

2003 ANNUAL REPORT - GRAND RAPIDS

Focusing on Communities

In West Michigan



The Departmental Mission

To promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination.

FY2003 Strategic Goals

1. Make the home-buying process less complicated, the paperwork less demanding and the mortgage process less expensive.
2. Help families move from rental housing to homeownership.
3. Improve the quality of public and assisted housing and provide more choices for its residents.
4. Strengthen and expand faith-based and community partnerships that enhance communities.
5. Effectively address challenge of homelessness.
6. Embrace high standards of ethics, management and accountability.
7. Ensure equal opportunity and access to housing.
8. Support community and economic development efforts.

HUD's Major Programs

- Mortgage and loan insurance through the Federal Housing Administration;
- Community Development Block Grants (CDBG) to assist communities with economic development, job opportunities and housing rehabilitation;
- HOME Investment Partnership Act block grants to develop and support affordable housing for low-income residents;
- Rental assistance in the form of Section 8 certificates or vouchers for low-income households;
- Public or subsidized housing for low-income individuals and families;
- Homeless assistance provided through local communities and faith-based and other nonprofit organizations; and
- Fair housing public education and enforcement.

A Message from the Field Office Director



Louis M. Berra,
Field Office Director

U.S. Department of Housing & Urban Development (HUD) Employees, Customers, Housing Industry Partners

During FY2003, the Grand Rapids Office continued to focus on West Michigan communities and offer its assistance to local customers and partners in their specific areas of need. This office is dedicated to delivering HUD programs and services in coordinated ways that advance the Department's strategic goals and objectives. This annual report summarizes the results of those efforts and is proudly submitted for your review.

Furthermore, this compilation of information for Federal Fiscal Year 2003 highlights some of the performance and Management Plan goal successes as officially recorded for the Grand Rapids HUD office. In addition, this annual report displays the devotion and commitment made by the entire Grand Rapids staff as well as the support received from the program area staff located in the Detroit Field office.

Although the Grand Rapids office has made significant strides in assisting its clients in such areas as increasing homeownership opportunities, ending predatory lending practices in targeted minority communities as well as supporting methods of ending homelessness in ten years, we realize there is still more we can do. The Grand Rapids Field office stands ready to focus on ways to further improve its services to the communities and citizens it serves in support of the current Presidential Management Agenda and the Department's 2004 Annual Performance Plan.

I look forward to another year of working in partnership with our communities to help solve local problems and identify resources to meet local needs.

Departmental Staffing

Headquarter Key Staff

Alphonso R. Jackson, Secretary

- Roy A. Bernardi, Acting Deputy Secretary
- Frank R. Jimenez, Chief of Staff
- Pamela Patenaude, Assistant Deputy Secretary - Field Policy and Management
- Frank L. Davis, Director Office of Departmental Operations and Coordination
- John C. Weicher, Assistant Secretary Housing/Federal Housing Commissioner
- Charles “Hank” Williams, Director Office of Multifamily Housing Assistant Restructuring
- Nelson Bregon, Acting Assistant Secretary Community Planning and Development
- Michael Liu, Assistant Secretary Public and Indian Housing
- Vacant, Assistant Secretary Policy Development and Research
- Carolyn Y. Peoples, Assistant Secretary Fair Housing and Equal Opportunity
- Vacant, Chief Financial Officer
- Vickers B. Meadows Assistant Secretary for Administration
- Vacant, Assistant Secretary For Public Affairs
- Kenneth M. Donohue, Sr., Inspector General
- David E. Jacobs, Director Office of Healthy Homes and Lead Hazard Control

Regional Key Staff

Joseph P. Galvan, Regional Director – Region V- Chicago, Illinois (Illinois, Indiana, Michigan, Minnesota, Ohio and Wisconsin)

Beverly Bishop, Deputy Regional Director

- Anne Scherrieb, Operations Specialist
- Judith Heaney, Supervisory Operations Officer
- Kathy Brantley, Director Administrative Service Center I
- Steven Meiss, Regional Web Manager
- Kenneth Brucks, Faith-Based Coordinator

Michigan Program Area Key Staff

- Robert M Brown, Director Multifamily Division
- Stephen Schneller, Acting Director Office of Public Housing
- Yvonne Poindexter, Director Fair Housing and Equal Opportunity
- Jeanette Harris, Director Community Planning and Development
- John Niebieszczanski, Chief Field Operations, Branch 4

Grand Rapids Staff

Field Policy and Management

Louis M. Berra, Field Office Director
James Lewis, Customer Service Representative
Terri L. Sanchez, Operations Specialist
Pat Veenendall, Secretary

Administration

D. Patrick Firlik, Support Services Specialist
Carole Hurley, Administrative Assistant
Janis Yowitz, Information Technology Specialist

Multifamily Housing

Susie Sapilewski, Supervisory Project Manager
Carol Alcox, Project Manager
Bud Anderson, Public Trust Officer
Elaine Duncan, Project Manager
Bill Falen, Project Manager
Kathy Glovick, Construction Analyst
Kay Hammel, Project Manager
Joyce Harris, Program Assistant
Jean Krikke, Program Assistant
Janet Matthews, Appraiser
Bruce Roth, Project Manager
Kelly McIntyre Konkle, Project Manager
Marie Sherwood, Mortgage Credit Analyst
John Straatsma, MAP Team Leader
Mary Lou, Wiercinski, Program Assistant
Karen Young, Project Manager

Single Family Housing

Barbara Brady, Program Support

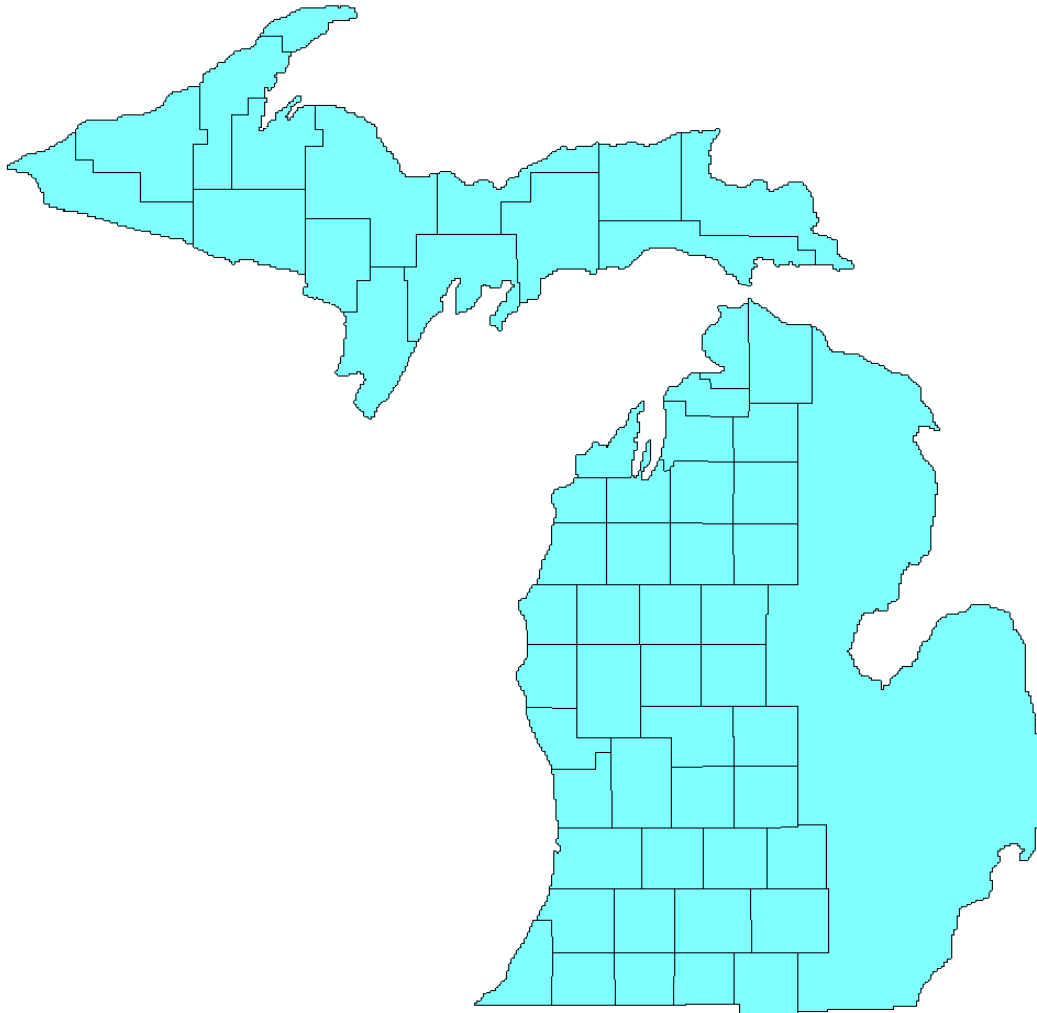
Public Housing

Lindsey Reames, Field Oversight Manager, Office of PIH-HQ
Ron Wooster, PH Revitalization Specialist
Barbara Gamble, PH Revitalization Specialist

Office of Finance –HQ

Sherry Roth, Senior Financial Analyst

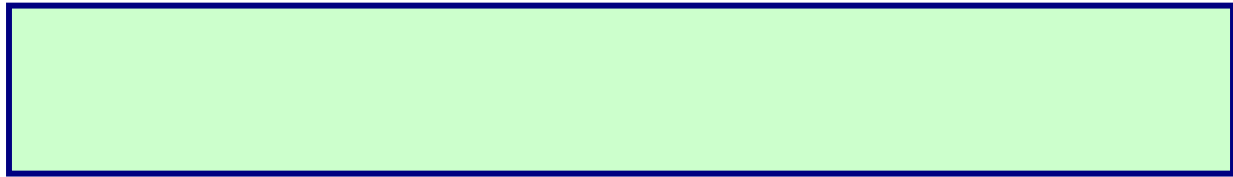
Grand Rapids Jurisdictional Map



Department of Housing and Urban Development

Grand Rapids Field Office

Trade Center Building
50 Louis Street NW
Grand Rapids MI 49503
Phone: (616) 456-2100



The Grand Rapids office services 57 of Michigan's 83 counties, which covers over 1400 miles. Resources including travel dollars, time and expertise significantly impact the number of communities in our jurisdiction we can realistically provide assistance to. Because the bulk of staffing of program areas is located in the Detroit field office, participation by the program areas locally requires coordinated planning. Community Planning and Development (CPD) and Fair Housing and Equal Opportunity (FHEO) personnel are all located in Detroit but have identified, assigned staff that work with Field Policy and Management (FPM) staff and perform needed services in accordance with communities/organizations located within the Grand Rapids jurisdiction.



Grand Rapids Field Office Building


Housing, which consists of Multifamily and Single Family have out stationed staff located in the Grand Rapids office. Public Housing staff is primarily located in Detroit with the exception of two out stationed staff persons located in Grand Rapids with one Field Oversight Manager out stationed from HQ. Identified and assigned staff, work with FPM staff on those agencies serviced within the Grand Rapids jurisdiction.

In addition to the cooperative efforts described above, Field Policy and Management staff work as liaisons to a broad range of customers, promote the Departments mission through media contact as well as open house or groundbreaking events and perform any special initiatives promoted by the Secretary and/or the President as assigned.

The HUD Fair Housing and Equal Opportunity (FH&EO) office in Michigan, serves as a Program Center for all three Michigan HUD Offices. There is currently eleven total staff at the Detroit field office. The Program Center is responsible for providing services to the Grand Rapids office and its jurisdiction. Complaint investigations are forwarded through the Chicago FHEO HUB to the Detroit Center. In addition, FHEO has recognized three Fair Housing Centers in the Grand Rapids jurisdiction that also promote Fair Housing and Equal Opportunity and provide various services related to this goal. Compliance monitoring and the provision of technical assistance for the FHAP agency (Michigan Department of Civil Rights) is now the responsibility of the FHEO Detroit Program Center Director.

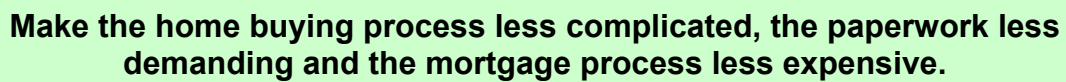
Multifamily (MF) Housing personnel are out stationed in the Grand Rapids office from the HUD MF Housing HUB located in Detroit, which currently number sixteen (16) individuals. The Michigan Multifamily Hub is organized into three divisions: Asset Management, Development and Operations/Support.

Issues relative to the origination, servicing and promotion of FHA single-family mortgages are coordinated through the Philadelphia Homeownership Center (HOC). There is currently one individual out stationed in the Grand Rapids office providing single-family program services.



This report is not intended to be a comprehensive description of all activities performed to promote the five Strategic Objectives, but rather to highlight a number of representative actions that took place in the Grand Rapids area during FY2003.

Strategic Goal 1



Make the home buying process less complicated, the paperwork less demanding and the mortgage process less expensive.

HUD's efforts to increase affordable housing and homeownership are carried out by all staff working in partnership with the private sector, community and faith-based groups and West Michigan communities. The State of Michigan maintains one of the highest percentages of homeownership in the nation, tied for 6th at 75.9 percent as reported for FYE 2003, 3rd quarter.

The FY2003 statistics show that HUD's FHA Single Family Mortgage Insurance endorsements for the Grand Rapids office exceeded its established goal of 10,427 to total 12,163, including 5,279 for first-time homebuyers. The share of minority homebuyers among FHA home purchase endorsements totaled 1,993. In addition, 27 Single Family Rehabilitation Loans were endorsed under Section 203(k), a program designed to stabilize homeownership in older and distressed neighborhoods.

Real Estate Owned (REO) sales for FY2003 for Grand Rapids totaled 720 with 2 of those properties sold through the Office Next Door program and 5 homes under the Teacher Next Door Program, further promoting homeownership in West Michigan.

In support of Strategic Goal Number One, the Grand Rapids Field Office participated in the following efforts:

Loss Mitigation Training and How to Buy/Sell HUD Homes Workshop

In a two for one opportunity, mortgage servicers and real estate agencies were provided with the chance to learn about the common reasons homeowners find themselves in jeopardy of losing their homes and how servicers can assist them in resolving these situations to preserve homeownership as well as receive training and paperwork processing information on HUD home selling and purchasing.

Secondly, Field Policy and Management staff are actively involved in initiatives taken by local lenders, nonprofit organizations including faith-based & community groups, neighborhood associations, City of Grand Rapids staff, the GR Fair Housing center and more that are focused on combating predatory lending practices by promoting education

2003 Accomplishments, continued

to the public, most specifically seniors and minority target areas. Outreach to counseling agencies and others who provide assistance to residents through predatory lending education in the Grand Rapids jurisdiction was conducted to announce the HUD satellite broadcast on “Be a Smart Consumer – Avoid Predatory Lending” that was held on September 23, 2003. Continued outreach activities will be pursued until such practices in West Michigan are abolished.

Strategic Goal 2

Help families move from rental housing to homeownership

To increase homeownership opportunities for underserved markets in West Michigan HUD staff coordinated several initiatives with a number of community organizations during Homeownership Week in June 2003, and throughout the summer months. The following is a summary of events that occurred in celebration of Homeownership Week:

Grand Rapids Mayoral and Michigan Governor Proclamations

The now former Mayor of GR, John Logie declared the month of June as Homeownership Month in the City of Grand Rapids with a presentation to Louis M. Berra, the Field Office Director at its monthly City Commission meeting at City Hall. In addition, Michigan Governor, Jennifer Granholm also sent our office and official State proclamation declaring June as Homeownership Month throughout the State.

Michigan Affordable Housing Conference

A statewide conference attracting approximately 1,200 participants was hosted in Lansing, on *June 2 – 4, 2003*. HUD staff in the Grand Rapids HUD offices participated in the planning process and facilitation of three workshops covering Housing Counseling, Homeowner Retention and Section 8 Homeownership involving local nonprofits and Fannie Mae. As an additional outreach effort, the Michigan HUD office set up a booth to provide materials focusing on the home buying process. The Home Buyer Education Learning Program Guide and 100 Q & A About Buying a New Home booklet was high in demand among those in attendance with more than 200 distributed.

West Michigan Faith-Based & Community Initiatives Conference

A daylong conference providing education and resources to faith-based congregations and community organizations interested in increasing HO participation and other HUD programs was held on May 28, 2003 at Calvin College’s Prince Conference Center in Grand Rapids with approximately 88 persons in attendance. Local successful FB&C groups provided insight and answered questions posed by participants as well as facilitated interactive workshops.

2003 Accomplishments, continued

Habitat for Humanity Home Building Event

The Grand Rapids area is highly known for its volunteerism, which makes most Habitat building events such as this, successful. Numerous corporations, schools, churches and other community organizations frequently donate their time and often-monetary contributions towards building stronger communities. This particular event consisted of CEOs of corporations along with the GR FOD in participating in a "Leadership Building Day" on a home utilizing HUD SHOP funding as well as other local donations.

The Grand Rapids Field Office Director pitching in with other leaders in the community.



Further Collaborative Initiatives

During the balance of the year, an FHA information booth was set-up at the annual Greater Grand Rapids Hispanic Festival, which is far reaching in its ability to serve the large percentage of Hispanics living in and around the Greater Grand Rapids area.

HUD also insures mortgages for FHA multifamily rental housing, assists public housing authorities and funds developments for elderly and disabled housing. In FY2003, FHA endorsed 9 new multifamily mortgages.

The Michigan State Housing Development Authority (MSHDA) provides contract administration functions on 183 Section 8 Contracts in the Grand Rapids jurisdiction under a contract arrangement with HUD. MSHDA oversees routine items such as contract renewals, rental increases, management reviews, and Housing Assistance Payment (HAP) voucher billings. HUD maintains control of all work products governed by the Regulatory Agreement, which includes Annual Financial Statements, Transfers of Physical Assets and Reserve draws. There are 3.5 Grand Rapids HUD Project Managers that handle oversight for the 183 contracts, as administered by MSHDA.

Through an established HUD MI Preservation Committee, HUD staff in Detroit and Grand Rapids was able to work together to preserve eight affordable rental properties for a total of 1,350 units. All eight included financing through low-income housing tax credits as well as conventional or FHA financing. The community and its residents benefit through this preservation with improved, enhanced living conditions along with affordable rents.

HUD Office of Public Housing is responsible for the oversight of 131 Housing Commissions plus one nonprofit organization administering a Section 8 mainstream program within the State of Michigan of which 80 including one nonprofit Section 8 mainstream grantee are located within the Grand Rapids jurisdiction. These Commissions house more than 59,000 families total in the

2003 Accomplishments, continued

State of Michigan with 9,782 units of Public Housing and 14,578 units under Section 8 operating in West Michigan. The mission of the Office of Public Housing is to ensure safe, decent and affordable housing; create opportunities for residents' self-sufficiency and economic independence; and assure fiscal integrity by all program participants.

Public Housing staff provided training for three training sessions for PHAs in the Grand Rapids Office jurisdiction to provide guidance on the roles of Housing Commission board members and the Executive Director, plus information on the history of public housing, the Annual Contributions contract, Public Act 18, the Open Meetings Act, required PHA policies, financial integrity and evaluation of PHA and the Executive Director's performance, and board member "dos and don'ts". Attending separate daylong sessions were Housing Commissioners from the Montcalm County and Traverse City Housing Commissions. HUD staff also conducted similar training for 53 Housing Commissioners and Executive Directors from the Upper Peninsula. Many attending were new to their roles or had never had training on the roles and responsibilities of a Housing Commissioner, and were anxious to learn the mechanics of proper PHA administration. Providing this type of training certainly promotes positive re-enforcement for housing commissions who strive to provide better services to their residents/communities.

HUD provides additional affordable housing and homeownership opportunities through its Community Development Block Grant (CDBG) and HOME funding program. HUD's local governmental partners can be proud of their contributions to providing affordable housing and homeownership opportunities across our Michigan jurisdiction.

Technical Assistance funds were used to bring a highly successful organization to MI, July 22, 2003 to begin an advanced HOME class designed to boost housing production of rental units into Michigan. The session was held in Muskegon with Kalamazoo, East Lansing, Lansing, Battle Creek, Norton Shores attending.

Strategic Goal 3

Improve the quality of public and assisted housing and provide more choices for its residents

Public Housing staff conducted two workshop sessions on Section 8 Homeownership at the Grand Rapids Fair Housing Workshop Luncheon on April 10th and the Statewide Michigan Conference on Affordable Housing in Lansing on June 3rd. In addition, two training sessions were conducted. One session covered new occupancy regulations at a combination conference hosted by two housing associations in Michigan and another in the Upper Peninsula in Marquette, which provided TA for internal control practices and procedures. It should be noted that the Grand Rapids Housing Commission is the first in West Michigan to provide Section 8 Homeownership as part of its services.

2003 Accomplishments, continued

Strategic Goal 4

Strengthen and Expand Faith-Based & Community Partnerships that Enhance Communities

Grand Rapids hosted its first West Michigan FBCI Conference at the Prince Conference Center of Calvin College. More than 80 participants with 4 workshops involving 18 different FB and Community groups along with 3 of the federal agencies involved in this initiatives presented/facilitated/mentored those FB&C organizations in attendance. The interactive workshops covered topics from Homelessness to Homeownership as well as Supportive Service provision. Survey results showed an 83% good to excellent rating of the event. The GR office created Certificates of Excellence in volunteerism, which was presented to those agencies taking the time to contribute toward the success of reaching out to the smaller FB&C groups in and around West Michigan.

Strategic Goal 5

Effectively address the challenge of homelessness

Community Planning and Development held a conference/workshop on how to operate the SNAPs programs more effectively, which was held in Grand Rapids on March 27th at Ransom Towers. Sixty participants from three Continuum of Care groups attended the full day of training that included grant selection, grant agreement process, technical submissions, APRs and monitoring. A second workshop took place in Gaylord in an effort to service the northern Michigan population through the Traverse City Continuum of Care.

Field Policy and Management participated in meetings with Kent County CoC and provided support for a newly developed plan entitled "The Vision to End Homelessness". Information ending homelessness was shared during a MCDDA technical assistance conference that discussed the plan mentioned above as well as updates on the Statewide Michigan Coalition for Homelessness activities. These participations help support homeless organizations in their quest to eliminate homelessness as well as educate other organizations/communities on those plans that offer better service/assistance to clients/citizens affected by those improvements whereby reducing the number of individuals without homes.

2003 Accomplishments, continued

Strategic Goal 6

Embrace high standards of ethics, management and accountability

In order to ensure the effectiveness of HUD's programs, all program areas servicing the Grand Rapids office continually assess the progress of grant recipients. This includes ensuring that corrective actions are implemented, performance is maintained or improved and that communication is sustained. Any required corrective actions are tracked to ensure all are completed in required time frames. Monitoring is an ongoing process that builds upon previous experiences with program participants in order to assure that HUD's programs and operations are carried out efficiently, effectively and in compliance with applicable laws and regulations. Community Planning and Development staff conducted on-site reviews of Battle Creek, Emmet and Charlevoix Continuum of Care grantees to verify compliance with statutory and regulatory requirements this past year.

FPM staff is responsible for updating, maintaining and communicating Continuity of Operation Plans/Information to assure smooth transition/provision of services to its clients/customers under any level of occurrence or disaster. TT&E schedules are followed and improvements when observed or otherwise known are made to ensure the plans integrity. Staff attended a recent Training Conference to obtain information on new methods and to network with other offices to discuss solutions to problems that were encountered during the past year. This results in better office plan preparedness, which impacts the smooth transition/continuity of service provision to the customers participating in our programs.

FPM staff participated in a Press Conference with the City of GR, Mt. Moriah Church, "Get The Lead Out" organization, City and State officials, etc. with FPM FOD a speaker for two (2) HUD Lead-Based Paint grant awards in the amount of \$5 million. Grand Rapids has been cited as one of the highest cities with children suffering from lead poisoning in the State. This conference took place just days before the start of October, Healthy Homes Month. This issue has generated a great deal of positive media attention for HUD, which impacts the effectiveness of the Department in the communities we serve.



The Reverend May speaks to the impact and benefits that the newly awarded HUD Lead-Based Paint Grant will have on the Baxter neighborhood near Mt. Moriah Church.

2003 Accomplishments, continued

Field Policy and Management (FPM) staff hosted an awards event on January 29th to honor 2002 Wall of Fame recipients throughout West Michigan with 5 communities/organizations receiving accolades and certificates.

A presentation was also provided to the Great Lakes Indian Housing Association Meeting on May 6th and 7th that provided information regarding the three Secretarial Initiatives of Increasing Homeownership for Minorities, Ending Homelessness within 10 years and an overview of the faith-based & community-based initiative.

Strategic Goal 7

Ensure equal opportunity and access to housing

Through a local program goal, MF completed and forwarded 23 checklists to FHEO on tenant selection plans, which exceeded the yearly goal by 14. Twelve (12) of the checklists were completed in the 4th quarter.

FHEO branch Chief together with the Executive Director of the Metropolitan Detroit FH Center conducted a workshop on the Analysis of Impediments to FH Choice and Affirmatively furthering FH requirements for the block grant program to 50 grantees at the MCDDA conference in Sept. 2003.

A case against Candlelight Manor Condominium Association was investigated by FHEO, who determined there was reasonable cause of violation of Title VIII, the Fair Housing Act. The Basis of familial status was the violation. The case was forwarded to the Department of Justice. Charges are pending (October, 2003). All such activities further expand opportunities for FH and Equality for West Michigan citizens and also communicate to offenders that they will be pursued if violations occur.

David Enzel, Deputy Assistant Secretary for Enforcement and Programs at HUD HQ served on a panel on Appraisal Discrimination at the GR FH Center's Annual Workshop Luncheon. FHEO, FPM and PH attended workshops at the conference covering Appraisal Discrimination, Predatory Lending and Section 8 Homeownership. April 10, 2003, in Grand Rapids.

On 3/26/03: An FHEO representative from the Detroit HUD office attended the Bi-Lingual Housing Fair hosted by Calvin College, Garfield Development Corp., Garfield Park Neighborhood Association and the United Methodist Metropolitan Ministry of Greater Grand Rapids. The Fair was hosted at the Buchanan Elementary School in Grand Rapids, a largely Hispanic neighborhood. Representatives from other area non-profit organizations, banks, mortgage companies, Kent County and City of Grand Rapids were also in attendance. FPM Staff provided a variety of HUD brochures on home buying as well as fair housing information in both English and Spanish. FHEO staffed the HUD information table and answered questions regarding fair housing rights and accessing additional information through HUD's Home Web Page.

2003 Accomplishments, continued

Strategic Goal 8

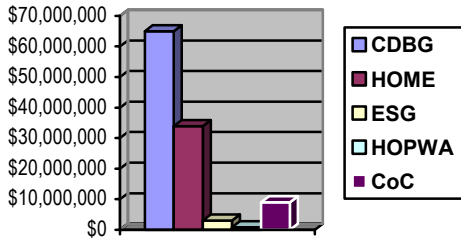
Support community and economic development efforts

The Neighborhood Networks Center of River Grove Retirement Community was established on 5/1/2003. The elderly residents of River Grove will utilize it with each will received a key card to the secured area allowing access 24 hours per day 7 days per week.

In a community torn by riots this past year, local, state and federal agencies as well as non-profit, churches and others have joined in to offer their support, guidance and assistance. A task force has been formulated by the Governor of MI to look into the causes of the rioting and recommendations thus far call for comprehensive job development strategies, including job training for youth. CPD has provided extensive TA to the City on the revision of the BEDI/108 loan plans that take into consideration the concerns of its citizens. Further efforts will continue in the upcoming FY2004 management plan that includes a recommitment to goals and activities outlined in a prior year memorandum of understanding. These ongoing efforts will result in improved opportunities for BH residents and will also improve how other cities and States perceive the community throughout the country.

2003 Funding Highlights for West Michigan

Community Planning and Development Funding Chart - 2003



The following is a breakout of funding distribution for the Grand Rapids jurisdiction:

COMMUNITY DEVELOPMENT BLOCK GRANTS **\$ 61,733,000**

Cities:

Battle Creek	\$1,586,000
Benton Harbor	584,000
East Lansing	752,000
Grand Rapids	4,743,000
Holland	389,000
Jackson	1,694,000
Kalamazoo	2,168,000
Lansing	2,539,000
Muskegon	1,217,000
Muskegon Hts	579,000
Niles (new-2004)	
Norton Shores	159,000
Portage	270,000
Wyoming	588,000

Counties:

Kent County	1,865,000
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State:

Michigan State Program	42,600,000
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HOME INVESTMENT PARTNERSHIP PROGRAM **\$ 30,605,693**

Battle Creek	361,243
Grand Rapids	1,603,957
Jackson	382,374
Kalamazoo	775,816
Lansing	973,040
Muskegon	340,111
Michigan State Program	26,169,152

EMERGENCY SHELTER GRANTS

\$ 2,955,000

Grand Rapids	164,000
Kalamazoo	82,000
Lansing	96,000
Michigan State Program	2,613,000

HOUSING FOR PERSONS WITH AIDS

\$ 884,000

Michigan State Program	884,000
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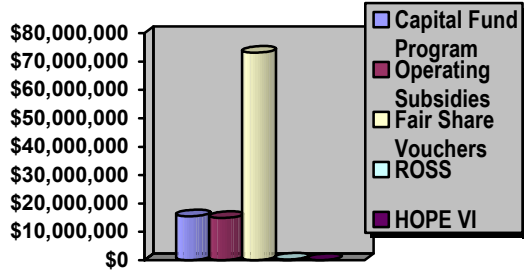
CONTINUUM of CARE for the

HOMELESS **\$ 8,968,396**

Grand Rapids/Wyoming/Kent County	2,298,202
Lansing/East Lansing/Ingham County	974,187
Marquette/Alger County	214,317
Traverse City/Antrim/Leelanau	479,850
Battle Creek/Calhoun	71,333
Jackson City/County	354,982
Branch Co.	35,122
Livingston County	200,000
Michigan Statewide	4,340,403

TECHNICAL ASSISTANCE for CPD PROGRAMS - Awards to be announced

Public Housing Funding Chart - 2003



The following is a breakout of Public Housing funding distributed within the Grand Rapids HUD office jurisdiction:

PUBLIC HOUSING CAPITAL FUND PROGRAM \$15,484,315
 (Capital Funding provided to 80 Housing Commissions)

PUBLIC HOUSING OPERATING SUBSIDIES \$14,853,269
 (Operating subsidies provided to 80 Housing Commissions)

FAIR SHARE VOUCHERS \$73,119,349

RESIDENT OPPORTUNITIES & SELF SUFFICIENCY \$ 232,148

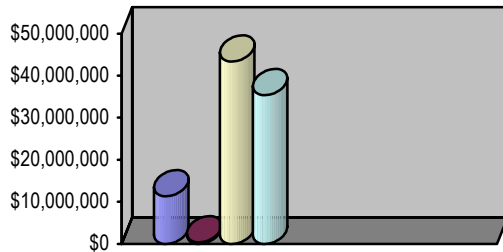
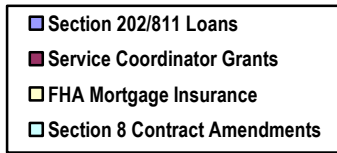
HOPE VI

FY2003 Funding Undetermined at this time.

**Public Housing Commissions
Grand Rapids Territory**

- | | |
|--|---------------|
| Albion | Alma |
| Baldwin | Bangor |
| Baraga | Bath Twp |
| Battle Creek | Belding |
| Benton Harbor | Benton Twp |
| Bessemer | Big Rapids |
| Boyer City | Bronson |
| Cadillac | Calumet |
| Charlevoix | Cheboygan |
| Coldwater | Covert |
| Dowagiac | Elk Rapids |
| Escanaba | Evart |
| East Jordan | Gladstone |
| Grand Rapids | Grayling |
| Greenville | Hancock |
| Hermansville | Hillsdale |
| Houghton | Ingham |
| Ionia | Iron County |
| Iron Mountain | Iron River |
| Ironwood | Ishpeming |
| Jackson | Kent |
| Kingsford | L'Anse |
| Lake Linden | Lansing |
| Laurium | Luce County |
| Mackinac | Manistique |
| Manistee | Marquette |
| Menominee | Middleville |
| Montcalm | Mt. Pleasant |
| Munising | Muskegon |
| Muskegon Hts | Negaunee |
| Niles | Ontonagon |
| Paw Paw | Potterville |
| Rapid River | Reed City |
| Rockford | Saranac |
| Sault Ste. Marie | Schoolcraft |
| South Haven | St. Louis |
| St. Joseph | Stambaugh |
| Sturgis | Traverse City |
| Wakefield | Wyoming |
| Eaton County (Housing Services of) | |
| MI State Housing Development Authority | |

HOUSING – Multifamily Funding Chart 2003



Bailey's Grove Senior Housing Development

The following information is a breakout of multifamily insured loans and grants funding distributed within the Grand Rapids jurisdiction during FY2003:

INITIAL FHA LOAN CLOSINGS:

\$40,007,674

Hide-A-Way – Grand Haven	14,822,400
Lighthouse Village – Cheboygan	2,031,274
Laurels of Sandy Creek – Battle Creek	2,843,100
Laurels of Bedford – Wayland	3,337,400
Seminole Shores Living Center – Norton Shores	5,230,000
Interfaith Homes – Kalamazoo	1,200,000
Roosevelt Park Nursing Center – Roosevelt Park	2,160,000
Westgate Living Centre – Ironwood	3,927,000
DeBoer Nursing Home – Muskegon	1,307,600
Le Grand Vue II Apts. – Traverse City	2,835,200
Peterson Apartments – Jackson	<u>313,700</u>

RISK SHARING FHA LOAN CLOSINGS

\$ 3,346,064

Misty Cove Apts. – Dimondale	1,317,790
Lighthouse Village Cheboygan	2,031,274

202/811 INITIAL GRANT CLOSINGS

Bailey's Grove – Kentwood **\$ 2,952,000**

202/811 FINAL GRANT CLOSINGS

\$ 4,093,800

Twin Lakes – Kalamazoo	1,165,800
Adkins Village – Benton Harbor	2,928,000

NEW 202/811 GRANT RESERVATIONS

\$ 4,239,155

Porter Hills – Caledonia (202)	3,532,275
Kalamazoo Lift – Kalamazoo (811)	706,880

MF HOUSING SERVICE COORDINATOR GRANTS

\$ 366,649

(renewals)

Baraga Manor - Otsego	10,013
Cherry Creek Village Apts – Marquette	15,287
Pineview Community – Houghton	14,523
Golden Horizons Apts. – Calumet	13,854
Proplyon – Marquette	12,734
Independence Square Apts. – Lansing	23,624
Capital Gardens Apts. - Lansing	22,052

(new)

Christian Manor –	124,425
Breton Village Green -	388,652

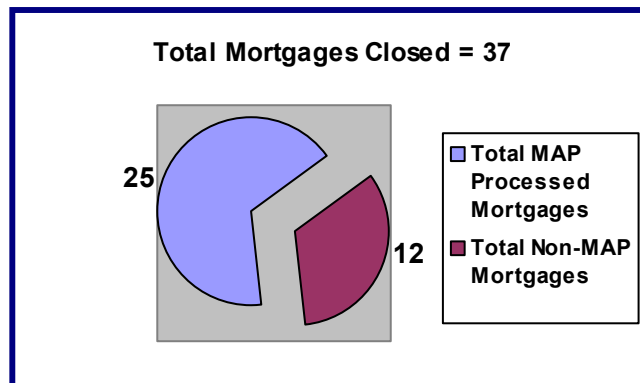
SECTION 8 – CONTRACT AMENDMENTS

\$35,350,000

189 Contract renewals

Multifamily Accelerated Process

The Multifamily Accelerated Process (MAP) continues to produce increased multifamily volume in the Michigan HUB. While the number of 221(d) new construction applications declined in the past year, this is attributed to the general economic downturn. Multifamily production goals for the HUB were met and exceeded through an increased volume of loan refinancing. The State of Michigan MAP Team Leader operates out of the Grand Rapids office and reports that the HUB goal for FY2003 was 24 multi-family insured MAP and non-MAP mortgages for apartments and nursing homes. Hub wide, there were 37 mortgages closed consisting of 25 apartments and 12 nursing home/Assisted Living Facilities (ALFs). Requests for third party team approvals are considered an indicator of future application volume. These continue to be approved at a strong rate. In May of 2003 we presented a third party training seminar and outreach in response to lender concerns and a desire to recruit more appraisers and architectural analysts.





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U.S. Department of Housing and Urban Development

