



# HOUSING SOLUTIONS NETWORK

**Tuesday, May 13, 2014**

**9:00 – 11:00 a.m.**

**Conference Room, Traverse City Michigan Works!  
1209 S. Garfield Avenue, Traverse City**

*Anyone interested in affordable housing for Antrim, Benzie, Grand Traverse, Kalkaska, Leelanau, and Wexford Counties is welcome to attend.*

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## AGENDA

**A. Welcome and Introductions**

**B. Consideration of Agenda and March 2014 Meeting Minutes**

**C. County Updates**

**D. Michigan State Housing Development Authority (MSHDA) Programs**

Julie Gardner, Community Development Specialist; Stephanie Oles, Homeless Assistance Specialist; and Nancy Baker, Homeownership Division of MSHDA will discuss MSHDA programs, funding opportunities and other issues related to affordable housing development.

**E. Roundtable Discussion and Announcements**

*This is a chance to share experiences and best practices with other affordable housing stakeholders. Feel free to bring brochures, flyers, and other materials for distribution.*

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The purpose of the Housing Solutions Network is to provide a forum for interagency and intergovernmental communication and coordination related to housing issues in Antrim, Benzie, Grand Traverse, Kalkaska, Leelanau, and Wexford Counties. This meeting is open to all who wish to attend. If you are not planning to attend this meeting, but would like to have input in the discussion, or provide handouts to the group, please contact Sarah Lucas, Northwest Michigan Council of Governments at (231) 929-5034 or [sarahlucas@nwm.cog.mi.us](mailto:sarahlucas@nwm.cog.mi.us).



## **HOUSING SOLUTIONS NETWORK**

### **DRAFT Meeting Minutes**

### **Tuesday, March 11, 2014**

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**Present:**

Tina Allen, Greater Grand Traverse Area Continuum of Care  
Leah Davenport, Goodwill  
David Greenwood, USDA Rural Development  
Dee Wilkinson, Area Agency on Aging  
Kevin Cranson, Homestretch  
Wendy Irvin, Habitat for Humanity  
Lily Springsteen  
Jessie Raber, Benzie County Department of Human Services  
Carol Moorman, Goodwill  
Ilah Honson, Traverse City Housing Commission  
Pat Hess, Northern Health Care  
Gerri VanAntwerp, Benzie Area Christian Neighbors  
Mike Miller, 4M  
Keith Bonomo, Horizon Properties

**A. Welcome and Introductions**

V. Coulter called the meeting to order at 9:05 and led introductions.

**B. Consideration of Agenda and January 2014 Meeting Minutes**

The agenda and minutes were accepted as presented.

**C. County Updates**

V. Coulter noted that Grand Traverse County is accepting applications for home repair.

C. Odom updated that the Northwest Michigan Community Action Agency has received two home repair grants from USDA-RD.

**D. Housing Data**

S. Lucas reviewed housing data relative to affordability, accessibility, and other features (presentation attached).

**E. Federal Home Loan Bank of Indianapolis**

Marjorie Green, Federal Home Loan Bank of Indianapolis, reviewed FHLBI programs and products, including the Affordable Housing Program (AHP), the Homeowner Opportunity Program (HOP), Neighborhood Improvement Program (NIP), and Accessibility Modification Program (AMP), as well as the Community Investment Program. The AHP program provides funding of up to \$500,000 for rentals, shelter, permanent supportive housing, group homes, and transitional housing. Changes to the program have added a focus on projects that include comprehensive community development, aging in place, accessibility or aging in place features, support services, green building features, and economic diversity. The HOP program provides \$10,000 in downpayment assistance or assistance with closing costs, and the NIP program provides grants of up to \$10,000 for home repairs to homeowners. The AMP program provides up to \$10,000 for households with a resident aged 62 or older, or with any residents with a permanent disability, in order to assist with modifications to improve accessibility in the home. M. Green also explained the Community Improvement Program, that provides funding to a variety of community projects that provide services or benefits to urban and rural areas. Handouts attached.

Members discussed FHLBI programs and questions. P. Hess noted that she has a client who needs some accessibility modifications – where would they start? M. Green noted that Honor State Bank is an active member and may be able to provide assistance.

D. Greenwood stated that USDA-RD can provide grants of up to \$7500 to senior citizens for home repair, and would like to work with FHLBI members to maximize and leverage funding.

T. Allen stated that even when member banks offer these programs, it can be difficult to navigate the system so that people can access them. I. Honson asked who we could speak with to encourage member banks to participate. M. Green suggested speaking with bank presidents, and stated that it may help to bring projects forward to them so they can see how their participation would benefit.

D. Wilkinson suggested it might be helpful to provide a FHLBI presentation to subcommittees of the Chamber of Commerce or other groups that include banks and builders, so that they're made aware of these programs.

V. Coulter clarified that applications to the FHLBI can be on behalf of a non-profit, for-profit, or public agency, as long as the application comes from a bank. M. Green agreed but noted that extra points are awarded on the application if the project comes from or is done in partnership with a nonprofit.

#### **F. Roundtable Discussion and Announcements**

W. Irvin update that Habitat for Humanity is hoping to begin on construction at the Depot this month, with 3 homes complete by June 30. All phases of the project will be complete by 2016.

K. Cranson stated that Homestretch will be breaking ground at the Depot as soon as the weather breaks. The first two units have been sold and are expected to be completed this summer.