SEMCOG

SOUTHEAST MICHIGAN COUNCIL OF GOVERNMENTS

SEMCOG University Housing Series Part 2:

State and Federal Financing Tools to Support Housing Needs

HOUSEKEEPING

- This meeting is being recorded.
- Link to the recording and additional resources will be sent to all registrants via email.
- Please submit questions in the chat. Presenters will respond to them at the end. You can also ask your question during the panel discussion.
- Please remain muted during presentations.

AGENDA

I. **Welcome**
Kevin Vettraino, AICP, Deputy Executive Director, SEMCOG

II. **Housing Series and Webinar Objectives**
Noah Bussell, AICP, Economic and Community Vitality Planner, SEMCOG

III. **Local, State, and Federal Financing Tools and Programs**

a. **U.S. Department of Housing and Urban Development (HUD) Program**
Duey Stroebel, Regional Administrator – Chicago Regional Office, HUD

b. **State of Michigan Housing Programs**
Tim Klont, Chief Engagement and Strategy Officer, MSHDA

c. **Financing Community Development and Housing in Detroit**
Rob Lockett, Executive Director, Detroit LISC

d. **Fraser Square Housing Development in Harper Woods**
Shannon Morgan, President and Co-Founder, Renovare Development
Valerie Kindle, Mayor, City of Harper Woods

I. **Facilitated Panel Discussion**
Noah Bussell, AICP, Economic and Community Vitality Planner, SEMCOG

OVERVIEW

As housing availability and affordability remains a pressing issue across the region, state, and country, stakeholders and policymakers at all levels are creatively and proactively answering the call in different ways. A critical step forward will be revising zoning regulations and providing incentives to expand the variety and attainability of housing for Southeast Michiganders of all walks of life. Some topics we will discuss include:

- The state of housing in Southeast Michigan
- Tools and resources available for local governments
- Public engagement in the redevelopment process
- Zoning – streamlining permitting and encouraging variety
- Incentives, such as Payment in Lieu of Taxes (PILOT)

City of Eastpointe, Macomb County



City of Harper Woods, Wayne County



TODAY'S PRESENTERS



KEVIN VETTRAINO, AICP
Deputy Executive Director
SEMCOG



NOAH BUSSELL, AICP
Planner, Economic and Community Vitality
SEMCOG



DUEY STROEBEL
Regional Administrator, Region V
U.S. Department of Housing and Urban Development (HUD)



TIM KLONT
Chief Engagement and Strategy Officer
Michigan State Housing Development Authority (MSHDA)



ROB LOCKETT
Executive Director
LISC Detroit



SHANNON MORGAN
President and Co-Founder
Renovare Development



VALERIE KINDLE
Mayor
City of Harper Woods

SEMCOG University Housing Series

- **Part 1: How Local Communities are Addressing Housing Supply and Affordability**
  - Data and tools from MSHDA, the Michigan Municipal League (MML), and SEMCOG
  - Case studies from across the region on creatively increasing housing supply and affordability:
    - Pittsfield Charter Township: Payment in Lieu of Taxes (PILOT) to attract developers
    - City of Sterling Heights: Public engagement at the forefront for housing-friendly Zoning Ordinance and Master Plan updates
    - City of Dearborn: Updating the Zoning Ordinance, providing incentives, and streamlining the permitting process
    - City of Dexter: Reducing barriers to build ADUs, duplexes, and permit lower minimum parking requirements
- **Part 2: State and Federal Financing Tools to Support Housing Needs *(Today)***
  - Financing programs available through State and Federal agencies
  - CDFIs – Gap financing and other support through LISC and similar organizations
  - Case Study: Fraser Square Housing Development in Harper Woods
- **Part 3: Housing for Everyone**

Webinar Objectives

1. Showcase the programs, tools, and financial instruments available to reduce barriers to housing development and purchasing, close development gaps, and expand options for developers and prospective residents alike.
2. Continue to identify the needs for both local communities and grantors on how to identify and address local housing needs.
3. Identify opportunities for collaboration for consistent housing planning and programming at all levels of government.
4. Expand opportunities for funding by connecting local governments and housing agencies with state, federal, private, and nonprofit organizations.
5. Provide examples and case studies to guide development that reflects the existing and future demand in all Southeast Michigan communities, including urban, suburban, and rural villages, cities, and townships.

Opportunity Zones

Michigan

July 16, 2026



HUD'S MISSION AND FPM MISSION ALIGNMENT

HUD's Mission

The mission of the U.S. Department of Housing and Urban Development is to foster strong communities by supporting access to quality, affordable housing, expanding the housing supply, and unlocking homeownership opportunities for the American people. The Department is committed to furthering the promise of self-sufficiency in every American while promoting economic development to revitalize rural, tribal, and urban communities across the country.

HUD'S Office of Field Policy and Management's Mission Alignment

FPM advances HUD's mission by ensuring the effective coordination and implementation of HUD's policies, programs, and stakeholder engagement efforts in the field. FPM serves as the Department's connective tissue by translating national priorities into localized impact and ensuring that underserved communities, including rural, Tribal, and urban populations receive meaningful access to HUD's resources and reforms.

HUD Key Initiatives

- Work and Dignity Coalition
  - a member of the Department of Housing and Urban Development's Work and Dignity Coalition affirms its support for advancing the principles of work, opportunity, and self sufficiency for assisted households.
  - Target Public Housing Authorities, Landlords, non-profits, Faith based organizations, local governments, and Tribes

- Barriers to Housing Affordability
  - Two recent executive orders on housing affordability
  - Roundtables coming on local/market barriers to affordability
  - Best Practices for State and Local Governments for Home Construction

- Opportunity Zones 2.0 Designation
  - Roundtables
  - Technical assistance

Opportunity Zones

Provide a series of ***federal capital gains tax incentives*** to qualifying investment into designated qualifying low-income communities (census tracts)

Largest community and economic development program in U.S. history

Opportunity Zones Tax Benefits

- **Tax Deferral:** Delay payment of taxes on capital gains rolled into a Qualified Opportunity Fund (QOF) that invests in a designated Opportunity Zone
- **Partial Exclusion of Tax Deferral:** A discount (step-up in basis adjustment) for calculating the tax owed on the deferred capital gain
- **Exclusion of Additional Gains:** No tax liability due on additional capital gains for qualifying investments in OZ held for 10 or more years

What Types of Projects Qualify?

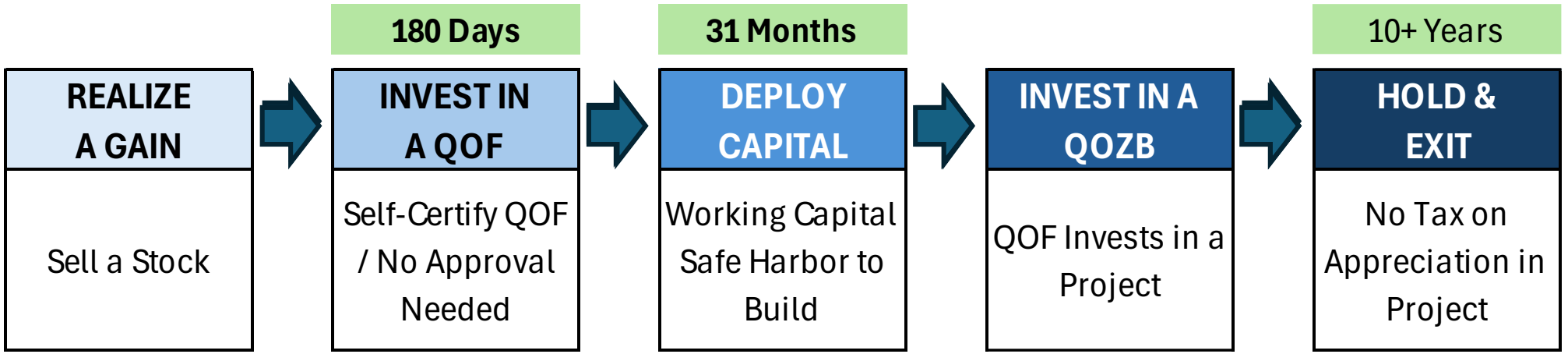
Community and Economic Development

- Housing
- Commercial (Office and Retail) Real Estate
- Hospitals
- Hospitality
- Industrial and Manufacturing
- Farming
- and many others

Operating Businesses

Not “Sin” Businesses

Investment Timeframe and Actions Example



Non-QOF versus QOF Investment Example

		NON-QOF INVESTMENT	QOF INVESTMENT	DIFFERENCES
	ORIGINAL CAPITAL GAIN	$1,000,000	$1,000,000	
	TAX RATE	30%	30%	
-	**TAX ON ORIGINAL CAPITAL GAIN**	($300,000)	Deferred	Defer tax on Capital Gains
=	**INVESTABLE AMOUNT** *after tax*	$700,000	$1,000,000	$300,000 more to invest
X	**COMPOUNDED HYPOTHETICL ANNUAL RETURN**	8%	8%	
=	**APPRECIATION** *over 10 years*	$811,247	$1,156,925	$345,678 more in asset value growth
-	**TAX ON APPRECIATION** *after 10 years*	($243,374)	$0	$243,374 less in taxes paid
-	**LONG-TERM CAPITAL GAINS TAXES PAID** *on original gain*	$0	($270,000)	$30,000 less in taxes paid (includes 10% discount, paid leter)
=	**FINAL VALUE** *after 10 years, net of taxes paid*	$1,207,873	$1,888,925	$681,052 increase in value

Hypothetical example provided for informational purposes only.

Key Considerations

Not a grant
2026 new OZ designation year
Requires careful structuring
Timing is critical (180-day rule)
Compliance monitoring essential
Preparing for reporting requirements
Rural OZ Designations

Opportunity Zones 1.0 Accomplishments

Over $100 billion invested in communities

Over 50% of OZ census tracts have had investment

Investments in commercial and industrial real estate, hospitality, housing, public infrastructure, energy developments along with business start-ups and expansions

400,000 housing units built because of the OZ incentive

Federal, state, and local grant and program alignments

Thousands of QOFs created

Investments in thousands of projects and businesses

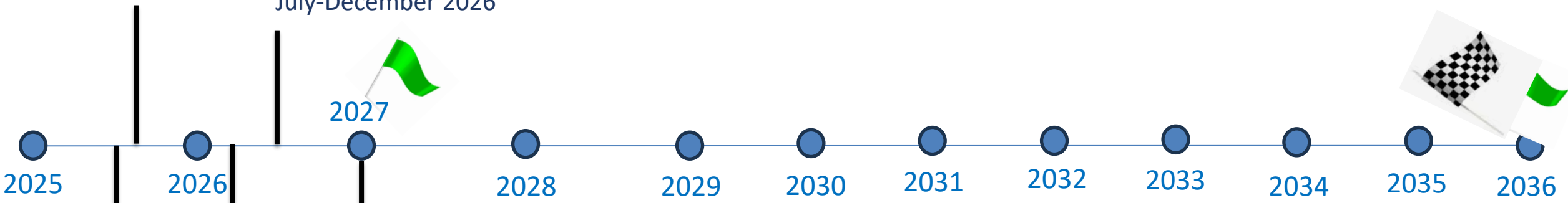
OPPORTUNITY ZONES 2.0 TIMELINE

OZ 1.0 Census Tracts Expire / 2 Year Overlap with OZ 2.0 Census Tracts

OZ 1.0 Rural Areas
September 2025

OZ 2.0 Census Tract Designation Period
July-December 2026

OZ 2.0 End Date
December 31, 2036



Census 2025 5-Year Data Release
January 29, 2026

The One Big Beautiful Bill
July 4, 2025

New OZ 2.0 Designations Take Effect
January 1, 2027

New OZ Designations
2036, 2046, and every 10 years

New IRS Regulations

OPPORTUNITY ZONES 2.0 TIMELINE

Treasury OZ 2.0 Guidelines
February-March 2026

Governor's Nominate OZ 2.0 Census Tracts
90-Day Window
(July-September 2026)

Governor's 30-Day Extension
(October 2026)

New OZ 2.0 Designations Take Effect
January 1, 2027





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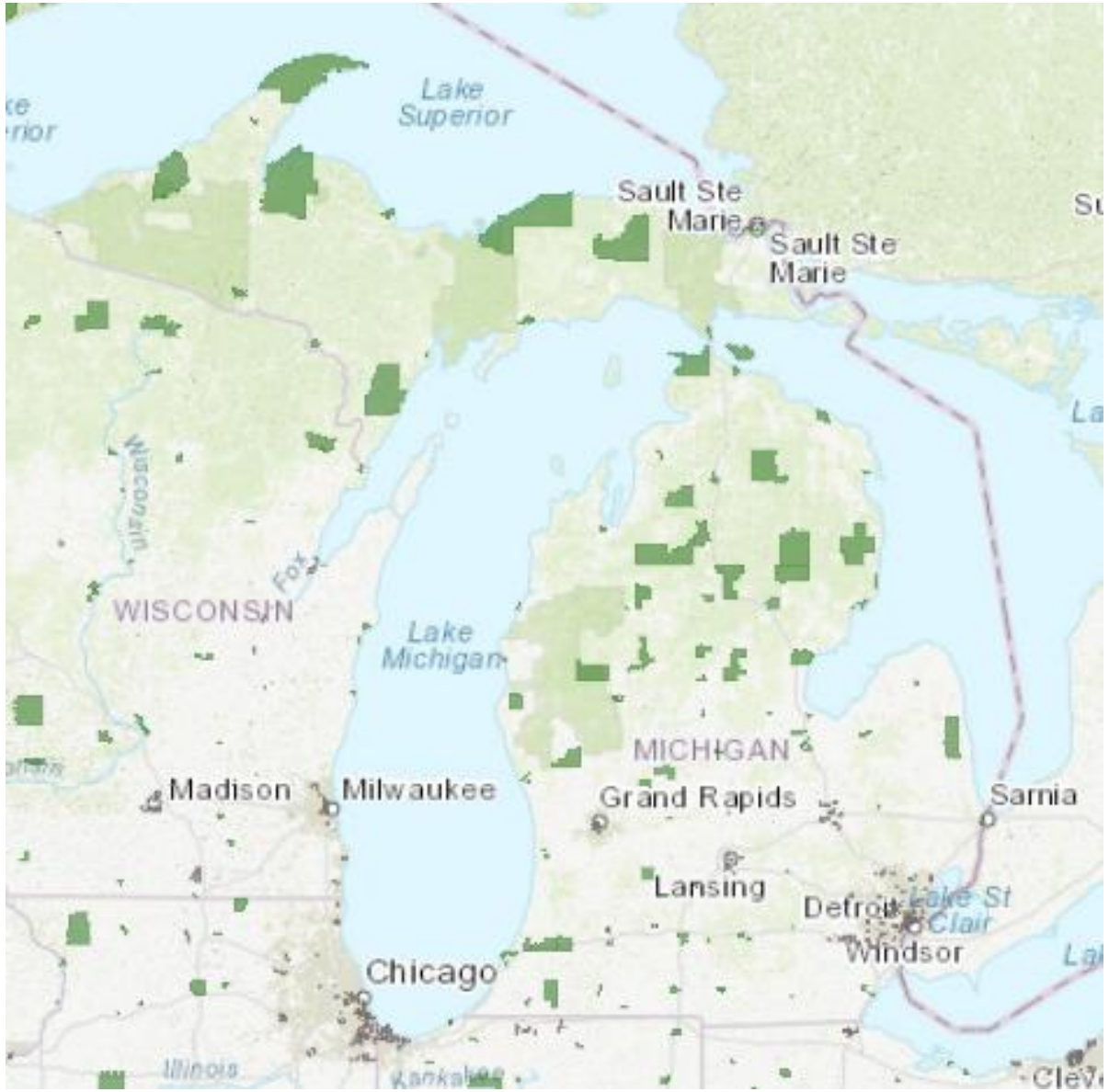
Census 2025 5-Year Data Release
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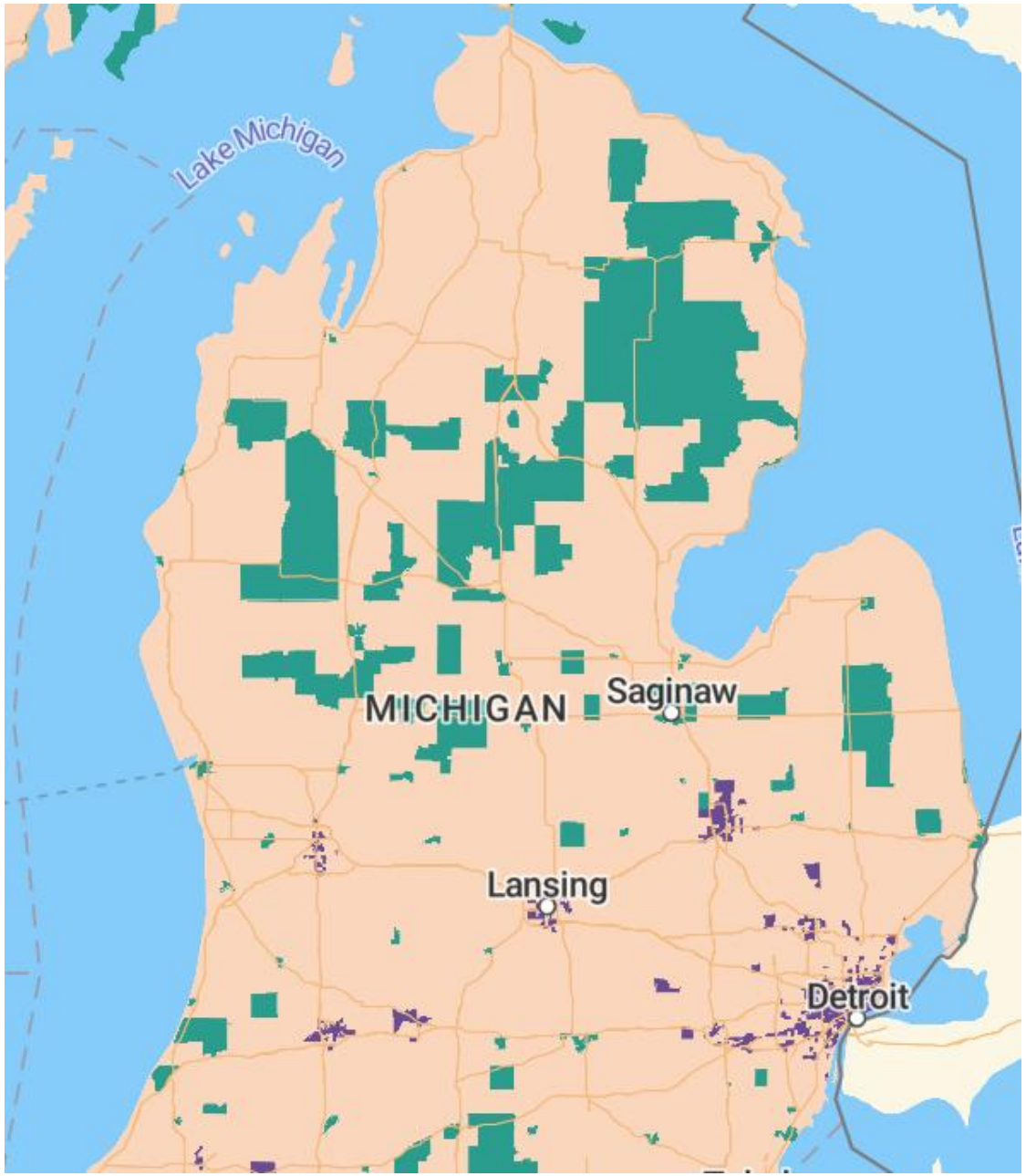
New IRS Regulations

Treasury's 30-Days for Certification & Designation
(November 2026)

Treasury's 30-Days Extension
(December 2026)

OPPORTUNITY ZONES: MICHIGAN





OPPORTUNITY ZONES: HUD

HUD
OZ
Implementation
Plan

HUD Office of Field Policy and Management (FPM)



Coordinate: This includes coordination with executive leadership, across departments, across federal agencies, and with external stakeholders. This also includes the creation of HUD's Opportunity Zones Implementation Plan.



Lead: This includes how HUD leadership and staff can help to "lead" local efforts to attract private investment working with state and local elected official and staff, private industry partners, and others in the community. HUD can play a role to inform, educate, and provide guidance related to the changes in the OZ tax incentive and to continue to promote the incentive.



Collect Data: This includes how HUD can work with other federal agencies and the private sector to collect data to measure and analyze the effectiveness and outcomes of the OZ tax incentive.

HUD Tools to Leverage alongside OZs

Federal Housing Administration (FHA) Insured Financing
- 221(d)4: New Construction or Substantial Rehab
- 223(f): Acquisition, Refinancing and Moderate Rehab
- 220: Housing in Designated Revitalization Areas

Community Development Block Grant (CDBG) Program
- Formula vs through MSHDA
- Section 108 Loan Guarantee program

HOME Investment Partnership Program
- Formula vs through MSHDA

HOME Investment Partnership Program
- Formula vs through MSHDA

Technical Assistance: Delivers customized local advisor programs to navigate HUD rules.

OPPORTUNITY ZONES: ACTION FOR YOU

Review the OZ eligibility map

Convene OZ roundtables/ information sessions

- HUD will join you

Target key stakeholders for input in your community

- Bankers
- Accountants
- Financial Advisors
- Chambers of Commerce
- Faith community
- Real estate developers

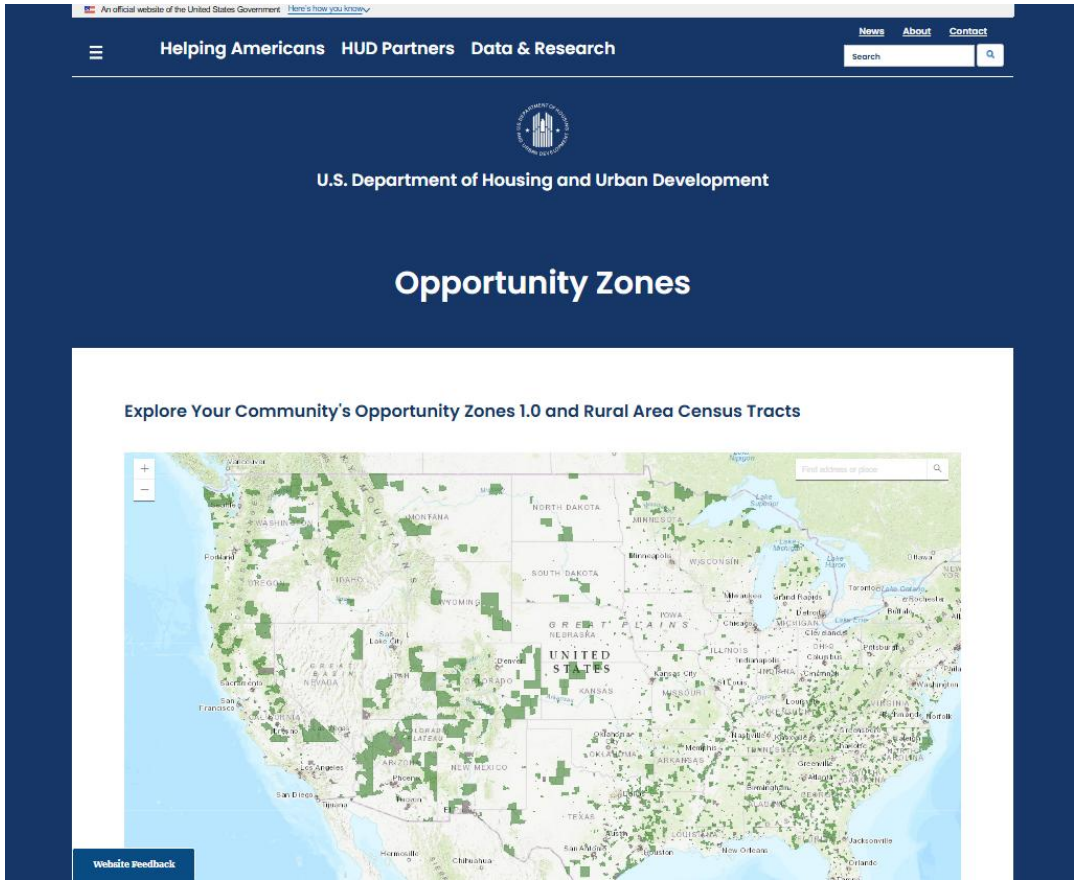
Think about if you are ready for OZ investment

- Local government red tape and approvals

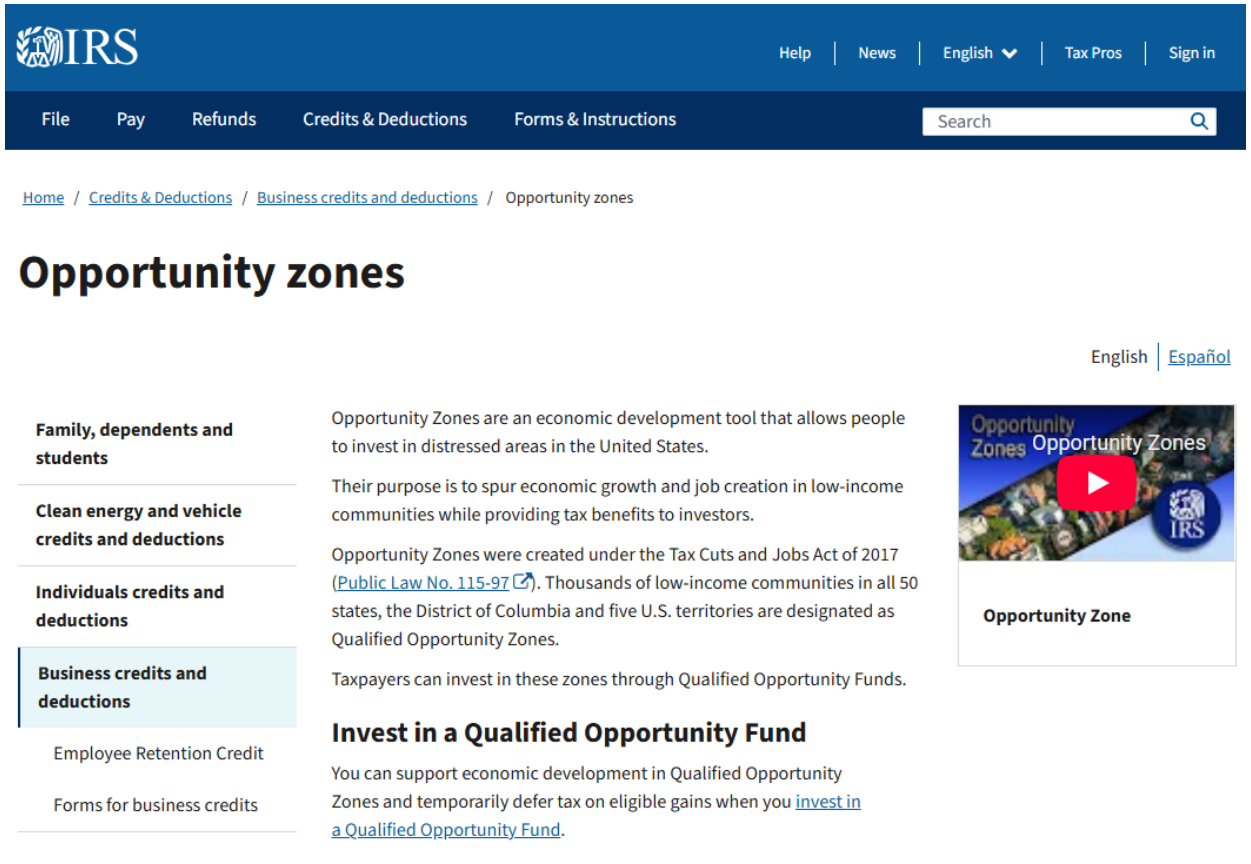
Get ready to learn!

OPPORTUNITY ZONES: RESOURCES

HUD OZ Website
https://www.hud.gov/opportunity-zones



IRS OZ Website
https://www.irs.gov/credits-deductions/businesses/opportunity-zones



OPPORTUNITY ZONES: CONTACT INFORMATION

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Michigan State Housing Development Authority

Tim Klont

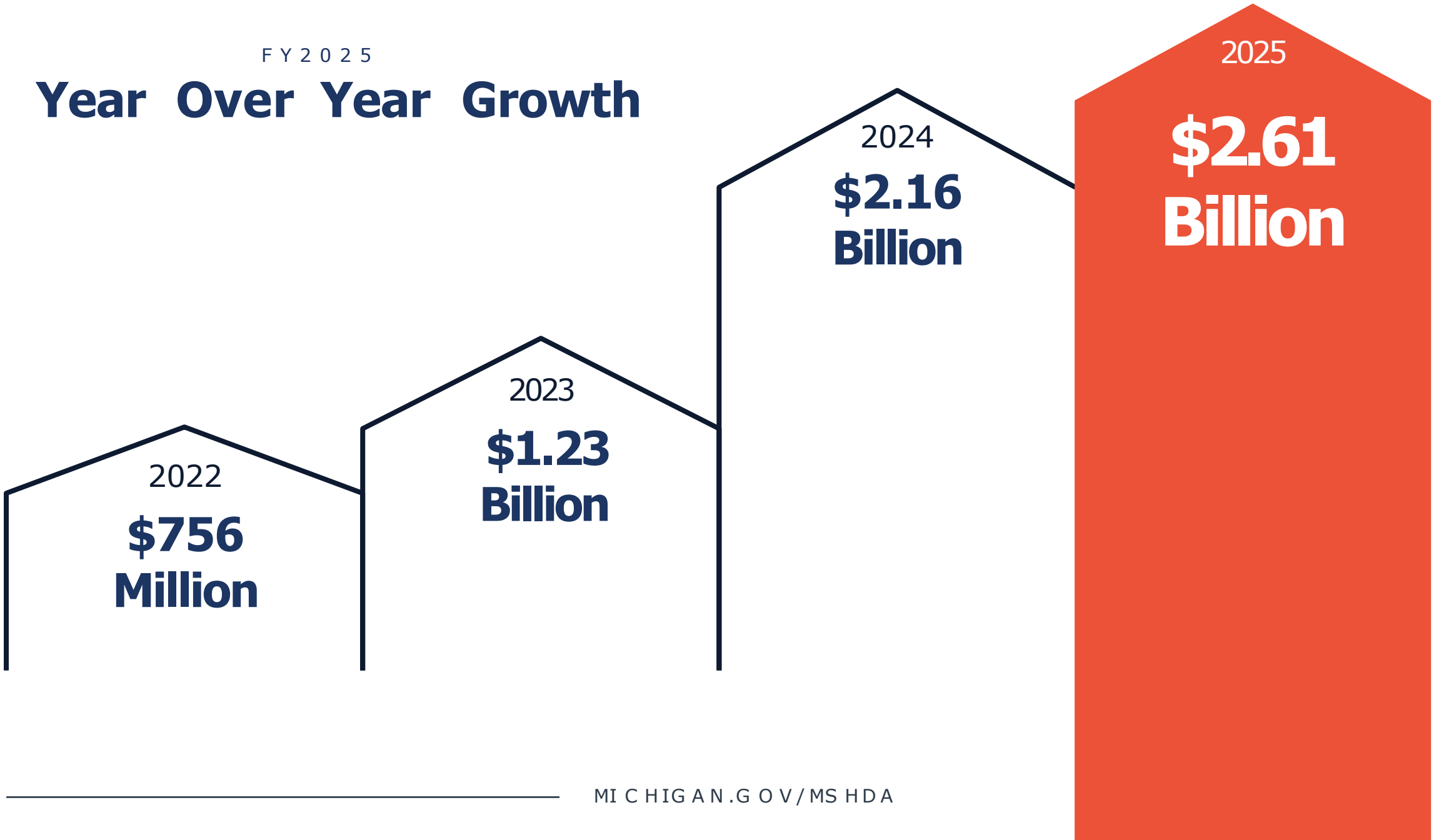
Chief Operating Officer

MSHDA™

MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY

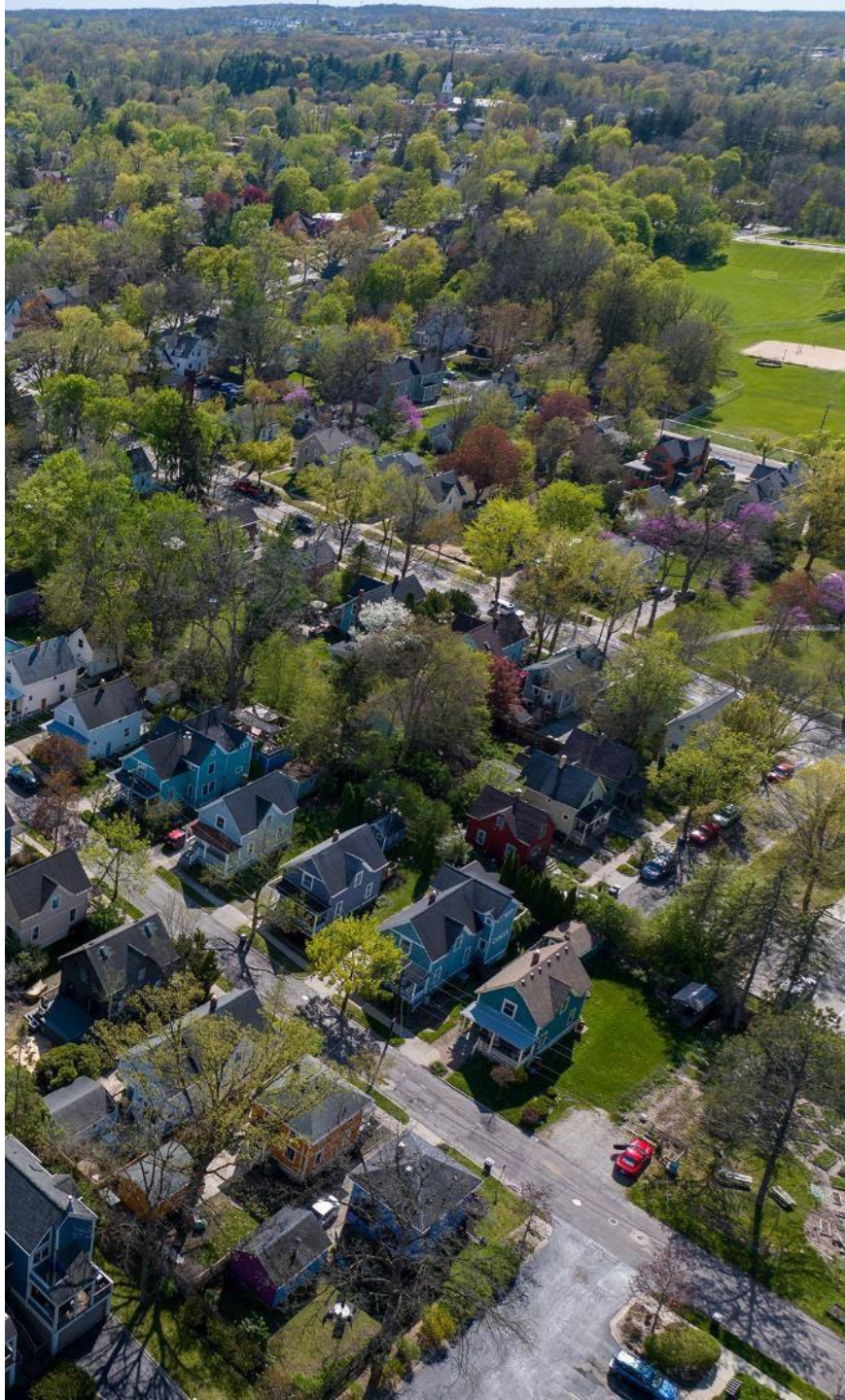
FY2025

Year Over Year Growth



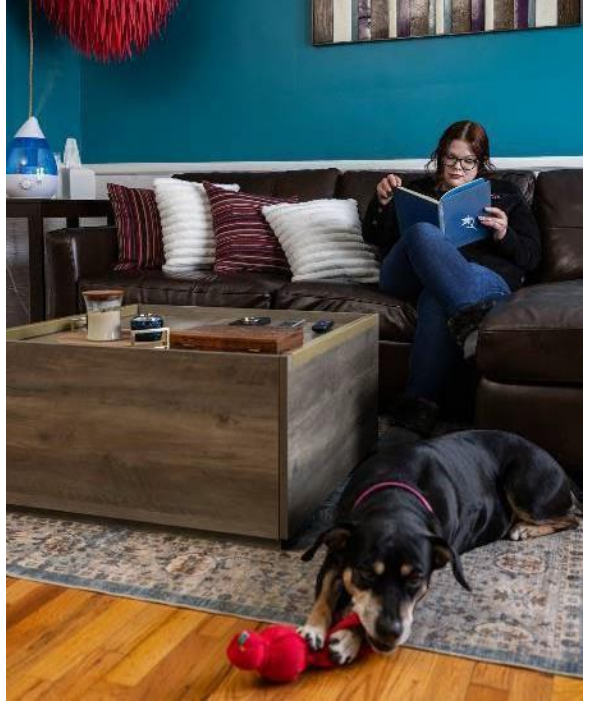
MI Neighborhood

- Supports the implementation of the Statewide Housing Plan
  - Regional Housing Partnerships + regional housing goals
- Consolidation of nine targeted programs into a stream-lined application
  - Federal funding: Community Development Block Grant
  - State funding: Housing and Community Development Fund
- Open to local governments, non-profit organizations, for-profit developers



Housing Tax Increment Financing

- Funded by local and state property tax captures
- Creates housing for households below 120% AMI
- Driven by local housing needs
- TIF tax capture leveraged 3:1 in outside investment













Homeownership

- Housing Education
- MI Home Loan
- MI 10K DPA

Michigan Housing Opportunity Tax Credit

- Expands the production and preservation of affordable housing
- $42 million in state housing tax credits
  - Complements federal Low-Income Housing Tax Credit program
- 30 percent of credits reserved for rural communities
- Leverages private investment
- Creates long-term affordability in communities across Michigan



Great Lakes Housing Services

- Provides an array of housing consulting services to move housing projects conception to completion
- Assists communities in identifying and removing barriers to housing development
- Identifies resources from MSHDA, other state and federal agencies, and philanthropic organizations

GREAT LAKES HOUSING SERVICES

greatlakeshousing.org

Michigan Housing Data Portal

- **Monitor** markets and specific geographies to advance equitable housing access and promote data-informed conversations about critical trends

- **Access** a centralized repository of critical housing and community data to help developers and communities understand local housing needs and opportunities



mihousingdata.org

Statewide Housing Plan 2.0

MICHIGAN STATEWIDE
HOUSING
PLAN 2.0

Scan to take the survey

Current Phase: Communication, Engagement, and Outreach

- Regional Housing Partnership Engagement Sessions with key stakeholders
- Michigan Statewide Housing Survey
- Focus groups to capture all experiences
- Engagement will continue through the summer
- Final plan launches July 2027

Scan the QR Code below for more information on MSHDA's programs



Osborn Commons, Sault Ste. Marie



LISC Detroit Community Investment Strategy

Southeastern Michigan Council of Governments (SEMCOG)

Financing Community Development and Housing in Detroit

July 16th, 2026

Who We Are

Local Initiatives Support Corporation (LISC) is one of the country's largest community development financial institutions, helping forge vibrant, resilient communities across America.

We work with residents and partners to close gaps in health, wealth, and opportunity so people and places can thrive.



A History of Impact

45 years of service

Since 1979, we have been investing to create meaningful, sustainable change.

We have deployed $35 Billion in capital to the communities we work with. This has resulted in $93 Billion in additional public and private investment in neighborhoods across the country.

$35B
Invested

$93B
Leveraged

83 Million
Square Feet
Commercial, Retail, & Community Space; including Schools

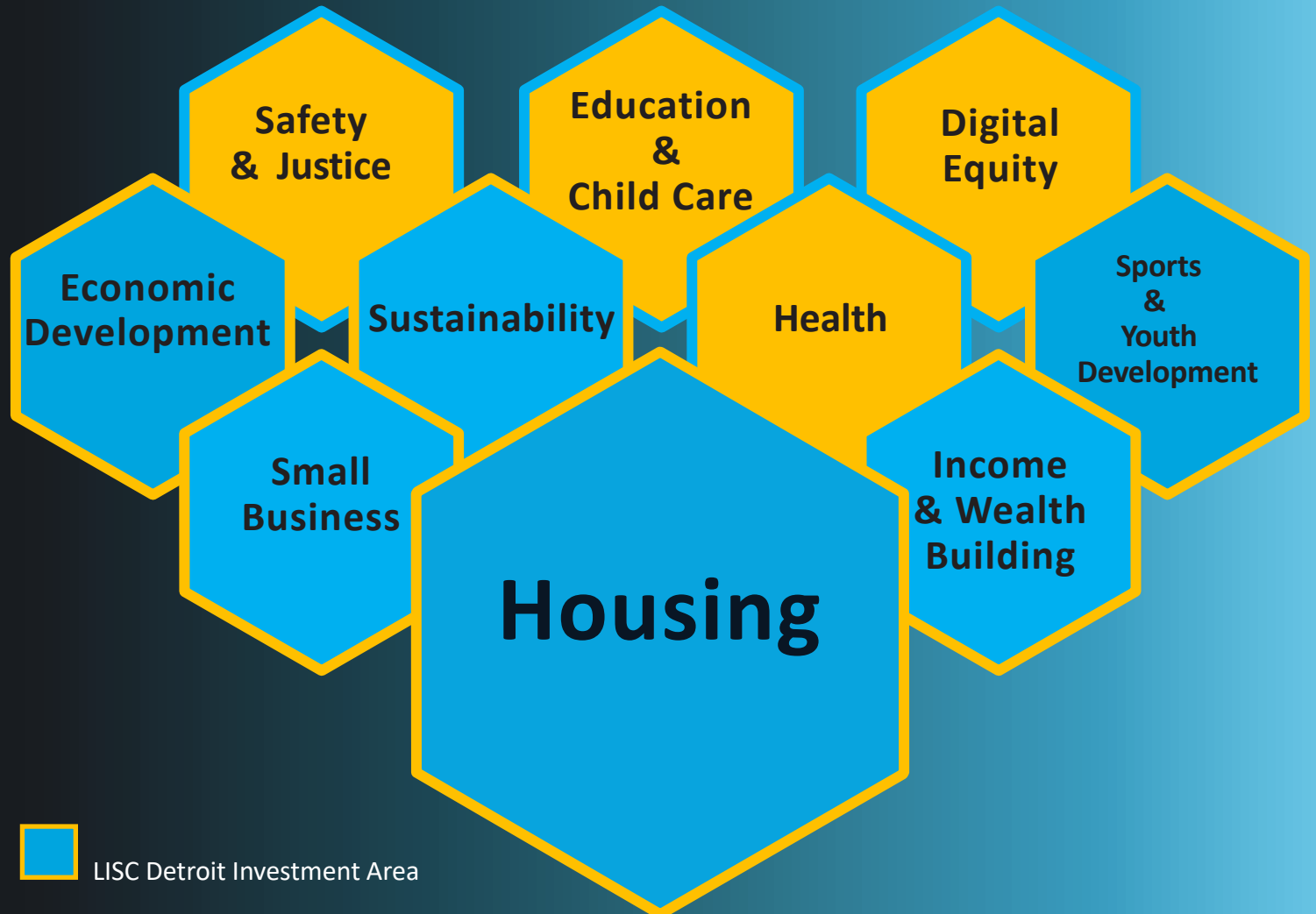
530,000+
Homes
Affordable Houses and Apartments Built/Preserved

LISC Investment Strategy

Our comprehensive strategy is unique

LISC invests in housing as the foundation for healthy communities, while at the same time fueling opportunities that reach into every corner of daily life.

Our experience has taught us our impact is far greater -- and communities benefit more -- when we support many of these building blocks simultaneously.



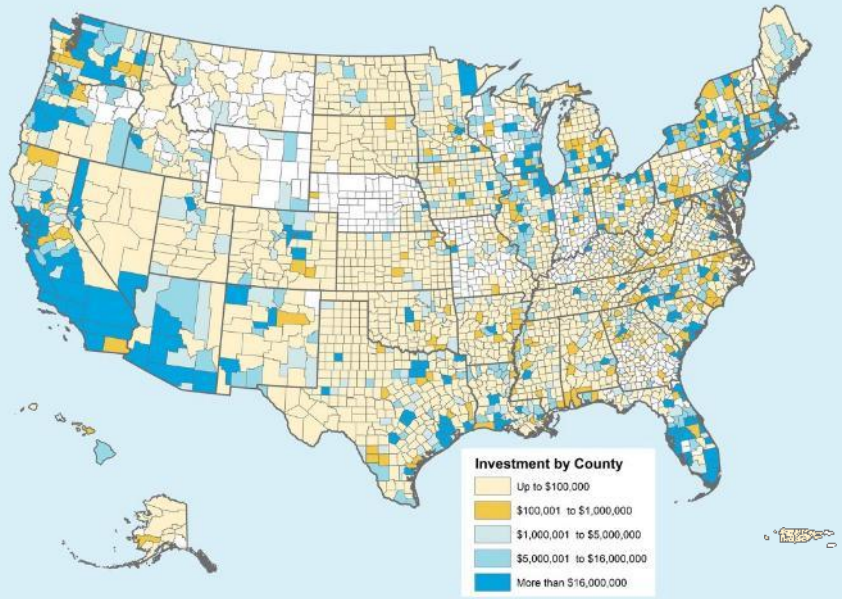
National Scale. Local Touch.

35 years of service in the Detroit Market.

$455M deployed & $1.5B leveraged across Detroit neighborhoods.

Our Platform

Our staff are in 34 urban offices and a rural program serving 2,400 U.S. counties. They understand the dynamics of their markets, have deep relationships in the communities they work with, and can respond to needs as they arise.



Community Partnership Model

We partner closely with thousands of community-based organizations to connect with residents and advance the goals *they* prioritize.

Responsive Capital

Our lending team and investment affiliates are deeply integrated throughout our nationwide network.

LISC Housing Solutions

We believe housing is a human right. Our housing solutions prioritize preservation of family wealth and high-quality housing solutions that position neighborhoods for growth. Our local investment areas include the following:

Lending & Investments

- LISC Detroit has an expansive lending portfolio, serving the Detroit and Greater Detroit areas.
- From pre-development to construction and permanent financing, LISC serves the ecosystem with affordable, accessible capital solutions.
- Our capacity building investments are designed and provided with local community development needs front of mind.

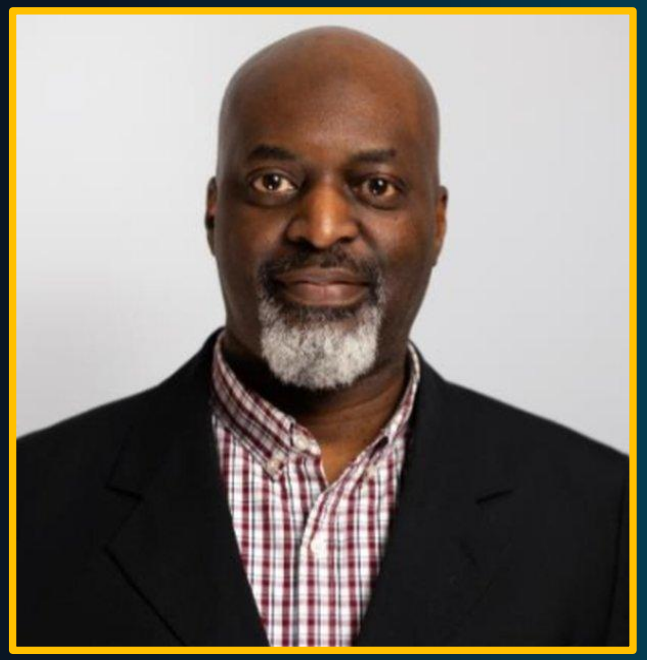
Home Repair

- Established in 2015, the 0% Interest Home Repair Loan Program offers 10-year, interest-free loans from $5,000 to $25,000 to help homeowners make investment in their residences.
- LISC Detroit's home repair program has served as a model, helping to create programs in other cities (Cincinnati, Cleveland, Memphis, etc.).
- To date, the program has completed over 825 repairs in Detroit.

Heir's Property

- LISC's Heirs' Property Initiative addresses this urgent issue by helping low- to moderate-income (LMI) households resolve and prevent tangled titles.
- Nationally, LISC is working in eight markets—and growing, to turn inherited property into a lasting asset. By 2030, we aim to unlock $1.8 billion in dead equity, induce $50 million in investment.

LISC Detroit Lending Team



Anthony Batiste
Director of Lending Operations

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Al Wolschleger
Program Officer & Credit Risk Analyst

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Brandon Ivory
Sr. Program Officer, Lending Programs

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LISC Lending Products

Standard Products

Predevelopment

Acquisition

Construction

Mini-Permanent

Permanent

Bridge

Small Business Lending

Project Types

Community Facilities

Mixed Use

Commercial/Industrial

Affordable Housing (Multifamily/Single)

Charter Schools

Visit www.lisc.org/lending for more information



Detroit Housing for the Future Fund

Fund I - Outcomes & Success Metrics

DHFF's Impact in Detroit

At the close of Fund I, DHFF will have financed close to 1,000 units of housing for Detroit residents.

"Keeping residents in their homes and in the city they love has always been a priority of mine and it brings me joy to see it becoming a priority to developers and investment partners around Detroit."

Mayor Mary Sheffield

$58M
Fund Size
5-year investment cycle

87%
Units at or below 80% AMI

19
Projects Financed
Transforming vacant/dilapidated buildings into high quality housing options for Detroit residents

$146M
Total Development Costs

West Boston Apartments



OSI Apartments



West Euclid



1403 Junction



Project Lead is an Emerging Developer

The Ribbon



The Claire



Van Dyke Village



The Beauton



Dreamtroit



Kingsley Arms



Preserve on Ash



The Belnord



The Charlotte



The Weber



Lee Arden



The Shirley



Glynn Court





Detroit Housing for the Future Fund

Fund II - Overview & Program Logistics

DHFF 2.0 – Program Overview

All DHFF loan requests will be funded via combination of grants and debt funds towards a target interest rate which make the project financially feasible and provides an affordable cost of capital for borrowers.

The timeline for deployment is 2026 – 2031, spanning over the 5yr. Life of the fund. Open for application April 1, the fund currently has approximately **$26.3M of projects in the pipeline, representing 430 units of housing**.

$45M
Fund Size

700 – 800
Estimated Unit Count for Fund II

15 - 18
Projected Projects Financed

Q3/Q4 2026
First Deal Closing

DHFF 2.0 – Funding & Deployment

LISC Detroit has develop lending pipeline align with strategic priorities of the Detroit Housing for the Future Fund and is structuring project support to expand affordable housing and community development.

Project Loan Originations

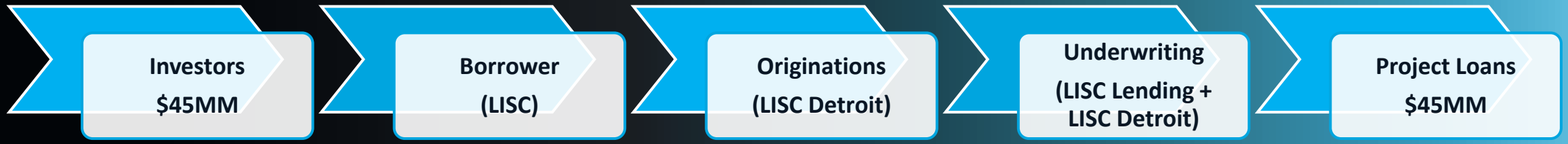
The local office will work with borrowers to structure loans, provide technical assistance, conduct due diligence, and prepare underwriting recommendations.

Capital Deployment

LISC National Lending will approve loans funded with corporate balance sheet and local program dollars to deploy financing and assist the project borrowers through construction to asset management.

Repayment and Capital Recycling

Repayments from project borrowers flow back to national capital, supporting portfolio sustainability, and new investment.



Thank You!

We're ready to work with **YOU.**

- ✓ Catalyzing investments that drive economic vibrance and opportunity
- ✓ Expanding local development and preservation of affordable housing
- ✓ Providing access to capital for real estate developers working to improve disinvested neighborhoods
- ✓ Coordinating strategic initiatives which leverage technical assistance and resources

LISC

Rob Lockett
Executive Director
LISC Detroit
E: rlockett@lisc.org





FRASER SQUARE

Building Community, Building Neighborhoods, Building Trust

A Blueprint for Financing Attainable Homeownership Through Public - Private Partnership

REIMAGINING A PUBLIC ASSET

- 71 Duplexes and Townhomes
- Former Publically Owned School Site
- Homes Serving 60 to 120% AMI
- Owner Occupied Community



Best Practice:

Communities should first evaluate publically owned land, former schools, future brownfield redevelopment sites, and underutilized municipal properties for attainable housing



LEADERSHIP CREATED THE OPPORTUNITY



- City Established the Housing Vision Before Selecting a Developer
- Every Community Faces NIMBY Concerns

- Leadership Means Educating Residents, Communicating a Vision, and Building Trust

THE RIGHT PARTNERSHIP

ROBERTSON BROTHERS HOMES

Nearly 80 Years of Homebuilding Experience

Construction, Purchasing, Operational Excellence

Financial Capability

Scalability

RENOVARE

Ownershp Team with 30+ Years Delivering Transformational Redevelopment Through Innovative Financing Tools and Incentives

Brownfields, Mixed Use, Neighborhood Stabilization, Housing TIF, Brownfield TIF, LIHTC, Creative Homeownershp, Public-Private Partnerships

Neither Organization Could Have Delivered Fraser Square Alone.

FINANCING THE DEAL

∑ $11.96M

Total Development Cost: Approximately $25 Million in Total Develpment Investment

- $5.85M MSHDA Missing Middle (58 Homes)
- $1.30M MI Neighborhood (Phase II – 13 Homes)
- $4.81M Brownfield Tax Increment Financing

Private Capital

- $1.0M Developer Equity
- Flagstar Bank Construction Financing
- Cinnaire Brownfield TIF Bridge Financing

Homebuyer Financing

- MSHDA Mortgage Product
- Portfolio Lending
- $600,000 Oakland Housing Down Payment Assistance
- Neighborhood Enterprise Zone (NEZ)

LESSONS

1 **Missing Middle**
One of Michigan's most flexible housing programs outside of LIHTC. It supported attainable housing with less red tape

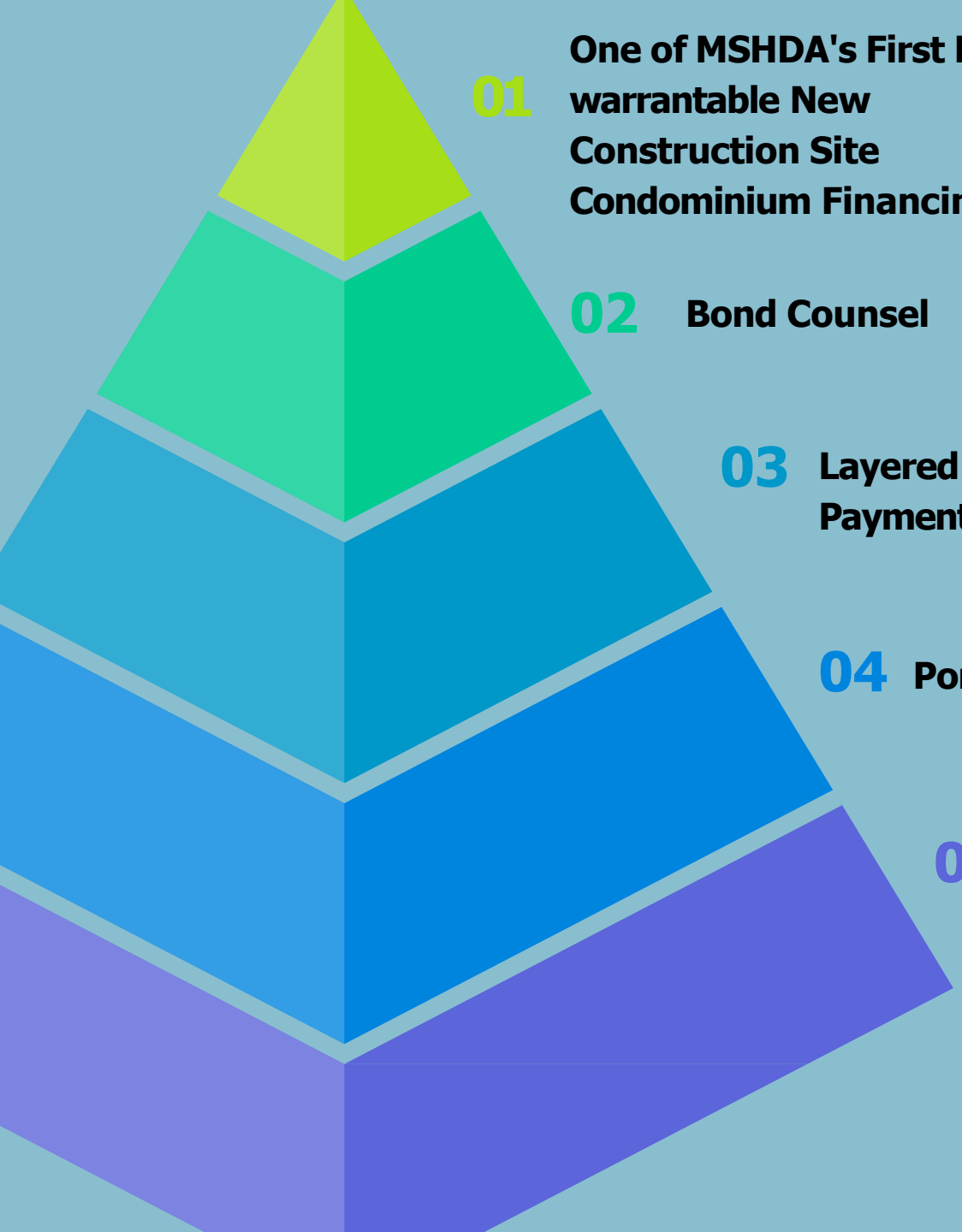
2 **Recommendation**
Restore Missing Middle funding and remove prevailing wage requirements to stretch limited housing dollars

3 **MI Neighborhood**
Provides valuable funding but has significant administrative barriers and less flexibility



BUILDING NEW FINANCING TOOLS

Worked closely with MSHDA to help advance one of the first non-warrantable new construction site condominium mortgage structures.



01 **One of MSHDA's First Non-warrantable New Construction Site Condominium Financings**

02 **Bond Counsel**

03 **Layered Down Payment Assistance**

04 **Portfolio Lenders**

05 **New Mortgage Pathways**



WHAT MUNICIPALITIES NEED TO KNOW



- Projects must be publicly approved and shovel-ready before applications.
- Use Planned Unit Developments (PUDs)
- Build flexibility into housing typologies (duplexes, townhomes, cottages)
- Build flexibility into Development Agreements
- Allow administrative approvals for appropriate refinements
- Understand planning decisions affect engineering, building code, financing and affordability
- Grant requirements continually change (accessibility, visitability, design, deed restrictions, underwriting). Every financing source changes the pro forma. Municipalities must remain patient, flexible, transparent and collaborative
- A predictable approval process is just as important as incentives. Every delay or uncertainty adds cost and ultimately impacts affordability.



BUILDING HOME OWNERSHIP AND COMMUNITY, NOTJUST HOMES*

- Partnered with Harper Woods to create a pipeline of homeowners
- Hosted lunch-and-learns for City employees, seminars for school superintendents, teachers and staff, employer outreach, community information sessions, Summer Concert Series outreach and homebuyer education
- Connected buyers with credit repair, down payment assistance, flexible mortgage products
- MSHDA programs and portfolio lending

***Building homeowners through education, employer partnerships, down payment assistance, and innovative mortgage products.**

LEADERSHIP COMES FIRST



- Leadership means engaging the public, addressing concerns with facts, creating a true public-private partnership, and moving projects efficiently
- Housing today requires leadership, partnership and flexibility

WHAT MICHIGAN NEEDS NEXT



- Restore Missing Middle Funding
- Remove Prevailing Wage Requirements if the Program Returns
- Improve MI Neighborhood by Reducing Red Tape and Increasing Flexibility
- Expand Housing TIF Financing Tools
- Continue MSHDA Innovation
- Support Municipal Leadership, Flexible Approvals and Strong Public-Private Partnerships

THANK YOU

Fraser Square Transformed a Public Asset Into a Thriving Neighborhood







FRASER SQUARE

City of Harper Woods 1951 Michigan

RB ROBERTSON BROTHERS HOMES

RENOVARE

Panel Discussion

Upcoming Webinars

- **Murals and Public Art**
  - Tuesday, July 21, 2026
  - In-Person Workshop at SEMCOG Offices
- **#3 – Housing for Everyone**
  - Thursday, August 20, 2026
  - Webinar
- If you are interested in attending these events, or have any additional questions, please contact Noah Bussell, AICP, Economic and Community Vitality Planner:
  - (313) 301-4328
  - bussell@semcog.org

QUESTIONS?