

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

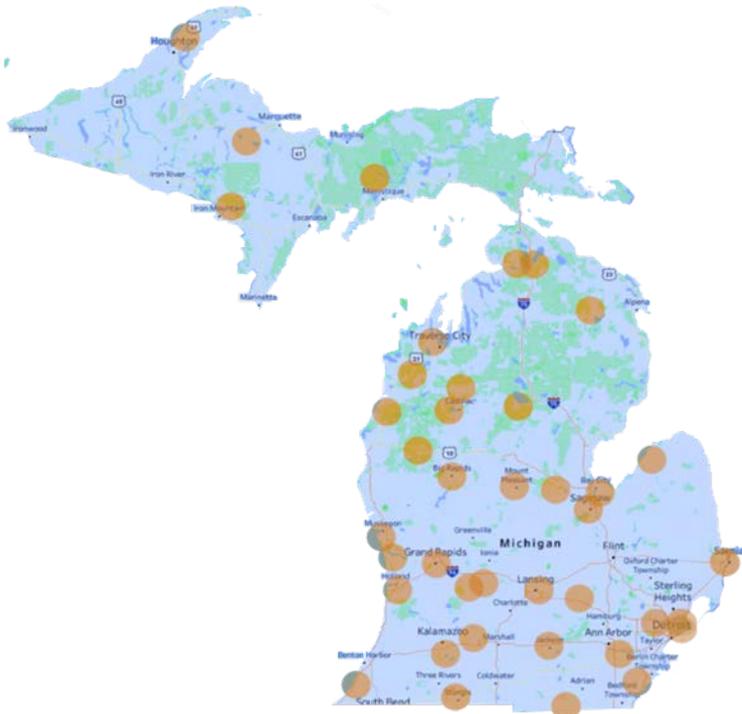
46

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	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 written in a cursive, flowing style with a long horizontal stroke at the end.

Jack Bergman
Member of Congress