

MICHIGAN HOMEOWNER ASSISTANCE FUND
SUBMISSION OF THE MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY
August 12, 2021, 2nd revision November 5, 2021

Background and Program Overview: On April 14th, 2021, U.S. Treasury announced the availability of funding under the American Rescue Plan Act of 2021 under section 3206 which directs states to create the necessary programs to provide financial assistance to homeowners and eliminate financial hardships associate with the coronavirus pandemic.

Treasury used the seasonally adjusted data from the U.S. Bureau of Labor Statistics Local Area Unemployed Statistics (LAUS) for the purpose of determining the number of unemployed individuals in the state of Michigan.

Treasury also used the number of mortgagors with delinquent mortgage payments (more than 30 days past due). The number of mortgagors with delinquent mortgage payments better captures the homeowner need in the state because the rate of delinquent mortgage payment has an increased substantially since the beginning of the pandemic, while the rate of foreclosures has remained relatively constant over the same period.

Treasury used the number of delinquencies (in thousands) by each state from the Mortgage Bankers Association and Haver Analytics.¹ As of the date of enactment, the most data recent available were from the fourth quarter 2020.

Treasury then used a weighted average of Michigan's share of the total average number of unemployed individuals over the four-month period from September 2020 to December 2020 and Michigan's share of the total number of mortgagors who are delinquent on their payments. These calculations used were 0.25 for unemployment and 0.75 for delinquencies.

Michigan's state allocation is \$242,812,277.

Michigan's first submission for plan approval was sent to Treasury on August 13, 2021. Treasury asked additional comments on our plan on October 19, 2021. This updated version 2 plan reflects more in-depth explanations and changes to better address Treasury's concerns.

The Michigan State Housing Development Authority (MSHDA) will set up one program that will allow assistance for mortgage delinquency, property tax assistance, condominium fee delinquency, and any other homeowner mortgage delinquency. Utility assistance will also be provided as the last item in a waterfall applied to each homeowner's request. As requested by Treasury we have broken down our one program into numerous sections of type of assistance. Both dollars and number of units estimated. As program is underway, we may require movement of funds from sections that are showing minimal usage to those areas where we have high demand.

Assistance design	Funds allocated	Household numbers served
Payment assistance	\$123,651,767	4,946
Land Contract/Mobile Homes	\$10,304,314	412
Delinquent Property Taxes	\$68,008,472	2,720
HO Assoc. Fees	\$2,060,862	206
Utilities / Broadband Internet	\$2,060,862	4,121

- **Michigan Homeowner Assistance Fund (MIHAF)**

MSHDA projects to assist more than 8,243 homeowners and in so doing will both help avoid the devastating personal effects of foreclosure on these households while simultaneously reducing the secondary, but also pernicious, impacts of these foreclosures on neighborhoods, local government budgets, and the social services network. As not all households will utilize the maximum assistance amount, we believe that more than 13,739 households will be assisted.

Michigan Homeowner Assistance Fund:

Michigan's MIHAF will be launched with one program containing all areas of homeowner assistance. We will within our system of record define the uses and for reporting purposes as.

- Payment of existing delinquent payments through partial or full reinstatement
- Remittance for deferred payments and household with an active forbearance
- Lump sum assistance for loans previously modified to cure a delinquency, allowing lenders to re-cast payments.
- Payment of delinquent property taxes
- Delinquent Condominium payments
- Payment of Escrow shortages (taxes, flood, or hazard insurance)
- De minimis lender-assessed fees
- Past due utilities to include gas, water, electric and internet or broadband.
 - Michigan will undertake best effort approach to leverage the utility assistance that might be available for homeowners through other federal programs that have been created expressly for that purpose before using MIHAF funds for utility assistance. There will be no concern to our office on seasonal increase or decrease of funds due.

Program Term Sheet is attached as Exhibit 1 for a more detailed outline.

Eligible Homeowners for the MIHAF program must meet specific criteria.

- Must have experienced a qualified financial hardship due to the coronavirus pandemic after January 21, 2020 or had a qualified financial hardship that began before January 21, 2020, but continued after that date.

- Homeowner must currently own and occupy their property as their primary residence.
- Homeowner must meet income eligibility requirements.

Eligible properties for those that are

- Single family structures either attached or detached,
- Condominium units,
- 1-4 structure units if owner occupies one unit,
- Manufactured Home on land or in mobile home parks,
- Properties owned on Land Contract.

Ineligible properties are those vacant or abandoned, second homes, investment properties or 1–4-unit properties where the homeowner/landlord has received Emergency Rental Assistance.

While programming our IT system we have created “flags” on files to escalate the review process if the homeowner tells us through the intake process that they have a sheriff sale scheduled. This will prioritize our review for us to stop a foreclosure. This same process will come into play with any delinquency that may cause a foreclosure (delinquent property taxes and delinquent Condominium fees). These flags along with a concentrated effort in marketing to our target audience will engage households in need.

Prioritization of funding to the following populations:

- Not less than 60% will be used for qualified expenses that assist homeowners having incomes equal to or less than 100% of the area median income.
- Amounts not made available to homeowners that meet the above income-targeting requirement will be used to assist homeowners having household incomes equal to or less than 150% of area median income and prioritized for assistance to socially disadvantaged individuals as defined by the Department of U.S. Treasury’s guidance dated August 2, 2021.

“Socially Disadvantaged Individuals” are those whose ability to purchase or own a home has been impaired due to diminished access to credit on reasonable terms as compared to others in comparable economic circumstances, based on disparities in homeownership rates in Michigan as documented by the U.S. Census. “Socially Disadvantaged Individuals” are those who have been subjected to racial or ethnic prejudice or cultural bias within American society because of their identities as members of groups and without regard to their individual qualities. Social disadvantage must stem from circumstances beyond their control.

Indicators of socially disadvantage impairment may include being a 1) member of a group that has been subjected to racial or ethnic prejudice or cultural bias with American society; 2) resident of a majority-minority Census tract; 3) individual with limited English proficiency; 4) individual who lives in a persistent-poverty county that has had 20% or more of its population living in poverty over the last 30 years; 5) single-member households, Female heads of households with related children and Shelter overburden households as supported in Michigan’s data analysis, and 6) an individual who identifies and self-attests to being socially disadvantaged within the application process.

Maximum amount of assistance per homeowner is \$25,000. Based on reasonable administrative costs of 14.13%, we believe that we will help over 8,243 homeowners assuming that maximum assistance is met at \$25,000. Historical numbers from our previously run Michigan Step Forward program (HHF), median assistance amounts were closer to \$15,000 per household, thus increasing our number of homeowners assisted to over 13,739 households. All funds provided on the behalf of the homeowner will be in the form of a non-recourse grant. A Grant Agreement (Exhibit 4) will be

required to be executed by homeowner prior to funding and maintained in our file.

Administrative Costs are projected at 14.13%. Additional detail on anticipated costs is outlined in budget (Exhibit 2). Cost assumptions were calculated for a term of 4 years for program. Any excess administrative costs will be used to provide additional program funding to assist a greater number of households.

Program Coordination and Triage will begin with an on-line application system managed by MSHDA staff through an internal operations center. Staff will be hired as MSHDA limited term positions, increasing, or decreasing staff numbers based on program need. For those homeowners that either have no access to computers or need further assistance in applying, we will allow for phone applications which will be managed through a call center. Michigan is engaging with a third-party vendor (State of Michigan 211) to answer a dedicated 800 number, providing file status updates, completing phone applications, and offering referrals to other state agencies and to non-profit counseling agencies for homeowner assistance needs.

For those homeowners that would like a one-on-one process we will be engaging with our HUD non-profit counseling agencies to meet with clients and walk them through the application process and to gather required documentation. A per file- fee will be paid out of program dollars to cover these services. These agencies may also assist homeowners with other services that are needed, such as foreclosure prevention counseling, financial capabilities and re-budgeting which will guide homeowners to a sustainable payment path. Funds from HAF will also be provided to these agencies for counseling services. Our non-profit legal service offices will also obtain referrals and we will be providing funding from the MIHAF program on a set price per household regardless of MIHAF funding is provided or not.

All participating mortgage lenders/servicers and other program partners will be required to sign a Provider Participation Agreement (see Exhibit 5) to participate in the program which will lay out the roles and responsibilities of all parties. Based on our experience of the Michigan Step Forward program we had 360 lenders/servicers, 80 property tax authorities and 115 condominium associations that partnered with us. MSHDA's homeowners will also be targeted for assistance.

We will be using the Common Data File (CDF) to communicate with the lenders/servicers homeowner's eligibility, loan status and confirm application of program funds to their account. We will use other secured email transactions to communicate with our other program partners.

Loss Mitigation Michigan efforts will be using the previously created Custom Data File (CDF). Through this system and in conversations with the homeowners we will determine if previous discussions were had with their lender on possible modification options. Also, we have had numerous conversations with Lender on the HPC calls hosted by NCHSA and during these calls Lenders do not want us to wait until modification is already underway. They would prefer that we communicate through the CDF the homeowner's availability and then they will accept funds and continue to work with homeowners on a workout on any remaining funds still past due. It is Michigan's plan to review each client's situation, then reach out to their Lenders for the best possible option to remedy their delinquency. Michigan will not be requiring a modification to take place prior to any HAF funds being provided.

Sustainable monthly payments for homeowners will not be an eligibility component that Michigan will build into our program. Michigan will flag accounts for a referral to a HUD approved agency for financial capabilities or re-budgeting counseling. On all file approvals we will send an e-mail to homeowner providing them a link to our HUD approved counselors.

IT System needs will be met with a system of record offering an on-line application process, that allows the applicant to upload all required documentation, communicate directly with operation staff, and provides the applicant with their case status. The system of record will manage and retain transmission records to and from the mortgage lenders/servicers and other program partners. There will be multiple reporting dashboards developed for pipeline management, including tracking program funds spent, and reporting data fields required by U.S. Treasury. Reporting template will be created to identify files in process; files approved; files funded, AMI income ranges, SDI numbers; forms of assistance provided, and any other demographics required by Treasury.

This reporting will be posted on MSHDA's website and provided upon request.

Our metrics of success will be 1) our ability to expend all funds prior to program deadline of September 30, 2026; 2) More than 45% of funded transactions are on government loans; and 3) more than 60% of funded transactions have attested to being qualified as SDI and at 100% or less AMI, and 60% of SDI households at more than 100% AMI.

The request from Treasury to consider additional metric numbers of homeowners assisted/foreclosure prevented solely through counseling or legal services without payment of HAF funds to resolve the homeowner's defaults or delinquencies is concerning to Michigan. Our office can refer ineligible clients to either a HUD approved counseling agency for financial capabilities/re-budgeting assistance or to a non-profit legal service to aide in other foreclosure prevention efforts, however obtaining what could be considered as personal information on a homeowner would violate PII data protections. What we will and can do is provide financial assistance using this program to aid in the work being done by allocating funds for counseling agencies and non-profit legal services from HAF, and we will require confirmation of those clients funded with HAF and those without HAF funding. No homeowner detail will be required by these agencies.

Program Launch is expected to be statewide in fourth quarter 2021 subject to the Department of U.S. Treasury approval of our MIHAF plan. MSHDA board has approved our draft plan and once we obtain approval from US Treasury, we will update the board if there are any significant adjustments or changes.

Pilot Program is being launched the first week of November 2021 promoting the program to MSHDA delinquent clients. We will complete a slow pilot allowing us to evaluate our program design, IT system and process flows prior to launching to the public when we obtain Treasury approval.

Program Duration and Timeline with period of performance for the MIHAF program begins on the date hereof and ends on September 30, 2026. All file funding must take place prior to end date of program. Based on state need we expect program term to be closer to four years.

Submission of Plan	August 12, 2021, version two November 5, 2021
Treasury Review and Approval	November 15, 2021
Program Launch	December, 2021

Audit and Oversight tasks will be completed through a random sample pull of transactions prior to funding; selecting a maximum of 5% of applications received and decisioned. MSHDA will also complete quarterly audits to assure compliance with program guidelines and homeowner eligibility. Yearly financial audits will be conducted through MSHDA's approved financial audit organization and a yearly program audit will be conducted through a third-party agency yet to be determined. MSHDA believes in strong oversight of all federally funded programs.

MSHDA's Capacity and Readiness to implement the MIHAF program will be accomplished by utilizing management staff that oversaw the Michigan Step Forward program. The Operations Manager of the program has over 13 years with MSHDA, and we will depend on four Team Leads to manage the various stages of the process. We have over 10 years of operation experience managing a very similar program funding over \$769 million to aid statewide struggling homeowners and assist with blight elimination in 20 different cities.

We will rely on hiring up to 40 limited-term or contract employees to handle the intake and triage, audit, funding, and reporting processes. Our state has contracted with Michigan 211, a non-profit organization to serve as the call center support, and our non-profit counseling agencies will assist with homeowner's face-to-face discussions and applications. Lining up all this experience will allow us to have a very smooth and successful program.

MSHDA is currently on track to launch to the public approximately 2-3 weeks after obtaining Treasury plan approval. We have posted limited term positions to hire the necessary staff that will work in the operations center and will bring them on immediately following Treasury plan approval.

At time of initial plan submission, Michigan did not plan to launch a pilot program. Since that time, we have re-evaluated a pilot and plan to launch a very controlled pilot on existing delinquent MSHDA homeowners. This pilot launched November 3, 2021. To date we have not used any of our 10% administrative wired funds. We do expect to draw from our 10% within the next 30 days. We will use these received dollars for the pilot program and for our start-up administrative costs.

Marketing of our program will be a two-pronged plan. First, we will use MSHDA's existing Public Relations and Marketing firms to assist in creating a plan to engage struggling homeowners through social and digital media, print advertising and promotion through various media sources. The second plan will be to complete a more grass roots marketing plan in the SDI targeted areas (see attached maps) by engaging with non-profit agencies, neighborhood associations, and faith-based leaders in the areas of focus. This grass roots method will require us to think outside of the box with staff and volunteers placing door hangers in neighborhoods and promoting our program through public venues in community centers and churches. Experience with HHF proved that public engagement and being present at events generated greater public participation. Our media budget will have first year costs at the highest level and include up to 3 years of on-going continuous marketing thereafter.

Our marketing strategy for those with limited English proficiency is to use print advertising and media relations efforts targeting *La Prensa* (Spanish), and *Arab American News* (Arabic) will help us reach households that speak those languages. As we have in the past, we would have our ads translated into Spanish and Arabic for these publications. Direct mailers in the language of the target audience can be created. Direct mail lists for households in which foreign languages are spoken are also available. These lists can be screened against homeowners and income. Using an income level of less than \$73k (the median Michigan income according to HUD) yields the following:

- Spanish - 45,776
- Arabic - 13,944
- Farsi - 1,306
- Cantonese - 403
- TOTAL = 61,249

Digital advertising in the language of our target audience can also be created. Digital media buying allows for targeting of foreign language speakers. For example, Facebook lists numerous languages, including all the top languages spoken in Michigan.

If television proves to be a viable option, we can buy commercials in programming targeting non-English speakers, and deliver creative content that includes translated voiceover and/or closed captioning.

With respect to the culturally relevant questions, we see two primary opportunities. On one hand, we want to use a tone and message that our target audience finds appealing and that engenders trust. In short, we want to position MSHDA as an ally. To that end, we should consider testing our messaging among our target audience segments. This could be accomplished using surveys or interviews with the MSHDA mortgage holders targeted during the soft launch period. Alternatively, focus groups or online surveys of target segments outside of those who hold MSHDA mortgages could be fielded.

Another option is to remove or reduce cultural relevance as a factor in the communication. Instead of messaging that seems to go out of its way to appeal to a given culture or audience segment, we use messaging focused entirely on program benefits. Or rather than using photos depicting a target culture, race, or ethnicity, we use culturally neutral graphics or images. A good bit of our work has relied on this approach to communicate effectively while avoiding potentially complicating factors such as the race of who depict in a photo.

Public and Community Partner Engagement was accomplished through extensive outreach. We posted Michigan's proposed Program detail and term sheet and outlined our launch plan to community partners, lending associations, and lenders/ servicers, County Treasurers, and Condominium Associations that participated in our previous Hardest Hit state program. Michigan has been working on a statewide housing plan and included these participating organizations in our request for public comment. Many discussions were had with the Michigan Poverty Law Program, the MSHDA approved Counseling agencies, the Michigan Bankers Association, the Michigan Credit Union League, and the Michigan Mortgage Lenders Association. Monthly meetings have been established with the MBA, MCUL and MMLA members to discuss affordable housing initiatives along with actions that we are taking to launch the MIHAF program. There has been open dialog and open discussion on what is the best plan for Michigan and our office has been pleased with feedback and suggestions.

The request for public comment was posted on MSHDA's website and was open from June 28th to July 9th, 2021. We received a total of 26 posted comments and included them and our responses in a Q& A document that is posted on our Michigan HAF website. Comments and suggestions that were of great value and included by Treasury as an eligible expense were inserted into our program and plan outline. As program progresses, we will continue to engage with our counseling and legal partners to assess homeowners needs as their hardships or circumstances change which may require us to expand or adjust guidelines. Public comment paper is being attached through the Treasury on-line portal.

Community Needs Assessment shows the coronavirus pandemic crisis has had a deep impact on Michigan homeowners. The pandemic has necessitated the closing of schools and businesses, imperiled lives and wrought great changes to many facets of life. The effects of these events have also tended to have different effects among population groups and have tended to exacerbate already-existing lines of inequality in society—namely income and racial disparities.

The purpose of this brief analysis is to highlight the needs that Michigan homeowners have in the face of living with the pandemic and its effects for more than a year. The sources we used confirmed

the required targets by US Treasury. Specific racial groups have a higher delinquency and have a high percentage of income going towards housing costs. Those same individuals also are showing little confidence in ability to make payments. Government loans also tend to have a higher concentration of delinquencies, yet conventional loan volume is on the rise in Michigan. This could be attributed to condition of homes at time of purchase. Overall black individuals are showing a 20% delinquency/default rate and 19% are currently in a forbearance. All the data sources were analyzed by our team, and we are committed to marketing to these populations in the geographic areas identified through our mapping.

To begin to understand how the state's homeowners have fared, it is important to see what their situation was in 2019 before the pandemic hit. Census information from the 2019 American Community Survey on selected monthly homeowner costs (owing to mortgages, taxes, utilities, and other costs) overall and by race or ethnicity is presented in the table below. While it is true that a significant proportion of households in the state have mortgage payments that include either or both taxes and insurance, all these payments need to be made to occupy a unit. Therefore, the data on total monthly owner costs that households must pay is illustrative of the level of expenditure a household needs to make to maintain a stable housing situation.

Race or Ethnicity	Home Value	Shelter Burden (%)	Selected Monthly Owner Costs	Tax Payment	Mobile Home Payment	Electricity Payment	Other Fuel Payment	Gas Payment	Insurance Payment	Primary Mortgage Payment	Second Mortgage Payment
White	\$ 220,342	19.0	\$ 1,165	\$ 234	\$ 183	\$ 155	\$ 84	\$ 10	\$ 74	\$ 1,035	\$ 367
Black	\$ 139,545	22.3	\$ 1,027	\$ 182	\$ 207	\$ 192	\$ 77	\$ 12	\$ 62	\$ 957	\$ 328
Native American	\$ 143,808	20.3	\$ 910	\$ 170	\$ 107	\$ 150	\$ 90	\$ 10	\$ 63	\$ 733	\$ 463
Asian	\$ 322,215	17.6	\$ 1,626	\$ 376	\$ 295	\$ 146	\$ 76	\$ 9	\$ 82	\$ 1,603	\$ 436
Hawaiian or Pacific Islander	\$ 153,438	17.5	\$ 1,076	\$ 234	\$ 471	\$ 166	\$ 165	\$ 10	\$ 54	\$ 719	\$ 343
Other Race	\$ 142,714	18.4	\$ 914	\$ 179	\$ 179	\$ 162	\$ 67	\$ 10	\$ 58	\$ 926	\$ 297
Two or More Races	\$ 198,793	22.5	\$ 1,235	\$ 231	\$ 310	\$ 172	\$ 77	\$ 10	\$ 71	\$ 1,018	\$ 374
Non-Hispanic	\$ 218,872	19.2	\$ 1,169	\$ 235	\$ 186	\$ 157	\$ 84	\$ 10	\$ 74	\$ 1,044	\$ 369
Hispanic	\$ 162,486	19.2	\$ 1,060	\$ 198	\$ 181	\$ 158	\$ 78	\$ 9	\$ 63	\$ 966	\$ 305
Grand Total	\$ 217,151	19.2	\$ 1,166	\$ 234	\$ 259	\$ 157	\$ 83	\$ 10	\$ 74	\$ 1,041	\$ 368

Around the state, selected monthly costs averaged just under \$1,200 per month. This expenditure accounted for about 19% of the average homeowner's monthly income. Racial and ethnic differences do exist in these two basic statistics. For example, Black and multiracial households tended to pay a higher percentage of their incomes for shelter than other groups. Asian and other racial homeowners tended to pay less. Also, about 22% of homeowners with mortgages paid more than 30% of their monthly income on these costs.

Keeping the fact that in many cases a mortgage payment is inclusive of taxes and insurance, the data on general average costs of these items is also interesting. Taxes for the most part were most expensive for Asian, white and Hawaiian/Pacific Islander households, and significantly less so for Native Americans and those of other racial backgrounds. Non-Hispanics also tended to pay more in property taxes than Hispanics do. Insurance payments made by Asian households were the highest, at about \$82 monthly. Both Hawaiian/Pacific Islanders and those of other races paid less than \$60 per month.

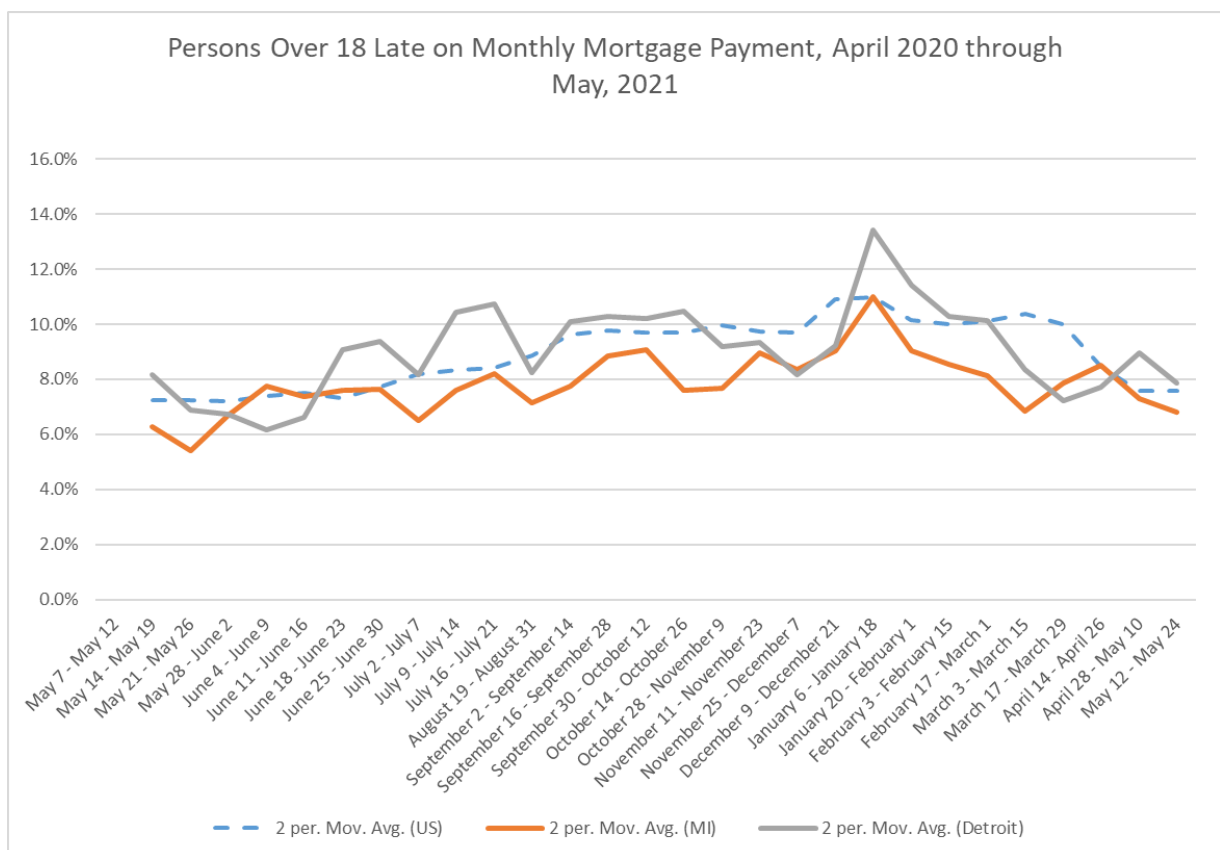
Differences in utility payments are also visible in the data. Electricity tended to be more expensive for Black households than for all other racial or ethnic groups, at \$192 compared with an overall average payment of \$157. Asian households tended to have the lowest electric bills.

So, the situation sketched out by these statistics shows that homeowners averaged about 20% of their incomes going for housing costs. Differences in continuing affordability can be seen between racial and ethnic groups, with minority populations often paying more for shelter in a general way than white households did. The advent of the pandemic, with all of its detrimental effects, worsened these issues. This can be seen by looking at a special dataset that the Census Bureau constructed, as

well as mortgage information from the Federal Reserve and Black Knight Data & Analytics LLC.

A simple way to measure the distress that Michigan homeowners are undergoing can be found in investigating the prevalence of late payments on mortgages. The data come from responses to the US Bureau of the Census' Household Pulse surveys, a roughly bi-weekly survey that have been completed since the beginning of the coronavirus pandemic. It provides data on national, state, and major metropolitan area trends, and measures how people across the country are coping with the pandemic's effects.

Across Michigan, about 7.5% of persons aged 18 or over were not current on their mortgage at the end of May 2021. That figure had been around 10% earlier in the year and started the time series at just over 6% back in May of 2020. The chart below shows the change over time in responses to this question. The data have been smoothed by using a two-period moving average, to make the trends slightly more visible:



The Detroit Metropolitan Area has often had higher rates of late payments than either the state or the U.S. Here, late payments spiked to nearly 14% in early 2021, but have generally improved since.

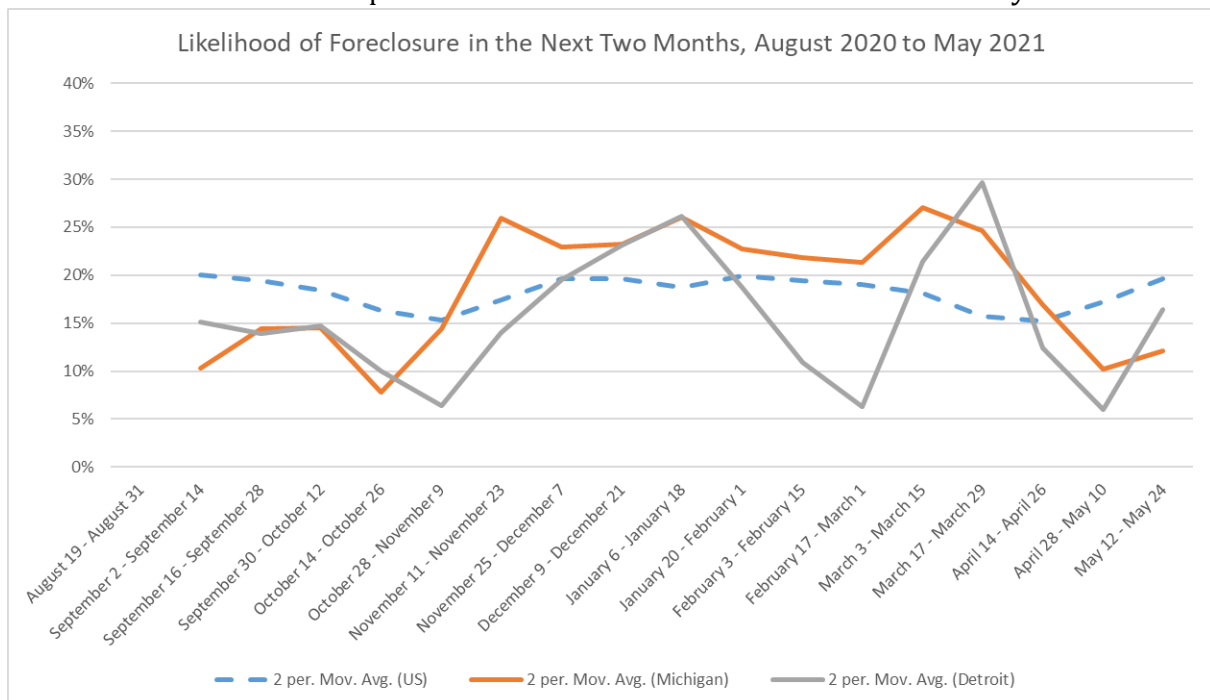
The data indicate that there are large differences between racial groups in this statistic. For example, as of the latest pulse survey, Blacks have a rate of late payment three times that of whites and Asians (21% vs. 7%).

Income differences are also present. Persons making less than \$50,000 a year had a late payment rate double that of persons earning between \$50,000 and \$100,000 (16% vs. 8%). Only three percent of those who had incomes over \$100,000 paid their mortgage late.

Relatedly, differences among education levels work in the same way. Those without a high school diploma have a significantly higher rate of late payment than others; 13% in this group were not current on their mortgage in late May 2021, compared with 8% of persons with either a high school degree or some college. People holding bachelor's degrees had a lower rate, at about 5%.

Another question on the Household Pulse survey that is useful for measuring the broad parameters of need refers to the likelihood of respondents needing to leave their homes in the next two months due to foreclosure. The chart below shows how this indicator has changed over time and compares the state's figure with the U.S. and the Detroit Metropolitan Area.

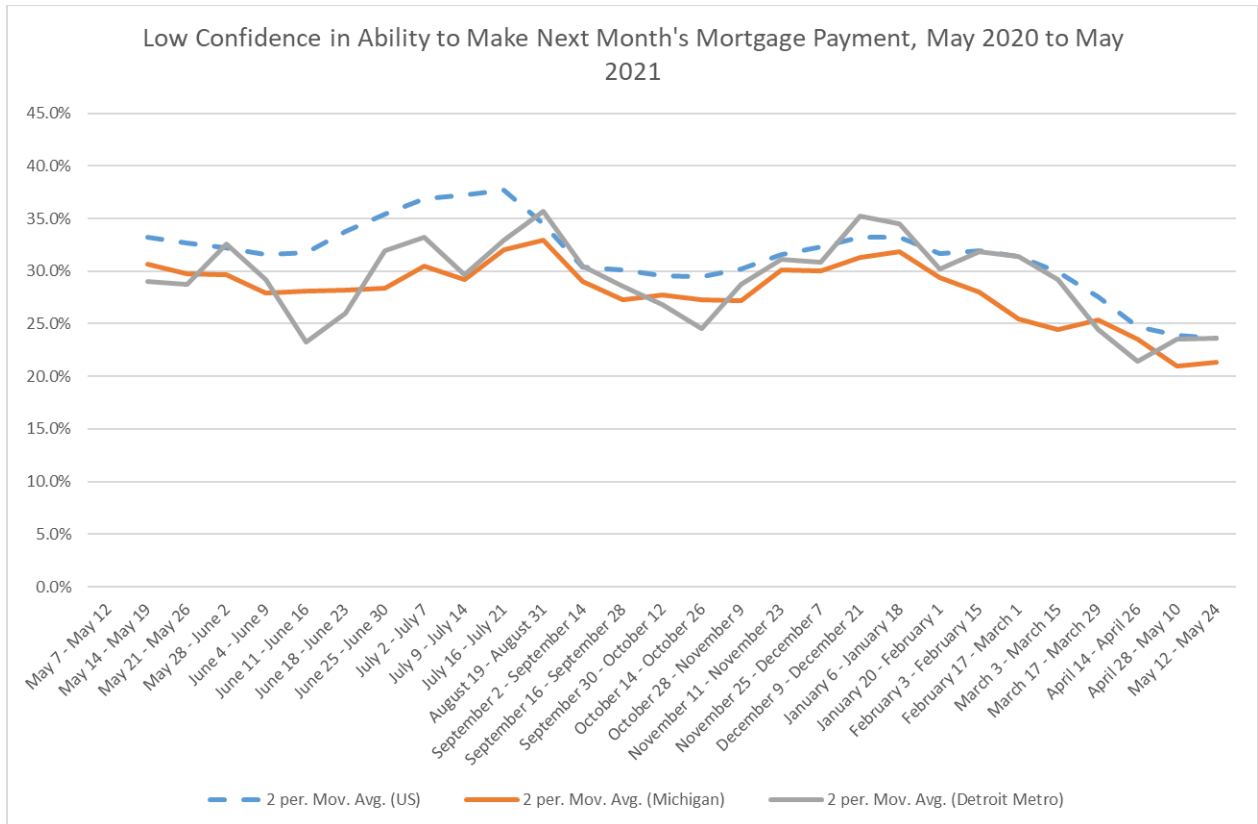
All three of the lines show an upward trend in this statistic over the last two surveys.



As of the latest pulse survey (incorporated into the moving average for the last data point in the chart), about 19% of adult Michiganders with late payments on their mortgages say that foreclosure is either very likely or somewhat likely to happen to them, soon.

The same differences along racial lines that were highlighted in the late payment data exist here as well. About a third of Black adults late on payments expected to be foreclosed upon, versus 15% of whites in the same situation. Other groups that have higher-than-average proportions include persons aged between 40 and 54, those with some college experience and/or associate degrees, widowed or divorced/separated individuals, single-person households, those with children present in their households, the unemployed, persons earning less than \$35,000 per year, and those using the Supplemental Nutrition Assistance Program.

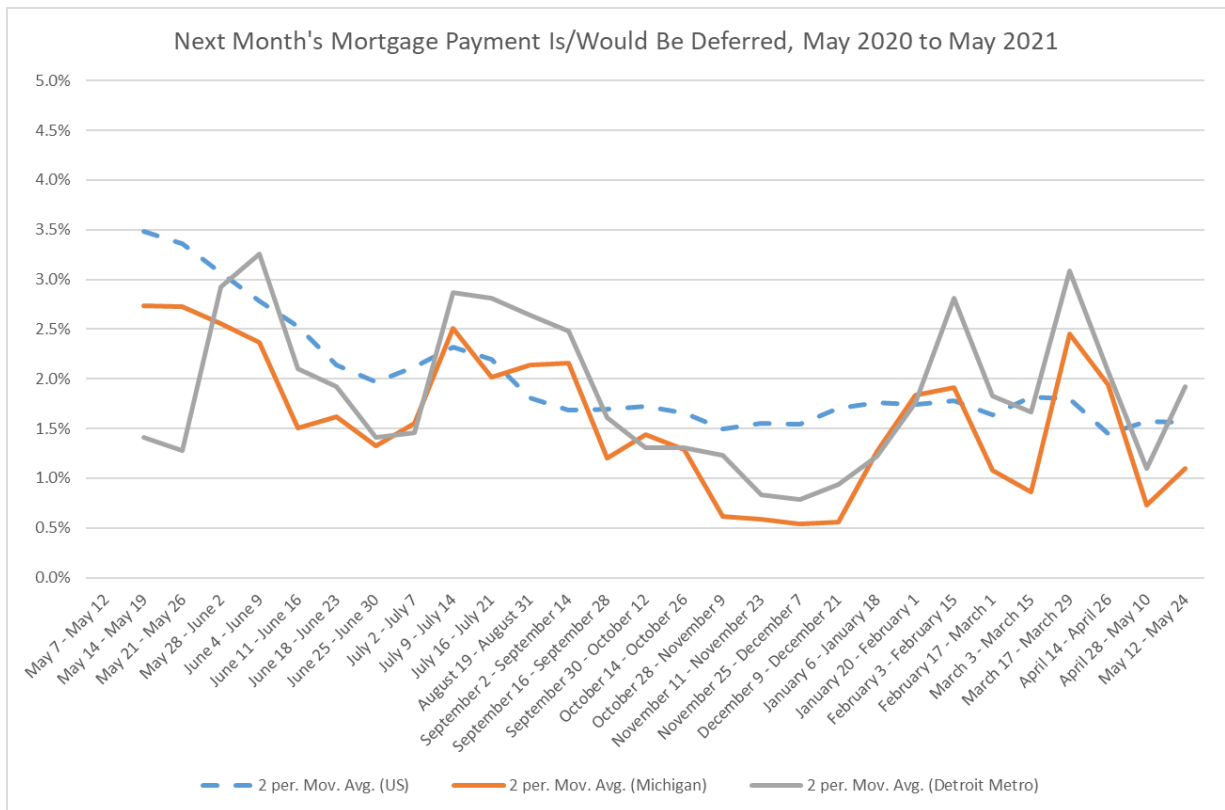
A third question in the Pulse survey covers the confidence that a household's current mortgage payment can be made. The chart below shows the percentage of respondents that had less than a high degree of confidence that the payment would be made.



Through most of the pandemic period, a substantial portion of Michigan’s adults (around 30%) had little confidence that they could pay their mortgage on time. Conditions improved after early 2021, but even today roughly one in five Michiganders is still in this situation. The rate in the Detroit metropolitan area is closer to one in four.

As in the other indicators, there are stark differences based on race and ethnicity. In the most recent survey, nearly 48% of Hispanic adults reported a lack of payment confidence, compared to just 17% of whites. The percentage of Black adults answering this way was 41%. Other groups seemed to bear a disproportionately large burden as well, including adults with less than at least some college education, divorced individuals, those who have experienced a loss of employment income, and those that earn less than \$50,000.

One of the possible responses that survey takers are given to answer this question is that their next payment either was, or would be, deferred. The chart below shows how this variable has changed over time.



The answers to this question show a bit more variability than the confidence question. At no time during the pandemic did more than 3% of respondents indicate that their payments would be deferred. Later during this period, about 1.5% of adults in Michigan were in this group, with a slight indication of an increase in this percentage.

Some of the patterns that are present in other questions are here as well. For example, about 1.3% of whites and 6% of Asian adults who responded to the latest survey reported a deferral, while no Black or Hispanic adults did. While it is unlikely that no members of these groups had their payments deferred, a very small number doing so is plausible. In addition, deferral seems to be more common than average among adults with a GED or high school degree, those that are widowed or were never married, those living with children, those that are currently employed, and those earning between \$25,000 and \$34,999 (nearly 8% of this group, among the highest proportions of deferrals in the dataset).

The Federal Reserve/Black Knight data show how a large subset (about 80%) of existing mortgages are faring under today's conditions. All told, the data show that there are about 377,000 active mortgages in Michigan's sample. About 88% are in urban areas. Another 78% are in non-low-income areas, and 86% are in low minority neighborhoods.

With a profile like this, it is not surprising that it shows relatively low percentages of both forbearance (3.5%) and delinquency (1.9%) in Michigan. Both rates are comparable to the

national average, though in terms of forbearance, Michigan is performing slightly better than average. However, the overall figures mask important differences in population and loan subgroups. For example, forbearance is more common in low-income areas than higher income neighborhoods (4.7% vs. 3.2%). In addition, 5% of loans in high-minority areas are in forbearance, while 3.3% of loans in low-minority areas are in the same situation. The pattern for delinquencies is similar, with higher incidences in both low-income and high-minority areas than in other types of neighborhoods.

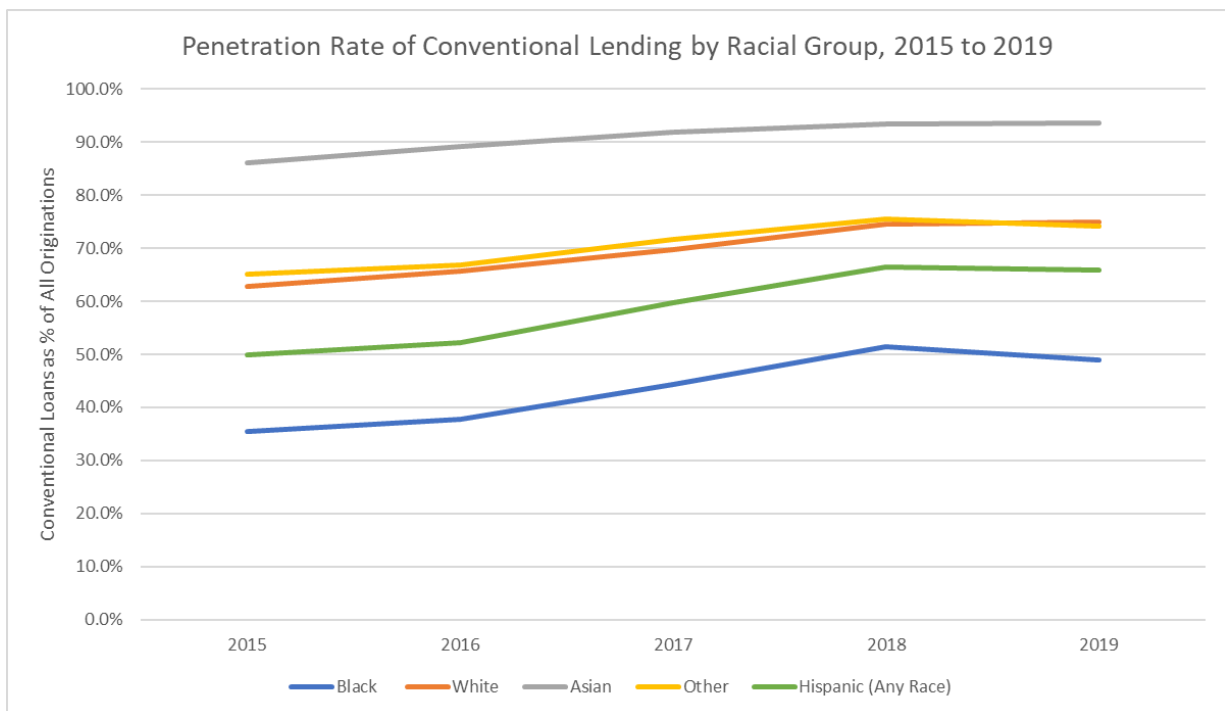
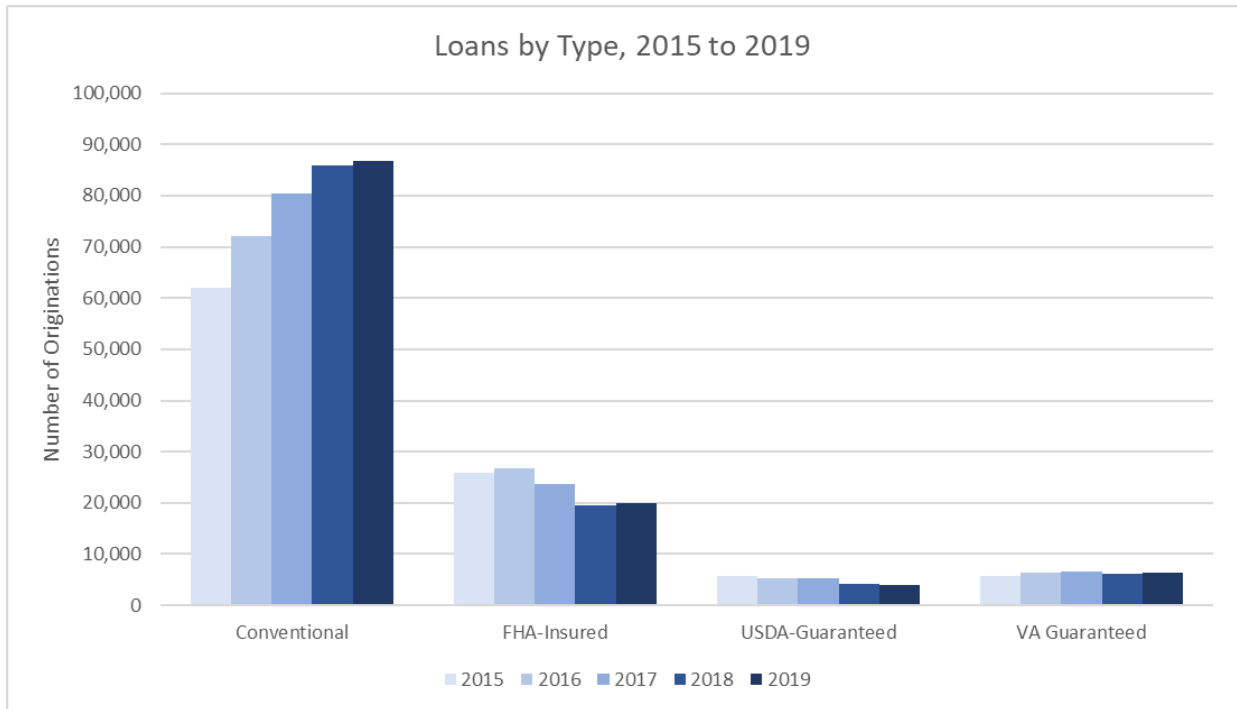
There are almost 13,000 loans in Michigan that are serviced by banks in the Federal Reserve/Black Knight sample. It is similar in distribution to the overall figures, in that most of them are for properties in urban, non-low income and low-minority areas. Forbearance in this group of mortgages is significantly lower than the national average (2.1% vs. 3.4%), but there is a large difference in delinquencies (6.1% in Michigan vs. 2.5% nationwide). Delinquencies are also higher in general; about 17.4% of loans to properties in low-income neighborhoods are delinquent, along with 22.1% in areas with large minority populations.

One of the concerns that has surfaced due to the coronavirus pandemic is its effects on homeowners with FHA-insured or other government-assisted loans. That program's business plan—aiding those traditionally left out of homeownership by lowering down payment amounts and allowing borrowers to have lower credit scores than competing conventional loans—makes the loans it insures vulnerable to the conditions that existed throughout the pandemic.

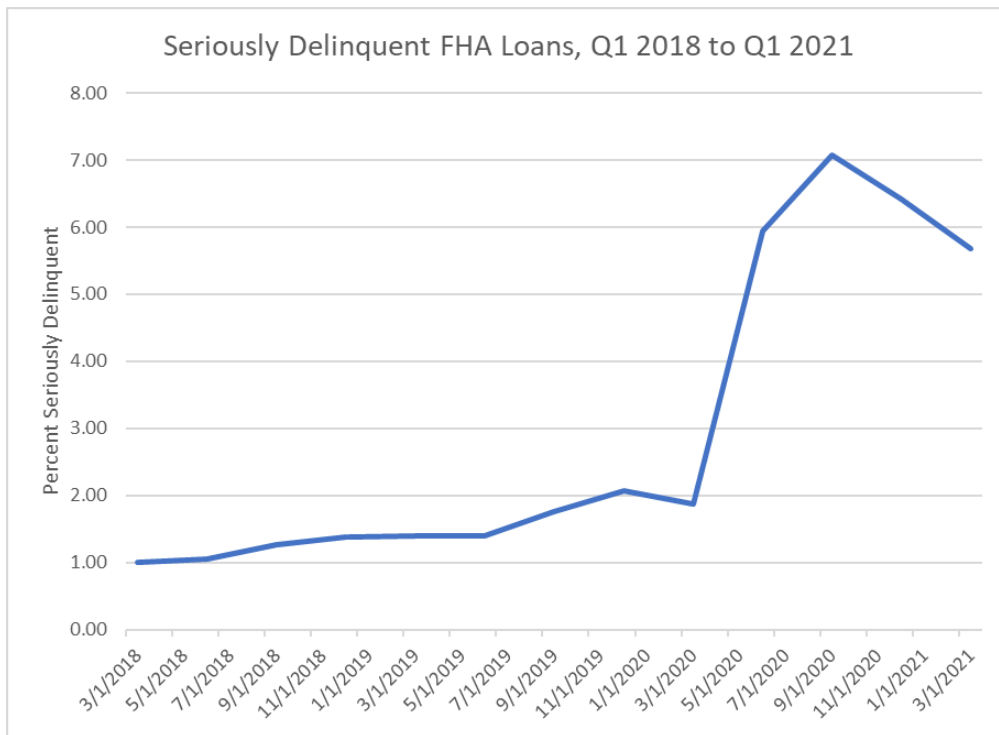
Because of this, it is important to understand the context in which FHA loans have been originated over the last few years. To that end, information from the Home Mortgage Disclosure Act (HMDA) was analyzed. All loans in Michigan that were originated between 2015 and 2019 were included in the analysis, and those records were further filtered to include those for one- to four-unit family dwellings that were the borrower's principal residence.

The chart below shows the trends in loan type (conventional, FHA-insured, USDA-guaranteed or VA-guaranteed) over the study period. It shows plainly that more loans are moving through conventional channels rather than with the aid of government assistance. Over the last two years, FHA volume has decreased to about 20,000 originations from about 26,000 in 2015, while loans carrying either USDA or VA guarantees have numbered about 5,000 each. Conventional loans have accounted for about 85,000 in both years, and nearly three in every four originated mortgages. These changes have occurred in a mortgage market that has seen a relatively steady increase in overall originations since 2015; however, the rate of increase has slowed rather drastically, from about 11% between 2015 and 2016 to just about 1% between 2018 and 2019.

HMDA data also show that racial disparities in the utilization of government insurance or guarantees still exist, but not at the same rate as they did in 2015. Data regarding this topic is charted on the next page. Black borrowers have made a large move towards conventional loans. In 2015 about 35% of mortgages originated to these homeowners were conventional in nature. By 2019, that percentage was just under 50%. Hispanic borrowers (of any race) had a similar trajectory, moving from 50% to 66% conventional during the same period. Asian homeowners had the highest rates of conventional lending through the period, at around 90%.



According to the Neighborhood Watch Early Warning System from HUD, about 6% of all FHA loans insured between 2019 and 2021 are currently seriously delinquent in their payment status. The chart below shows how this share has changed since the start of 2018. The trend mirrors the onset of the coronavirus pandemic crisis, as the percentage skyrockets from about 2% in Q1 2020 to 7% in Q3 of that same year. The present level does represent a decrease, but it is still higher than it was during most points in the recovery from the Great Recession.



The Neighborhood Watch Early Warning System includes data on the number of loans that were seriously delinquent in their first year. For the last year about 4,000 loans per quarter were in that category, representing about 7% of the total. This is slightly higher than the delinquency rate for all FHA loans, and signals those recent buyers are likely being stressed financially by income and job-related issues.

The Federal Reserve/Black Knight data also has information about the performance of loans FHA, USDA, and VA loans regardless of their age. All told, these three sources account for 329,538 loans across the state; of these, FHA loans comprise a large majority (227,649 out of the more than 329,000), followed by the VA and USDA.

In terms of both delinquency and forbearance, the state's percentages are similar national levels. About 9% of FHA loans are at least 90 days delinquent, vs. 11% nationally. About 7% of USDA loans are in the same situation, along with 6% of VA loans. The level of forbearance is slightly lower, at about 7% for FHA loans, and 5% of both USDA and VA loans.

Again, racial differences are evident; Black borrowers comprise about 20% of all seriously delinquent mortgages in the state, a percentage higher than their share of households.

Similarly, 19% of loans in forbearance were taken out by Black homeowners.

The analysis of the housing needs of owner-occupied households' points to the depth of need that they have developed over the pandemic, through job losses, income shortfalls, and other stresses. These can be summed up as follows:

- Race, ethnicity, and income continue to be lines of cleavage in Michigan, and the pandemic has served to worsen these already-existing problems. For example, the stark divide between the conditions that Black and white homeowners face has its roots going back decades, but the job losses and health issues caused by the pandemic tends to give them more strength.
- The pandemic has caused a massive decrease in low-wage and low-skill employment. This has hit persons with low incomes and lower levels of education attainment harder than more affluent, highly educated adults. As a result, lower income individuals need help. The data presented in these surveys tends to underline the difference in experiences between those earning less than \$50,000 a year, and those earning more than this. Relatedly, adults with at least some level of college education seem to be faring better than others.
- There are also indications that non-family households, comprised of persons that are widowed, divorced, or were never married, are more stressed in terms of making mortgage payments than persons residing either in families or larger households.

Targeting Outreach for HAF is with the data analysis in mind. To participate in the HAF program, MSHDA must create a plan to communicate with homeowners that could be eligible for aid. The program parameters put a premium on ensuring that key groups of homeowners be reached with this information, including households earning under 100% of Area Median Income, members of socially disadvantaged groups and owners that participate in Federal homeowner assistance programs (FHA, USDA or VA loan guarantees or insurance). In addition, MSHDA's needs assessment uncovered several other data points that indicate whether a household might have challenges in paying housing costs. These include job loss, household size, and shelter overburden.

All this data can be used in the service of a communication strategy to ensure that those in the most need will receive information on accessing HAF assistance. To do so, the following variables were collected:

Percentage change in inquiries made to Michigan's 2-1-1 service concerning utility payment assistance between the second quarter of 2020 and the same quarter in 2021: Maintaining utility services is vital to a stable housing environment. The percentage change in this variable was included as a general measure of householder distress.

Delinquency and foreclosure rates, May 2021: This variable was also included as a measure of householder distress. It is important to note that during this time forbearance of loans was common, and evictions were subject to a moratorium. Part of the impetus for the HAF is to ensure that homeowners owing on late payments are assisted in bringing their loans to a paid status.

FHA, USDA, and VA loans: These variables were included because they were identified by Treasury as important datapoints. In addition, since government assistance in home mortgage loans tend to concentrate on lower-income borrowers, its loans are likely more at risk of delinquency or foreclosure than conventional loans. The number of FHA loans in each zip code was computed from census tract data, and the resulting sum was divided by the total number of homeowners with mortgages. A similar method was used to determine the number of USDA and VA loans per zip code, with an important difference—data from the Home Mortgage Disclosure Act (HMDA) over the last five years was used to gauge

where these loan types are more popular. The work assumes that the geographic pattern in these loans have stayed stable.

Socially disadvantaged households: This data point comes from the Census' American Community Survey in 2019. It includes all homeowners except those that are either white or non-Hispanic. This variable is included because it figures prominently in Treasury's program statements. It is also a strong predictor of financial distress among homeowners, according to the Census' Household Pulse surveys—a consistent racial component exists in the ability of homeowners to afford their housing payments.

To measure this, the homeownership rate among socially disadvantaged households was computed, as was the share of socially disadvantaged homeowners to all homeowners. The resulting statistics were multiplied together, weighting the homeownership rate by the relative size of the socially disadvantaged group.

100% Area Median Income share: Another variable that the Treasury noted was important was the share of households earning less than 100% of area median income. While eligibility for the program includes households with incomes less than 150% of AMI, the program places a heightened emphasis on the lower 100% figure. This variable was estimated by using income by tenure and household size data from the 2019 American Community Survey and applying them to zip codes.

Single-member households: According to the Household Pulse survey, household size was an important predictor of housing instability because of the coronavirus pandemic. To model this, the percentage of homeowners that were single-person households was included in the calculations.

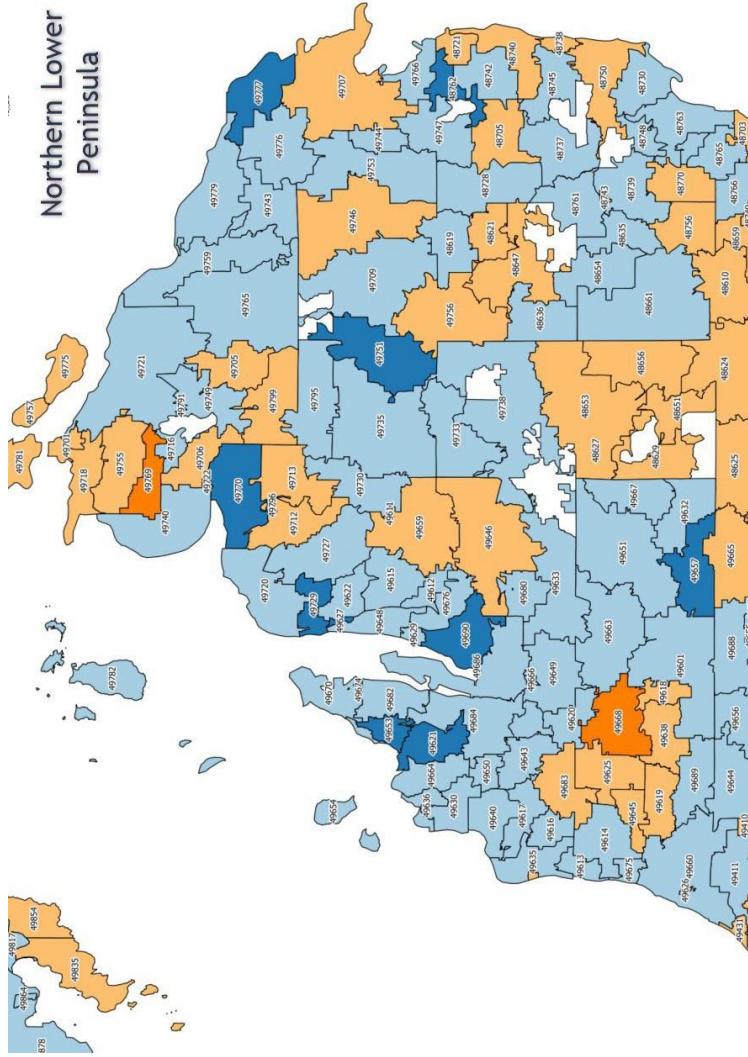
Female heads of household with related children: Households with single female heads of household with related children are often seen to be especially vulnerable to economic shocks. This data was taken from the 2019 American Community Survey.

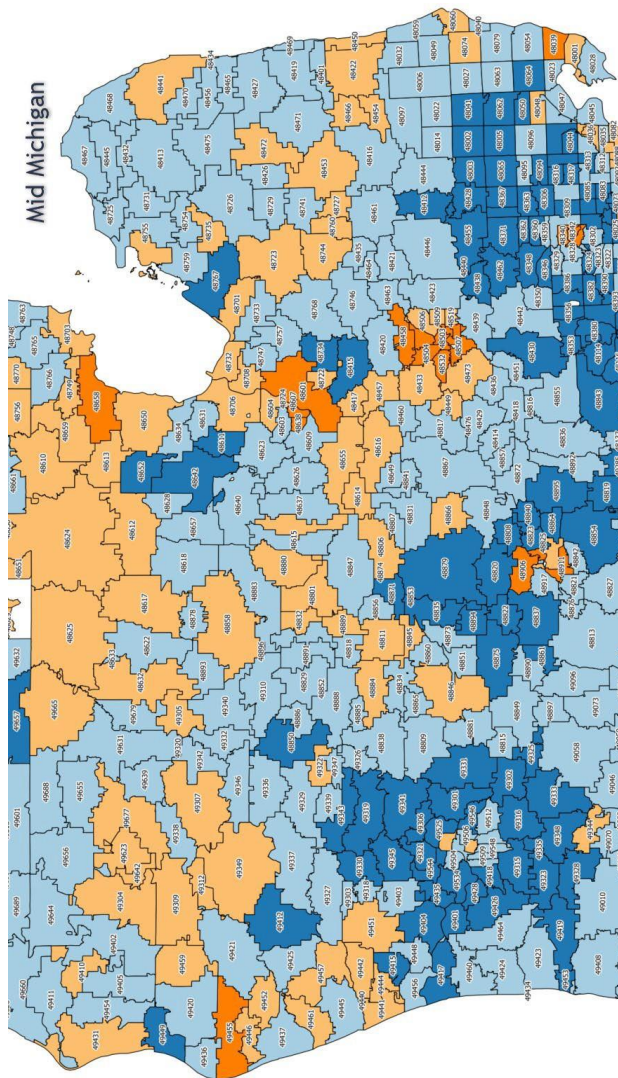
Coronavirus pandemic-related job losses: The Urban Institute has published their estimates of the number of low-wage jobs that have been lost due to the pandemic. This variable uses the percentage of lost low-wage jobs to all jobs in a zip code.

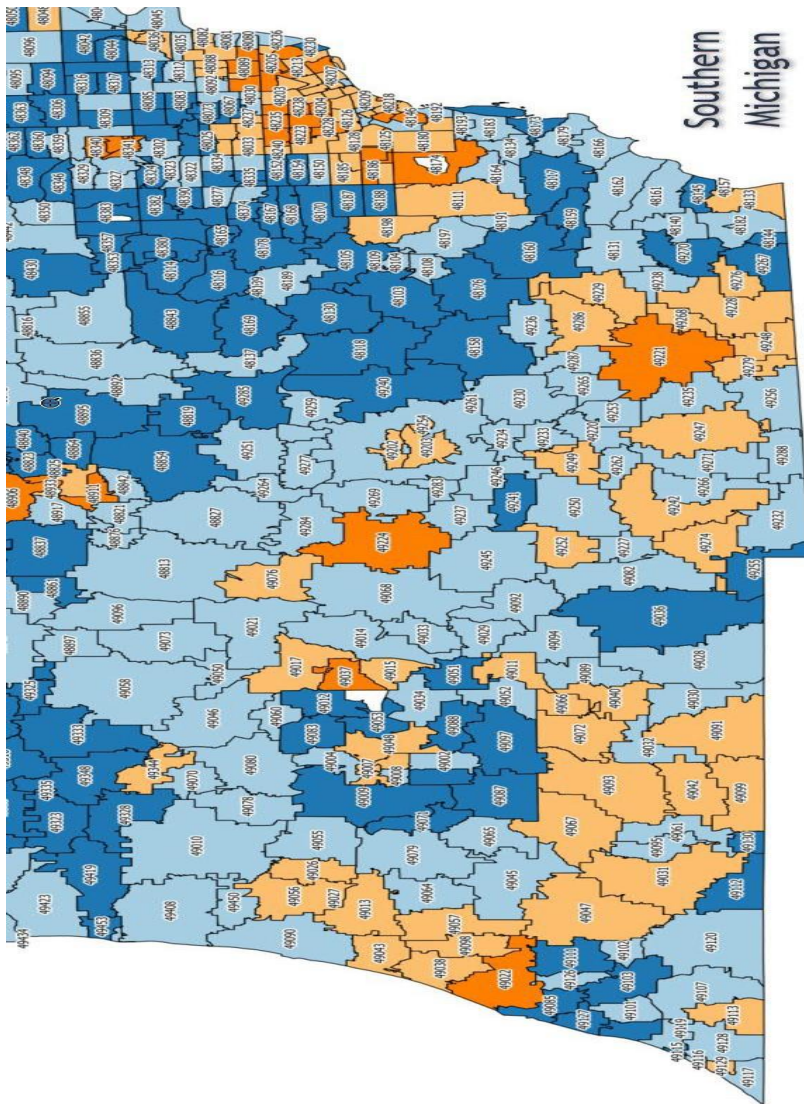
Shelter overburden: This variable measures the percentage of mortgaged homeowners in a zip code that pay more than 30% of their income on shelter costs, including loans, taxes, insurance, and utilities. This is also a general measure of housing instability, and even before the coronavirus pandemic hit about a quarter of Michigan's owner-occupied households were in this situation.

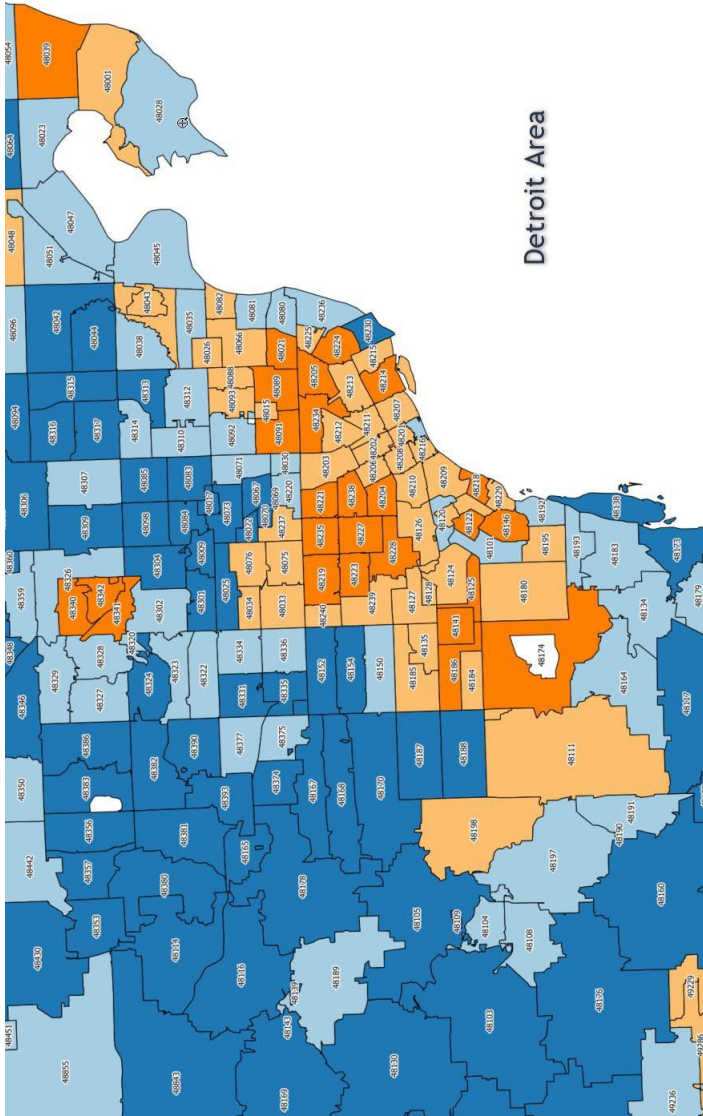
The index was computed by counting the number of times a zip code had an above-average score on any of the variables described above. The maximum score was 12 and would occur for any zip that had above-average scores on all variables; however, no Michigan zip code scored this high. The maps below show the geographic pattern of the index scores and scoring sheet is outlined in exhibit 3.

All told, 296 zip codes around the state (about a third of the total) scored at least a six and are colored either light or dark orange on the map. Forty-eight received a score of at least nine and are shaded in dark orange.









In conclusion, Michigan is not attempting to create an overly difficult plan. What we have learned from running the Hardest Hit program has given us experience to launch the new MIHAF program. No two homeowner's situations are the same and due to this we must stay nimble in addressing their needs and work closely with their lenders to create a true form of help that will create sustainability and a resolution to their delinquency that was caused by the coronavirus pandemic. We will apply our funds either before a loan modification if that is the best plan for the homeowner, or we will apply our funds after a loan modification with a principal reduction. All investor guidelines will be followed. The goal of Michigan's plan is to be good stewards of these funds while aiding as many homeowners as possible during this pandemic.

We will continuously work with all our community partners with outreach and marketing to guide homeowners to our on-line portal and to ensure we are focusing on the target audience of this program, which is government loans, selected income households and paying close attention to those households that are deemed socially disadvantaged.

Michigan Homeowner Assistance Fund (MIHAF) Term Sheet

Program: Michigan Homeowner Assistance Fund (MIHAF)

Date: November 5, 2021

Program Overview	This MIHAF program was established under section 3206 of the American Rescue Plan Act of 2021 (the ARP) to mitigate financial hardships associated with the coronavirus pandemic by providing funds to eligible entities for the purpose of preventing homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacements of homeowners experiencing financial hardship on or after January 21, 2020, through qualified expenses related to mortgages and housing.
HAF Program Goal	To provide financial assistance to Michigan Eligible Homeowners to eliminate or reduce past due payments associated with homeownership, including payments under a forbearance plan, deferred payments, full or partial reinstatements, corporate advances on a Reverse mortgage, and past due payment on loans secured by manufactured home or contracts of deeds. To provide financial assistance to Michigan Eligible Homeowners to eliminate or reduce past due property tax, condominium association dues, and/or housing utility payments.
Size of MIHAF Program	Michigan State Housing Development Authority (the Authority) will utilize up to \$206,086,279 (total award \$242,812,277 less 15% administrative costs) of its total HAF allocation for this program.
Targeted Population of Homeowners and Financial Challenges Program Seeks to Address	Not less than 60% of amounts made available for MIHAF program expenses will be used for qualified expenses to assist homeowners having incomes equal to or less than 100% of the area median income household limit in accordance with HUD'S FY 2021 HAF Income Limits. Any amount not made available to homeowners that meet this income-targeting will be used for qualified expenses to assist homeowners having incomes equal to or less than 150% area median income and will be prioritized for assistance to socially disadvantaged individuals as outlined in U.S. Department of the Treasury Guidance dated August 2, 2021. Program funds will be made available to assist all eligible homeowners on a first come, first serve basis.
Eligible Homeowners	<p>"Eligible Homeowners" for Michigan's MIHAF program must meet the following criteria:</p> <ul style="list-style-type: none"> • Homeowner must have experienced and attest to a Qualified Financial Hardship on or after January 21, 2020 or had a Qualified Financial Hardship that began before January 21, 2020 but continued after that date. The attestation must describe the nature of the financial hardship. • Homeowner must currently own and occupy the property as their primary residence. • Homeowner must meet the Homeowner Income Eligibility Requirements.

Eligible Legal Ownership Structures	<p>“Eligible Legal Ownership Structures” include only the following:</p> <ul style="list-style-type: none"> • Those where the home is owned by a “natural person” (i.e., LLP, LP, S-Corp, or LLC <u>do not</u> qualify). Where the estate of a deceased natural person is the ownership entity, the owner may be eligible, subject to review by the Authority. • Those where the homeowner has transferred their ownership right into non- incorporated, Living Trusts, provided the homeowner occupies the home as the primary/principal residence. • Those where the home is under a Purchaser’s Interest in a Land Contract valid under Michigan law. • Those where the home is owned by a certificate of title.
Qualified Financial Hardship	<p>A “Qualified Financial Hardship” is a material reduction in income or material increase in living expenses associated with the coronavirus pandemic that has created or increased a risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displacement for a homeowner.</p> <ul style="list-style-type: none"> • Reduction of Income – Temporary or permanent loss of earned income on or after January 21, 2020, or that began before January 21, 2020, but continued after that date. • Increase in living expenses – Increase in out-of-pocket household expenses such as, medical expenses, inadequate medical insurance, increase in household size, or costs to reconnect utility services directly related to coronavirus pandemic on or after January 21, 2020, or that began before January 21, 2020, but continued after that date.
Homeowner Income Eligibility Requirements	<p>To be eligible for assistance under the Michigan’s MIHAF Program, homeowners must have incomes equal to or less than 150% of the area median income household limit in accordance with HUD’S FY 2021 HAF Income Limits. (“Homeowner Income Eligibility Requirements”).</p>
Homeowner Prioritization	<ul style="list-style-type: none"> • The Authority will prioritize funding to the following populations: • Not less than 60% will be used for qualified expenses that assist homeowners having incomes equal to or less than 100% of the area median income. • Amounts not made available to homeowners that meet the above income-targeting requirement will be used to assist homeowners having household incomes equal to or less than 150% of area median income and prioritized for assistance to socially disadvantaged individuals as defined by the Department of U.S. Treasury’s guidance dated August 2, 2021. <p>“Socially Disadvantaged Individuals” are those whose ability to purchase or own a home has been impaired due to diminished access to credit on reasonable terms as compared to others in comparable economic circumstances, based on disparities in homeownership rates in Michigan as documented by the U.S. Census. “Socially Disadvantaged Individuals” are those who have been subjected to racial or ethnic prejudice or cultural bias within American society because of their identities as members of groups and without regard to their individual qualities. Social disadvantage must stem from circumstances beyond their control.</p>

	<p>Indicators of socially disadvantage impairment may include being a 1) member of a group that has been subjected to racial or ethnic prejudice or cultural bias with American society; 2) resident of a majority-minority Census tract; 3) individual with limited English proficiency; 4) individual who lives in a persistent-poverty county that has had 20% or more of its population living in poverty over the last 30 years; 5) single-member households, Female heads of households with related children and Shelter overburden households as supported in Michigan's data analysis, and 6) an individual who identifies and self-attests to being socially disadvantaged within the application process.</p>
Eligible Properties	<p><u>"Eligible Properties"</u> are those that are:</p> <ul style="list-style-type: none"> • Single-family (attached or detached) properties • Condominium units. • 1 to 4-unit properties where the homeowner is living in one of the units as their primary residence. • Manufactured homes permanently affixed to real property and taxed as real estate. • Mobile homes not permanently affixed to real property. <p><u>Ineligible properties:</u></p> <ul style="list-style-type: none"> • Vacant, lacking a dwelling, or abandoned. • 2nd homes. • Investment property. • 1 to 4-unit properties where the homeowner/landlord has received Emergency Rental Assistance Funds.
Eligible Qualified Expenses MIHAF Program Proceeds	<p>Housing obligations as listed below and incurred by a Homeowner's Qualified Financial Hardship on or after January 21, 2020, or had a Qualified Financial Hardship before January 21, 2020, but continued after that date are eligible "Qualified Expenses" of MIHAF Program Proceeds:</p> <ul style="list-style-type: none"> • Existing delinquent first mortgage lien payments (principal, interest, taxes, insurances (PITI)), escrow shortages, corporate advances. • Existing first mortgage lien partial or full forbearance reinstatement and/or delinquent monthly forbearance payments. • Existing delinquent subordinate mortgage lien payment (P&I) and/or principal reduction or payoff of a non-profit/government bond second lien. • Land Contract delinquent monthly payment (P&I). • Manufactured/mobile home delinquent loan monthly payment (P&I) and delinquent lot rent, if applicable. • Utilities, including electric, gas, home energy and water delinquent balances and costs to restore services, if arrearages not otherwise covered from another source of funds. • Internet service, including broadband internet access, delinquent balances, and costs to restore services, if arrearages not otherwise covered from another federal assistance source of funds. • Homeowner's association fees, condominium association fees or common charges, delinquent balances including costs for lien extinguishment. • Homeowner's hazard, flood and/or mortgage insurance delinquent balances, including force place coverage, and costs to reinstate coverage. • Delinquent property taxes, including assessed interest and penalties. • Homeowner counseling/non-profit legal entity application assistance costs

	<ul style="list-style-type: none"> • De minimis lender-assessed fees. <p>Arrearages of qualified expenses are eligible for purposes of HAF regardless of the date they were incurred, including if arose before January 21, 2020, per U.S. Treasury guidance dated August 2, 2021.</p> <p>Exhibit A to this Program Design contains the other Treasury-required requirements, such as the maximum dollar amount that this program will provide to each homeowner for each type of qualified expense (“Per Item Maximum Amount”).)</p>
Maximum Per Household MIHAF Assistance	<p>The Authority will not exceed its “Maximum Per Household MIHAF Assistance” amount of \$25,000 per household, combined across all Eligible Uses, in the MIHAF Program.</p> <p>Additionally, the Authority will not exceed its Per Item Maximum Amounts listed in Exhibit A.</p> <p>Additionally, assistance is limited to one-time, per household.</p>
Assistance Type	Assistance will be structured as a non-recourse grant.
Payout of MIHAF Assistance	<p>The Authority will disburse MIHAF assistance directly to mortgage lender/servicer, land contract holder, manufactured/mobile home lender/park (lot fees), county treasurer, condominium/homeowners’ association, utility provider, local municipality, internet and/or broadband service providers.</p> <p>The Authority will make no more than one disbursement to each payee.</p> <p>The Authority will disburse the amount quoted by the lender/servicer; any discrepancies to be resolved by the homeowner and lender/servicer.</p> <p>If Homeowner’s past due amount exceeds the amount that the Authority can provide, Homeowner may pay the difference, and the Authority will pay the maximum of their limit.</p>
Structure of Assistance and Payment Process Description of Qualified Expenses	<p>MIHAF assistance will be prioritized to Eligible “Qualified Expenses” of MIHAF Program Proceeds as follows:</p> <ol style="list-style-type: none"> 1) Mortgage/housing loan reinstatement (including escrows), 2) Land Contracts and Reverse Mortgages, 3) Property taxes, 4) Condominium/homeowners’ association fees, 5) Mobile home and/or lot payment assistance, 6) Homeowner’s insurances, 7) Utilities, 8) Internet services.

Program Launch	The Authority is planning to launch the program to the public statewide in the fourth quarter of 2021 subject to the timing of Michigan’s legislative appropriation of program funds to the Authority, MSHDA Board approval, and the Department of U.S. Treasury’s approval of Michigan’s MIHAF Plan. The terms hereof are subject to change based on the foregoing.
Program Duration	<p>The period of performance for the MIHAF award begins on the date hereof and ends on September 30, 2026. HAF recipient shall not incur any obligations to be paid with the funding from this award after such period of performance ends.</p> <p>The Authority plans to disburse all funds prior to the end of program date, September 30, 2026.</p>
Program Leverage with Other Financial Resources	The Authority will undertake best effort approach to leverage the assistance that might be available for homeowners through other federal programs that have been created expressly for that purpose before using MIHAF funds for utility assistance, for example.
Program Exclusions	Home repair/property improvement assistance.

Exhibit A

Eligible Uses of MIHAF Program Proceeds	Per Item Maximum Amount Per Homeowner	Description of Intended Impact on Eligible Homeowners
Housing Payment Assistance (Mortgage, Land Contract, Mobile Home)	\$25,000	Reinstate, avoid foreclosure, retain homeownership
Property Tax Assistance	\$25,000	Reinstate, avoid foreclosure, retain homeownership
Condominium Association Assistance	\$10,000 in Maximum per Homeowner Amount	Reinstate, avoid foreclosure, retain homeownership
Homeowner’s Insurances (Hazard, Flood or Mortgage)	\$25,000	Reinstate and restore coverage
Utility Assistance	\$500 in Maximum per Homeowner Amount	Reinstate and restore services

Exhibit 2

Program to Date Budget

Revenues

HAF Homeowner Assistance

242,812,277

Investment Income-Restricted

-

Total Revenues, Gains & Other funding

-

Expenditures

HAF Homeowner Assistance-disbursed funds

206,086,279

Professional Services

100,000

\$25,000 per yearly audit x 4 years

Buildings, Leases & Equipment

175,200

730 sq. ft at \$3,650 per month x 4 years

Travel Expense

50,000

Information Tech & Commun. And system expenses

9,400,000

Postage and Office Supplies

100,000

Training

50,000

Marketing/PR

1,172,675

First year at \$572,675 and 3 years at \$200,000

Wire, ACH & Bank Fees Expense

250,000

Salaries & Indirect Expense

23,000,000

.

Counselor/legal aid

2,428,123

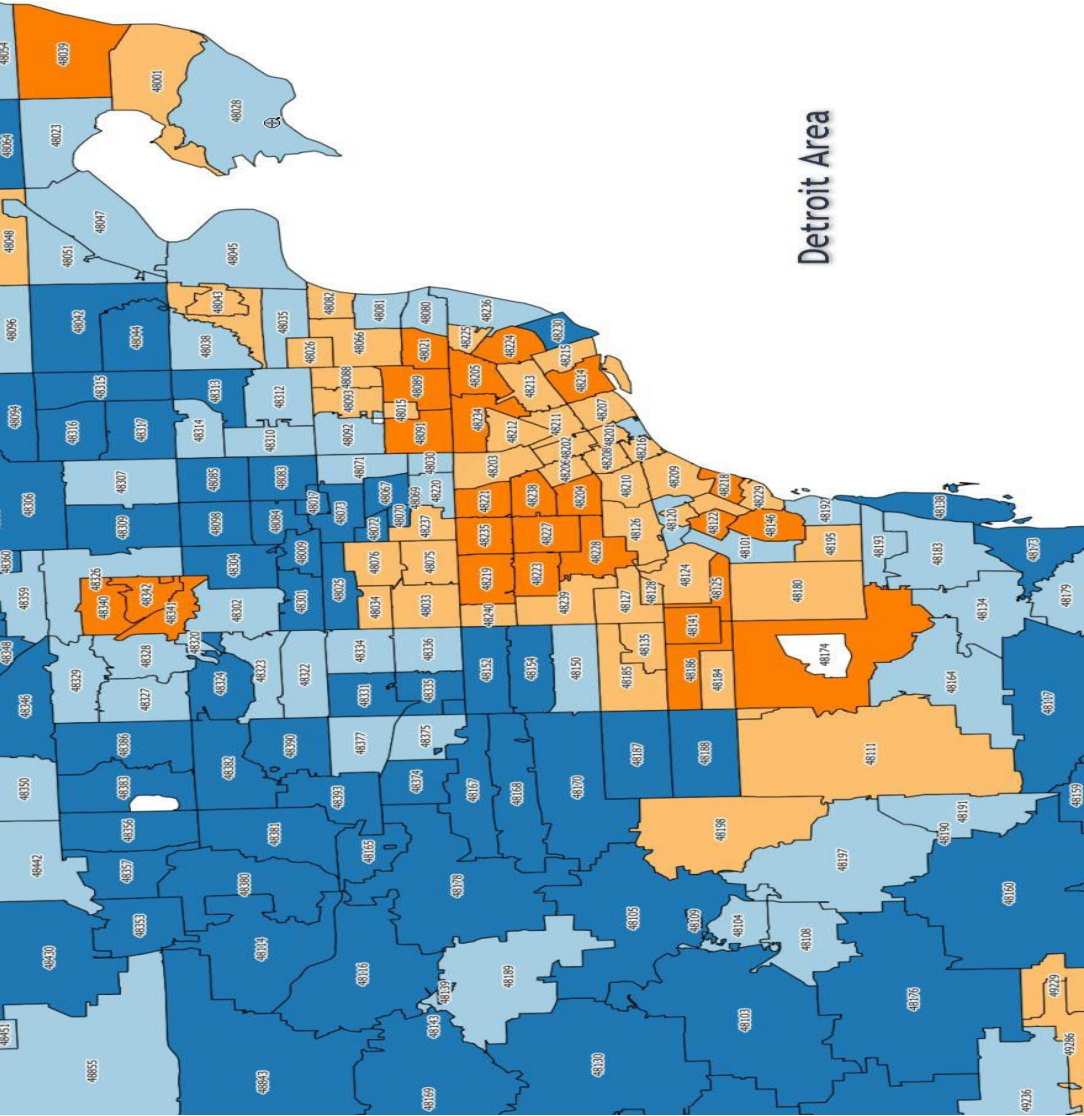
Allocation of 1% of state award for assistance with HAF applicant and non-HAF applicants. Billed at \$150 per counselor application assistance, \$500 per legal aid to homeowners and up to \$150 for counselors for homeowner counseling of HAF and non-HAF applicants.

Total Expenditures

242,812,277

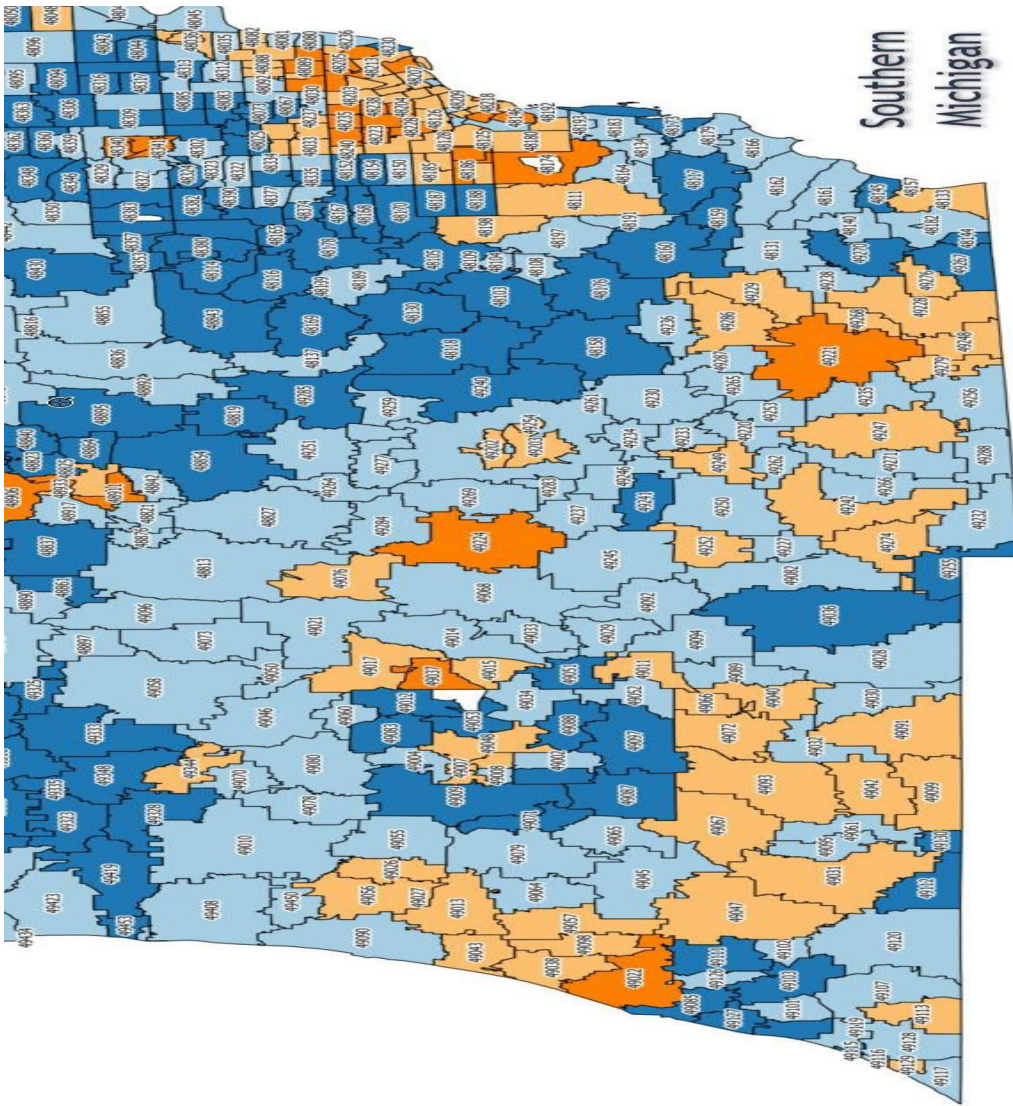
Proposed Administrative costs excluding counselor and legal services at 14.13%

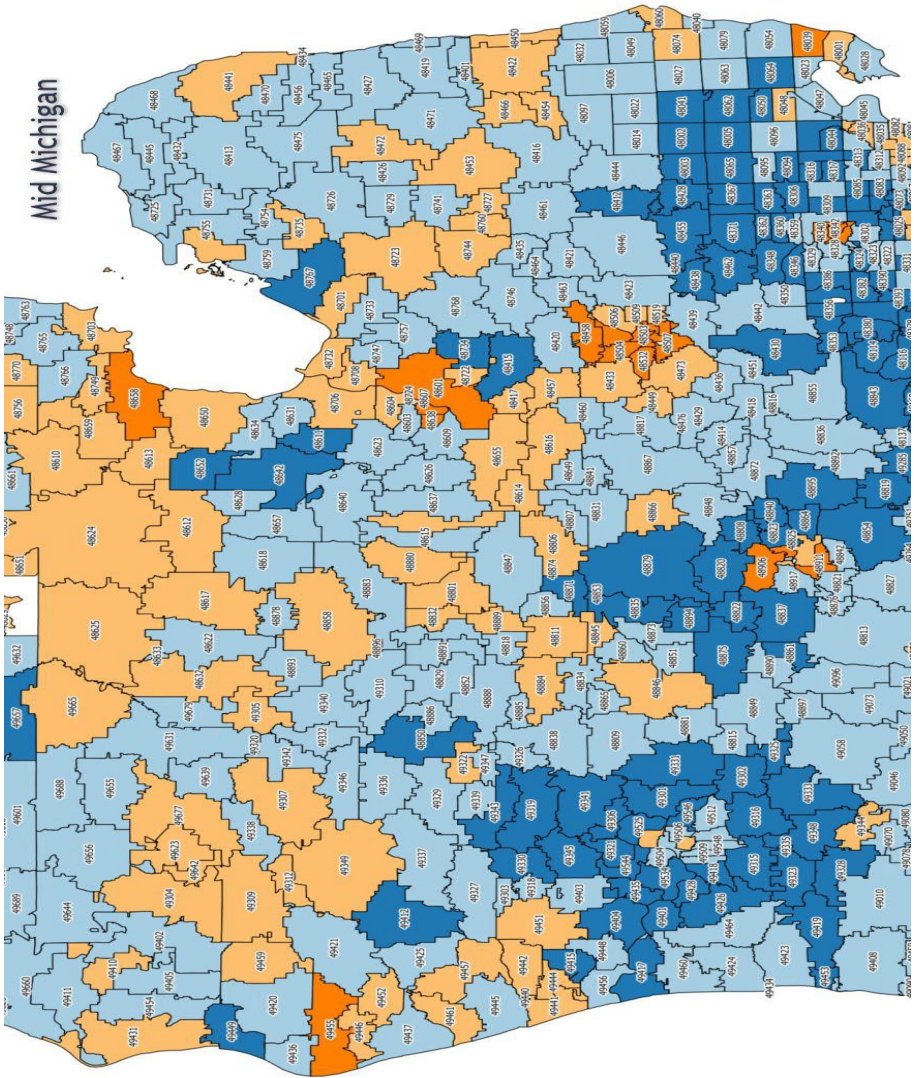
Maximum allowable of 15%



Northern Lower Peninsula

Map showing the Northern Lower Peninsula of Michigan, divided into counties. The map is color-coded by county, with colors ranging from light blue to dark blue. County numbers are printed on each county. The map includes the Lower Peninsula and the Upper Peninsula, with the title 'Northern Lower Peninsula' at the top.





ZipName	County	STATEFP10	ZCTAS	GEOID10	Utilities	Delinquency	Foreclosure	Under 100% AMI	Minority Rate and Share	FHA Loans Per Mortgaged Households	Single Person Households	Female Heads of Households with Related Children	Overburdened Mortgaged Households	COVID Low-income Job Loss	USDA Loans	VA Loans	Total Score	Percent of Maximum Possible Score
Almont	Lapeer	26	48003	2648003	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Romeo	Macomb	26	48065	2648065	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chelsea	Washtenaw	26	48118	2648118	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dexter	Washtenaw	26	48130	2648130	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Grosse Ile	Wayne	26	48138	2648138	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lakeland	Livingston	26	48143	2648143	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Livonia	Wayne	26	48154	2648154	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Grosse Pointe	Wayne	26	48230	2648230	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Farmington	Oakland	26	48335	2648335	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Clarkston	Oakland	26	48348	2648348	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Highland	Oakland	26	48357	2648357	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lake Orion	Oakland	26	48360	2648360	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Oxford	Oakland	26	48371	2648371	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Milford	Oakland	26	48380	2648380	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fenton	Genesee	26	48430	2648430	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Metamora	Lapeer	26	48455	2648455	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ortonville	Oakland	26	48462	2648462	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dewitt	Clinton	26	48820	2648820	0	0	0	0	0	0	0	0	0	0	0	0	0	0
East Lansing	Ingham	26	48825	2648825	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mason	Ingham	26	48854	2648854	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Westphalia	Clinton	26	48894	2648894	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nazareth	Kalamazoo	26	49074	2649074	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Stevensville	Berrien	26	49127	2649127	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Norvell	Jackson	26	49263	2649263	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ottawa Lake	Monroe	26	49267	2649267	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Alto	Kent	26	49302	2649302	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Belmont	Kent	26	49306	2649306	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cedar Springs	Kent	26	49319	2649319	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Rockford	Kent	26	49341	2649341	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hamilton	Allegan	26	49419	2649419	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hudsonville	Ottawa	26	49426	2649426	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Grand Rapids	Kent	26	49544	2649544	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Michigamme	Marquette	26	49861	2649861	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Quinnesec	Dickinson	26	49876	2649876	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chassell	Houghton	26	49916	2649916	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Clawson	Oakland	26	48017	2648017	0	0	0	0	0	0	1	0	0	0	0	0	1	0.08333333
Franklin	Oakland	26	48025	2648025	0	0	0	0	1	0	0	0	0	0	0	0	1	0.08333333
Macomb	Macomb	26	48042	2648042	0	0	0	0	1	0	0	0	0	0	0	0	1	0.08333333
Macomb	Macomb	26	48044	2648044	0	0	0	0	1	0	0	0	0	0	0	0	1	0.08333333
Casco	Saint Clair	26	48064	2648064	0	0	0	1	0	0	0	0	0	0	0	0	1	0.08333333
Royal Oak	Oakland	26	48067	2648067	0	0	0	0	0	0	1	0	0	0	0	0	1	0.08333333
Huntington Woods	Oakland	26	48070	2648070	0	0	0	0	1	0	0	0	0	0	0	0	1	0.08333333
Royal Oak	Oakland	26	48073	2648073	0	0	0	0	0	0	1	0	0	0	0	0	1	0.08333333
Troy	Oakland	26	48083	2648083	0	0	0	0	1	0	0	0	0	0	0	0	1	0.08333333
Troy	Oakland	26	48085	2648085	0	0	0	0	1	0	0	0	0	0	0	0	1	0.08333333
Washington	Macomb	26	48094	2648094	0	0	1	0	0	0	0	0	0	0	0	0	1	0.08333333
Troy	Oakland	26	48098	2648098	0	0	0	0	1	0	0	0	0	0	0	0	1	0.08333333
Ann Arbor	Washtenaw	26	48109	2648109	0	0	0	0	0	0	0	0	0	1	0	0	1	0.08333333
Brighton	Livingston	26	48114	2648114	0	0	0	1	0	0	0	0	0	0	0	0	1	0.08333333
Brighton	Livingston	26	48116	2648116	0	0	0	0	1	0	0	0	0	0	0	0	1	0.08333333
La Salle	Monroe	26	48145	2648145	0	0	0	0	0	0	0	0	0	0	1	0	1	0.08333333
Livonia	Wayne	26	48152	2648152	0	0	0	0	0	1	0	0	0	0	0	0	1	0.08333333
Manchester	Washtenaw	26	48158	2648158	0	1	0	0	0	0	0	0	0	0	0	0	1	0.08333333
Maybee	Monroe	26	48159	2648159	0	0	0	0	0	0	0	0	0	0	1	0	1	0.08333333
Milan	Monroe	26	48160	2648160	0	0	0	0	1	0	0	0	0	0	0	0	1	0.08333333
New Hudson	Oakland	26	48165	2648165	0	0	0	0	0	0	0	0	1	0	0	0	1	0.08333333
Northville	Wayne	26	48168	2648168	0	0	0	0	1	0	0	0	0	0	0	0	1	0.08333333
Plymouth	Wayne	26	48170	2648170	1	0	0	0	0	0	0	0	0	0	0	0	1	0.08333333
Saline	Washtenaw	26	48176	2648176	0	0	0	0	1	0	0	0	0	0	0	0	1	0.08333333
South Lyon	Oakland	26	48178	2648178	0	0	0	0	1	0	0	0	0	0	0	0	1	0.08333333
Bloomfield Hills	Oakland	26	48301	2648301	0	0	0	0	1	0	0	0	0	0	0	0	1	0.08333333
Bloomfield Hills	Oakland	26	48304	2648304	0	0	0	0	1	0	0	0	0	0	0	0	1	0.08333333
Rochester	Oakland	26	48306	2648306	0	0	0	0	1	0	0	0	0	0	0	0	1	0.08333333
Rochester	Oakland	26	48309	2648309	0	0	0	0	1	0	0	0	0	0	0	0	1	0.08333333
Sterling Heights	Macomb	26	48313	2648313	0	0	0	0	0	0	0	0	0	0	1	0	1	0.08333333
Utica	Macomb	26	48315	2648315	1	0	0	0	0	0	0	0	0	0	0	0	1	0.08333333
Utica	Macomb	26	48316	2648316	1	0	0	0	0	0	0	0	0	0	0	0	1	0.08333333
Utica	Macomb	26	48317	2648317	0	0	0	0	0	0	0	0	1	0	0	0	1	0.08333333
Farmington	Oakland	26	48331	2648331	0	0	0	0	1	0	0	0	0	0	0	0	1	0.08333333
Highland	Oakland	26	48356	2648356	0	0	0	0	0	0	0	0	0	0	1	0	1	0.08333333
Oakland	Oakland	26	48363	2648363	0	0	0	0	1	0	0	0	0	0	0	0	1	0.08333333
Leonard	Oakland	26	48367	2648367	0	0	0	0	0	0	0	0	0	1	0	0	1	0.08333333
Novi	Oakland	26	48374	2648374	0	0	0	0	1	0	0	0	0	0	0	0	1	0.08333333
Milford	Oakland	26	48381	2648381	0	0	0	0	0	0	0	0	1	0	0	0	1	0.08333333
Commerce Township	Oakland	26	48382	2648382	0	0	0	0	1	0	0	0	0	0	0	0	1	0.08333333
White Lake	Oakland	26	48386	2648386	0	1	0	0	0	0	0	0	0	0	0	0	1	0.08333333
Atlas	Genesee	26	48411	2648411	0	1	0	0	0	0	0	0	0	0	0	0	1	0.08333333
Attica	Lapeer	26	48412	2648412	0	1	0	0	0	0	0	0	0	0	0	0	1	0.08333333
Goodrich	Genesee	26	48438	2648438	0	1	0	0	0	0	0	0	0	0	0	0	1	0.08333333
Hadley	Lapeer	26	48440	2648440	0	0	0	0	0	0	0	0	1	0	0	0	1	0.08333333
Midland	Midland	26	48642	2648642	1	0	0	0	0	0	0	0	0	0	0	0	1	0.08333333
Bath	Clinton	26	48808	2648808	1	0	0	0	0	0	0	0	0	0	0	0	1	0.08333333
Eagle	Clinton	26	48822	2648822	0	0	1	0	0	0	0	0	0	0	0	0	1	0.08333333
Fowler	Clinton	26	48835	2648835	0	0	0	0	0	0	0	0	0	0	0	0	1	0.08333333
Grand Ledge	Eaton	26	48837	2648837	0	0	0	0	0	0	0	1	0	0	0	0	1	0.08333333
Haslett	Ingham	26	48840	2648840	0	0	0	0	0	0	0	0	0	0	1	0	1	0.08333333
Howell	Livingston	26	48843	2648843	0	0	0	1	0	0	0	0	0	0	0	0	1	0.08333333
Perrinton	Gratiot	26	48871	2648871	0	0	0	0	0	0	0	0	1	0	0	0	1	0.08333333
Kalamazoo	Kalamazoo	26	49009	2649009	1	0	0	0	0	0								

Foster City	Dickinson	26 49834	2649834	0	0	0	0	0	1	0	0	0	0	0	0	1	0.083333333
Ishpeming	Marquette	26 49849	2649849	0	0	0	0	0	0	0	0	0	0	0	1	1	0.083333333
Marquette	Marquette	26 49855	2649855	0	0	0	0	0	0	0	0	0	0	0	1	1	0.083333333
Ralph	Dickinson	26 49877	2649877	0	0	0	0	0	1	0	0	0	0	0	0	1	0.083333333
Sagola	Dickinson	26 49881	2649881	0	0	0	0	0	0	0	0	1	0	0	0	1	0.083333333
Skandia	Marquette	26 49885	2649885	0	0	0	0	1	0	0	0	0	0	0	0	1	0.083333333
Hubbell	Houghton	26 49934	2649934	0	0	0	0	0	0	0	0	0	0	0	1	1	0.083333333
Nisula	Houghton	26 49952	2649952	0	0	0	0	0	1	0	0	0	0	0	0	1	0.083333333
Painesdale	Houghton	26 49955	2649955	0	0	0	0	0	0	0	0	1	0	0	0	1	0.083333333
Allenton	Saint Clair	26 48002	2648002	0	0	0	1	0	0	0	0	0	0	0	1	2	0.166666667
Armada	Macomb	26 48005	2648005	0	0	0	0	1	0	0	1	0	0	0	0	2	0.166666667
Birmingham	Oakland	26 48009	2648009	0	0	0	0	0	0	1	0	1	0	0	0	2	0.166666667
Memphis	Saint Clair	26 48041	2648041	0	0	1	0	0	0	0	0	0	1	0	0	2	0.166666667
New Haven	Macomb	26 48050	2648050	0	1	1	0	0	0	0	0	0	0	0	0	2	0.166666667
Richmond	Macomb	26 48062	2648062	0	0	0	0	0	0	0	0	1	0	1	0	2	0.166666667
Pleasant Ridge	Oakland	26 48069	2648069	1	0	0	0	0	0	1	0	0	0	0	0	2	0.166666667
Berkley	Oakland	26 48072	2648072	1	0	0	0	0	0	1	0	0	0	0	0	2	0.166666667
Troy	Oakland	26 48084	2648084	0	0	0	0	1	0	0	1	0	0	0	0	2	0.166666667
Ann Arbor	Washtenaw	26 48103	2648103	0	0	0	0	1	0	0	0	0	1	0	0	2	0.166666667
Ann Arbor	Washtenaw	26 48105	2648105	0	0	0	0	1	0	0	0	0	1	0	0	2	0.166666667
Carleton	Monroe	26 48117	2648117	0	0	0	1	0	0	0	0	0	1	0	0	2	0.166666667
Hamburg	Livingston	26 48139	2648139	0	0	0	1	0	1	0	0	0	0	0	0	2	0.166666667
Lambertville	Monroe	26 48144	2648144	1	0	0	0	0	0	0	0	0	1	0	0	2	0.166666667
Northville	Wayne	26 48167	2648167	0	0	0	0	1	0	0	1	0	0	0	0	2	0.166666667
Pinckney	Livingston	26 48169	2648169	0	0	0	1	0	0	0	0	0	0	0	1	2	0.166666667
Rockwood	Wayne	26 48173	2648173	0	0	0	0	1	0	0	0	0	0	1	0	2	0.166666667
Canton	Wayne	26 48187	2648187	0	0	0	0	1	0	0	1	0	0	0	0	2	0.166666667
Canton	Wayne	26 48188	2648188	0	0	0	0	1	0	0	1	0	0	0	0	2	0.166666667
Whittaker	Washtenaw	26 48190	2648190	0	0	0	0	1	1	0	0	0	0	0	0	2	0.166666667
West Bloomfield	Oakland	26 48324	2648324	0	1	0	0	1	0	0	0	0	0	0	0	2	0.166666667
Clarkston	Oakland	26 48346	2648346	1	0	0	0	0	0	0	1	0	0	0	0	2	0.166666667
Hartland	Livingston	26 48353	2648353	0	0	0	1	0	0	0	1	0	0	0	0	2	0.166666667
Lake Orion	Oakland	26 48362	2648362	0	1	0	0	0	0	0	0	1	0	0	0	2	0.166666667
Oxford	Oakland	26 48370	2648370	0	0	0	0	0	0	0	1	1	0	0	0	2	0.166666667
White Lake	Oakland	26 48383	2648383	1	0	0	0	0	0	0	0	0	0	1	0	2	0.166666667
Walled Lake	Oakland	26 48390	2648390	1	0	0	0	0	0	1	0	0	0	0	0	2	0.166666667
Wixom	Oakland	26 48393	2648393	1	0	0	0	0	0	0	1	0	0	0	0	2	0.166666667
Birch Run	Saginaw	26 48415	2648415	0	0	0	0	0	0	0	0	0	1	0	1	2	0.166666667
Dryden	Lapeer	26 48428	2648428	0	1	1	0	0	0	0	0	0	0	0	0	2	0.166666667
Auburn	Bay	26 48611	2648611	0	0	0	0	0	0	0	1	0	0	0	1	2	0.166666667
Rhodes	Gladwin	26 48652	2648652	0	0	0	1	0	0	0	0	0	0	0	1	2	0.166666667
Frankenmuth	Saginaw	26 48734	2648734	1	0	0	0	0	0	0	0	0	1	0	0	2	0.166666667
Spruce	Alcona	26 48762	2648762	0	0	0	1	0	0	1	0	0	0	0	0	2	0.166666667
Unionville	Tuscola	26 48767	2648767	0	0	0	1	0	0	0	0	0	0	0	1	2	0.166666667
Dansville	Ingham	26 48819	2648819	1	0	0	0	0	0	0	0	1	0	0	0	2	0.166666667
East Lansing	Ingham	26 48823	2648823	0	0	0	0	0	0	1	0	0	1	0	0	2	0.166666667
Lakeview	Montcalm	26 48850	2648850	0	1	0	0	0	0	0	0	0	0	0	1	2	0.166666667
Mulliken	Eaton	26 48861	2648861	0	0	0	0	1	0	0	0	0	0	0	1	2	0.166666667
Okemos	Ingham	26 48864	2648864	0	0	0	0	1	0	0	0	0	1	0	0	2	0.166666667
Portland	Ionia	26 48875	2648875	0	0	0	0	0	0	0	1	0	0	0	1	2	0.166666667
Saint Johns	Clinton	26 48879	2648879	0	0	0	0	0	0	0	1	0	0	0	1	2	0.166666667
Williamston	Ingham	26 48895	2648895	1	0	0	0	0	0	0	0	0	1	0	0	2	0.166666667
Augusta	Kalamazoo	26 49012	2649012	1	0	0	0	0	0	0	0	0	0	1	0	2	0.166666667
Portage	Kalamazoo	26 49024	2649024	0	0	0	0	0	0	0	1	0	0	1	0	2	0.166666667
Coldwater	Branch	26 49036	2649036	0	0	0	0	0	0	0	0	0	1	0	1	2	0.166666667
East Leroy	Calhoun	26 49051	2649051	0	0	0	0	1	0	0	1	0	0	0	0	2	0.166666667
Galesburg	Kalamazoo	26 49053	2649053	1	0	0	0	0	0	0	1	0	0	0	0	2	0.166666667
Saint Joseph	Berrien	26 49085	2649085	1	0	0	1	0	0	0	0	0	0	0	0	2	0.166666667
Schoolcraft	Kalamazoo	26 49087	2649087	1	0	0	0	0	0	0	0	0	0	0	1	2	0.166666667
Vicksburg	Kalamazoo	26 49097	2649097	1	0	0	0	0	0	0	0	0	0	0	1	2	0.166666667
Berrien Springs	Berrien	26 49103	2649103	0	0	0	0	0	0	0	0	1	1	0	0	2	0.166666667
Berrien Springs	Berrien	26 49104	2649104	0	0	0	0	0	0	0	0	0	1	1	0	2	0.166666667
Bridgman	Berrien	26 49106	2649106	0	0	0	0	0	0	0	1	1	1	0	0	2	0.166666667
Edwardsburg	Cass	26 49112	2649112	0	1	0	1	0	0	0	0	0	0	0	0	2	0.166666667
Harbert	Berrien	26 49115	2649115	0	0	0	1	0	0	0	0	0	1	0	0	2	0.166666667
Union	Cass	26 49130	2649130	0	0	0	1	0	1	0	0	0	0	0	0	2	0.166666667
Hanover	Jackson	26 49241	2649241	0	1	0	0	0	1	0	0	0	0	0	0	2	0.166666667
Montgomery	Branch	26 49255	2649255	0	0	0	1	0	0	0	0	0	0	0	1	2	0.166666667
Petersburg	Monroe	26 49270	2649270	0	1	0	0	0	0	0	0	0	0	1	0	2	0.166666667
Stockbridge	Ingham	26 49285	2649285	1	0	0	0	0	0	0	0	0	0	0	1	2	0.166666667
Ada	Kent	26 49301	2649301	1	0	0	0	1	0	0	0	0	0	0	0	2	0.166666667
Byron Center	Kent	26 49315	2649315	1	0	0	0	1	0	0	0	0	0	0	0	2	0.166666667
Caledonia	Kent	26 49316	2649316	1	0	0	0	1	0	0	0	0	0	0	0	2	0.166666667
Freeport	Barry	26 49325	2649325	0	0	0	0	0	1	0	1	0	0	0	0	2	0.166666667
Kent City	Kent	26 49330	2649330	0	0	0	0	0	0	0	0	1	0	0	1	2	0.166666667
Lowell	Kent	26 49331	2649331	1	0	0	0	0	0	0	1	0	0	0	0	2	0.166666667
Sand Lake	Kent	26 49343	2649343	0	0	0	0	0	0	0	1	0	0	0	1	2	0.166666667
Wayland	Allegan	26 49348	2649348	0	1	0	0	0	0	0	1	0	0	0	0	2	0.166666667
Coopersville	Ottawa	26 49404	2649404	0	0	0	1	0	0	0	1	0	0	0	0	2	0.166666667
Fremont	Newaygo	26 49412	2649412	1	0	0	0	0	0	0	0	0	0	0	1	2	0.166666667
Fruitport	Muskegon	26 49415	2649415	0	1	0	0	0	0	0	0	0	1	0	0	2	0.166666667
Grand Haven	Ottawa	26 49417	2649417	0	0	0	1	0	0	0	0	0	1	0	0	2	0.166666667
Pentwater	Oceana	26 49449	2649449	0	0	0	0	0	0	0	1	1	1	0	0	2	0.166666667
Saugatuck	Allegan	26 49453	2649453	0	0	0	0	0	0	0	1	1	1	0	0	2	0.166666667
Grand Rapids	Kent	26 49525	2649525	0	0	0	0	0	0	1	0	0	1	0	0	2	0.166666667
Grand Rapids	Kent	26 49534	2649534	1	0	0	1	0	0	0	0	0	0	0	0	2	0.166666667
Grand Rapids	Kent	26 49546	2649546	1	0	0	0	0	0	0	0	0	1	0	0	2	0.166666667
Cedar	Leelanau	26 49621	2649621	0	0	0	0	0	0	0	0	1	1	0	0	2	0.166666667
Eastport	Antrim	26 49627	2649627	0	0	0	0	1	1	0	0	0	0	0	0	2	0.166666667
Lake Leelanau	Leelanau	26 49653	2649653	0	0	0	0										

Ray	Macomb	26 48096	2648096	0	0	1	0	0	0	1	0	1	0	0	0	0.25	
Ann Arbor	Washtenaw	26 48104	2648104	1	0	0	0	0	0	1	0	0	1	0	0	0.25	
Ann Arbor	Washtenaw	26 48108	2648108	1	0	0	0	0	1	0	0	0	1	0	0	0.25	
Dundee	Monroe	26 48131	2648131	0	0	0	0	1	0	0	0	1	0	0	1	0.25	
Flat Rock	Wayne	26 48134	2648134	0	0	0	0	0	1	0	0	1	0	0	1	0.25	
Ida	Monroe	26 48140	2648140	0	0	1	0	0	0	0	0	1	0	0	1	0.25	
New Boston	Wayne	26 48164	2648164	0	1	0	1	0	0	0	0	0	0	1	0	0.25	
Samaria	Monroe	26 48177	2648177	0	1	0	0	0	0	1	0	0	0	1	0	0.25	
South Rockwood	Monroe	26 48179	2648179	0	0	0	0	1	0	0	1	0	0	1	0	0.25	
Temperance	Monroe	26 48182	2648182	1	0	0	0	1	0	0	0	0	0	1	0	0.25	
Whitmore Lake	Washtenaw	26 48189	2648189	1	0	0	0	1	0	0	0	1	0	0	0	0.25	
Willis	Washtenaw	26 48191	2648191	0	1	1	0	0	1	0	0	0	0	0	0	0.25	
Riverview	Wayne	26 48193	2648193	0	1	0	0	0	0	0	1	0	0	0	1	0.25	
Ferndale	Oakland	26 48220	2648220	1	0	0	0	1	0	1	0	0	0	0	0	0.25	
Grosse Pointe	Wayne	26 48236	2648236	0	1	0	0	0	1	0	0	1	0	0	0	0.25	
Bloomfield Hills	Oakland	26 48302	2648302	0	1	0	0	0	1	0	0	1	0	0	0	0.25	
Rochester	Oakland	26 48307	2648307	1	0	0	0	0	1	0	0	1	0	0	0	0.25	
Sterling Heights	Macomb	26 48312	2648312	0	0	0	0	0	1	0	0	1	0	1	0	0.25	
Sterling Heights	Macomb	26 48314	2648314	0	0	0	0	0	1	0	1	0	0	0	0	0.25	
West Bloomfield	Oakland	26 48323	2648323	0	1	0	0	0	1	0	0	1	0	0	0	0.25	
Auburn Hills	Oakland	26 48326	2648326	0	0	0	0	1	0	0	1	1	0	0	0	0.25	
Farmington	Oakland	26 48334	2648334	1	1	0	0	0	1	0	0	0	0	0	0	0.25	
Lake Orion	Oakland	26 48359	2648359	1	0	0	0	0	1	0	0	1	0	0	0	0.25	
Novi	Oakland	26 48375	2648375	1	0	0	0	0	1	0	0	1	0	0	0	0.25	
Novi	Oakland	26 48377	2648377	0	0	0	0	0	1	0	1	0	1	0	0	0.25	
Bancroft	Shiawassee	26 48414	2648414	0	0	0	0	0	0	0	0	1	0	0	1	0.25	
Deckerville	Sanilac	26 48427	2648427	0	0	0	0	1	0	0	0	0	0	1	1	0.25	
Holly	Oakland	26 48442	2648442	0	1	0	0	0	0	0	1	0	0	1	0	0.25	
Linden	Genesee	26 48451	2648451	1	1	0	0	0	0	0	0	0	0	1	0	0.25	
Minden City	Sanilac	26 48456	2648456	0	0	0	0	1	0	0	0	1	0	0	1	0.25	
Port Hope	Huron	26 48468	2648468	0	0	0	0	1	0	0	1	0	0	0	0	0.25	
Ubyly	Huron	26 48475	2648475	0	0	0	0	1	0	0	1	0	0	0	1	0.25	
Saginaw	Saginaw	26 48603	2648603	0	0	0	0	1	0	0	1	0	0	1	0	0.25	
Saginaw	Saginaw	26 48609	2648609	0	1	1	0	0	0	0	0	0	1	0	0	0.25	
Comins	Oscoda	26 48619	2648619	0	0	0	0	1	0	0	0	1	0	0	1	0.25	
Freeland	Saginaw	26 48623	2648623	1	0	0	0	0	0	0	1	0	1	0	0	0.25	
Hope	Midland	26 48628	2648628	0	1	1	0	0	0	0	0	1	0	0	0	0.25	
Midland	Midland	26 48640	2648640	1	0	0	0	0	0	0	1	0	1	0	0	0.25	
Sanford	Midland	26 48657	2648657	1	1	1	0	0	0	0	0	0	0	0	0	0.25	
Cass City	Tuscola	26 48726	2648726	0	0	0	0	1	0	0	0	1	0	0	1	0.25	
Deford	Tuscola	26 48729	2648729	0	0	0	0	1	0	0	0	1	0	0	1	0.25	
Millington	Tuscola	26 48746	2648746	0	0	0	0	1	0	0	0	0	0	1	1	0.25	
Munger	Bay	26 48747	2648747	0	1	0	0	0	0	1	0	0	0	0	0	0.25	
Owendale	Huron	26 48754	2648754	0	1	0	0	1	0	0	0	0	0	0	1	0.25	
Pigeon	Huron	26 48755	2648755	0	0	0	0	1	0	0	1	0	0	0	1	0.25	
Reese	Tuscola	26 48757	2648757	0	0	0	0	1	0	0	1	0	0	0	1	0.25	
Cohoctah	Livingston	26 48816	2648816	0	0	0	0	0	0	1	0	0	0	1	1	0.25	
Holt	Ingham	26 48842	2648842	0	0	0	0	0	1	0	1	0	0	1	0	0.25	
Howell	Livingston	26 48855	2648855	1	0	0	0	1	0	0	0	0	0	0	1	0.25	
Morrice	Shiawassee	26 48857	2648857	0	0	0	0	0	0	1	0	0	0	1	1	0.25	
Pewamo	Ionia	26 48873	2648873	0	0	0	0	0	0	1	0	0	0	1	1	0.25	
Riverdale	Gratiot	26 48877	2648877	0	0	0	0	0	0	0	0	1	1	0	1	0.25	
Saranac	Ionia	26 48881	2648881	1	0	0	0	0	0	0	0	1	0	0	0	1	0.25
Shepherd	Isabella	26 48883	2648883	1	0	0	0	0	0	0	0	0	1	0	1	0.25	
Six Lakes	Montcalm	26 48886	2648886	0	0	0	0	1	0	0	0	1	0	0	1	0.25	
Weidman	Isabella	26 48893	2648893	1	0	0	0	0	0	0	0	0	1	0	1	0.25	
Portage	Kalamazoo	26 49002	2649002	0	0	0	0	0	0	1	0	0	0	1	0	0.25	
Allegan	Allegan	26 49010	2649010	1	0	0	0	0	0	0	0	0	0	1	1	0.25	
Burr Oak	Saint Joseph	26 49030	2649030	0	0	0	0	0	0	0	0	0	1	1	1	0.25	
Climax	Kalamazoo	26 49034	2649034	1	0	0	0	0	0	0	1	0	0	0	1	0.25	
Jones	Cass	26 49061	2649061	0	0	0	0	1	0	1	0	0	0	0	1	0.25	
Paw Paw	Van Buren	26 49079	2649079	0	1	0	0	1	0	0	0	0	0	0	1	0.25	
Plainwell	Allegan	26 49080	2649080	0	0	1	0	0	0	0	1	0	0	0	1	0.25	
South Haven	Van Buren	26 49090	2649090	0	0	0	0	1	0	0	0	1	0	0	1	0.25	
Union City	Branch	26 49094	2649094	0	0	0	0	0	0	0	0	0	1	0	1	0.25	
Vermontville	Eaton	26 49096	2649096	0	0	0	0	0	0	0	1	0	0	1	1	0.25	
Lakeside	Berrien	26 49116	2649116	0	0	0	0	0	0	1	0	0	1	0	0	0.25	
Clarklake	Jackson	26 49234	2649234	0	0	0	0	0	0	0	0	1	0	1	1	0.25	
Horton	Jackson	26 49246	2649246	0	1	0	0	0	0	0	1	0	0	1	0	0.25	
Leslie	Ingham	26 49251	2649251	1	0	0	0	0	0	0	0	0	0	1	1	0.25	
Onondaga	Ingham	26 49264	2649264	0	1	0	0	0	0	0	1	0	0	0	1	0.25	
Osseo	Hillsdale	26 49266	2649266	0	0	0	0	1	0	0	0	0	1	0	1	0.25	
Rives Junction	Jackson	26 49277	2649277	0	1	0	0	0	0	0	0	1	0	0	1	0.25	
Spring Arbor	Jackson	26 49283	2649283	1	0	0	0	0	0	0	0	0	0	0	1	0.25	
Casnovia	Muskegon	26 49318	2649318	0	0	0	0	0	0	1	0	0	0	1	1	0.25	
Howard City	Montcalm	26 49329	2649329	0	0	0	0	0	0	0	1	0	0	1	1	0.25	
Morley	Mecosta	26 49336	2649336	0	1	0	0	0	0	0	0	1	0	0	1	0.25	
Stanwood	Mecosta	26 49346	2649346	0	0	0	0	1	0	0	0	1	0	0	1	0.25	
Conklin	Ottawa	26 49403	2649403	1	0	0	0	1	0	0	0	0	0	0	0	0.25	
Fennville	Allegan	26 49408	2649408	0	1	1	0	1	0	0	0	0	0	0	0	0.25	
Macatawa	Ottawa	26 49434	2649434	0	0	0	0	1	0	0	1	0	0	0	0	0.25	
Mears	Oceana	26 49436	2649436	0	0	0	0	0	1	0	0	1	1	0	0	0.25	
Spring Lake	Ottawa	26 49456	2649456	1	0	0	0	1	0	0	0	0	1	0	0	0.25	
Grand Rapids	Kent	26 49506	2649506	0	0	0	0	0	1	0	0	1	0	0	0	0.25	
Arcadia	Manistee	26 49613	2649613	0	0	0	0	0	0	0	0	1	1	0	1	0.25	
Benzonia	Benzie	26 49616	2649616	0	0	0	0	0	0	0	1	0	1	0	0	0.25	
Beulah	Benzie	26 49617	2649617	1	0	0	0	0	0	0	0	0	1	0	1	0.25	
Fife Lake	Kalkaska	26 49633	2649633	0	0	0	0	0	0	0	0	1	1	0	1	0.25	
Honor	Benzie	26 49640	2649640	0	0	0	0	0	0	0	1	1	0	0	0	0.25	
Interlochen	Grand Traverse	26 49643	2649643	1	0	0	0	0	0	0	0	0	1	0	1	0.25	
Leroy	Osceola	26 49655	2649655	0	0	1	0	0	0	0	0	1	0	0	1	0.25	
Maple City	Leelanau	26 49664	2649664	0	0	0	0	0	0	1	0	1	1	0	0	0.25	
Mayfield	Grand Traverse	26 49666	2649666	0	0	0	0	0	0	1	0	0	1	0	0	0.25	
Northport	Leelanau	26 49670	2649670	0	0	0	0	0	0	1	0	1	1	0	0	0.25	
Omena	Leelanau	26 49674	2649674	0	1	0	0	0	0	0	0	0	1	0	0	0.25	
Sears	Osceola	26 49679	2649679	0	0	0	0	0	0	1	0	0	0	0	1	0.25	
Suttons Bay	Leelanau	26 49682	2649682	0	0	0	0	1	0	0	0	1	1	0	0	0.25	
Traverse City	Grand Traverse	26 49684	2649684	0	0	0	0	0	0	1	0	1	1	0	0	0.25	
Tustin	Osceola	26 49688	2649688	0	0	1	1	0									

Wilson	Menominee	26 49896	2649896	0	0	0	0	0	0	0	1	0	1	0	1	3	0.25
Greenland	Ontonagon	26 49929	2649929	0	0	0	1	0	1	1	0	0	0	0	0	3	0.25
Lake Linden	Houghton	26 49945	2649945	0	0	1	0	0	0	1	0	0	0	0	1	3	0.25
Rockland	Ontonagon	26 49960	2649960	0	0	0	0	1	1	0	0	1	0	0	0	3	0.25
Toivola	Houghton	26 49965	2649965	0	0	0	1	0	0	0	0	1	1	0	0	3	0.25
Watton	Baraga	26 49970	2649970	0	0	0	0	0	0	0	0	1	1	1	0	3	0.25
Capac	Saint Clair	26 48014	2648014	0	0	0	1	1	0	0	0	1	0	0	1	4	0.33333333
Harsens Island	Saint Clair	26 48028	2648028	0	0	1	1	0	0	1	0	1	0	0	0	4	0.33333333
Jeddo	Saint Clair	26 48032	2648032	0	0	1	1	0	0	0	0	0	0	1	1	4	0.33333333
New Baltimore	Macomb	26 48051	2648051	0	1	0	0	1	0	0	1	0	0	1	0	4	0.33333333
Columbus	Saint Clair	26 48063	2648063	0	1	1	1	0	0	0	0	1	0	0	0	4	0.33333333
Madison Heights	Oakland	26 48071	2648071	0	0	1	0	0	0	1	1	0	0	1	0	4	0.33333333
Saint Clair Shores	Macomb	26 48081	2648081	0	1	0	1	0	0	0	1	0	0	1	0	4	0.33333333
Warren	Macomb	26 48092	2648092	0	1	0	1	1	0	0	0	0	0	1	0	4	0.33333333
Gregory	Livingston	26 48137	2648137	0	1	0	1	0	0	0	0	1	0	0	1	4	0.33333333
Livonia	Wayne	26 48150	2648150	1	0	0	0	1	0	1	0	0	0	1	0	4	0.33333333
Monroe	Monroe	26 48161	2648161	1	0	0	1	0	0	0	1	0	0	1	0	4	0.33333333
Monroe	Monroe	26 48162	2648162	0	1	0	1	0	0	0	1	0	0	1	0	4	0.33333333
Detroit	Wayne	26 48226	2648226	0	1	0	1	0	0	1	0	1	0	0	0	4	0.33333333
Sterling Heights	Macomb	26 48310	2648310	0	1	0	0	1	0	0	0	0	1	1	0	4	0.33333333
Keego Harbor	Oakland	26 48320	2648320	0	1	0	0	0	0	1	1	1	0	0	0	4	0.33333333
West Bloomfield	Oakland	26 48322	2648322	1	1	0	0	1	0	0	0	1	0	0	0	4	0.33333333
Davisburg	Oakland	26 48350	2648350	1	1	0	0	1	0	0	1	0	0	0	0	4	0.33333333
Applegate	Sanilac	26 48401	2648401	0	0	0	1	0	0	0	0	1	0	1	1	4	0.33333333
Brown City	Sanilac	26 48416	2648416	0	1	0	1	0	0	0	0	0	0	1	1	4	0.33333333
Carsonville	Sanilac	26 48419	2648419	0	0	0	1	0	0	1	0	0	0	1	1	4	0.33333333
Columbiaville	Lapeer	26 48421	2648421	0	0	1	0	0	0	0	0	1	0	1	1	4	0.33333333
Durand	Shiawassee	26 48429	2648429	0	1	1	0	0	0	0	0	0	0	1	1	4	0.33333333
Fostoria	Tuscola	26 48435	2648435	0	0	0	0	0	1	0	0	1	0	1	1	4	0.33333333
Gaines	Genesee	26 48436	2648436	1	0	0	0	0	0	0	0	1	0	1	1	4	0.33333333
Imlay City	Lapeer	26 48444	2648444	0	1	0	0	1	0	0	0	1	0	0	1	4	0.33333333
Kinde	Huron	26 48445	2648445	0	0	0	1	0	0	1	1	1	0	0	1	4	0.33333333
New Lothrop	Shiawassee	26 48460	2648460	0	1	0	0	0	1	0	0	0	0	1	1	4	0.33333333
Otisville	Genesee	26 48463	2648463	0	1	1	0	0	0	0	0	0	0	1	1	4	0.33333333
Palms	Sanilac	26 48465	2648465	0	1	0	1	0	0	0	0	1	0	0	1	4	0.33333333
Port Austin	Huron	26 48467	2648467	0	0	0	1	0	0	1	0	1	0	0	1	4	0.33333333
Ruth	Huron	26 48470	2648470	0	0	0	1	0	1	0	1	0	0	0	1	4	0.33333333
Vernon	Shiawassee	26 48476	2648476	0	0	0	0	0	1	0	1	0	0	1	1	4	0.33333333
Flint	Genesee	26 48502	2648502	0	1	0	0	0	1	0	0	0	1	1	0	4	0.33333333
Brecklenridge	Gratiot	26 48615	2648615	0	1	0	0	0	0	0	1	0	0	1	1	4	0.33333333
Hemlock	Saginaw	26 48626	2648626	1	1	0	0	0	0	0	0	0	1	0	1	4	0.33333333
Houghton Lake Heights	Roscommon	26 48630	2648630	0	0	0	1	0	0	0	0	0	1	1	1	4	0.33333333
Linwood	Bay	26 48634	2648634	1	1	1	0	0	0	0	0	0	0	1	1	4	0.33333333
Lupton	Ogemaw	26 48635	2648635	0	0	0	1	0	0	1	1	1	0	0	0	4	0.33333333
West Branch	Ogemaw	26 48661	2648661	0	0	1	1	0	0	0	0	1	0	1	0	4	0.33333333
Caseville	Huron	26 48725	2648725	0	0	1	1	0	0	1	0	1	0	0	0	4	0.33333333
Curran	Alcona	26 48728	2648728	0	0	0	1	0	1	1	0	1	0	0	0	4	0.33333333
Glennie	Alcona	26 48737	2648737	0	0	0	1	0	0	1	0	1	0	0	1	4	0.33333333
Lincoln	Alcona	26 48742	2648742	0	0	0	1	0	0	1	0	0	0	1	1	4	0.33333333
Sebewaing	Huron	26 48759	2648759	0	0	0	1	0	0	1	0	0	0	1	1	4	0.33333333
South Branch	Ogemaw	26 48761	2648761	0	0	0	1	0	0	1	0	1	0	0	1	4	0.33333333
Tawas City	Iosco	26 48763	2648763	0	0	0	1	0	0	1	0	0	0	1	1	4	0.33333333
Turner	Arenac	26 48765	2648765	0	0	0	1	0	0	1	0	0	0	1	1	4	0.33333333
Twining	Arenac	26 48766	2648766	0	0	0	1	0	0	0	0	1	0	1	1	4	0.33333333
Vassar	Tuscola	26 48768	2648768	0	1	0	1	0	0	0	0	1	0	0	1	4	0.33333333
Bannister	Gratiot	26 48807	2648807	0	0	0	0	0	1	0	1	0	1	0	1	4	0.33333333
Dimondale	Eaton	26 48821	2648821	0	0	0	0	1	0	1	1	0	0	1	0	4	0.33333333
Eaton Rapids	Eaton	26 48827	2648827	1	1	0	0	0	0	0	0	0	0	1	1	4	0.33333333
Elsie	Clinton	26 48831	2648831	0	0	0	0	0	0	0	1	1	0	1	1	4	0.33333333
Fenwick	Montcalm	26 48834	2648834	0	0	0	0	0	1	0	0	1	0	1	1	4	0.33333333
Ithaca	Gratiot	26 48847	2648847	1	0	0	0	0	0	0	1	0	1	0	1	4	0.33333333
Laingsburg	Shiawassee	26 48848	2648848	1	0	1	0	0	0	0	0	0	0	1	1	4	0.33333333
Lyons	Ionia	26 48851	2648851	0	1	0	0	0	1	0	0	0	0	1	1	4	0.33333333
Maple Rapids	Clinton	26 48853	2648853	0	1	0	0	0	1	0	0	0	0	1	1	4	0.33333333
Middleton	Gratiot	26 48856	2648856	0	0	0	1	0	1	1	0	1	0	0	0	4	0.33333333
Muir	Ionia	26 48860	2648860	0	0	0	0	0	1	0	1	0	0	1	1	4	0.33333333
Owosso	Shiawassee	26 48867	2648867	1	0	0	0	0	0	0	1	0	0	1	1	4	0.33333333
Palo	Ionia	26 48870	2648870	0	0	0	0	0	1	0	0	1	0	1	1	4	0.33333333
Perry	Shiawassee	26 48872	2648872	0	1	1	0	0	0	0	0	0	0	1	1	4	0.33333333
Pottersville	Eaton	26 48876	2648876	0	0	0	0	1	0	0	1	0	0	1	1	4	0.33333333
Stanton	Montcalm	26 48888	2648888	1	0	0	1	0	0	0	1	0	0	0	1	4	0.33333333
Vestaburg	Montcalm	26 48891	2648891	1	0	1	1	0	0	0	0	0	0	0	1	4	0.33333333
Webberville	Ingham	26 48892	2648892	0	0	0	0	0	0	0	1	1	0	1	1	4	0.33333333
Lansing	Eaton	26 48917	2648917	0	0	0	0	1	0	1	1	0	0	1	0	4	0.33333333
Battle Creek	Calhoun	26 49014	2649014	1	0	0	0	0	0	0	0	0	1	1	0	4	0.33333333
Bellevue	Eaton	26 49021	2649021	1	0	1	0	0	0	0	1	0	0	0	1	4	0.33333333
Bronson	Branch	26 49028	2649028	1	0	0	0	0	0	0	0	0	1	0	1	4	0.33333333
Ceresco	Calhoun	26 49033	2649033	0	1	1	0	1	0	0	0	0	1	0	0	4	0.33333333
Dowling	Barry	26 49050	2649050	0	1	1	0	0	1	0	0	0	0	0	1	4	0.33333333
Fulton	Kalamazoo	26 49052	2649052	0	0	0	0	0	1	0	1	1	0	0	1	4	0.33333333
Gobles	Van Buren	26 49055	2649055	0	1	1	1	0	0	0	0	0	0	0	1	4	0.33333333
Hastings	Barry	26 49058	2649058	1	0	0	0	0	0	0	1	0	0	1	1	4	0.33333333
Hickory Corners	Barry	26 49060	2649060	0	0	1	0	0	1	0	0	1	0	0	1	4	0.33333333
Lawrence	Van Buren	26 49064	2649064	0	0	0	1	1	0	0	0	0	0	1	1	4	0.33333333
Lawton	Van Buren	26 49065	2649065	0	0	0	1	0	0	1	1	0	0	0	1	4	0.33333333
Otsego	Allegan	26 49078	2649078	1	0	0	0	0	0	0	1	0	0	1	1	4	0.33333333
Quincy	Branch	26 49082	2649082	1	0	0	0	0	0	0	1	1	0	0	1	4	0.33333333
Riverside	Berrien	26 49084	2649084	0	0	0	0	0	0	0	1	0	1	1	1	4	0.33333333
Vandalla	Cass	26 49095	2649095	0	1	0	1	1	0	0	0	0	0	0	0	4	0.33333333
Berrien Center	Berrien	26 49102	2649102	0	0	0	0	1	1	0	1	0	0	0	0	4	0.33333333
Buchanan	Berrien	26 49107	264														

Walhalla	Mason	26 49458	2649458	0	0	0	1	0	1	1	0	0	0	1	4	0.33333333		
West Olive	Ottawa	26 49460	2649460	1	0	0	1	0	0	0	0	1	1	0	0	4	0.33333333	
Zeeland	Ottawa	26 49464	2649464	1	0	0	1	1	0	0	0	0	1	0	0	4	0.33333333	
Grand Rapids	Kent	26 49512	2649512	0	1	0	0	1	0	0	1	1	1	0	0	4	0.33333333	
Alden	Antrim	26 49612	2649612	0	0	0	1	0	0	0	0	1	1	0	1	4	0.33333333	
Bear Lake	Manistee	26 49614	2649614	1	0	0	0	0	0	0	0	1	1	0	1	4	0.33333333	
Bellaire	Antrim	26 49615	2649615	0	0	0	1	0	0	0	0	0	1	1	0	1	4	0.33333333
Buckley	Wexford	26 49620	2649620	1	0	0	0	0	0	0	1	0	1	0	1	4	0.33333333	
Elk Rapids	Antrim	26 49629	2649629	0	0	0	1	0	0	1	0	1	1	0	0	4	0.33333333	
Empire	Leelanau	26 49630	2649630	0	0	0	1	0	0	1	0	0	1	1	0	0	4	0.33333333
Filer City	Manistee	26 49634	2649634	0	0	0	0	0	1	0	0	1	1	1	1	4	0.33333333	
Frankfort	Benzie	26 49635	2649635	0	0	0	0	0	0	1	0	1	1	0	1	4	0.33333333	
Glen Arbor	Leelanau	26 49636	2649636	0	0	0	1	0	0	1	0	1	1	0	0	4	0.33333333	
Grawn	Grand Traverse	26 49637	2649637	0	0	0	0	1	0	0	0	1	1	0	1	4	0.33333333	
Hersey	Osceola	26 49639	2649639	0	0	0	1	0	0	1	1	0	0	0	1	4	0.33333333	
Kewadin	Antrim	26 49648	2649648	0	0	1	1	0	0	0	0	1	1	0	0	4	0.33333333	
Kingsley	Grand Traverse	26 49649	2649649	0	0	1	0	0	0	0	0	1	1	0	1	4	0.33333333	
Lake Ann	Benzie	26 49650	2649650	0	0	1	0	1	0	0	0	0	1	0	1	4	0.33333333	
Leland	Leelanau	26 49654	2649654	0	0	0	1	0	0	1	0	1	1	0	0	4	0.33333333	
Manistee	Manistee	26 49660	2649660	0	0	0	0	0	0	1	0	0	1	1	1	4	0.33333333	
Oneskama	Manistee	26 49675	2649675	0	0	0	0	0	0	1	0	1	1	0	1	4	0.33333333	
Traverse City	Grand Traverse	26 49686	2649686	1	0	0	0	0	0	0	1	1	1	0	0	4	0.33333333	
Cedarville	Mackinac	26 49719	2649719	0	0	0	1	0	0	0	1	1	0	1	0	4	0.33333333	
Conway	Emmet	26 49722	2649722	0	0	0	1	0	1	1	0	0	1	0	0	4	0.33333333	
Grayling	Crawford	26 49738	2649738	0	0	1	1	0	0	0	0	0	1	0	1	4	0.33333333	
Harbor Springs	Emmet	26 49740	2649740	0	0	0	1	0	0	1	0	1	1	0	0	4	0.33333333	
Hawks	Presque Isle	26 49743	2649743	0	0	0	1	0	0	1	0	1	0	0	1	4	0.33333333	
Herron	Alpena	26 49744	2649744	0	0	0	1	0	0	1	0	1	0	0	1	4	0.33333333	
Kinross	Chippewa	26 49752	2649752	0	0	0	0	1	0	0	1	0	1	1	0	4	0.33333333	
Lachine	Alpena	26 49753	2649753	0	0	0	1	0	0	1	0	0	0	1	1	4	0.33333333	
Moran	Mackinac	26 49760	2649760	0	0	0	1	1	0	0	0	0	1	0	1	4	0.33333333	
Ossineke	Alpena	26 49766	2649766	0	0	1	1	0	0	0	1	0	0	0	1	4	0.33333333	
Paradise	Chippewa	26 49768	2649768	0	0	0	1	0	0	0	0	1	1	0	1	4	0.33333333	
Rudyard	Chippewa	26 49780	2649780	0	0	0	1	1	0	0	1	0	1	0	0	4	0.33333333	
Beaver Island	Charlevoix	26 49782	2649782	0	0	0	1	0	0	1	0	1	0	1	0	4	0.33333333	
Vanderbilt	Otsego	26 49795	2649795	0	0	0	1	0	0	1	0	0	0	1	1	4	0.33333333	
Kingsford	Dickinson	26 49802	2649802	0	0	1	0	0	0	1	1	0	0	0	1	4	0.33333333	
Au Train	Alger	26 49806	2649806	0	0	0	1	0	0	1	0	0	1	0	1	4	0.33333333	
Chatham	Alger	26 49816	2649816	0	0	0	1	0	0	0	0	1	1	0	1	4	0.33333333	
Cooks	Schoolcraft	26 49817	2649817	0	0	0	1	1	0	0	1	1	0	0	0	4	0.33333333	
Daggett	Menominee	26 49821	2649821	0	0	0	1	0	0	1	0	0	1	0	1	4	0.33333333	
Rumely	Alger	26 49826	2649826	0	1	0	0	0	1	0	0	0	1	0	1	4	0.33333333	
Engadine	Mackinac	26 49827	2649827	0	0	0	0	1	0	0	0	1	1	0	1	4	0.33333333	
Hermansville	Menominee	26 49847	2649847	0	0	0	1	0	0	0	0	0	1	1	1	4	0.33333333	
Norway	Dickinson	26 49870	2649870	0	1	1	0	0	0	1	1	0	0	0	0	4	0.33333333	
Amasa	Iron	26 49903	2649903	0	0	0	1	0	1	1	0	1	0	0	0	4	0.33333333	
Calumet	Houghton	26 49913	2649913	0	0	1	0	0	0	1	0	0	1	0	1	4	0.33333333	
Copper City	Houghton	26 49917	2649917	0	0	0	1	0	0	1	1	0	1	0	0	4	0.33333333	
Crystal Falls	Iron	26 49920	2649920	0	0	1	1	0	0	1	0	1	0	0	0	4	0.33333333	
Dodgeville	Houghton	26 49921	2649921	0	0	0	0	1	1	0	1	0	1	0	0	4	0.33333333	
Dollar Bay	Houghton	26 49922	2649922	0	0	0	1	0	0	1	1	0	0	0	0	4	0.33333333	
Gaastra	Iron	26 49927	2649927	0	1	0	1	0	1	1	0	0	0	0	0	4	0.33333333	
Lanse	Baraga	26 49946	2649946	0	0	0	0	1	0	1	1	0	0	0	0	4	0.33333333	
Marenisco	Gogebic	26 49947	2649947	0	0	0	1	0	0	1	1	0	1	0	0	4	0.33333333	
Mohawk	Keweenaw	26 49950	2649950	0	0	0	0	0	0	1	1	0	1	0	1	4	0.33333333	
Ontonagon	Ontonagon	26 49953	2649953	1	0	0	1	0	0	0	1	0	0	0	0	4	0.33333333	
Pelkie	Houghton	26 49958	2649958	0	0	0	1	0	0	1	0	1	1	0	0	4	0.33333333	
Trout Creek	Ontonagon	26 49967	2649967	0	0	0	1	0	0	1	0	1	1	0	0	4	0.33333333	
White Pine	Ontonagon	26 49971	2649971	0	0	0	0	1	0	1	0	0	1	1	0	4	0.33333333	
Fair Haven	Saint Clair	26 48023	2648023	0	1	1	1	0	0	0	1	0	1	0	0	5	0.41666667	
Goodells	Saint Clair	26 48027	2648027	0	1	0	1	0	0	0	1	0	1	1	1	5	0.41666667	
Hazel Park	Oakland	26 48030	2648030	0	0	1	0	0	0	1	1	0	1	1	0	5	0.41666667	
Clinton Township	Macomb	26 48035	2648035	0	1	0	1	0	0	0	1	0	1	1	0	5	0.41666667	
Marysville	Saint Clair	26 48040	2648040	0	0	1	1	0	0	1	1	0	0	1	0	5	0.41666667	
Harrison Township	Macomb	26 48045	2648045	1	0	0	1	0	0	1	0	0	1	0	0	5	0.41666667	
Saint Clair	Saint Clair	26 48079	2648079	1	1	0	1	0	0	0	0	0	0	1	1	5	0.41666667	
Saint Clair Shores	Macomb	26 48080	2648080	1	1	0	1	0	0	1	0	0	0	1	0	5	0.41666667	
Yale	Saint Clair	26 48097	2648097	0	1	1	1	0	0	0	0	0	0	1	1	5	0.41666667	
Allen Park	Wayne	26 48101	2648101	0	1	0	1	1	0	0	0	0	1	1	0	5	0.41666667	
Dearborn	Wayne	26 48120	2648120	0	1	0	1	0	0	1	1	0	1	0	0	5	0.41666667	
Newport	Monroe	26 48166	2648166	0	1	0	1	1	0	0	1	0	0	1	0	5	0.41666667	
Trenton	Wayne	26 48183	2648183	1	1	0	0	0	0	1	1	0	0	1	0	5	0.41666667	
Wyandotte	Wayne	26 48192	2648192	0	1	0	1	0	0	0	1	0	0	1	0	5	0.41666667	
Ypsilanti	Washtenaw	26 48197	2648197	0	1	0	1	1	0	0	1	0	1	0	0	5	0.41666667	
Waterford	Oakland	26 48327	2648327	0	1	0	1	0	0	1	1	0	0	1	0	5	0.41666667	
Waterford	Oakland	26 48328	2648328	0	1	0	1	0	0	1	1	0	0	1	0	5	0.41666667	
Waterford	Oakland	26 48329	2648329	1	0	1	1	0	0	1	0	0	0	1	0	5	0.41666667	
Farmington	Oakland	26 48336	2648336	0	1	0	0	1	0	1	1	0	0	1	0	5	0.41666667	
Bad Axe	Huron	26 48413	2648413	1	0	1	1	0	0	1	1	0	0	0	0	5	0.41666667	
Byron	Shiawassee	26 48418	2648418	1	1	1	0	0	0	0	0	0	0	1	1	5	0.41666667	
Clio	Genesee	26 48420	2648420	1	1	1	0	0	0	0	0	0	0	1	1	5	0.41666667	
Davison	Genesee	26 48423	2648423	0	1	0	0	0	0	1	1	0	0	1	1	5	0.41666667	
Decker	Sanilac	26 48426	2648426	0	0	0	1	0	1	0	1	0	0	1	1	5	0.41666667	
Fillon	Huron	26 48432	2648432	0	1	1	1	0	0	1	0	0	0	0	1	5	0.41666667	
Forestville	Sanilac	26 48434	2648434	0	0	0	1	0	1	1	1	0	0	0	1	5	0.41666667	
Grand Blanc	Genesee	26 48439	2648439	1	1	0	0	1	0	0	1	0	0	1	0	5	0.41666667	
Lapeer	Lapeer	26 48446	2648446	0	1	1	0	0	0	0	0	1	0	1	1	5	0.41666667	
North Branch	Lapeer	26 48461	2648461	0	1	0	0	0	0	0	1	1	0	1	1	5	0.41666667	
Otter Lake	Lapeer	26 48464	2648464	0	1	1	0	0	0	0	0	1	0	1	1	5	0.41666667	
Port Sanilac	Sanilac	26 48469	2648469	0	0	0	1	0	0	1	0	1	0	1	1	5</		

Greenville	Montcalm	26 48838	2648838	1	1	0	0	0	0	0	1	0	0	1	1	5	0.41666667
Henderson	Shiawassee	26 48841	2648841	0	0	0	0	0	1	0	1	1	0	1	1	5	0.41666667
Lake Odessa	Ion	26 48849	2648849	1	0	1	1	0	0	0	0	0	0	1	1	5	0.41666667
Orleans	Ion	26 48865	2648865	0	0	1	0	0	1	0	0	1	0	1	1	5	0.41666667
Rosebush	Isabella	26 48878	2648878	0	1	0	1	0	0	0	1	0	1	0	1	5	0.41666667
Sidney	Montcalm	26 48885	2648885	0	0	0	1	0	1	1	0	0	0	1	1	5	0.41666667
Sunfield	Eaton	26 48890	2648890	0	1	1	0	0	0	0	0	1	0	1	1	5	0.41666667
Woodland	Barry	26 48897	2648897	0	0	1	0	1	1	0	0	0	0	1	1	5	0.41666667
Lansing	Ingham	26 48933	2648933	0	1	0	1	0	1	0	0	0	1	1	0	5	0.41666667
Kalamazoo	Kalamazoo	26 49004	2649004	1	1	0	0	1	0	1	1	0	0	0	0	5	0.41666667
Kalamazoo	Kalamazoo	26 49008	2649008	0	0	1	1	0	0	1	1	0	1	0	0	5	0.41666667
Breedsville	Van Buren	26 49027	2649027	0	0	0	1	0	1	1	0	1	0	0	1	5	0.41666667
Burlington	Calhoun	26 49029	2649029	0	1	0	0	0	1	0	1	0	1	0	1	5	0.41666667
Centreville	Saint Joseph	26 49032	2649032	0	0	1	0	0	0	0	1	0	1	1	1	5	0.41666667
Decatur	Van Buren	26 49045	2649045	0	0	0	1	1	0	1	0	1	0	0	1	5	0.41666667
Delton	Barry	26 49046	2649046	1	0	1	1	0	0	1	0	0	0	0	1	5	0.41666667
Marshall	Calhoun	26 49068	2649068	1	0	0	1	0	0	1	0	0	1	0	1	5	0.41666667
Martin	Allegan	26 49070	2649070	0	1	0	0	1	0	0	1	0	0	1	1	5	0.41666667
Nashville	Barry	26 49073	2649073	1	1	1	0	0	0	0	0	0	0	1	1	5	0.41666667
Sherwood	Branch	26 49089	2649089	0	1	1	0	0	0	0	1	0	1	0	1	5	0.41666667
Tekonsha	Calhoun	26 49092	2649092	0	0	0	1	0	0	0	1	1	1	1	0	5	0.41666667
Baroda	Berrien	26 49101	2649101	0	1	1	1	1	0	1	0	0	0	0	0	5	0.41666667
New Buffalo	Berrien	26 49117	2649117	0	0	0	1	0	0	1	1	1	1	0	0	5	0.41666667
Niles	Berrien	26 49120	2649120	0	1	1	1	0	0	0	1	0	0	1	0	5	0.41666667
Sodus	Berrien	26 49126	2649126	1	1	0	0	1	0	0	1	0	0	0	1	5	0.41666667
Addison	Lenawee	26 49220	2649220	0	0	0	1	0	0	1	1	0	1	0	1	5	0.41666667
Allen	Hillsdale	26 49227	2649227	0	0	0	1	0	1	1	0	0	0	1	1	5	0.41666667
Camden	Hillsdale	26 49232	2649232	0	0	0	1	0	0	0	1	1	0	1	1	5	0.41666667
Clayton	Lenawee	26 49235	2649235	0	0	0	1	0	0	1	1	0	0	1	1	5	0.41666667
Concord	Jackson	26 49237	2649237	1	1	0	0	0	0	0	1	0	0	1	1	5	0.41666667
Deerfield	Lenawee	26 49238	2649238	0	1	0	0	0	0	1	0	0	1	1	1	5	0.41666667
Homer	Calhoun	26 49245	2649245	1	0	0	0	0	0	0	1	0	1	1	1	5	0.41666667
Jonesville	Hillsdale	26 49250	2649250	0	0	1	1	0	0	0	0	0	1	1	1	5	0.41666667
Manitou Beach	Lenawee	26 49253	2649253	1	0	0	1	0	0	1	0	0	1	0	1	5	0.41666667
Morenci	Lenawee	26 49256	2649256	1	1	0	1	0	0	0	1	0	0	0	1	5	0.41666667
North Adams	Hillsdale	26 49262	2649262	0	0	1	1	0	0	0	1	1	1	0	1	5	0.41666667
Parma	Jackson	26 49269	2649269	1	1	0	0	0	0	0	1	0	0	1	1	5	0.41666667
Pittsford	Hillsdale	26 49271	2649271	0	1	1	1	0	0	0	0	0	1	0	1	5	0.41666667
Springport	Jackson	26 49284	2649284	1	1	1	0	0	0	0	0	0	0	1	1	5	0.41666667
Tipton	Lenawee	26 49287	2649287	0	1	1	1	0	0	0	0	0	1	0	0	5	0.41666667
Waldron	Hillsdale	26 49288	2649288	1	1	0	1	0	0	0	0	0	0	1	1	5	0.41666667
Bailey	Muskegon	26 49303	2649303	0	0	0	0	0	1	1	0	0	1	1	1	5	0.41666667
Blanchard	Isabella	26 49310	2649310	0	1	1	0	0	0	0	0	1	1	0	1	5	0.41666667
Mecosta	Mecosta	26 49332	2649332	0	1	0	1	0	0	1	1	0	0	0	1	5	0.41666667
Newaygo	Newaygo	26 49337	2649337	0	0	0	1	0	0	1	1	1	0	0	1	5	0.41666667
Rodney	Mecosta	26 49342	2649342	1	1	1	0	0	0	0	0	1	0	0	1	5	0.41666667
Trufant	Montcalm	26 49347	2649347	0	1	0	0	0	1	0	1	0	0	1	1	5	0.41666667
Custer	Mason	26 49405	2649405	0	0	0	1	0	0	1	0	1	1	0	1	5	0.41666667
Douglas	Allegan	26 49406	2649406	0	0	0	1	0	1	1	1	0	1	0	0	5	0.41666667
Free Soil	Mason	26 49411	2649411	0	0	0	1	1	0	0	0	1	1	0	1	5	0.41666667
Hesperia	Oceana	26 49421	2649421	1	0	0	1	0	0	0	1	0	0	1	1	5	0.41666667
Holton	Muskegon	26 49425	2649425	1	1	0	0	0	0	0	0	0	1	1	1	5	0.41666667
Muskegon	Muskegon	26 49440	2649440	0	0	0	1	0	1	1	0	0	1	1	0	5	0.41666667
Nunica	Ottawa	26 49448	2649448	0	1	1	1	1	0	0	0	1	0	0	0	5	0.41666667
Pullman	Allegan	26 49450	2649450	0	1	0	0	1	1	0	1	0	0	1	0	5	0.41666667
Scottville	Mason	26 49454	2649454	0	0	1	0	0	0	0	1	1	1	0	1	5	0.41666667
Grand Rapids	Kent	26 49503	2649503	0	0	0	1	1	0	1	1	0	1	0	0	5	0.41666667
Grand Rapids	Kent	26 49504	2649504	0	0	0	1	0	0	1	1	0	1	1	0	5	0.41666667
Grand Rapids	Kent	26 49508	2649508	0	1	0	0	1	0	0	0	0	1	1	0	5	0.41666667
Wyoming	Kent	26 49509	2649509	0	1	0	1	1	0	0	1	0	0	1	0	5	0.41666667
Wyoming	Kent	26 49519	2649519	0	1	0	1	1	0	0	0	0	0	1	0	5	0.41666667
Grand Rapids	Kent	26 49548	2649548	0	1	0	0	1	0	0	1	0	1	1	0	5	0.41666667
Cadillac	Wexford	26 49601	2649601	1	0	0	1	0	0	0	1	0	1	0	1	5	0.41666667
Alba	Antrim	26 49611	2649611	0	0	0	0	0	1	0	1	0	1	1	1	5	0.41666667
Central Lake	Antrim	26 49622	2649622	0	0	1	1	0	0	0	0	0	1	1	1	5	0.41666667
Evart	Osceola	26 49631	2649631	1	0	0	1	0	0	1	1	0	0	0	1	5	0.41666667
Falmouth	Missaukee	26 49632	2649632	0	0	0	1	0	0	1	1	0	0	1	1	5	0.41666667
Irons	Lake	26 49644	2649644	0	0	0	1	0	0	1	0	1	1	0	1	5	0.41666667
Lake City	Missaukee	26 49651	2649651	1	1	0	1	0	0	0	1	0	0	0	1	5	0.41666667
Luther	Lake	26 49656	2649656	0	0	0	1	0	0	1	0	1	1	1	0	5	0.41666667
Manton	Wexford	26 49663	2649663	1	0	1	1	0	0	0	1	0	0	0	1	5	0.41666667
Merritt	Missaukee	26 49667	2649667	0	1	0	0	0	1	0	1	1	0	0	1	5	0.41666667
Rapid City	Kalkaska	26 49676	2649676	0	0	0	1	0	0	0	0	1	1	0	1	5	0.41666667
South Boardman	Kalkaska	26 49680	2649680	0	1	0	0	0	0	0	0	1	1	1	1	5	0.41666667
Wellston	Manistee	26 49689	2649689	0	0	0	0	0	0	1	0	1	1	1	1	5	0.41666667
Atlanta	Montmorency	26 49709	2649709	0	0	0	1	0	0	1	0	1	0	1	1	5	0.41666667
Barbeau	Chippewa	26 49710	2649710	0	0	0	1	0	1	1	0	1	0	1	0	5	0.41666667
Brutus	Emmet	26 49716	2649716	0	0	0	0	1	1	0	0	1	1	0	1	5	0.41666667
Burt Lake	Cheboygan	26 49717	2649717	0	0	0	1	0	1	1	0	0	1	0	1	5	0.41666667
Charlevoix	Charlevoix	26 49720	2649720	0	0	0	1	0	0	1	1	1	1	0	0	5	0.41666667
Cheboygan	Cheboygan	26 49721	2649721	0	0	0	1	0	0	1	0	1	1	0	1	5	0.41666667
Drummond Island	Chippewa	26 49726	2649726	0	0	0	1	0	0	1	0	1	0	1	1	5	0.41666667
Eckerman	Chippewa	26 49728	2649728	0	0	0	1	1	0	0	0	1	1	0	1	5	0.41666667
Elmira	Otsego	26 49730	2649730	0	0	1	1	0	0	0	0	0	1	1	1	5	0.41666667
Frederic	Crawford	26 49733	2649733	0	0	0	1	0	0	0	1	1	0	1	1	5	0.41666667
Gaylord	Otsego	26 49735	2649735	0	0	0	1	0	0	0	1	0	1	1	1	5	0.41666667
Goetzville	Chippewa	26 49736	2649736	0	0	0	1	0	1	1	0	1	0	1	0	5	0.41666667
Hulbert	Chippewa	26 49748	2649748	0	1	0	1	0	0	0	0	1	1	0	1	5	0.41666667
Indian River	Cheboygan	26 49749	2649749	0	0	0	1	0	0	1	0	0	1	1	1	5	0.41666667
Millersburg	Presque Isle	26 49759	2649759	0	1	1	1	0	0	1	0	1	0	0	0	5	0.41666

Bergland	Ontonagon	26 49910	2649910	0	0	0	1	0	0	1	0	1	1	1	0	5	0.41666667
Bruce Crossing	Ontonagon	26 49912	2649912	0	1	0	1	0	0	1	0	0	1	1	0	5	0.41666667
Covington	Baraga	26 49919	2649919	0	0	0	0	0	1	0	1	1	1	1	0	5	0.41666667
Hancock	Houghton	26 49930	2649930	0	0	0	1	0	0	1	0	1	1	0	1	5	0.41666667
Iron River	Iron	26 49935	2649935	1	1	0	1	0	0	1	0	1	0	0	0	5	0.41666667
Mass City	Ontonagon	26 49948	2649948	0	0	0	0	1	1	0	1	1	1	0	0	5	0.41666667
Sidnaw	Houghton	26 49961	2649961	0	0	0	1	0	1	1	0	1	0	0	0	5	0.41666667
Skaneec	Baraga	26 49962	2649962	0	1	0	0	1	1	0	0	1	1	0	0	5	0.41666667
Wakefield	Gogebic	26 49968	2649968	0	1	0	1	0	0	1	0	1	1	0	0	5	0.41666667
Watersmeet	Gogebic	26 49969	2649969	0	0	1	1	0	0	1	0	1	1	0	0	5	0.41666667
Center Line	Macomb	26 48015	2648015	0	1	1	1	0	0	1	0	1	0	1	0	6	0.5
Fraser	Macomb	26 48026	2648026	0	1	0	1	0	0	1	1	1	0	1	0	6	0.5
New Haven	Macomb	26 48048	2648048	0	1	1	0	0	0	0	1	0	0	1	1	6	0.5
Smiths Creek	Saint Clair	26 48074	2648074	0	0	1	1	0	0	0	1	0	1	1	1	6	0.5
Southfield	Oakland	26 48076	2648076	0	1	0	0	1	0	1	1	1	0	1	0	6	0.5
Saint Clair Shores	Macomb	26 48082	2648082	0	1	1	1	0	0	1	0	1	0	1	0	6	0.5
Warren	Macomb	26 48088	2648088	1	1	0	1	0	0	1	0	1	0	1	0	6	0.5
Warren	Macomb	26 48093	2648093	1	1	0	1	1	0	1	0	0	0	1	0	6	0.5
Belleville	Wayne	26 48111	2648111	0	1	0	0	1	0	1	1	1	0	1	0	6	0.5
Dearborn	Wayne	26 48124	2648124	1	1	0	1	0	0	1	1	0	0	1	0	6	0.5
Dearborn	Wayne	26 48126	2648126	0	1	0	1	0	0	0	1	1	1	1	0	6	0.5
Dearborn Heights	Wayne	26 48127	2648127	0	1	0	1	0	0	1	1	1	0	1	0	6	0.5
Dearborn	Wayne	26 48128	2648128	0	1	0	1	0	0	1	1	1	0	1	0	6	0.5
Westland	Wayne	26 48185	2648185	0	1	0	1	0	0	1	1	0	1	1	0	6	0.5
Southgate	Wayne	26 48195	2648195	1	1	1	0	0	0	1	1	0	0	1	0	6	0.5
Detroit	Wayne	26 48201	2648201	0	1	0	1	0	0	1	1	1	1	0	0	6	0.5
Oak Park	Oakland	26 48237	2648237	0	1	0	0	1	0	1	1	1	0	1	0	6	0.5
Redford	Wayne	26 48239	2648239	0	1	1	0	1	0	1	1	0	0	1	0	6	0.5
Redford	Wayne	26 48240	2648240	0	1	1	0	1	0	1	1	0	0	1	0	6	0.5
Burt	Saginaw	26 48417	2648417	0	0	0	0	0	1	0	1	0	1	1	1	6	0.5
Flushing	Genesee	26 48433	2648433	0	1	0	0	1	0	1	0	1	0	1	1	6	0.5
Harbor Beach	Huron	26 48441	2648441	1	0	1	1	0	0	1	0	1	0	0	1	6	0.5
Lennon	Genesee	26 48449	2648449	1	1	1	0	0	0	0	0	1	0	1	1	6	0.5
Lexington	Sanilac	26 48450	2648450	0	0	0	1	0	0	1	0	1	1	1	1	6	0.5
Marlette	Sanilac	26 48453	2648453	0	1	0	1	0	0	0	1	1	0	1	1	6	0.5
Melvin	Sanilac	26 48454	2648454	0	0	0	1	0	1	0	1	1	0	1	1	6	0.5
Montrose	Genesee	26 48457	2648457	1	1	1	0	0	0	0	0	1	0	1	1	6	0.5
Snover	Sanilac	26 48472	2648472	0	1	1	1	0	0	0	0	1	0	1	1	6	0.5
Swartz Creek	Genesee	26 48473	2648473	1	1	1	0	0	0	0	1	0	0	1	1	6	0.5
Alger	Arenac	26 48610	2648610	0	1	0	1	0	0	1	0	1	0	1	1	6	0.5
Beaverton	Gladwin	26 48612	2648612	1	1	0	1	0	0	1	0	1	0	0	1	6	0.5
Bentley	Bay	26 48613	2648613	1	1	0	0	0	0	1	0	0	1	1	0	6	0.5
Brant	Saginaw	26 48614	2648614	1	1	0	0	0	0	0	1	1	0	1	1	6	0.5
Houghton Lake	Roscommon	26 48629	2648629	0	0	0	1	0	0	1	1	1	0	1	1	6	0.5
Pinconning	Bay	26 48650	2648650	0	1	0	0	0	0	0	1	1	1	1	1	6	0.5
Prudenville	Roscommon	26 48651	2648651	0	1	0	1	0	0	1	0	1	0	1	1	6	0.5
Roscommon	Roscommon	26 48653	2648653	1	0	0	1	0	0	1	0	1	0	1	1	6	0.5
Saint Charles	Saginaw	26 48655	2648655	1	0	1	1	0	0	0	0	0	1	1	1	6	0.5
Sterling	Arenac	26 48659	2648659	0	1	0	1	0	0	0	1	1	0	1	1	6	0.5
Wheeler	Gratiot	26 48662	2648662	0	1	0	0	1	1	0	1	0	0	1	1	6	0.5
Akron	Tuscola	26 48701	2648701	1	0	1	1	0	0	1	0	1	0	0	1	6	0.5
Barton City	Alcona	26 48705	2648705	0	1	0	1	1	0	1	0	1	0	0	1	6	0.5
Bay City	Bay	26 48706	2648706	1	1	0	0	0	0	1	1	1	0	1	1	6	0.5
Bay Port	Huron	26 48720	2648720	0	1	0	1	0	1	1	0	1	0	0	1	6	0.5
Black River	Alcona	26 48721	2648721	0	0	0	1	0	1	1	0	1	0	1	1	6	0.5
Caro	Tuscola	26 48723	2648723	1	0	1	1	0	0	1	0	1	0	0	1	6	0.5
Essexville	Bay	26 48732	2648732	1	1	0	0	0	0	1	1	1	0	1	0	6	0.5
Gagetown	Tuscola	26 48735	2648735	0	0	0	1	0	1	1	1	1	0	0	1	6	0.5
Greenbush	Alcona	26 48738	2648738	1	0	0	1	0	0	1	0	1	1	0	1	6	0.5
Harrisville	Alcona	26 48740	2648740	0	0	1	1	0	0	1	0	1	0	1	1	6	0.5
Long Lake	Iosco	26 48743	2648743	0	0	0	1	0	1	1	0	0	1	1	1	6	0.5
Mayville	Tuscola	26 48744	2648744	0	1	1	1	0	0	0	0	1	0	1	1	6	0.5
Oscoda	Iosco	26 48750	2648750	1	0	0	1	0	0	1	0	0	1	1	1	6	0.5
Silverwood	Lapeer	26 48760	2648760	0	1	0	1	1	0	1	0	0	0	1	1	6	0.5
Whittemore	Iosco	26 48770	2648770	0	1	0	1	0	0	1	0	1	0	1	1	6	0.5
Ashley	Gratiot	26 48806	2648806	0	0	0	1	0	1	1	1	0	0	1	1	6	0.5
Carson City	Montcalm	26 48811	2648811	0	1	0	1	0	0	1	1	0	0	1	1	6	0.5
Elwell	Gratiot	26 48832	2648832	0	0	0	0	1	1	0	1	1	1	0	1	6	0.5
Hubbardston	Ionia	26 48845	2648845	0	0	0	1	0	1	1	0	1	0	1	1	6	0.5
Ionia	Ionia	26 48846	2648846	1	0	1	1	0	0	0	1	1	0	1	1	6	0.5
Mcbrides	Montcalm	26 48852	2648852	0	0	0	1	0	0	1	1	1	0	0	1	6	0.5
Mount Pleasant	Isabella	26 48858	2648858	1	0	1	1	0	0	1	1	1	0	1	0	6	0.5
Pompeii	Gratiot	26 48874	2648874	0	0	0	1	1	1	1	0	1	0	1	1	6	0.5
Saint Louis	Gratiot	26 48880	2648880	1	1	0	0	0	0	0	1	0	1	1	1	6	0.5
Sheridan	Montcalm	26 48884	2648884	1	1	1	0	0	0	0	0	1	0	1	1	6	0.5
Sumner	Gratiot	26 48889	2648889	0	1	0	1	0	1	1	0	0	1	0	1	6	0.5
Kalamazoo	Kalamazoo	26 49006	2649006	0	0	1	1	0	0	0	1	0	1	1	0	6	0.5
Athens	Calhoun	26 49011	2649011	0	1	0	0	0	0	0	1	1	1	1	1	6	0.5
Coloma	Berrien	26 49038	2649038	0	1	0	1	0	0	1	1	1	0	1	1	6	0.5
Kalamazoo	Kalamazoo	26 49048	2649048	0	1	1	0	1	0	1	1	0	0	1	0	6	0.5
Leonidas	Saint Joseph	26 49066	2649066	0	1	0	0	0	1	1	0	1	1	0	1	6	0.5
Marcellus	Cass	26 49067	2649067	0	1	0	1	0	0	0	0	1	0	1	1	6	0.5
Mendon	Saint Joseph	26 49072	2649072	1	1	1	0	0	0	0	0	1	0	1	1	6	0.5
Three Rivers	Saint Joseph	26 49093	2649093	1	1	0	0	0	0	0	1	0	1	1	1	6	0.5
New Troy	Berrien	26 49119	2649119	0	1	0	0	0	1	0	1	1	1	0	1	6	0.5
Union Pier	Berrien	26 49129	2649129	0	1	1	1	0	0	1	0	1	1	0	0	6	0.5
Jackson	Jackson	26 49202	2649202	1	1	0	0	0	0	1	1	1	1	1	0	6	0.5
Britton	Lenawee	26 49229	2649229	0	1	1	1	0	0	0	0	1	0	1	1	6	0.5
Reading	Hillsdale	26 49274	2649274	1	0	0	1	0	0	0	1	0	1	1	1	6	0.5
Tecumseh	Lenawee	26 49286	2649286	1	0	0	1	0	0	0	1	0	1	0	1	6	0.5
Baldwin	Lake	26 49304	2649304	0	1	0	1	1	0	0	1	0	1	1	1	6	0.5
Big Rapids	Mecosta	26 49307	2649307	1	0	0	1	0	0	1	1	0	1	0	1	6	0.5
Shelbyville	Allegan	26 49344	2649344	0	1	1	0	0	0	0	0	1	0	1	1	6	0.5
White Cloud	Newaygo	26 49349	2649349	0	0	1	1	0	0	0	1	0	0	1	1	6	0.5
Ravenna	Muskegon	26 49451	2														

Naubinway	Mackinac	26 49762	2649762	0	0	0	1	1	0	1	0	1	1	0	1	0.5
Oden	Emmet	26 49764	2649764	0	1	0	1	0	1	1	1	0	1	0	0	0.5
Wolverine	Cheboygan	26 49799	2649799	1	0	0	0	1	1	0	0	0	1	1	1	0.5
Deerton	Alger	26 49822	2649822	0	0	0	1	0	1	1	0	1	1	0	1	0.5
Eben Junction	Alger	26 49825	2649825	0	0	0	1	0	1	1	0	1	1	0	1	0.5
Garden	Delta	26 49835	2649835	1	0	1	1	1	0	1	0	1	0	0	0	0.5
Germfask	Schoolcraft	26 49836	2649836	0	1	1	1	0	0	1	0	1	0	0	1	0.5
Gould City	Mackinac	26 49838	2649838	0	0	0	1	1	0	1	0	1	1	0	1	0.5
Munising	Alger	26 49862	2649862	0	0	0	1	1	0	1	0	1	1	0	1	0.5
Palmer	Marquette	26 49871	2649871	0	1	0	0	0	1	1	1	1	0	0	1	0.5
Perronville	Menominee	26 49873	2649873	0	0	0	1	0	1	1	0	0	1	1	1	0.5
Shingleton	Alger	26 49884	2649884	0	1	0	0	1	1	0	0	1	1	0	1	0.5
Spalding	Menominee	26 49886	2649886	0	0	0	1	0	0	1	1	1	1	0	1	0.5
Ahmeek	Keweenaw	26 49901	2649901	0	1	0	1	0	1	1	0	0	1	0	1	0.5
Caspian	Iron	26 49915	2649915	0	1	1	1	0	1	1	1	0	0	0	0	0.5
Ironwood	Gogebic	26 49938	2649938	1	1	1	1	0	0	1	0	0	1	0	0	0.5
Kearsarge	Houghton	26 49942	2649942	0	0	0	1	0	1	1	1	0	1	0	1	0.5
Algonac	Saint Clair	26 48001	2648001	1	0	0	1	0	0	1	0	1	1	1	1	0.583333333
Southfield	Oakland	26 48033	2648033	0	1	0	0	1	0	1	1	1	1	1	0	0.583333333
Southfield	Oakland	26 48034	2648034	0	1	0	0	1	0	1	1	1	1	1	0	0.583333333
Clinton Township	Macomb	26 48036	2648036	0	1	0	1	0	0	1	1	1	1	1	0	0.583333333
Taylor	Wayne	26 48180	2648180	0	1	1	1	0	0	1	1	0	1	1	0	0.583333333
Wayne	Wayne	26 48184	2648184	0	1	1	1	0	0	1	1	0	1	1	0	0.583333333
Detroit	Wayne	26 48202	2648202	0	1	1	1	1	0	1	1	0	1	0	0	0.583333333
Detroit	Wayne	26 48208	2648208	0	1	1	1	1	0	1	1	1	0	0	0	0.583333333
Croswell	Sanilac	26 48422	2648422	0	0	1	1	1	0	0	1	0	1	1	1	0.583333333
Genesee	Genesee	26 48437	2648437	0	1	1	0	0	1	0	1	0	1	1	1	0.583333333
Burton	Genesee	26 48509	2648509	0	1	1	1	1	0	1	0	1	0	1	0	0.583333333
Burton	Genesee	26 48519	2648519	1	1	1	1	0	0	0	1	0	1	1	0	0.583333333
Saginaw	Saginaw	26 48607	2648607	1	1	0	1	1	0	1	0	1	1	0	0	0.583333333
Fairview	Oscoda	26 48621	2648621	0	0	1	1	0	0	1	0	1	1	1	1	0.583333333
Gladwin	Gladwin	26 48624	2648624	1	0	1	1	0	0	1	0	1	0	1	1	0.583333333
Higgins Lake	Roscommon	26 48627	2648627	0	0	0	1	0	1	1	1	0	1	1	1	0.583333333
Lake	Clare	26 48632	2648632	1	0	1	1	0	0	1	0	1	1	0	1	0.583333333
Au Gres	Arenac	26 48703	2648703	1	0	0	1	0	0	1	0	1	1	1	1	0.583333333
Bay City	Bay	26 48708	2648708	0	1	1	0	0	0	1	1	1	1	1	0	0.583333333
Clifford	Lapeer	26 48727	2648727	0	1	0	1	0	0	1	1	0	1	1	1	0.583333333
Ovid	Clinton	26 48866	2648866	1	1	1	0	0	0	1	1	0	0	1	1	0.583333333
Winn	Isabella	26 48896	2648896	0	1	0	1	0	0	1	0	1	0	0	1	0.583333333
Battle Creek	Calhoun	26 49015	2649015	1	1	1	0	1	0	0	1	0	1	1	0	0.583333333
Bloomingtondale	Van Buren	26 49026	2649026	0	1	0	1	1	1	1	0	1	0	0	1	0.583333333
Cassopolis	Cass	26 49031	2649031	0	1	0	1	1	0	0	1	1	0	1	1	0.583333333
Constantine	Saint Joseph	26 49042	2649042	0	1	0	0	0	0	1	1	1	1	1	1	0.583333333
Covert	Van Buren	26 49043	2649043	1	0	0	1	1	1	0	1	0	1	1	1	0.583333333
Grand Junction	Van Buren	26 49056	2649056	0	0	1	1	1	0	1	0	1	0	1	1	0.583333333
Hartford	Van Buren	26 49057	2649057	1	0	0	1	1	0	0	1	1	0	1	1	0.583333333
Nottawa	Saint Joseph	26 49075	2649075	0	1	0	1	0	1	1	0	1	1	1	1	0.583333333
Olivet	Eaton	26 49076	2649076	1	1	1	0	0	0	0	1	1	0	1	1	0.583333333
Sturgis	Saint Joseph	26 49091	2649091	1	0	1	0	0	1	0	0	1	1	1	1	0.583333333
White Pigeon	Saint Joseph	26 49099	2649099	1	0	1	1	0	0	1	0	1	1	0	1	0.583333333
Gallen	Berrien	26 49113	2649113	0	1	1	1	0	0	1	0	1	1	1	1	0.583333333
Jackson	Jackson	26 49203	2649203	0	1	1	0	0	1	0	1	1	1	1	0	0.583333333
Hillsdale	Hillsdale	26 49242	2649242	0	1	0	1	0	0	1	1	1	1	0	1	0.583333333
Jasper	Lenawee	26 49248	2649248	0	0	1	1	1	1	1	0	0	0	1	1	0.583333333
Litchfield	Hillsdale	26 49252	2649252	0	0	0	1	0	0	1	1	1	1	1	1	0.583333333
Michigan Center	Jackson	26 49254	2649254	1	0	0	0	0	1	0	1	1	0	1	1	0.583333333
Napoleon	Jackson	26 49261	2649261	0	1	0	0	1	1	0	0	1	1	1	1	0.583333333
Sand Creek	Lenawee	26 49279	2649279	0	0	1	1	1	1	0	1	0	0	1	1	0.583333333
Somersett Center	Hillsdale	26 49282	2649282	0	0	0	1	0	1	1	0	1	1	1	1	0.583333333
Barryton	Mecosta	26 49305	2649305	1	1	1	1	0	0	1	0	1	0	0	1	0.583333333
Bitely	Newaygo	26 49309	2649309	0	1	0	1	1	1	1	0	1	0	0	1	0.583333333
Brohman	Newaygo	26 49312	2649312	0	1	0	1	1	1	1	0	1	0	0	1	0.583333333
Coral	Montcalm	26 49322	2649322	0	0	0	1	0	1	1	1	0	1	1	1	0.583333333
Fountain	Mason	26 49410	2649410	1	0	1	1	0	0	1	1	1	0	0	1	0.583333333
Ludington	Mason	26 49431	2649431	1	0	0	1	0	0	1	1	1	1	0	1	0.583333333
Muskegon	Muskegon	26 49441	2649441	1	1	1	0	0	0	1	1	0	1	1	0	0.583333333
Muskegon	Muskegon	26 49442	2649442	1	1	1	0	1	0	0	1	0	1	1	0	0.583333333
New Era	Oceana	26 49446	2649446	0	1	1	1	0	0	1	0	0	1	1	1	0.583333333
Twin Lake	Muskegon	26 49457	2649457	1	1	1	0	0	0	0	0	1	1	1	1	0.583333333
Grand Rapids	Kent	26 49507	2649507	0	1	0	1	1	0	0	1	1	1	1	0	0.583333333
Boon	Wexford	26 49618	2649618	0	0	0	1	1	1	1	0	0	1	1	1	0.583333333
Brethren	Manistee	26 49619	2649619	0	0	1	1	0	0	0	1	1	1	1	1	0.583333333
Harrietta	Wexford	26 49638	2649638	0	0	1	1	0	1	0	0	1	1	1	1	0.583333333
Kaleva	Manistee	26 49645	2649645	0	1	0	1	0	0	0	1	1	1	1	1	0.583333333
Reed City	Osceola	26 49677	2649677	0	1	0	1	0	0	1	1	0	1	1	1	0.583333333
Mackinaw City	Cheboygan	26 49701	2649701	0	0	0	1	1	0	1	1	1	0	1	1	0.583333333
Afton	Cheboygan	26 49705	2649705	0	1	0	1	0	1	0	1	1	1	1	1	0.583333333
Saint Ignace	Mackinac	26 49781	2649781	1	0	0	1	1	0	1	0	0	1	1	1	0.583333333
Sault Sainte Marie	Chippewa	26 49783	2649783	1	0	0	1	1	0	1	1	0	1	1	0	0.583333333
Topinabee	Cheboygan	26 49791	2649791	0	0	0	1	0	1	0	1	1	1	1	1	0.583333333
Grand Marais	Alger	26 49839	2649839	0	0	0	1	1	1	1	0	1	1	0	1	0.583333333
Manistiquie	Schoolcraft	26 49854	2649854	1	0	0	1	1	0	1	0	1	0	0	1	0.583333333
Nadeau	Menominee	26 49863	2649863	0	0	0	1	1	0	1	0	1	1	1	1	0.583333333
Baraga	Baraga	26 49908	2649908	1	1	1	0	1	0	0	1	0	1	1	0	0.583333333
Bessemer	Gogebic	26 49911	2649911	1	1	1	1	0	0	1	0	0	0	0	1	0.583333333
Copper Harbor	Keweenaw	26 49918	2649918	0	0	0	1	1	1	1	0	1	1	0	1	0.583333333
Ramsay	Gogebic	26 49959	2649959	0	1	1	1	1	1	1	1	0	0	0	0	0.583333333
Mount Clemens	Macomb	26 48043	2648043	0	1	1	1	1	0	1	1	1	1	1	0	0.666666667
Port Huron	Saint Clair	26 48060	2648060	1	1	1	1	0	0	1	0	1	1	1	0	0.666666667
Roseville	Macomb	26 48066	2648066	1	1	1	0	0	0	1	1	1	1	1	0	0.666666667
Southfield	Oakland	26 48075	2648075	0	1	1	0	1	0	1	1	1	1	1	0	0.666666667
Erie	Monroe	26 48133	2648133	0	1	1	1	1	0	1	1	1	0	1	0	0.666666667
Garden City	Wayne	26 48135	2648135	1	1	1	1	0	0	1	0	1	1	1	0	0.666666667
Luna Pier	Monroe	26 48157	2648157	0	0	0	1	1	1	1	1	1	1	1	0	0.666666667
Ypsilanti	Washtenaw	26 48198	2648198													

Harrison	Clare	26 48625	2648625	0	1	1	1	1	0	0	1	0	1	1	1	1	8	0.66666667
Mio	Oscoda	26 48647	2648647	1	1	1	1	1	0	0	1	0	1	1	1	0	8	0.66666667
Saint Helen	Roscommon	26 48656	2648656	1	1	1	1	1	0	0	1	0	1	0	1	1	8	0.66666667
Bridgeport	Saginaw	26 48722	2648722	0	1	1	1	1	1	0	0	0	1	1	1	1	8	0.66666667
Carrollton	Saginaw	26 48724	2648724	0	1	0	1	1	1	1	0	1	1	1	1	0	8	0.66666667
Omer	Arenac	26 48749	2648749	1	1	0	1	0	1	1	0	0	1	1	1	1	8	0.66666667
Prescott	Ogemaw	26 48756	2648756	1	1	1	1	1	0	0	1	1	1	0	1	0	8	0.66666667
Alma	Gratiot	26 48801	2648801	0	1	1	1	1	0	0	1	1	0	1	1	1	8	0.66666667
Lansing	Ingham	26 48910	2648910	0	1	1	1	1	1	0	1	1	0	1	1	0	8	0.66666667
Lansing	Ingham	26 48915	2648915	0	1	1	1	1	1	0	1	1	0	1	1	0	8	0.66666667
Kalamazoo	Kalamazoo	26 49001	2649001	0	1	1	1	1	1	0	1	1	0	1	1	0	8	0.66666667
Kalamazoo	Kalamazoo	26 49007	2649007	1	1	1	0	1	0	0	1	1	1	1	1	0	8	0.66666667
Bangor	Van Buren	26 49013	2649013	0	1	1	1	1	1	0	0	1	1	0	1	1	8	0.66666667
Battle Creek	Calhoun	26 49017	2649017	0	1	1	1	1	1	0	1	1	0	1	1	0	8	0.66666667
Colon	Saint Joseph	26 49040	2649040	1	0	1	1	1	0	0	1	0	1	1	1	1	8	0.66666667
Dowagiac	Cass	26 49047	2649047	0	1	0	1	1	1	0	1	1	1	0	1	1	8	0.66666667
Watervliet	Berrien	26 49098	2649098	0	0	1	1	0	0	0	1	1	1	1	1	1	8	0.66666667
Blissfield	Lenawee	26 49228	2649228	0	1	1	1	0	0	1	0	1	1	1	1	1	8	0.66666667
Hudson	Lenawee	26 49247	2649247	0	0	1	1	1	0	0	1	1	1	1	1	1	8	0.66666667
Jerome	Hillsdale	26 49249	2649249	0	1	1	1	0	0	0	1	1	1	1	1	1	8	0.66666667
Palmyra	Lenawee	26 49268	2649268	0	1	0	1	1	1	0	1	0	1	1	1	1	8	0.66666667
Riga	Lenawee	26 49276	2649276	0	1	0	1	1	1	1	0	1	0	1	1	1	8	0.66666667
Weston	Lenawee	26 49289	2649289	0	1	1	1	0	0	1	1	0	0	1	1	1	8	0.66666667
Muskegon	Muskegon	26 49444	2649444	1	1	1	0	1	0	1	1	1	1	1	0	8	0.66666667	
Rothbury	Oceana	26 49452	2649452	1	0	0	0	1	1	0	1	1	1	1	1	1	8	0.66666667
Eastlake	Manistee	26 49626	2649626	0	0	0	1	1	1	1	0	1	1	1	1	1	8	0.66666667
Idlewild	Lake	26 49642	2649642	0	0	0	1	1	1	1	1	0	1	1	1	1	8	0.66666667
Mancelona	Antrim	26 49659	2649659	0	0	1	1	0	0	1	1	1	1	1	1	1	8	0.66666667
Marion	Osceola	26 49665	2649665	1	1	1	1	0	1	0	1	0	0	1	1	1	8	0.66666667
Lewiston	Montmorency	26 49756	2649756	1	0	1	1	0	0	1	0	1	1	1	1	1	8	0.66666667
Pointe Aux Pins	Mackinac	26 49775	2649775	0	1	0	1	0	1	1	0	1	1	1	1	1	8	0.66666667
Trout Lake	Chippewa	26 49793	2649793	0	0	0	1	1	1	1	1	1	1	0	1	1	8	0.66666667
Eastpointe	Macomb	26 48021	2648021	0	1	1	1	1	1	0	1	1	1	1	1	0	9	0.75
Marine City	Saint Clair	26 48039	2648039	0	1	1	1	1	0	0	1	1	1	1	1	1	9	0.75
Warren	Macomb	26 48089	2648089	0	1	1	1	1	1	0	1	1	1	1	1	0	9	0.75
Melvindale	Wayne	26 48122	2648122	0	1	1	1	1	1	0	1	1	1	1	1	0	9	0.75
Inkster	Wayne	26 48141	2648141	0	1	1	1	1	1	0	1	1	1	1	1	0	9	0.75
Lincoln Park	Wayne	26 48146	2648146	1	1	1	1	1	1	0	1	0	1	1	1	0	9	0.75
Romulus	Wayne	26 48174	2648174	0	1	1	1	1	1	0	1	1	1	1	1	0	9	0.75
Westland	Wayne	26 48186	2648186	1	1	1	1	1	1	0	1	1	0	1	1	0	9	0.75
Detroit	Wayne	26 48204	2648204	0	1	1	1	1	1	0	1	1	1	1	1	0	9	0.75
Detroit	Wayne	26 48205	2648205	0	1	1	1	1	1	0	1	1	1	1	1	0	9	0.75
Detroit	Wayne	26 48214	2648214	1	1	1	1	1	1	0	1	1	1	1	0	0	9	0.75
Detroit	Wayne	26 48219	2648219	0	1	1	1	1	1	0	1	1	1	1	1	0	9	0.75
Detroit	Wayne	26 48221	2648221	0	1	1	1	1	1	0	1	1	1	1	1	0	9	0.75
Detroit	Wayne	26 48223	2648223	0	1	1	1	1	1	0	1	1	1	1	1	0	9	0.75
Detroit	Wayne	26 48224	2648224	0	1	1	1	1	1	0	1	1	1	1	1	0	9	0.75
Detroit	Wayne	26 48227	2648227	0	1	1	1	1	1	0	1	1	1	1	1	0	9	0.75
Detroit	Wayne	26 48228	2648228	0	1	1	1	1	1	0	1	1	1	1	1	0	9	0.75
Detroit	Wayne	26 48234	2648234	0	1	1	1	1	1	0	1	1	1	1	1	0	9	0.75
Detroit	Wayne	26 48235	2648235	0	1	1	1	1	1	0	1	1	1	1	1	0	9	0.75
Detroit	Wayne	26 48238	2648238	0	1	1	1	1	1	0	1	1	1	1	1	0	9	0.75
Pontiac	Oakland	26 48340	2648340	0	1	1	1	1	1	0	1	1	1	1	1	0	9	0.75
Pontiac	Oakland	26 48342	2648342	0	1	1	1	1	1	0	1	1	1	1	1	0	9	0.75
Flint	Genesee	26 48503	2648503	0	1	1	1	1	1	0	1	1	1	1	1	0	9	0.75
Flint	Genesee	26 48504	2648504	0	1	1	1	1	1	0	1	1	1	1	1	0	9	0.75
Flint	Genesee	26 48505	2648505	0	1	1	1	1	1	0	1	1	1	1	1	0	9	0.75
Burton	Genesee	26 48529	2648529	1	1	1	1	1	0	0	1	1	1	1	1	0	9	0.75
Saginaw	Saginaw	26 48638	2648638	1	1	0	1	1	1	0	1	1	1	1	1	0	9	0.75
Standish	Arenac	26 48658	2648658	1	1	1	1	1	0	0	1	0	1	1	1	1	9	0.75
Lansing	Ingham	26 48906	2648906	0	1	1	1	1	1	0	1	1	1	1	1	0	9	0.75
Lansing	Ingham	26 48911	2648911	0	1	1	1	1	1	0	1	1	1	1	1	0	9	0.75
Lansing	Ingham	26 48912	2648912	1	1	1	1	1	1	0	1	0	1	1	1	0	9	0.75
Benton Harbor	Berrien	26 49022	2649022	0	1	1	1	1	1	0	1	1	1	1	1	0	9	0.75
Shelby	Oceana	26 49455	2649455	0	1	1	1	1	1	0	0	1	1	1	1	1	9	0.75
Hessel	Mackinac	26 49745	2649745	0	0	1	1	1	1	0	1	1	1	1	1	1	9	0.75
Pellston	Emmet	26 49769	2649769	0	1	1	1	1	0	1	1	1	1	1	0	1	9	0.75
Warren	Macomb	26 48091	2648091	1	1	1	1	1	1	0	1	1	1	1	1	0	10	0.83333333
Dearborn Heights	Wayne	26 48125	2648125	1	1	1	1	1	1	0	1	1	1	1	1	0	10	0.83333333
River Rouge	Wayne	26 48218	2648218	1	1	1	1	1	1	0	1	1	1	1	1	0	10	0.83333333
Pontiac	Oakland	26 48341	2648341	1	1	1	1	1	1	0	1	1	1	1	1	0	10	0.83333333
Mount Morris	Genesee	26 48458	2648458	0	1	1	1	1	1	0	1	1	1	1	1	1	10	0.83333333
Flint	Genesee	26 48507	2648507	1	1	1	1	1	1	0	1	1	1	1	1	0	10	0.83333333
Flint	Genesee	26 48532	2648532	1	1	1	1	1	1	0	1	1	1	1	1	0	10	0.83333333
Saginaw	Saginaw	26 48602	2648602	1	1	1	1	1	1	0	1	1	1	1	1	0	10	0.83333333
Battle Creek	Calhoun	26 49037	2649037	1	1	1	1	1	1	0	1	1	1	1	1	0	10	0.83333333
Adrian	Lenawee	26 49221	2649221	0	1	1	1	1	1	0	1	1	1	1	1	1	10	0.83333333
Albion	Calhoun	26 49224	2649224	1	1	1	1	1	1	0	1	1	0	1	1	1	10	0.83333333
Mesick	Wexford	26 49668	2649668	1	1	1	1	1	0	0	1	1	1	1	1	1	10	0.83333333
Saginaw	Saginaw	26 48601	2648601	1	1	1	1	1	1	0	1	1	1	1	1	1	11	0.91666667

Exhibit 4

GRANT NO. _____

APPLICATION DATE: _____

EFFECTIVE DATE: _____

GRANT AMOUNT: _____

MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY

MICHIGAN HOMEOWNER ASSISTANCE FUND

GRANT AGREEMENT

This GRANT AGREEMENT (this “Agreement”) is made and entered into as of the _____ (the “Effective Date”), by and between the MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY, a public body corporate and politic, located at 735 E. Michigan Avenue, Lansing, Michigan 48912 (the “Authority” or “MSHDA”), and

_____ located at _____ (the “Homeowner” or the “Grantee”) (collectively, the “Parties”) to set forth the terms and conditions under which MSHDA will provide grant assistance to the Homeowner to carry out the State of Michigan’s Homeowner Assistance Fund Program, subject to the availability of funds, terms, conditions, and limitations as set forth herein (the “Grant”).

RECITALS

WHEREAS, the United States Department of the Treasury (“U.S. Treasury”) established the Homeowner Assistance Fund (“HAF”), which was established under Section 3206 of the American Rescue Plan Act of 2021 (the “ARP”); and

WHEREAS, U.S. Treasury issued the HAF program funds to the Michigan State Budget Office on behalf of the State of Michigan to mitigate financial hardships associated with the coronavirus pandemic by providing funds to eligible entities for the purpose of preventing homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacements of homeowners experiencing financial hardship (individually and collectively, “Financial Hardship”) after January 21, 2020, through qualified expenses related to mortgages and housing (the “HAF Program”); and

WHEREAS, the State of Michigan has delegated administration of the HAF Program to MSHDA; and

WHEREAS MSHDA is the administrator of the Michigan HAF Program (“MIHAF”, and henceforth the HAF Program and Michigan HAF Program will be collectively referred to herein as “MIHAF”); and

Exhibit 4

WHEREAS, Homeowner has suffered a Financial Hardship associated with the coronavirus pandemic after January 21, 2020, and the proceeds of this Grant will be paid directly to one or more of the providers in the bulleted list below (individually and collectively, the “Provider”) for the benefit of the Homeowner to cover one or more qualified expense(s) authorized by the MIHAF Program:

_____ mortgage payment assistance – to the mortgage servicer (the “Servicer”),

_____ delinquent property taxes – to the county treasurer (the “Treasurer”),

_____ delinquent land contract – to the land contract seller (the “Vendor”),

_____ delinquent condominium association dues – to the association (the “Association”),

_____ delinquent mobile home and/or lot rent payment assistance – to the mobile home provider (the “Mobile Home Provider”), and

_____ delinquent utilities – to the utility provider (the “Utility Provider”).

WHEREAS the Homeowner may be eligible for this Grant in the estimated amount of \$ _____
(the “Grant Amount”) related to the Homeowner’s primary residence located at:

(the “Property”). The actual grant award amount will be determined by the Servicer, Treasurer, Vendor, Association, Mobile Home Provider, and/or Utility Provider; and

WHEREAS the Property is located within the State of Michigan; and

WHEREAS MSHDA may award a grant to qualified homeowners whose incomes do not exceed one hundred fifty percent (150%) of the median income for Michigan as set forth by the United States Department of Housing and Urban Development (“HUD”); and

WHEREAS the Homeowner is a qualified homeowner meeting the MIHAF Program requirements for the award of the Grant from MSHDA.

NOW, THEREFORE, in consideration of and as a condition to receiving the Grant, the Homeowner agrees that:

1. **Authority Act and Rules.** MSHDA has been created and authorized under Act 346 of the Michigan Public Acts of 1966, as amended (the “Act”). All actions of the Homeowner are subject to the terms of this Agreement, the provisions of the Act and the Rules of MSHDA, being R 125.101, et seq (the “Authority Rules”). The terms and conditions set forth herein are a reasonable and appropriate means to assure the use of Grant funds in accordance with the Act and the Authority Rules.
2. **Program Purpose.** The Grant and its proceeds thereto shall only be used for the

specific purposes defined herein to remedy housing-related delinquencies, including imminent foreclosure prevention, property taxes, land contracts, mobile home fees and/or lot rent, condominium fees, and utility costs (the “Specific Purposes”). The Specific Purposes shall be limited to the period commencing on January 21, 2020 and ending on the Effective Date of this Agreement.

3. **Effective Date and Date of Completion.** The effective date of this Agreement is as noted above. Unless otherwise modified, suspended, or terminated by MSHDA, as defined herein, this Agreement shall remain in effect until such time as the Grant funds have been: 1) fully expended, or (2) fully returned to MSHDA, whichever occurs first (“Date of Completion”).
4. **The Provider.** The Homeowner understands and agrees that this Grant and its proceeds thereto shall be paid by MSHDA directly to the Provider as indicated above on the Homeowner’s behalf. The Homeowner should not, under any circumstances, directly receive grant funds, nor should the Homeowner receive any refund of Grant funds from a Provider. Any Grant funds or excess Grant funds paid to the Homeowner must be returned to MSHDA within thirty (30) days of receipt by Homeowner.
5. **Return and Recapture of Surplus Grant Funds.** If the amount of Grant funds paid to the Provider exceeds the Homeowner’s financial hardship, surplus funds will either be applied to the Homeowner’s account for the Homeowner’s benefit or will be returned to MSHDA in accordance with MIHAF Program guidelines.
6. **Material Reduction or Material Increase.** The Financial Hardship, as defined herein, resulted from a material reduction in income or material increase in living expenses. MSHDA makes the determination as to whether the reduction or increase is material, as set forth in its MIHAF Program Manual, as amended from time to time.
7. **Primary Residence.** Homeowner represents and warrants to MSHDA that Homeowner currently occupies the Property as Homeowner’s primary residence, and that Homeowner intends to continue to occupy the Property as Homeowner’s primary residence (the “Primary Residence”). Homeowner shall not obtain or use Grant funds for any property other than the Primary Residence.
8. **Fraud.** Homeowner represents and warrants that the information Homeowner provided on the application associated with this Agreement (the “Application”) for purposes of obtaining MIHAF grant funds is true and correct, to the best of Homeowner’s knowledge, and that the information is not submitted for any fraudulent, improper, illegal purposes, or for any purpose other than for Homeowner’s acceptance in the MIHAF Program. If it is found that Homeowner knowingly submitted false or fraudulent information for the purpose of securing this Grant, the full proceeds of this Grant may be recaptured and/or reallocated, and any such obligation will become a personal obligation of Homeowner. Fraudulently obtaining or misusing MIHAF grant funds may be a crime. By signing this Agreement, Homeowner agrees that a representative from MSHDA and any contractor or agent working on its behalf, and/or U.S. Treasury may contact Homeowner regarding any questions or need for further information.
9. **Termination.** MSHDA may terminate this Agreement, in whole or in part, at any time before the Date of Completion (as defined herein) whenever it is determined that the Homeowner has failed to comply with the conditions of this Agreement or in the event that funds are no longer available to MSHDA. Payments made to recipients or recapture of funds by MSHDA shall be in accordance with the legal

- rights and liabilities of the Parties.
10. **Suspension from the Program.** If MSHDA discovers (a) evidence of fraud by the Homeowner, (b) evidence of Homeowner's failure to comply with this Agreement, or (c) MIHAF grant funds are no longer available to MSHDA, MSHDA may, at its discretion, suspend the Homeowner from the MIHAF Program and prevent further electronic funds transfer or prohibit the Homeowner from incurring additional obligations of grant funds, pending corrective action by the Homeowner, resumption of funding from MSHDA, or a decision to terminate in accordance with this Agreement.
 11. **Record Keeping.** The Homeowner shall retain all financial records, supporting documents, and all other pertinent records for a period of five (5) years, or for a longer period of time if required by state or federal law, or if there is a legal dispute or an open audit, records need to be retained at least until that dispute or audit is resolved. The retention period shall commence from the Effective Date as defined herein. These records will be made available for audit purposes to MSHDA and the Auditor General of the State of Michigan, or any authorized representative.
 12. **Severability of Provisions.** It is declared to be the intent of the Parties that if any provision of this Agreement executed by both Parties or its application to any persons or circumstances is adjudged by any court of competent jurisdiction to be invalid, the court's judgment shall not affect or invalidate the remainder of this Agreement nor its application to other persons or circumstances, unless so provided by the court or unless the severance of the invalid provision alters the basic intent or purpose of this Agreement, would cause an increase of MSHDA's financial obligation, or renders impossible the compliance with any applicable statute, regulation, limitation, guideline, and/or policy.
 13. **Amendments.** This Agreement may only be amended by a written agreement signed by MSHDA and the Homeowner.
 14. **Indemnification.** The Homeowner agrees to indemnify, defend, and hold harmless MSHDA, the State of Michigan, their officers, agents, and employees from any and all claims and losses occurring or resulting, to any and all Homeowner(s) from any and all claims and losses occurring or resulting to any person or Homeowner who may be injured or damaged by the performance of this Agreement; and against any liability, including costs and expenses, or rights of privacy.
 15. **Governing Law.** This Grant and Grant Agreement, and the application or interpretation hereof, shall be governed by and construed in accordance with the laws of the State of Michigan, without regard to conflicts of law principles.
 16. **Federal Guidelines Subject to Change.** Homeowner recognizes that the MIHAF Program is a federal program administered by the U.S. Treasury, which may be subject to program guideline changes issued after the date of this Agreement, and Homeowner agrees to abide by the terms of subsequent or superseding federal guidance. MSHDA makes no representation as to the tax implications of participation in the MIHAF Program.
 17. **Acknowledgment and Independent Legal Counsel.** By signing this document, the Homeowner acknowledges having read and understood this document and the requirements of the MIHAF program and having had sufficient opportunity to consult independent counsel to answer any questions Homeowner may have about this Agreement and any related documents thereto and the requirements of the MIHAF program.
 18. **Counterparts.** This Agreement may be signed in several counterparts (including by

Exhibit 4

means of electronic transmission in portable document format (“PDF”) or comparable electronic transmission), each of which shall be deemed an original, and all so executed shall constitute one and the same instrument, binding on all parties hereto.

THE REMAINDER OF THIS PAGE HAS BEEN INTENTIONALLY LEFT BLANK
SIGNATURE(S) APPEAR ON THE FOLLOWING PAGE(S)

Exhibit 4

Signature Page

Michigan Homeowner Assistance Fund Grant Agreement

IN WITNESS WHEREOF, MSHDA and the Homeowner have executed this Agreement as of the date first above written.

HOMEOWNER

Date: _____

By: _____

Name (Printed)

HOMEOWNER

Date: _____

By: _____

Name (Printed)

Exhibit 4

Signature Page
Michigan Homeowner Assistance Fund Grant Agreement

**MICHIGAN STATE HOUSING
DEVELOPMENT AUTHORITY**

Date: _____

By: _____

Mary Townley

Exhibit 5

**Michigan Homeowner Assistance Fund
Michigan State Housing Development Authority
Provider Participation Agreement**

This Participation Agreement (Agreement) made this _____ day of _____, 20 by and between the Michigan State Housing Development Authority (MSHDA) and _____ (Provider), the undersigned, and hereby confirm their mutual agreement on the following principles relating to the Michigan Homeowner Assistance Fund (MIHAF).

RECITALS:

WHEREAS, MSHDA has created a federally funded program under its Michigan Homeowner Assistance Fund (MIHAF) Program; and

WHEREAS the MIHAF program was established to mitigate financial hardships associated with the coronavirus pandemic by providing funds to eligible entities, the Provider(s) as described herein, for the purpose of preventing homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacements of qualified homeowners (“Homeowners”) experiencing financial hardship after January 21, 2020, through qualified expenses related to mortgages and housing, for the benefit of those Homeowners; and

WHEREAS, Provider is mortgage-loan servicer, mortgage holder, County Treasurer, land contract vendor, condominium association, or provider of public utilities, to whom one or more debts are owed that are eligible as Qualified Expenses under the MIHAF; and

WHEREAS, if a mortgage-loan servicer or mortgage-holder, Provider is a State, Federal, or national bank regulated by the Federal Reserve, a national bank or federally chartered bank regulated by the Office of the Comptroller of the Currency (OCC), a state bank regulated by the Federal Deposit Insurance Corporation (FDIC), a state or federal chartered credit union regulated by the National Credit Union Administration (NCUA), a state-chartered bank, credit union, or mortgage servicing organization regulated by the Michigan Department of Insurance and Financial Services (DIFS), or a governmental agency, that own the mortgage servicing rights of mortgage loans and services certain mortgage loans for borrowers who may be eligible to participate in the MIHAF program; or

WHEREAS, if a County Treasurer, Provider is the office of the duly designated receipt of real-property taxes for a county of the State of Michigan, with statutory powers of collection and foreclosure pursuant to the General Property Tax Act, Act 206 of 189; or

WHEREAS, if land-contract vendor, Provider is the vendor of an enforceable land contract governing real property located within the State of Michigan, and possessing legitimate powers of forfeiture and/or foreclosure pursuant to Michigan law; or

WHEREAS, if a condominium association, Provider is a legally recognized entity with authority to administer a condominium project located within the State of Michigan, and possessing a power of foreclosure pursuant to the Michigan Condominium Act, Act 59 of 1978; or

WHEREAS, if a provider of public utilities, Provider is an entity that provides electric, gas, home energy, water, internet service, or related goods and services to one or more residential properties within the State of Michigan, possessing a power to discontinue such services in the event of non-payment by the affected residents; and

WHEREAS, the above-defined Provider is able to document their authority to conduct business within the State of Michigan; where Provider is a company, Provider is able to provide a certified copy of Articles of Incorporation/Organization and certificate of Good Standing from the State of Michigan, or comparable verification of legitimate organization, upon request by MSHDA; where Provider is a County Treasurer, Provider is able to provide confirmation of same on County letterhead; where Provider is a land-contract vendor, Provider is able to provide confirmation that Provider is the person or entity eligible to receive payment under the terms of the land contract. If Provider is a non-Michigan business entity, Provider must upon request provide a certified copy of Articles of Incorporation/Organization filed in the State of Michigan, together with a Certificate of Authority to transact business in Michigan; and

WHEREAS Provider desires to participate in the MIHAF Program; and

WHEREAS Provider understands that participation in the MIHAF Program is voluntary and is distinct from Provider's participation in any other local, state, or federal foreclosure prevention, eviction prevention, or utility-access preservation programs; and

WHEREAS Provider and MSHDA desire to enter into this Agreement to set forth certain premises and mutual covenants:

NOW, WHEREFORE, MSHDA and Provider agree as follows:

1. Application Process. Homeowners will access the MIHAF Program through an online MIHAF application, or through a secure phone link, using systems established or designated by MSHDA. Provider understands that it will not be involved in determining eligibility for MIHAF Program, and that MSHDA shall make eligibility determinations according to its sole interpretation of MIHAF program guidelines.

2. Selection/Qualification of Borrowers. MSHDA shall be responsible for the selection/qualification of Homeowners to receive MIHAF Program funding. Provider may refer potentially eligible borrowers to MSHDA, and Provider is encouraged but not required to market the MIHAF Program. MSHDA shall make marketing materials available to Provider including web graphics and brochures in pdf format. Providers may refer Homeowners to _____ or 1-866-_____ for application to the MIHAF Program

3. Point of Contact. MSHDA shall provide a list of key contacts to Provider. Provider agrees to provide a primary and secondary point of contact, and electronic funds transfer information to MSHDA to facilitate communication and transfer of program funds (**Exhibit A**), and shall provide accessible contacts to MIHAF Program eligible Homeowners to address

Provider's participation in the MIHAF Program and the administration of MIHAF payments as to Homeowner's accounts with Provider.

4. **ACH Payments.** Provider shall promptly provide ACH transmission information to MSHDA, as described in **Exhibit A**. Provider agrees that all MIHAF payments will be made via ACH.

5. **Information Sharing/Written Authorization.** MSHDA shall be responsible for procuring written authorization from each Homeowner to share information with Provider. A copy of the signed authorization will be provided to Provider through secured e-mail or web portal. Provider agrees to communicate information about the resolution of the assisted Homeowner's deficiency or default including suspension or termination of foreclosure or forfeiture proceedings, or other resolution options, to MSHDA. MSHDA and Provider agree to use a defined automated and secure process to submit borrowers to Provider for workout consideration.

6. **Transmission of Non-Public Personal Information.** All communication that includes a Homeowner's **Nonpublic Personal Information** (as defined below) between MSHDA and Provider shall be sent through encrypted e-mail, secure loan portal or other similar secure electronic delivery system. MSHDA and Provider agree that they will maintain or implement appropriate measures designed to (a) ensure the security and confidentiality of any Nonpublic Personal information it received from the other party, (b) protect against any anticipated threats or hazards to the security or integrity of such information, (c) protect against unauthorized access to or use of such information that could result in substantial harm or inconvenience to the subject of such information, (d) ensure the proper disposal of all Nonpublic Personal Information received from the other party upon the termination of the Agreement for any reason, unless the information is required to be retained for legal or regulatory record retention purposes, (e) treat the Nonpublic Personal Information with at least the same degree of care that it uses to protect its own confidential and proprietary information of a similar nature but with no less than a reasonable degree of care, and (f) implement or utilize appropriate technological safeguards that are at least in compliance with the Gramm-Leach Bliley Act and generally recognized industry standards.

"Nonpublic Personal Information" means any information received from or provided by the other party which pertains to or identifies an individual, such as name, postal address, e-mail or IP address, facsimile or phone number, mother's maiden name, social security, or identification number, transactional, employment, financial data, medical or health records, personal, gender, political profile, account, and password information.

7. **Homeowner Assistance.** Once a Homeowner is accepted to the MIHAF Program, Provider shall not initiate foreclosure, forfeiture, nor collections, and if the Homeowner is already in the foreclosure, forfeiture, or collections process, shall not continue such process during the term of assistance. In the case of utility assistance, utility service shall be restored. Where a Homeowner's obligations to Provider exceed the maximum assistance that the MIHAF Program will pay on Homeowner's behalf, the MIHAF Program may still pay such benefits for the benefit of the Homeowner, but any agreement addressing the remaining deficiency will be strictly between Provider and Homeowner; neither MSHDA nor the MIHAF Program shall have any further obligation as to such a deficiency, nor shall MSHDA participate in the resolution of, nor be a party

to, any agreement resolving such a deficiency. Providers are encouraged but not required to consider mechanisms for addressing such a deficiency that will delay the risk of additional default, such as amortizing the deficiency into future payments due from Homeowner.

MSHDA and Provider agree that all MIHAF Program Homeowner assistance options will be conducted in accordance with the MIHAF program descriptions and requirements detailed in the respective program term sheet(s), which are attached as **Exhibit B** and incorporated herein. Although Homeowner may be eligible for more than one type of relief under the MIHAF Program, Homeowner may only receive such relief one time, and once per home address: there shall be no duplication of relief within the MIHAF program, or between the MIHAF program and any other federal assistance programs. Provider recognizes that the MIHAF program is a federal program administered by the U.S. Treasury, may be subject to program guideline changes issued after the date of this agreement, and agrees to abide by the terms of subsequent or superseding federal guidance.

Provider agrees the program guidelines may be amended by MSHDA from time to time. Provider has reviewed the program term sheet and agrees to comply with all Program guidelines as outlined by MSHDA. MSHDA will notify the primary contact provided by Provider of any program amendments and/or changes. Provider is responsible to obtain any required investor and mortgage insurer approval.

8. MIHAF Program Approval. Upon notification by MSHDA that a Homeowner has been conditionally approved for MIHAF, Provider agrees to promptly accept or deny each Homeowner's participation in the MIHAF Program. Provider agrees that denial shall be only for good cause such as pending litigation, potential fraud, bankruptcy restrictions, and foreclosure status or if denied by investor or mortgage insurer for good cause.

9. MIHAF Program. Provider agrees to provide timely communication of Homeowner's deficiency status to the MSHDA, including sufficient information to identify that the correct deficiency matched to the correct Homeowner, and the amount owed. Provider agrees to apply MIHAF funds towards principal, interest, taxes, and insurance (collectively PITI). MSHDA agrees Provider may apply such funds towards attorney's fees, late charges and NSF fees, property inspection fees, escrow shortage and/or delinquent property taxes, one year of standard homeowner's insurance if forced place insurance has been invoked, and other fees and expenses if they are deemed an advance on Program funds towards delinquent property taxes.

10. Timing. Provider acknowledges that it is responsible for timely application of MIHAF Program funds. Provider shall hold the Homeowner harmless if payments are not applied timely. Provider agrees that it will timely provide MSHDA with written reports documenting application of MIHAF Program funds or alternatively to provide MSHDA an exception report for any funds that could not be applied. All remaining delinquencies identified after MIHAF funding must be resolved between Homeowner and Provider. The period of performance for MIHAF Program awards begins on the date hereof and ends on September 30, 2026, unless otherwise extended by U.S. Treasury. Provider shall not be eligible to receive MIHAF Program funds after such period of performance ends.

11. Repayment of Funds. Where the Homeowner has an ongoing obligation to the Provider that will continue after application of program funds to the deficiency, such as with an ongoing mortgage loan, MSHDA agrees that Provider will not be required to repay amounts applied to a borrower's loan if that borrower is later determined to be ineligible. If the Provider is eligible to retain excess funds and overages, those may be retained by Provider and applied for the benefit of the Homeowner's ongoing obligation. Provider may be required by MSHDA to demonstrate how retained excess funds will be applied for the benefit of the homeowner, in such format as MSHDA shall require. If Provider is not eligible to retain and apply excess assistance due to the lack of an ongoing obligation or shall otherwise fail to apply Grant funds to the Homeowner's housing delinquencies, such unapplied funds are the property of MSHDA and shall be promptly returned to Grantor within thirty (30) days of determination of excess funding, but in any event shall not be paid directly to the Homeowner.

12. Homeowner Actions/Fraud. Provider agrees to promptly notify MSHDA in writing of any ongoing legal action against a Homeowner, including fraud-related activities.

13. Cessation of Mortgage Payments. MSHDA agrees it will promptly provide notice before it ceases payment of MIHAF Program funds to allow Provider time to evaluate the Homeowner for other loss mitigation options.

14. MIHAF Program Eligibility. Provider agrees that it is not authorized or empowered to determine and/or communicate to the Homeowner eligibility for MIHAF Program funds. MSHDA agrees that it is not authorized or empowered to determine and/or communicate to the Homeowner eligibility for foreclosure, forfeiture, or shut-off prevention programs of Provider. MSHDA retains sole authority for its MIHAF Program eligibility determination and communication to the Homeowner and Provider. Provider will communicate with Homeowner and MSHDA regarding modification and other Provider-driven approvals.

15. Provider Legal Compliance Obligations. Provider recognizes and accepts that the MIHAF Program is a federally funded grant program and acknowledges that failure to abide by MIHAF Program terms may result in recapture of grant funds or other sanctions.

Provider will comply with local, state, and federal laws pertaining to discrimination, including, but not limited to: the Fair Housing Act (42 U.S.C. 3601-19) and implementing regulations; Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d-2000d-4) and implementing regulations; Title VIII of the Civil Rights Act of 1968 (as amended by the Fair Housing Amendments Act of 1988) and implementing regulations; the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) and implementing regulations; Title II of the Americans with Disabilities Act (42 U.S.C. 12101, et seq); the Elliott-Larsen Civil Rights Act; and the Michigan Persons With Disabilities Civil Rights Act.

16. Termination. Participation in the MIHAF Program is voluntary, and either Provider or Homeowner may terminate their respective participation agreement without cause, with 30 days written notice, unless or until MIHAF Program funds have been paid to Provider by MSHDA and accepted by Provider for the benefit of the Homeowner. Either party may terminate immediately upon material breach from the other party; in event of such termination, Provider shall accept and

apply payments as agreed on behalf of a Homeowner already approved prior to the immediate termination, or shall return applicable assistance funds to MSHDA, at Provider's discretion.

Accepted and agreed to by:

Provider: _____

By: _____

Print: _____

Its: _____

Date: _____

Address: _____

Michigan State Housing Development Authority

By: _____

Its: _____

Date: _____