a distressed area within a city or township having a population of at least 10,000. The area must have defined boundaries, a sense of neighborhood and self-identity, and a geographic size that is manageable and treatable.	

Grant Name:	Rural Rental Assistance	Description: This program provides very low- and low-income rural families, including the elderly, the opportunity to pay reduced monthly rents for apartments they occupy.
Provider:	Rural Housing Service, United State Department of Agriculture	
Contact Person:	Brian Buehler	
Telephone Number:	1-800-944-8119	
Email:	brian.buehler@mi.usda.gov	
Application Due Date:	February 25	
Expected Life of Program:	Perpetual	
Maximum Grant Amount:	\$1.5 million	
Required Local Match:	None	
Eligibility:	Very low and low income families, including the elderly, with rents that exceed 30% of their adjusted annual income. Families must be residents of rental projects financed by USDA Rural Development.	

Grant Name:	Rural Rental Housing Loans	Description: This program provides loans to finance building construction and site development of multi-family living quarters for very low to moderate incomes. Loans can be used to construct housing that will be operated in a cooperative form.
Provider:	Rural Housing Service, United State Department of Agriculture	
Contact Person:	Brian Buehler	
Telephone Number:	1-800-944-8119	
Email:	brian.buehler@mi.usda.gov	
Application Due Date:	March 26	
Expected Life of Program:	Annual	
Maximum Grant Amount:	%1.5 million	
Required Local Match:	None	
Eligibility:	Individuals, trusts, associations, partnerships, state or local public agencies, consumer cooperatives, or profit and nonprofit corporations which may be organized on a regional or multi-county basis.	

Grant Name:	Guaranteed Rental Housing Program	Description: The Rural Housing Service guarantees loans under the Rural Rental Housing Guaranteed loan program for development of multi-family housing facilities in rural areas of the United States. Loan guarantees are provided for the construction, acquisition, or rehabilitation of rural multi-family housing.
Provider:	Rural Housing Service, United States Department of Agriculture	
Contact Person:	Brian Buehler	
Telephone Number:	1-800-944-8119	
Email:	brian.buehler@mi.usda.gov	
Application Due Date:	Varies	
Expected Life of Program:	Annual	
Maximum Grant Amount:	\$1.5 million	
Required Local Match:	None	
Eligibility:	Local units of government, nonprofit organizations, Indian tribes, and for-profit organizations.	

Grant Name:	Rural Housing Repair and Rehabilitation Program	Description: The Very Low-Income Housing Repair program provides loans and grants to very low-income homeowners to repair, improve, or modernize their dwellings or to remove health and safety hazards.
Provider:	Rural Housing Service, United States Department of Agriculture	
Contact Person:	Brian Buehler	
Telephone Number:	1-800-944-8119	
Email:	brian.buehler@mi.usda.gov	
Application Due Date:	None	
Expected Life of Program:	Perpetual	
Maximum Grant Amount:	Loans: \$20,000 / Grants: \$7,500	
Required Local Match:	None	
Eligibility:	People 62 years or older who cannot repay a loan	

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Grant Name:	Self-Help Technical Assistance Grant	Description: The Technical Assistance Grant is funded directly by the Government. These grants provide financial assistance to non-profit organizations who will provide technical assistance to low- and very low-income households to build their own homes in a rural area. Funds may be used to pay salaries, rent, and office expenses of the non-profit organization.
Provider:	Rural Housing Service, United States Department of Agriculture	
Contact Person:	Brian Buehler	
Telephone Number:	1-800-944-8119	
Email:	brian.buehler@mi.usda.gov	
Application Due Date:	None	
Expected Life of Program:	Perpetual	
Maximum Grant Amount:	None	
Required Local Match:	None	
Eligibility:	Nonprofit organizations	

Grant Name:	Rural Housing Site Loans	Description: This program provides Government funding for a public or private non-profit organization to buy and develop building sites, including the construction of access roads, streets, and utilities. Sites developed under this program may be sold to individual households, non-profit organizations, public agencies, and cooperatives who provide financial assistance for housing to low- and moderate-income families.
Provider:	Rural Housing Service, United States Department of Agriculture	
Contact Person:	Brian Buehler	
Telephone Number:	1-800-944-8119	
Email:	brian.buehler@mi.usda.gov	
Application Due Date:	None	
Expected Life of Program:	Perpetual	
Maximum Grant Amount:	\$200,000	
Required Local Match:	N/A	
Eligibility:	Private or public nonprofit organization	

Grant Name:	Section 8 Existing Rental Allowance Program	Description: This program provides rent subsidies for low income people who find their own housing in private homes and apartment buildings. Approximately 11,000 Section 8 existing certificates and vouchers are administered by MSHDA statewide.
Provider:	Housing, Department of Housing and Urban Development	
Contact Person:	Section 8 Offices	
Telephone Number:	517-373-9344	
Email:		
Application Due Date:	None	
Expected Life of Program:	Perpetual	
Maximum Grant Amount:	Amount necessary for the PHA to pay housing assistance payments and cover related administrative expenses	
Required Local Match:	None	
Eligibility:	State, county, municipality, or other governmental entity which is authorized to engage in or assist in the development or operation of housing for very low income families; and a consortium of public housing agencies (PHA); or an area outside the jurisdiction of a PHA administering a voucher program, a private nonprofit entity or governmental entity or public body that would otherwise lack jurisdiction to administer the program in such area.	

Grant Name:	Rental Rehabilitation Loans	Description: This program makes Housing Resource Fund awards to local units of government to encourage the rehabilitation of affordable rental units.
Provider:	Michigan State Housing Development Authority	
Contact Person:	Office of Community Development	
Telephone Number:	517-373-1974	
Email:	N/A	
Application Due Date:	Varies	
Expected Life of Program:	Based on available funds	
Maximum Grant Amount:	\$15,000	
Required Local Match:	25%	
Eligibility:	Local units of government	

Grant Name:	Homeowner Assistance	Description: OCD allocates Community Development Block Grant (CDBG) funding to county governments through the County Allocation Program. Most county governments use these funds to implement countywide homeowner rehabilitation programs. Counties make deferred loans available to low-income homeowners with an income at or below 80 percent of the area median.
Provider:	Michigan State Housing Development Authority	
Contact Person:	Office of Community Development	
Telephone Number:	517-373-1974	
Email:	N/A	
Application Due Date:	Varies	
Expected Life of Program:	Based on available funds	
Maximum Grant Amount:	\$25,000	
Required Local Match:	25%	
Eligibility:	Nonprofit organizations and small communities	

### GRANT AND LOAN OPPORTUNITIES

Grant Name:	Taxable Bond Program	Description: This program provides loans to developers for rental housing (50-150 units) in which all incomes are at or below 60% of the area median. The program is designed to be used in conjunction with the Federal Low Income Housing Tax Credit (LIHTC).
Provider:	Michigan State Housing Development Authority	
Contact Person:	N/A	
Telephone Number:	517-373-6880	
Email:	N/A	
Application Due Date:	Varies	
Expected Life of Program:	Perpetual	
Maximum Grant Amount:	Up to 100% of project cost	
Required Local Match:	None	
Eligibility:	Developers	