SEMCOG

SOUTHEAST MICHIGAN COUNCIL OF GOVERNMENTS

SEMCOG University Housing Series Part 3:

Housing for Everyone

HOUSEKEEPING

- This meeting is being recorded.
- Please put your name and organization in the chat.
- Link to the recording and additional resources will be sent to all registrants via email.
- Please submit questions for presenters in the chat.
- Please remain muted during presentations.

AGENDA

I. **Welcome**
Naheed Huq, Economic and Community Vitality Manager, SEMCOG

II. **Housing Series Overview and Best Practices**
Noah Bussell, AICP, Economic and Community Vitality Planner, SEMCOG

III. **Programs and Resources for Housing Access**

a. **Cinnaire | Community Development Financial Institution (CDFI) Financing**
Yulonda Byrd, Vice President and Southeast Michigan Market Leader, Cinnaire

b. **Macomb County | Aging Well Starts with Housing**
Daija Butler, MSA, Operations Manager, Macomb County Department of Health and Community Services

c. **MiSide | Wellspring Recovery Housing**
Sean de Four, LMSW, President and CEO, MiSide

d. **Oakland County | Housing Trust Fund**
Kyle Hines, MPA, Housing Trust Fund Manager, Oakland County

IV. **Closing Comments and Adjournment**
Noah Bussell, AICP, Economic and Community Vitality Planner, SEMCOG

OVERVIEW

- The availability of and need for supportive housing for all individuals, such as those people with physical, intellectual, and developmental disabilities; older adults; veterans; homeless and recently homeless residents; and current and former foster youth.
- Tools and resources available for local governments, including case studies on successful housing programs and how they were supported.
- The role that supportive housing plays in providing health, safety, and opportunities for education and workforce development.



Groundbreaking for the Auburn Oaks Neuroinclusive Neighborhood, Rochester Hills. (June 4, 2026)



Bethel Suites Transitional Housing, Howell. (Community Catalysts Development Company)

TODAY'S PRESENTERS



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YULONDA BYRD
Vice President and Southeast Michigan Market Leader
Cinnaire



KYLE HINES, MPA
Housing Trust Fund Manager
Oakland County

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**
  - 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 *(Today)***

Webinar Objectives

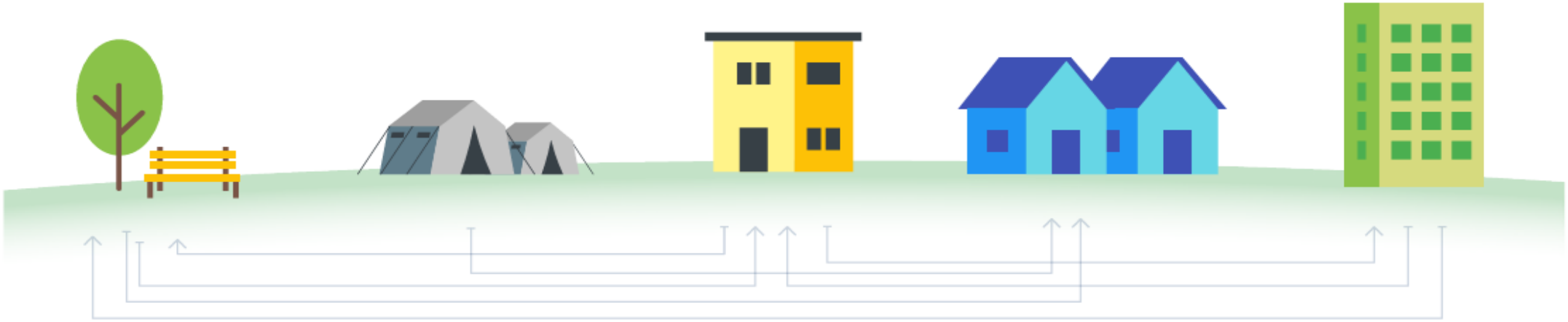
1. Identify the need for homes and living arrangements that are mindful of and support socioeconomic backgrounds, physical and mental health needs, accessibility, and opportunities to find and keep gainful employment, education, and space to build and grow wealth.
2. Provide information on the resources available for housing developments tailored to these needs, such as housing assistance for homelessness transitions, on-site supportive services, mobility, healthcare, and connections to employment and educational opportunities.
3. Highlight existing projects and initiatives throughout the region, how they leveraged these resources, and how it has improved the living standards of their residents.
4. Identify existing assets and challenges, as well as the partners needed to accomplish and expand these housing developments and programs.

21st Century ROAD to Housing Act

- **Adopted on July 11, 2026**
  - Primarily focused on increasing housing supply and reducing barriers for new builds and building rehabilitations
- **Housing Assistance and Access Changes:**
  - HOME Program – Housing development specifically for low-income families
  - Veterans' disability benefits no longer count against them when applying for HUD-VASH assistance
  - Maintains affordability standards for housing financed by USDA Rural Housing Service
  - Communities can spend more of their Emergency Solutions Grant (ESG) funding on homeless shelters and street outreach
- **New Programs:**
  - HUD program for states to award grants and loans to low-income homeowners and landlords for repairs
  - Pilot program to increase access to small-dollar mortgages
  - Pilot programs awarding grants for affordable housing planning and implementation
- Others: FHA expanding financing options, manufactured home development, zoning reforms, and more

Defining Housing for Everyone

- Housing is a universal need, but the level and type of housing needed varies:
  - Accessibility and barrier-free features
  - Access to jobs, school, childcare, and recreation
  - Economic conditions and household income
- Physical housing need is also affected by social and economic support systems:
  - Access to capital and financing (e.g., mortgage financing, rent, land contracts, housing cooperatives)
  - Supportive services for physical, intellectual, and developmental disabilities (e.g., Continuum-of-Care)
  - Community and independent living (e.g., 55+ communities, neuroinclusive neighborhoods)
  - Cultural considerations (e.g., multigenerational housing)
- Addressing homelessness is multifaceted, and includes **Prevention, Diversion,** and **Reduction**



Housing as a service ⟷ **Housing as an asset**

Homelessness

- Homeless shelters.
- Homelessness prevention and eviction protection (rental assistance and legal support).
- Encampment support and services.

Transitional

- Refugee, IDP and emergency shelters in situ or off site.
- Temporary housing arrangements.
- Mobile homes or nonconventional structures and campgrounds.

Incremental

- Participatory slum upgrading and neighborhood revitalization.
- Land titling and regularization.
- Sites and services and planned urban expansions.
- Core housing.
- Structural and nonstructural repairs.
- Building repurposing.
- Unit subdivisions and accessory dwelling units.

Social

- Deeply affordable homeownership.
- Social rentals.
- Public housing.
- Cooperative housing.
- Shared housing, collaborative housing and cohousing.
- Community land trusts.

Market

- Affordable homeownership.
- Rent subsidies and rent-to-own arrangements.
- Microfinance and micromortgages.
- Prefabrication solutions.
- Inclusionary zoning.

Source: www.habitat.org

QUESTIONS?

August 20, 2026

SEMCOG
University Housing Series 3
Housing for All

Michigan CDFI Coalition

www.micdfi.org

What is a CDFI?

- **CDFIs are** Community development financial institutions that are certified by the CDFI Fund, a division of the U.S. Department of Treasury. CDFIs were created Riegle community development and regulatory improvement act of 1994.

- We are mission-based lenders who provide affordable, responsible, and flexible financing to underserved communities and borrowers that traditional lenders often don't reach.

- CDFIs create access to capital for individuals, small and micro-businesses and finance quality affordable housing and impactful redevelopment projects that support neighborhood revitalization.

- **Types of CDFIs:** Banks, Credit Unions, non-profit loan funds, Venture Capital organizations

Michigan CDFIs

- Michigan has one of the largest concentrations of CDFIs in the country and is home to around 55 CDFIs
- MI CDFIs are located all around the state and invest in almost every county

How many CDFIs operate in Michigan?

Michigan is home to more than 55 CDFIs with 47 headquartered in Michigan, including several multi-state CDFIs who have been investing in MI for several years.



24 Loan Funds

30 Credit Unions

1 CDFI Bank

What CDFIs Support

CDFIs offer a variety of loan products and programs, including:

Small and Micro-Businesses

Single, Multi-Family, and Affordable Housing

Real Estate and Mixed-Use Projects

Consumer Loans and Banking Products

Non-Profit Projects

Why CDFIs?

- We provide loans to individuals, small businesses, projects, housing - who can't access traditional financing, and support affordable housing and redevelopment projects that need vital gap funding to make them happen.
- We provide flexible loan products that are affordable and responsible
- CDFIs do more than provide loans, we provide support services and technical assistance to help borrowers be successful long-term.
- CDFIs have a loan default rate average of less than 2% which is lower than traditional financial institutions
- Nationally, CDFIs leverage $8 in private sector investment for every $1 of public funding on average.

*This figure varies depending on the type of lending a CDFI does.

What makes CDFIs unique?

- Not regulated like traditional financial institutions
- Able to create financial products to meet community needs
- Able to underwrite/evaluate loans differently
- Can create flexible loan terms and often support loan modifications
- Provide technical assistance support
- Support real estate and housing projects that are often difficult deals
- Small businesses are often startups
- Often willing to take on greater risk
- Collaboration and risk sharing

Our Impact







$6.3B

In loans deployed
*(2005-2023)

$550 Million+

In FY 2023 alone, Michigan CDFIs deployed more than $550 million. These funds helped create jobs, affordable housing, financial health, and opportunity for all.*

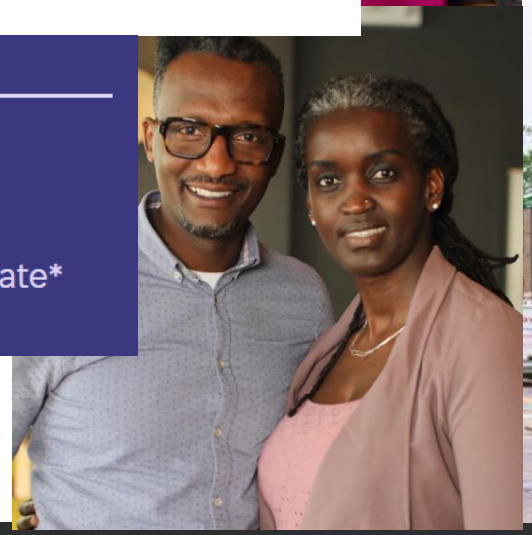
*US Dept of Treasury, 2023

$1.8B+

In NTMC investments supporting 156 projects

<2%

Average default rate*





As of 2024, Michigan CDFIs have continued to make a positive impact on Michigan's economy.

Data provided by the CDFI Fund, US Department of Treasury through TLR reporting through FY 2024.

$6.3B

In **loans deployed** *(2005-2023)

1,500+

Projects supported

50,000+

Jobs created and retained

64,000+

Number of **unique loans**

28M

Square feet of **real estate developed**

26,000+

Small or **micro-businesses** supported

18,000+

Housing units developed, **72% of which are affordable**

31,000+

Unique **Consumer** loans







Public Policy Priorities

- Make the **Michigan CDFI Fund** permanent and provide annual funding of $20M:

    1. $10M for grants to Michigan CDFI's to increase lending and support technical assistance and operations.

    2. $10M to create a new **CDFI Impact Loan Fund** (revolving loan fund) that allows CDFIs to borrow low-cost, flexible capital to grow their lending programming and capacity.

Michigan CDFI Fund

- The MI CDFI Fund was created in the FY23 budget and has received annual funding since then
- The funding is critical to grow CDFI lending capacity
- The program requires the funding be used as follows:
  - At least 80% of the funding be used for loans and financial products,
  - No more than 10% for operating, and
  - No more than10% for Technical Assistance programs
- Many CDFIs use the grant funding to leverage additional funding, including federal, private, and foundation funding



Alverson’s Little Forks

- Location: Midland
- Type: Small Business
- CDFI Lender: Northern Initiative
- Funding Source: MI CDFI Fund

Story:
Spencer Alverson learned to fish on the rivers around Midland—wading into the Titabawassee and Chippewa as a kid, casting lines where curiosity mattered more than technique. Years later, those same rivers pulled him downtown to Little Forks Outfitters, a fly-fishing shop just a block from their confluence. At first, he came for the camaraderie: the stories, the advice, the quiet wisdom traded among anglers. Then he stayed to learn the business. Over seven years as an employee, Spencer absorbed everything, and then Northern Initiatives helped him cross the line from employee to owner.



Miss Eva’s Detroit

- Location: Detroit
- Type: Small Business
- LoCDFI Lender: ProsperUS Detroit
- Funding Source: MI CDFI Fund

Story:

In the heart of Grandmont Rosedale, Miss Eva’s Detroit is more than a business—it’s a celebration of community, culture, and the power of generational wealth. Owned by Jay Williams, this Harlem Renaissance-inspired speakeasy honors the past while creating new opportunities for connection and economic legacy. Miss Eva’s story begins with its namesake—Jay’s grandmother. She created a home filled with music, connection, and joy—a gathering place where wealth wasn’t just about money, but about shared wisdom, love, and togetherness.



Brinks Family Creamery

- Location: McBain
- Type: Small Business
- Loan Size: $80,000
- CDFI Lender: Venture North
- Funding Source: MI CDFI Fund

Story:

Brinks Family Creamery is a multi-generational business that has been successful in their niche of local dairy products for years. To remain competitive in today's market, they needed capital so that they could purchase a separator and new walk-in cooler – equipment essential to expanding their product line. They are now able to offer a greater variety of their product offerings, including different milk percentages, creams, and butter.



Where Community Blooms

- Location: Detroit
- Type: Mixed Income Housing
- Project Size: $25 million
- CDFI Lender: Cinnaire Lending Corporation

Story:

La Joya Gardens is a four-story mixed-use housing development located in Detroit's Mexicantown neighborhood along West Vernor Highway. Developed by the Southwest Detroit Business Association and Cinnaire Solutions. The project consisted of transforming a vacant block that had sat unused for more than a decade into housing, retail space, and community gathering areas. The development includes 53 apartments, 42 of which are reserved for residents earning between 30 percent and 80 percent of the area median income. Rents for some units begin at approximately $540 per month, providing attainable housing options for working households while maintaining a mixed-income environment that supports neighborhood stability.



Lofts on Rowe

- Location: Ludington
- Type: Commercial Real Estate
- Project Cost: $14 million
- CDFI Lender: Michigan Community Capital
- Funding Source: MI CDFI Fund

Story:

After sitting vacant for nearly 30 years, the 1892-brick building fronting a full city block on the edge of a residential neighborhood just north of Ludington's downtown was rehabilitated into 67 residential units. Prior to the renovation, the building housed a series of manufacturing businesses including Carrom wooden games and Haskell Canoe Company, and served as the headquarters for the Civilian Conservation Corps Camp Ludington in the 1930s. The location is walkable to schools, Lake Michigan beaches and downtown amenities.

Credit Union Programs

In 2023, **ELGA Credit Union**, with funds from the **Michigan CDFI Fund**, helped construct affordable rental housing units in Flint, MI, through a project called Avon Rental Apartments. This project not only improved the quality of living for very low- and low-income residents but is also located in a minority neighborhood.

The **Michigan CDFI Fund** grant helped **Alpena Community** Credit Union provide qualified first-time homebuyers, low-income individuals and families, and veterans with 30-year mortgages at a reduced interest rate. The basis for the reduced rate is the current Applicable Federal Rate (AFR) + 1%. The credit union also offered qualifying low-income individuals and families a H.O.P.E. loan—an unsecured loan of up to $2,000 with a 36-month term at a rate of 1% above the AFR short-term rate, regardless of their credit score.

Find a CDFI Lender!

Are you looking for a Native CDFI?

- [ ] Yes

Location of Project or Investment

Select Location

Type of Loan I'm Looking For

- [ ] Loan to a Non-profit
- [ ] Micro Business ($50,000 or less)
- [ ] Small Business (more than $50,000)
- [ ] Consumer (Home, Auto, Personal Loan)
- [ ] Real Estate – Commercial
- [ ] Real Estate - Community Facility
- [ ] Real Estate – Mixed-Use
- [ ] Real Estate – Housing (including LIHTC)
- [ ] Farm, Agriculture, and Ranching
- [ ] Climate Lending
- [ ] Industrial/Manufacturing

Find a CDFI

Scan to find a CDFI lender near you.

MICDFI.org

MI CDFI | Michigan CDFI Coalition

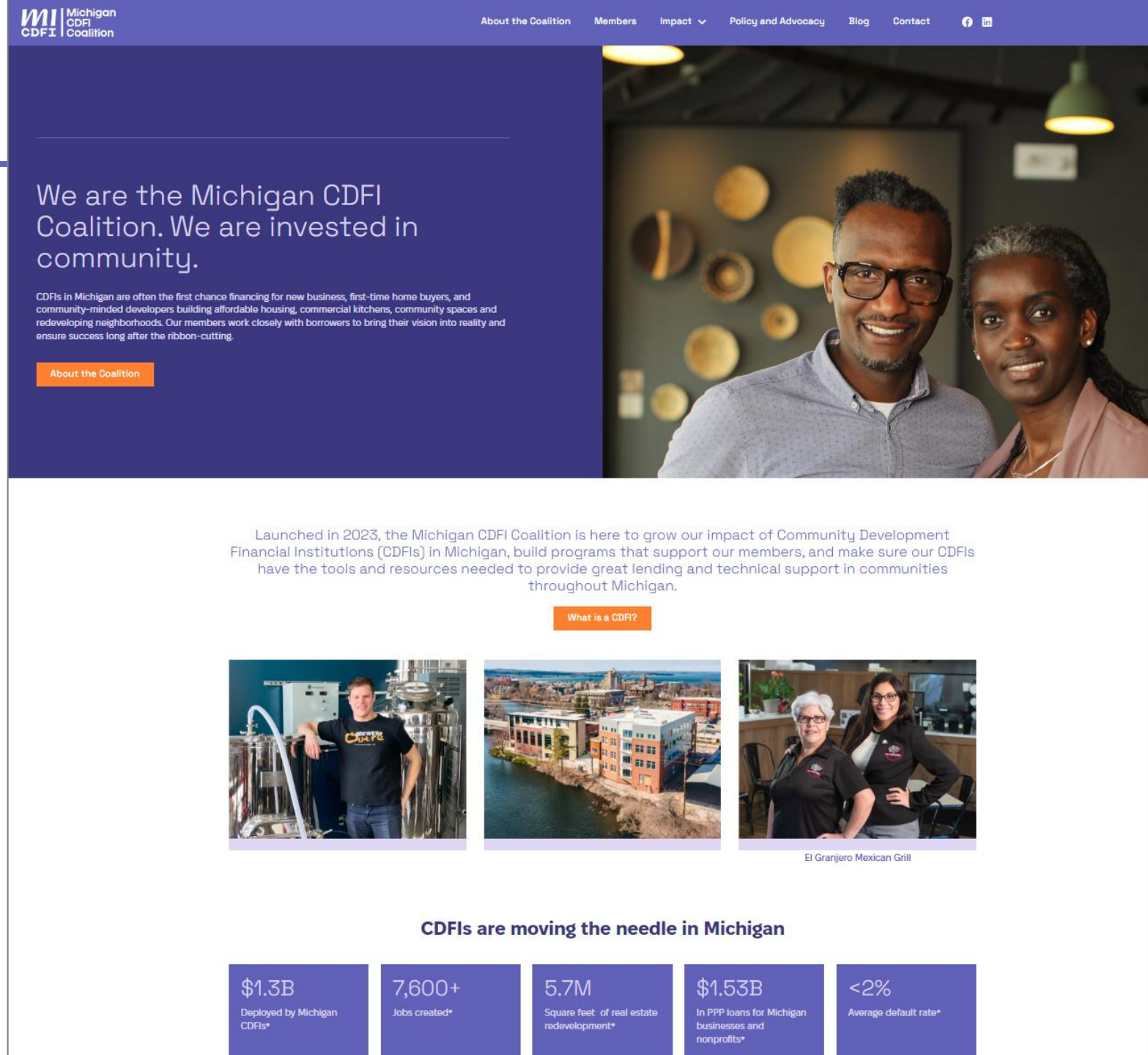
Telling Our Story

Email

info@micdfi.org

Connect With Us

Website: www.micdif.org



Thank you!

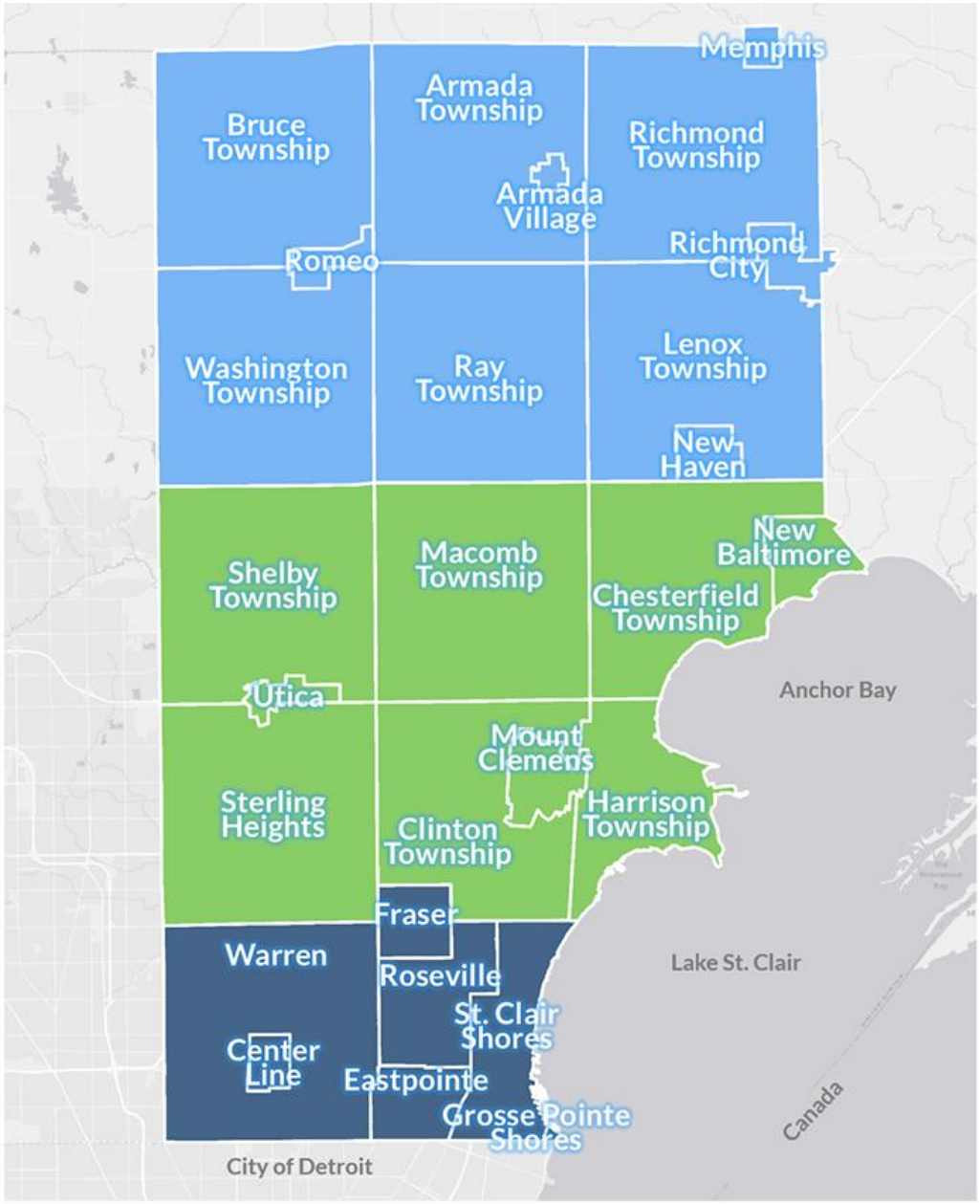
Health and
Community Services

Aging Well Starts with Housing

Accessible housing, homelessness prevention and the systems that help older adults remain stable



Daija Butler, MSA
Operations Manager



About Macomb County

~483
Square Miles (Total Area)

~882,000
Residents
3rd Most Populous County in MI

359,577
Households
Average size 2.43

$300,880
Average Home Value

75.4%
County Homes are Owner Occupied

$77,464
Median Household Income
21.9% of income is for mortgage



More than 25,900 new housing permits have been issued since 2010

(2023 ESRI data)

Why Aging and Housing Must Be Part of the Same Conversation

20.2%

of Macomb County residents are age 65+

≈179,000

residents age 65+ based on 2024 ACS

21%+

of people experiencing homelessness nationally are age 55+

For older adults, housing accessibility is about more than affordability: it includes physical design, transportation, services, safety and the ability to remain connected to community.

Housing instability can emerge late in life after a rent increase, loss of income, death of a spouse, health event or inability to maintain an existing home.

One County, Many Housing Realities

More Urbanized

- Older housing stock
- Higher renter share
- Transit/service proximity

Suburban

- Auto-dependent
- Aging in place needs
- Limited smaller-unit options

More Rural

- Longer distances
- Fewer service options
- Transportation barriers

The solution cannot be one housing type or one program. We need a continuum: accessible homes, home modifications, affordable rental options, supportive services, prevention, shelter and permanent housing.

Our infrastructure must work across municipal boundaries and across systems.

What the CHNA tells us about aging in Macomb County

Our housing stock must adapt to a changing population

North vs. South/Central

Growth in northern Macomb; population stabilization and aging in southern and central Macomb

25,000+ units

Shortage of affordable and available housing for households below 30% AMI

Housing mismatch

Mid-century detached homes vs. growing demand for smaller, affordable, lower-maintenance options

For an aging population, having a home is NOT enough!

We need housing residents can afford, maintain, navigate and remain in safely as their needs change.

Source: 2025 Macomb County Community & Housing Needs Assessment. Findings include a north–south/central demographic divide, a 25,000+ unit affordability gap for households below 30% AMI, and demand for smaller, lower-maintenance housing types.

What are we seeing in Macomb's homeless response system?

Recent CoC/HMIS data on older adults entering homelessness

2023

190

18.7% of entries age 55+

2024

185

17.4% of entries age 55+

2025

208

20.6% of entries age 55+

There is not a straight-line increase — but older adults are a significant and growing concern.

After a slight decline in 2024, 2025 reached the highest count and share of the three-year period: more than 1 in 5 entries were adults age 55+.

2023 → 2025: +18 older-adult entries (+9.5%) and +1.9 percentage points in their share of all system entries.

Source : Macomb County CoC / HMIS, 2023–2025. Confirm age definition, denominator, project types included, and whether counts represent persons or enrollments before finalizing.

How the County helps Older Adults Remain Stably Housed

Planning and Economic Development (PED)

- Home Rehab
- Housing Preservation + Neighborhood Investment

Macomb Community Action (MCA)

- Weatherization
- Grass & Snow
- Water + Utility Assistance

Office of Senior Services (OSS)

- Safe at Home
- Meals on Wheels
- Handy Helpers
- Transportation

Macomb County Continuum of Care (CoC)

- Homelessness Prevention + Rapid Rehousing
- Coordinated Entry + HMIS
- Street Outreach + Shelter

The goal is to intervene early, preserve housing when possible, and ensure a coordinated pathway when homelessness occurs.

The Upstream Strategy:
Build Communities Where People Can Age Safely

The **Macomb Regional Housing Partnership (MRHP)** brings housing, government, community development and service partners together around a countywide housing strategy.

The **Community & Housing Needs Assessment** identified the mismatch between Macomb County's existing housing stock and the need for smaller, more affordable and lower-maintenance housing options.

The **Regional Action Plan** moves that work toward implementation — including housing development and rehabilitation, zoning education, and stronger connections between housing and resident stability.

For older adults, that means planning now for accessible, attainable options before a housing crisis occurs.

Accessible housing is homelessness prevention, health infrastructure and community infrastructure.

Save the Date

Tuesday, November 17, 2026

2026 Macomb County Housing Summit

John Lewis Center



Thank you!

Macomb County Health and Community Services

21885 Dunham Rd, Ste 15, Clinton Township, MI 48036

586-469-7190

dohcs@macombgov.org



Wellspring Apartments

Presented by: MiSide

MiSide
COMMUNITY IMPACT NETWORK

Parent Corp: Administrative Services, Human Resources, Financial Services, Information Technology, Development

MiEarlyYears

- Head Start
- Early Head Start
- Infant Mental Health
- Early On Services
- Brightmoor Quality Child-care Initiative
- Developmental Assessments & Social-Emotional Consultations

MiHealth

- Adult Behavioral Services
- Children, Youth and Family Behavioral Health Services
- Integrated Care - CCBHC
- Supportive Housing (Housing Resource Center
- Veteran's Services
- Juvenile Justice

MiHousing

- Multi-Family Development Affordable Housing
- Single Family Development
  Michigan Lending Solutions L3C
  SF Mortgage Origination
- Development Counseling
- Property Management Residential & Commercial
- Community Stabilization
  Bagley Housing Association
  Neighborhood Preservation
- 26 Separate Real Estate Holding Limited Partnerships and LLC's

MiWealth

- Homebuyer Services
- Foreclosure Prevention and Home Preservation Services
- Center for Working Families
- Workforce Development
  -Detroit at Work Career Centers (Northwest & Southwest Detroit)
  -Earn + Learn
  Youth Build
- Adult Learning Labs
  GED
  English as a Second Language

Overview

Wellspring is a Permanent Supportive Recovery Housing development that will:

- Be located in Southfield Michigan
- Consist of two(2) four story buildings and 12 townhomes:
    - The first building will have 35 one-bedroom apartments (PBV)
    - The second building will have 25 two- and three-bedroom apartments (PBV)
    - There will also be 12 townhomes (60% AMI)
- Consist of a spacious passive park plus an active playground for children ages 2 to 12
- Provide stable, substance-free housing and supportive services that empower residents to maintain recovery and rebuild their lives.
- Adopt best practices from the first recovery housing community named Andy's Place, which is located in Jackson, Michigan
- Obtain referrals by Oakland County Adult Treatment Courts

Funding

4% Low Income Housing Tax Credit (LIHTC) from Michigan State Housing Development Authority (MSHDA) - $11.2 million

MSHDA Tax-Exempt Bond Financing for a permanent loan - $3.8 million plus $14.1 million in American Rescue Funding

Deferred Developer Fees - $2.1 million

4% Payment in Lieu of Taxes from the City of Southfield

Oakland County Funding - $2.6 million

Total Development Cost - $33.9 million

Target Population

A person with a Substance Use Disorder (SUD) who is actively engaged in recovery and participating with the treatment court, and meets one of the following Categories:

- Category 1: Literally Homeless
- Category 2: Imminent Risk of Homelessness

Examples of SUD:

- Opioid Use Disorder: Long-term use with overdose/MAT history and housing instability
- Alcohol Use Disorder: Chronic dependence with medical issues and impaired functioning
- Stimulant Use Disorder: Ongoing use causing cognitive issues, relapse, and instability
- Polysubstance Use Disorder: Multiple substances with high overdose risk and chronic instability
- SUD + Co-occurring Disorders: Substance use with mental illness causing significant impairment

Definitions of Homelessness

Category 1: Literally Homelessness	1. Individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning: a. Has a primary nighttime residence that is a public or private place not meant for human habitation; • Examples: Sleeping in a car, van, or RV parked on the street; staying under a bridge, in a tent encampment, or in a park; or living in abandoned buildings, bus stations, or storage units b. Is living in a publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state and local government programs); or c. Is exiting an institution where (s)he has resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution • Examples: Leaving jail, a hospital, or a treatment facility after 90 days or less, when the person was homeless before entering and has nowhere to go
Category 2: Imminent Risk of Homelessness	2. Individual or family who will imminently lose their primary nighttime residence, provided that: a. Residence will be lost within 14 days of the date of application for homeless assistance; • Facing eviction within 14 days; being asked to leave a current residence within 14 days (e.g., by family or friends); or staying in a hotel/motel not paid for by charitable or government programs b. No subsequent residence has been identified; and c. The individual or family lacks the resources or support networks needed to obtain other permanent housing

Project Partners and Roles

Project Partner	Role
Wellspring LDHA LP	**Owner:** Holds ownership and ensures long-term compliance and performance.
Southwest Housing Solutions, dba MiSide Housing	**Project Sponsor/Developer:** Plans, finances, and builds the project
KMG Prestige	**Property Manager:** Manages daily operations and ensures Low-Income Housing Tax Credit compliance.
Lighthouse	**Lead Agency/Lead Service Provider:** Coordinates and oversees all supportive services.
CNS Healthcare	**Local Service Partner:** Delivers direct services like case management and recovery support.
The Alliance For Housing	**Continuum of Care:** Coordinates regional housing resources, often funded by U.S. Department of Housing and Urban Development.
Community Housing Network	**Housing Assessment and Resource Agency:** Assesses needs and connects people to housing.
Judge Harvey Hoffman (retired)	**Treatment Court Champion:** Advocates for the project and supports participant referrals.

Wellspring Service Team (on-site)

Team Member	FTE's	Role/Responsibility
Property Management	1 FTE	• Rent collection, leases, and compliance (including subsidies if applicable) • Maintenance, repairs, inspections • Vendor coordination (cleaning, landscaping, repairs) • Enforcing lease terms (not clinical or recovery-related rules)
Security	16 Hours Daily	• Monitoring entry/exit and visitor policies • De-escalating conflicts (first line) • Incident reporting • Enforcing safety-related policies • Coordinating with emergency services if needed
Case Manager (Lighthouse)	1.5 FTE	• Assessing resident needs (mental health, substance use, employment, legal, etc.) • Creating individualized service plans • Connecting residents to programs and services, i.e. Healthcare, benefits, treatment, etc. • Tracking progress and documentation • Crisis intervention (non-security related) • Coordination of transportation will be provided as needed.
Peer Recovery Coach (CNS Healthcare)	2.0 FTE	• One-on-one peer support (based on lived experience) • Helping residents build recovery routines • Running or facilitating support groups • Supporting relapse prevention planning • Bridging trust between residents and staff • Coordination of transportation will be provided as needed. • Access to private rooms with computers to participate in zoom meetings (i.e., court, probation, medical, interviews)
Resident Service Coordinator	1.0 FTE	• Organizing onsite activities, i.e. life skills workshops, job readiness training, and wellness groups • Monitoring resident engagement • Coordinating with outside partners (employers, education programs) • Supporting community-building within the property

How are residents referred to Wellspring?

Referrals: Applicants will be identified by the Oakland County Treatment Courts

- There are 11 treatment courts within Oakland County

Lead Agency: Lighthouse

- The 11 Oakland County Treatment Courts will send referrals to both Lighthouse and the HARA. How a referral is obtained:
  - ➢ Submitted 322-Project Based Voucher Waiting List Application
  - ➢ Submitted 323-Authorization for Release of Information
  - ➢ Proof of Disability
    - ❖ These documents will be provided to the Treatment Courts by Lighthouse. Once completed, these documents will be emailed back to Lighthouse and HARA.

Key House Rules

Purpose: Permanent, safe, structured, recovery-focused housing for individuals (families) committed to sobriety.

1. **Sobriety:** Alcohol and illegal drugs (including marijuana under federal law) are prohibited; violations may result in lease termination.
2. **Guests & Curfew:** Residents are responsible for guests; no overnight guests without approval; guests leave by 10 PM; quiet/curfew hours 11 PM–7 AM, unless traveling to and from work, medical emergencies, or other reasonable accommodation.
3. **Rent & Reporting:** Rent is due monthly on the 1st of the month; late fees apply; residents must report income changes and extended absences.
4. **Furniture:** Units are furnished; items must remain in place and residents are responsible for any damage.
5. **Property Guidelines:** Maintain unit, report maintenance, follow smoking policy, no weapons, and no pets permitted (except approved service animals or emotional support animals).
6. **Smoking Policy:** To maintain a safe and healthy environment, smoking and vaping are strictly prohibited inside all apartments and common areas. Smoking is only permitted in designated outdoor areas. Residents are responsible for ensuring guests comply. Violations may result in warnings, fines, or lease termination.
7. **Resident Responsibilities:** Maintain sobriety, respect others, supervise guests/children, avoid illegal activity, and follow all lease and program requirements (i.e., compliance with court requirements, completion of probation, etc.)
8. **Enforcement:** Violations may result in warnings, loss of guest privileges, lease termination, eviction, or referral to higher level of care. Security onsite 16 hours per day.


Interested in doing a tour? Need more information
If so, please contact Jamie Wojahn at Jamie.Wojahn@MiSide.org



Overview of Oakland County Housing Programs

SEMCOG University: Housing Series – August 20, 2026

OAKLAND COUNTY
MICHIGAN
NEIGHBORHOOD
& HOUSING DEVELOPMENT

Neighborhood & Housing Development Background

- Manages HOME/CDBG/ESG federal grants – approximately $6M annually
- Housing Trust Fund funded with $19.25M in ARPA-SLFRF & $2M annual appropriations to support the creation and preservation of affordable and workforce housing throughout the County
- In addition to the investment into affordable housing development, NHD also operates a home repair program, manages lead-based paint remediation grants, housing counseling services, senior services, and CBDG-funding public facility improvements
- HTF/NHD invests in housing and services that:

- Create positive health outcomes
- Serve as a catalyst for economic development
- Are in alignment with our community partners' goals
- De-concentrate poverty
- Provide opportunity to emerging and historically disadvantaged businesses
- Provide affordable housing options to the backbone of the Oakland County workforce

OAKLAND COUNTY MICHIGAN
NEIGHBORHOOD & HOUSING DEVELOPMENT

Housing Development Activities

- Since September 2023:
  - 24 affordable housing developments have been approved – 14 currently under construction – 7 completed – 3 awaiting closing
  - ***1,603 total units / 1,474 affordable units*** *for families earning 30% to 120% AMI*
    - **981** of the **1,603** units are supported by project-based vouchers (PBVs)
    - Includes a diversity of housing types: non-congregate shelter, transitional, permanent supportive housing, neuro-inclusive, senior housing, transit-oriented, affordable, workforce, and market rate
  - HTF + NHD investment of **$45.8M** of ARPA-SLFRF, HOME-ARP, HOME, CDBG, and other grant funds results in an overall investment of over **$424M** into mixed-income housing throughout Oakland County



OAKLAND COUNTY MICHIGAN
NEIGHBORHOOD & HOUSING DEVELOPMENT

Housing Ecosystem



OAKLAND COUNTY MICHIGAN
NEIGHBORHOOD & HOUSING DEVELOPMENT

Development Profiles – Lighthouse Campus NCS

- 21units – 98 beds of non-congregate shelter in partnership with Lighthouse MI
- Located adjacent to Lighthouse offices in Pontiac for coordinated services
- Funded with Oakland County ARPA-SLFRF and HOME-ARP funding
- $8M Oakland County investment to increase shelter capacity
- Approximately $15M total development to include NCS units as well as kitchen facilities, intake, community space and case management space





Development Profiles – 124 Windemere

- Funded the acquisition of a 5-bedroom home in Royal Oak in partnership with Samaritas to be used as transitional housing
- Samaritas' Pathways Forward Independent Living Program for youth aging out of the foster care system
- $529,000 purchase price
- Worked in close partnership with R.O. City Attorney and planners to allow transitional housing for youth aging out of the foster care system within existing zoning
- Ideal location just 200 feet from a SMART bus stop on Main St. and just 10 minutes to the downtown Royal Oak SMART transit center



Development Profiles – Wellspring

- 72 units of permanent supportive housing in Southfield for residents in recovery - primarily from opioid abuse
- On site case management and recovery services will be provided
- $2.6M HTF investment; $33.9M total development cost
- Partnering with MSHDA, City of Southfield, Adult Treatment Court, and a broad range of non-profit service providers
- 60 of the units will be supported by project-based vouchers; 12 units will be reserved at 60% AMI



Development Profiles – Shepherd House

- 53 permanent supportive housing units targeted for LGBTQ+ seniors and disabled residents in Ferndale
- On site case management and recovery services will be provided
- Units are reserved for 30% to 60% AMI – 27 project-based vouchers
- Large community space to host events and community meetings
- $21.5M development – NHD invested $1M in HOME Investment Partnership funds
- Walking distance to Woodward and 9 Mile







Development Profiles – Auburn Oaks & Walton Oaks

- First neuro-inclusive communities in Oakland County with for-sale units reserved for intellectually and developmentally disabled (I/DD) adults
- Located in Rochester Hills
- Walton Oaks is 19 units including 11 I/DD units and 8 neuro-typical units
- Auburn Oaks is 57 units with 24 I/DD units and 33 neuro-typical units
- $2M short-term gap financing to be repaid as units sold over 5 years resulted in a total development investment of $25.2M
- Provides long-term housing stability to I/DD adults



Occupation	2024 Median Annual Earnings
Ambulance Drivers and Attendants, Non-EMT	$27,871.85
Fast Food and Counter Workers	$28,100.40
Cashiers	$28,237.20
Childcare Workers	$28,690.36
Recreational Protective Workers	$29,510.28
Home Health and Personal Care Aides	$29,225.00
Maids and Housekeeping Cleaners	$31,136.39
Library Technicians	$31,294.36
Security Guards	$31,543.52
Manufactured Building and Mobile Home Installers	$34,294.62
Receptionists and Information Clerks	$34,221.53
Waiters and Waitresses	$35,821.08
Preschool Teachers	$36,713.71
Light Truck Drivers	$38,737.07
Hairdressers, Hairstylists, and Cosmetologists	$38,983.44
Laborers and Freight, Stock, and Material Movers	$41,182.55

Source: Bureau of Labor Statistics

AREA MEDIAN INCOME (AMI)		
2024 AMI	1 Person HH	2 Person HH
30%	$20,160	$20,040
50%	$33,600	$33,400
60%	$40,320	$46,320
80%	$53,760	$61,440
120%	$80,640	$92,160
2024 AMI	3 Person HH	4 Person HH
30%	$25,920	$28,770
50%	$42,200	$47,950
60%	$51,840	$57,540
80%	$69,120	$76,720
120%	$103,680	$115,080



Salaries & Occupations of the Residents Served by Our Housing Programs

OAKLAND COUNTY MICHIGAN
NEIGHBORHOOD & HOUSING DEVELOPMENT

Occupation	2024 Median Annual Earnings
Assemblers and Fabricators	$43,240.88
Substance Abuse and Mental Health Counselors	$46,079.42
Paramedics	$47,440.50
Nursing Assistants	$47,766.78
Metal Workers and Plastic Workers	$47,802.00
Construction Laborers	$50,315.95
Machinists	$50,917.66
Clinical Laboratory Technologists and Technicians	$56,681.40
Social Workers, All Other	$61,838.49
Kindergarten Teachers, Except Special Education	$62,529.01
Middle School Teachers, Except Special Education	$62,957.31
Paralegals and Legal Assistants	$63,296.47
Carpenters	$63,891.41
Elementary School Teachers, Except Special Education	$64,673.13
Human Resources Specialists	$67,310.79
Plumbers, Pipefitters, and Steamfitters	$75,581.33

Source: Bureau of Labor Statistics

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Salaries & Occupations of the Residents Served by Our Housing Programs

OAKLAND COUNTY MICHIGAN
NEIGHBORHOOD & HOUSING DEVELOPMENT

Thank You / Contact Information

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Housing Trust Fund Manager
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OAKLAND COUNTY MICHIGAN
NEIGHBORHOOD & HOUSING DEVELOPMENT

Development Profiles – Oakland Woods

- 216-unit renovation of an existing senior living community owned by Presbyterian Villages of MI in Pontiac
- 150 units receive PBVs, 32 units are reserved for 60% AMI, and 34 units are non-income restricted
- $3M HTF investment to extend the useful life of the project, make energy efficiency upgrades, and preserve affordability at the property
- Overall renovation investment is $35M
- Funding sources include MSHDA, local tax abatements, and HUD senior housing resources







Development Profiles – Royal Oak Cottages

- 28 single family rental homes to be developed on scattered sites in Royal Oak Township
- Homes will be reserved for 30% AMI and 60% including 16 project-based voucher units
- Royal Oak Township contributing the sites to the development to spur economic development and activate long-vacant properties throughout the township
- $2.5M HTF investment; $15.3M total investment
- Partnering with MSHDA, Royal Oak Twp., EGLE, and other financial sources



Development Profiles – Royal Oak Cottages





Development Profiles – 965 Emerson

- Single family home sold to 80% AMI first-time homebuyer
- Built on the Northeast Oakland Schools Technical Campus by students
- Placed on a lot owned by the Oakland County Landbank Authority
- HOME funding solved for the appraisal gap
- Generational wealth creation



Development Profiles – Vester Flats

- 72-unit mixed-income housing development located in Ferndale
- 100% of the units reserved for residents earning 50% AMI to 120% AMI
- Transit-oriented development within 300 ft of the Woodward/9 Mile SMART bus stop
- $3M HTF investment; $25.2M total development cost
- Partnering with City of Ferndale, MEDC, and private debt/equity



Development Profiles – Vester Flats





Development Profiles – The Civic

- 45-unit mixed-income housing development located in downtown Royal Oak
- 100% of the units reserved for residents earning 50% AMI to 120% AMI
- Transit-oriented development ½ mile to SMART transit depot and walkable to all Royal Oak community amenities
- Desperately needed affordable housing in the downtown core – people working in RO can afford to live in RO



Contact



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Federal and State Programs

- **HUD Programs**
  (https://www.hud.gov/states/Michigan/)
  - Housing Choice Voucher
  - Emergency Housing Voucher
  - Public Housing Programs
  - Housing Counseling, Rent Relief & Eviction Support, Housing Quality, and Homeownership, and more
  - **HUD-Veterans Affairs Supportive Housing (VASH)**
- **USDA Rural Development**
  (https://www.rd.usda.gov/programs-services/single-family-housing-programs/housing-preservation-grants)
  - **Applications due September 8, 2026**
  - Low-interest home repair loans for low- and very low-income homeowners
  - Also available for rental properties if units are available for low- and very low-income families

- **MSHDA Programs**
  (https://www.michigan.gov/mshda/Homeownership)
  - MI Home Loan Mortgage
  - MI 10K Down Payment Assistance
  - Home Education Program
  - Section 3 Program Implementation:
- **Housing First Model**
  (https://nlihc.org/explore-issues/housing-programs/housing-first)
  - A model supported by the NAEH and NLIHC to provide housing first and not require proof of addressing contributors to homelessness.
  - NIH: 26 studies of HF found that homelessness decreased by 88%, and housing stability increased by 41%.
    (https://pmc.ncbi.nlm.nih.gov/articles/PMC8513528/)

Upcoming Webinars

- **SEMCOG University: E-Bike and Micromobility Safety**
  - Wednesday, September 2, 2026
  - In-Person Workshop at SEMCOG Offices
  - Interested? Contact Christina Nicholaides, Transportation Policy Coordinator, nicholaides@semcog.org
- **Legislative Roundtable**
  - Friday, September 18, 2026
  - In-Person Meeting at SEMCOG Offices
  - Interested? Contact Nikki Hartley, Government Affairs Specialist II, hartley@semcog.org
- If you have any additional questions on SEMCOG's housing work, please contact Noah Bussell, AICP, Economic and Community Vitality Planner
  - (313) 301-4328
  - bussell@semcog.org