

**Michigan State Housing Development Authority (“MSHDA”)
American Rescue Plan Coronavirus State and Local Fiscal Recovery Funds
Michigan Housing and Community Development Fund**

Amended Exhibit C
Document 1 in
Grant Agreement

MSHDA Investing In Community Housing (“MICH”)

The Michigan State Housing Development Authority (“MSHDA”) Investing In Community Housing (“MICH”) utilizes funds from the Housing and Community Development Fund (“HCDF”). The HCDF Program was federally funded, effective March 30, 2022, utilizing the United States Department of Treasury (“Treasury”) American Rescue Plan Coronavirus State and Local Fiscal Recovery Funds (“ARPSLFRF”), which was awarded to the State of Michigan on May 13, 2021, and appropriated by the Michigan Legislature to MSHDA pursuant to the Public Act 53 of 2022, as amended (the “Act”). Pursuant to Section 352 of the Act, MSHDA must use the HCDF Program funds to expand access to affordable and attainable housing for populations or regions disproportionately impacted by the Coronavirus Disease 2019 pandemic (“COVID-19”).

HOMEBUYER CERTIFICATION

C. Activities: New Construction

Subrecipient Agency Name: _____ **Grant Number:** _____

Property Address: _____

My property address received MICH assistance through the Subrecipient Agency identified above.

1. My household size is _____. I have _____ number of dependent adult (18 years or older) full-time students within my household. I have _____ number of dependents (minors) in my household.
2. My combined gross household income is \$_____ annually.
3. The household size and income in items #1 and #2 above does not exceed the 60% Area Median Income of \$_____ for my household size and _____ county in which I intend to live with the use of these grant funds.
4. I meet at least one of the following (check all that apply):

My household income limit is at or below 185% of the 2023 Federal Poverty Guidelines for my household size.

As of the date of the application, I reside in the following Qualified Census Tract*

_____.

The home I am purchasing is located in the following Qualified Census Tract*

_____.

*Refer to link for QCT specific areas: https://www.huduser.gov/portal/sadda/sadda_qct.html

I qualify for at least one of these federal benefits (circle all that apply): TANF, SNAP, NSLP, SBP, Medicare Part D Low-Income, SSI, Head Start or Early Head Start, WIC, LIHEAP, Pell Grants, or SSNP for Women (see list below).

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- Temporary Assistance for Needy Families (TANF)
- Supplemental Nutrition Assistance Program (SNAP)
- Free and Reduced-Price Lunch (NSLP) and/or School Breakfast (SBP) programs
- Medicare Part D Low-income Subsidies
- Supplemental Security Income (SSI)
- Head Start and/or Early Head Start
- Special Supplemental Nutrition Program for Women
- Infants, and Children (WIC), Section 8 Vouchers
- Low-Income Home Energy Assistance Program (LIHEAP)
- Pell Grants

5. Presumed Benefit - Disproportionately Impacted Population with a Qualified Financial Hardship
In addition to income eligibility, the household must have experienced a pandemic hardship of either a financial hardship based on a loss of household income. and/or increased expenses since 3/3/21 (refer to MICH Term Sheet for details). Note a self- attestation of hardship is required. A "Qualified Financial Hardship" is a material reduction in income or material increase in living expenses associated with the coronavirus pandemic and a Self- Attestation will be required.

- This program is designed to address occupant and/or community housing needs. This benefit will be measured by assessing a particular property's needs and how those needs were addressed by the improvements/components selected.
- All proposed activities are restricted to income qualified areas and/or household income eligibility and meet the Treasury ARP criteria for presumed benefit requirements.
- In addition, households must certify that I am able to provide applicable Pandemic Hardship Self- Attestation that began on or after March 3, 2021.

The financial hardship caused by the coronavirus pandemic was a (Check all that apply):

- Decrease in household income.
- Reduction in work hours
- Layoff
- Other

and/or

The financial hardship caused by the coronavirus pandemic was an increase of (select all that apply):

- Utility Expenses

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- Food Expenses Child
- Care Expenses Medical
- Expenses
- Other

6. I have completed the pre-purchase homebuyer education counseling with an approved counseling agency.
7. The home I am purchasing is located in Michigan and will be my principal, permanent year-round residence.
8. I understand that no portion of the home I am purchasing may be rented.
9. I understand that I am required to purchase and maintain homeowner’s insurance for the home I am purchasing and that I must provide proof of insurance to the Michigan State Housing Development Authority upon request.
10. I understand that in purchasing the home, I am required to have fee simple ownership over the home and that I must record my deed.
11. I understand that I am purchasing a MICH assisted home and must remain current with my mortgage payments, taxes, and homeowner’s insurance.

I understand that MICH Grant funds were utilized for the construction of a home. The funds were applied directly to the activities undertaken based on MICH requirements.

Eligible Homebuyer(s) Signature(s):

_____ Date _____
Printed Name: _____ Date _____

I have underwritten the construction and purchase of the home by the Eligible Homebuyer(s) and have reviewed the information as certified above by the Eligible Homebuyer(s) for accuracy and certify to the authenticity thereof.

Agency Representative Signature: _____ Title: _____ Date _____
Printed Name: _____ Agency: _____

False Statements - Parties signing this certification form understand that making false statements or claims in connection with this award is a violation of federal law and may result in criminal, civil, or administrative sanctions, including fines, imprisonment, civil damages and penalties, debarment from participating in federal awards or contracts, and/or any other remedy available by law.

AUTHORIZATION TO RELEASE INFORMATION

To Michigan State Housing Development Authority and Housing Agency (HA):

I/we, the individual/household member(s) below is/are a current tenant (occupant) of the residence located at Michigan and is/are an applicant or participant in the MICH Neighborhood Housing Initiatives Division Program. This program is funded by the Michigan State Housing Development Authority (MSHDA) and administered by Housing Agency (HA). In order to be eligible for this Neighborhood Housing Initiatives Division Program, my household income is collected along with other information in my/our program file including my/our address, household size, household member names and photographs. MSHDA and the HA are requesting consent to release this file information for marketing and program purposes. However, the information will not be otherwise disclosed or released outside of MSHDA or the HA, except as permitted or required by law. MSHDA and the HA will protect the file information in accordance with any applicable State privacy law.

Signatures:

Date:

Head of Household

Spouse

Other Family Member/Occupant over age 18

Other Family Member/Occupant over age 18

Other Family Member/Occupant over age 18

Other Family Member/Occupant over age 18

County Income Limits (60% Only)

| County | AMI % | Household Size 1 | Household Size 2 | Household Size 3 | Household Size 4 | Household Size 5 | Household Size 6 | Household Size 7 | Household Size 8 |
|-----------------------|-------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Alcona County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Alger County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Allegan County | 60 | \$36,840.00 | \$42,120.00 | \$47,400.00 | \$52,620.00 | \$56,880.00 | \$61,080.00 | \$65,280.00 | \$69,480.00 |
| Alpena County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Antrim County | 60 | \$33,000.00 | \$37,680.00 | \$42,420.00 | \$47,100.00 | \$50,880.00 | \$54,660.00 | \$58,440.00 | \$62,220.00 |
| Arenac County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Baraga County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Barry County | 60 | \$37,140.00 | \$42,420.00 | \$47,700.00 | \$52,980.00 | \$57,240.00 | \$61,500.00 | \$65,700.00 | \$69,960.00 |
| Bay County | 60 | \$32,100.00 | \$36,660.00 | \$41,220.00 | \$45,780.00 | \$49,500.00 | \$53,160.00 | \$56,820.00 | \$60,480.00 |
| Benzie County | 60 | \$34,920.00 | \$39,900.00 | \$44,880.00 | \$49,860.00 | \$53,880.00 | \$57,840.00 | \$61,860.00 | \$65,820.00 |
| Berrien County | 60 | \$32,760.00 | \$37,440.00 | \$42,120.00 | \$46,800.00 | \$50,580.00 | \$54,300.00 | \$58,080.00 | \$61,800.00 |
| Branch County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Calhoun County | 60 | \$32,100.00 | \$36,660.00 | \$41,220.00 | \$45,780.00 | \$49,500.00 | \$53,160.00 | \$56,820.00 | \$60,480.00 |
| Cass County | 60 | \$33,300.00 | \$38,040.00 | \$42,780.00 | \$47,520.00 | \$51,360.00 | \$55,140.00 | \$58,980.00 | \$62,760.00 |
| Charlevoix County | 60 | \$35,040.00 | \$40,080.00 | \$45,060.00 | \$50,040.00 | \$54,060.00 | \$58,080.00 | \$62,100.00 | \$66,060.00 |
| Cheboygan County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Chippewa County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Clare County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Clinton County | 60 | \$39,360.00 | \$45,000.00 | \$50,640.00 | \$56,220.00 | \$60,720.00 | \$65,220.00 | \$69,720.00 | \$74,220.00 |
| Crawford County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Delta County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Dickinson County | 60 | \$32,100.00 | \$36,660.00 | \$41,220.00 | \$45,780.00 | \$49,500.00 | \$53,160.00 | \$56,820.00 | \$60,480.00 |
| Eaton County | 60 | \$39,360.00 | \$45,000.00 | \$50,640.00 | \$56,220.00 | \$60,720.00 | \$65,220.00 | \$69,720.00 | \$74,220.00 |
| Emmet County | 60 | \$34,980.00 | \$39,960.00 | \$44,940.00 | \$49,920.00 | \$53,940.00 | \$57,960.00 | \$61,920.00 | \$65,940.00 |
| Genesee County | 60 | \$31,860.00 | \$36,420.00 | \$40,980.00 | \$45,480.00 | \$49,140.00 | \$52,800.00 | \$56,400.00 | \$60,060.00 |
| Gladwin County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Gogebic County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Grand Traverse County | 60 | \$37,800.00 | \$43,200.00 | \$48,600.00 | \$53,940.00 | \$58,260.00 | \$62,580.00 | \$66,900.00 | \$71,220.00 |
| Gratiot County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Hillsdale County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Houghton County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Huron County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Ingham County | 60 | \$39,360.00 | \$45,000.00 | \$50,640.00 | \$56,220.00 | \$60,720.00 | \$65,220.00 | \$69,720.00 | \$74,220.00 |
| Ionia County | 60 | \$32,520.00 | \$37,200.00 | \$41,820.00 | \$46,440.00 | \$50,160.00 | \$53,880.00 | \$57,600.00 | \$61,320.00 |
| Iosco County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Iron County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Isabella County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Jackson County | 60 | \$32,220.00 | \$36,840.00 | \$41,460.00 | \$46,020.00 | \$49,740.00 | \$53,400.00 | \$57,120.00 | \$60,780.00 |
| Kalamazoo County | 60 | \$38,520.00 | \$44,040.00 | \$49,560.00 | \$55,020.00 | \$59,460.00 | \$63,840.00 | \$68,280.00 | \$72,660.00 |
| Kalkaska County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Kent County | 60 | \$39,780.00 | \$45,480.00 | \$51,180.00 | \$56,820.00 | \$61,380.00 | \$65,940.00 | \$70,500.00 | \$75,060.00 |
| Keweenaw County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Lake County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Lapeer County | 60 | \$39,780.00 | \$45,480.00 | \$51,180.00 | \$56,820.00 | \$61,380.00 | \$65,940.00 | \$70,500.00 | \$75,060.00 |
| Leelanau County | 60 | \$39,240.00 | \$44,880.00 | \$50,460.00 | \$56,040.00 | \$60,540.00 | \$65,040.00 | \$69,540.00 | \$73,980.00 |
| Lenawee County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Livingston County | 60 | \$49,680.00 | \$56,760.00 | \$63,840.00 | \$70,920.00 | \$76,620.00 | \$82,320.00 | \$87,960.00 | \$93,660.00 |

| | | | | | | | | | |
|---------------------|----|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Luce County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Mackinac County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Macomb County | 60 | \$39,780.00 | \$45,480.00 | \$51,180.00 | \$56,820.00 | \$61,380.00 | \$65,940.00 | \$70,500.00 | \$75,060.00 |
| Manistee County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Marquette County | 60 | \$34,320.00 | \$39,240.00 | \$44,160.00 | \$49,020.00 | \$52,980.00 | \$56,880.00 | \$60,840.00 | \$64,740.00 |
| Mason County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Mecosta County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Menominee County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Midland County | 60 | \$38,040.00 | \$43,440.00 | \$48,900.00 | \$54,300.00 | \$58,680.00 | \$63,000.00 | \$67,380.00 | \$71,700.00 |
| Missaukee County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Monroe County | 60 | \$38,160.00 | \$43,620.00 | \$49,080.00 | \$54,480.00 | \$58,860.00 | \$63,240.00 | \$67,560.00 | \$71,940.00 |
| Montcalm County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Montmorency County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Muskegon County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Newaygo County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Oakland County | 60 | \$39,780.00 | \$45,480.00 | \$51,180.00 | \$56,820.00 | \$61,380.00 | \$65,940.00 | \$70,500.00 | \$75,060.00 |
| Oceana County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Ogemaw County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Ontonagon County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Osceola County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Oscoda County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Otsego County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Ottawa County | 60 | \$41,880.00 | \$47,820.00 | \$53,820.00 | \$59,760.00 | \$64,560.00 | \$69,360.00 | \$74,160.00 | \$78,900.00 |
| Presque Isle County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Roscommon County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Saginaw County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Sanilac County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Schoolcraft County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Shiawassee County | 60 | \$33,540.00 | \$38,340.00 | \$43,140.00 | \$47,880.00 | \$51,720.00 | \$55,560.00 | \$59,400.00 | \$63,240.00 |
| St. Clair County | 60 | \$39,780.00 | \$45,480.00 | \$51,180.00 | \$56,820.00 | \$61,380.00 | \$65,940.00 | \$70,500.00 | \$75,060.00 |
| St. Joseph County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Tuscola County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |
| Van Buren County | 60 | \$33,540.00 | \$38,340.00 | \$43,140.00 | \$47,880.00 | \$51,720.00 | \$55,560.00 | \$59,400.00 | \$63,240.00 |
| Washtenaw County | 60 | \$52,080.00 | \$59,520.00 | \$66,960.00 | \$74,400.00 | \$80,400.00 | \$86,340.00 | \$92,280.00 | \$98,220.00 |
| Wayne County | 60 | \$39,780.00 | \$45,480.00 | \$51,180.00 | \$56,820.00 | \$61,380.00 | \$65,940.00 | \$70,500.00 | \$75,060.00 |
| Wexford County | 60 | \$31,800.00 | \$36,360.00 | \$40,920.00 | \$45,420.00 | \$49,080.00 | \$52,740.00 | \$56,340.00 | \$60,000.00 |