



COUNTY ADMINISTRATOR
220 NORTH MAIN STREET, P.O. BOX 8645
ANN ARBOR, MICHIGAN 48107-8645
(734)222-6850
FAX (734)222-6715

TO: Martha Kern, Chair
Ways & Means Committee

THROUGH: Robert E. Guenzel
County Administrator

FROM: Mark Roby
Community Development Manager

DATE: March 6, 2002

SUBJECT: Affordable Housing Agreement with Community Housing
Alternatives for 100/102 N. Glendale, Ann Arbor

BOARD ACTION REQUESTED

It is requested that the Board of Commissioners authorize the County Administrator to sign the Affordable Housing Agreement with Community Housing Alternatives (CHA) for a recoverable grant for acquisition and rehabilitation of a duplex at 100 and 102 N. Glendale in Ann Arbor in the amount of \$20,000 for a total project cost of \$210,000.

BACKGROUND

CHA has been in operation since October 1994. Since that time it has purchased five homes, serving individuals less than 30% of the median income with disabilities. The agency has a three-year grant from the Development Disabilities Council, which has allowed them to hire a full time development specialist. The acquisition of this property will assist in the continuation of this position.

DISCUSSION

The duplex is located in an area of similar style duplexes and multi-family units on Glendale Drive, many of which are rental units. Outreach is planned for the neighborhood once financing for the project is secured.

The duplex will serve as rental units for persons with disabilities that wish to move into a home independent of their families or a traditional group home setting. These tenants selected from the current CHA waiting list made up of mostly Community Mental Health consumers will be less than 30% of the median income, and future tenant selection will follow the same criteria. Community Mental Health will continue to provide support services for the tenants as contracted through local provider agencies; CHA will act as the landlord for these units. In order to assure the project remains suitable for the target

population, Community Housing Alternatives will sign affordability agreements with all funding sources.

The total cost of the project is \$210,000, with \$20,000 in acquisition and rehabilitation assistance provided by the County, \$150,000 in acquisition assistance provided by the City of Ann Arbor, and the remaining acquisition cost of \$40,000 provided by the Michigan State Housing Development Authority.

IMPACT ON HUMAN RESOURCES

There would be no impact on Human Resources.

IMPACT ON THE BUDGET

Twenty thousand (\$20,000) of the Mental Health Housing fund, fund 1680, would be used for this project. There would be no impact on any County department funds.

IMPACT ON INDIRECT COSTS

There is no impact on indirect costs.

IMPACT ON OTHER COUNTY DEPARTMENTS OR OUTSIDE AGENCIES

This project represents a collaborative effort of several members, including Community Housing Alternatives, the City of Ann Arbor, the Michigan State Housing Development Authority, and the Washtenaw County Community Development program.

CONFORMITY TO COUNTY POLICIES

This request conforms to County policies.

ATTACHMENTS

A four-party Housing Agreement will be provided by the City of Ann Arbor

DRAFT
HOUSING AFFORDABILITY AGREEMENT
100 – 102 N. GLENDALE DRIVE

This AGREEMENT dated the ___ day of _____, 2002, between the CITY OF ANN ARBOR, a Michigan municipal corporation ("CITY"), whose address is 100 North Fifth Avenue, Ann Arbor, Michigan, the COUNTY OF WASHTENAW, a Michigan municipal corporation ("COUNTY"), whose address is 220 N. Main, Ann Arbor, Michigan and COMMUNITY HOUSING ALTERNATIVES ("OWNER"), a Michigan non-profit corporation whose address is 107 Ferris St, Ypsilanti, Michigan, 48197.

WHEREAS, Community Housing Alternatives desires to acquire property in the City of Ann Arbor, Washtenaw County, Michigan, described as follows:

**Lot 53, of Grandview Subdivision, City of Ann Arbor, Washtenaw County,
Michigan according to the plat thereof as recorded in Liber 1 of plats, page 31,
Washtenaw County Records,**

commonly known as 100-102 N. Glendale, Ann Arbor, Michigan

(parcel ID 09-30-221-020)

WHEREAS, Community Housing Alternatives has made an application to the CITY for funds in the amount of \$150,000 for the acquisition and related development costs as defined in the proforma dated January 18, 2002 of said property for the purpose of using it as affordable housing; and

WHEREAS, Community Housing Alternatives has made application to the Michigan State Housing Development Authority for funds in the amount of \$40,000 for use in the related development costs as defined in the proforma of said property for the purpose of using it as affordable housing subject to the conditions its documents; and

WHEREAS, Community Housing Alternatives and Washtenaw County have agreed that the COUNTY will give Community Housing Alternatives \$20,000 as a recoverable grant for acquisition and related development costs as defined in the proforma to convert the above- referenced property into housing for low income individuals: and

WHEREAS, Community Housing Alternatives desires to have one document to facilitate all program requirements relating to the management and reporting for the project;

THE PARTIES AGREE AS FOLLOWS:

1. SCOPE: The OWNER agrees to use the funds for the acquisition and related development costs of the property formally described in the above legal description.
2. BUDGET: The CITY agrees to loan to or on behalf of the OWNER the sum of \$150,000 of HOME funds according to the following terms: the amount of \$110,000 shall be a 0% interest, deferred payment loan with no payment until the unit is sold and the amount of \$40,000 shall be a 0% interest, 1 year balloon loan contingent upon receipt of an additional \$40,000 from the Michigan State Housing Development Authority, above the anticipated \$40,000. If the additional funds are not approved by MSHDA, the entire amount of \$150,000 shall be repaid when the OWNER sells the property.

The COUNTY agrees to pay to OWNER the sum of \$20,000 as a recoverable grant provided, however, that OWNER shall immediately refund the money back to the

COUNTY if, at any time, it fails to operate the property as residential housing for the target population of very low income individuals, or sells, assigns or leases the property to any person or entity which fails to operate the property for low income residential housing.

3. TERM: This agreement shall commence on the ___ day of _____, 2002 and shall terminate on the ___ day of _____.

4. COMPLIANCE WITH LAWS. The OWNER agrees to comply with all appropriate federal, state and local laws applicable to services required by this contract, including:

Program requirements under the CDBG, and HOME Investment Partnerships Program 24 CFR Part 92, and the Community Development Act, Public Law 93-838 and the regulations issued thereunder, now or hereafter, including but not limited to 24 CFR, and the regulations, policies, guidelines, and requirements of Office of Management and Budget circulars A-110, A-122, A-87 and A-133 as they relate to the application, acceptance and use of federal funds for this program as well as the Uniform Relocation Act and Section 104(d), where appropriate. Incorporated by reference are Title VI of the Civil Rights Act of 1964, Executive Order 11246, Section 3, Federal Labor Standards set forth in 24 CFR 570-605 and the Americans with Disabilities Act.

The CITY agrees to assist the OWNER to comply with requirements of the U.S. Department of Housing and Urban Development (HUD), where appropriate and if the need arises, the CITY will provide technical assistance to maintain affordability for the project.

5. CONDITIONS: The OWNER agrees that the funds will be used subject to the conditions that it will:

- A. Use the City funds for the acquisition of the property described in the above legal description as outlined in the project development proforma.
- B. Repay the CITY or its servicing agent, the principal sum of \$150,000 according to the terms defined in paragraph 2 above.
- C. Reserved.
- D. Use the COUNTY funds exclusively to provide residential housing for the target population of very low income individuals and repay the COUNTY the principal sum of \$20,000 if OWNER fails to maintain the property as residential housing for the target population of very low income individuals, or sells, assigns or leases the property to a person or entity which fails to operate the property for low income residential housing
- E. Reserved
- F. Reserved
- G. Comply with all applicable terms, conditions, and program requirements of the HOME Program, and related other applicable federal requirements. It is the intent of the parties that this document shall be used to minimize any potential conflict between this document and the loan or grant documents as to the projects management in order to assure all program compliance. The note, mortgage and loan documents of each separate entity shall control in the event of a financial default. For the purposes of this paragraph, any breach of any subpart of paragraph 5 or 6 of this agreement shall be deemed a program breach. Any other breach of the agreements among the parties shall be deemed a financial default.

- H. Use the dwelling units situated on the property to provide residential housing for the target populations of persons with disabilities and seek supportive services for tenants.
 - I. Require that tenants of the dwelling units meet prevailing income requirements and that the rents to be charged are in accordance with the terms contained in paragraphs J and K, L, and M below.
 - J. Insure that all of the units are rented to persons with annual family incomes equal to or less than 30% of area median as defined by HUD.
 - K. Establish annualized rent levels which are at or below the published High HOME or Low HOME rent levels appropriate to the unit size by number of bedrooms as defined by HUD. As stated in HOME requirements, a maximum of 80% of the units shall be rented at or below the high HOME level, while a minimum of 20% of the units shall be rented at the Low HOME levels.
 - L. In the event that the OWNER has less than two (2) of the units rented to persons at or below 30% of the area median income at any given recertification, this imbalance shall be corrected by filling any future vacancy in the project with tenants at or below 30% of area median income until the imbalance is corrected. In the event that the OWNER has tenants admitted below 30% of the area median income but whose income increases to between 30% and 80% of area median income at any annual recertification, the continuation of those tenancies shall not be considered a breach of this agreement. If at the time of recertification any tenant's income is over 80% of area median, the OWNER shall give that tenant a six months' notice to terminate tenancy except for a tenant whose tenancy is regulated by a HUD rental subsidy's just cause eviction protections in which case the continuation of that tenancy shall not be considered a breach of this agreement.
 - M. The fixed maximum monthly rental rate for the units will be approximately equal to 30% of gross income with the household income of 30% of area median income. The OWNER may increase rents for tenants who income rises to between 30% and 80% of area median to a level not to exceed 30% of tenant's income or the rent levels in paragraph K, whichever is lower.
 - N. The OWNER has provided the CITY and the COUNTY with pro forma estimating monthly rents for the project. The CITY and the COUNTY have relied on these statements in approving these funds. The OWNER shall not charge any rents over 120% of the amount listed in the pro forma without prior written approval of the CITY and the COUNTY. Any CITY or COUNTY disapproval of a proposed rent increase must be in writing and must state the reason for disapproval.
 - O. Manage this project according to the terms of this agreement, for a period of 30 years or the useful life of the project, whichever is longer.
 - P. Insure that each unit continues to meet City Housing Code and Section 8 Housing Quality Standards for the duration of the agreement and allow for regular inspections on request of the CITY with notice to assess compliance.
 - Q. Comply with the Uniform Relocation Act and insure that Federal Relocation requirements are met relating to existing tenants in the structure at the time of property acquisition.
 - R. Comply with disbursement requirements of the Cash Management Information (C/MI) System relating to not requesting funds until needed for payment.
6. REPORTS, MONITORING AND EVALUATION. The OWNER agrees to cooperate fully with the Community Development Department of the CITY, the COUNTY and HUD officials to evaluate and monitor the requirements and performance of programs financed with funds identified in this agreement for a period of thirty (30) years. The OWNER agrees to provide these same parties information and reports, oral or written,

as may reasonably be required or requested during the term of this Agreement on matters relating to program activities, performance, contract compliance and evaluations of programs receiving CITY or COUNTY funds.

The OWNER agrees to maintain documentation sufficient to evidence compliance with rent and occupancy restrictions and tenant income certifications in this agreement. The OWNER shall provide copies of such documentation, including but not limited to a certification of income form and rent levels for the first occupants of the project and an annual update of this information to meet program requirements. The OWNER agrees to complete and submit to the Community Development Department in a timely manner an annual report. The report forms are to be provided by the CITY. Reports are due to the CITY no later than 15 days after the end of the fiscal or calendar year unless otherwise approved by the Community Development Director.

The OWNER agrees to attend meetings with representatives of the CITY to discuss any problems or questions related to this agreement.

7. SECURITY: The OWNER agrees that it shall execute all appropriate documents to secure and to provide for the repayment of all funds advanced by the CITY as well as to enforce the provisions of this agreement. The OWNER shall not incur additional debt secured by this property without written approval of the CITY. The CITY agrees to the initial debt secured on the property by mortgages given to the City of Ann Arbor and to MSHDA. The order in which the debt shall be secured shall be as follows: first mortgage shared by each participating lender on an equal pro rata basis, City of Ann Arbor and MSHDA. OWNER and City agree that the OWNER may refinance any mortgage at any time so long as the amount financed shall not exceed the amount currently financed by the mortgage and so long as the OWNER is in compliance with the terms of this Agreement. The parties also agree that for the purposes of subordination and other terms of the Agreement, the new lender shall be secured in the same position as the initial mortgagee. Any new lender agrees to be held to the terms of this agreement in the same manner as the initial mortgagee.
8. CONTRACT AMENDMENT: This Agreement may be amended only by a written instrument approved by the City Council, the County Board of Commissioners and the OWNER. Line item budget transfers which do not affect the Scope of Services or amendment of the termination date, or change in the loan term must be requested in advance in writing by the OWNER and approved in advance in writing by the City Administrator or his/her designee.
9. POLITICAL ACTIVITIES: None of the funds, materials, property, or services provided directly or indirectly under this Agreement shall be used for any partisan political activities or to further the election or defeat of any candidate for public office.
10. CONFLICT OF INTEREST. No employee, agent, consultant, officer or elected or appointed official of the *City* or *Owner*, as defined in 24 CFR §70.611(c), who engages in or has engaged in any of the functions or activities described in 24 CFR §70.611(b), and no immediate relative (spouse, parent, sibling, or child) of any such person, has or shall have any financial interest in this Agreement, or in any other contract, subcontract or agreement with respect to a HOME-assisted activity or to the proceeds of the HOME-assisted activity.

11. **INSURANCE COVERAGE:** The OWNER shall secure and maintain such insurance policies, including those set forth below, as will protect itself, its subcontractors and, unless otherwise specified, the CITY and the COUNTY from all claims for bodily injuries, death or property damage which may arise under this Contract; whether the acts were made by the OWNER or by any subcontractor or anyone employed by them directly or indirectly. The following insurance policies are required:
- a. Statutory Worker's Compensation in accordance with the provisions of the Michigan Worker's Compensation Act;
 - b. Public Liability Insurance in an amount not less than \$1,000,000 for injuries, including accidental death to any one person;
 - c. Property and Casualty insurance

Insurance certificates shall be filed with the CITY and the COUNTY giving satisfactory evidence of insurance as stipulated above before the work under this Contract is begun. The certificates shall be maintained during the life of the Contract and shall also name the CITY and the COUNTY as an insured party. All insurance certificates shall contain the following language: "The company agrees that it will give the City of Ann Arbor and Washtenaw County ten (10) days prior written notice of its intent to cancel or materially change the described policy." This language however, if accompanied by a disclaimer or any other language which negates company responsibility for failing to provide said notice will not be acceptable. The insurer must be satisfactory to the City Attorney and Washtenaw County Corporation Counsel.

12. **INDEMNIFICATION.** The OWNER shall indemnify, defend and hold the CITY, the COUNTY, its officers and employees, harmless in the event of liability claims arising out of the OWNER's activities undertaken in connection with this Agreement.

13. **FINANCES, AUDITS, AND INSPECTIONS.** The OWNER shall supply documentation of all, expenditures relating to acquisition and related development costs to the CITY, the COUNTY and HUD, upon request. Documentation shall include payments for purchases, vouchers and other official documentation that show in proper detail the nature and propriety of such expenditures. All documents must be clearly identifiable and readily accessible. The OWNER agrees to securely maintain these records for a period of three (3) years after the CITY'S final disbursement to the OWNER pursuant to this Agreement. The OWNER shall inform the CITY and permit examination by the CITY and HUD prior to destruction of any of these records. The CITY, the COUNTY or HUD may cause an audit of the records of the OWNER at a reasonable time after reasonable notice. The Owner shall comply with OMB circular A-133 relating to audit requirements, if appropriate.

The OWNER maintains full responsibility and liability for the acceptance of workmanship and materials relating to any rehabilitation work completed on this project. All work is to be completed according to plans and specifications and applicable building, plumbing, electrical and housing codes and Section 8 Housing Quality Standards. All work is to conform to requirements set forth by the City's Building Department, All Trades Master Specifications of the City's Community Development Department, unless otherwise noted in writing by the City's Rehabilitation Specialist. The City's Rehabilitation Specialist will conduct ongoing inspections to ensure that improvements indicated are completed.

14. **AFFIRMATIVE MARKETING/EQUAL OPPORTUNITY:** The OWNER shall comply the COUNTY'S equal opportunity and affirmative action policies found in Volume 2 of the County Policies and Procedures Manual. The OWNER agrees to comply with the nondiscrimination provisions of Chapter 112 of the Ann Arbor City Code and to take affirmative action to assure that applicants are employed and that employees are treated

during employment in a manner which provides equal employment opportunity and tends to eliminate any inequality based upon race, national origin or sex. The OWNER agrees to comply with the provisions of Section 9:161 of Chapter 112 of the Ann Arbor City Code, Exhibit C. The OWNER agrees to comply with living wage provisions of Chapter 23 of the Ann Arbor City Code, if applicable, and, if a "covered employer" as defined therein to pay those employees providing Services to the City under this agreement a "living wage," as defined in Chapter 23 of the Ann Arbor City Code; and, if requested by the City, provide documentation to verify compliance. The OWNER agrees to comply with the provisions of Section 1:815 of Chapter 23 of the Ann Arbor City Code, Exhibit D, if applicable.

The OWNER shall establish an affirmative marketing strategy for the units including procedures for advertising vacancies, accepting referrals, and record keeping. The OWNER shall not discriminate against Section 8 rent subsidy certificate or voucher holders

15. **BOARD OF DIRECTORS:** The OWNER warrants that it has supplied the CITY with current copies of its Charter, Articles of Incorporation, by laws and/or other documents designating the method of electing or appointing the members of its Board of Directors. The OWNER shall also keep on file with the Community Development Department (CDD) a current list of its Board members, its officers, and their addresses. Any changes in membership shall be promptly reported to the Community Development Department.
16. **BREACH:** In the event the OWNER breaches this agreement or any of the loan documents to be executed, whether through a material financial or non-financial default, the CITY shall have full remedies consistent with the purpose of this Agreement and as set forth in the loan documents. The CITY in their discretion may or may not exercise these remedies, which include but are not limited to: meeting with and providing direction to the OWNER in the management of the project; appointing a receiver to manage the project according to the terms of this Agreement; all remedies set forth in the parties' loan documents and assignment of rent document, if applicable. It is the intent of the parties that these remedies be exercised in a manner appropriate in light of the breach and to the end that this project shall continue to provide housing for the target population of very low income people. In the event of any breach, each lender shall be responsible for enforcement of its own loan/grant documents.
17. **TERMINATION:** The OWNER shall not transfer title or change use of the property without prior written consent of the CITY or the COUNTY. If OWNER fails to maintain or operate the property as residential housing for low income individuals or sells, assigns or leases the property to any person or entity which fails to operate the property for low income residential housing, it shall refund \$20,000 to the COUNTY. If a transfer or change of use is proposed, the CITY or another nonprofit entity to be named by the CITY shall have the right to purchase the property, unless the property is already restricted by other criteria, as low income housing at a price to be negotiated between the parties of this agreement. If the Low Income Housing Tax Credit Program is used to finance this project, the purchase price shall be the lowest price permitted under the rules and regulations governing the Low Income Housing Tax Credit Program, so long as all non-assumable debts relating to the project are paid. The CITY shall publicly advertise the availability of transfer of the project to non-profit organizations.

If a transfer of use of the property is approved by the parties, any excess of the sale price over the purchase price established in this section shall be used to provide affordable housing. The amount shall be distributed according to the following formula: Any mortgages or liens on the property shall be repaid first including those of the CITY and those owed to the COUNTY. Any remaining funds shall then be distributed according to the formula listed below; the OWNER shall receive 25% of the remaining amount and the CITY shall receive 75%. Such termination shall not relieve OWNER of its obligations to prepare and/or preserve its records required by this agreement and to make them available for audit or inspection. The OWNER shall prepare a plan for submission to the CITY 60 days before the proposed sale or transfer for reinvesting the proceeds of the sale in affordable housing. If the OWNER fails to submit such a plan, the OWNER waives its right to its share of the proceeds. Any funds received by the CITY pursuant to a repayment defined in this Agreement shall be deposited in the Ann Arbor Housing Trust Fund.

18. ENFORCEMENT: It is the parties' intent that the obligations created by this document be enforceable by all parties to this agreement. This agreement is binding upon the parties to this agreement and upon their successors, heirs and assigns, except as prohibited by this agreement.

IN WITNESS WHEREOF, the undersigned have executed this Agreement as of the day and year first above written.

COMMUNITY HOUSING ALTERNATIVES,
a Michigan nonprofit corporation

Witnesses:

Alexandra Anteau
Board President

Rhonda McGill
Project Coordinator

STATE OF MICHIGAN)ss:
COUNTY OF WASHTENAW

The foregoing instrument was acknowledged before me this ____ day of _____, 2002, by Alexandra Anteau and Rhonda McGill, Board President and Project Coordinator, respectively of Community Housing Alternatives, a Michigan nonprofit corporation, on behalf of said corporation.

Notary Public
County, Michigan
My commission expires:

CITY OF ANN ARBOR, a Michigan
municipal corporation

Witnesses:

By: _____
John Hieftje
Its Mayor

By: _____
Yvonne F. Carl
Its Interim City Clerk

STATE OF MICHIGAN) ss:
COUNTY OF WASHTENAW)

The foregoing instrument was acknowledged before me this ____ day of
2002, by John Hieftje and Yvonne F. Carl, Mayor and Interim City Clerk respectively of the City
of Ann Arbor, a Michigan municipal corporation, on behalf of said corporation.

Notary Public
Washtenaw County, Michigan
My commission expires:

Approved as to Substance:

Ronald Olson
Interim City Administrator

Eileen Ryan
Director, Community Development

Approved as to Form:

Abigail Elias
City Attorney

WASHTENAW COUNTY, a Michigan
municipal corporation

Witnesses:

By _____

Suzanne Shaw
Its Chair, Board of Commissioners

STATE OF MICHIGAN)
COUNTY OF WASHTENAW) ss.

The foregoing instrument was acknowledged before me this ____ day of _____, 2002, by Suzanne Shaw, Chair, Board of Commissioners of Washtenaw County, a Michigan municipal corporation, on behalf of said corporation.

Notary Public
Washtenaw County, Michigan
My commission expires:

Approved as to Substance:

Attested to by:

Robert E. Guenzel
County Administrator

Peggy M. Haines
County Clerk

Approved as to Form:

Curt Hedger
Corporation Counsel

Prepared by and after recording return to:

Community Development Department
P.O. Box 8647
Ann Arbor, Michigan 48107

A RESOLUTION AUTHORIZING THE ADMINISTRATOR TO SIGN THE AFFORDABLE HOUSING AGREEMENT WITH COMMUNITY HOUSING ALTERNATIVES FOR A RECOVERABLE GRANT FOR ACQUISITION AND REHABILITATION OF A DUPLEX AT 100/102 N. GLENDALE IN ANN ARBOR IN THE AMOUNT OF \$20,000 FOR A TOTAL PROJECT COST OF \$210,000.

WASHTENAW COUNTY BOARD OF COMMISSIONERS

March 20, 2002

WHEREAS, Community Housing Alternatives (CHA), a local non-profit, has requested a recoverable grant in the amount of \$20,000 from the Mental Health Housing fund (fund 1680) for acquisition and rehabilitation of a duplex located at 100/102 N. Glendale, Ann Arbor (census tract 4035); and

WHEREAS, this duplex will be used as supported housing to provide housing to persons with disabilities that wish to move into a home independent of their families or away from the traditional group home setting; and

WHEREAS, CHA will own the duplex and will work in conjunction with Washtenaw County Community Mental Health/Washtenaw Community Health Organization (WCCMH/WCHO), who will provide supportive services through their contracted local provider agencies; and

WHEREAS, tenant selection will utilize a waiting list maintained by CHA that is made up primarily of WCCMH/WCHO consumers; and

WHEREAS, tenants will be those with disabilities whose income is less than 30% of the area median income; and

WHEREAS, the recoverable grant will provide two additional units of permanent affordable housing to low or moderate income families within Washtenaw County; and

WHEREAS, applications for City of Ann Arbor funds (\$150,000) and Michigan State Housing Development Authority (MSHDA) (\$40,000) for acquisition of the property have been submitted and recommended for approval; and

WHEREAS, this project is consistent with the Consolidated Housing Plan; and

WHEREAS, this matter has been reviewed by Corporation Counsel, Finance, Human Resources, the County Administrator's Office and the Ways and Means Committee;

NOW THEREFORE BE IT RESOLVED that the Washtenaw County Board of Commissioners hereby authorizes the County Administrator to sign the affordable housing agreement for a recoverable grant to Community Housing Alternatives for the acquisition and rehabilitation of 100/102 N. Glendale, Ann Arbor in the amount of \$20,000 for a total acquisition and rehabilitation project cost of \$210,000, upon review of Corporation Counsel to be filed with the County Clerk.

Business Unit 16802000
100/102 N. Glendale, Ann Arbor

80000 Other Services & Charges	\$ --	\$20,000	\$20,000
98000 Reserves	\$153,337	\$133,337	(\$20,000)