



32849 E. Red Arrow Hwy STE #100 Paw Paw, MI 49079
P. 269-539-7017 | MarketOne.org

Cass County Treasurer's Office
Re: TPA CDBG Proposal Program
120 North Broadway Suite 220
Cassopolis, MI 49031

Dear Hope,

Market One is pleased to submit this proposal to serve as Third-Party Administrator (TPA) for the Cass County Land Bank's Community Development Block Grant (CDBG) Homeowner Improvement Project (HIP) Program. We appreciate the opportunity to continue our partnership with Cass County and to support the successful implementation of this important housing initiative.

Market One's mission is to build strong businesses that hire talented people in vibrant communities across Cass and Van Buren Counties, and access to safe, stable, and quality housing is fundamental to that goal. The CDBG HIP program plays a critical role in preserving existing housing stock by addressing urgent health and safety needs, reducing blight, and improving quality of life for residents. Market One is strongly aligned with these objectives and is committed to administering the program in a way that advances both community well-being and long-term neighborhood stability.

As Cass County's trusted economic development partner, Market One has developed a strong understanding of the County's priorities, internal processes, and community context. This familiarity allows us to provide responsive, locally grounded support and ensures a smooth transition into program administration with minimal burden on Land Bank staff. Our proximity and existing collaboration position us to be readily available throughout the life of the grant.

Market One is uniquely equipped to support the Land Bank through every phase of the HIP program and to ensure a seamless, compliant, and successful Third-Party Administration experience. Our dedicated Community Development team has extensive experience administering state-funded community development programs. Our staff are well-versed in HUD and MSHDA requirements, including 24 CFR Part 570, 2 CFR Part 200, environmental review procedures, procurement standards, financial management, reporting, and grant closeout. We have intentionally developed systems and workflows that prioritize efficiency, transparency, and regulatory compliance.

We would welcome the opportunity to further discuss our qualifications and approach. If you have any questions or require additional information, please do not hesitate to contact Molly McFadden, Community Development Director, at mcfaddenm@marketone.org. Thank you for your time and consideration.

Sincerely,

A handwritten signature in black ink, appearing to read "Molly McFadden".

Molly McFadden
Community Development Director

I. Company Profile

Organizational Overview

Market One has been driving economic and community development in Southwest Michigan for nearly a decade. The organization was officially launched in 2018 to provide targeted economic development services to Van Buren County. Recognizing the need for similar support in Cass County, Market Van Buren expanded its services two years later and launched a formal partnership with Cass County in 2021. In 2024, the organization rebranded as Market One to better reflect its commitment to serving both communities.

Since its inception, Market One has generated more than \$2.25 billion in economic impact, created over 1,200 jobs, and driven \$2.09 billion in capital investment across Cass and Van Buren Counties. We have championed initiatives including the expansion of broadband Internet in rural communities, the recommissioning of Palisades Nuclear Power Plant, and the development of Midwest Energy Communication (MEC)'s Smart Park.

Market One has also secured over \$34 million in Community Development Grant funding on behalf of local municipalities, including funding through Michigan Economic Development Corporation (MEDC)'s Revitalization and Placemaking (RAP) program and MSHDA's CDBG HIP program. Our support extends beyond assistance with initial grant applications. Market One has partnered with local units of government throughout Cass and Van Buren to ensure that once funds are awarded, municipalities have the capacity and administrative support they need for successful project administration, implementation, and reporting.

With deep local partnerships, demonstrated results, and extensive experience managing community development funding, Market One is well positioned to lead CDBG administration in a way that reflects both our technical expertise and our long-standing commitment to the prosperity of Cass and Van Buren County communities.

Project Staff and Qualifications

Market One guarantees a team that is qualified, responsive, and efficient, to ensure a seamless process for both Cass County and the homeowners they serve. As your TPA, the following Market One staff will work directly with the County team on CDBG administration (resumes attached):

Molly McFadden

Community Development Director

Molly joined the Market One team in November 2025 as the Community Development Manager and was recently promoted to the role of Community Development Director. As the Community Development Director, she is responsible for supporting housing development projects and initiatives across Cass and Van Buren County. McFadden comes from a grant writing and administration background, having previously served as the Resource Development Director for the Southwest Michigan Regional Chamber. McFadden holds a bachelor's degree in political science from Alma College. In addition to her degree, she has undergone training through MSHDA to support CDBG administration and is in the process of becoming a Certified Grant Administrator.

McFadden will provide program oversight, assisting in reporting and ensuring compliance at every step of program administration.

Taylor Hoffman **Community Development Manager**

Taylor Hoffman will join Market one as the Community Development Manager on August 24, 2026. Hoffman brings extensive experience in grant writing and project management, previously serving as the Healthy Living Director for the YMCA of Greater Michiana since 2024. In her previous role, Hoffman supported the application, administration, and reporting for various private foundations and state grants to support the YMCA's evidence-based health programming.

Hoffman will act as the primary point of contact for grant administration for the County. She will prepare and submit quarterly benchmark and expenditure reports and financial drawdowns within the IGX platform and help serve as a liaison between the County and MSHDA throughout the grant period.

Samuel Halfmann **Economic Development Coordinator**

Market One recently hired Samuel Halfmann as Economic Development Coordinator. Halfmann holds a master's in social work from Western Michigan University. Prior to joining Market One, he served as Program and Grants Coordinator at the Dignified Aging Project in Lansing, where he led fund development efforts for housing programs serving older adults experiencing housing instability.

Halfmann will serve as the primary point of contact for homeowner applicants for the CDBG program. He will work with homeowners from initial application and eligibility verification through grant close out to ensure they understand the process, timeline, and requirements of each phase of the project. Halfmann will also support construction management alongside the Community Development Coordinator.

Community Development Coordinator

To ensure the seamless execution of the project, Market One is committed to increasing our team's capacity through the addition of a full-time Community Development Coordinator. This role will provide additional support for the applicant facing portion of the project, including construction coordination and management. Our team is currently finalizing a job description for this role and intends to begin the hiring process by the end of August.

Van Buren Digital Information Collaborative Exchange (DICE) System

Complementing this staffing model is Market One's partnership with Van Buren DICE to implement a centralized digital workflow system that unifies documentation, reporting, and financial tracking in a secure, audit-ready environment. The platform automates routine compliance checkpoints, environmental review lockouts, payment request preparation, and quarterly reporting while maintaining role-based access controls and encrypted data storage consistent with government standards. This integration provides Van Buren County with real-time visibility into project status, expenditures, and outreach equity metrics, while minimizing the risk of fragmented files or missed deadlines. Collectively, the combination of experienced personnel and shared digital infrastructure positions Market One to deliver a highly organized, transparent, and cost-efficient TPA experience that protects the County's compliance responsibilities and maximizes the impact of its CDBG investment.

In addition to the staff positions specifically outlined in this application, the project will be supported by the organization's broader administrative and operational team as needed. This includes finance, grants administration, and program support personnel who assist with purchasing, documentation, technology, reimbursement support, and reporting requirements. The organization has established internal processes for managing state and federal grant funding and has experience maintaining compliance with required documentation, tracking, and monitoring standards. This support capacity helps ensure smooth implementation and consistent grant compliance throughout the project period.

Previous Experience

Market One has nearly a decade of experience supporting the application, administration, and reporting of state and federal grant dollars, both internally and for our community partners. Our team has developed internal processes that ensure efficient and timely tracking and reporting for all programs. While not exhaustive, the following list provides examples of grants Market One has successfully secured and administered on behalf of its partners:

Van Buren County Revolving Loan Fund (RLF)

Market One has been responsible for overseeing the administration of the Van Buren County RLF since 2019. Since assuming responsibility for the program's administration, Market One has assisted in granting \$361,000 to support the growth and expansion of businesses in Van Buren County. We have ensured that all partners are provided with accurate and timely reports on a quarterly basis, serving as a liaison between business owners, Van Buren EDC, and MEDC. There have been no significant findings or delays for RLF reporting during Market One's tenure with the program.

Strategic Site Readiness Program

In 2024, Market One (then Market Van Buren) was awarded \$467,000 through MEDC's Strategic Site Readiness Program to support the development of an industrial park on a 792-acre brownfield site in Hartford Township. Market One partnered with the City of Hartford and Abonmarche on site preparation, including coordination with property owners, Tier 1 and 2 Environmental Review and subsequent mitigation measures, and contractor management.

Throughout the project Market One maintained compliance with all MEDC policies and procedures. All reports were uploaded through the MEDC portal in a timely and timely manner, and there were no significant findings or delays.

MSHDA CDBG Programs

Market One currently serves as the TPA for nine communities across Cass and Van Buren County, helping administer over \$4.3 million in total funding for the following municipalities:

Arlington Township
City of Bangor
Village of Decatur
Village of Edwardsburg
City of Gobles
Lawrence Township
Village of Lawrence
City of South Haven

Van Buren County

As many of the communities had not previously received CDBG funding through MSHDA, Market One has been instrumental in establishing program procedures and workflows to support the efficient administration of the program. To date, all programs are operating with no significant findings or delays.

II. Proposed Grant Management Structure

Across all phases of grant administration, Market One's approach is grounded in proactive communication, clearly defined responsibilities, and meticulous documentation. The Community Development Director provides strategic oversight, the Community Development Manager leads compliance and reporting, and specialized Coordinators manage administrative and construction-related tasks. This tiered structure allows Market One to deliver responsive local service while ensuring that Van Buren County retains ultimate authority and visibility over program decisions, financial approvals, and compliance outcomes. The timeline proposed for grant activities is based on the initial timeline outlined by MSHDA in the executed grant agreement and is designed to ensure Van Buren County is able to successfully meet all required grant milestones. The timeline would begin on the date a contract is executed between the County and Market One.

Pre Administration

Projected Timeline: Week 1-7

During the Pre Administration period, Market One will work with the Cass County Land Bank to establish program workflows and guidelines that will set the stage for successful program implementation. The Community Development Director (CDD) and Community Development Manager (CDM) will lead initial coordination with County staff to confirm program parameters, timelines, and reporting expectations. A formal 13A Grant Management Plan will be completed in partnership with the County and submitted to MSHDA as required, clearly outlining roles, oversight responsibilities, and internal control measures.

In addition, Market One will coordinate early outreach and marketing activities to ensure broad community awareness of the program. These efforts may include informational sessions, printed and digital announcements, and coordination with local partners to reach eligible households. During this phase, Market One will also configure and deploy the Van Buren DICE digital platform to establish standardized workflows, document repositories, and reporting templates. Early system configuration allows for consistent recordkeeping, secure file storage, and clear audit trails from the outset of the program, reducing administrative burden and supporting long-term compliance.

Homeowner Application

Proposed Timeline: Week 4-11

Market One will lead applicant outreach, intake, and eligibility verification utilizing the Van Buren DICE software. In parallel with the digital process, Market One will make staff available for in-person community office hours and scheduled assistance sessions to ensure that all residents have equitable opportunities to participate.

Market One will complete initial eligibility verification of candidates on a rolling basis. Once initial verification is complete, eligible applications and supporting documentation will then be presented to Van Buren County for final approval and homeowner selection. This collaborative review process preserves the County's decision-making authority while ensuring that all applications have been thoroughly vetted and documented.

Pre Construction

Proposed Timeline: Week 7-12

Prior to the start of any construction activity, Market One will oversee procurement and environmental review processes to ensure regulatory compliance and technical readiness. Procurement activities will be conducted in accordance with federal and state standards and will include public solicitation of bids, establishment of an approved contractor list, verification of contractor licensing and insurance, and confirmation of eligibility through required clearance checks. All procurement documentation, bid records, and contractor agreements will be maintained within the DICE system to ensure transparency and audit readiness.

Market One will also manage the Environmental Review process, coordinating Tier 1 and Tier 2 reviews as applicable and ensuring that all required documentation, certifications, and mitigation measures are completed before project work begins. The DICE platform will be used to compile Environmental Review Records, store correspondence, and enforce workflow "lockouts" that prevent construction or contract execution until required environmental clearances are secured. This structured approach protects the County from compliance risk and ensures that each project proceeds only after all regulatory conditions have been satisfied.

Construction

Proposed Timeline: Week 12-64

During construction, Market One will serve as the primary administrative and coordination point between homeowners, contractors, and County staff. Market One will assist homeowners in contractor selection from the approved bid list and will oversee job scheduling, progress monitoring, interim inspections, and final quality control reviews. Change orders, inspection findings, and contractor communications will be documented and tracked through the DICE system to maintain consistent records and real-time visibility into project status.

This phase emphasizes active supervision and timely communication to ensure that work is completed in accordance with approved scopes, budget limitations, and applicable safety and housing standards. By maintaining centralized documentation and structured progress tracking, Market One reduces the likelihood of delays, scope drift, or incomplete records while protecting both the County's compliance responsibilities and the homeowner's investment.

Grant Reporting and Financial Management

Proposed Timeline: Ongoing on a monthly basis

Market One will support Van Buren County in maintaining a structured, transparent, and fully compliant financial management system throughout the life of the grant. All financial activities will be conducted in alignment with MSHDA CDBG policy requirements. Market One will coordinate closely with County staff to ensure that expenditures are eligible, properly documented, and incurred within the approved project budget and timeline. Internal controls will emphasize documentation review, separation of

responsibilities, and routine reconciliation of project costs to prevent duplication of payments, ineligible expenses, or reporting discrepancies.

A central component of this process will be the preparation and submission of contractor invoices and Financial Status Reports (FSRs) necessary for fund drawdowns. Market One will review all contractor pay applications and supporting documentation—including inspection confirmations, lien waivers, and proof of completed work—prior to forwarding them to the County for authorization. Once approved, Market One will compile and submit FSRs through the State’s reporting system, ensuring that each request for reimbursement is supported by accurate financial records and complete source documentation. The Van Buren DICE platform will be used to track invoices, organize payment records, and generate standardized financial summaries, creating a clear audit trail and enabling real-time visibility into expenditures and remaining balances.

Internal financial management practices will emphasize transparency, documentation review, and separation of duties to safeguard public funds. Market One will provide regular progress updates and financial summaries to County leadership, ensuring that decision-makers have clear insight into program performance, remaining balances, and upcoming milestones.

Grant Closeout

Proposed Timeline: Week 64 - 72

At program completion, Market One will coordinate all closeout activities necessary to demonstrate full compliance with MSHDA and HUD requirements. This includes final inspections, reconciliation of financial records, confirmation of lien or mortgage documentation where applicable, and preparation of final performance and expenditure reports. The DICE system will be used to compile closeout documentation packages, organize Environmental Review Records, and ensure that all required files are complete and readily accessible for monitoring or audit purposes.

Market One will assist the County during any monitoring visits or follow-up inquiries by organizing documentation and responding to information requests in a timely manner. The closeout phase emphasizes accuracy, completeness, and long-term record retention, enabling Van Buren County to confidently conclude the grant with a clear compliance history and a well-documented program legacy.

III. Cost Proposal

Market One Proposed CDBG TPA Budget	
Budget Period September 1, 2026 – May 31, 2028	
Personnel	\$96,750
Fringe Benefits	\$33,750
Technology	\$47,250
Supplies	\$20,250
Travel	\$27,000
Total	\$225,000

Included within the scope of the proposed budget are four Market One staff members to assist with all elements of grant administration. Based on an anticipated average of 25 hours of project administration

per week for the duration of the grant period, this support is budgeted at roughly \$43 an hour. To simplify financial tracking and invoicing, we propose a flat, hourly fee for all administration services. Fringe benefits are calculated in accordance with Market One's standard organizational benefit rate and ensure continuity and retention of qualified staff throughout the life of the program.

This budget also includes the use of the Van Buren DICE AI system to support secure digital application intake, document management, environmental review tracking, automated compliance checkpoints, and financial reporting. Technology costs represent software licensing, secure data storage, system configuration, and ongoing technical support, all of which contribute to improved efficiency, reduced administrative burden on County staff, and the creation of an organized, audit-ready record system.

Travel expenses will cover the cost of biweekly site visits from Market One staff throughout the grant period, including mileage reimbursement and incidental travel costs associated with homeowner meetings, contractor coordination, inspections, and community outreach events. Supplies are budgeted to cover printing, postage, outreach materials, and general administrative needs necessary to support program promotion, applicant assistance, and file maintenance.

The proposed total administrative cost of \$225,000 represents approximately 15% of the \$1,500,000 CDBG award, demonstrating full compliance with MSHDA program limits and 2 CFR Part 200 cost reasonableness standards. Collectively, these costs reflect a lean and purpose-driven budget designed to maximize the impact of available CDBG funds while ensuring full regulatory compliance, consistent local presence, and high-quality program administration. The proposed budget represents a cost-effective investment in experienced personnel, reliable technology infrastructure, and on-the-ground support that will enable Van Buren County to implement its CDBG Homeowner Rehabilitation Program efficiently, transparently, and in full alignment with MSHDA requirements.

IV. References

Lisa Ransler, Community Services Director, Van Buren County
ranslerl@vanburencountymi.gov
(269) 657-8200 ext. 1073

Matt Sanford, Housing Administrator, Village of Lawrence
housing@lawrence-township.org
(269) 539-9076

Sarah Overgaard, Clerk, Village of Edwardsburg
voe_clerk@comcast.net
(269) 663-8484



MI Path Home



MI PATH HOME

118 Vine Street, Albion, MI 49224

PROPOSAL FOR THIRD-PARTY ADMINISTRATOR (TPA) SERVICES

MSHDA CDBG MI Neighborhood Grant Administrator

Submitted to:

Cass County Land Bank Authority
c/o Cass County Treasurer's Office, 120 North Broadway – Suite 220, Cassopolis, MI 49031
landbank@cassco.org

Submitted by: MI Path Home

Contact: Benita Krill, Board President

Proposal Due: August 3, 2026, 4:00 p.m.



Cover Letter

July 31, 2026

Hope Anderson
Land Bank Chairman

Cass County Land Bank Authority
120 North Broadway – Suite 220
Cassopolis, MI 49031

Sent via email: landbank@cassco.org

RE: Proposal for Third-Party Administrator Services — MSHDA CDBG MI Neighborhood Grant Administrator

Dear Ms. Anderson and Members of the Cass County Land Bank Authority Board:

MI Path Home is honored to submit this proposal to serve as Third-Party Administrator for the Cass County Land Bank Authority's \$1.5 million CDBG Homeowner Rehabilitation Program through the MSHDA MI Neighborhood Program.

We understand that successful grant administration is about far more than paperwork. It requires building trust with homeowners, maintaining strong communication with County staff, ensuring strict compliance with federal and MSHDA requirements, and delivering quality rehabilitation projects that improve lives. Our team has the experience, systems, and commitment to successfully administer this program from intake through closeout.

Our team combines extensive experience in MSHDA and CDBG-funded housing programs, grant compliance, construction management, and nonprofit leadership. Collectively, we have successfully managed a large portfolio of concurrent grant recipients, administered multiple MSHDA-funded programs, completed successful MSHDA monitoring and compliance reviews, and secured and managed millions of dollars in grant funding. Our experience includes homeowner eligibility, environmental review coordination, procurement, construction oversight, payment processing, reporting, and project closeout.

If selected, our first priority will be establishing a strong local presence in Cass County. We will work closely with the Cass County Land Bank Authority, Hope Anderson, local municipalities, and community partners to identify eligible homeowners while actively recruiting qualified Cass County contractors to perform the rehabilitation work. Our approach emphasizes local partnerships, responsive communication, and consistent on-site support to ensure projects move efficiently while remaining fully compliant with all program requirements.

Every rehabilitation project represents a homeowner who is counting on this program to make their home safer, healthier, and more accessible. Our role extends beyond grant administration—we are committed to removing barriers, solving problems, protecting public funds, and delivering results that positively impact the residents of Cass County.

We appreciate your consideration and welcome the opportunity to discuss how MI Path Home can help make this program a success. Thank you for your time and consideration.

Sincerely,

Benita Krill
Board President, MI Path Home

118 Vine Street
Albion, MI 49224



MI PATH HOME
STRONGER HOMES. STRONGER COMMUNITIES.

MI Path Home is dedicated to delivering compliant, high-quality homeowner rehabilitation programs that strengthen communities and help residents remain safe, healthy, and housed.

AT A GLANCE

QUALIFICATIONS, EXPERIENCE & COMMITMENT

	MSHDA PROGRAMS ADMINISTERED	Proven experience successfully administering MSHDA-funded programs: MIN 2.0 • MIN 3.0 • CHILL • MI HOPE
	COMPLIANCE RECORD	No material MSHDA monitoring findings or corrective actions on programs administered by the assigned project team.
	PARTNERSHIPS	Strong, active partnerships with land banks, municipalities, nonprofit organizations, licensed contractors, and community stakeholders throughout Southwest Michigan.
	LEADERSHIP EXPERIENCE	Decades of combined experience in nonprofit leadership, affordable housing, grant administration, housing rehabilitation, and community development.
	SERVICE AREA	Proudly serving Southwest Michigan with a focused commitment to meeting the needs of Cass County residents and communities.
	MISSION	Helping homeowners remain safe, healthy, and housed through compassionate service, strong partnerships, and high-quality program delivery.



MI Path Home is committed to integrity, accountability, and excellence in every project we manage.



INTEGRITY



ACCOUNTABILITY



COLLABORATION



QUALITY



IMPACT

Company Profile

MI Path Home is a 501(c)(3) nonprofit housing organization established in 2025 and based in Albion, Calhoun County, Michigan, dedicated to housing repair, rehabilitation, accessibility modification, and energy-efficiency improvement. The organization serves three focus populations: seniors aging in place, low-income and ALICE (Asset Limited, Income Constrained, Employed) households, and Veteran households. MI Path Home is currently pursuing CHDO (Community Housing Development Organization) certification through MSHDA.

MI Path Home personnel assigned to this contract bring substantial, hands-on experience administering MSHDA- and CDBG-funded housing rehabilitation programs. Rather than relying on organizational history alone, MI Path Home has assembled a project team with demonstrated experience successfully managing complex rehabilitation programs from homeowner intake through project closeout.

TPA & Compliance Specialist Trisha Hardy has successfully administered a large portfolio of concurrent grant-recipient rehabilitation projects, coordinating homeowner eligibility, environmental review activities, procurement, contractor management, construction oversight, payment processing, and program compliance. She also brings direct county-level CDBG program administration experience, having previously overseen compliance, procurement, and reporting for a Michigan CDBG rehabilitation program, and has successfully completed MSHDA monitoring without significant unresolved findings.

Program Officer Nancy Doyal brings decades of nonprofit and community development leadership, including over five years of county-level MSHDA grant administration, having secured and administered millions of dollars in grant funding while developing partnerships that have expanded housing and community services throughout the region.



Board President Benita Krill has successfully secured and administered multiple MSHDA-funded housing grants — including the MIN 2.0 and MIN 3.0 (MI Neighborhood) programs — and has extensive experience managing grant compliance, financial reporting, procurement, and stakeholder coordination. Through this work, she has established strong working relationships with the Calhoun County Land Bank Authority, the Kalamazoo County Land Bank Authority, the Michigan Land Bank, and state housing partners throughout Southwest Michigan.

Collectively, the proposed project team offers technical expertise, regulatory knowledge, financial oversight, and program management experience necessary to successfully administer the Cass County Homeowner Rehabilitation Program in full compliance with CDBG and MSHDA requirements.

MI Path Home delivers rehabilitation services through an established network of vetted, licensed, and insured local contractors active across the southwest Michigan corridors. Together with MI Path Home's administrative team — whose combined experience spans SHPO (State Historic Preservation Office) review coordination, the MSHDA CHILL, MI HOPE, MICH, NEP 6-9, MIN 2.0, and MIN 3.0 grant programs, and Lead Safe Work Practices — this network has delivered rehabilitation work across several Michigan counties.

MI Path Home's current funding base includes confirmed support from LISC/Kalamazoo, with pending applications to the Battle Creek Community Foundation, the Albion Community Foundation, and the Consumers Energy Foundation, reflecting an active and growing base of institutional support, alongside strong active municipal partnerships with the City of Albion and the City of Battle Creek.

Certifications and Affiliations

- Years in business: MI Path Home was established in 2025. The assigned project team brings deep hands-on CDBG/MSHDA housing grant administration experience — Trisha Hardy has successfully administered a large portfolio of concurrent grant-recipient rehabilitation projects and previous county-level CDBG program administration experience; Nancy Doyal brings decades of nonprofit and community development leadership, including 5+ years of county-level MSHDA grant administration.
- 501(c)(3) federal tax-exempt status (EIN available upon request)
- MSHDA CHDO (Community Housing Development Organization) certification — in process
- Combined project-team experience with SHPO historic review coordination, the MSHDA CHILL, MI HOPE, MICH, NEP 6 through 9, MIN 2.0, and MIN 3.0 (MI Neighborhood) grant programs, and Lead Safe Work Practices
- Active partnerships with the Calhoun County Land Bank Authority, the Kalamazoo County Land Bank Authority, the Michigan Land Bank, the City of Albion, the City of Battle Creek, local licensed contractors, and LISC/Kalamazoo.

Proximity and Responsiveness Plan

MI Path Home's service delivery model is built on responsive, hands-on project management and strong local partnerships. If selected, our first priority will be establishing a strong local presence in Cass County. Our project team is structured for responsiveness rather than centered on a single, distant office: our TPA & Compliance Specialist, who carries the largest share of direct, on-site casework, will be on the ground in Cass County as often as the program requires, with compliance and file work handled remotely between site visits so nothing waits on travel time.



Building a Local Referral Network

Upon award, MI Path Home will work closely with the Cass County Land Bank Authority and its assigned staff to build a strong referral network that quickly identifies eligible homeowners. Outreach will include partnerships with municipalities, township offices, the Cass County Council on Aging, Veterans Affairs, Community Action, churches, schools, food pantries, and other trusted organizations that already serve low- and moderate-income residents.

Recruiting Local Contractors

We will work with Hope Anderson and the Cass County Land Bank Authority to recruit qualified, licensed Cass County contractors through local builders, trade associations, suppliers, and community partners. Whenever possible, projects will be awarded to local contractors. Beyond that local roster, we maintain relationships with several qualified, licensed, and insured contractors who can be engaged when specialized expertise or additional capacity is needed.

On-Site Commitments

Our team will maintain a consistent on-site presence for homeowner meetings, inspections, construction monitoring, contractor coordination, and project closeout. We have built the following commitments into our approach to ensure the Land Bank receives timely, responsive, on-site support:

- Regular in-person presence in Cass County during active intake and procurement periods, increasing to biweekly on-site visits during peak construction and monitoring windows — with our team on-site wherever and whenever the work requires.
- A single, dedicated point of contact (Benita Krill, Board President) with a committed response time of one business day or less for phone and email inquiries.
- Administration model: routine coordination and file review conducted remotely, while procurement openings, inspections, milestone reviews, and MSHDA monitoring visits are conducted in person, so no part of the process is slowed by travel.
- A track record of operating effectively across multiple county jurisdictions: our team's active, working relationships with the Calhoun County Land Bank Authority, the Kalamazoo County Land Bank Authority, and the Michigan Land Bank Fast Track Authority reflect the same cross-jurisdictional coordination this contract calls for.
- Strong, active municipal partnerships with the City of Albion and the City of Battle Creek further demonstrate the team's day-to-day responsiveness across multiple communities rather than a single home base.
- A confirmed, referenceable relationship with the Calhoun County Land Bank Authority, the City of Albion, and the Albion Economic Development Corporation, each of whom has direct experience with MI Path Home's responsiveness and is providing a letter of support for this proposal.

All travel and mileage are included in our proposed fee, so these responsiveness commitments are fully funded rather than aspirational. Our goal is simple: connect eligible homeowners with qualified local contractors and deliver safe, high-quality rehabilitation projects that strengthen neighborhoods throughout Cass County while maintaining full compliance with all CDBG and MSHDA requirements.



Statement of Qualifications and Experience

MI Path Home's proposed project team has direct, applicable experience administering CDBG-funded homeowner rehabilitation programs in compliance with MSHDA and federal procurement standards, paired with active relationships across Michigan's land bank system, strong municipal partnerships, and a vetted contractor delivery network. This experience was completed with no significant unresolved monitoring findings or program delays. Collectively, the team brings hands-on experience with SHPO review coordination, the MSHDA CHILL, MI HOPE, MICH, NEP 6 through 9, MIN 2.0, and MIN 3.0 grant programs, and Lead Safe Work Practices.

Alignment with the RFP's Evaluation Criteria

- **Michigan CDBG & MSHDA Program Administration** — The assigned project team has successfully administered Michigan CDBG-funded homeowner rehabilitation programs, pairing Trisha Hardy's hands-on program administration and county-level Third-Party Administrator experience in Springfield, Michigan with Nancy Doyal's decades of nonprofit and community development leadership, and has extensive experience managing homeowner eligibility, procurement, construction oversight, payment processing, grant reporting, and regulatory compliance.
- **Knowledge of MSHDA Requirements** — Team members possess extensive working knowledge of MSHDA policies, procedures, and reporting requirements, including Chapter 13 Third-Party Administrator standards, and have successfully administered MICH, NEP 6 through 9, MIN 2.0, MIN 3.0, CHILL, and MI HOPE housing programs.
- **Federal Compliance Expertise** — The assigned team has practical experience implementing the requirements of 24 CFR Part 570, 2 CFR Part 200, and other applicable federal and state regulations through procurement, income verification, environmental review coordination, contractor oversight, payment requests, and project documentation.
- **Third-Party Administrator Experience** — Members of the assigned project team have served as Third-Party Administrators for Michigan CDBG homeowner rehabilitation programs and understand the operational, financial, and compliance responsibilities required to successfully administer county-funded rehabilitation programs.
- **Qualified Project Team** — MI Path Home has assembled a multidisciplinary team with expertise in nonprofit leadership, grant administration, housing rehabilitation, financial management, regulatory compliance, construction oversight, and community engagement. Each team member has defined responsibilities that align with their experience and support efficient, accountable program delivery.
- **Proven Performance** — The assigned project team has successfully completed MSHDA monitoring reviews with no material compliance findings or corrective actions and has consistently delivered timely reporting, accurate documentation, and responsive grant administration.

Benita Krill — Board President

Benita Krill, Board President of MI Path Home, has successfully secured and administered multiple MSHDA-funded housing grants — including the MIN 2.0 and MIN 3.0 programs — and has extensive experience managing grant compliance, financial reporting, procurement, and stakeholder coordination. She has direct working experience with the Calhoun County Land Bank Authority, the Kalamazoo County Land Bank Authority, and the Michigan Land Bank, alongside strong active partnerships with the City of Albion and the City of Battle Creek. Ms. Krill also serves on the Albion Downtown Development Authority (DDA) Board, has been invited to speak on Michigan State Housing Development Authority (MSHDA) panels, and participates in W.K. Kellogg Foundation convenings and the Battle Creek Housing Stakeholder Meetings — reflecting her standing within the state's affordable housing, philanthropic, and land bank community. This provides the team with practical, firsthand understanding of how land bank authorities and municipal partners



structure, fund, and execute housing rehabilitation initiatives, and how to coordinate effectively between a land bank board and program administration staff. Ms. Krill will serve as Project Director, the signatory for MI Path Home's TPA services agreement, and the Land Bank's single point of contact for this contract, providing the oversight needed to ensure this program's success.

Trisha Hardy — TPA & Compliance Specialist

Trisha Hardy brings the project team's deepest hands-on MSHDA grant administration experience. Ms. Hardy has successfully administered a large portfolio of concurrent grant-recipient rehabilitation projects, coordinating homeowner eligibility, environmental review activities, procurement, contractor management, construction oversight, payment processing, and program compliance. This experience was built at Neighborhoods Inc. of Battle Creek (NIBC), a nonprofit housing organization that has administered MSHDA- and CDBG-funded rehabilitation programs since 1981 and serves as the Housing Assistance and Resource Agency (HARA) for Calhoun County. There, Ms. Hardy also served as Third-Party Administrator on a county-level CDBG rehabilitation program in Springfield, Michigan, covering environmental review coordination, contractor procurement, and file compliance — the same core functions this RFP requires — and has successfully completed MSHDA monitoring without significant unresolved findings. This shared programmatic history with Ms. Doyal means the proposed team has already worked together executing the full lifecycle of a CDBG rehabilitation program, from intake through close-out. Ms. Hardy will perform the majority of her casework — home inspections, procurement, environmental review, and construction monitoring — on-site and remotely as needed throughout the contract term. Ms. Hardy will lead day-to-day compliance functions and direct client-facing casework, the largest share of any team member's time.

Nancy Doyal — Program Officer

Nancy Doyal brings decades of nonprofit and community development leadership, having secured and administered millions of dollars in grant funding while developing partnerships that have expanded housing and community services throughout the region. This includes over five years of county-level MSHDA grant experience, with direct familiarity with MSHDA reporting requirements, compliance documentation, and program administration procedures. Her experience extends to Third-Party Administrator work on a CDBG-funded rehabilitation program in Springfield, Michigan, where responsibilities included applicant eligibility verification, procurement coordination, payment request preparation, and progress and compliance reporting consistent with the standards outlined in MSHDA Chapter 13. Ms. Doyal will lead financial management, MSHDA reporting, and compliance for this contract, and will serve as a dedicated backup point of contact should Ms. Krill be unavailable.

Partner Network and Letters of Support

MI Path Home's candidacy for this contract is supported by three organizations with direct, firsthand experience of our team's work: the Calhoun County Land Bank Authority, the City of Albion, and the Albion Economic Development Corporation. Together, these relationships demonstrate the full cycle of capability this RFP requires — land bank program coordination, municipal partnership, and community-level economic development alignment — under a single, already-functioning network rather than a set of untested vendor relationships.

- Calhoun County Land Bank Authority — a governmental land bank authority that has worked directly with MI Path Home on referral, data-sharing, and property-pipeline coordination, and is providing a letter of support for this proposal.
- Albion Economic Development Corporation — a community economic development partner with direct visibility into MI Path Home's program administration and community impact; AEDC is providing a letter of support for this proposal.



- Urban Blue Development — a housing and community development partner supporting neighborhood revitalization and sustainable redevelopment initiatives; letter of support to be provided upon request by Urban Blue Development..

Letters of support from the Calhoun County Land Bank Authority and the Albion Economic Development Corporation will be provided directly by each organization and included as Appendices A and B under separate cover.

Program Implementation Overview

The following visuals provide an overview of how MI Path Home will implement the Cass County CDBG Homeowner Rehabilitation Program. They illustrate our community-based outreach strategy, the step-by-step workflow used to guide each rehabilitation project from intake through closeout, and the actions planned during the first 90 days to establish a responsive, compliant, and efficient program for Cass County homeowners.

Cass County Community Partnership Network

Trusted local connections that lead residents into the program

1

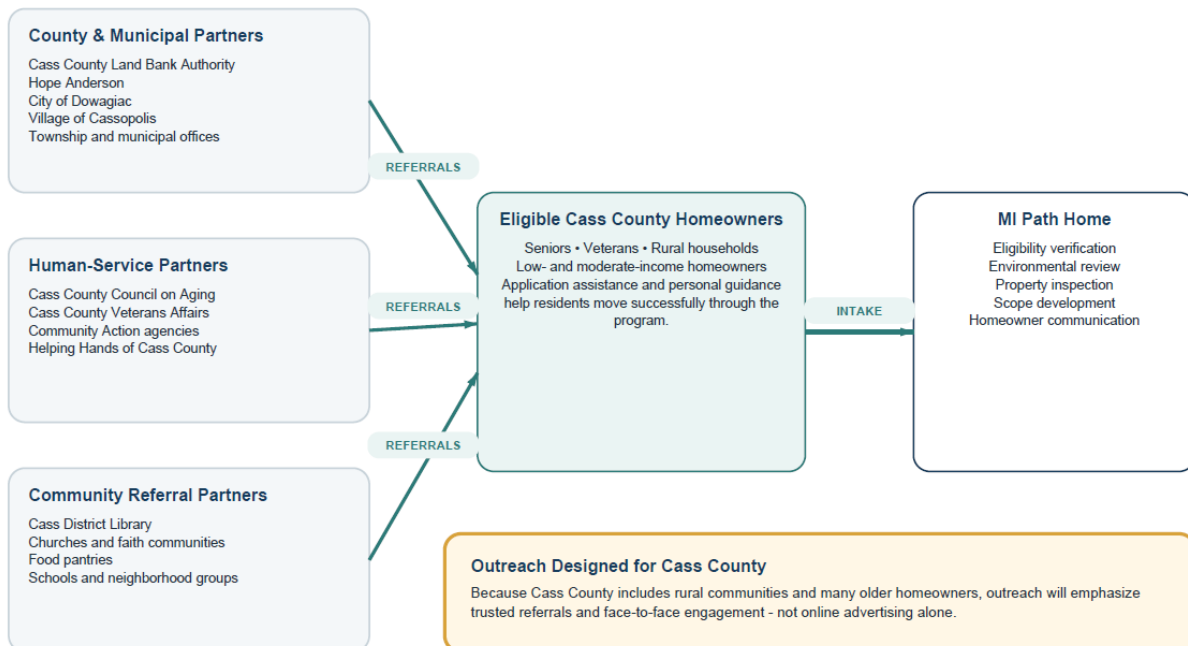


Figure 1. Community partners identify and support eligible homeowners before formal intake begins.

MI Path Home | Cass County CDBG Homeowner Rehabilitation Program



Grant Administration Workflow

A clear path from first contact through completed rehabilitation

2



Figure 2. MI Path Home manages each project from outreach through closeout while embedding compliance throughout. MI Path Home | Cass County CDBG Homeowner Rehabilitation Program



First 90 Days After Award

Immediate mobilization focused on applicants, contractors, and program readiness

3

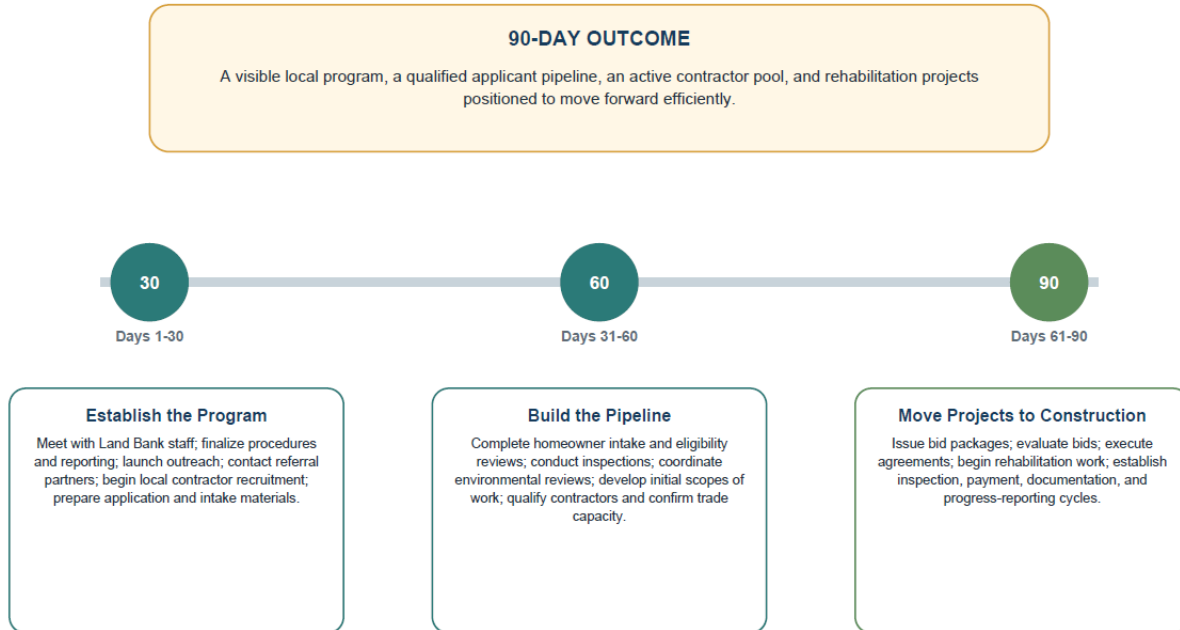


Figure 3. The startup plan moves quickly from program setup to a functioning project pipeline.

MI Path Home | Cass County CDBG Homeowner Rehabilitation Program

Approach to Scope of Services

Behind every line item in this scope is a homeowner counting on this program to make their home safer, healthier, and more accessible. MI Path Home will provide every service identified in this RFP's Scope of Services, in full, for the duration of the two-year contract term. No services are excluded or substituted, consistent with RFP Bid Note 1. The table below summarizes MI Path Home's approach to each scope category.

RFP Scope Item	MI Path Home's Approach
General Tasks — File Review & Monitoring	MI Path Home will review project files (in the Treasurer's Office and digitally) on an ongoing basis to confirm compliance with federal regulations and CDBG guidelines, maintaining a shared digital file structure for easy Land Bank/MSHDA access and monitoring completeness throughout the program.
Standards — Reporting & Income Verification	MI Path Home will advise the Land Bank on the format and content of all grant metric reports (Progress, Audit, Job Creation, Milestones), prepare income verification and compliance reports, and handle other general compliance tasks as they arise.



RFP Scope Item	MI Path Home's Approach
Program Development, Marketing & Implementation	MI Path Home will collaborate with the Land Bank Board on the Grant Management Plan and support development of Program Guidelines, Policies, and Procedures. We will manage day-to-day program operations — applicant outreach, intake, and eligibility verification — arrange and coordinate a qualified home inspector (the County does not have inspection staff), perform home inspections, scope-of-work development, and cost estimates, manage contractor procurement, and oversee job scheduling, progress monitoring, final inspections, and quality control.
Financial Management	MI Path Home will prepare quarterly Payment Requests and supporting invoices/documentation, coordinate timely CDBG fund drawdown, advise on MSHDA financial tracking requirements, conduct progress inspections and confirm local match documentation at each payment request, advise on and review Change Orders, assist in drafting/recording the required five-year second mortgages (using MSHDA templates), assist with grant-related MSHDA submissions, and organize all disbursement documentation (IGX forms, invoices, contractor statements/waivers, payroll authorizations, SAM/HUD clearance).
Environmental Review	MI Path Home will conduct Tier 1 (general) and Tier 2 (site-specific) environmental reviews for all 30 assisted properties, prepare all required ER documentation, certifications, and mitigation measures for Categorically Excluded Subject to 58.5 projects, submit ER documentation for clearance prior to implementation, prepare amendments as scope changes occur, and coordinate collection of property/site information to support timely review. Consistent with standard practice on comparable MSHDA-funded rehabilitation programs, scope-of-work development will be managed to avoid triggering full lead-based paint risk assessments where possible (for example, addressing a single window rather than a full window package), preserving each homeowner's rehabilitation budget for priority health, safety, and accessibility repairs.
Procurement	MI Path Home will conduct the full procurement process in compliance with 2 CFR Part 200 — drafting and publicizing bid opportunities, managing contractor selection, and maintaining all procurement records. We will verify contractor licensing, insurance, SAM/HUD clearance, and Limited Denial of Participation status; prepare and submit contractor bids to MSHDA for approval; and collect and file all procurement documentation.
Non-Davis Bacon Projects	MI Path Home will prepare bid documents consistent with federal regulations, check payroll documentation where required, review Contractor Payment Application materials for MSHDA reimbursement submittal, confirm Lead and Asbestos Abatement clearances — consistent with the team's experience in Lead Safe Work Practices — and review project-related inspection reports.
Monitoring and Close-Out	MI Path Home will attend and assist the Land Bank during MSHDA monitoring visits and provide full support in preparing close-out documentation at the conclusion of the grant term.



Staffing, Availability & Capacity Plan

This is a two-year, \$205,750 administrative contract requiring sustained capacity across environmental review, procurement, quarterly financial draws, and construction monitoring. MI Path Home is proposing a three-person team with a combined, quantified commitment of approximately 2,794 professional hours over the 24-month contract term—roughly 116 hours per month across all roles—matched directly to the task-level hour estimates in the Cost Proposal below. This staffing commitment includes a minimum of six in-person visits for each participating homeowner throughout the rehabilitation process, resulting in at least 180 on-site visits across the 30-home program. These visits ensure consistent homeowner communication, construction oversight, and quality assurance from initial eligibility through final inspection and project closeout. Our staffing plan is built for responsiveness: the team member with the largest workload share is also the team member positioned to meet inspection, procurement, and monitoring timelines with efficiency.

These staffing roles and hours are distinct from MI Path Home's direct-service rehabilitation work and its active grant-development efforts (Consumers Energy Foundation, Battle Creek Community Foundation, and CHDO certification pursuit), so this contract does not displace core mission staff capacity. Ms. Doyal serves as a dedicated backup point of contact should Ms. Krill be unavailable, ensuring continuity of service throughout the contract term.

Beyond administrative staffing, MI Path Home's capacity is reinforced by an established network of qualified, licensed, and insured local contractors who provide bench strength for the home inspection, scope-of-work, and construction monitoring workload across up to 30 properties, reducing the execution risk inherent in a program of this scale. This network has a demonstrated, direct working history with MI Path Home's administrative team, so no ramp-up period is required to establish coordination practices.

Cost Proposal

MI Path Home proposes a fixed-sum administrative fee of \$205,750 for the full two-year contract term, itemized below by task category, personnel, estimated hours, and hourly rate. No fees are charged for any RFP-requested service beyond the line items shown; there are no hidden or additional charges.

This fee represents approximately 13.71% of the \$1,500,000 grant award — within the Land Bank's own \$225,000 administrative allocation (using 91.4% of it). Invoicing will follow the RFP's required quarterly Payment Request schedule, tied to documented progress and deliverables. This proposal, including all pricing, is valid for sixty (60) days from the date of submission, per RFP Bid Note 5.

Staffing Overview

Role / Staff	Total Hours	Avg. Hrs/Home	Primary Responsibilities
Project Director (Supervision) Benita Krill, Board President	~251	8.4	Overall program oversight and supervision, land bank coordination, authorized signatory, primary Land Bank point of contact
TPA & Compliance Specialist Trisha Hardy	~1621	54.0	Direct client-facing casework and paperwork: intake, home inspections, scope-of-work, procurement, construction monitoring, and file documentation
Program Officer — Compliance & Financial Management Nancy Doyal	~922	30.7	Financial management, MSHDA reporting, compliance documentation



Role / Staff	Total Hours	Avg. Hrs/Home	Primary Responsibilities
TOTAL	~2,794	93.1	

Cost Detail

Task / Service Category	Personnel	Est. Hours	Rate	Total
Program Setup, Grant Management Plan & Guidelines	Program Officer	50	\$75/hr	\$3,750
Outreach, Intake & Eligibility Verification (30 households)	Program Officer + TPA & Compliance Specialist	260 / 260	\$75 / \$65	\$36,400
Home Inspections, Scope of Work & Cost Estimates	TPA & Compliance Specialist	340	\$65/hr	\$22,100
Procurement & Contractor Compliance (2 CFR 200)	TPA & Compliance Specialist	260	\$65/hr	\$16,900
Environmental Review — Tier 1 (program-wide)	Project Director	64	\$75/hr	\$4,800
Environmental Review — Tier 2 (site-specific, 30 properties)	Project Director	200	\$65/hr	\$13,000
Financial Management (draws, IGX/disbursement docs, 2nd mortgages)	Program Officer	320	\$75/hr	\$24,000
Construction Monitoring, Progress Inspections & QC	TPA & Compliance Specialist	320	\$65/hr	\$20,800
Reporting & MSHDA/HUD Compliance Submissions	Program Officer	200	\$75/hr	\$15,000
Monitoring Visits & Grant Close-Out	Program Officer + TPA & Compliance Specialist	80 / 80	\$75 / \$65	\$11,200
Administrative & Records Support (24 months)	TPA & Compliance Specialist	360	\$45/hr	\$16,200
Travel & Mileage (on-site visits across Cass County)	Direct Expense		Fixed	\$4,500
Program Oversight & Supervision	Benita Krill, Project Director		Fixed	\$17,100
TOTAL PROPOSED FIXED FEE		~2,794		\$205,750

References



The following three professional references are familiar with MI Path Home's and its key staff's previous work relevant to this contract. Letters of support from the Calhoun County Land Bank Authority and Albion Economic Development Corporation are attached as Appendix A and Appendix B.

Contact details for these references will be confirmed and provided prior to proposal submission.

Organization	Contact	Relationship	Phone / Email
Calhoun County Land Bank Authority	Amy Rose Robinson	Referral, data-sharing, and property-pipeline partner; letter of support to be provided directly by the Authority. See Appendix A.	269-781-0744
Albion Economic Development Corporation	Debbie Kelly	Community economic development partner; letter of support to be provided directly by AEDC. See Appendix B.	517-629-3926
Urban Blue Development	Staci Stuart	Housing and community development partner supporting neighborhood revitalization and sustainable redevelopment initiatives; letter of support to be provided upon request by Urban Blue Development. See Appendix C.	704-287-9899

Certifications and Required Attachments

- 501(c)(3) federal tax-exempt nonprofit status; EIN and IRS determination letter available upon request.
- MI Path Home affirms compliance with 24 CFR Part 570 and 2 CFR Part 200 federal procurement standards, and with MSHDA CDBG Chapter 13 requirements for Third-Party Administrators.
- MI Path Home agrees to abide by and enforce, including flow-down to all subcontractors, the RFP's Non-Discrimination Clause and ADA Compliance provisions in full.
- Insurance: As required by RFP Bid Note 4, MI Path Home is submitting with this proposal current proof of statutory workers' compensation coverage and a certificate of public liability and property damage insurance in the amount of \$500,000, naming the Cass County Land Bank Authority as an additional insured, attached as Appendix D. [Insert current certificates before submission.]
- Grant Management Plan: MI Path Home will collaborate with the Land Bank Board to finalize a Grant Management Plan within 30 days of contract execution.
- MSHDA CHDO (Community Housing Development Organization) certification is currently in process as a supporting, forward-looking credential.
- Appendix A: Letter of Support — Calhoun County Land Bank Authority (to be provided directly by the Authority under separate cover).
- Appendix B: Letter of Support — Albion Economic Development Corporation (to be provided directly by AEDC under separate cover).
- Appendix C: Proof of insurance (see Insurance requirement above).
- This proposal, including all pricing, is valid for sixty (60) days from the date of submission, per RFP Bid Note 5. MI Path Home affirms it can begin performance immediately upon contract execution and MSHDA approval.



July 30, 2026

Hope Anderson
Cass County Treasurer
120 Broadway N
Cassopolis, MI 49031

Dear Treasurer Anderson,

It is a pleasure to write this letter of support for MI Path Home as they apply to be a third-party administrator under the *Michigan State Housing Development Authority Homeowner Minor Rehab Program*.

We have worked with Benita Krill and her team through affiliated companies; Ready2Rent Spaces and 66 Builders Inc. She is the administrative power behind these property management and general contracting companies. The company works closely with the Calhoun County Land Bank Authority (CCLBA) on a variety of projects ranging from infill housing to full gut rehabilitation as well as partner projects.

Ms. Krill pays attention to detail and is able to structure new projects and programs with the end use and needs of the client first and foremost. We have no doubt that her new non-profit, MI Path Home will be a success. She and her team are in this business to help low- and moderate-income individuals and families have a safe place to live so they can enjoy their homes without added maintenance stress.

Their team has grown alongside our organization as we have introduced new funding mechanisms and navigated unexpected job-site challenges. This flexibility and willingness to adapt are key qualities in both a strong partnership and positive community relationships. They are efficient, meet deadlines, and complete projects as outlined.

I highly recommend your consideration of MI Path Home as third-party administrator for Cass County. They will be a good team to represent your county. Should you have any questions or need additional information, please contact me at 269-781-0744 or arobinson@calhouncountymi.gov.

Most sincerely,

A handwritten signature in blue ink, appearing to read "Amy Rose Robinson".

Amy Rose Robinson
Assistant Director



July 30, 2026

To Whom It May Concern,

On behalf of the Albion Economic Development Corporation (AEDC), I am pleased to offer our enthusiastic recommendation for **MI Path Home** to serve as the Third-Party Administrator for the Michigan State Housing Development Authority (MSHDA) grant.

The AEDC has had the opportunity to work alongside MI Path Home and has witnessed firsthand their professionalism, integrity, and exceptional ability to successfully manage grant-funded programs. Their organization has established a proven track record of securing, administering, and successfully closing out numerous federal, state, and local grant programs while maintaining the highest standards of fiscal accountability and regulatory compliance.

As an organization dedicated to strengthening communities throughout Michigan, MI Path Home understands that successful grant administration extends beyond regulatory compliance. Their ability to coordinate multiple partners, manage project timelines, oversee budgets, and communicate effectively with funding agencies has consistently resulted in successful project implementation.

From an economic development perspective, the AEDC recognizes the critical role that quality housing and community investment play in attracting residents, supporting workforce development, and fostering long-term economic growth. Having a capable and experienced Third-Party Administrator is essential to maximizing the impact of these investments. MI Path Home has demonstrated both the organizational capacity and leadership necessary to ensure grant-funded projects are implemented efficiently, responsibly, and in a manner that benefits the communities they serve.

Based on our experience and confidence in their capabilities, the Albion Economic Development Corporation strongly supports MI Path Home's selection as the Third-Party Administrator for this MSHDA grant. We believe their extensive grant management experience, proven history of successful administration and close-out, sound financial practices, and commitment to community development make them exceptionally well-qualified for this role.

Sincerely,



Debbie Kelly
President & CEO

Albion Economic Development Corporation

101 N. Superior St, Rm 113, Albion, MI
517.629.3926

albionedc.org

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

8/3/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Albion Insurance Agency 609 S. Superior St. Albion MI 49224		CONTACT NAME: Kelly Rice PHONE (A/C, No, Ext): 517-629-3104 E-MAIL ADDRESS: kelly@albioninsurance.com FAX (A/C, No): 517-629-3623	
		INSURER(S) AFFORDING COVERAGE	
		INSURER A: Auto Owners Insurance Company	
		INSURER B:	
		INSURER C:	
		INSURER D:	
		INSURER E:	
		INSURER F:	

COVERAGES

CERTIFICATE NUMBER: 20260803143718246

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. *LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. LIMITS SHOWN ARE INCLUSIVE OF AMOUNTS REQUESTED BY THE CERTIFICATE HOLDER AND MAY NOT REFLECT POLICY LIMIT AMOUNTS IN EXCESS OF THOSE REQUESTED. *Not Applicable in WY

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	COMMERCIAL GENERAL LIABILITY			5663714000	08/03/2026	08/03/2027	EACH OCCURRENCE	\$ 1,000,000
	☐ CLAIMS-MADE ☒ OCCUR		DAMAGE TO RENTED PREMISES (Ea occurrence)				\$ 300,000	
			MED EXP (Any one person)				\$ 10,000	
			PERSONAL & ADV INJURY				\$ Included	
	GEN'L AGGREGATE LIMIT APPLIES PER.						GENERAL AGGREGATE	\$ 2,000,000
	☒ POLICY ☐ PRO-JECT ☐ LOC						PRODUCTS - COMP/OP AGG	\$ 2,000,000
	OTHER							\$
A	AUTOMOBILE LIABILITY			5663714000	08/03/2026	08/03/2027	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
	☐ ANY AUTO		BODILY INJURY (Per person)				\$	
	☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS NON-OWNED AUTOS ONLY		BODILY INJURY (Per accident)				\$	
	☒ HIRED AUTOS ONLY		PROPERTY DAMAGE (Per accident)				\$	
								\$
	UMBRELLA LIAB						EACH OCCURRENCE	\$
	EXCESS LIAB						AGGREGATE	\$
	DED ☐ RETENTION \$							\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						PER STATUTE	OTH-ER
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	☐ Y ☒ N	N/A				E L EACH ACCIDENT	\$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E L DISEASE - EA EMPLOYEE	\$
							E L DISEASE - POLICY LIMIT	\$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

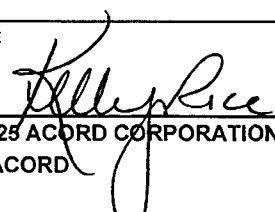
CERTIFICATE HOLDER

CANCELLATION

Insured's Copy

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE



TPA Bid Tab for CDBG MI Neighborhood Grant

Company Name	Fully Responsive Bid?	Total Cost	Score	Notes
Vitalworks LLC 1515 W Lafayette Blvd, Detroit (313) 217-1053 vitalworks@gmail.com	Y - Rev'd 7/14/26	\$190,000.00	Cost Proposal - 20pts Qualifications, Exp - 21pts Capacity to Perform Work - 16pts Proximity, Responsiveness - 12pts TOTAL: 69pts	Company has been a TPA for 2yrs w/ 4 projects (1yr/2 projects that are CDBG specific). Staff is described as being "well versed" with no monitoring concerns or delays, however, no specific years of experience listed. 3 staff members, currently administering a grant for Van Buren that will end 2027. Max. amt ever administered has been \$472k (current grant). States on-site presence in the County throughout the grant term, but no details as to what this may look like
Sarah Kopko LLC/FLB Collective Flint (810) 444-5129 Sarah@FLBCollective.com	Y - Rev'd 7/20/26	\$190,000.00	Cost Proposal - 20pts Qualifications, Exp - 34pts Capacity to Perform Work - 19pts Proximity, Responsiveness - 12pts TOTAL: 85pts	Years in business is not detailed. Staff has decades of experience working on CDBG/MSHDA grant administration. 2 official staff members with 2 more subcontractors, unsure if currently administering another grant or what capacity may look like. Cost includes 1 in-person meeting every 60 days with a FLB principal
Market One 32849 Red Arrow Hwy, Paw Paw (269) 539-7017 mcfaddenm@marketone.org	Y - Rev'd 8/3/26	\$225,000.00	Cost Proposal - 16.9pts Qualifications, Exp - 21pts Capacity to Perform Work - 6pts Proximity, Responsiveness - 15pts TOTAL: 58.9pts	Company has been a TPA for 8 years. Staff has experience with grant/project management but besides Molly, nothing CDBG or MSHDA specific is detailed. 2 staff members, one joining end of August, and plans to hire another member to make a full staff of 4. Newest August member is planned to be main contact for these funds. Currently administering CDBG for nine communities: total of \$4.3 million. Will have office hours for residents and staff will make biweekly site visits. Cost also includes access to the Digital Information Collaborative Exchange system.
Woodlands Behavioral Healthcare Network 960 M60, Cassopolis (269) 228-2299 michaelm@woodlandsbhn.org	Y - Rev'd 8/3/26	\$213,920.38	Cost Proposal - 17.8pts Qualifications, Exp - 23pts Capacity to Perform Work - 15pts Proximity, Responsiveness - 20pts TOTAL: 75.8pts	Company has not previously served as a TPA for home rehabs. Staff has at least a decade of experience with CDBG and other various grant admin. 1 staff member @ 40 hrs/week. Unsure if any other grants are currently being administered. eGrAMS system will be used throughout the grant process.
MI Path Home 118 Vine St, Albion (269) 229-0109 benita@mipathhome.org	Y - Rev'd 8/3/26	\$205,750.00	Cost Proposal - 18.5pts Qualifications, Exp - 40pts Capacity to Perform Work - 19pts Proximity, Responsiveness - 18pts TOTAL: 95.5pts	Company was established as a TPA in 2025. 3 staff members, each with multiple years experience administering CDBG/MSHDA grants. Unsure if currently administering another grant or what maximum amount administered has been. Cost includes bi-weekly site visits (minimum 6 in-person visits/homeowner).

PROPOSAL FOR THIRD-PARTY ADMINISTRATIVE (TPA) SERVICES

MSHDA CDBG MI Neighborhood Grant Administrator

\$1,500,000 CDBG Homeowner Rehabilitation Grant

Submitted to:

Cass County Land Bank Authority

Hope Anderson, Land Bank Chairman

c/o Cass County Treasurer's Office, 120 North Broadway, Suite 220, Cassopolis, MI 49031

landbank@cassco.org

Submitted by:

Vitalworks LLC

1515 W. Lafayette Blvd, Detroit, MI 48216

Phone: 313-217-1053 | Fax: 888-271-1053 | vitalworks@gmail.com | yourvitalworks.com

Carlton White, Managing Partner | Shawn Smith, Managing Partner

Proposal Due: August 3, 2026 @ 4:00 PM

Proposal valid for 60 days from the submission deadline.

1. COVER LETTER

July 13, 2026

Hope Anderson, Land Bank Chairman

Cass County Land Bank Authority

120 North Broadway, Suite 220

Cassopolis, MI 49031

Dear Ms. Anderson:

Vitalworks LLC is pleased to submit this proposal for Third-Party Administrative (TPA) services for the Cass County Land Bank Authority's \$1,500,000 MSHDA CDBG MI Neighborhood Homeowner Rehabilitation Grant. We understand the grant will support up to 30 owner-occupied rehabilitation projects for households at or below 80% AMI over the June 1, 2026 – May 31, 2028 grant term, with priority given to urgent health and safety needs and to elderly, disabled, veteran, and households with children.

Vitalworks LLC, led by Managing Partners Carlton White and Shawn Smith, brings direct, current experience administering MSHDA CDBG MI Neighborhood homeowner rehabilitation programs for Michigan units of local government, including an active TPA engagement for Van Buren County and prior work for the City of Detroit and Wayne County. Our team is well versed in MSHDA Chapter 13 Third-Party Administrator standards, 24 CFR Part 570, and 2 CFR Part 200 federal procurement requirements, and we have administered comparable programs without significant unresolved audit findings, monitoring concerns, or delays.

This proposal presents our firm qualifications, relevant experience, itemized cost proposal, references, and required certifications in the order requested in the RFP. Our proposed fixed TPA fee of \$190,000 (12.7% of the total grant award) is within the RFP's 18% administrative cap and within the Land Bank's stated \$225,000 administrative allocation, preserving budget capacity for the Land Bank's own internal administrative costs.

While Vitalworks LLC is based in Detroit rather than in Cass County, we have structured our staffing plan, technology systems, and site-visit cadence specifically to ensure responsive, reliable on-site presence in Cass County throughout the grant term, detailed in Section 3 below.

We welcome any questions and look forward to a productive partnership with the Cass County Land Bank Authority.

Respectfully submitted,

Carlton White, Managing Partner | Shawn Smith, Managing Partner

Vitalworks LLC | 313-217-1053 | vitalworksa@gmail.com

2. COMPANY PROFILE

Vitalworks LLC is a Detroit-based grant administration and community development consulting firm, co-founded and led by Carlton White and Shawn Smith, Managing Partners. The firm specializes in third-party administration of federally funded housing and community development programs for Michigan counties, municipalities, and land bank authorities, with particular depth in MSHDA CDBG MI Neighborhood homeowner rehabilitation program compliance and HUD/2 CFR Part 200 regulatory requirements. Vitalworks LLC is a duly organized Michigan Limited Liability Company in good standing with the Michigan Department of Licensing and Regulatory Affairs (LARA).

2.1 Staff Qualifications

Name	Role	Qualifications
Shawn Smith	Project Manager / Primary Contact	CDBG/MSHDA program administration; MI Neighborhood program procedures; MSHDA reporting systems; 2 CFR Part 200 compliance; land bank and municipal client relationships
Carlton White	Intake, Compliance & Financial Manager	Income verification (HUD 24 CFR 5.609); ownership/title review; fair housing compliance; CDBG drawdown processing; federal ERP/financial systems oversight (GFEBS/SAP) from Army civilian service; audit-ready documentation
Guy Huddleston	Construction Inspector / Spec Writer / Environmental Review Coordinator	Licensed contractor/inspector experience; HUD rehab standards; lead-based paint certified (EPA RRP/Risk Assessor); asbestos awareness; 24 CFR Part 58 environmental review coordination; scope of work development
Managing Partners (Carlton White & Shawn Smith)	Executive Oversight & QC	Quality control review; escalation point; Land Bank and MSHDA relationship management; contract compliance; quarterly program review

2.2 Relevant Certifications & Systems

- MSHDA Chapter 13 Third-Party Administrator program familiarity, including Form 13-A Grant Management Plan execution.
- Staff experience with HUD 24 CFR Part 5.609 income verification, 24 CFR Part 35 lead-based paint compliance, and 24 CFR Part 58 environmental review.
- Document management via Microsoft SharePoint/OneDrive; program tracking via Airtable and Excel; accounting segregation via QuickBooks Online with a dedicated program cost center per 2 CFR Part 200.305.
- SAM.gov and HUD Limited Denial of Participation (LDP) verification protocols for all contractors and subcontractors.

Vitalworks LLC carries Professional Liability Insurance, Workers' Compensation coverage, and General Liability Insurance, and will provide current certificates — including public liability and property damage coverage of at least \$500,000 and workers' compensation at statutory limits — naming the Cass County Land Bank Authority as an Additional Insured upon contract award, consistent with the RFP's Bid Notes.

3. EXPERIENCE

Vitalworks LLC has administered, and is currently administering, CDBG and MSHDA-funded homeowner rehabilitation programs without significant unresolved audit findings, monitoring concerns, or delays:

Program / Jurisdiction	Grant Amount	Years	Role & Reference
Van Buren County MSHDA CDBG MI Neighborhood Homeowner Rehabilitation	\$472,000	2026–2027 (current)	TPA / Full Admin — Lisa Ransler, Community Services Director, Van Buren County
City of Detroit MI Neighborhood CDBG	\$65,350	2025–2026	TPA / Full Admin — Ashley Powell, Coordinator, 248-324-8959
Wayne County Homeowner Rehabilitation Program	\$73,500	2025–2026	TPA / Full Admin — Colin Roach, Coordinator, 313-967-0026
Macomb County Homeowner Rehabilitation Program	\$50,000	2024–2025	TPA / Full Admin — Latonia White, Homeowner, 248-210-4721

These engagements collectively cover the full lifecycle of MSHDA CDBG homeowner rehabilitation administration required by this RFP: applicant outreach and intake, income and ownership eligibility verification, Tier 1/Tier 2 environmental review coordination, 2 CFR Part 200-compliant procurement and contractor bidding, construction oversight and inspections, MSHDA second mortgage/lien processing, payment request and drawdown preparation, semi-annual MSHDA progress reporting, and grant monitoring and closeout support.

4. COST PROPOSAL

The RFP identifies a maximum 18% administrative earmark (\$270,000) and notes \$225,000 currently allocated to grant administration costs, including Third-Party Administrative services. Vitalworks LLC proposes a fixed, not-to-exceed TPA fee of \$190,000 for the full grant term (June 1, 2026 – May 31, 2028) — 12.7% of the total \$1,500,000 grant award — leaving approximately \$35,000 of the Land Bank's \$225,000 administrative allocation available for the Land Bank's own internal administrative costs, and well within the 18% statutory cap.

4.1 Itemized Budget by Service Category (est. 30 assisted units)

Service Category	Basis	Amount
A. Program setup, Grant Management Plan (Form 13-A) & policy development	Flat fee	\$10,000
B. Outreach, intake & eligibility determination	\$500/application × 30	\$15,000
C. Environmental review (Tier 1 & Tier 2)	Tier 1 flat \$2,000 + \$400/unit × 30	\$14,000
D. Home inspection, scope of work & procurement (2 CFR Part 200)	\$700/unit × 30	\$21,000
E. Construction oversight, payment review, change orders & MSHDA 2nd mortgage	\$1,800/unit × 30	\$54,000
F. Financial management & MSHDA reporting (full grant term)	Flat fee	\$58,000

G. MSHDA monitoring support & grant closeout	Flat fee	\$18,000
TOTAL TPA FEE (NOT TO EXCEED)	Fixed Fee	\$190,000

4.2 Reference Hourly Rates

The above reflects a fixed-fee structure for budget predictability. The following blended hourly rates are provided for reference and for any scope changes mutually agreed in writing:

Role	Hourly Rate
Project Manager / Compliance	\$75/hour
Financial & Compliance Manager	\$65/hour
Construction Inspector / Spec Writer	\$60/hour
Intake & Case Manager	\$50/hour
Environmental Review Coordinator	\$55/hour

No additional fees will be charged without prior written authorization from the Cass County Land Bank Authority. All services requested in the RFP scope of services are addressed within this fee; no service is excluded. This pricing was independently determined and is in full compliance with applicable procurement requirements.

5. REFERENCES

The following verifiable references are familiar with Vitalworks LLC's CDBG/MSHDA homeowner rehabilitation administration work. All references have consented to be contacted.

Reference 1	
Organization	Wayne County Commissioners Office
Contact	Allen Wilson, District 11
Phone / Email	313-224-0944 / dwashington@waynecountymi.gov
Program	MSHDA CDBG MI Neighborhood Homeowner Rehabilitation Program, \$472,000 (current TPA engagement)
Reference 2	
Organization	City of Detroit
Contact	Ashley Powell, Coordinator
Phone / Email	248-324-8959 Ashley.powell@detroitmi.gov
Program	MI Neighborhood CDBG Program, \$65,350
Reference 3	
Organization	Wayne County Land Bank
Contact	Colin Roach, Coordinator

Phone / Email	313-967-0026 croach@waynecountymi.gov
Program	Homeowner Rehabilitation Program, \$73,500

6. CERTIFICATIONS

6.1 Grant Management Plan Commitment

Vitalworks LLC commits to execute the MSHDA Form 13-A Grant Management Plan with the Cass County Land Bank Authority promptly upon contract award, and in no event later than five (5) business days following award notification. No project costs will be incurred and no work will commence prior to full contract execution and Form 13-A completion.

6.2 2 CFR Part 200 Financial Management Certification

Vitalworks LLC certifies compliance with 2 CFR Part 200 financial management standards, including accurate and current financial disclosure, source documentation for all transactions, effective internal controls, budget controls preventing expenditure in excess of authorized amounts, and cash management procedures minimizing the time between drawdown of federal funds and disbursement.

6.3 Federal Procurement Standards Certification

Vitalworks LLC certifies its procurement practices, and those it will apply on behalf of the Cass County Land Bank Authority, comply with 24 CFR Part 570 and 2 CFR Part 200, including full and open competition, documented cost/price reasonableness, and verification of contractor SAM.gov status and HUD Limited Denial of Participation (LDP) clearance prior to engagement.

6.4 Independent Price Determination

The undersigned certifies that the prices in this proposal were arrived at independently, without consultation, communication, or agreement with any other respondent or competitor, and that no attempt has been made to induce any other firm to submit a higher or lower price for the purpose of restricting competition.

6.5 Debarment & Suspension

Vitalworks LLC certifies that it is not currently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in federal programs. All contractors and subcontractors engaged under this program will be verified against SAM.gov and the HUD LDP list prior to engagement.

6.6 Non-Discrimination & ADA

Vitalworks LLC certifies compliance with the Non-Discrimination Clause and ADA Compliance provisions of the RFP, including non-discrimination in employment on the basis of religion, race, color, national origin, ancestry, age, sex, height, weight, marital status, or disability, and will bind all subcontractors to the same requirement.

JULY 2026

HOMEOWNER REHAB PROPOSAL



Presented to:

**Cass County Land
Bank Authority**

From:

FLB Collective LLC

Principals:

Sarah Kopko & Emily Doerr

Project Overview

Cass County Land Bank Authority (CCLBA) is seeking a Certified Grant Administrator to provide compliance oversight and administrative support for a \$1,500,000 CDBG-funded Homeowner Rehabilitation Program that will seek to serve up to thirty-five (35) owner-occupied homes within the county limits. The anticipated average investment per home is \$35,000, with project costs not to exceed \$40,000 per unit. Of the total award, \$225,000 is allocated for administrative services and environmental review activities, to be shared between the township and the selected Certified Grant Administrator.

The selected administrator will function as the primary compliance advisor and oversight partner, supporting Land Bank staff in ensuring adherence to MSHDA CDBG requirements and applicable federal regulations. Core responsibilities include program file review and monitoring; assistance with financial management and quarterly payment requests; National Objective compliance and household income verification documentation; support with procurement processes for construction and related services; construction documentation and payment application review; mortgage/lien documentation for projects exceeding \$10,000; and monitoring and closeout assistance.

Environmental review will be conducted in a CEST Tiered format, consisting of one (1) Tier I broad-level review covering Cass County and up to thirty-five (35) Tier II site-specific reviews completed prior to commitment of funds for individual properties. The Certified Grant Administrator will assist in preparing and maintaining Environmental Review Records, coordinating SHPO documentation (as applicable), securing release of funds from MSHDA, and preparing environmental amendments should project scopes change.

In summary, the CCLBA is procuring a fixed-sum administrative partner capable of delivering structured CDBG compliance oversight, environmental review coordination, and regulatory guidance for a pilot homeowner rehabilitation initiative designed to preserve affordable housing, address health and safety concerns, and establish a foundation for future redevelopment efforts within the community.

Upfront Structuring & Deadline Control Strategy

CCLBA Homeowner Rehabilitation Program will operate with a firm \$40,000 per-unit cap. Establishing compliance tiers at program launch supports efficient processing while minimizing regulatory burden. Projects over \$10,000 will require mortgage/lien documentation, and lead-based paint compliance will be managed under HUD presumption standards for pre-1978 housing. Early scope definition helps control environmental costs and prevent processing delays.

The rehabilitation activity budget of \$1,275,000, paired with a \$225,000 administrative and environmental allocation, defines overall production capacity. At a \$40,000 estimated per unit investment, approximately thirty-two (32) homes could be served. For conservative planning purposes, we have modeled production at thirty-five (35) homes to allow flexibility for lower-cost projects while ensuring the program remains within budget.

Final production targets will be confirmed during Program Guidelines development to align funding capacity, community demand, and administrative workload.

We utilize a structured pre-application screening process to confirm income eligibility, ownership status, and basic project feasibility before advancing applicants to full underwriting and Tier II environmental review. This reduces incomplete files and unnecessary review costs while maintaining a steady pipeline of qualified projects.

Key activities—including income verification, tax clearance confirmation, site visits, inspections, and procurement steps—are batched strategically to reduce administrative burden and maintain measurable production benchmarks.

With in-house construction oversight and environmental review capacity, inspections and compliance documentation can be managed efficiently within the \$225,000 administrative cap, supporting cost control and timely performance under MSHDA CDBG requirements.

Project Summary

Proposal Summary – 35 Home Rehabilitation Program

Based on the Scope of Work outlined in the RFP, FLB Collective anticipates the following level of effort to successfully administer a 35-home rehabilitation program.

Estimated Hours by Service Category:

- General Tasks: $10 \text{ hrs} \times 35 \text{ homes} = 350 \text{ hours}$
- Financial Management: $5 \text{ hrs} \times 35 \text{ homes} = 175 \text{ hours}$
- National Objective Compliance: $4 \text{ hrs} \times 35 \text{ homes} = 140 \text{ hours}$
- Environmental Review:
 - Tier I (Program-Wide from admin bucket): 50 hours
 - Tier II (Site-Specific from project bucket): $5 \text{ hrs} \times 35 \text{ homes} = 175 \text{ hours}$
- Contractor Procurement: $4 \text{ hrs} \times 35 \text{ homes} = 140 \text{ hours}$
- Construction Management: $7 \text{ hrs} \times 35 \text{ homes} = 245 \text{ hours}$
- Monitoring & Closeout: $7 \text{ hrs} \times 35 \text{ homes} = 245 \text{ hours}$

Program Totals:

Included in the projection above

- Total Estimated Hours per Home: 43.5 hours
- Total Homes: 35
- Total Anticipated Hours: 1520 hours

Hourly Rate: \$125/hour

Estimated Total Fee: \$190,000

Environmental Review Rate Structure

- Tier I Review (Estimated 50 hours included in above quote): \$6,250
- Tier II Review (Estimated 5 hours per home included in above quote): \$625 per unit

Professional Overview–Emily

Emily Doerr is a seasoned housing and economic development consultant and small business owner with 19 years of experience working in state, county, and local government. Her career has focused on designing, managing, and administering community development programs that leverage public investment to create lasting local impact.

Emily has extensive experience overseeing CDBG Home Repair Programs in multiple Michigan communities, guiding all phases from program design and compliance to construction oversight and closeout. Her responsibilities have included matrix code and national objective designation, application development, eligibility determinations, and preparation of files for HUD audits. She has arranged lead inspections, developed bid packages, reviewed contractor qualifications, prepared and executed contractor agreements, tracked budgets and expenditures, maintained complete project files, and ensured readiness for monitoring and audit.

As an EPA RRP Certified Renovator working toward her builders license, Emily provides hands-on technical capacity to support local programs. She conducts property inspections, identifies health and safety deficiencies, develops work write-ups and cost estimates, oversees pre-construction meetings, and monitors on-site progress to ensure contractors follow lead-safe work practices. Her dual administrative and technical expertise ensures projects are compliant, cost-effective, and responsive to community needs.

Emily's experience also extends to pro forma and budget development for complex public funding applications, grant management across multiple funding levels (federal, state, county, and foundation), and strategic program design that respects institutional legacy while improving efficiency. She has reported to nonprofit boards, led staff through program transitions, and developed business plans for brick-and-mortar retail ventures in challenging markets.

Her ability to bridge government process with practical implementation makes Emily a trusted partner for municipalities and community organizations seeking to maximize their CDBG and housing investments for long-term success.

Professional Overview–Sarah

Sarah Kopko is a seasoned housing and community development professional specializing in grant administration, project management, and capital stack development for both private developers and municipalities across Michigan.

With extensive experience managing MSHDA Mi Neighborhood (MiN) 1.0 and 2.0 grants, Sarah has successfully overseen multiple mixed-use and housing rehabilitation projects from application through closeout, ensuring full compliance with state and federal guidelines. Her work includes preparing and administering competitive grant applications, coordinating predevelopment and construction financing, and managing reporting and procurement processes under MSHDA, MEDC, and HUD programs. Sarah's expertise extends to capital stack layering, combining local, state, and federal funding sources—including CDBG, HCDF, RAP, and Rural Readiness programs—to increase project feasibility and reduce local burden. She works directly with private developers to align funding strategies with project goals and timelines, leveraging tax incentives such as Brownfield TIF, OPRA, and CRA to strengthen redevelopment outcomes.

For municipal clients, Sarah provides full-service project management during the infrastructure application and implementation process, ensuring that engineering, environmental, and compliance deliverables are completed on schedule. Her administrative oversight helps municipalities remain competitive for funding while maintaining accountability and transparency with residents, funders, and partner agencies.

Throughout her work, Sarah collaborates closely with major funding partners such as the Michigan Economic Development Corporation (MEDC), the Michigan State Housing Development Authority (MSHDA), and the Michigan Department of Agriculture and Rural Development (MDARD). This close coordination ensures all projects meet program standards, timelines, and reporting requirements—delivering measurable community and economic impact across Michigan's rural and urban communities.



Subcontractors

1) Environmental Review: Deyhana Thompson

Deyhana Thompson is an experienced Environmental Compliance and CDBG professional most recently serving as Environmental Compliance Program Manager for the City of Flint. She oversaw Tier I and Tier II environmental reviews for multiple federally funded programs, including CDBG, HOME, ESG, Choice Neighborhoods, and Lead Hazard Reduction, and manages submissions through HUD's HEROS system. With nearly a decade of experience in federal grant administration, environmental clearance, payment processing, and regulatory training, she brings strong expertise in NEPA compliance, financial oversight, stakeholder coordination, and monitoring readiness. Deyhana holds both a Master of Arts and Bachelor of Science from the University of Michigan–Flint.

2) CDBG Compliance Support with Qualifying Clients, Tracking Finances, and File Preparation / Monitoring / Close-Out: Celeste Lord-Timlin

Celeste Lord-Timlin is an experienced community development and grants professional most recently serving as CDBG Program Manager for the City of Flint. She managed CDBG, HOME-ARP, and MSHDA-funded programs, coordinating contracts, ensuring compliance, and providing technical assistance to subrecipients using systems such as IDIS, BS&A, and MIS. Celeste brings strong experience in grant research, proposal development, financial tracking, and strategic funding alignment across municipal and nonprofit sectors. She holds a Bachelor of Science in Journalism and Electronic Media from the University of Tennessee as well as her MBA and her Master's of Science in Leadership and Organizational Dynamics from the University of Michigan-Flint.

Scope of Services

PROGRAM MANAGEMENT & ADMINISTRATION

- Develop program guidelines, procedures, and reporting systems tailored to each funding source.
- Coordinate directly with municipal staff, engineers, and state agencies to maintain compliance and progress.
- Provide comprehensive oversight, scheduling, and budget tracking throughout the grant lifecycle.
- Maintain accurate documentation to ensure successful monitoring, audit readiness, and closeout.

OUTREACH, INTAKE & ELIGIBILITY

- Design and distribute outreach materials to engage eligible property owners and stakeholders.
- Conduct applicant workshops and one-on-one technical assistance to ensure understanding of program requirements.
- Manage the full intake and eligibility determination process, including income verification and application completeness.

ENVIRONMENTAL REVIEW & COMPLIANCE

- Integrate lead-based paint, procurement, and Davis-Bacon compliance into project planning and execution.
- Coordinate all reviews and approvals with MSHDA environmental and compliance staff to maintain program integrity.
- Tier I and Tier II review

CONSTRUCTION & FINANCIAL MANAGEMENT

- Manage bid solicitation, contractor evaluations, and agreement execution following federal procurement standards.
- Track expenditures, process contractor payments, and maintain transparent financial documentation.
- Conduct pre-construction meetings, monitor progress through regular inspections, and prepare quarterly, final, and closeout reports for submission to funders and municipalities.

Deliverables

Program Documentation & Systems

- Development of program guidelines, procedures, and record-keeping systems customized to each grant source.
- Implementation of reporting templates and standardized tracking tools to ensure compliance and audit readiness.

Administrative Oversight

- Monthly progress reports summarizing program status, expenditures, and milestones.
- Meeting notes, communication logs, and coordination summaries with municipal staff, engineers, and state agencies.

Outreach & Intake Materials

- Public outreach campaign including flyers, digital materials, and applicant resources.
- Complete applicant files with eligibility determinations, income verifications, and supporting documentation

Environmental & Compliance Records

- Completed Environmental Review Records (ERRs) with all supporting correspondence per 24 CFR Part 58.
- Documentation of lead-based paint, Davis-Bacon, and procurement compliance for each assisted property.
- Tier I and Tier II review

Construction & Financial Management

- Executed contractor bid packets, evaluations, and signed agreements.
- Inspection reports, approved change orders, and photo documentation of project progress.
- Financial tracking spreadsheets, payment request forms, and reconciled expenditure summaries.

Closeout & Reporting

- Quarterly and final reports suitable for submission to funders and municipal boards.
- Comprehensive closeout package including beneficiary data, compliance certifications, and financial summaries.
- Final recommendations for sustaining and improving future program performance.



Proposed Rate

- Hourly Rate: \$125 per hour for all administrative, project management, and compliance services. This includes one in-person meeting every 60 days at the Cass County Land Bank Authority Office with a FLB principal.
- Billing & Reporting: Invoices are submitted monthly with detailed task descriptions, hours worked, and deliverables completed to ensure full transparency.
- Scalable Services: Engagements can be tailored to match project needs—from short-term grant administration support to full program management for multi-year awards.

Tim Heiden
Village Manager of Peck
Theiden@villageofpeck.com
(810)705-2433

Jim Tischler
Development Director
State Land Bank Authority
tischlerj2@michigan.gov
(517) 242-4376

Juan Zuniga
Executive Director
Flint LISC
JZuniga@lisc.org
(810) 955-4331

Ryan Kilpatrick
Flywheel Momentum
ryan@flywheelmomentum.com
(616)430-8015

Scott Newman-Bale
Co-Owner
Short's Brewing
scott@shortsbrewing.com
(517) 285-3621

Mike Reiter
Chief Building Official
City of Flint
mreiter@cityofflint.com
(810) 397-3575



**Let's get to
work...
together!**

Emily Doerr
Emily@FLBCollective.com
(313) 515-1179

Sarah Kopko
Sarah@FLBCollective.com
(810) 444-5129

GUIDANCE FOR PROPOSAL SUBMISSION

When outlining your proposal, please see the following format for guidance on how to break out the per-unit rate for Tier II Environmental Reviews.

FLB Collective PROPOSAL SUMMARY

Based on the scope of work outline in the Request for Proposals, FLB Collective expects the following hours will be required to complete the specified services. Provided is a breakdown for FLB Collective's anticipated hours for each service and corresponding rate:

1. General Tasks	35 homes x 10 hours	Anticipated Hours: 350 hours
2. Financial Management	35 homes x 5 hours	Anticipated Hours: 175 hours
3. National Objective Compliance	35 homes x 4 hours	Anticipated Hours: 140 hours
4. Environmental Review (including 35 hundred Tier II reviews)		Anticipated Hours: 225 hours
5. Contractor Procurement	35 homes x 4 hours	Anticipated Hours: 140 hours
6. Construction Management	35 homes x 7 hours	Anticipated Hours: 245 hours
7. Monitoring and Closeout	35 homes x 7 hour	Anticipated Hours: 245 hours

Total Anticipated Hours	1520 hours
(MULTIPLY)	x
Rate per hour (include salary, fringe, travel, materials)	\$125.00
TOTAL FIXED SUM FEE	\$190,000

ADDITIONALLY: FLB Collective SPECIFIES THE FOLLOWING RATE:

Included in above quote

Environmental Tier I Review Rate (Rate per review estimated at 50 hours)	\$6,250
Environmental Tier II Review Rate (Rate estimated at 5 hours per review)	\$625

July 13th, 2026

Cass County Land Bank Authority
Attn: Hope Anderson, Land Bank Chair

Dear Ms. Anderson and Members of the Selection Committee,

FLB Collective is grateful for the opportunity to submit our proposal to serve as Certified Grant Administrator for the Cass County Land Bank's CDBG Homeowner Rehabilitation Program. We appreciate the Land Bank's commitment to preserving owner-occupied housing, addressing critical health and safety needs, and strengthening neighborhood stability through responsible use of federal resources.

We understand the responsibility associated with administering a \$1,500,000 CDBG investment under MSHDA and federal compliance requirements. Our proposal reflects a structured, production-oriented administrative model designed to ensure environmental compliance, financial integrity, and timely project delivery. With direct experience in CDBG administration, CEST Tier I and Tier II Environmental Review management, income verification compliance, procurement oversight, lien documentation, and monitoring preparation, our team is well-positioned to provide the regulatory guidance and technical support necessary to successfully implement this program.

FLB Collective's approach emphasizes upfront program structuring, clear compliance thresholds, disciplined file management, and measurable production benchmarks. Our environmental review and grant administration capacity allows us to manage regulatory requirements efficiently while maximizing the portion of funding directed toward homeowner rehabilitation activities.

We value the opportunity to partner with the Cass County Land Bank Authority and would be honored to support the successful launch and administration of this pilot housing initiative. Thank you for your consideration, and we look forward to the opportunity to work together.

Sincerely,

Sarah Kopko & Emily Doerr

FLB Collective

Sarah@FLBCollective.com Emily@FLBCollective.com
(810) 444-5129 & (313) 515-1179

Administrative Approach & Staffing Capacity

Cass County Land Bank Authority – CDBG Homeowner Rehabilitation Program

I. Program Delivery Framework

FLB Collective proposes a structured, compliance-driven administrative model designed to deliver full-spectrum CDBG management while maintaining cost control and production efficiency. Based on the Land Bank's \$1,275,000 rehabilitation activity bucket, we have modeled program delivery at approximately 35 homes. This production assumption balances impact and funding capacity:

- Funding 35 homes would yield approximately \$35,000 per unit

Final production targets should be confirmed during Program Guideline development to ensure alignment between available funding, demand, and administrative capacity.

II. Upfront Program Structuring & Compliance Controls

FLB Collective's implementation strategy begins with defined funding tiers to control regulatory exposure and prevent scope expansion.

- Working per-unit cap: \$40,000
- Projects \$10,000 and under: No lien required
- Projects under \$25,000: No full lead abatement trigger

Early tier identification reduces environmental burden, limits administrative rework, and establishes predictable workflow management from intake through closeout.

III. Intake & Workflow Management Strategy

To ensure timely production and deadline performance, we implement a structured intake and batching model:

- Pre-application screening prior to full application advancement

- Geographic clustering of site visits
- Batched income verification and file review
- Coordinated inspection scheduling

This structure reduces incomplete files, limits unnecessary environmental activity, minimizes travel time, and establishes measurable weekly production benchmarks.

IV. Environmental Review Administration

Environmental review will be conducted under a CEST Tiered format:

- One (1) Tier I program-wide review
- Site-specific Tier II reviews completed prior to commitment of funds

Under a 35-home model, we anticipate approximately six and a half (6.5) environmental review hours per unit on average. Environmental Review Records, amendments (if required), and release of funds coordination are fully integrated into our administrative system to ensure monitoring readiness and file completeness.

V. Staffing Capacity & Qualifications

FLB Collective's staffing model provides direct municipal CDBG experience and established environmental compliance capacity.

Deyhana Thompson

Environmental Compliance Program Manager, City of Flint

- Oversees Tier I and Tier II environmental reviews for CDBG, HOME, ESG, and Lead Hazard Reduction programs
- Manages federal environmental submissions and clearance processes
- Nearly a decade of federal compliance and monitoring experience

Celeste Lord-Timlin

Community Development Grant Coordinator, City of Flint

- Manages CDBG, HOME, ESG, and MSHDA-funded programs
- Coordinates contracts, compliance reporting, and subrecipient oversight
- Experienced in IDIS and municipal financial tracking systems

Together, this team provides integrated environmental review management, financial oversight, procurement documentation support, and monitoring preparation capacity.

VI. Administrative Alignment

By maintaining licensed builder and environmental review capacity internally, FLB Collective reduces reliance on third-party consultants, strengthens file integrity, and maintains direct control over deadlines and compliance standards.

Our proposed administrative structure aligns directly with the Cass County Land Bank's fixed-sum contract framework and administrative cap, ensuring regulatory compliance while maximizing available funding for homeowner rehabilitation activities.



2121 Dewey Avenue
Evanston, IL 60201
847.475.7070

Cass County
Land Bank Commission
120 N. Broadway
STE 220
Cassopolis, MI 49031

July 24, 2026

RE: MSHDA MI Neighborhood Grant Administrator – Letter of Support

To whom it may concern,

I write you today to articulate my experience working with Michael Mallory whilst he served as the Chief Government Relations Officer for Connections for the Homeless. In his tenure with Connections for the Homeless, he oversaw a government-funded portfolio of projects, including multiple federal passthrough projects including those funded through CDBG, ESG, and HOME projects from HUD. Atop these projects, were direct HUD contracts through the Continuum of Care Program. Together, he was responsible for the oversight of over \$3,500,000 through these sources.

He is an experienced administrator of publicly funded projects and is well suited for the oversight of projects of an alike scope. Please consider this letter of reference which cites his experience as a successful grantee and administrator of federal funds in the North Suburban Cook County region of Illinois.

Should you have any questions or like additional information from this letter, please feel free to contact me.

Sincerely,

Kelsey Caspersen
Senior Director of Compliance & Government Investment
847.475.7070 ext. 114
kcaspersen@connect2home.org



MICHAEL MALLORY • CHAIR
LATUCIA FIORITO • VICE CHAIR
JESSICA LUCAS • PAST CHAIR
ROMIESHA TUCKER • SECRETARY
CHRIS O'HARA • TREASURER

JENNIFER C. HILL • EXECUTIVE DIRECTOR

July 31, 2026

Cass County Land Bank Commission
120 N. Broadway St., Ste 220
Cassopolis, MI 49031

RE: MSHDA MI Neighborhood Grant Administrator – Letter of Support

To whom it may concern:

As Executive Director of the Alliance to End Homelessness in Suburban Cook County, I am pleased to offer this letter in support of Woodlands Behavioral Healthcare Network's proposal to serve as Third-Party Administrator for the Michigan State Housing Development Authority's Community Development Block Grant (CDBG) MI Neighborhood Program.

I have had the privilege of working alongside Woodlands' CEO, Michael Mallory, during his service as Chair of the Board of Directors of the Alliance to End Homelessness in Suburban Cook County. Throughout his tenure on our Board and throughout the decade I have known and worked with Michael, he has consistently demonstrated thoughtful governance and commitment to responsible stewardship of public resources.

In addition to his leadership as Board Chair, Michael brings extensive professional experience administering federally funded housing and homelessness initiatives, including Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and U.S. Department of Housing and Urban Development (HUD) Continuum of Care (CoC) programs. His background in public grant administration, regulatory compliance, financial oversight, and community partnership development consistently informs the Board's strategic discussions and has strengthened our organization's understanding of complex public funding environments.

Perhaps most importantly, Michael understands that housing programs are critical to improving lives. Throughout his leadership, he has consistently emphasized the importance of addressing housing stability as a critical social determinant of health and has championed collaborative approaches that bring together housing, behavioral health, healthcare, and community organizations to better serve vulnerable people.

I believe this perspective makes Woodlands Behavioral Healthcare Network uniquely positioned to serve as more than a grant administrator. Under Michael's steady leadership, I am confident the organization will serve as a trusted implementation partner capable of responsibly managing public funds while ensuring the program remains focused on improving outcomes for the residents of Cass County.

I welcome you to contact me at jennifer@suburbancook.org or 708-236-3261 if you have any questions or require additional information.

Sincerely

Jennifer C. Hill
Executive Director

CDBG Grant Administrator Budget
Submitted by Woodlands BHN

Personnel						
Role	hrly rate	Fringe (38%)	fully loaded hourly rate	Hours per week	Est Monthly Staff Cost	21 Months Extended
Project Coordinator	\$ 32.45	\$12.31	\$ 44.76	40	\$ 7,752.43	\$ 162,801.07
Personnel Total						\$ 162,801.07

Local Travel		Rate	Est Miles		Total
Mileage		0.76	2200		\$ 1,672.00
Mileage Total					\$ 1,672.00

Contractors						
Role		Qty	Per each			Extended cost
Home Inspector		30	\$ 1,000.00			\$ 30,000.00
Contractors Total						\$ 30,000.00

Subtotal of Personnel and Contractors	\$ 194,473.07
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10% Indirect Rate	10%	\$ 19,447.31
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Total	\$ 213,920.38
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July 15, 2026

Dear Ms. Anderson and Members of the Cass County Land Bank Authority,

Woodlands Behavioral Healthcare Network (WBHN) is pleased to submit this proposal to serve as the Third-Party Administrator (TPA) for the Michigan State Housing Development Authority's Community Development Block Grant (CDBG) MI Neighborhood Program.

As Cass County's Community Mental Health authority, WBHN recognizes that safe, stable housing is one of the most important social determinants of health. The ability for residents to remain safely in their homes reduces stress, promotes physical and behavioral health, strengthens family stability, and helps prevent the crises that often occur when housing conditions deteriorate. We view this opportunity as more than a housing rehabilitation program; it is an investment in healthier individuals, stronger neighborhoods, and a more resilient community.

Our organization offers a unique combination of local presence, community partnerships, and Community Development Block Grant experience. Prior to joining WBHN, I had the opportunity to develop and administer federally funded CDBG initiatives focused on housing stability and the social determinants of health, working collaboratively with municipalities, nonprofit organizations, healthcare providers, and state agencies to implement HUD-funded programs while ensuring regulatory compliance, fiscal accountability, and measurable community outcomes.

That experience, combined with WBHN's commitment to responsible stewardship and strong community partnerships, positions our organization to successfully administer this program. We have carefully reviewed the scope of services and are confident in our ability to provide responsive applicant outreach, eligibility determination, compliance management, reporting, and overall grant administration in accordance with MSHDA and HUD requirements.

Most importantly, WBHN is deeply invested in the future of Cass County. We believe helping residents remain safely in their homes is one of the most effective ways to improve overall community well-being, and we would be honored to partner with the Cass County Land Bank Authority to advance that shared mission.

Thank you for your consideration. We appreciate the opportunity to submit this proposal and look forward to discussing how WBHN can support the successful implementation of the MI Neighborhood Program.

Sincerely,

Michael Mallory, MSW, LCSW
Chief Executive Officer

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Grant Proposal: Third-Party Administrator - MI Neighborhood Program

Organizational Profile:

Since 1973, Woodlands Behavioral Healthcare Network (WBHN) has served as Cass County's Community Mental Health Authority, providing comprehensive behavioral health services to residents throughout the county. WBHN delivers outpatient mental health treatment, substance use disorder services, crisis intervention, psychiatric services, and 24-hour Mobile Crisis Response, among numerous other community-based behavioral health programs. The organization operates under the governance of its county-appointed Board of Directors and in partnership with the Southwest Michigan Behavioral Health (SWMBH) Prepaid Inpatient Health Plan.

As a publicly funded healthcare organization, WBHN operates within one of the nation's most highly regulated healthcare environments. Every aspect of the organization's operations, including financial management, procurement, documentation, quality assurance, reporting, and contract compliance is subject to rigorous federal, state, regional, and accreditation requirements. This regulatory environment has fostered a strong organizational culture of accountability, fiscal stewardship, and continuous quality improvement.

WBHN maintains comprehensive administrative systems that support compliance with federal and state grant requirements, including financial management, payroll administration, procurement, vendor oversight, contract monitoring, documentation standards, performance reporting, and internal quality assurance processes. These systems are routinely evaluated through independent financial audits, compliance reviews, and accreditation surveys.

The organization is accredited by the Commission on Accreditation of Rehabilitation Facilities (CARF), participates in the Health Resources and Services Administration (HRSA) National Health Service Corps program, and maintains all certifications and approvals necessary to operate Michigan's public Community Mental Health system. Annual financial audits, compliance reviews, and accreditation reports are available upon request.

WBHN employs approximately 74 professionals representing a broad range of clinical, administrative, financial, and operational disciplines. Many members of the leadership team and direct service staff have served Cass County residents for more than a decade, providing deep institutional knowledge and strong relationships throughout the community. The organization employs licensed clinical social workers, substance use disorder professionals, nurses, administrative and finance professionals, and staff experienced in administering state and federal contracts, including compliance with federal grant requirements, financial reporting standards, subcontractor oversight, and performance monitoring.

These longstanding relationships extend throughout Cass County and include partnerships with Michigan Department of Health and Human Services, local hospitals, Cass Family Clinic, law enforcement agencies, emergency responders, schools, housing providers, nonprofit organizations, and numerous community stakeholders. These partnerships provide WBHN with a strong understanding of local needs and an established infrastructure for community collaboration.

Project Leadership and Organizational Experience:

WBHN recognizes that successful administration of the MI Neighborhood Program requires experienced project leadership supported by strong organizational infrastructure. While WBHN has not previously served as a Third-Party Administrator for a homeowner rehabilitation program funded through the Michigan Community Development Block Grant (CDBG) Program, the proposed project team brings extensive experience administering federally funded housing, homelessness, behavioral health, and community development initiatives.

The proposed project will be led by Chief Executive Officer Michael Mallory, whose professional experience includes direct administration of Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and U.S. Department of Housing and Urban Development (HUD) Continuum of Care-funded initiatives. His responsibilities included recipient eligibility determination, regulatory compliance, environmental and program oversight, budget and expenditure management, contractor and vendor coordination, financial monitoring, and performance reporting. These programs required strict adherence to federal regulations, fiscal accountability standards, and timely completion of grant deliverables.

In addition to executive leadership, WBHN brings significant experience administering complex state and federal grant programs across multiple service lines.

WBHN's Substance Use Disorder Director, Bob Weber, has successfully managed numerous state and federally funded initiatives supporting prevention, criminal justice diversion, opioid response, jail-based treatment services, and community education. These initiatives have included State Opioid Response grants, Public Act 2 funding, Marihuana Operation and Oversight Grant funding, and other competitive state grant programs requiring ongoing fiscal monitoring, performance reporting, and regulatory compliance.

WBHN currently utilizes the State of Michigan's eGrAMS system for grant application development, grant management, financial reporting, and performance reporting. The organization maintains established internal systems for grant budgeting, payroll allocation, procurement, vendor management, contract monitoring, documentation, and deliverable tracking. Collectively, these systems provide the administrative infrastructure necessary to successfully manage complex grant-funded initiatives while ensuring transparency, accountability, and timely reporting.

WBHN has no unresolved audit findings or compliance issues related to its grant administration activities. The organization has established financial controls, quality assurance processes, and executive oversight mechanisms that support successful implementation of publicly funded programs while ensuring responsible stewardship of taxpayer resources.

Most importantly, WBHN combines experienced federal grant leadership with a deep understanding of Cass County's residents and service systems. This combination allows the organization to provide more than technical grant administration; it allows WBHN to serve as a trusted local implementation partner capable of translating public investment into measurable improvements in housing stability, community health, and quality of life.

Closing Vision:

WBHN views this opportunity as the beginning of a long-term partnership with Cass County. While our immediate responsibility would be to successfully administer the MI Neighborhood Program in accordance with MSHDA and HUD requirements, our broader vision is to serve as a trusted implementation partner capable of helping the County pursue future investments that strengthen housing, health, and overall community well-being. We believe that sustainable communities are built when organizations move beyond delivering individual services and begin coordinating solutions across sectors.