

**HOUSING SERVICES MID MICHIGAN
BOARD OF DIRECTORS MEETING
TUESDAY December 9, 2014 12:00 pm Staff/Board Christmas Luncheon
LOCATION: MSU Extension Office CHARLOTTE, MICHIGAN
Call In Number 517-541-1180 (only 1 person)
AGENDA**

CALL TO ORDER

APPROVAL OF MINUTES August and October 2014

ACCEPTANCE OF FINANCIAL REPORT November 2014

EXECUTIVE DIRECTOR'S REPORT

Monthly Statistics and Activities- November 2014

OLD BUSINESS

Name change work- Continued notifications

Bylaws Update

ED's goals report

Audit Bids- only received 2 bids for the audit and only one bid for the pre-audit work

NEW BUSINESS

Fraud Policy- new requirement for MSHDA-ESG

Annual Meeting Nomination Committee

Line of Credit Resolution

	Financial Statement Legend	Con't	
CAPR	Capital Area Prisoner Re-entry	MICAH	Michigan Coalition Against Homelessness
CRCF	Capital Region Community Foundation	MSHDA	Michigan State Housing Development Authority
DCH	Department of Community Health	NDC	Neighborhood Doors Corporation
EFSP	Emergency food and shelter program (FEMA)	NMFC	Neighborhood Works (foreclosure) funds
ESG	Emergency Solutions Grant	NMS	National Mortgage Settlement
HEART	HUD funding for permanent supportive housing	PSH	permanent supportive housing
HEP	Homebuyers Education Program (MSHDA)	REACH	seriously mentally ill PSH
HUD	Housing and Urban Development	SSVF	Supportive Services for Veteran Families
IDA	Individual Development Account		
JHLPR	Jackson, Hillsdale, Lenawee Prisoner Re-entry		

Next Meeting- February 10, 2015 – Meeting to be held at the 551 Building

If you will not be able to attend, please advise Denise Dunn, (517) 541-1180.

Housing Services Mid Michigan Board of Directors Meeting

Tuesday, October 14, 2014 2:00 pm

Location: 551 Courthouse Drive, Charlotte, MI

Call to Order by President Brown at 2:05 pm.

Members Present: Sheriff Tom Raines, Nicole Shannon, Sean Cotter, Dar Benjamin, Jim Dexter, Bob Brown, Leon Monroe, Tom Fuller, Janice Land, and Denise Dunn Ex-Officio. No proxies.

Monroe moved to put the Audit at top of agenda, Dexter supported. Aaron Stevens from Abraham & Gaffney gave an overview of the audit. He stated Housing Services Mid Michigan complied in all respect. Discussion included how the two firms, an accounting firm and an auditing firm worked together. Stevens discussed the one finding- the trail balance was out of balance due to an upgrade from Peachtree to Sage which led to a discrepancy. This situation was corrected by his staff calling SAGE directed and receiving technical support to rectify the situation.

The corrective action needed was discussed. Cotter recommended checking the trial balance each month. Dunn agreed. Dunn is to write the corrective action by Friday, October 17, 2014 and send it to Aaron Stevens so the draft can be completed.

A motion by Fuller and supported by Dexter to accept the 2014 Audit.

Minutes: Brown tabled minutes of August to December meeting.

Financial Report: Dunn explained HUD grant has not been received yet. EFSP second payment funds also have not been released for last year (2013). The current Trial Balance and general ledger were included for review. Fuller moved to accept report, Dexter supported.

Old Business: Dunn reported to the Board on her activities and accomplishments for the past two months. The agency closed 4 major grants on Sept 30, 2014 MSHDA-ESG, SSVF, JHLPR, and CAPR. Dunn held two 90 day personnel reviews. Section 8 SEMAP scored for 100% for the first time. Both prisoner re-entry programs received no findings after pulling 50% of files.

The SSVF (Vet grant) monitoring/site visit found 2 findings and 2 concerns about the procedure of exiting people. Dunn reviewed all the documents and made the suggested changes. The target number has already been addressed with the new grant going forward based on historical evidence. The report noted the agency's good outreach processes.

Dunn noted that HUD had verbally approved the agency as a Certified Housing Counselor which will provide a new source of funding for Home Buyer education and foreclosure work. She also reported that the yearly progress report (APR) on our major HUD grant was prepared by Christie and reviewed and submitted by Dunn as a part of Christie's and Dunn's goals for the year.

Dunn is preparing letter to auditors which is done every 3 years.

New Business:

Electronic Voting Procedure- It is acceptable now with parameters in the By-Laws. Nine steps are included in the procedure. Brown prepared the procedures. This was due to a notification

from MSHDA on the Friday to have a resolution approved on Monday for ESG grant money. Shannon will enter this procedure in By Laws. Motion by Shannon to permit MSHDA ESG Grant to be entered into the minutes by electronic procedures, Motion supported by Cotter. Motion passed.

Preparations for HUD Chronically homeless application Grant is being proposed for the entire continuum of Care for Peckham, Capital Area Community Services, Siren are included. Mid Michigan Housing Services is performing this service. We can support 3 individual in Case management. It is similar to Section 8 program. The individual returned 30% of income to funding source. We have 8 people in program.

Proposed Staff/Board Meeting: It will be continued on December 9 with refreshments served at noon. Dunn will take staff out to lunch on the Friday proceeding staff meeting and would like to give the staff the afternoon off. Dunn asked if the staff could have Friday off after Christmas, which falls on Thursday. Benjamin moved to give the staff time off on two Fridays after Christmas and New Year's Day. Shannon Supported. Motion passed.

Dunn is continuing to change our organization name on grants and banking.

Jim Dexter moved to adjourn. Dar Benjamin supported. Meeting adjourned.

Electronic Voting Procedure

An electronic vote may be taken in the event that a Board meeting will not be held within the necessary timeline that the funding source has dictated. In the even an electronic vote is necessary, the following will be protocol:

1. The Executive Director will notify the Boar President of the timeline.
2. The Executive Director will send out the voting information to all Board members. Those that do not have internet will be called.
3. The vote will have a cut-off date for voting.
4. The vote must be recorded by Executive Director as a Transcript of Electronic Vote stating the item voted on, what is involved, and why an electronic vote was necessary (all short few word statements).
5. The second part of the transcript would be a toll-call vote, by name, stating who voted and how they voted.
6. The record will state that a quorum was met.
7. The Executive Director will act as the Recording Secretary.
8. The document will include a line for the Secretary and the Present as well as the Recording Secretary.
9. At the next meeting the Transcript of vote must be read into the minutes and signed by the three above mentioned members.

Housing Services Mid Michigan Board of Directors Meeting

Tuesday, August 12, 2014 2:00 pm

Location: MSU Extension Office Charlotte, MI

Call to Order by President Brown at 2:05 pm.

Members Present: Jim Dexter, Bob Brown, Sue Hoffman, Leon Monroe, Tom Fuller, Janice Land, and Denise Dunn Ex-Officio. Proxies were given by Nicole Shannon, Sean Cotter, and Dar Benjamin all for Robert Brown.

Minutes: The April 2014 minutes were reviewed with no changes. Jim Dexter moved to accept with corrections. Leon Monroe supported.

Financial Report: Dexter gave the financial report. He asked about the zeros for Behavior Health. Dunn explained that it should be removed as it was no longer a revenue or an expense.

She explained why the Flex plan has a revenue category. Bob Brown explained some differences in budget are due to timing issues.

Dunn explained that Section 8 administration money is now separated out. Section 8 money is balanced out every three months. If money isn't spent, it is recovered by Section 8 in the next three months.

Dunn also explained that the National mortgage settlement foreclosure funds came into the office during our last fiscal year in May 2014 but are income for 2014-15.

Dunn explained that she was able to post bonuses against admin funding for some grants as some allow for morale building as indirect costs.

Timing issues included- We are still waiting for our grant agreement from HUD but we can incur costs as of June 1, 2014. Several grants have start dates different than Housing Services Mid Michigan.

Dunn also stated that the SSVF grant was renewed. She explained what the 2010 MSHDA recapture funds were and how we used it. We met the deadline for using it, and it will now be closed.

Tom Fuller approved report. Jim Dexter supported. Motion passed.

Executive Director's Report: June was a busy month. She explained what SOAR is and how it helps individuals get through the Social Security system so they can find an income source for budgeting and medical care. She also discussed why having funds or this piece is a part of our mission- directly or indirectly. Leon Monroe questioned client payments. Barry County veterans in Barry County have no issues.

Denise Dunn is still working on name change. Our public website has been changed but Bob Brown could not locate us on the website. Dunn would check on its status.

The agency held its first new First time new Homebuyer class which had six participants. The next class is scheduled for October 7, 2014. Foreclosure seminars are scheduled by staff.

Payroll Proposal- No response yet but will continue putting it on the agenda.

ED's goals to report:

Homebuyer program is on board. Denise has to submit a grant. Christie Harry is now on LOCC's system and Denise is teaching her to do draw downs.

New Business:

Audit bids- It is time to send out bids.

MSHDA ESG has been changed to Emergency Solutions grant from Emergency Shelter. HARA is Housing Services Mid Michigan and should receive expenses for service. SSVF, Prisoner Re-Entry programs' monies plus \$9,500 will be used for data entry. Position would be for 20 hours.

HUD APR- Christie Harry is working on it. We serve 800 clients including children.

Dunn's Communication Goal- She wants to build a tool to present information from the agency to the board. Denise reviewed mail and newspaper articles. She explained our name change has not been changed with USDA Rural Development. Denise Dunn has registered us with SAM which is necessary to apply for grants and needs to change our name to Housing Services Mid Michigan.

Jim Dexter moved to adjourn. Next meeting December 9, 2014. Meeting adjourned.

Housing Services Mid Michigan
Board Report
Month Ending November 30, 2014

	Current Month Actual	Year to Date Actual	Year to Date Budget	Difference	Annual Budget
Revenues	\$	\$	\$		
Interest Income	13.05	118.15	750.00	(631.85)	1,500.00
Contributed Services	0.00	0.00	0.00	0.00	0.00
Contributions - Unrestricted	41.00	658.30	1,500.00	(841.70)	3,000.00
Flex plan	0.00	0.00	375.00	(375.00)	750.00
Fundraising	0.00	6,654.70	7,500.00	(845.30)	15,000.00
HUD	15,016.00	92,946.00	90,981.00	1,965.00	181,962.00
MICAH	0.00	0.00	2,250.00	(2,250.00)	4,500.00
JHLPR	16,074.59	95,719.15	118,237.98	(22,518.83)	236,476.00
MSHDA	0.00	22,580.00	58,015.98	(35,435.98)	116,032.00
EFSP	0.00	19,477.00	19,477.02	(0.02)	38,954.00
HEART 900	1,400.00	5,601.00	3,724.98	1,876.02	7,450.00
HEART 900 Tenant co-pay	56.00	336.00	336.00	0.00	672.00
Tri-County	0.00	5,000.00	2,500.02	2,499.98	5,000.00
CRCF	0.00	15,000.00	7,500.00	7,500.00	15,000.00
HEART 1300	1,730.00	5,548.00	3,707.52	1,840.48	7,415.00
HEART 1300 Tenant co-pa	206.00	1,254.00	1,836.00	(582.00)	3,672.00
PSH 1400	10,067.00	31,970.00	26,449.50	5,520.50	52,899.00
PSH 1400 Tenant co-pay	189.00	2,030.00	2,874.00	(844.00)	5,748.00
OTHER Income	0.00	196.50	0.00	196.50	0.00
Project Connect Income	0.00	0.00	0.00	0.00	0.00
Adopt A Family Income	0.00	250.00	0.00	250.00	0.00
IDA	0.00	0.00	214.98	(214.98)	430.00
IDA Client payments	0.00	0.00	0.00	0.00	0.00
HEART 1800	0.00	0.00	2,392.02	(2,392.02)	4,784.00
HEART 1800 tenant co-pay	0.00	0.00	0.00	0.00	0.00
Section 8 funds	21,531.00	178,391.00	237,000.00	(58,609.00)	474,000.00
Section 8 Admin	3,422.00	21,187.00	21,000.00	187.00	42,000.00
Section 8 interest	8.30	67.24	42.48	24.76	85.00
Sect 8 Fraud Recovery	0.00	0.00	0.00	0.00	0.00
Eaton Co. United Way	3,004.50	6,009.00	6,130.02	(121.02)	12,260.00
NDC	0.00	0.00	0.00	0.00	0.00
NMS foreclosure	0.00	0.00	29,877.00	(29,877.00)	59,754.00

For Management Purposes Only

Housing Services Mid Michigan
Board Report
Month Ending November 30, 2014

	Current Month Actual	Year to Date Actual	Year to Date Budget	Difference	Annual Budget
REACH Admin	0.00	806.52	0.00	806.52	0.00
REACH Tenant co-pay	184.00	2,058.00	2,376.00	(318.00)	4,752.00
Eaton County Counseling	0.00	6,250.00	7,500.00	(1,250.00)	15,000.00
DCH	0.00	15,797.75	21,248.52	(5,450.77)	42,497.00
NFMC Income	0.00	4,893.00	2,925.00	1,968.00	5,850.00
CAPR	41,442.66	135,789.57	157,500.00	(21,710.43)	315,000.00
SD Pool	0.00	0.00	0.00	0.00	0.00
SSVF Income	17,229.92	117,484.83	91,000.02	26,484.81	182,000.00
HEP Income	0.00	3,544.00	0.00	3,544.00	0.00
Links	0.00	0.00	3,000.00	(3,000.00)	6,000.00
CoC Planning Grant	0.00	5,144.00	5,053.02	90.98	10,106.00
Total Revenues	131,615.02	802,760.71	935,274.06	(132,513.35)	1,870,548.00

Expenses

Overhead Expenses	293.65	1,602.63	3,500.04	(1,897.41)	7,000.00
Flex Plan Expenses	(193.84)	1,130.81	1,560.00	(429.19)	3,120.00
HUD Expenses	13,661.98	81,840.15	93,381.00	(11,540.85)	186,762.00
JHLPR Expenses	6,220.80	95,254.49	97,843.02	(2,588.53)	195,686.00
MSHDA Expenses	10,556.91	71,059.38	59,754.54	11,304.84	119,509.00
EFSP Expenses	0.00	14,801.37	19,476.96	(4,675.59)	38,954.00
HEART 900 Expenses	700.00	4,732.42	3,724.98	1,007.44	7,450.00
TRI COUNTY Exp.	0.00	4,750.00	2,500.02	2,249.98	5,000.00
CRCF Expenses	0.00	4,564.74	7,500.00	(2,935.26)	15,000.00
HEART 1300 Expenses	535.00	4,548.61	3,707.46	841.15	7,415.00
PSH Expenses	5,951.48	30,272.43	26,449.50	3,822.93	52,899.00
Other Expenses	2.97	5,877.45	4,999.98	877.47	10,000.00
IDA Expenses	0.00	67.83	214.98	(147.15)	430.00
HEART 1800 Expenses	0.00	0.00	7,175.52	(7,175.52)	14,351.00
Sec 8 Expenses	39,233.80	241,098.20	260,500.02	(19,401.82)	521,000.00
Eaton Cty UW Expenses	0.00	0.00	1,500.00	(1,500.00)	3,000.00
NDC Expenses	0.00	0.00	0.00	0.00	0.00

For Management Purposes Only

Housing Services Mid Michigan
Board Report
Month Ending November 30, 2014

	Current Month Actual	Year to Date Actual	Year to Date Budget	Difference	Annual Budget
NMS Expenses	254.48	16,881.96	28,969.98	(12,088.02)	57,940.00
REACH Expenses	3,699.05	24,294.24	27,804.48	(3,510.24)	55,609.00
NMFC Expenses	3,991.75	7,610.52	0.00	7,610.52	0.00
CAPR Expenses	19,209.46	126,441.31	153,949.98	(27,508.67)	307,900.00
SSVF Expenses	10,668.84	112,389.64	89,190.00	23,199.64	178,380.00
HEP Expenses	0.00	3,049.73	630.00	2,419.73	1,260.00
Links Expenses	0.00	1,203.72	3,000.00	(1,796.28)	6,000.00
CoC Expenses	0.00	318.92	5,052.96	(4,734.04)	10,106.00
Total Expenses	114,786.33	853,790.55	902,385.42	(48,594.87)	1,804,771.00
Unrestricted Cash	\$ 16,828.69	\$ (51,029.84)	\$ 32,888.64	(83,918.48)	\$ 65,777.00

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Mid Michigan Housing Services
Balance Sheet
November 30, 2013

ASSETS

Current Assets		
General Checking	\$	101,281.77
CD		120,458.81
Payroll Checking		32,779.76
MSHDA Checking		474.42
Savings Account		2,962.10
Savings Building Acct		7,472.31
Section 8 Checking		64,173.53
Petty Cash		25.00
Flex Plan Checking		2,209.47
Hud 1 receivable		19,202.04
Prisoner re-entry receivable		23,722.23
Other Receivables		20,520.23
		<hr/>
Total Current Assets		395,281.67
Property and Equipment		
Building		162,065.00
Furniture and Fixtures		22,992.00
Leasehold Improvements		25,492.00
Land		17,750.00
Accum Depreciation		(69,753.98)
		<hr/>
Total Property and Equipment		158,545.02
Other Assets		
CRCF Endowment		15,851.00
Behavioral Health		(9,000.00)
HEART 900 Tenant co-pay		(296.00)
HEART 1300 Tenant co-pay		(215.00)
PSH 1400 Tenant co-pay		8,457.19
MSHDA Round 2		(62,762.96)
REACH Tenant co-pay		(861.85)
Homebuyer		1,250.00
Contributed Services		9,181.00
HUD substance abuse		32,750.00
MSHDA round 2 salary		13,414.31
MSHDA round 2 Rapid Re-housing		36,135.00
MSHDA round 2 Admin		3,997.84
MSHDA round 2 Prevention		7,227.00
		<hr/>
Total Other Assets		55,127.53
		<hr/>
Total Assets	\$	<u>608,954.22</u>

LIABILITIES AND CAPITAL

Current Liabilities		
Accounts Payable	\$	7,006.37
Accrued Payroll		15,782.18
Accrued Vacation		15,134.24
Deferred Revenue		173,693.48
Current portion LTD		2,573.00

Unaudited - For Management Purposes Only

Mid Michigan Housing Services
Balance Sheet
November 30, 2013

Total Current Liabilities		214,189.27
Long-Term Liabilities		
Long Term Debt - House Mortgage Loan	0.16 156,356.41	
Total Long-Term Liabilities		156,356.57
Total Liabilities		370,545.84
Capital		
Retained Earnings	246,091.13	
Net Income	(7,682.75)	
Total Capital		238,408.38
Total Liabilities & Capital		\$ 608,954.22

Unaudited - For Management Purposes Only

October 2014

Total Adults	96	
Total Children	87	
Intakes	69	51%
Number of "No Shows"	15	11%
Rescheduled	15	11%
Cancelled	12	9%
File Updates	11	8%
Foreclosure Follow Ups	6	4%
Budgeting Only	0	0%
SOAR	0	0%
Inspections	3	2%
Mediations	0	0%
Veterans	4	3%
Total Appointments	135	100%
Total Payments	38	

COUNTY BREAKDOWN				
City	Intakes	Adults	Children	%
Bellevue	2	3	6	3%
Charlotte	19	24	22	28%
Dimondale	1	1	0	1%
Eaton Rapids	7	11	4	10%
Grand Ledge	7	11	3	10%
Lansing	11	13	21	16%
Delta Twp(489)	6	7	9	9%
Mulliken	1	2	0	1%
Nashville	0	0	0	0%
Olivet	3	5	3	4%
Other	6	9	7	9%
Pottsville	1	2	3	1%
Sunfield	0	0	0	0%
Vermontville	5	8	9	7%
Totals	69	96	87	100%

STATUS						
H	E	F	R	T	O	Total
		1	1			2
12	2		5			19
			1			1
2		3	2			7
	4		3			7
4	7					11
1	4		1			6
		1				1
						0
1	1		1			3
3		2		1		6
			1			1
						0
1	1	1	2			5
24	20	8	16	1	0	69

CLIENT EMERGENCY STATUS		
Homeless	24	35%
Eviction	20	29%
Relocation	16	23%
Foreclosure	8	12%
Back Property Taxes	1	1%
Other	0	0%

CLIENT PAYMENTS		
Client Paid	\$8,255.08	24%
Leveraged Funds	\$9,230.00	26%
HSMM	\$17,484.30	50%
Total Payments Made	\$ 34,969.38	100%

Director's Report October 2014

Meetings

Continuum of Care Clinton Co- sent Courtney, Eaton-Denise

Strategies/Grants- X1

CQI

Region 7-

Interviewing for Prisoner Re-entry program vacancy
Clinton DHS office- working on referrals for SSVF

Regional convening- sent Christie to represent Eaton CoC

SSVF – team meetings X 3

Tri County People fund- brought \$5000 check and picture opportunity for their newsletter

Held a homebuyers class

Held a homebuyers lender referral class for 2 households

Training

Sent Christie to the SOAR conference

Grants

Monthly invoicing – REACH-to DCH, ESG, HUD, CAPR, JHLPR, SSVF, Section 8, and Eaton
Counseling Center

HUD grant- 2015-16 grant application submitted

Final budgets to CAMW for both PR programs

4th Q report for SSVF, ESG

Mailed out and emailed the audit reports to all funding sources

Worked on the Section 8 audit report that is submitted by us first, then agreed to by the auditor in
the REAC system

Performance Objectives

Worked on name change all month as items arose

Presentations

Olivet College – Career Day

Homemakers group- Mona Ellard

Fundraising

Dedicated staff to the Eaton UW business blast day

Donations – see attached

8,614.08

November 2014

Total Adults	72	
Total Children	57	
Intakes	49	42%
Number of "No Shows"	16	14%
Rescheduled	15	13%
Cancelled	6	5%
File Updates	15	13%
Foreclosure Follow Ups	9	8%
Budgeting Only	0	0%
SOAR	0	0%
Inspections	5	4%
Mediations	0	0%
Veterans	2	2%
Total Appointments	117	100%
Total Payments	22	

COUNTY BREAKDOWN				
City	Intakes	Adults	Children	%
Bellevue	1	1	0	2%
Charlotte	15	29	15	31%
Dimondale	0	0	0	0%
Eaton Rapids	6	9	13	12%
Hastings	2	3	0	4%
Grand Ledge	3	4	7	6%
Lansing	9	12	12	18%
Delta Twp(489)	5	5	5	10%
Mulliken	2	2	1	4%
Nashville	1	1	0	2%
Olivet	0	0	0	0%
Other	3	4	2	6%
Pottersville	1	1	0	2%
St. Johns	0	0	0	0%
Sunfield	0	0	0	0%
Vermontville	1	1	2	2%
Totals	49	72	57	100%

STATUS						
H	E	F	R	T	O	Total
		1				1
3	3		9			15
						0
3	1		2			6
1				1		2
	1		2			3
3	4		1	1		9
1	3		1			5
1		1				2
			1			1
						0
1			1	1		3
		1				1
						0
						0
		1				1
13	12	4	17	3	0	49

CLIENT EMERGENCY STATUS		
Homeless	13	27%
Eviction	12	24%
Relocation	17	35%
Foreclosure	4	8%
Back Property Taxes	3	6%
Other	0	0%

CLIENT PAYMENTS		
Client Paid	\$5,633.08	29%
Leveraged Funds	\$5,632.32	29%
HSM	\$8,285.33	42%
Total Payments Made	\$ 19,550.73	100%

Director's Report November 2014

Meetings

Continuum of Care Clinton Co- no meeting, Eaton-Denise

Strategies/Grants- X1- looking at the changes ESG will impose next year

CQI

Region 7-

SSVF – team meetings X 2

Held a homebuyers lender referral class for 2 households

Interviewed for vacancy

Project Resource Connect meetings X2- will be held on January 27, 2015

Training

Grants

Monthly invoicing – REACH-to DCH, ESG, HUD, CAPR, JHLPR, SSVF, Section 8, and Eaton Counseling Center

SSVF monthly roll-up

Close out reports to CAPR, JHLPR, and SSVF

Worked on the AHAR-annual homeless report

Performance Objectives

Worked on the reporting tool- will unveil in February

Presentations

Olivet College – Mel- SSVF for their Veterans Day program

Fundraising

Held our internal UW campaign

Donations – see attached 5,092.09

ARTICLE I

Purposes of the Corporation

- 1.01 Purposes.** Housing Services Mid Michigan is organized for the following purposes:
- (a) to provide a full range of housing and related services to low and moderate income persons, with the intent to assist in securing decent, safe, and affordable housing for residents in Mid Michigan;
 - (b) to provide information, referrals, alternatives, resources, and other support to those low and moderate income homeowners, renters, and homeless who need assistance in the prevention of evictions, foreclosures, tax sales and homelessness; including housing counseling;
 - (c) to develop and conduct programs educating low and moderate income persons regarding housing resource and eviction prevention, security deposits, and other housing related issues that will assist residents in becoming more self-sufficient;
 - (d) to provide a center for the collection and dissemination of information including, but not limited to, assembling and distributing brochures, pamphlets, and other information relating to housing resources for low and moderate income persons; and
 - (e) to provide affordable housing for persons of low and moderate income.

The Corporation is a nonprofit organization that will be financed under a general plan which may include, without limitation, contributions from the general public, fund raising activities, loans and grants from third parties, and income from investments, as the Board of Directors shall deem necessary and appropriate to further the purposes of the Corporation.

The Corporation is organized exclusively for charitable purposes, including for such purposes, receiving and administering funds and making distributions to organizations that qualify as exempt organizations under section 501 (c) (3) of the Internal Revenue Code, or the corresponding section of any future federal tax code. It is the intention of the Corporation to remain a not-for-profit in perpetuity.

ARTICLE II

Location

- 2.01 Principal Office.** The principal office of the Corporation shall be located in the City of Charlotte, County of Eaton, State of Michigan. Other corporate offices, either within or outside the State of Michigan, may be designated by the Board of Directors.
- 2.02 Registered Office.** The registered office of the Corporation may also be, but need not be, the principal office named above. The registered office shall be maintained in the State of Michigan as required by the Michigan Nonprofit Corporation Act, and the address as such registered office may be changed from time to time by the Board of Directors.

ARTICLE III

Corporate Structural Basis

- 3.01 Basis.** The Corporation is organized on a nonstock, directorship basis within the meaning of section 2202 of the Michigan Nonprofit Corporation Act, as amended.

ARTICLE IV

Board

- 4.01 General Powers.** The business, property, and affairs of the Corporation shall be managed by the Board of Directors.
- 4.02 Number.** There shall be not less than seven (7) or more than fifteen (15) Directors on the Board as shall be fixed from time to time by the Board of Directors. The Executive Director shall be a non voting ex-officio member of the Board of Directors.

- 4.03 Election and Tenure.** At the first election of Directors:
- one-third (1/3) of the Directors will be elected for three (3) years;
 - one-third (1/3) will be elected for two (2) years; and
 - one-third (1/3) will be elected for one (1) year.

Thereafter, each Director will be elected for a three (3) year term, or for any unexpired term for which elected. A Director's term of office may be shortened by death, resignation, or removal.

4.04 Directors Qualifications. It is required that:

(a) A Director of the Corporation shall not be less than eighteen (18) years of age and shall be a resident of a county served by Housing Services Mid Michigan. The Board of Directors, at its own discretion, may consider candidates for Director who do not meet these specific qualifications.

(b) A minimum of one (1) Director shall be a homeless or formerly homeless individual.

4.05 Leave of Absence. A Director or the Corporation may be granted a leave of absence by a majority vote of the remaining Board of Directors.

4.06 Resignation. Any Director may resign at any time by providing written notice to the Secretary. The resignation will be effective on receipt of the notice or at a later time designated in the notice. A successor shall be appointed as provided in section 4.08 of the Bylaws.

4.07 Removal. Any Director may be removed:

- (a) With cause by a majority vote of the remaining Directors on the Board; or
- (b) For failing to attend four (4) regularly scheduled meetings of the Corporation in a calendar year.

Directors removed for failure to attend will not be eligible for membership on the Board for one year from the date of removal. This will not apply to those Board members having been granted a leave of absence.

A Director shall be notified by mail upon being removed for any reason.

- 4.08 Board Vacancies.** A vacancy of the Board may be filled with a person selected by a majority vote of the remaining Directors on the Board.
- 4.09 Annual Meeting.** An annual meeting shall be held on the 2nd Tuesday of February, at a time designated by the Board. If the annual meeting is not held at that time, the Board shall cause the meeting to be held as soon thereafter as is convenient.
- 4.10 Regular Meetings.** The Board of Directors shall hold regular meetings at the time and place determined by resolution of the Board. Notice shall be given at least ten (10) days in advance of the meeting. The Board of Directors may provide for other meetings by resolution, and the meetings need not be held within the State of Michigan.
- 4.11 Special Meetings.** Special meetings of the Board may be called by the President or any two Directors at a time and place determined by those persons authorized to call special meetings. Notice of the time and place of the special meetings shall be given to each Director, at least three (3) days before the meeting. (See exception to this clause: section 4.20).
- 4.12 President of the Board.** The Board shall elect a President who shall preside at the annual, regular, and special meetings of the Board. The President shall serve until the expiration of the President's term as Director, or until resignation under section 4.06 or removal under section 4.07 of these Bylaws.
- 4.13 Statement of Purpose.** Neither the business to be transacted at, nor the purpose of, any regular or special meeting of the Board need be specified in the notice for that meeting. (See exception to this clause: section 13.01 Amendments).
- 4.14 Waiver of Notice.** Directors may waive notice of any special meeting. Any Director attending a special meeting shall be deemed to have waived notice of the meeting unless attendance is for the express purpose of objecting to the transaction of any business because the meeting is not properly called or convened.

- 4.15 Meeting by Telephone or Similar Equipment.** A Director may participate in a meeting by conference telephone or any similar communications equipment through which all persons participating in the meeting can hear each other. Participation in a meeting under this section constitutes presence in person at the meeting. (See exception section 4.20).
- 4.16 Quorum.** A majority of the Directors then in office constitutes a quorum for the transaction of business at any meeting of the Board. Actions voted on by a majority of Directors present at a meeting where a quorum is present shall constitute authorized actions of the Board. (See exceptions to this clause; section 4.07 Removal; section 6.03 Removal; and section 13.01 Amendments).
- 4.17 Consent to Corporate Actions.** Any action required or permitted to be taken by authorization of the Board may be taken without a meeting if, before or after the action, all Directors consent to the action in writing. Written consents shall be filed with the minutes of the Board's preceding.
- 4.18 Presumption of Assent.** A Director of the Corporation shall be deemed to have assented to an action taken by the Board of Directors unless he or she makes his or her dissent known during the meeting at which action was taken and his or her consent is recorded in the minutes of the meeting, or unless the dissenting Director, immediately after the meeting, shall send by registered mail, to the Secretary of the Corporation, a written dissent against the action. No Director who affirmatively votes for any action may later dissent to that action.
- 4.19 Public Meetings.** Public meetings shall be held at a time designated by the Board whereby low-income program beneficiaries can advise the corporation in its decisions regarding the design, citing, development and management of affordable housing.

- 4.20 Electronic Voting.** An electronic vote may be taken in the event that a grantee timeline does not allow for a regular Board meeting to be held within the necessary timeline the funding source has dictated. In the event that an electronic vote is necessary, the following will be the protocol:
- (a) The Executive Director will notify the Board President of the timeline.
 - (b) The Executive Director will send out the voting information to all Board Members. Those who do not have an email address on file will be called.
 - (c) The vote will have a cutoff date and time.
 - (d) The vote will be recorded as a Transcript of Electronic Vote with brief statements regarding the item voted on, what it involved, and why an electronic vote was necessary.
 - (e) The second part of the Transcript of Electronic Vote will be a roll-call vote by name, stating who voted and how they voted.
 - (f) The Transcript of Electronic Vote will state that a quorum was met.
 - (g) The Executive Director will act as the Recording Secretary.
 - (h) The Transcript of Electronic Vote will include a signature line for the President, Secretary, and Recording Secretary.
 - (i) At the next meeting the Transcript of Vote must be read into the minutes and signed by the three abovementioned members.

ARTICLE V

Committees

5.01 General Powers. The Board, by resolution adopted by a vote of a majority of its Directors, may designate one or more committees, each committee consisting of one or more Directors. The Board may also designate one or more Directors as alternate committee members who may replace an absent or disqualified member at a committee meeting. If a committee member is absent or disqualified from voting, then members present at a meeting who are not disqualified from voting may, whether or not they constitute a quorum, unanimously appoint an alternate committee member to act at the committee meeting in place of the absent or disqualified member. All committees designated by the Board shall serve at the pleasure of the Board.

A committee designated by the Board may exercise any powers of the Board in managing the Corporation's business and affairs to the extent provided by resolution of the Board. However, no

committees shall have the power to:

- (a) amend the Articles of Incorporation,
- (b) adopt an agreement of merger or consolidation,
- (c) amend the Bylaws of the Corporation,
- (d) fill vacancies on the Board, or
- (e) fix compensation of the Directors for serving on the Board or on a committee.

5.02 Meetings. Committees shall meet as directed by the Board, and their meetings shall be governed by the rules provided in Article IV for meetings of the Board. Minutes shall be recorded at each committee meeting and shall be presented to the Board.

5.03 Consent to Committee Actions. Any action required or permitted to be taken by authorization of a committee may be taken without a meeting, if, before or after the action, all members of the committee consent to the action in writing. Written consents shall be filed with the minutes of the committee's proceedings.

ARTICLE VI

Officers

6.01 Number. The officers of the Corporation shall consist of a President, one or more Vice-Presidents (to be determined by resolution of the Board of Directors), a Secretary, and a Treasurer. Any two or more offices, except for those of the President and Secretary, may be held simultaneously by the same person. The Board of Directors may elect officers or assistant officers as they deem necessary.

6.02 Election and Term of Office. The Board of Directors shall elect the officers of the Corporation. Officer elections will be held at a properly convened regular or special meeting of the Board. An officer's term shall commence on their election by the Board.

At the first election of Officers, the President, Vice President, Secretary and Treasurer shall be elected for one (1) year. Thereafter, each Officer will be elected for a one (1) year term, or for any unexpired term for which elected. An Officer's term of office may be shortened by death, resignation, or removal.

- 6.03 Removal.** The Board of Directors may, in its discretion, remove any officer by a majority vote of the Directors when, according to the Board's best judgment, the removal serves the best interest of the Corporation. the removal of an officer shall be without prejudice to the contract rights of the officer, if any. The election or appointment of an officer does not of itself create contract rights.
- 6.04 Vacancies.** The Board of Directors may fill a vacancy in any office because of death, resignation, or removal of any officer of the Corporation. the officer filling the vacancy shall serve for the unexpired portion of the vacating officer's term.
- 6.05 President.** The President is the chief executive officer of the Corporation and shall have authority over the general control and management of the business and affairs of the Corporation, subject to the control of the Board of Directors. The Presidents may sign any instruments necessary to the operations of the Corporation, unless the signing of the documents has been delegated by the Board of Directors to some other officer of the Corporation, or unless the signing is prohibited by law to be so signed or required by law to be otherwise signed. The President shall perform all other duties prescribed by the Board of Directors from time to time, and all other duties incident to the office of President.
- 6.06 The Vice-President(s).** The Vice-President(s), if any, shall perform all duties assigned to the Vice-President by the President or by the Board of Directors from time to time, and shall assume the duties of the President in the event of the President's death, resignation removal, disqualification, or inability or refusal to act until the time as the Board of Directors can duly elect a new President. When more than one Vice-President serves the Corporation, the Vice-Presidents shall fill the vacancy of the office of President in the order designated at the time of their election, or in the absence of a designation, in the order of their election.

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6.07 Secretary. The Secretary shall:

- (a) be responsible for keeping the minutes of the meetings of the Board of Directors in the minutes book(s) provided for that purpose;
- (b) be responsible for providing notice to each Director of all meetings as required by law, the Articles of Incorporation, or these bylaws;
- (c) be the custodian of the corporate records and the Corporate Seal, and affix the Seal to all documents which require it;
- (d) keep a register containing the address of each officer and Director, the address to be provided to the Secretary;
- (e) sign any documents with the President or Vice-President that the law requires the Secretary to sign, and
- (f) perform all duties incident to the office of Secretary, or any other duties assigned to the Secretary from time to time by the Board of Directors or the President.

6.08 Treasurer. The Treasurer shall:

- (a) be in charge of, have custody over, and be responsible for all the funds and securities of the Corporation;
- (b) receive and issue receipts for any money due and payable to the Corporation from any and all sources;
- (c) deposit any and all money in the Corporation's name in accordance with Article V of these Bylaws;
- (d) assure that accurate books and records are kept of corporate receipts and disbursements; and
- (e) perform all duties incident to the office of Treasurer or any duties designated from time to time by the Board of Directors or the President.

The Board of Directors may require the Treasurer to post a bond for the faithful discharge of the Treasurer's duties in an amount and with the sureties as determined by the Board of Directors.

6.09 Assistant Secretaries and Treasurers. The Board of Directors may appoint or elect Assistant Secretaries or Treasurers as deemed necessary and in the best interest of the Corporation. The assistants shall perform the duties assigned to them by the Board of Directors or the President and may be required to fulfill any conditions in sections 6.07 or 6.08 of these Bylaws that apply to the officer the assistants are appointed to assist.

ARTICLE VII

Contracts, Loans, Checks, and Deposits

7.01 Contracts. The Board of Directors may authorize any officer or agent of the Corporation to enter into contracts on behalf of and in the name of the Corporation. The Board of Directors may also authorize any officer or agent of the Corporation to execute and deliver any instrument in the name of and on behalf of the Corporation.

7.02 Loans. The Board of Directors may, by resolution, authorize that loans shall be contracted for or that evidence of indebtedness shall be issued in the name of the Corporation. This is the only manner by which loans or evidence of indebtedness shall be authorized. Authorization may be general or limited to specific instances.

7.03 Checks and Drafts. The Board of Directors shall determine, by resolution, which officer or officers, agents or agents of the Corporation shall have the authority and duty to sign all checks, drafts, or other orders for the payment of money issued in the name of the Corporation.

7.04 Deposits. Any funds of the Corporation not being used in any other manner for the benefit of the Corporation shall be deposited to the credit and in the name of the Corporation in a manner the Board of Directors shall select from time to time.

ARTICLE VIII

Indemnification

8.01 Nonderivative Actions. Subject to all provisions of this article, the Corporation may indemnify any person, as described in (a) or (b) below, who was or is a party, or is threatened to be made a party to, any threatened, pending, or completed action, suit, proceeding, whether formal or informal (other than an action by or in the right of the Corporation). The indemnification shall apply only to a person who was or is:

- (a) a Director or officer of the Corporation, or
- (b) serving at the request of the Corporation as a director, officer, partner, trustee, employee, or agent of another foreign or domestic corporation, partnership, joint venture, trust, or other enterprise, whether for profit or not for profit.

The person may be indemnified and held harmless against expenses (including attorney fees), judgments, penalties, fines, and amounts paid in settlement actually and reasonably incurred by the person in connection with the action, suit, or proceeding, if the person acted in good faith and in a manner he or she reasonable believed to be in or not opposed to the best interests of the Corporation. With respect to any criminal action or proceeding, the person must have had no reasonable cause to believe his or her conduct was unlawful. The termination of any action, suit, or proceeding by judgment, order, settlement, conviction or on a plea of nolo contendere or its equivalent shall not by itself create a presumption that:

- (a) the person did not act in good faith and in a manner the person reasonably believed to be in or not opposed to the best interests of the Corporation, or
- (b) with respect to any criminal action or proceeding, the person had reasonable cause to believe that his or her conduct was unlawful.

8.02 Derivative Actions. Subject to all of the provisions of this article, the Corporation may indemnify any person who was or is a party to, or is threatened to be made a party to, any threatened, pending, or completed action or suit by or in the right of the Corporation to procure a judgment in its favor because the person was or is:

- (a) a Director or officer of the Corporation, or
- (b) serving at the request of the Corporation as a director, officer, partner, joint venture, trust, or other enterprise, whether or not for profit.

The person may be indemnified and held harmless against expenses (including actual and reasonable attorney fees) and amounts paid in settlement incurred by the person in connection with the action or suit if the person acted in good faith and in a manner the person reasonably believed to be in or not opposed to the best interests of the Corporation.

However, indemnification shall not be made for any claim, issue, or matter in which the person has been found liable to the Corporation unless and only to the extent of that the court in which the action or suit was brought has determined on application that, despite the adjudication of liability but in view of all circumstances of the case, the person is fairly and reasonably entitled to indemnification for the expenses that the court considers proper.

8.03 Expenses of Successful Defense. To the extent that a person has been successful on the merits or otherwise in defense of any action, suit, or proceeding referred to in Sections 8.01 or 8.02 of this article, or in defense of any claim, issue, or matter in the action, suit, or proceeding, the person may be indemnified against expenses (including actual and reasonable attorney fees) incurred in connection with the action and in any proceeding brought to enforce the mandatory indemnification provided by this article.

8.04 Contract Right; Limitation and Indemnity. Any indemnification conferred in this article shall be a contract right and shall apply to services of a Director or officer as an employee or agent of the Corporation as well as in the person's capacity as a Director or officer. Except as provided in Section 8.03 of this article, the Corporation shall have no obligations under this article to indemnify any person in connection with any proceeding, or part thereof, initiated by the person without authorization of the Board.

8.05 Determination That Indemnification is Proper. Any indemnification under sections 8.01 or 8.02 of this article (unless ordered by a court) shall be made by the Corporation only as authorized in the specific case. The Corporation must determine that indemnification of the person is proper in the circumstances because the person has met the applicable standard of conduct set forth in sections 8.01 or 8.02 whichever is applicable. Determination shall be made in any of the following ways:

- (a) by a majority vote of a quorum of the Board consisting of Directors who were not parties to the action, suit, or proceeding,
- (b) if the quorum described in clause (a) above cannot be obtained, then by a committee of not less than two disinterested Directors who are not parties to the action.
- (c) by independent legal counsel in a written opinion.

8.06 Proportionate Indemnity. If a person is entitled to indemnification under sections 8.01 or 8.02 of this article for a portion of the expenses, including attorney fees, judgments, penalties, fines, and amounts paid in settlement, but not for the total amount, the Corporation shall indemnify the person for the portion of the expenses, judgments, penalties, fines, or amounts paid in settlement for which the person is entitled to be indemnified.

8.07 Expense Advance. Expenses incurred in defending a civil or criminal action, suit, or proceeding described in sections 8.01 or 8.02 of this article may be paid by the Corporation in advance of the final disposition of the action, suit, or proceeding, on receipt of an undertaking by or on behalf of the person involved to repay the expenses, if it is ultimately determined that the person is not entitled to be indemnified by the Corporation. The undertaking shall be an unlimited general obligation of the person on whose behalf advances are made, but need not be secured.

8.08 Nonexclusivity of Rights. The indemnification or advancement of expenses provided under this article is not exclusive of other rights to which a person seeking indemnification or advancement of expenses may be entitled under contractual arrangement with the Corporation. However, the total amount of expenses advanced or indemnified from all sources combined shall not exceed the amount of actual expenses incurred by the person seeking indemnification or advancement of expenses.

8.09 Indemnification of Employees and Agents of the Corporation. The Corporation may to the extent authorized from time to time by the Board, grant rights to indemnification and to the advancement of expenses to any employee or agent of the Corporation to the fullest extent if the provisions of this article with respect to the indemnification and advancement of expenses of Directors and officers of the Corporation.

8.10 Former Directors and Officers. The indemnification provided in this article continues for a person who has ceased to be a Director or officer and shall inure to the benefits of the heirs, executors, and administrators of that person.

8.11 Insurance. The Corporation may purchase and maintain insurance on behalf of any person who was or is:

- (a) a Director, officer, employee, or agent of the Corporation, or
- (b) serving at the request of the Corporation as a director, officer, employee, or agent of another corporation, partnership, joint venture, trust, or other enterprise.

The insurance may protect against any liability asserted against the person and incurred by him or her in any such capacity or arising out of his or her status as such, whether or not the Corporation would have power to indemnify against such liability under this article or the laws of the State of Michigan.

8.12 Changes in the Michigan Law. If there are any changes in the Michigan statutory provisions applicable to the Corporation and relating to the subject matter of this article, then the indemnification to which any person shall be entitled shall be determined by the changed provisions, but only to the extent that any change permits the Corporation to provide broader indemnification rights than the provisions permitted the Corporation to provide before the change.

ARTICLE IX

Compensation

9.01 Compensation. When authorized by the Board, a person shall be reasonably compensated for services rendered to the Corporation as an officer, employee, agent, or independent contractor, except as prohibited by these Bylaws.

ARTICLE X

Fiscal Year

- 10.01 **Fiscal Year, Generally.** The Corporation's fiscal year shall begin on the first day of June and end of the 31st day of May of each and every year.

ARTICLE XI

Notice

- 11.01 Notice.** When notice is required, it shall be given in person or by first-class mail or via electronic means.
- 11.02 Waiver of Notice.** A waiver of notice in writing, signed by the person entitled to notice, either before or after the time stated herein, shall be deemed the equivalent of the giving of notice when notice is required to be given to any Director under these Bylaws or the Articles of Incorporation of this Corporation or the Michigan Business Corporation Act.

ARTICLE XII

Corporate Seal

- 12.01 Corporate Seal.** The corporate seal shall be circular in form, and shall contain the name of the Corporation, the state of incorporation, and the words "Corporate Seal" on it's face. The Board shall determine and provide for the corporate seal.

ARTICLE XIII

Amendments

~~13.01~~ — **Amendments.** The Board of Directors at any regular or special meeting, may alter, amend, or repeal these Bylaws and adopt new Bylaws by vote of a majority of the Directors. Notice setting forth the terms of the proposal must be given not less than thirty (30) days before the Board may vote on any proposal to alter, amend, or repeal these Bylaws.

13.01

ARTICLE XIV

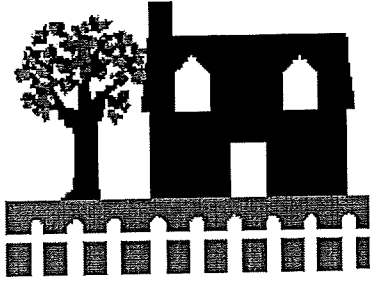
Parliamentary Authority

- 14.01** **Rules.** The Board will operate with the rules contained in the current Robert's Rule of Order, Newly Revised, suspended unless implemented by majority vote. If implemented, the rules shall govern the Board in all cases to which they are applicable and in which they are not inconsistent with these Bylaws and any special rules of order the Board may adopt.

APPROVED

Date

Secretary



HOUSING SERVICES MID MICHIGAN

Fraud Policy

BACKGROUND

Housing Services Mid Michigan (HSMM) is a non-profit corporation which has established this fraud policy to facilitate the development of controls that will aid in the detection and prevention of fraud. It is the intent of HSMM to promote consistent organizational behavior by providing guidelines and assigning responsibility for the development of controls and for the conducting investigations.

SCOPE OF POLICY

This policy applies to any irregularity, or suspected irregularity, involving employees as well as shareholders, consultants, vendors, contractors, outside agencies doing business with employees of such agencies, and/or any other parties with a business relationship with HSMM (also called the Agency).

Any investigative activity required will be conducted without regard to the suspected wrongdoer's length of service, position/title, or relationship to the Agency.

POLICY

Management is responsible for the detection and prevention of fraud, misappropriations, and other irregularities. Fraud is defined as the intentional false representation or concealment of a material fact for the purpose of inducing another to act upon such false representation or concealment to his or her injury. Each member of the management team will be familiar with the types of improprieties that might occur within his or her area of responsibility and be alert for any indication of irregularity.

Any irregularity that is detected or suspected must be reported immediately to the Executive Director, who coordinates all investigations with the Board of Directors' Executive Committee and other affected areas, both internal and external.

ACTIONS CONSTITUTING FRAUD

The terms defalcation, misappropriation, and other fiscal irregularities refer to, but are not limited to:

- Any dishonest or fraudulent act.
- Misappropriation of funds, securities, supplies, or other assets.
- Impropriety in the handling or reporting of money or financial transactions.
- Profiteering as a result of insider knowledge of the Agency's activities.
- Disclosing confidential and proprietary information to outside parties.

- Accepting or seeking anything of material value from contractors, vendors, or persons providing services/materials to the Agency.
- Destruction, removal, or inappropriate use of records, furniture, fixtures, and equipment.
- Any similar or related irregularity.

OTHER IRREGULARITIES

Irregularities concerning an employee's moral, ethical, or behavioral conduct should be resolved by Executive Director. If there is any question as to whether an action constitutes fraud, contact the Executive Director for guidance.

If the Executive Director is suspected of the irregularities, the staff member with this information should report the suspicions directly to the Board President whose name and contact information is located on the Agency's website and in the Agency's Whistle Blower Policy found in the Handbook.

INVESTIGATION RESPONSIBILITIES

The Executive Director has the primary responsibility for the investigation of all suspected fraudulent acts as defined in the policy. If the investigation substantiates that fraudulent activity has occurred, the Executive Director will issue a report to the Executive Committee through the Board President.

Decisions to prosecute or refer the examination results to the appropriate law enforcement and/or regulatory agencies for independent investigation will be made in conjunction with legal counsel and the Board of Director's Executive Committee, as will final decisions on disposition of the case.

CONFIDENTIALITY

HSMM treats all information received confidentially. Any employee who suspects dishonest or fraudulent activity will notify the Executive Director immediately, and should not attempt to personally conduct investigations or interviews/interrogations related to any suspected fraudulent act (see REPORTING PROCEDURE section below).

Investigation results will not be disclosed or discussed with anyone other than those who have a legitimate need to know. This procedure is important in order to avoid damaging the reputations of persons suspected but subsequently found innocent of wrongful conduct and to protect the Agency from potential civil liability.

AUTHORIZATION FOR INVESTIGATING SUSPECTED FRAUD

Members of the Board of Directors and the Executive Director will have:

- Free and unrestricted access to all Agency's records and premises.
- The authority to examine, copy, and/or remove all or any portion of the contents of files, desks, cabinets, and other storage facilities on the premises without prior knowledge or consent of any individual who might use or have custody of any such items or facilities when it is within the scope of their investigation.

REPORTING PROCEDURES

Great care must be taken in the investigation of suspected improprieties or irregularities so as to avoid mistaken accusations or alerting suspected individuals that an investigation is under way.

An employee who discovers or suspects fraudulent activity will contact the Executive Director immediately. The employee or other complainant may remain anonymous. All inquiries concerning the activity under investigation from the suspected individual, his or her attorney or representative, or any other inquirer should be directed to the Board President. No information concerning the status of an investigation will be given out. The proper response to any inquiries is: "I am not at liberty to discuss this matter." Under no circumstances should any reference be made to "the allegation," "the crime," "the fraud," "the forgery," "the misappropriation," or any other specific reference.

The reporting individual should be told the following:

- Do not contact the suspected individual in an effort to determine facts or demand restitution.
- Do not discuss the case, facts, suspicions, or allegations with anyone unless specifically asked to do so by the Board of Directors Executive Committee.

TERMINATION

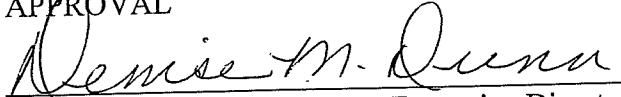
If the investigation results in a recommendation to terminate an individual, the Board of Director's Executive Committee will direct the Executive Director to terminate the employee. Depending on the situation, the Executive Director may be accompanied by a member of the Executive Committee during the termination meeting.

The Board of Director's Executive Committee reserves the right to request legal assistance at any time during this entire process.

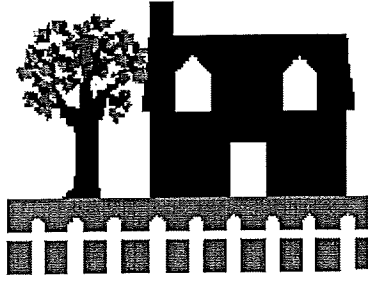
ADMINISTRATION

The Executive Director and the Board of Directors are responsible for the administration, revision, interpretation, and application of this policy. The policy will be reviewed and revised as needed.

APPROVAL


Denise M. Dunn, MA, CFLE, Executive Director

10/11/2014
Date



HOUSING SERVICES MID MICHIGAN
"HSMM is an equal opportunity provider"

319 S. Cochran, P. O. Box 746

Charlotte, MI 48813

(517) 541-1180 • (517) 541-0269 fax Dial 711 TTY

www.hsmidmichigan.org

hsmminfo@hs-mm.org

December 9, 2014

Tim Jewell, President
Eaton Federal Savings Bank
236 S Cochran
Charlotte, MI 48813

RE: Line of Credit Renewal

Dear Mr. Jewell,

As you know, HSMM has held a line of credit with Eaton Federal for the past five years. This line of credit is due to expire 10-27-14.

The Board of Directors has requested that I write requesting that the line of credit be renewed for \$25,000.00 for a term of five years at the prime rate. Enclosed is a copy of the Resolution by the Board made at the 2014 December Board Meeting.

Thank you for your time in this matter. If you have any questions, please contact me at 541-1180.

Sincerely,

Denise M. Dunn, MA, CFLE
Executive Director

Enclosures



RESOLUTION

BE IT RESOLVED, the Board of Directors for Housing Services Mid Michigan authorizes the following:

1. The Board of Directors authorizes the application for a line of credit for \$25,000.00 with a floating interest rate at prime interest for 60 months.
2. The Board of Directors authorizes Robert Brown, President and Sean Cotter, Vice President to sign at loan closing.
3. The Board of Directors authorizes any two of the following three people,

Robert Brown, President;

Sean Cotter, Vice President;

And Denise Dunn, Executive Director

To sign checks pertaining to the line of credit withdrawal.

ADOPTED, the 9th day of December 2014 in Charlotte, Michigan at a regular meeting of the Board of Directors.

James Dexter, Treasurer

Date

CORPORATE AUTHORIZATION RESOLUTION

Eaton Federal Savings Bank
236 S. Cochran Avenue
Charlotte MI, 48813

By:

Housing Services Mid Michigan
319 S. Cochran Ave.
Charlotte, MI 48813

Referred to in this document as "Financial Institution"

Referred to in this document as "Corporation"

I, Michigan, certify that I am Secretary (clerk) of the above named corporation organized under the laws of Housing Services Mid Michigan, Federal Employer I.D. Number 38-3245099, engaged in business under the trade name of Housing Services Mid Michigan, and that the resolutions on this document are a correct copy of the resolutions adopted at a meeting of the Board of Directors of the Corporation duly and properly called and held on _____ (date). These resolutions appear in the minutes of this meeting and have not been rescinded or modified.

AGENTS Any Agent listed below, subject to any written limitations, is authorized to exercise the powers granted as indicated below:

Name and Title or Position	Signature	Facsimile Signature (if used)
A. <u>Robert Brown, President</u>	x <u>Robert A Brown</u>	x _____
B. _____	x _____	x _____
C. _____	x _____	x _____
D. _____	x _____	x _____
E. _____	x _____	x _____
F. _____	x _____	x _____

POWERS GRANTED (Attach one or more Agents to each power by placing the letter corresponding to their name in the area before each power. Following each power indicate the number of Agent signatures required to exercise the power.)

Indicate A, B, C, D, E, and/or F	Description of Power	Indicate number of signatures required
_____	(1) Exercise all of the powers listed in this resolution.	_____
_____	(2) Open any deposit or share account(s) in the name of the Corporation.	_____
_____	(3) Endorse checks and orders for the payment of money or otherwise withdraw or transfer funds on deposit with this Financial Institution.	_____
_____	(4) Borrow money on behalf and in the name of the Corporation, sign, execute and deliver promissory notes or other evidences of indebtedness.	_____
_____	(5) Endorse, assign, transfer, mortgage or pledge bills receivable, warehouse receipts, bills of lading, stocks, bonds, real estate or other property now owned or hereafter owned or acquired by the Corporation as security for sums borrowed, and to discount the same, unconditionally guarantee payment of all bills received, negotiated or discounted and to waive demand, presentment, protest, notice of protest and notice of non-payment.	_____
_____	(6) Enter into a written lease for the purpose of renting, maintaining, accessing and terminating a Safe Deposit Box in this Financial Institution.	_____
_____	(7) Other _____	_____

LIMITATIONS ON POWERS The following are the Corporation's express limitations on the powers granted under this resolution.

The 501 Alliance
Notice of Contribution Rate for Calendar Year 2015
Issued December 1, 2014

Employer Number: 0859504

Ms. Denise Dunn / 0859504
 Housing Services for Eaton County
 319 S. Cochran
 Charlotte, MI 48813

In accordance with a resolution adopted by the Board of Directors, your contribution rate for calendar year 2015 is shown below.

Date	Code	Account History	Taxable Wages*	Ratio	2015 Rate
6/30/2014	3	\$25,466.46	\$140,327.95	18.148	2.39%

Code 2: All new member agencies that are contributing employers are assessed a rate that is 25% less than their current rate with the state for their first two years of membership, unless they qualified under an alternative rate. All new member agencies that are reimbursing employers are assessed a rate of 2.50% for their first two years of membership. A new member that does not have any unemployment benefits charged to their account for their first two years of membership can remain at the rate that they were originally assigned in the next calendar year or until benefits are charged to their account or until their calculated rate is lower than their original rate.

Code 3: The rate formula for member agencies having a positive account history as of June 30, 2014 is shown below.

Code 4: The rate formula for member agencies having a negative account history as of June 30, 2014 is shown below.

Code 3 Formula:

Rate = 3.75% - {0.075 x (Account History/Average Taxable Wages)}

Minimum Rate: 0.50% Maximum Rate: 3.75% Taxable Wage Base: \$9,500

Code 4 Formula:

Rate = 5.00% - {1.100 x (Account History/Average Taxable Wages)}

Minimum Rate: 5.00% Maximum Rate: 12.50% Taxable Wage Base: \$9,500

*Taxable wages are the average of the prior three fiscal years...3rd quarter 2011 through 2nd quarter 2014.

Please Note: A surcharge, in the amount by which benefit charges exceed member contributions for the prior year, will be assessed on members paying the maximum contribution rate for three or more consecutive years.

This determination becomes final unless written request for review is received by December 31, 2014. Please address all correspondence to the attention of the Administrator at the address indicated below.

The 501 Alliance
 20300 Superior Road, Suite 190
 Taylor, MI 48180

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U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Office of Housing Counseling
Santa Ana Federal Building
34 Civic Center Plaza, Room 7015
Santa Ana, CA 92701-4003

October 3, 2014

Mrs. Denise Dunn
Executive Director
Housing Services for Eaton County
319 S. Cochran Avenue
Charlotte, MI 48813

Subject: Certificate and Letter of Approval as a HUD-approved Housing Counseling Agency

Dear Mrs. Dunn:

Congratulations! We are pleased to advise you that your organization has been approved as a HUD approved Housing Counseling Agency. This approval is effective as of the date of this letter and covers a three-year period. This is your official approval letter and certificate.

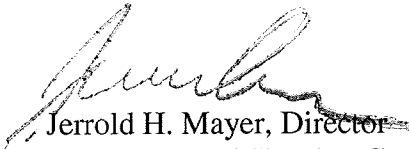
The agency is approved for the following Comprehensive Housing Counseling services:

- Pre-Purchase Counseling
- Fair Housing Pre-Purchase Education Workshops
- Pre-Purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Resolving/ Preventing Mortgage Delinquency Workshops
- Rental Housing Counseling
- Rental Housing Workshops

Your continued participation in the Department's housing counseling program is contingent upon your willingness and ability to comply with the provisions of two documents - the housing counseling plan you submitted to HUD as part of your application and the provisions of HUD Handbook 7610.1 REV-5.

Your agency's profile information has been entered into our Housing Counseling System (HCS). Your agency's ID number is **90079**. Your agency's User ID is **MX0079** and password is **2015Ohc** to access this system. If additional information is needed, please contact, Javon E. Blye, Housing Program Specialist, at (678) 732-2892.

Sincerely,



Jerrold H. Mayer, Director
HUD Office of Housing Counseling
Office of Outreach and Capacity Building

VRS

From: Mallad, Darrick T
 Sent: Wed, Oct 22, 2014 at 11:57 am
 To: 'brwrbrt405@frontier.com'
 Cc: 'ddunn@housingservicesec.org'

Eaton County Housing Services	MI0386L5F231301	\$14,351.00	39507-87392
Eaton County Housing Services	MI0355L5F231302	\$7,415.00	39507-43505
Eaton County Housing Services	MI0327L5F231302	\$7,450.00	39507-00945
Eaton County Housing Services	MI0356L5F231303	\$52,899.00	39507-24287
Eaton County Housing Services	MI0277L5F231306	\$181,962.00	39507-83935

Darrick Mallad

Department of Housing and Urban Development
 Office of Community Planning and Development
 313-234-7328

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TRI-COUNTY ELECTRIC PEOPLE FUND
7973 E. Grand River Ave.
Portland, Michigan 48875

phone: 1-800-421-8956 ext 1218
fax: 517-647-7615
www.homeworks.org

October 8, 2014

Housing Services of Mid Michigan
Attn: Denise Dunn
PO Box 746
Charlotte, MI 48813

Dear Denise,

I am happy to inform you that the Tri-County Electric People Fund board has reviewed your application for funding and has made a grant in the amount of **\$5,000** for the Housing Assitance program.

Below is information regarding the check that is enclosed with this letter:

<u>Check #</u>	<u>Payee</u>	<u>Amount</u>
2048	Housing Services of Mid Michigan	\$5,000

I have also attached a copy of this letter for you to sign and return in the enclosed envelope, agreeing to accept the grant.

If you have any questions, please contact Tanya Schneider at 1-800-421-8956 ext 1218.

Sincerely,

Richard Palermo
Chairperson

RP/ts

Signature Denise Dunn

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NFMC Round 9 Application

From: Lawson, Karen (MSHDA)

Sent: Tue, Oct 28, 2014 at 1:41 pm

To: Lawson, Karen (MSHDA), Gilman, Tara (MSHDA)

Cc: Evans, Sharon (MSHDA), Ferguson, Renee (MSHDA), Fried, Rebecca (MSHDA), Brito, Carol (MSHDA)

YOUR ASSISTANCE IS NEEDED

Good afternoon!

As discussed during our October sub-grantee conference call, MSHDA is currently writing its NFMC Round 9 Grant Application; as part of that process we must identify the sub-grantees who will be providing services. As a long-time MSHDA partner in this endeavor, we would like to continue this partnership with your agency. Of course at this time, funding to support Round 9 hinges on the approval of the Federal Budget, so there are some unknowns.

In order to complete our application, we need some information about your agency; **please provide the information below, by no later than Monday, November 10 at 12:00 noon**. If your agency has part-time staff or staff that split their time between various programs, enter your number as a decimal, like 4.75.

1. Is your agency interested in continuing its NFMC partnership with MSHDA?
2. If you answer "Yes" to #1, please provide the following information:
 - a. Current Number of Foreclosure Counselors (FTEs) your agency has available to provide these services
 - b. Current Number of Other Foreclosure Staff (FTEs) your agency has available (this count would include AmeriCorps members)

As always, thank you for your time! Don't hesitate to contact me with any questions you may have about this request.

Karen

Karen Lawson
Homeownership Counseling Specialist/Homeownership Division
Michigan State Housing Development Authority
ph 517.373.2307 • fx 517.241.1177

For information about MSHDA and social networking, visit <http://www.michigan.gov/mshda/socialnetwork>

45

EATON COUNTY CLERK'S OFFICE

Diana Bosworth
Clerk/Register

Kimberly Morris
Chief Deputy Clerk

1045 Independence Blvd.
Charlotte, MI 48813

517-543-2426 / 517-485-3417
Fax 517-541-0666

November 21, 2014

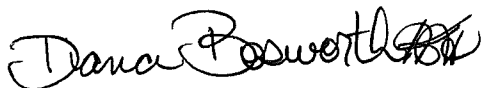
Denise Dunn
Housing Services for Eaton County
PO Box 746
Charlotte, MI 48813

Dear Ms. Dunn,

At the October 15, 2014 regular meeting of the Eaton County Board of Commissioners, you were appointed to the Housing Advisory Committee. Your commission will expire December 31, 2016.

Please stop by our office to take your Oath of Office at your convenience.

Respectfully,



Diana Bosworth
Clerk of the Board of Commissioners

**DEPARTMENT OF HOUSING & URBAN DEVELOPMENT
SECTION 8 FINANCIAL MANAGEMENT CENTER
2380 MCGEE STREET, SUITE 400
KANSAS CITY, MISSOURI 64108**

Summary of
Voucher for Payment of
Annual Contribution and
Operating Statement

Housing Authority Name & Address	Project Number	Fiscal Year End
Housing Services for Eaton County P.O. Box 746 Charlotte, MI 48813	MI880DV	3/31/2014

The following shows the amount of Annual Contributions, Total Partial Payment Approved, and the net amount of the settlement which represents to the overpayment due HUD or underpayment due your Authority:

Total Annual Contributions Due-Line 27	\$506,050
Total Partial Payments Approved by HUD-Line 28	\$571,505
Underpayment Due PHA-Line 29	
Overpayment Due HUD-Line 30	\$ 65,455

Remarks

The overpayment due HUD of \$65,455 will be offset against your upcoming October 1, 2014 & November 1, 2014 payments.

If you have any questions, please contact Sherry Roth your financial analyst at the FMC (904) 208-6091.

Approved by:	Date:
<i>Jane Burnes</i> Jane Burnes	SEP 12 2014

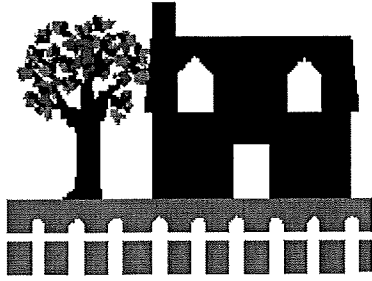
Division Director
Financial Management Center

PHA Name **Eaton County**
 PHA Number **MI880**
Mainstream 5 Settlement HAP
 Settlement Through Date **3/31/2014**
 Date VMS Data Pulled **9/12/2014**

	April 1 to Dec 31 2013	Jan 1 to Mar 31 2014	FY14 TOTAL	Comments
	CY	CY	FY14	
Budget Authority	\$ 444,830	\$ 129,441	\$ 574,271	
Program Reserves	\$ 79,042	\$ 132,594		
Other Receipts				
Other Receipts 2				
Total Available Funds	\$ 523,872	\$ 262,035		
Mainstream HAP Expenses	\$ 345,680	\$ 114,772	\$ 460,452	
Other Expenses	\$ 1,050			
Other Expenses 2	\$ 4,698			
Total Expenses	\$ 351,428	\$ 114,772	\$ 466,200	
2013 AF Rates	\$60.84			
Unit Months Available	675	225	900	
Unit Months Leased	655	218	873	
Admin Fees Earned	\$ 39,850			
HAP and Admin Fee	\$ 391,278	\$ 114,772	\$ 506,050	
2013 Misc Costs				
2013 Misc Income				
Total Contributions Required	\$ 391,278	\$ 114,772	\$ 506,050	
Disbursements	\$ 428,606	\$ 142,899	\$ 571,505	
Underpayment Due HA	\$ -	\$ -	\$ -	
Overpayment Due HUD	\$ 37,328	\$ 28,127	\$ 65,455	
			\$ 65,455	

Overpayment Due HUD Offset Date: **10/1/14 & 11/1/14**

HUD-Held Reserves as of:	12/31/2013	3/31/2014
	\$ 132,594	\$ 147,263



HOUSING SERVICES MID MICHIGAN
"HSMM is an equal opportunity provider"

319 S. Cochran, P. O. Box 746

Charlotte, MI 48813

(517) 541-1180 • (517) 541-0269 fax Dial 711 TTY

www.hsmidmichigan.org

hsmminfo@hs-mm.org

October 28, 2014

Chandra Broadnax
Housing and Urban Development

RE: EIV Requirements

Dear Ms. Broadnax,

This letter is to inform you that Housing Services Mid Michigan (MI880) is in compliance with the security requirements for EIV.

Further, no staffing or roles have changed with the agency. Charlene Smith (MSC151) is a user and Denise Dunn (ML1843) is the administrator.

Attached to the email addressing this issue is also our current EIV Policy and Procedures guidelines for your review. If you have any other questions, please let me know.

Sincerely,

Denise M. Dunn, MA, CFLE

Executive Director



Exit Interview Questionnaire

Please respond to the following questions candidly. This information will be held in confidence among management members. Your suggestions and answers may help us to make our company a better place in which to work.

Employee name: Emily Kay Smith Dept.: Housing Services Mid Michigan
Position: Foreclosure Specialist Manager/Supervisor: _____
First day worked: 6-3-14 Last day worked: 11-7-14

1. What is your reason for resigning?

I am moving to a new city for personal reasons
and I have found a new job where I will be living

2. If accepting another position, indicate:

- a. Company name: Adoption Option Inc.
- b. Job title: Family Worker
- c. Wages and benefits: 30K Health and Dental

3. If you are going to another job, what caused you to look for other employment? What does that job offer you that your job at our company did not?

Personal reasons (starting a family)
I picked this agency because there seems to be a lot
of opportunity for advancement to supervisors.

4. What were the factors that contributed to your accepting a job with our company? Were your expectations realized? Has that changed?

Passion for helping others in foreclosure, having gone
through foreclosure with my own family. My expectations
were met and that has not changed.

5. How was your training?

My training was great. Christie did an amazing
job of teaching me the material, answering any
questions and acting as a support system

Exit Interview Questionnaire

6. What constructive comments would you have for management in regards to making this a better place to work?

I think the management is great and tries to accommodate all needs.

7. What are some of the factors that helped to make your employment here enjoyable?

My coworkers and the huge support system.

8. Would you recommend our company to a friend as a place to work? Why?

Yes, I learned a lot for this being my first job out of school and the people that work here are wonderful.

9. Are there any other comments you want to make?

I enjoyed the time spent. I learned so much!!
I wish everyone well!!

Employee's signature: Emily Leigh Smith Date: 11-5-14

Interviewed by: _____ Date: _____

Manager's/Supervisor's signature: _____ Date: _____

Good Morning,

Attached you will find the Q3 File Monitoring Results.

There were no finding during the Monitoring, all documents were accounted for and all case notes in the database were up to date.

I also wanted to share that there were no finding from the MDOC Site review that took place in July.

Thank you for the excellent work!

Aubri Anderson
Capital Area Michigan Works!
CAPR In Reach Service Coordinator
Phone: 517-492-5556
Fax: 517-487-0113
aanderson@camw.net

November 1, 2014

Ms. Denise Dunn
Director
Housing Services of Mid-Michigan
P.O. Box 766
Charlotte, MI 48813

Dear Denise;

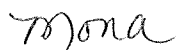
Thank you so much for speaking with the Eaton Association for Family and Community Education (FCE) on October 14, 2014. Many of members who were on the Charity Tour that day were slightly familiar with your organization. Housing Services is their charity of choice this year. However their eyes were opened. They had not realized all the services you provide for families and how your services partner with other human service organizations. They really liked that idea!

You could tell by their questions that they were impressed with your ability to put together large grants bringing new resources to the families you serve. Many of these ladies and one gentleman never dreamed of a college education and the view of what women can do did not reach the level of what women like you do today!

It was so good working with you Denise. Our relationship is something I am so proud of. The long standing great relationships I had built with other working women is so precious and greatly valued! We were always on the same page! Keep on keeping on!

Thank you Denise for your time and efforts.

Sincerely,



Mona J. Ellard, FCE President

Gilman, Tara (MSHDA)

From: Gilman, Tara (MSHDA)
Sent: Monday, September 22, 2014 2:42 PM
To: Ferguson, Renee (MSHDA); Lawson, Karen (MSHDA); Evans, Sharon (MSHDA)
Subject: NMS Electronic Funds Transfer (EFT) with the State of Michigan

All NMS Approved Agencies (Round 6) must register as a vendor for the State of Michigan and complete the Electronic Funds Transfer (EFT) set-up process to participate and to be funded. Instructions for vendors and EFT registration can be found at www.michigan.gov/cpexpress. **CPEXPRESS HELP DESK – 1-888-734-9749**

Upon approval, funds will be electronically transferred to your State of Michigan account.

STEP I

Welcome to Contract & Payment Express (C&PE)

[FAQs](#) [Keywords](#) [Contact Us](#)

[Go to C&P Express](#)

When you are ready to register, please click on the 'Go to C&P Express' button.

done

STEP II

C&PE Home

Please avoid using the browser's Back button. This may produce unexpected results.
To increase security, please log off when done and close all browser windows to protect your data.

Warning: Error
Enter your User ID. Restricted from clicking the Login button.

User ID: Password:

[Forgot your User ID?](#) [Forgot your Password?](#)

Welcome to Contract & Payment Express. This web site is for the exclusive use of the vendors and individuals who are doing business with the State of Michigan. Changes made in this account are monitored and recorded. You are solely responsible for maintaining the confidentiality of your User ID and password. Registration on behalf of other individuals is prohibited. Should you allow others access to your account and/or password information, you are responsible for all actions that such persons might take with respect to your account. If you believe your password or security information has been lost or stolen, call us toll free immediately at (888) 734-9749.

By checking this box I agree to the terms above and hereby certify that I am authorized to accept this registration with the State of Michigan.

Warning: Error
Please avoid using the browser's Back button.

Welcome to Contract & Payment Express. This web site is for the exclusive use of the vendors and individuals who are doing business with the State of Michigan. Changes made in this account are monitored and recorded. You are solely responsible for maintaining the confidentiality of your User ID and password. Registration on behalf of other individuals is prohibited. Should you allow others access to your account and/or password information, you are responsible for all actions that such persons might take with respect to your account. If you believe your password or security information has been lost or stolen, call us toll free immediately at (888) 734-9749.

By checking this box I agree to the terms above and hereby certify that I am authorized to accept this registration with the State of Michigan.

If you are already signed up as a vendor – please go into CPEXPRESS and make sure your status is "Active".

Vendor/EFT application;

CPEXPRESS does not send a final notification to the Vendor/EFT applicant that their account is active. The applicant is responsible for logging into CPEXPRESS to check their status.

Once the Vendor/EFT application is complete and has been submitted a password will be **mailed** to you via the United States Postal Service the following business day. Make sure you have input the correct mailing address. This takes approximately 5 days. You will receive your password prior to having an **"active"** status for the Direct Deposit/EFT process.



November 19, 2014

Denise Dunn, Executive Director
Housing Services for Mid Michigan
319 S. Cochran Ave.
PO Box 746
Charlotte, MI 48813

RE: Community Facility Audit Review Year End 5/31/14

Dear Board Members:

We have reviewed your audit reports for the period of June 1, 2013 to May 31, 2014.

This review was made in accordance with the current Rural Development Instructions. Based upon the review, your audit substantially met all the requirements for year-end reporting.

If you have any questions please do not hesitate to contact me at (517) 242-5844.

Sincerely,



B. J. Haire
Area Specialist
P.O. Box 703180 | 47526 Clipper St
Plymouth, MI 48170-9998

Rural Development

P.O. Box 703180, Plymouth, MI 48170
Voice (517) 242-5844 • Fax (734) 468-8500

USDA is an equal opportunity provider and employer.

If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form (PDF), found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program.intake@usda.gov.



November 6, 2014

Denise Dunn, Executive Director
Housing Services Mid Michigan
P.O. Box 746
319 S. Cochran
Charlotte, MI 48813

RE: REQUEST FOR CONTINUATION STATEMENT FILING FEE

Dear Borrower:

In connection with the loan(s) you received from Rural Development you signed two Financing Statements which were filed or recorded in the office of the Secretary of State and the Eaton County Register of Deeds. Under the Uniform commercial Code, a Rural Development Financing Statement is effective for a period of five years from the date of filing or recording.

From a review of our records we note that the five-year period is almost up in your case and it will be necessary for us to file a continuation Statement. The Security Agreement, which you signed, provided that you will pay the cost for filing or recoding the Continuation statement. This cost is \$15.00 for each filing. Please send the two checks made payable to:

Secretary of State:	\$15.00
Eaton County Register of Deeds:	\$15.00

These checks are needed by December 1, 2014, and should be mailed to the address listed below. Please contact me at (517) 242-5844 or via email at bj.haire@mi.usda.gov if you have any questions.

Sincerely,

B.J. Haire
Area Specialist

Rural Development

P.O. Box 703180, Plymouth, MI 48170
Voice (517) 242-5844 • Fax (734) 468-8500

USDA is an equal opportunity provider and employer.

If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form (PDF), found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program.intake@usda.gov.

done

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www.efsp.unitedway.org

Emergency Food and Shelter Program
701 North Fairfax Street, Suite 310
Alexandria, VA 22314-2064
Phone 703-706-9660 Fax 703-706-9677

30-4560-00 006

07/14/2014

4560-00 Lansing/Eaton, Ingham Counties, MI

Denise Dunn, Executive Director
Housing Services for Eaton County
319 S. Cochran
Post Office Box 746
Charlotte, MI 48813

LRO ID: 456000-006

RE: Program Compliance for Phase 30

Follow-up #1 LRO ID: 456000-006

Thank you for your attention to the previous correspondence. However, exceptions still exist with your documentation.

Problem Amount: \$808.00

We have received additional documentation from your agency, but **the problem remains unresolved**. We have noted the reasons below. The items from the last compliance letter are also reprinted below:

X14 GENERAL EXCEPTIONS
Problem amount: \$808.00

Your agency has submitted a spreadsheet, but the dates are outside of the spending period (03/01/12 - 03/31/13). Please resubmit a spreadsheet with payments within the spending period.

Please submit the necessary documentation or funds as soon as possible. No further Emergency Food and Shelter funds will be released to your agency. If funds are returned, please make checks payable to United Way Worldwide/EFSP.

If you have additional questions, please contact your local board staff person. You may also contact your regional representative in our office:

Christine Miller 703-706-9660

If this person is not available, you may also ask to speak with someone else on our compliance staff.

www.efsp.unitedway.org

Emergency Food and Shelter Program
701 North Fairfax Street, Suite 310
Alexandria, VA 22314-2064
Phone 703-706-9660 Fax 703-706-9677

30-4560-00 006

07/11/2014

4560-00 Lansing/Eaton, Ingham Counties, MI

LRO ID: 456000-006

Denise Dunn, Executive Director
Housing Services for Eaton County
319 S. Cochran
Post Office Box 746
Charlotte, MI 48813

RE: Program Compliance for Phase 30

LRO ID: 456000-006

Your LRO has cleared the program compliance review. We remind you that you are required by law to retain all original documentation for a period of three years.

Date cleared: 10/23/2014

If you have additional questions, please contact your local board staff person. You may also contact your regional representative in our office:

Christine Miller 703-706-9660

If this person is not available, you may also ask to speak with someone else on our compliance staff.

www.efsp.unitedway.org

Emergency Food and Shelter Program
701 North Fairfax Street, Suite 310
Alexandria, VA 22314-2064
Phone 703-706-9660 Fax 703-706-9677

31-4560-00 006 E9

01/31/2014

4560-00 Lansing/Eaton, Ingham Counties, MI

LRO 006

Denise Dunn, Executive Director
Housing Services for Eaton County
319 S. Cochran
Post Office Box 746
Charlotte, MI 48813

LRO ID: 456000-006

RE: Account Status for Phase 31 LRO ID: 456000-006

The funds you are receiving are Federal funds as authorized under Public Law 113-6. The CFDA number for the Emergency Food and Shelter Program is 97.024.

If your LRO is receiving funds for the first time from EFSP, a check will be issued. However, you will need to complete the Electronic Funds Transfer Form (EFT) and submit it to the National Board, along with an original voided check from the account in which your agency wishes to have future funds deposited. EFSP will not issue any future payments to your agency via check. The form can be found on the website once you sign in using your log-in ID and password.

The Second Payment Request/Interim Report may be found on the Emergency Food and Shelter Program (EFSP) website, efsp.unitedway.org You may now access the form and instructions online for submission to your Local Board. After signing in, select **Interim and Second Payment** from the menu on the left side of the screen.

Your Local Board has been notified that a payment has been issued to your LRO. They will also be notified that Second Payment Requests/Interim Reports and EFT Forms are available online for funded LROs.

As of today, our records indicate that your LRO has received the following awards(s) under this phase of the Emergency Food and Shelter National Board Program:

Award Amount	\$38,954.00
Award Adjustments	\$0.00
Award Total	<u>\$38,954.00</u>

Your LRO may begin charging expenses against this total as of 04/01/2013. Funds must be expended prior to 09/30/2014.

To date, your LRO has received the following payment(s):

First (EFT E335610)	\$19,477.00
Bank Account ABA# 272471166 Acct# XXXXXXXXXXX1091	
Deposited: 02/07/2014	

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1 = 100%

Entry Exit Provider Id	Total Discharges	Positive Housing	Destination Rate	Client Engagement Rate
DCH - Housing Services for Eaton County - Eaton CoC	1	1	1	1
HSEC - Eaton - HARA Prevention(49)	450	0.748888889	0.748888889	0.76
HSEC - Eaton - HARA Rapid Rehousing(48)	439	0.621867882	0.621867882	0.67426
HSEC-Eaton-MI HEART 3 PSH-HUD(9018)	1	1	1	1
HSEC-Eaton-MI PSH(9019)	2	1	1	1
HSEC - Homeless Veterans Services - Eaton - SSVF(96)	47	0.914893617	0.914893617	0.93617
HSEC-MI MPR-TH(3748)	8	0.875	0.875	0.875
SIREN/Eaton Shelter Homeless Emergency Shelter - E	76	0.671052632	0.671052632	0.960526
SIREN/Eaton Shelter Hotel/Motel - ESG DHS ESP(853)	77	0.623376623	0.623376623	0.792208
SIREN/Eaton Shelter Transitional Housing(60)	1	0	0	1
SIREN/Eaton Shelter - Transitional Housing - HUD(69)	33	0.606060606	0.606060606	0.939394

Staff - These numbers are a great reflection of the wonderful/high level of case management we provide here and within our CoC.

Congrats!

Denise



U.S. Department of Housing and Urban Development

Detroit Field Office
Office of Public Housing
Patrick V. McNamara Federal Building
477 Michigan Avenue, Room 1710
Detroit, MI 48226-2592
Tel. (313) 226-7900 FAX (313) 226-6160

NOV 20 2014

Denise Dunn
Executive Director
Housing Services Mid-Michigan
PO Box 746
Charlotte, MI 48813

Dear Ms. Dunn:

SUBJECT: Independent Auditor Report No.: MI880-03312013
Fiscal Year: March 31, 2013
Audit Signature Date: September 25, 2013
Audit Received: February 6, 2014

The aforementioned audit was performed by Abraham & Gaffney, P.C. for the Housing Services Mid-Michigan's fiscal year ending March 31, 2013. We are pleased to note that the report contained no findings; therefore, a response is not required.

If you have any questions or comments regarding the audit, please feel free to contact Claunella Richardson, Financial Analyst, at (313) 234-7468.

Sincerely,

A handwritten signature in blue ink, appearing to read "Willie C. H. Garrett".

Willie C. H. Garrett
Director
Office of Public Housing

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November 19, 2014

Denise Dunn, Executive Director
Housing Services for Mid Michigan
319 S. Cochran Ave.
PO Box 746
Charlotte, MI 48813

RE: Community Facility Audit Review Year End 5/31/14

Dear Board Members:

We have reviewed your audit reports for the period of June 1, 2013 to May 31, 2014.

This review was made in accordance with the current Rural Development Instructions. Based upon the review, your audit substantially met all the requirements for year-end reporting.

If you have any questions please do not hesitate to contact me at (517) 242-5844.

Sincerely,

B. J. Haire
Area Specialist
P.O. Box 703180 | 47526 Clipper St
Plymouth, MI 48170-9998

Rural Development

P.O. Box 703180, Plymouth, MI 48170
Voice (517) 242-5844 • Fax (734) 468-8500

USDA is an equal opportunity provider and employer.

If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form (PDF), found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program.intake@usda.gov.

11/26/2014

Single Audit Submission - Auditee Completed Certification for HOUSING SERVICES MID MICHIGAN - Report ID: 605831

Single Audit Submission - Auditee Completed Certification for HOUSING SERVICES MID MICHIGAN - Report ID: 605831

From: gov.s.f.a.c.i.d.e.s@ce.n.s.u.s.gov

Sent: Wed, Nov 26, 2014 at 3:24 pm

To: A.S.T.E.V.E.N.S@A.G.P.C.C.P.A.C.O.M, D.D.U.N.N@H.S.-M.M.O.R.G

14-NOV-26

HOUSING SERVICES MID MICHIGAN

REPORT ID: 605831

FISCAL YEAR END DATE: 05/31/2014

The auditee has electronically certified (signed) the Form SF-SAC for the above referenced organization. After the auditor and auditee have both certified the Form SF-SAC, please complete the final step and submit the Single Audit package.

Sincerely,
Federal Audit Clearinghouse
gov.s.f.a.c.i.d.e.s@ce.n.s.u.s.gov
(800)253-0696

11/26/2014

Single Audit Submission Received for HOUSING SERVICES MID MICHIGAN - Report ID: 605831

Single Audit Submission Received for HOUSING SERVICES MID MICHIGAN - Report ID: 605831

From: gov.s.f.a.c.i.d.e.s@ce.n.s.u.s.gov

Sent: Wed, Nov 26, 2014 at 4:14 pm

To: A.S.T.E.V.E.N.S@A.G.P.C.C.P.A.C.O.M, D.D.U.N.N@H.S.-M.M.O.R.G

14-NOV-26

HOUSING SERVICES MID MICHIGAN

REPORT ID: 605831

FISCAL YEAR END DATE: 05/31/2014

Dear DENISE DUNN:

The Single Audit report for your organization was submitted to the Federal Audit Clearinghouse (FAC).

The FAC will now process your submission and send you an e-mail once this is completed. If there are no errors, you will receive an email to let you know that your submission is complete. If the submission has errors, you will receive an email listing the problems and the steps needed to correct the errors.

Sincerely,
Federal Audit Clearinghouse
gov.s.f.a.c.i.d.e.s@ce.n.s.u.s.gov
(800) 253-0696

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Foreclosure assistance expanded for unemployed county residents

Bob Robinson, Eaton County Treasurer announced on October 24 that the Hardest Hit, Step Forward Michigan foreclosure assistance program was expanded to help more people avoid tax foreclosure. Up to \$30,000 in delinquent tax assistance is available to eligible applicants who are facing property tax foreclosure.

Under the new expansion, the Michigan Housing Development Authority's Hardest Hit program will

include an unemployment mortgage subsidy. If a homeowner is able to document they were receiving unemployment benefits in the last twelve months, or had a 20 percent reduction in gross income that affected their ability to pay property taxes, Step Forward Hardest Hit will evaluate them for property tax assistance.

"Folks facing foreclosure because of delinquent taxes should seek assistance as soon as possible," said Rob-

inson. "Once a judgment of foreclosure is entered in February, there is nothing that can stop foreclosure. Our biggest problem in preventing tax foreclosure is that people wait too long before looking for help."

Free counseling and guidance in applying for foreclosure assistance is available through Housing Resource Center of Michigan at 1-866-400-9164 (on the web at www.hrcmi.org), or Housing Services of Eaton County at (517) 541-1180 (on the web at www.housingservicesec.org). Both organizations are collaborating with the Eaton County treasurer's office to provide help in applying for delinquent tax assistance.

The County treasurer is custodian of all county funds. By Michigan statute the treasurer also records

delinquent property taxes, manages property forfeitures, is the custodian of all property tax rolls and certifications, and manages the issuance of dog licenses in Eaton County. Treasurer, Bob Robinson, also serves on the Eaton County Elections Commission, and is chairperson for the county's Property Assessment Clean Energy (PACE) district. For more information on foreclosure assistance, go to www.eatoncountytreasurer.org.

Article submitted by Eaton County Treasurer Bob Robinson.

County Journal 11-1-14

Housing Services Mid Michigan: Adopt a family this holiday season

Housing Services Mid Michigan (formerly Housing Services for Eaton County) is gearing up for its 2014 Adopt an Eaton Family Christmas Program and is currently seeking sponsors to adopt Eaton County families within the program.

Sponsoring a family is a very rewarding experience both for those in need and those making donations. The Extended Services Program is made up of individuals and families that were homeless before coming to Housing Services. They are now in a transition period of creating a safe and welcoming home

once more. Because these families are still regaining financial stability and independence, many are unable to participate in exchanging gifts during the holiday season, but with the help of our sponsors, Housing Services hopes to give them the Christmas celebration everyone deserves.

If you are interested in sponsoring a family and making someone's holiday season brighter, please contact Caitlin Stahlbaum at intern@hs-mm.org or at (517) 541-1180.

FOR SALE
250 Gallon Oil Tank, \$75.
Call (269)763-9055.

Flashes 11-1-14

Adopt a Family this holiday season

Housing Services of Mid-Michigan (HSMHM) is encouraging community members to "Adopt a Family" this holiday season. Families that are enrolled in the Extended Services program are transitioning into permanent housing after being homeless. Unfortunately, during this transition period, families barely make enough money to pay the necessary bills — which leaves little to no money for gifts. Area families, churches or businesses that would like to sponsor a family can contact Caitlin Stahlbaum at (517) 541-1180 or intern@hs-mm.org for more information.

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