

HOUSE of REPRESENTATIVES

STATE OF MICHIGAN

Appropriations Requests for Legislatively Directed Spending Items

1. The sponsoring representative's first name:
Nancy
2. The sponsoring representative's last name:
DeBoer
3. The cosponsoring representatives' names. All cosponsors must be listed. If none, please type 'n/a.' A signed letter from the sponsor approving the co-sponsorship and a signed letter from the member wishing to co-sponsor are required. Attach letters at question #9 below.
Borton, Outman, Markkanen
4. Name of the entity that the spending item is intended for:
Habitat for Humanity
5. Physical address of the entity that the spending item is intended for:
618 South Creyts Road, Lansing MI 48917
6. If there is not a specific recipient, the intended location of the project or activity:
N/A
7. Name of the representative and the district number where the legislatively directed spending item is located:
Previous cycles grant project homes attached as examples.
8. Purpose of the legislatively directed spending item. Please include how it provides a public benefit and why it is an appropriate use of taxpayer funding. Please also demonstrate that the item does not violate Article IV, S 30 of the Michigan Constitution.
Habitat proposal attached.

Housing is an on-going concern in my district. Habitat for Humanity has a solid track record and model for addressing this issue. I support their organization being a supplement to other on-going state efforts to address this issue.

9. Attach documents here if needed:

Attachments added to the end of this file.

10. The amount of state funding requested for the legislatively directed spending item.

10000000

11. Has the legislatively directed spending item previously received any of the following types of funding? Check all that apply.

["State"]

12. Please select one of the following groups that describes the entity requesting the legislatively directed spending item:

Non-profit organization

13. For a non-profit organization, has the organization been operating within Michigan for the preceding 36 months?

Yes

14. For a non-profit organization, has the entity had a physical office within Michigan for the preceding 12 months?

Yes

15. For a non-profit organization, does the organization have a board of directors?

Yes

16. For a non-profit organization, list all the active members on the organization's board of directors and any other officers. If this question is not applicable, please type 'n/a.'

Attached.

17. "I certify that neither the sponsoring representative nor the sponsoring representative's staff or immediate family has a direct or indirect pecuniary interest in the legislatively directed spending item."

Yes, this is correct

18. Anticipated start and end dates for the legislatively directed spending item:

October 1, 2025 to September 30, 2026

19. "I hereby certify that all information provided in this request is true and accurate."

Yes



2026 State of Michigan
Appropriations Request
For
Habitat for Humanity of Michigan
April 9, 2025

2026 Legislative Enhancement Grant Proposal

Habitat for Humanity of Michigan is making an appropriations request from the State of Michigan of \$10,000,000 to increase the production of affordable housing. Habitat for Humanity of Michigan represents 44 local affiliates in Michigan that serve 78 of 84 counties. These 44 local affiliates build and rehabilitate homes, providing opportunities for Michigan families that earn between 30% and 120% of the area medium income to become homeowners.

Breakdown of How the Money Will be Used

- \$7,000,000 in grants of \$100,000 each for affiliates to accelerate housing production.
- \$1,000,000 will go into a revolving loan fund that affiliates can use as a short-term, low interest loan for sustaining housing development.
- \$100,000 for a matched savings program to help low-income homebuyers save for a down payment for the purchase of a home.
- \$900,000 for downpayment assistance to qualified Habitat homebuyers.
- \$1,000,000 in administrative costs to implement the above programs and satisfy the terms of appropriations monitoring.

The Impact on the State of Michigan

\$7,000,000 in grant money provided to the 44 Michigan Habitat affiliates would add 70 homes for Michigan families earning between 30% and 120% of the area medium income.

\$1,000,000 added to the existing Habitat Michigan revolving loan fund will help Michigan affiliates start construction projects while waiting for payouts from grants like the MSHDA Missing Middle or Federal Home Loan Bank Affordable Housing Program.



Habitat for Humanity of Michigan ♦ 618 S. Creyts Road, Suite A ♦ Lansing, MI 48917
P: 855-422-6424 ♦ F: 517-485-1509 ♦ www.habitatmichigan.org



\$100,000 in a matched savings program will help 33 low-income Michigan families save money for a down payment to purchase a house. When the family saves \$1,000 in a matched savings account, this program will add \$3,000 to that savings account. Habitat Michigan will also provide financial counselling to these families.

\$900,000 will be used to help 60 Michigan families in the form of downpayment assistance that will help close the gap between the cost of construction or appraised value and what the buyer can afford. The funds will be deployed as a forgivable loan to the buyer, released after a portion of the mortgage is paid off. If they sell the home before that time, the buyer must pay the grant back so that it can be used for another buyer.

Next Steps: Continuing the Momentum

In 2024, Habitat for Humanity of Michigan received a \$10,000,000 Legislative Enhancement Grant from the 2023 state budget. From the first \$5,000,000 disbursed, \$4,500,000 was awarded directly to Habitat affiliates across the state. This funding empowered affiliates in 39 counties to build or rehabilitate 45 homes, providing safe, affordable homeownership opportunities to 45 Michigan families. These results—detailed in the attached impact report—represent approximately \$10,000,000 in production value.

The second \$5,000,000 is currently being used to build or rehab another 31 homes, seed a new revolving loan fund to fill short-term capital gaps for Habitat affiliates, and provide additional homebuyer affordability assistance.

By approving a new \$10,000,000 appropriation in the upcoming state budget, the Legislature can expand this proven success, continuing the momentum of enabling even more Michigan families to achieve the dream of affordable homeownership. Habitat for Humanity of Michigan stands ready to continue this work in partnership with the State—amplifying local impact, strengthening communities, and working toward the goal of every Michigander having a decent, affordable place to live.

2023 Appropriations Impact Report

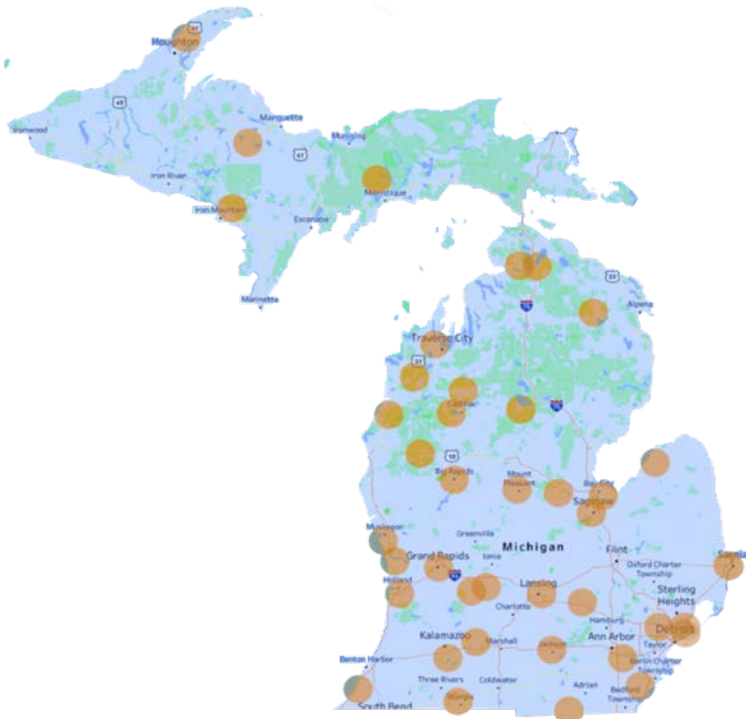


Habitat for Humanity leveraged
\$5 million
in state appropriations funding from
the 2023 state budget to create 46
homes in Michigan with build value of
\$10.6 million.

46 Michigan households
went from being
cost-burdened renters to
affordably owning
their homes.



39 counties receiving
new property tax revenue.



Homes Built

Addresses, City, County and Legislative District.

12010 N Broadway Hastings, 49058 Barry County	Rep District: 79 Senate District: 18
W. Spaulding Ave. Battle Creek, 49037 Calhoun County	Rep District: 44 Senate District: 18
1216 Park Ave. Bay City, 48708 Bay County	Rep District: 96 Senate District: 35
7750 Second St. Thompsonville, 49683 Benzie County	Rep District: 103 Senate District: 32
1130 Lapeer Ave. Port Huron, 48060 St. Clair County	Rep District: 102 Senate District: 36
215 Second St. Manton, 49663 Wexford County	Rep District: 102 Senate District: 36
1400 Jerome Lansing, 48912 Ingham County	Rep District: 77 Senate District: 28
1305 Jerome Lansing, 48912 Ingham County	Rep District: 77 Senate District: 28
5253 Will Dr. Indian River, 49749 Cheboygan County	Rep District: 106 Senate District: 37
5271 Will Dr. Indian River, 49749 Cheboygan County	Rep District: 106 Senate District: 37
25608 D St. Calumet, 49913 Houghton County	Rep District: 110 Senate District: 38
4821 Maryland St. Detroit, 48224 Wayne County	Rep District: 9 Senate District: 10
13898 Justice Way Traverse City, 49684 Grand Traverse County	Rep District: 103 Senate District: 37
Justice Way (New Waves) Traverse City Grand Traverse County	Rep District: 103 Senate District: 37

Continued →

9894 Vineyard St. Bridgman, 48197 Berrien	Rep District: 37 Senate District: 17
424 Riverdale Ave. Manistique, 49854 Schoolcraft County	Rep District: 108 Senate District: 38
399 Elder St. Ypsilanti, 48197 Washtenaw County	Rep District: 33 Senate District: 15
1315 4th Ave. Lake Odessa, 48849 Ionia County	Rep District: 87 Senate District: 18
1102 Lyons St. Mt. Pleasant, 48858 Isabella County	Rep District: 92 Senate District: 34
656 Cooper Jackson, 49201 Jackson County	Rep District: 46 Senate District: 14
1910 Ramona Ave. Portage, 49002 Kalamazoo County	Rep District: 41 Senate District: 19
444 Pleasant St. SW Grand Rapids, 49503 Kent County	Rep District: 84 Senate District: 29
1515 Sheridan Ave. Baldwin, 49304 Lake County	Rep District: 101 Senate District: 33
196 E. 16th St. Holland, 49423 Ottawa County	Rep District: 86 Senate District: 31
7032 E. Michigan Ave. Pigeon, 48755 Huron County	Rep District: 98 Senate District: 25
404 Summit St. Morenci, 49256 Lenawee County	Rep District: 34 Senate District: 16
101 E. Congress St Morenci, 49256 Lenawee County	Rep District: 34 Senate District: 16
326 Grand Fowlerville, 48836 Livingston County	Rep District: 50 Senate District: 22
22054 Oakwood Eastpoint, 48836 Macomb County	Rep District: 12 Senate District: 11
Merkey Rd. Manistee, 49660 Manistee County	Rep District: 102 Senate District: 32

265 Marble St. Ishpeming Twp, 49849 Marquette County	Rep District: 109 Senate District: 38
19888 Park Rd. Big Rapids, 49307 Mecosta County	Rep District: 100 Senate District: 34
726 Stephenson St. Norway, 49870 Dickinson County	Rep District: 109 Senate District: 38
504 Eastlawn Dr. Midland, 48640 Midland County	Rep District: 95 Senate District: 35
607 Bentley Monroe, 48162 Monroe County	Rep District: 30 Senate District: 16
15990 Caring St. Hillman, 49746 Montmorency County	Rep District: 106 Senate District: 36
15600 Caring St. Hillman, 49746 Montmorency County	Rep District: 106 Senate District: 36
7403 McCarty Alanson, 49706 Emmet County	Rep District: 107 Senate District: 37
7866 Greenway Alanson, 49706 Emmet County	Rep District: 107 Senate District: 37
20303 Westover Ave. Southfield, 48075 Oakland County	Rep District: 18 Senate District: 7
108 Northern Oaks Houghton Lake, 48629 Roscommon County	Rep District: 105 Senate District: 36
Covenant Neighborhood Saginaw, 48602 Saginaw County	Rep District: 94 Senate District: 35
310 Linda Ln. Sturgis, 49091 St. Joseph County	Rep District: 36 Senate District: 17
914 W. Summit Muskegon, 49441 Muskegon County	Rep District: 87 Senate District: 32
224 Despelder Grand Haven, 49417 Ottawa County	Rep District: 88 Senate District: 31

Name	Company	Year of Joining Board	Habitat For Humanity of Michigan Board of Directors Matrix	Tenure (Years)	End of Term 1 2022-2023	End of Term 2	End of Term 3
Carolyn Bloodworth	Retired		Jan-18	7	2021	2024	2026
Juan Zuniga	LISC		Jan-21	4	2024	2027	2029
Kristian Hurley	American Heart Association		Jan-17	8	2020	2023	2025
Matthew Szubinski	Michigan Bankers Association		Apr-24	1	2027	2030	2032
Craig Erzen	N/A		Jan-17	8	2020	2023	2025
Tisha Johnson	Projext Re:Car		Dec-22	3	2025	2028	2030
Fred Frechheimer	Retired		Jan-18	7	2021	2024	2026
Daniel Lynch	Affiliate Mortgage Services		Jun-18	7	N/A	N/A	N/A
Deborah Smith-Olson	Lake-Osceola Bank		Jan-21	4	2024	2027	2029
Eric Hanna	Michigan Community Capital		Jun-18	7	N/A	N/A	N/A
Tomara Nolen	DTE Energy		Jan-22	3	2025	2028	2030
Will Thompkins	Auto Oowners Insurance Co		Mar-22	3	2025	2028	2030
Marcus Ways	Bishop, COGIC		Dec-22	3	2025	2028	2030
Marty Spencer	Independent Bank		Jan-21	4	2024	2027	2029
Carmen Mora	Habitat Saginaw-Shiawassee		Jan-22	3	2023	2024	2025
Sarah Ulrich	Habitat Northwest		Jan-22	3	2023	2024	2025
Ann MacGregor	Habitat Hiawathaland		Jan-22	3	2023	2024	2025
Ted Fines	Northeast Habitat		Oct-22	3	2023	2024	2025
Don Wilkinson	Habitat Michigan		Aug-24	1	N/A	N/A	N/A

Congress of the United States
House of Representatives
Washington, DC 20515-2201

April 14, 2025

The Honorable Ann Bollin
Chair, House Appropriations Committee
Michigan State Capitol
Lansing, MI 48933

Dear Chair Bollin:

I write with regard to Habitat for Humanity of Michigan's (HFHM) Homeownership Appropriation Proposal for \$10 million in FY 2025-26. HFHM, in partnership with its network of statewide affiliates, will support the addition of a minimum of 70 homeownership opportunities over the next year through this program.

Michigan is facing an affordable housing crisis that will require the state to make significant investments to reverse the current trend. Partnerships with non-profit organizations, such as HFHM, must be given full and fair consideration in the appropriations process. HFHM has a 30-year track record of working to provide affordable housing to citizens in Michigan.

With this funding request, the program will add to an established revolving loan fund, allowing the state resources to work well beyond the appropriation.

The funds will be used for:

- \$7,000,000 will be used to provide grants of \$100,000 each for Michigan Habitat affiliates to accelerate housing production (70 new homes).
- \$1,000,000 will go into a revolving loan fund that affiliates can use as a short-term, low interest loan for sustaining housing development.
- \$100,000 for a matched savings program that can help low-income homebuyers save for a down payment for the purchase of a home (up to 33 households can benefit from this funding).
- \$900,000 for downpayment assistance to qualified Habitat homebuyers (60 homebuyers will be assisted).



- \$1,000,000 in administrative costs to implement the above programs and satisfy the terms of appropriations monitoring.

As you work to craft the proposed upcoming House Fiscal Year 2025-26 budget, I respectfully request your full and fair consideration of HFHM's request for \$10 million in funding to assist in providing solutions to the state's affordable housing crisis.

Sincerely,

A handwritten signature in blue ink that reads "Jack Bergman". The signature is stylized with a large, sweeping initial "J" and a long, horizontal flourish at the end.

Jack Bergman
Member of Congress