



HOUSE of REPRESENTATIVES

STATE OF MICHIGAN

Appropriations Requests for Legislatively Directed Spending Items

1. The sponsoring representative's first name:
John
2. The sponsoring representative's last name:
Roth
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.
n/a
4. Name of the entity that the spending item is intended for:
Northwest Michigan Rural Housing Partnership (Housing North)
5. Physical address of the entity that the spending item is intended for:
818 Red Drive, Suite 10 Traverse City, MI 49684
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:
Rep. Roth (104), Rep. Borton (105), Rep. Fairbairn (106), Rep. Coffia (103), Rep. VanderWall (102), Rep. Fox (101)
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. Housing North has created a revolving loan fund - called the Rapid Response Fund - to serve the 10-county northwest lower Michigan service region (Region D per the Michigan Statewide Housing Plan) after years of feedback about the need for access to low cost capital for housing development and rehabilitation, and after struggling historically to compete for HUD/MSHDA grants and programs which have not always been easy for rural housing projects. The Rapid Response Fund will supplement existing programs and also provide opportunities for purchasing or holding land, gap financing, loan guarantees, and other unique forms of project financing.

Access to low cost financing is a critical component of housing development and rehabilitation, and is an especially missing component for housing units targeted for citizens making at or below 120% AMI. In seeking \$10 million from the state budget, the Northwest Michigan Housing Partnership is looking to grow the fund up to \$100 million in the next 10 years to provide for consistent, annual low cost capital for housing in our region for decades to come.

Both local and state governments have expressed formally - via resolution, executive orders, laws, and public ordinance that safe and sanitary housing and accommodations is a public interest and public benefit - including MCL 125.1401. Federal, state and local governments have also declared that a serious shortage of housing exists in our state, and in the 10-county region of northwest lower Michigan. A 2023 Housing Needs Assessment showed we need over 31,000 homes in our 10-county region from 2023 to 2027 to meet the demand. The bulk of that need is for those making less than 120% of the Area Median Income (22,000 units). To date, about 4,400 homes have been built, most of them either single family homes or priced above market rate.

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.

["Private"]

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.'

Josh Mills, President Sarah VanHorn, Vice President Sharon Oriel, Secretary Janet Koch,
Treasurer Lindsey Bur Craig Ardis Cash Cook Ashley Halladay-Schmandt Carrie
VanderMolen Ellen Shapiro Brad Lonberger

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:

10/2025-9/2026

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

Yes



April 21, 2025

Support for \$10M Appropriation for the Regional Housing Fund in Northwest Michigan

Dear Governor Whitmer, Leader Brinks, Speaker Hall, Chair Anthony, and Chair Bollin,

We, the undersigned, are writing to express our strong support for a \$10 million appropriation to expand the Regional Housing Fund called the “Rapid Response Housing Fund” (RRF) in Northwest Lower Michigan, spearheaded by the Northwest Michigan Rural Housing Partnership (Housing North).

State support is critical to launch and sustain this effort. The appropriation would serve households in the 60-120% AMI range, ensuring a mix of affordable housing options that align with the state's goals for economic growth and community development.

This initiative is vital to addressing the region’s critical shortage of attainable housing and ensuring that working families can afford to live and thrive in our communities. Northwest Lower Michigan faces a growing housing crisis, with a recent Housing Needs Assessment revealing the need for over 32,000 homes by 2027, 22,000 of which are required for individuals and families earning less than 120% of the Area Median Income (AMI).

The Rapid Response Housing Fund will help bridge the funding gap for these matching housing projects, allowing communities to support workforce housing development and ensure long-term affordability for residents. The \$10 million appropriation would provide essential seed funding for the Fund, which has already demonstrated success through a pilot project in Leelanau County (2023) and is expanding to other counties in 2024. This project secured two affordable housing units and additional land for workforce housing development, preserving housing opportunities that would otherwise have been lost to short-term rentals or market-rate conversions.

Creating pathways and partnerships for housing in Northwest Michigan.

PO BOX 1434 | TRAVERSE CITY, MICHIGAN 49685 | 231.335.1685 | info@housingnorth.org

housingnorth.org



The \$10 million appropriation is a strategic investment that will have a long-lasting impact on Northwest Lower Michigan and set an example for other regions across the state. We urge the administration and the Michigan Legislature to learn more about this fund, which is essential to tackling the housing challenges in our communities and improving the quality of life for Michigan residents.

Sincerely,

Larry Mawby
Peninsula Housing

Warren Call
Traverse Connect

Raymond R. Minervini II
The Minervini Group, LLC

Ed Ness
Munson Healthcare

Dr. Nick Ceglarek
Northwest Education Services

Lois Bahle
Leelanau Housing Action
Committee

Dan Buron
Goodwill Northern Michigan

Jane MacKenzie
Northern Homes Community
Development Corp.

Sarah Van Horn
Charlevoix Area Chamber of Commerce

Jonathan Stimson
Homestretch Nonprofit
Housing

Janie McNabb
Networks Northwest

Joshua Mills
City of Frankfort

Peyton Heins
Northern Lakes Economic
Alliance

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Haley Bennett
Northern Michigan Chamber
Alliance

Al Everett
Thrive TC

P. Craig Patterson
Woda Cooper Companies, Inc.

Heidi Gustine
Area Agency on Aging of Northwest
Michigan

Niki Schultz
Alliance for Economic Success -
Wexford-Missaukee

Yarrow Brown
Housing North

Jon Ottinger
Elberta Planning Commission

Ashley Cousens
Charlevoix County Community Found.

Art Jeannot
Benzie County Commissioner

Bob Turk
McClaren Health

Amy Gibbs
Cadillac Area Habitat for Humanity

Ashley Halladay-Schmandt
Northwest Michigan Coalition to End
Homelessness

Karyn Thorrr, COO
Chrystal Mountain Resort

Matt Hollander
Edison Community Partners, LLC

Dr. David Roland Finley
North Central Michigan College

Sara Ward
Charlevoix County Community Found.

Lindsey Walker
City of Petoskey, City Council

Nikki Devitt
Petoskey Regional Chamber

Jamie Jewell
Leelanau County Chamber

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Claire Karner
East Bay Charter Township

James Bardenhagen
Bardenhagen Farms

Lisa L. Nelson
Focus & Flow, Inc.

Kim Redman, Supervisor
Forest Township

Annette Knowles
Frankfort Area Comm. Land Trust

Paul Marquardt
Haan Development

Jesse Wolf
Homestretch

Katherine Ralston
Benzie County EDC

Sharon Oriel
Leelanau Housing Action Committee

Kelly Sean Karcher
Hygge Supply

Derek Shiels
InvestMitt Cooperative

Frank Clements
Leelanau Housing Action Committee

Ann Marie Mitchell
Leelanau Township Community
Foundation Leadership Team

John Helge
Manistee County Democratic Party

Antoinette (Tiyi) Schippe
Mayor, City of Cadillac

Amanda Scott
Traverse City Housing Commission

Michelle Thompson
Michigan Land Bank Association

Melissa Thompson
Northwest Michigan Community
Action Agency

Nancy Belton
Leelanau County Resident

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Kerry Baughman
Northwest Michigan Community
Action Agency

Adam Earle
Northwood Tiny Homes

Michael Rivard
Sleeping Bear Gateways Council

Maryl Kohl
Torch Conservation Center

Jared Yaple, Pastor
Watershed Church

Sandra Pritchard, Commissioner
City of Boyne City

Emily Votruba, Trustee
Village of Elberta

Mary Balkema
Kalamazoo County Housing
Department

March Dye
Empire Village Council
Sleeping Bear Gateway Council

Eric Gold
Slavic Enterprises, LLC
RAD Conversion Specialists, LLC

Tom Cannon, City Administrator
City of East Jordan

Annette Knowles
Frankfort Area Community Land Trust

Craig Ardis, Mayor
City of Lake City

Tom Laurencelle
JLL

Joni Krolczyk
Michigan Small Business Development
Center

Eric Kehoe
Missaukee and Wexford Counties
Housing Ready Coordinator

Dennis Sturtevant
Retired, Dwelling Place

Wayne Workman
Traverse City Housing Commission

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Jean Derenzy
Elk Rapids Area Chamber of
Commerce

Scarlett Zamora

Elizabeth Faulkner

Tracy Davis
Manistee County Housing Ready
Coordinator

Irene Pollack

Richard Lutz

Cash Cook
Kalkaska Downtown Development
Authority

Carrie VanderMolen
Cadillac Housing Commission

Charles Kendall

Lisa Steele

Suzanne Sorkin

Anna Serrano

Michael McMillan

Emily Petz

Lindsey Bur

Aza Drielts-Davis

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