

Agenda
Ottawa County Housing Commission
West Olive Administration Building – Conference Room F
12220 Fillmore Street, West Olive, MI 49460
Thursday, January 4, 2024, 10:00 am



1. Call to Order
2. Establish Quorum
3. Approval of the Agenda for the January 4, 2024 Meeting
4. Approval of the [Minutes](#) from the September 14, 2023 Meeting
5. Annual Review of [Rules of Procedure \(i.e. Bylaws\)](#)

Motion: To approve the Rules of Procedure (i.e. Bylaws).

6. Election of Officers

Motion: To nominate _____ as President, _____ as Vice-President, and
_____ as Secretary

7. Old Business
 - A. RLF Implementation Update
8. New Business
9. Public Comments
10. Other Business/Discussion Items
 - A. Grand Rapids Housing Commission Update
 - B. [FYI Articles](#) - *the inclusion of the FYI list of articles does not in any way imply endorsement or approval by the Ottawa County Housing Commission of the items contained therein*
 - C. Next Meeting: February 1, 2024 (10:00 a.m.)
11. Adjournment

UNOFFICIAL MINUTES

OTTAWA COUNTY HOUSING COMMISSION

DATE: September 14, 2023

PLACE: Ottawa County Fillmore Complex, Board Room

PRESENT: Holly Cole, John Gibbs, Jared Schuitema

ABSENT: Klynt Marcusse

STAFF: Paul Sachs, Pam Vanden Heuvel, Kylie Vosburg

PUBLIC: David Barnosky, Lori Grasman, Ryan Kilpatrick, Chris Uhl, Teresa White, Don Wilkinson

CALL TO ORDER

President Gibbs called the meeting to order at 10:00 a.m. A quorum was present to do business.

APPROVAL OF AGENDA AND MINUTES

HC 23-22 Schuitema moved to approve the Agenda for September 14, 2023. The motion passed.
UNANIMOUS

HC 23-23 Cole moved to approve the Minutes from July 13, 2023. The motion passed.
UNANIMOUS

OLD BUSINESS

Chris Uhl presented to the Commission an update on the Revolving Loan Fund (RLF) implementation and next steps. Uhl will send Sachs details on the timing of the innovative development and financing models for Sachs to share with the Commission. Uhl is planning to present the next steps and materials to the Ottawa County Board of Commissioners before the end of the year.

NEW BUSINESS

President Gibbs informed the public of Kent County's recent housing agencies service area expansion and the collaboration that ensued between Grand Rapids Housing Commission's Executive Director (Lindsey Reames) and Ottawa County staff in creating a Memorandum of Understanding (MOU) between the two Housing Commissions. President Gibbs read aloud the MOU.

HC 23-24 Schuitema moved to authorize the Director of Strategic Impact to sign the Memorandum of Understanding as presented with the Grand Rapids Housing Commission (GRHC) that seeks to ensure Ottawa County residents and housing-placement service organizations mutually benefit from the GRHC jurisdiction expansion into Ottawa County when seeking housing opportunities through tax subsidy programs which are administered by the GRHC.

The Commission discussed and determined to revise the term from ending in three years to ending on 12/31/2024.

The motion was withdrawn.

UNOFFICIAL MINUTES

HC 23-25 Schuitema moved to authorize the Director of Strategic Impact to sign the Memorandum of Understanding as presented with the Grand Rapids Housing Commission (GRHC) that seeks to ensure Ottawa County residents and housing-placement service organizations mutually benefit from the GRHC jurisdiction expansion into Ottawa County when seeking housing opportunities through tax subsidy programs which are administered by the GRHC, with the amended term of the end of 2024.
The motion passed. UNANIMOUS

Sachs stated that quarterly meetings between GRHC and Ottawa County staff have been scheduled. Gibbs recommended having GRHC present their findings at a future Ottawa County Housing Commission meeting (possibly the October meeting). Sachs agreed and stated that Reames would have been at today's meeting, but had a scheduling conflict.

PUBLIC COMMENTS

Public comments were made by the following:

1. Ryan Kilpatrick
2. Teresa White
3. Don Wilkinson

OTHER BUSINESS/DISCUSSION ITEMS

President Gibbs noted a few articles that were included in the packet of FYI articles within the Housing Commission meeting packets.

Schuitema commented that the term 'affordable housing' is relative to whom is speaking. Schuitema also suggested utilizing any/all local community foundations to help fund affordable housing projects.

Cole commented that Gracious Grounds is in the running to receive low-income tax housing credit (LITHC) approval this fall.

Sachs asked Kilpatrick to incorporate disability housing data into the Housing Needs Assessment. Kilpatrick informed the Commission that a category may be added for the next Housing Needs Assessment.

President Gibbs stated that the next Housing Commission meeting is scheduled for Friday, October 6, 2023 at 9:00 am.

ADJOURNMENT

HC 23-26 Schuitema moved to adjourn the meeting at 10:56 a.m. The motion passed. UNANIMOUS



COUNTY OF OTTAWA HOUSING COMMISSION

Rules of Procedure (i.e. By-Laws)

Article I – The Commission

Michigan Counties have been delegated the right to create 5-member county housing commission. See MCL §125.653(3)(d) (“Act”).

Name of Commission

The name of the Commission shall be the “Ottawa County Housing Commission.”

Offices of the Commission

The offices of the Commission shall be at 12220 Fillmore Street, West Olive, Michigan, but the Commission may hold meetings at such other place or places as it may from time to time designate.

Pursuant to MCL §125.653, the Chairperson of the Ottawa County Board of Commissioners shall perform all of the duties relative to the Housing Commission that are to be performed by the chief administrative officer of a city or village under the Act relative to a local housing commission.

Membership

Appointment

Subject to the ratification of the Ottawa County Board of Commissioners, the Chairperson of the Ottawa County Board of Commissioners shall appoint the members of the Housing Commission to 5-year terms, with the first members of the Housing Commission receiving staggered terms.

Resignation

Any member desiring to resign from the Commission shall submit a written or oral resignation to the Commission or to the County Board of Commissioners.

Removal

At the request of the Commission President, the Ottawa County Board of Commissioners may remove any member of the Housing Commission for any reason.

Removal for Absenteeism

A member shall be removed from the Commission without vote for the following:

- I. Failure to attend less than 75% of all meetings without excuse of the Commission President within one (1) calendar year. Such removal shall be

documented and a letter sent to the removed member explaining the reason for removal. A photocopy of the removal letter shall be forwarded to the Ottawa County Board of Commissioners.

Article II – Officers

The officers of the Commission shall be a President, Vice-President and Secretary. No one person may hold more than one office at any one time.

Duties, Responsibilities and Elections

President

The President shall preside at all meetings of the Commission. At each meeting the President shall submit such recommendations and information as he or she considers appropriate concerning the business, affairs, and policies of the Commission.

Vice-President

The Vice-President shall perform the duties of the President in the absence or incapacity of the President; and in case of the resignation or death of the President, the Vice-President shall perform such duties as are imposed on the President until such time as the Commission shall select a new President.

Secretary

The Secretary shall notice the meetings of the Commission in compliance with the Open Meetings Act and keep the records of the Commission and record all votes, and keep the proceedings of the Commission in a journal, and shall perform all duties incident to the office of Secretary. The duties and responsibilities of the Secretary may be delegated to the County Administrator, who may assign them to Ottawa County staff in his or her discretion.

Additional Duties

Members of the Commission shall perform such other duties and functions as may from time to time be required by the Commission, By-Laws, rules and regulations of the U.S. Department of Housing and Urban Development. Additionally, pursuant to authorizing statute, the Housing Commission shall make an annual report of its activities to the County Board of Commissioners, and shall make other reports as the County Board of Commissioners may from time to time require.

Committees and Subcommittees

Committees and subcommittees may be formed from time to time as needs require, with the consent of the Commission. Such committees and subcommittees shall consist of not

more than two (2) Commission members. Such committees and subcommittees shall not perform official action on behalf of the Commission, but shall be empowered to perform research and present recommendations to the Commission as a whole.

Elections and Appointments

The President, Vice-President and Secretary shall be elected at the annual meeting of the Commission from among members of the Commission, and shall hold office for one year or until their successors are elected and qualified. The elections shall be by roll call vote.

Vacancies

Should the offices of President, Vice-Chair or Secretary become vacant, the Commission shall elect a successor from its membership at the next regular meeting, and such election shall be for the unexpired term of said office.

Article III – Purpose and Restrictions

The Housing Commission shall have the powers, duties and responsibilities conferred by the Housing Commission Ordinance, MCL 125.651, et seq., or otherwise by federal and/or state statute, except for the following:

Debt

The Housing Commission shall have no authority to assume debt or issue bonds or notes in its name or the name of Ottawa County, without the formal approval of the Ottawa County Board of Commissioners for each specific debt instrument. In no event, may the Housing Commission incur any liability for the general or other funds of Ottawa County.

Operating Restrictions

The Housing Commission may not operate within any incorporated area within Ottawa County without a contract authorizing such operation that is approved by the Housing Commission, Ottawa County Board of Commissioners and the incorporated unit of government's legislative body. Such a contract, however, may not confer any authority restricted by this Ordinance. Moreover, such a contract must require the Housing Commission to comply with local zoning, unless otherwise agreed to by the local unit's legislative body.

Acquisition of Interest

The Housing Commission shall have no authority to acquire any interest in real estate, whether by lease, fee or other contract, without the formal approval of the Ottawa County Board of Commissioners for each specific acquisition.

Article IV – Meetings

Meeting Procedures

All regular and special meetings of the Commission shall be conducted according to the Open Meetings Act and the rules contained in Robert's Rules of Order.

Annual Meeting

The annual meeting of the Commission shall be the first meeting that occurs after January 1 of each year. During the annual meeting the Commission shall elect officers and review its By-Laws.

Regular Meetings

Notice of regular meetings shall be posted in accordance with the Open Meetings Act, MCL 15.251 et seq. The notice of the meeting shall contain the date, time, location of the meeting, and an agenda, which shall list all normal business that the Commission reasonably expects to address during the meeting. The meeting shall be open to the public, and persons receiving services managed by the Commission shall be encouraged by the Commission to attend.

Special Meetings

The President of the Commission may, when he or she deems necessary, call a special meeting of the Commission for the purpose of transacting Commission business. During an emergency, Commission members may call a special meeting in the absence of the President. Notice of the special meeting shall be posted in accordance with the Open Meetings Act. The notice of the meeting shall contain the date, time, location of the meeting, and an agenda, which shall list all business that the Commission reasonably expects to address during the meeting.

Quorum and Presence

At all meetings of the Commission, three (3) members of the Commission shall constitute a quorum for the purpose of transacting business; providing that a smaller number may meet informally and adjourn to some other time or until a quorum is obtained. However, no official business or action may be taken until a quorum is present. With the permission of the Commission President, pursuant to MCL 15.263, a member may participate by telephone or electronically and may be counted as present for purposes of establishing a quorum and for voting.

Resolutions

Actions internal to the Commission may occur on oral motions. All actions involving third parties or implementing the tasks assigned to the Commission in the Ordinance shall be by

written resolutions entered into a journal of the proceedings of the Commission. All motions may occur by voice “yes,” “no,” or “abstain” vote. Resolutions must be approved upon roll call vote with the votes of individual Commission members shall be entered into a journal of the proceedings of the Commission. The Board Chair shall make the final determination as to whether an action requires a motion or resolution.

Manner of Voting

Unless otherwise provided above, the voting on all questions coming before the Commission shall be by voice “yes,” “no,” or “abstaining” vote or by roll call vote at the call of the Commission President. Approving, dissenting, and abstaining votes shall be entered into the journal of the meetings, except where the vote is unanimous it shall only be necessary to so state. Unless waived by a majority of members present, business requiring a vote must appear on the previously published agenda of each meeting.

Official Action

Except as otherwise provided in these By-Laws or by law, the vote of a majority of the Commissioners present at a regular or special meeting in which a quorum is present shall constitute an official action by the Commission.

Article VI – Approval and Amendments

Approval of By-Laws

These By-Laws must be approved by at least 3 members of the Commission at a meeting held after thirty (30) days written notice of the proposed By-Laws to all Commission members.

Amendments to By-Laws

The By-Laws of the Commission shall be amended only with the approval of at least three of the members of the Commission at a regular or special meeting called after thirty (30) days written notice of the proposed Amendments to these By-Laws to all Commission members.

Housing America – Classic American Foursquare architecture in Holland

DALE WYNGARDEN | WEDNESDAY, SEPTEMBER 20, 2023



Photo by Dale Wyngarden

Pictured is a lovingly preserved American Foursquare home with kitchen, living room, dining room, and possibly a parlor or den downstairs, and four bedrooms upstairs. The porch connects the home to the neighborhood.

This is the first in a three-part series on architecture in the Holland area.

Dale Wyngarden

The house a few doors down from us is an American Foursquare style. It is a simple full two-story box, very likely thirty feet by thirty feet, or 1,800 square feet. The square design readily lends itself to kitchen, dining and living rooms downstairs and four bedrooms upstairs, with minimal wasted hall space. A simple hip roof and the absence of frills made construction economical.

The popularity of this design ran from the 1890s into the 1930s, replaced by modern and ranch styles in the middle of the past century. In its day, the Foursquare was a basic, attractive, affordable family home. The central city neighborhoods of Holland and other lakeshore communities are still filled with them a century later.

Our neighborhood house was sold this year to a family. It's good to see toys in the yard. For the prior forty years, there were two owners, each a single person. A whole lot of house was devoted to sheltering one person during those years. And more than any other style in the history of housing, the Foursquare was a prime candidate for conversion to a two-family home. In fact, many of them throughout town have been converted in that way. As current housing shortages loom and family size is shrinking, why not more? Reasons are complex and interwoven.

American abundance

My single neighbors for the past forty years were clearly content with an abundance of space. Not everyone living large is eager to downsize. In fact, Americans are a people who celebrate bigness. Big cars, big boats, big houses, walk-in closets, islands in our kitchens, and multiple bathrooms — with two sinks. We are living in an age of relatively cheap natural gas and electricity. The cost of heating or cooling a big space isn't prohibitive. As the cheap energy era ends, our fascination with overabundance will fade. We're moving in that direction, but slowly.

Some of the past conversions from single-family to multi-family homes were a response to housing shortages in a time of national crisis. World War II saw shortages

of building material coupled with urgent demands for increased housing in urban areas where industries re-tooled for wartime production. Converting from single to two-family was patriotic. Today, a housing crisis in Michigan is more likely to be caused by another foreign country proposing yet another massive battery plant. The tug of patriotism is gone.

We have also grown more cynical about housing crises related to manufacturing. We live in a region once known as the furniture capital of the country, only to have seen a mass manufacturing exodus first to North Carolina, then to a variety of Asian countries. In 1950, Detroit was the wealthiest city in the nation, with a population of 1.85 million. Today, the city houses 640,000 residents. Last year, it demolished more than 2,000 houses, and still has 50,000 more vacant or abandoned homes to contend with. Decisions in remote corporate boardrooms can turn today's troubling shortage into tomorrow's troubling surplus. Any belief in immunity is foolhardy.

Then there's the obstacle course of local regulations. In 1926, the Supreme Court upheld the right of local communities to regulate land use by designating districts and defining what could or could not be built in them.

Zoning and NIMBY

The earliest zoning ordinances divided communities into simple residential, commercial and industrial zones. But complexity crept in as residential zones were further nuanced into hierarchies of exclusively single family districts, and others that allowed duplexes or apartments of varying densities.

Residents of single family zones often adopt a NIMBY (not in my back yard) attitude toward increasing density by adding additional housing units. This may be triggered less by the number of residents than the number of cars, especially on smaller inner city lots with narrow driveways and homes in close proximity. And in reality, there may be hints of snobbery or prejudice among some single family owners who equate rental with lower economic class or ethnic or racial minorities. Reluctant to admit prejudice, opponents of increased density often embrace neighborhood parking issues and increased traffic congestion as they battle change.

Government's track record in building and managing housing is dismal. Nonprofits do good, but usually just one or a few units at a time. So how does a community respond when a massive expansion or brand new industry brings hundreds or even thousands of

new jobs to an area? Granny flats, mother-in-law apartments and well planned conversion of large homes to additional units are part of the answer. They are certainly symbolic of an overdue repudiation of the rigid compartmentalization of overly zealous zoning. Planners willing to advocate in the face of inevitable public resistance are deserving of our support and gratitude. But these are droplets when a thousand new jobs call for a downpour.

We're seeing the private sector in West Michigan meet the challenge, or more correctly, seize the opportunity, as one cornfield after another on the urban fringe is plowed under to make way for another few hundred boxy treeless apartments. This may be a short term answer to regional housing shortages, but for reasons that are a whole other story, it may be the long-term answer as well. Prosperity often comes with a price, and one area it's showing up is in the increasing shortage, escalating cost, and declining aesthetic character of housing. The response isn't our grandpa's community, but for now, we might as well acknowledge it's our new normal.

Dale Wyngarden worked for the city of Holland for three decades, much of that time overseeing the Planning and Development Department during the revitalization of the downtown. Now happily retired, he spends his time writing and gardening.

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UPWORD - UP

Modular housing provides affordable homes to help address the housing shortage

SARAH SPOHN | TUESDAY, SEPTEMBER 26, 2023



Photo courtesy of David Allen

Photo courtesy of David Allen

Although there are many benefits to a growing city, the downside of such growth is often lack of housing. The Grand Rapids community is currently experiencing a housing



shortage, much like most of the United States. As the city looks for solutions, local builders like Innovalab are making great strides with their affordable, streamlined modular home builds.

Innovalab Development, a Rockford company, believes that strategically introducing modular development can change the game for the current housing market. The construction of these single-family and multi-family residential units are more affordable, quicker to build, energy efficient and more neighborhood friendly, says David Allen, president of Innovalab Development.

Courtesy of David Allen

Allen has 30 years of experience in community development and affordable housing in Grand Rapids. Prior to launching his company in 2020, he was the director of the Kent County Land Bank Authority, where he was introduced to modular building.

Photo by Tyler Herbstreith

“My passion has and always will be creating attainably priced housing,” Allen says. “I had a lot of connections with other nonprofits around the state and other land banks in other municipalities, so I got together with my business partner to launch Innovalab to continue on with that work.”

In the summer of 2022, the Grand Rapids Area Chamber of Commerce retained Bowen National Research to conduct the Housing Needs Assessment for Grand Rapids/Kent County study. The study looked at past, present and future projected demographics, employment trends, economic drivers, current housing components and characteristics and housing gap estimates.

Courtesy of David Allen

Courtesy of David Allen

Kristin Turkelson, planning director at the city of Grand Rapids, says the study laid out

the numbers relating to the housing shortage.

“We were able to determine that the housing shortage in the city of Grand Rapids is 14,106 units. That’s the number of units needed by 2027,” she says. “We know that we need housing – all types of housing at all types of price points.”

Photo by Tyler Herbstreith

Photo by Tyler Herbstreith

Turkelson says the modular home builds provide a nice solution and a benefit to the city. The expedited building process can help the city move the needle toward their goal.

“We’ve been tracking the data within the development center at the city, and we’ve unfortunately only been averaging 538 new units [a year] since 2015,” she says. “But when we look at that 14,000 number, that would necessitate an average number of 2,800 new units per year, so we are grossly deficient in the number of units being produced each year compared to what the need is.”

Turkelson says the city of Grand Rapids is also looking at short-term housing policy changes and updating their community master plan, which includes a large focus on housing.

“The city is heavily interested in working hard towards increasing our housing supply, with affordability in mind,” she says.

The housing shortage is causing issues, including affordability, but Innovalab can help. Allen says the standard modular homes cost about \$185/square foot to build. A 1,000-square foot home would cost \$185,000 to build, not including the cost of land.

“We need houses, and we need them to be reasonably priced, and we need them fast,” he says. “That is what our focus is on at Innovalab, delivering both HUD and modular homes to the market.”

Photo by Tyler Herbstreith

Although some people think of HUD (Housing and Urban Development) or modular housing as trailers, Allen says this is not the case. In fact, their innovative, updated build designs are increasingly harder to pick out of a lineup of their traditionally-built counterparts.

“The materials are the same as any standard built house, other than the steel foundation,” Allen says. “From an environmental standpoint, they’re extremely energy-efficient, energy star-rated, and if a customer desires, they can be fitted to receive heat pumps or solar panels.”

Typically, these modular home builds take eight weeks to be delivered after the initial order, can be installed on the foundation in one day, and are ready for occupancy just a week later. Another benefit of this type of housing is that they are environmentally conscious.

“The other aspect that is not usually considered when it comes to energy is what it takes at the factory to build these,” Allen says. “The average amount of waste – the materials that aren’t used, would fit in a 55-gallon drum. They [the modular home factory] get their materials cut to size in the factory so there’s very little waste on these, so that’s another environmental aspect kind of glossed over by some folks, but I think it’s important. When you go by a standard construction site, you’re going to see big huge dumpsters with all kinds of stuff hanging out of it.”

InnovaLab is working on a housing development with nonprofit Seeds of Promise to build 25 units for ownership on the southside of Grand Rapids. They’re also working with a developer in Muskegon for 20 additional rental units. Allen hopes to break ground on these projects, which he considers a game changer, next spring.

Seeds of Promise CEO Regenail Thomas says the 501(c)(3) nonprofit works to fill gaps within primarily BIPOC communities, operating as a ‘bottom-up’ rather than ‘top-down’ initiative. Located on the southeast side of Grand Rapids, Seeds of Promise has been around for nearly 20 years and partners with local organizations, businesses and government agencies to help address the needs of residents.

Seeds of Promise is currently focused on housing. Their team acts as advocates for equal housing opportunities and treatment for residents, maximizing owner-occupied housing locally.

“With the support of David Allen as our project lead, we hope to bring a very forward, innovative housing option to residents in Grand Rapids,” Thomas says. “We call it the Seeds of Promise smart attainable homes. We’re targeting residents for ownership who are normally outside of consideration, those around the 60-80% average median income (AMI).”

These new, prefabricated homes will be for those who are often left out of the housing market, says Thomas. Innovalab is currently developing a model for a resident within Seeds of Promise.

For a few groups of people, including communities of color and those experiencing poverty, the dream of being a homeowner seems too far out of reach, due to discrimination and racism. Seeds of Promise housing initiatives aim to reach those subsets often left out of purchasing a home, and help them to change their generational wealth. The initiative works together with City Hall, Grand Rapids Police and Fire Departments, local churches and neighborhood associations, says Thomas.

Working together with Innovalab and Seeds of Promise, Allen believes these newly-designed homes can be a real gamechanger.

“So then, that begs the question — why haven’t they been introduced sooner? The reason for that is the industry is not built to do that,” Allen says. “You have modular home dealers, and you have HUD home dealers, and they have their standard fare that they offer, and that’s their business model. They have no incentive to offer or push these homes. We’ve been really focused on trying to bring these to the market and we’re excited in the next year to do that, and hope both the Grand Rapids and the Muskegon markets will break ground next spring.”

“We’ve got cross-functional and cross-lateral support, and we’re looking for even more support from those in the community who believe that through service, we strengthen our community and build stronger relationships,” he says.

From furniture to shoes, from arts to education to even policy creation, design is everywhere you look. Designed in Michigan, a new story series coming out of West

Michigan, is devoted to sharing the expansive role design plays in Michigan's past, present and future. It is made possible through the support of Kendall College of Art and Design and Landscape Forms.

Sarah briefly lived in Grand Rapids years ago, before moving back to Lansing, but that West Michigan love never really left her heart. Through her coverage on small businesses, arts and culture, dining and anything mitten-made, she's committed to convincing any and everyone - just how great the Great Lakes state is. Sarah received her degrees in Journalism and Professional Communications. You can find her in a record shop, a local concert or eating one too many desserts at a bakery. If by chance, she's not at any of those places, you can contact her at sarahspohn.news@gmail.com.

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GRAND RAPIDS

Housing voucher waiting list for Kent, Ottawa county residents set to open

Published: Oct. 03, 2023, 11:36 a.m.



The downtown skyline of Grand Rapids, Michigan on Thursday, July 6 2023. (Joel Bissell | MLive.com) Joel Bissell | MLive.com

By [Brian McVicar | bmcvicar@mlive.com](#)

GRAND RAPIDS, MI — The Grand Rapids Housing Commission says it is opening the waitlist for its Section 8 Housing Choice Voucher Program from Oct. 23-27.

Those who wish to apply for the rental assistance can do so online at GRHClst.org.

Applications can only be submitted online. Residents who need assistance can call a helpline at (616) 235-2653 from 9 a.m. to 5 p.m. during the application period.

“Once the application period has ended, the GRHC will draw 5,000 names through a random selection process and these applicants will be added to the agency’s HCV Program waiting list,” the agency said in an announcement. “Because both the selection of applicants and their placement on the waiting list will be random, there will be no advantage to applying early during the application period.”

The housing choice voucher program provides financial assistance to low-income households renting privately-owned property in Kent and Ottawa counties. The housing commission’s rules state it must serve residents within the two counties before it serves those living outside the area.

Rental assistance provided through the program is typically equal to 30% of an eligible household’s monthly household income. To qualify, the income of a one-person household cannot exceed \$53,050, according to the Grand Rapids Housing Commission website. For a family of four, the income cannot exceed \$75,750.

To find out more about the housing choice voucher program, visit grhousing.org.

Want more Grand Rapids-area news? Bookmark the local [Grand Rapids news page](#) or sign up for the free “[3@3 Grand Rapids](#)” daily newsletter.

More from MLive:

[West Michigan farm extends hours with ‘abundance’ of lavender still blooming](#)

[Kent County Treasurer Peter MacGregor will seek second term in office](#)

[Retired Wyoming police chief remembered as innovator, ‘pillar’ of family](#)

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Resident Asset-Building Program Gets Underway

The GRHC recently launched the asset-building initiative that is the research focus of our activities as a HUD “Moving to Work” Demonstration Program agency. Details on page 3!

Renovations Planned at GRHC Housing Communities

Renovations at Hope Community Rapid Re-Housing Program facilities and 15 Scattered Sites single-family units are underway or planned in the coming months. Details on page 4!

GRHC Hosts “Health & Unity” Resource Fair Event

The GRHC was pleased to partner with dozens of organizations to offer the 2nd Annual “Health & Unity in the Community” Resource Fair/Family Fun Fair at Campau Park. Details on page 5!



GRAND RAPIDS
HOUSING COMMISSION

NEWS

Fall 2023



HCV Waiting List Opens to New Applicants October 23 through 27

The Grand Rapids Housing Commission (GRHC) will open the waiting list for our Section 8 Housing Choice Voucher (HCV) rental subsidy program October 23 through October 27. This is the first time the HCV waiting list has opened since late 2019.

Those seeking a Housing Choice Voucher are invited to apply to the program during this period by logging on to www.GRHClist.org. The GRHC’s Housing Choice Voucher application process will be exclusively online, with no paper applications available or accepted. Applicants in need of technical assistance or an accommodation can call a phone helpline at (616) 235-2653 October 23-27 between 9:00 a.m. and 5:00 p.m.

Applicants should be aware that submitting an application does not guarantee immediate placement on the HCV waiting list. After the

application period has ended, a random selection process will add 5,000 households to the list. Because the selection of applicants and placement on the waiting list will be random, there will be no advantage to applying early during the application period.

The GRHC’s HCV Program provides a subsidy to low-income households renting privately owned property within Kent and Ottawa counties, and the Administrative Plan that governs the program requires that our agency serve residents of these counties before we serve families applying from outside of the area.

Get answers to frequently asked questions regarding the HCV Program on page 2 of this newsletter, or visit www.grhousing.org for program information and updates regarding the application process.

Housing Choice Voucher Program FAQ and Details of the 10/23 - 27 Open Application Period

The Section 8 Housing Choice Voucher (HCV) Program is the largest voucher program administered by the GRHC. Funded by the U.S. Department of Housing and Urban Development (HUD), HCVs provide a monthly rental subsidy that supports low-income households renting privately owned property. Rent for income-eligible households is typically 30 percent of adjusted monthly household income.

Answers to Frequently Asked Questions

Does the HCV Program waiting list allow applicants from outside of the GRHC's service area?

The GRHC's HCV Program has a preference* for residents of Kent and Ottawa counties; this means that we serve these populations before we serve those applying from outside of our area.

*The GRHC also offers a preference to Veterans with honorable discharge status and/or the surviving spouse of a veteran.

What are the household income limits for the GRHC's HCV Program?

Income limits are set annually by HUD.

Kent County Income Limits

Family Size	Maximum Annual Income
1	\$53,050
2	\$60,600
3	\$68,200
4	\$75,750
5	\$81,850
6	\$87,900
7	\$93,950
8	\$100,000

Ottawa County Income Limits

Family Size	Maximum Annual Income
1	\$55,800
2	\$63,800
3	\$71,750
4	\$79,700
5	\$86,100
6	\$92,500
7	\$98,850
8	\$105,250

I applied to the Section 8 Housing Choice Voucher Program at a different local housing authority. Does this mean I am already on the GRHC's Housing Choice Voucher waiting list?

No. There are several housing authorities that offer Housing Choice Voucher programs in Kent and Ottawa counties; these are all independently administered and do not share waiting lists. For an opportunity to be added to the GRHC's HCV Program waiting list, you must complete and submit an application during the October 23-27 open application period.

How will the HCV Program open application process work?

- Applicants log on to www.GRHClst.org to access the GRHC's online waiting list application.
- Follow the screen prompts to complete the application process.
- Technical difficulties with the application process? Call the GRHC application helpline at (616) 235-2653; the helpline will operate 10/23-27 between 9:00 a.m. and 5:00 p.m. Please have your Social Security number available when you call.

What happens after I apply to the HCV waiting list?

We anticipate that the selection process that will add applicants to the HCV waiting list will be completed by early December. As soon as the finalized 2023 waiting list is available, a "check your HCV application status" link will be posted on the GRHC website, www.grhousing.org. Click the link to access the applicant portal where you will be able to check your waiting list status.

If my household is among those added to the GRHC's HCV Program waiting list, how long will it take to receive a voucher?

Because the demand for housing assistance far exceeds our supply of Housing Choice Vouchers, it may be several years before those added to the waiting list in 2023 are contacted to begin the next steps in the application process. The GRHC is currently serving households that applied to the program in late 2019.

If my application is among those selected and added to the HCV Program waiting list, how do I keep the information on my application up to date during the waiting period?

Households on a GRHC waiting list can update their application online using the applicant portal linked from www.grhousing.org.

Note to families on a GRHC waiting list:

It's important to keep your mailing address, email address and phone number up to date on the GRHC applicant portal. When your name reaches the top of the list, we will use the information on your application to contact you with next steps in the application process.

Find us on 

Follow the GRHC on Facebook for the latest program updates and special event highlights:
[facebook.com/grhousing.org](https://www.facebook.com/grhousing.org)

“Moving to Work” Resident Asset-Building Initiative Helps Families Build Savings



HCV Program Manager Wanda Couch introduces the new “Moving to Work” Asset-Building Program to residents during an orientation meeting at the Grand Rapids EnVision Center

The GRHC recently launched the resident Asset-Building Program that is the research focus of our activities as a HUD “Moving to Work” Demonstration Program agency. This initiative will assess the impact of personal savings on assisted families’ ability to maintain stable housing.

The GRHC has randomly selected 40 Housing Choice Voucher Program participants from the 99 households that attended an informational meeting or expressed interest in the program; those families have agreed to open a savings account with a participating bank or credit union. Each head of household’s account will receive a monthly \$50 cash deposit from the GRHC; participants can deposit additional amounts the GRHC will match on an annual basis up to \$1,000. We will continue to make deposits for two years or until the account balance reaches \$5,000.

There is also a youth program component that encourages families’ teen children to save. Up to three youth ages 13-18 in each participating household can open a savings account to receive a monthly GRHC deposit of \$25. Youth participants can deposit additional amounts that will be matched by the GRHC on an annual basis up to \$500 per year for two years or until the account balance reaches \$2,500. The goal for all participants is to let funds accrue in the savings accounts for at least two years.

Staff recently met with representatives from area banks and community partner organizations to encourage their participation as providers of financial support, banking services and/or financial literacy training. We are pleased to have received commitments from Fifth Third Bank, Home Repair Services, Horizon Bank, Huntington Bank, Independent Bank, Lake Michigan Credit Union, Mercantile Bank, Michigan First Credit Union, MSU Extension and Northpointe Bank as we begin the first phase of this new program.

Family Self-Sufficiency Program: Another Path to a Stronger Financial Future

The GRHC administers a voluntary Family Self-Sufficiency (FSS) Program that offers our affordable housing program participants a great opportunity to build a financial “nest egg” when an increase in earned income increases the household’s share of monthly rent; an amount roughly equal to the rental payment adjustment is deposited into an escrow account each month for the family. Escrow can accrue for up to five years and is disbursed when the participant graduates from the program.

To successfully complete the program, a family must be free of Temporary Assistance for Needy Families (TANF) cash assistance for at least the last 12 months of the FSS contract, the head of household must have income from gainful employment, and the family must have fulfilled all training and service plans. During 2022 the FSS Program disbursed a total of \$240,973 to 34 program graduates, with an average escrow award of \$7,087.

GRHC residents can discover the benefits of participation in the FSS Program by attending one of many orientation meetings scheduled throughout the year. More information and a link to an FSS Self-Referral and Orientation Meeting Registration Form are available online at: www.grhousing.org/fssSelfReferral.html

HCV Homeownership Orientation Meeting Offered December 12



The GRHC’s HCV Homeownership Program offers eligible Housing Choice Voucher recipients the opportunity to use their Housing Assistance Payment toward a home mortgage payment rather than rental housing expenses.

The program will offer an Orientation Meeting in December:

Tuesday, December 12

2:00 p.m.

Wyoming Public Library

3350 Michael Avenue SW, Wyoming

Registration is required. To register or for more information about the program:

www.grhousing.org/home-ownership-program.php

Development Update: Renovations Underway and Planned at GRHC Housing Communities

At its August meeting the Housing Commission approved the award of contracts to MCSA Group and Integrated Architecture, two architectural and engineering firms that will work with GRHC staff to support a variety of maintenance, improvement, rehabilitation and construction projects over the next several years.

A priority for the GRHC development team is a much-needed renovation of the Hope Community Rapid Re-Housing Program Service Center, which houses 12 dwelling units as well as management offices and resident meeting space.



Hope Community Service Center renovations will get underway this fall

A \$500,000 City of Grand Rapids HOME-ARP/ERRIS grant will fund the first phase of our Service Center renovations, which will include replacing the facility's heating, ventilation and air conditioning systems. Additional renovations to both the Service Center and 12 Hope Community duplex units in the surrounding neighborhood will get underway as funding is available. The GRHC has identified a total of \$2.4 million in needed capital improvements at the program's facilities, which house families experiencing homelessness. We continue to seek financial resources to complete this important rehabilitation project.

Scattered Sites Renovations Underway



One of 15 Scattered Sites homes being renovated in preparation for sale

Units Available Soon at Several GRHC Senior Communities



Mount Mercy Apartments grounds

Several GRHC senior housing developments have relatively short waiting lists, with vacancies expected within the next six months. All of these well-maintained properties offer affordable rent that includes utilities, on-site laundry facilities, food pantry and supportive services, scheduled social events and much more.

Properties anticipating vacancies include:

- Adams Park Apartments, 1440 Fuller Avenue SE
- Leonard Terrace Apartments, 1315 Leonard Street NE
- Mount Mercy Apartments, 1425 Bridge Street NW
- Ransom Tower Apartments, 50 Ransom Avenue NE

For more information about these and other GRHC senior communities: www.grhousing.org/senior-apartments.php

The GRHC continues to work toward selling the remaining 15 Scattered Sites home ownership units in our Low-Income Public Housing inventory. A total of \$749,000 in capital needs at these properties are currently being addressed, after which the Housing Commission will apply for disposition through the HUD Section 18 Program.

All Scattered Sites units sold under the Section 18 disposition approval will remain affordable either through sale to the current resident, a GRHC Family Self-Sufficiency Program participant, a nonprofit organization or a resident of the community whose household income is not greater than 80 percent of area median income.

Scattered Sites residents who do not purchase the homes they currently occupy will be offered another form of housing assistance and may be eligible for relocation assistance under the Uniform Relocation Act.

Funds from the sale of these homes will support new development projects as well as the rehabilitation of existing properties.

GRHC Hosts 2nd Annual “Health & Unity in the Community” Event at Campau Park

The GRHC was pleased to partner with the Black Impact Collaborative, Cherry Health and dozens of other organizations to offer the 2nd Annual “Health & Unity in the Community” Resource Fair/Family Fun Fair at Campau Park during late June. In addition to health care and community services information, resources and support, the event featured a bounce house, children’s games, face painting, temporary tattoos, snowcones, popcorn, cotton candy, music provided by Main Street Association and a delicious lunch hot off the grill.

Many thanks to GRHC Resident Services Specialist Erin Shibley for coordinating this event, to our staff volunteers, to Leonard Leek and Main Street Association for emceeding, to the GRPD officers who stopped by and to all of the organizations who provided goods, services and resource tables, including...

- AARP
- Area Agency on Aging
- Bimbo Bakeries
- Black Impact Collaborative
- Cherry Health AmeriCorps
- Corewell Health
- Elara Caring
- Family Outreach Center
- Feeding America West Michigan
- Grand Rapids Community College
- Grand Rapids Public Library
- GRPS Nutrition Services
- Head Start of Kent County
- Hispanic Center of Western Michigan
- Humana
- Humane Society of West Michigan
- Legal Aid of Western Michigan
- Main Street Association
- Oak Street Health
- PACE/Care Resources
- Renew Mobility
- Senior Neighbors
- Sheldon Clubhouse
- THAW Fund
- The Rapid
- Two Men and a Truck
- United Methodist Community House
- Verizon Wireless



Above: Dollie Grant from the Black Impact Collaborative offers information, fun and prizes

Right, clockwise from top: the team from Cherry Health gift a free squeezable “stress critter” to an attendee; Feeding America staff offer information about food resources; the GRPL Mobile Library provides on-site library resources; young attendees enjoy a ball toss game; friendly GRPD officers join in the fun; AARP staff and their happy visitors; young winner of some tasty candy treats



“Health Care Extravaganza” Brings Resources, Summer Fun to Adams Park Apartments

The GRHC hosted a late-July “Health Care Extravaganza” at Adams Park Apartments. Twenty-three community organizations joined us to provide Adams Park residents and their neighbors with helpful resources as well as prizes and a variety of tasty summer treats. The event also featured an American Red Cross Blood Drive.

Many thanks to GRHC Resident Services Specialist Eric Turkaleski for organizing the Extravaganza, to our staff volunteers and to all of the community partners who donated time and resources to make this event a success:

- Aetna
- American Red Cross
- Amplify GR
- Area Agency on Aging
- Black Impact Collaborative
- The Care Team Hospice
- Early Learning Neighborhood Collaborative
- Elara Caring
- Family Outreach Center
- Feeding America West Michigan
- Grand Rapids Red Project
- Hispanic Center of Western Michigan
- Humana
- Humane Society of West Michigan
- Kent County Health Department
- Life EMS
- Mobile Happy Lights Relaxation Station
- Molina Healthcare
- Oak Street Health
- Pine Rest Christian Mental Health Services
- The Rapid
- Senior Neighbors
- Team Get Fit



Pictured clockwise from top: Grand Rapids Fire Department EMS Captain Steve MacBride welcomes recruits to the Junior Fire Brigade; GRHC Asset Manager Ufoma Johnson, Resident Services Specialist Eric Turkaleski and an AARP volunteer take a break from cookout duties; the Amplify GR team displays raffle prizes; a Hispanic Center staffer offers service information; GRHC HCV Coordinator Nate Jindra mans the popcorn station; a representative from the Kent County Health Department offers health screenings and resources; Senior Neighbors staff greet an attendee



Human Resources Update

Staff Promotion



José Capeles has been promoted from Business Intelligence Analyst to a new Policy and Program Planning and Implementation Manager position within the GRHC's

Administrative Office. José has also served as a Housing Choice Voucher Manager at our agency and has extensive knowledge of GRHC programs and initiatives. In his new role he will work with the executive team to plan and implement various programs, including "Moving to Work" initiatives. He will also oversee strategic planning efforts, analyze policy and make recommendations to achieve agency outcomes.

Staff Transfer



Felicia Clay, LMSW, has transferred from her position as Director of Asset Management to a re-established Director of Resident Services position. In her new role Felicia


will oversee the GRHC Resident Services division, including the services offered at our agency-owned housing developments as well as the new "Moving to Work" resident Asset-Building Program and Grand Rapids EnVision Center activities. Felicia has been with the GRHC since 2008 and has prior experience leading our Resident Services team and partnering with service organizations.

View the employment opportunities currently available with the GRHC:


<https://www.grhousing.org/employment-opportunities.php>

New "Introduction to the HCV Program" Video for Landlords


Owner Benefits




Payments: Receive consistent payments from GRHC every month; tenants are more likely to pay rent timely.



Flexibility: Choose your tenants, use your own lease, and set your own lease terms.



Increased Retention: Experience lower vacancy rates and easily submit rent increase requests to GRHC.



Additional Resources: Benefit from free unit advertising, tax savings programs, and free property inspections.

Frame from "The Housing Choice Voucher Program for Owners" video

The GRHC Housing Choice Voucher (HCV) Program has produced a new video introduction to the program designed specifically for our landlord partners. This short presentation explains how the HCV Program works, the responsibilities of the GRHC, the rental property owner and the tenant, the lease-up and unit inspection processes, how Housing Assistance Payments are

determined and disbursed, and the benefits that accrue to owners who participate in the program. The program also explains how to participate in the GRHC's new Landlord Incentive Program.

Find a link to this helpful new video here: <https://www.grhousing.org/rental-property-owners.php>

Bobbie Butler Community Center Hosts "National Night Out" Celebration



From left: GRHC staff join residents in a game; a GRPD officer plays Jenga with young residents

The Bobbie Butler Community Center at Creston Plaza was pleased to offer an early August "National Night Out" event for GRHC residents and their neighbors. The event was hosted by GRHC Resident Services and Asset Management staff and included games, fun and treats for all.

Many thanks to GRPD Chief Eric Winstrom and all of the GRPD officers who stopped by to join the celebration. Thanks also to Main Street Association for providing music during this fun special event.



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School Year Kicks Off with “Back to School Bash” at GRHC Family Housing Developments

The GRHC celebrated the early fall season with “Back to School Bash” events at the Campau Commons Community Center and the Bobbie Butler Community Center at Creston Plaza. Both events featured games, prizes, treats and, of course, sturdy backpacks and plenty of school supplies!

Many thanks to The StoreHouse for providing an incredible discount on dozens of great backpacks, to the congregation of New Hope Baptist Church for donating bikes and helmets that made some lucky young prize winners very happy, and to all of the GRHC staff donors and volunteers who supported these fun family events. Here’s to a great school year!



Creston Plaza bash, clockwise from top: GRHC Executive Director Lindsey Reames (right) and Director of Resident Services Felicia Clay (center) award a parent prize winner her gift card; lucky winner of a new bike; Jenga game fun; two friends check out the new school supplies; GRHC Resident Services Specialist Latasha Maberry serves up a treat

Grand Rapids Housing Commissioners:

Monica Steimle-App, President; Betty Zylstra, Vice President; Jamon Alexander, Michael Bernier, Patrick Miles Sr.; Executive Director: Lindsey S. Reames

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Published by the Grand Rapids Housing Commission to keep residents, community partners and other supporters informed of our affordable housing programs. Please send questions, comments or story ideas to: Grand Rapids Housing Commission, 1420 Fuller Ave. SE, Grand Rapids, MI 49507; E-mail: jsmith@grhousing.org. Copyright 2023, all rights reserved.



SUBSCRIBER 

Housing shortage triggers alarm for towns across Michigan

Updated: Oct. 13, 2023, 6:03 a.m. | Published: Oct. 13, 2023, 6:00 a.m.



A look at the construction of a housing building on LaFrainer Road in Traverse City on Monday, Aug. 22, 2022.
(Kaytie Boomer | MLive.com) Kaytie Boomer | MLive.com

By [Rose White](#) | rwhite@mlive.com

More local leaders, in rural, suburban and urban communities throughout Michigan, are raising alarms about housing shortages.

The number of local officials reporting a lack of single-family housing has nearly doubled in the past six years – going from 23% to 41% – according to a recent Michigan Public Policy Survey from the University of Michigan. Additionally, 46% said they don't have enough multi-family housing. This is another steep jump from 30%.

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The survey of leaders from all 1,856 counties, cities, townships and villages, last asked about housing in 2017. In total, 1,307 communities responded to the most recent housing questions.

Debra Horner, senior program manager with the Michigan Public Policy Survey, says the statewide survey has “very rarely, if ever” seen this “massive jump” in attitudes.

“Local leaders just across the state are being alarmed by the housing problem and this gap in the housing demand is statewide,” Horner said. “It’s really ramped up in just the past six years.”

Related: Nearly 50% of Michigan renters are paying too much. The state wants to fix that.

In 2017, concern over single-family housing was high among leaders from “mostly urban” communities, the report says. But those worries have increased and widened across Michigan. Forty percent of rural local leaders, up from 17% in the last survey, said there isn't enough single-family housing. A similar hike was seen among urban local officials, going from 18% to 41%.

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The Upper Peninsula has the highest number of officials who are concerned about housing with 59% reporting a lack of single-family housing and 61% reporting a shortage of multi-family housing. Northern Michigan, which experiences dramatic population swings from summer to winter, also has an acute housing shortage that has prompted the community of Petoskey to eye vacant spaces for development.

“It’s not just the populous places like urban communities or big counties like Southeast Michigan. It’s actually all across the state and in all kinds of different communities that are seeing this problem,” Horner said.

The report also found only 27% of officials believe their communities have enough affordable housing.

The Michigan Public Policy Survey doesn’t track the number of housing units but asked local leaders to share their perspective on the issue. Horner said these officials, who talk to people on the street or at public meetings, “have their finger on the pulse” of their communities.

What’s clear from this survey: Many are anxious about housing.

“Asking the local leaders what their views are can really provide some depth and nuance to what’s going on in these local communities because they are a leader in their community and because they’re so tuned to what’s happening to residents in their jurisdiction,” Horner said.

Related: Tenants say rent is too high. Michigan lawmakers say they have solutions.

Zoning rules for single-family and multi-family housing can thwart development.

But nearly half of officials surveyed said they disagree their local governments have policies that hinder construction. Rather, they point at construction availability. The number of local leaders who say they have a sufficient construction workforce dropped from 40% to 24% in the past six years.

On a state level, Michigan launched a housing plan last year to plug the gap by setting a goal of building or rehabilitating 75,000 units by 2027.

Several statewide housing programs could help local communities develop more housing. The Middle Middle program provides grants to help lower construction costs and the Housing Community Development Fund helps support affordable housing needs and revitalize downtown areas.

Most local leaders though are unfamiliar with these options, the survey found.

“There’s a variety of programs at the state level that can help communities expand their housing, but unfortunately, these local leaders who are already resource shy and overburdened their work don’t necessarily know about those programs,” Horner said.

A housing shortage could hamper Michigan’s economic development strategy, making it more difficult for the state to attract workers for growing industries like tech and clean energy. Horner called housing “a base foundational necessity” to meet economic development ambitions.

“If there’s nowhere to live, that’s kind of a bottom line necessity in order to attract and retain that talent. Which is then going to attract and retain the businesses that you want to see develop the economy in these local communities,” she said.

More on MLive:

[Why Michigan could lose thousands of affordable housing units over a decade](#)

[Hippies to high-rises: How Ann Arbor went from funky college town to \\$1M condos](#)

[Where rent is most, least affordable in Michigan](#)

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Section 8 waitlists are long, but some Michigan towns keep applications open

Updated: Oct. 30, 2023, 7:26 a.m. | Published: Oct. 30, 2023, 7:17 a.m.



A "For Rent" sign in Grand Rapids, Mich. on July 6, 2023. (Photo by Rose White | MLive)

Grand Rapids opened its Section 8 housing choice waitlist last week for the first time in four years.

For five days, from Oct. 23 to Friday, applications poured in.

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By Thursday – four days in – the Grand Rapids Housing Commission had received 6,500 applications from residents hoping to secure affordable housing.

“People are definitely looking at it as an opportunity,” said Lindsey Reames, executive director of the Grand Rapids Housing Commission.

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The federal Section 8 program provides housing choice vouchers to people who are low-income to rent from private landlords. About 53,900 Michiganders use the choice vouchers, but application windows are often closed because Section 8 waitlists stretch for years.

High demand and low supply mean Michiganders wait an average of 26 months to get a housing voucher, according to [the Center on Budget and Policy Priorities](#).

Related: [Section 8 housing voucher waitlist opening in 61 Michigan counties](#)

The Grand Rapids Housing Commission started accepting applications again because its 2019 waitlist was exhausted. It will now use a lottery system to put 5,000 households on a brand-new list that Reames estimates will last two to five years.

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“When you leave your waiting lists open, it’s not uncommon for families, especially in large cities to be on that waiting list 10 to 15 years,” Reames said. “This allows us to refresh those waitlists based on who needs (vouchers) at that time.”

Some Michigan communities, though, always have their waitlists open.

In smaller towns, there can be slower demand for Section 8 housing. The Baldwin Housing Commission provides vouchers to the 900-person northern Michigan community plus vouchers extend to Ludington, Scottville, Reed City, Big Rapids and White Cloud. Its waitlist is a year long.

“Our waiting list is still open, because not a lot of people want to live here, since there are not too many jobs,” executive director Sylvia Calas said in an email to MLive.

Housing commissions in Reed City and Grayling also say online they are accepting Section 8 applications. But Calas worries a flood of applicants from outside Baldwin could take away resources from locals.

Mount Pleasant, home to Central Michigan University, welcomes applications for a different reason.

The Mount Pleasant Housing Commission manages 54 vouchers; 230 people are currently on a five-year waitlist. By keeping the application window open, the housing commission can keep a tally of how many people need assistance.

“City council would have absolutely no idea what the exact need is in our area were it not for the fact that we can tell them there’s a five-year wait for affordable housing here,” said Amanda Brake, Section 8 coordinator at the Mount Pleasant Housing Commission. “That gave them the step to be able to acknowledge what a severe problem this is.”

Housing commissions are only given a certain number of vouchers from the U.S. Department of Housing and Urban Development, or HUD. The commissions, using federal funds, pay landlords subsidies on behalf of participating families. Waitlists let people to line up for the next available voucher. Another tool, called portability, allows renters to transfer a rental subsidy from one housing commission to another.

“If someone calls me with an immediate housing emergency, there’s nothing I can do. And to be honest with you, it’s heartbreaking,” Brake said. “But I do have a list of 10 other housing commissions that have little or no waitlist.”

Six vouchers have been ported to Mount Pleasant, federal data shows.

Related: [After years of waiting, Michigan Section 8 renters race to find housing](#)

Mount Pleasant’s vouchers are “always 100% utilized” and many landlords welcome Section 8 tenants, according to Brake.

“It’s not that we have a shortage of units or eagerness to accept those vouchers, it’s that HUD has not reallocated vouchers in quite a long time,” Brake said.

In Grand Rapids, which has 3,500 vouchers from HUD, a lack of affordable housing creates issues for Section 8 renters.

The median rent for a two-bedroom apartment in Grand Rapids jumped \$155 in a year, according to Zillow. And [a Housing Next study estimates](#) Grand Rapids and Kent County will need 34,699 additional housing units by 2027.

Because of this, only 30% to 40% of Section 8 voucher holders successfully find housing before the subsidy expires, Reames said. People awarded vouchers get 120 days, or four months, to find housing with that deadline being possibly extended up to six months total. That means 60% to 70% of people return their voucher without using it.

“Which is really sad because they’ve waiting so long to have stable affordable housing,” Reames said. “It’s like you hit the lottery, here’s your X number of dollars and then six months later, sorry you got to give it all back to us.”

Federal law does not require landlords to accept Section 8 vouchers. The Grand Rapids Housing Commission is trying to boost landlord participation, making more housing available to voucher holders, with a cash incentive program.

Related: [New housing vouchers awarded to Michigan as fair-market rent climbs](#)

HUD gave out more than 19,000 new vouchers last year – the largest allocation of flexible rental assistance in two decades. Select Michigan public housing agencies were awarded 511 vouchers valued at \$4.4 million.

Because there’s a limited supply of vouchers, the Low Income Housing Tax Credit program has become a key source of affordable housing. The federal program, established in 1986, provides tax credits to developers in exchange for keeping rents low. It’s added roughly 90,000 affordable housing units to Michigan, but the program isn’t permanent – meaning thousands of units could lose affordability restrictions in the next decade.

Brake says Section 8, however, is still a vital part of the affordable housing landscape.

“The more vouchers we have, the more folks we can help,” Brake said.

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Real Estate

Hefty stacks of capital needed to get affordable housing projects off the ground

By Nick Manes



Amid a housing shortage in metro Detroit, around Michigan and the country in general, the question is often asked: Why is affordable housing in such short supply?

The simple answer, according to industry experts, is that affordable housing — generally defined by the federal government as housing for which the occupant is paying no more than 30% of gross income for housing costs, including utilities — is subject to the same headwinds as the broader commercial real estate sector, and sometimes even more so.

Think construction, appliances and maintenance.

So affordable housing developments often need hefty stacks of capital to come to fruition.

"All those expenses are just as present in affordable units as they are in market rate, and you're working with controlled rent," said Josh Ghena, senior vice president of equity business funding for Cinnaire, a Lansing-based affordable housing finance nonprofit. "And the amount of money coming in is less."

Capital stacks

The so-called capital stacks, the layers of financing needed to complete a housing development, tend to have far more mechanisms when the development is considered affordable, as opposed to a project in which all of the units will be rented at market rate.

With a market rate apartment deal, the financing tends to be much "cleaner," according to Ghena. Typically, capital for a market rate development will consist of equity by the developer and debt, generally from a bank, and sometimes private equity investment.

By contrast, affordable apartment deals tend to have much more complexity and several more layers of financing. Federal Low Income Housing Tax Credits make for the most common mechanism used by affordable developers.

A developer will apply for the credits, usually at the state level, and should they be approved, in most cases the credits will be sold to an investor in exchange for the equity capital and the investor will see a reduction in their corporate tax liability over a period of 10 years.



On top of the LIHTC financing, developers — at least in Michigan — will often tap state and local grants and loans, as well as other tax abatements and tax increment financing.

The layering of such financing often adds time and complexity to the project, and "every minute counts" in such deals, especially during volatile economic times such as the present, said Adam Ferguson, a principal at Southfield-based commercial real estate financing firm Bernard Financial Group.

"The numbers you penciled (in) yesterday all of a sudden don't work today," Ferguson said. "And so ... it just takes so long for these projects to get off the ground, and then when you think you're ready to go, something in the market happens."

Given that reality, Ferguson said his firm aims to "dual track" as much as possible, meaning that while developer clients are working to build their capital stack, mortgage originators like Bernard are working with financial institutions, all in the hope of saving "a week, a month or two months."

Additionally, affordable housing projects, at least those built by for-profit developers, tend to see scant returns. Take for example, a [renovation planned for a vacant building](#) near Detroit's Boston-Edison neighborhood using myriad financing mechanisms.

The \$8.4 million redevelopment into 42 mixed-income residential units reserved for those making between 50% and 120% of the area median income would see a return of around 5.4% after 20 years. By comparison, a typical investment in other forms of commercial real estate can see returns of roughly double that amount.

How financing stacks up

Affordable housing developments often need hefty capital stacks to come to fruition. For example, The Beauton, a \$7.3 million mixed-use building in the wo will bring 29 units new affordable housing to Detroit. A variety of financing was required to make the project happen, including:

Source: City of Detroit • Financing listed does not add up to total cost due to timing and changes to sources over the developme
.. ..

 A Flourish chart

Complexities abound

For their part, government officials tasked with administering the various financing mechanisms acknowledge the complexity of the situation.

"We're at a time where housing demand is high and getting housing developed for the current need in our state is difficult," said Amy Hovey, executive director of the Michigan

State Housing Development Authority, the state's housing agency. "And while we have more and more funding tools that we have access to, it's complicated to make them all work together."

While difficult and often costly to produce, the need is great. Per figures from MSHDA, some 48% of renters and 18% of homeowners in Michigan paid more than 30% of their income on housing.

Metro Detroit, meanwhile, is one of a handful of major metro areas where [rents are still on the rise](#), despite falling nationally. Experts attribute the growth in rental rates to demand far outpacing supply.

Officials with the city of Detroit, who have been involved in scores of affordable housing deals in recent years, note that LIHTC clearly isn't enough to make developments pencil out.



"Nationally, you can look at the sources for affordable housing and conclude there is not enough," said Julie Schneider, director of the city of Detroit's Housing and Revitalization Department.

Schneider noted the city has used about \$40 million in one-time federal money from the 2021 American Rescue Plan Act toward affordable housing initiatives.

The state's housing agency is also working to make additional funding available, Schneider and other city officials were quick to note, pointing to \$150 million in supplemental funding the agency has received. Those dollars are needed as it comes at a time when the federal government is doing little to increase tax credit allocations, according to Schneider.

Several sources also pointed to the [recent legislative expansion](#) in the state of TIF dollars for housing development as another financing mechanism that developers will be able to utilize.

Finding solutions

So will government money alone solve the situation? While it may not hurt, experts say that could move into a precarious situation.

"If you take your community development hat off and you say, 'I'm just a taxpayer,' I don't want to see the United States in general — and the Midwest and Michigan in particular — in a situation where the entire segment of housing — or at least a huge chunk of it — is predicated exclusively on what happens in Congress through public appropriations," said Eric Hanna, president and CEO of Michigan Community Capital, a Lansing-based affordable housing developer and financial organization. "That's a very scary thought."

While funding is obviously important, the government, Hanna said, could help greatly in terms of getting more people into skilled trades, which could help bring down costs.

"I think those are really important things to do in terms of reversing population loss in the state in terms of rationalizing the cost for construction," Hanna added. "And all of those

things trickle into a more affordable product, and more participants in the market, which also creates more affordability."



Other developers in the affordable housing space also tout a host of solutions. Amin Irving, the founder, president and CEO of Ginosko Development Co. in Novi, shared with Crain's via email a host of policy prescriptions that he believes would be helpful in bringing more affordable housing to market.

A few of Irving's ideas are below:

- Make cost efficiency (with a standards of design floor) be the most heavily weighted metric in awarding precious government subsidies. Housing agencies have continuously diluted incentives for developers and contractors to reign in their development costs. If every development team is offered \$1 million in government subsidies, then the development team that can build (or rehab) the greatest number of units with that same \$1 million should always win the subsidy. That is not the case now.
- Demand accounting audits that don't just cost certify construction costs but require forensic audits that actively seek out construction fraud and unnecessary construction markups.
- Address construction bonding fees that are supposed to be there to mitigate risk, when in fact the terms within the bonding agreements effectively eliminate their own risk. It's an unnecessary cost if the risk is ultimately on the owner or developer anyway.

Add supply to drive down costs

While such policy moves could be of assistance, some experts say the best solution is simply to build, baby, build.

Minneapolis is one example where such a solution has helped, as [Bloomberg reported in August](#).

The Upper Midwest city in May became the first major metropolitan area to see annual inflation fall below the Federal Reserve's target of 2%. Its 1.8% pace of price increases was the lowest of any region that month.

The Bloomberg report attributes that milestone, at least in part, to the city's move five years ago to eliminate zoning that allowed only single-family homes, and since 2018 the city has invested \$320 million for rental assistance and subsidies.

In doing so, Minnesota's largest city has seen a boom in apartment and condo development. Per the Bloomberg report, the metro area now has some of the slowest rent growth in the country, and residents pay a smaller chunk of their income toward housing costs relative to comparable metro areas.

So, adding supply is clearly a large part of the equation to help drive down housing costs. Michigan Gov. Gretchen Whitmer has called for [adding or renovating 75,000 housing units](#) over five years.

Hovey, the MSHDA director, said the state is on its way toward meeting that goal, but the true need is far greater, and Michigan remains far from seeing such a spike in new supply that prices would trend downward.

"The governor put a goal of 75,000 units over a five-year period and we are in line at the state to meet that goal, and we're excited about that. The tools are working," Hovey said. "But we need 190,000 units. And so while I think we're going to surpass that 75,000 units — and I'm excited and I'm proud of that — we have a ways to go."

— *Bloomberg contributed to this report.*

By **Nick Manes**

Nick Manes is a reporter covering residential real estate and local mortgage companies for Crain's Detroit Business. He previously covered finance and tech startups. He joined Crain's in 2020 after six years as a reporter at MiBiz.

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Another affordable senior housing project proposed near downtown Muskegon

Updated: Nov. 08, 2023, 2:53 p.m. | Published: Nov. 08, 2023, 2:50 p.m.



A 53-unit senior apartment complex called Berkshire Spring Street is proposed by General Capital Group for this lot at Apple Avenue and Jay Street near downtown Muskegon. Lynn Moore | MLive.com

132 shares

By [Lynn Moore](#) | lmoore8@mlive.com

MUSKEGON, MI – Another affordable senior housing project is proposed near downtown Muskegon, making six projects seeking tax credits to get construction off the ground.

The same development firm that built Berkshire senior apartments in the heart of downtown is proposing Berkshire Spring Street Senior Housing.

As the name implies, the 53-unit apartment development would be on Spring Street near Apple Avenue.

The Muskegon City Commission agreed to rezone several lots for the project located on Apple, Spring, Allen Avenue and Jay Street.

The project is dependent on the Michigan State Housing Development Authority awarding tax credits that help with financing. Five other projects, including two in the same general area, also are seeking the tax credits.

General Capital Group is the development firm behind Berkshire Spring Street project also constructed 73 affordable apartments called Ten21 Lofts at 1021 Jefferson St. that opened downtown in 2021.

The developer plans to use the same architect that designed Ten21 and Berkshire, Muskegon Development Services Director Jake Eckholm told MLive/The Muskegon Chronicle.

It likely will be a four-story apartment complex with a blend of units priced at between 30% and 120% of the area median income, Eckholm said. It will be reserved for those ages 55 and older.

The city commission has approved a payment in lieu of taxes, or PILOT, agreement for the project that is a requirement to receive tax credits. That PILOT calls for annual payments estimated at \$30,100, equal to 7% of rents, instead of property taxes.

In addition, the developer would pay 3% of rents, about \$15,000 per year, to the city for police and fire services under a municipal services agreement approved by the commission.

The developer has not submitted site plans for the project, which will be at and around 162 E. Apple Ave, Eckholm said.

That location is adjacent to two others proposed by Spire Development.

Its Allen Crossing Development near 148 Allen Avenue also would be for those ages 55 and older and involves 45 affordable housing units.

The nearby Amity Commons near 159 Amity Avenue would offer 50 apartments in two buildings aimed at working-class households led by individuals ages 18 and older.

Spire also is seeking the federal low-income housing tax credits, called LIHTC, administered by MSHDA for both of those projects.

General Capital also is pursuing LIHTC financing for [a 52-unit workforce housing development](#) at the former Nelson Elementary School just south of downtown.

Others pursuing LIHTC financing are Samaritas, which is planning [working-class apartments at the former Froebel School](#), and Pivotal Development for a [proposed 46-unit affordable housing project](#) at the former McDonald's restaurant in downtown.

LIHTC applications are due next month with awards announced in April 2024. It often takes a developer at least a couple of tries to be awarded the tax credits, Eckholm said.

Want more Muskegon area news? Bookmark the local [Muskegon news page](#) or sign up for the free "[3@3 Muskegon](#)" daily newsletter.

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LOCAL

Ottawa County home prices fell 2.6% in October, with houses listed at a median of \$462,475

USA TODAY Network

Published 3:01 a.m. ET Nov. 8, 2023 | Updated 9:44 a.m. ET Nov. 8, 2023

OTTAWA COUNTY — The median home in Ottawa County listed for \$462,475 in October, down 2.6% from the previous month's \$475,000, an analysis of data from Realtor.com shows.

Compared to October 2022, the median home list price increased 8.8% from \$425,000.

The statistics in this article only pertain to houses listed for sale in Ottawa County, not houses that were sold. Information on your local housing market, along with other useful community data, is available at data.hollandsentinel.com.

Ottawa County's median home was 2,100 square feet, listed at \$217 per square foot. The price per square foot of homes for sale is up 8.5% from October 2022.

Listings in Ottawa County moved steadily, at a median 50 days listed compared to the October national median of 50 days on the market. In the previous month, homes had a median of 42 days on the market. Around 250 homes were newly listed on the market in October, a 12% decrease from 284 new listings in October 2022.

The median home prices issued by Realtor.com may exclude many, or even most, of a market's homes. The price and volume represent only single-family homes, condominiums or townhomes. They include existing homes, but exclude most new construction, as well as pending and contingent sales.

Across the Holland metro area, median home prices fell to \$422,450, slightly lower than a month earlier. The median home had 2,120 square feet, at a list price of \$215 per square foot.

In Michigan, median home prices were \$277,450, a slight decrease from September. The median Michigan home listed for sale had 1,591 square feet, with a price of \$171 per square

foot.

Throughout the United States, the median home price was \$425,000, a slight decrease from the month prior. The median American home for sale was listed at 1,876 square feet, with a price of \$221 per square foot.

The median home list price used in this report represents the midway point of all the houses or units listed over the given period of time. Experts say the median offers a more accurate view of what's happening in a market than the average list price, which would mean taking the sum of all listing prices then dividing by the number of homes sold. The average can be skewed by one particularly low or high price.



SUBSCRIBER

Turning empty Michigan offices into housing is trickier than it seems

Updated: Nov. 13, 2023, 7:14 a.m. | Published: Nov. 13, 2023, 7:00 a.m.



Grand Rapids-based Union Suites Development is turning an old AT&T office building, 3566 Michael Ave., into 150 income-restricted housing units. The \$31.8 million development will include 68 senior apartments, 30 townhomes for seniors and families and the construction of a three-story, 52-unit apartment building. (Photo by Rose White | MLive) Rose White | MLive



It seems like the perfect solution.

Too much office space. Not enough housing. Let's turn cubicles into apartments. These conversions have gained attention in recent years as remote work emptied out offices and housing shortages worsened during the pandemic.

Two Michigan cities – Grand Rapids and Detroit – are ranked among the highest in the country for future conversions of unused space. And the White House launched an initiative last month to boost turning commercial space into housing.

Advertisement

“If only a small percentage of underutilized commercial buildings were converted to housing, it could create thousands of units of much-needed housing,” the White House said in the guidebook.

But it's not as simple as it seems.

“The moral of the story is it's not easy,” said Tom Ralston, owner of Grand Rapids-based Union Suites Development.

Urban Suites started construction in late October on a \$31.8 million office-to-housing project on an old AT&T building constructed in the 1960s. Nonprofit housing developer Dwelling Place is partnering on the project.

The office is almost a bunker: brick exterior, steel beams, concrete floors. But by the end of next year, the formerly vacant space will be transformed into 150 income-restricted apartments and townhomes for seniors.

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“When converting office space to apartments, there are several challenges that the architect must overcome because it’s an adaptive reuse,” Ralston said. “The building was never meant for housing.”



Grand Rapids-based Union Suites Development is turning an old AT&T office building, 3566 Michael Ave., into 150 income-restricted housing units. (Photo by Rose White | MLive) Rose White | MLive

Redesigning is the biggest issue.

Office buildings with open spaces for desks or cubicles often end up with a donut in the middle where there are no windows. Thick structural columns can be tricky to build around. And developers need to add bathrooms, kitchens, hallways, closets and living areas to each unit.

“You’re going to have geometry of a building that’s not ideal for housing and lends itself to inefficient use of spaces,” Ralston said. “You’re going to have apartments that are oddly shaped.”

But these atypical apartments could be a solution to a crisis.

To meet demand, Michigan needs to add an estimated 75,000 housing units by 2027. In Grand Rapids, the five-year housing gap grew by roughly 59% during the pandemic from 8,888 needed units to 14,106, and local leaders across the state are increasingly raising alarms about a lack of housing.

Eliminating “red tape” by loosening some zoning rules will smooth the process, said Bill Bubniak, executive vice president of Southfield-based commercial real estate firm Farbman Group and director of the Weiser Center of Real Estate at the University of Michigan.

“If everybody bends a little bit and works together, we might not end up with the perfect buildings. But we’re going to help solve a crisis that’s existed forever,” he said.

Related: Warehouses, hotels, offices: Empty buildings become housing in Michigan

Nationwide developers created 10,000 apartments from former offices, hotels, factories and health care buildings last year, according to RentCafe. Adaptive reuse of offices accounted for over a third of conversions – the largest chunk – even as a post-pandemic momentum of these project has started to slow.

Nearly 7,000 offices were turned into housing in 2020 compared to nearly 3,400 last year.

These redevelopments are happening as close to 20% of office spaces are empty across the country. It’s been more than three years since the pandemic pushed more than half of American workers to remote work, according to Pew Research. Now, about a third are still working from home all the time – 6% higher than before 2020.

Related: Building vacancies take toll on downtown Ann Arbor restaurants, retail stores

This shift has squeezed the commercial real estate market.

An estimated \$626 billion of commercial real estate debt maturing in the next two years is “potentially troubled” as offices with loans “underwater” account for a big portion of the debt, according to commercial real estate firm Newmark Group. Commercial real estate

prices could fall by 40% in coming years “rivaling the decline during the 2008 financial crisis,” Morgan Stanley estimates.

“We came out of the pandemic, and we had a hotel issue because nobody was traveling for business or leisure. But that got solved,” Bubniak said. “We don’t see the exit out of this office problem. And we’re just at the beginning of the cycle.”

Farbman Group has developed older offices into housing with projects like Woodward Lofts and Riverplace Lofts.

Todd Szymczak, executive vice president, says freeing up government incentives can help “lubricate the wheels of progress” on conversions. Costs vary, but some estimate it can be 30% cheaper to convert while others say it costs about the same to build from the ground up.

Related: Turning a lumber yard into housing, a Northern Michigan town tackles a crisis

In the guidebook, the White House outlined federal programs, loans, grants and tax incentives available to developers.

This includes the U.S. Department of Housing and Urban Development’s \$10 billion grant program and a new \$85 million program to remove barriers, like outdated zoning laws, for housing developments. Another \$35 billion program offers below-market loans to finance conversions.

“If the government is willing to help on those specific costs, I think that would go a long way to help underwrite more projects,” Szymczak said.

Solving the housing crisis is one advantage, but conversions can also revitalize vacant spaces into housing. These types of projects have a smaller carbon footprint because they use fewer materials than a new build. And the construction timeline is generally quicker.

Developers say conversions can take up to six months to a year less than building from scratch, according to the Urban Land Institute and National Multifamily Housing Council.

“The benefit is just speed to market,” Szymczak said. “It’s still time-consuming, but it saves you time compared to starting with a raw piece of land. Or worse yet a building you have to remove then build a new building.”



Union Suites at Michael, at the corner of Michael Ave SW and 36th Street, will include the renovation of the old AT&T building, 30 townhomes, and a new 52-unit apartment building. (Rendering provided by the city of Wyoming)

It took Union Suites Development four years to start construction since purchasing the old AT&T building from the Kent County Land Bank in 2019. But after securing a \$905,100 low-income housing tax credit and a \$28.4 million loan from the state, Ralston expects the redevelopment will be done by about November 2024.

Converting the building gave Union Suites a head start.

“You’ve got walls, you’ve got windows, you’ve got a roof, you’ve got the building envelope,” Ralston said.

Despite the complexities, researchers found about 15% of office buildings across 105 of the largest U.S. cities are suitable for housing. Detroit, ranked sixth nationally by RentCafe for future conversions, has about 2,300 apartments slated for development in coming years. And Grand Rapids has more than 1,500.

“It’s worth a try,” Bubniak said.

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How Housing Worx offers a solution to shortages of construction labor, affordable housing

SHANDRA MARTINEZ | MONDAY, NOVEMBER 13, 2023



Courtesy Community Action of Allegan County

Housing Workx addresses both the housing and labor shortages through a program that provides hands-on training in the construction trades while building a house for low-income residents.

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Allegan County, like many communities, is dealing with both a shortage of affordable housing and a labor shortage. Housing Workx addresses both through a program that provides hands-on training in the construction trades while building a house for low-income residents.

“Basically, the thrust of the program was that we were going to address education, employment, and housing, all in one program,” says Lisa Evans, executive director of Community Action of Allegan County, a role she’s had since 2013. “We know that there are not enough individuals in the building trades industry to support the incredible need that we have for housing in our community and in our state or nationally. We’re in a housing crisis.”

The program provides participants with career opportunities in building trades and construction, one of the fastest growing industries in Michigan, so they can produce attainable housing in Allegan County. Participants receive Department of Labor-recognized certified training developed by the Home Builders Institute.

Learn skills in variety of trades

Students build energy-efficient homes or remodel existing homes to make them more livable.

They have the opportunity to earn pre-apprenticeship construction training (PACT) in eight skilled trades: weatherization, carpentry, maintenance, plumbing, masonry, electrical, landscaping, and painting.

The course includes direct instruction, online learning, and all necessary tools and materials. Multiple certifications can be earned, including Construction CORE, Carpentry, and OSHA 10 Construction.

This credential is accepted by the Department of Labor and allows for entry-level employment as a construction laborer. Through partnerships with the local home building industry and Michigan Works!, Community Action of Allegan County helps graduates find employment and support services. They will have the opportunity to

Sign Up Today ~ \$15.80 an hour upon program completion.

ey, CAAC's Deputy Director Housing & Community Services, is recruiting students for a cohort that will begin this winter.

"We're working on expanding the curriculum and certifications," says Oakley.

According to Michigan Works!, the number of positions in construction will increase by more than 5% through 2022. Michigan lost 48% of its skilled trades workforce over the last decade, which means roughly 60,000 workers left the industry without replacements, creating numerous opportunities for entry-level and skilled individuals.

The cost for the training is \$650, but scholarships are available for individuals who need assistance. A new program is expected to launch this winter with students attending classes two evenings a week.

Network of partners

Program partners include the Michigan Career & Technical Institute, Allegan Area ESA, West Michigan Works!, PACT, and Skilled to Build.

"The strong network of education and workforce development partnerships in Allegan County enriches our collective work to support the unique needs of each job seeker," says Angie Barksdale, CEO of West Michigan Works!. "Through our partnership with Housing Workx!, we are collectively nurturing future professionals within our community and cultivating a skilled, confident and well-prepared workforce. This collaborative endeavor paves the way for individual success and propels employers forward, bolstering our regional construction industry."

West Michigan Works! refers job seekers interested in construction trades to the Housing Workx! Program. Plus, West Michigan Works! supports Housing Workx! graduates with job applications, interviews and resume preparation, and connects them with employers offering competitive salaries and benefits.

The program began in 2008 as the Dual Community Development Program. The program, which became dormant during the COVID-19 pandemic, has been relaunched as Housing Workx.

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Just of first setting up that program, we also purchased a church that we used as the training center," Evans says. It will be used not only for the pre-

...hip certification training, but training in weatherization of housing, energy
services for low-income families, and minor home repairs.

The goal is to increase the amount of learning and workshop capabilities for the
community, adds Oakley.

To sign up or learn more about Housing Workx, visit communityactionallegan.org or
call at 269-673-5472, ext 228.

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Michigan



Ruth Park Apartments in Traverse City will offer 58 affordable apartments.

John Russell

Statewide housing plan works with stakeholders across region to address housing needs

SARAH SPOHN | TUESDAY, NOVEMBER 14, 2023

For the first time ever, the state of Michigan released a statewide coordinated, comprehensive housing plan, working with stakeholders across the housing sector.

This article is part of the Block by Block series, supported by FHLBank

Indianapolis, which follows small-scale minority-driven development and affordable housing issues in the state of Michigan.



Yarrow Brown, executive director of Housing North, and Jon Stimson, executive director of HomeStretch Housing, outside of Vineyard View Apartments in Suttons Bay.

The housing market in Michigan is experiencing many inequities, creating obstacles and barriers for many of its residents when it comes to housing. Coupled with the long-lasting impact of the COVID-19 pandemic, the access to safe, healthy, affordable, attainable housing has even more disparities.

For the first time, the State of Michigan has released a statewide housing plan in an effort to address these complex, comprehensive challenges in a coordinated, collaborative way. Working with stakeholders across the housing sector, the Michigan State Housing Development Authority (MSHDA) reviewed national housing trends and innovations, interviewed housing experts and focus groups, surveyed homeowners, renters, potential buyers and landlords, and engaged

with partners and stakeholders across the state.

The Statewide Housing Plan was released in June 2022 with a breakdown of action steps across a five-year timeline. Its priorities include equity and racial justice, preventing and ending homelessness, older adult housing, homeownership, housing ecosystem, housing stock, rental housing, and communication and education.



Yarrow Brown and Jon Stimson check out the interior of affordable Vineyard View Apartments in Suttons Bay.

Statewide housing plan is years in the making

Tim Klont, director of partnerships and engagement at MSHDA, says his primary focus is currently on implementing Michigan's first Statewide Housing Plan, which has been years in the making.

“Planning began In August of 2020, and, after extensive research and

engagement that included more than 7,000 individuals, Michigan published its very first Statewide Housing Plan in June 2022,” Klont says.

Klont notes that the plan seeks to accomplish specific objectives.



Tim Klont, Director of Partnerships and Strategy, MSHDA

“First, we want to cultivate and sustain a connected and collaborative housing ecosystem. A lot of individuals, organizations, and sectors touch or have something to do with housing, and so something we hope to achieve through the Statewide Housing Plan and subsequently through regional action plans is bringing those interests together into a housing ecosystem,” he says.

“Second, the plan has a goal of supporting the production and preservation of at least 75,000 housing units. Beyond those two purposes, the plan also has eight priorities, 37 goals, and 134 strategies, so it’s a very comprehensive plan as well.”

According to the Plan, 1.5 million or 38 percent of households across Michigan struggle to afford the basic necessities of housing, child care, food, technology, health care, and transportation. Fifty-seven percent of Michigan’s residents in 49 of 83 counties in total spend more than 57% of their income on housing and transportation. With the current housing stock aging, with nearly half of all units built prior to 1970, the need for new constructed units is evident. The demand is high, but the supply is still not near where it ought to be. The Plan states that the average number of building permits for new construction issued between 2016 and 2020 is less than half of what it was between 1986 and 2006.

The Plan hopes to address these needs and to reach the following targets in the next five years: Add 75,000+ new or rehab housing units (39,000+ affordable rental units, 21,500+ market-rate units, 13,500+ homeownership opportunities for low-and moderate-income households, 1,000+ units of workforce housing.) It also aims to stabilize 100,000+ household’s housing, reduce equity gaps, homelessness, and increase home energy efficiency.

The Statewide Housing Plan was released in June 2022 with a breakdown of action steps across a five-year timeline.

The goals are lofty, but Klont says by working collaboratively with organizations, individuals, and stakeholders on a collective goal, progress can be made.

The Plan designates 15 different geographic regions around the state, each with their own distinctive demographic, economic, and housing characteristics. Each region has at least one lead agency chosen by regional stakeholders, each with the task of growing their own ecosystem and developing an action plan in support of the statewide goal.

“We’re now 15 months into the five-year Statewide Housing Plan,” Klont says. “It’s still very early, but I am optimistic that we are on track to meet or exceed the statewide goal of producing or preserving at least 75,000 housing units over the course of the five-year action plan.”

Klont says the regional action plans are now being implemented by individual communities, which will have their own timeline of when those goals can be met. Some growing communities need to address housing quantity, and others require housing quality, given the varying region’s needs.

“This Plan has given us a new opportunity to work with these regional housing partnership leads across the state and really have them be messengers and conduits for us about what’s really happening on the ground in their communities, and what they’re hearing from the stakeholders in those communities,” Klont says.

Yarrow Brown chats with a colleague at Housing North's offices.

Housing North addresses housing needs of Traverse City residents

Yarrow Brown is the executive director of Housing North, a 10-county regional nonprofit formed in 2018. The organization focuses on three key areas: communications and awareness, policy and advocacy, and providing technical resources to the region regarding housing.

Brown says the rural community has mostly single family zoning with limited opportunities to expand the housing count. She hopes through the organization's leveraging of new tools and legislative policy change, the local landscape can change.

Located within Region D of the Statewide Housing Plan, Housing North covers the northwest corner of the Lower Peninsula in Michigan. The pandemic inevitably impacted this region, which relies on tourism as an economic driver. Many year-round rentals were taken off the market by owners, and more people moved to the area because of the opportunity for remote work.

"We're a tourist destination, and we saw an increase in short-term rentals and the increase of use in Airbnbs during the pandemic, which definitely impacted our year-round housing stock," Brown says.

Housing North works with local nonprofit developers including the healthcare system, homelessness coalitions, community foundations, chambers of commerce, economic development groups, school districts, and churches.

Part of their programming includes the Housing Ready Program in four counties: Charlevoix, Emmet, Manistee, and Leelanau. Recent state funding will hopefully allow the program to expand to all ten counties for a year.

"We don't put people in the housing, nor do we build the housing," Brown says. "We are really connecting people with those resources, helping the different communities that don't have staff providing that technical support to help navigate some of the zoning changes and master plan updates."

Region D's priority areas are housing ecosystem, preventing and ending homelessness, and housing stock. Each area has its own goals and strategies, too. The overall goal is to hopefully leverage more funding and resources specifically for the region, according to Brown.

“There is going to be some work to do before we really see the results, but our region is eager, anxious, and ready to move,” Brown says.

Coolidge Park Apartments, a Communities First, Inc. project.

Communities First, Inc. provides housing resources for Flint community

Essence Wilson is the chief strategy officer at Communities First, Inc., an organization with a mission to empower people and build communities. Keeping the community first in all of their work, they aim to build vibrant communities through economic development, affordable housing and innovative programming. They are one of the co-leads for Region H within the Statewide Housing Plan.

“We started in 2010, and our first project was affordable housing for seniors. It really came out of being able to see some of the housing conditions that seniors were living in, and having a desire, as Flint natives, to do something about that,” Wilson says.

**Essence Wilson, chief strategy officer at
Communities First, Inc.**

Founded by Glenn and Essence Wilson, Housing First has expanded greatly from its inaugural \$5.1 million project, Oak Street Senior Apartments.

“As we have gotten deeper into the housing situation, we have learned a tremendous amount and gotten involved in a lot of different arenas when it relates to housing and community development,” Wilson says.

Within Genesee County and the greater Flint community, most of the needs the area sees are aging housing stock, lack of housing units, and a substantial homelessness population, notes Wilson.

“We need more diverse housing types, so rental housing, single-family homes

that are updated and to-code. There's also a desire for townhomes or condos, and we just don't have the right mix of housing to match the needs," Wilson says. "The last report I saw said we needed about 7,000 affordable housing units in Genesee County."

The Grand on University, a Communities First, Inc. project.

Communities First, Inc. utilizes federal, state, and local funding to support the construction of new and rehabbed housing. They have completed several developments. The most recent project, The Grand on University, is under construction right now. The development will provide residents with 48 market-rate, one, two, and three-bedroom apartments, with residents moving in at the end of the year..

In addition to governmental entities, the organization partners with other social service agencies including mental health providers, local shelters, and banking partners.

"We take a holistic approach to our community development work, so getting people into housing is one thing, but we are also very cognizant of the fact that they need other support beyond that," Wilson says. "Our portfolio of work has really grown."

Wilson says the Statewide Housing Plan is extremely important for all, regardless of being rural or urban communities. She is grateful to be part of a life-changing organization that gives people tools to be self-sufficient and create generational wealth.

"As an organization, we are fortunate that we get to see individuals go from needing a home to having a home, and then supporting them in being able to keep it," she says. "They can then transition away from us to becoming homeowners and do things they did not think were possible thanks to the support they found."

Sarah Spohn is a Lansing native, but every day finds a new, interesting person, place, or thing in towns all over Michigan, leaving her truly smitten with the mitten. She received her degrees in journalism and professional communications and provides coverage for various publications locally, regionally, and nationally – writing stories on small businesses, arts and culture, dining, community, and anything Michigan-made. You can find her in a record shop, a local concert, or eating one too many desserts at a bakery. If by chance, she's not at any of those places, you can contact her at sarahspohn.news@gmail.com.

Photos by John Russell.

Other photos courtesy Community First Inc. and MSHDA.

Supported by FHLBank Indianapolis and the Community Economic Development Association (CEDAM), the Block by Block series follows small-scale minority-driven development and affordable housing issues in the state of Michigan.

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Gracious Grounds builds apartment complex for residents with disabilities

SHANDRA MARTINEZ | MONDAY, DECEMBER 4, 2023



Courtesy

Gracious Grounds' new \$17.5 million development will enable adults with disabilities to live independently in a welcoming community while accessing the resources they need to thrive.

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What's happening: Gracious Grounds, a non-profit organization dedicated to creating inclusive communities for individuals with intellectual disabilities, has been awarded \$15 million in funding from the Michigan State Housing Development Authority (MSHDA).



Gracious Grounds is using \$15 million in MDSHA funding to build a 77-unit state-of-the-art apartment complex in Grand Haven designed for adults with intellectual disabilities.

What's planned: The funding will be used for a \$17.5 million housing development in Grand Haven. The state-of-the-art apartment complex will be designed for adults with intellectual disabilities.

The 77-unit complex is a significant step forward in Gracious Grounds' mission to provide safe, supportive, and inclusive housing for individuals with intellectual disabilities.

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ment will enable adults with disabilities to live independently in a

community while accessing the resources they need to thrive.

Gracious Grounds offers housing, community connections, and a culture of support—allowing adults with disabilities to thrive in their independence.

What they are saying: "We are deeply grateful to MSHDA for their generous funding of our vision," says Liz Nienhuis, executive director of Gracious Grounds.

"This funding will help us create a home where individuals with intellectual disabilities can lead fulfilling lives, make meaningful connections, and continue to contribute to our community in meaningful ways."

What's special: The apartment complex, scheduled to break ground in spring 2024, will be equipped with modern amenities, accessibility features, and communal spaces tailored to the needs of its residents. The project will not only provide a safe and nurturing environment but will also promote self-sufficiency, independence, and a sense of belonging.

Gracious Grounds will rely on community support to raise an additional \$2.5 million to complete the development. The additional funding will be used for capital expenses not covered by MSHDA and to provide programs and services for the residents of Gracious Grounds.

Gracious Grounds' existing community includes a variety of always-optional weekly activities and gatherings that foster growth and connection.

How they are doing it: This collaboration between Gracious Grounds and MSHDA exemplifies a shared commitment to enhancing the lives of those with intellectual disabilities and fostering inclusive communities in Michigan. The impact of this initiative extends beyond housing, as it contributes to building a more diverse and welcoming society where everyone has the opportunity to reach their full potential.

How to help: Gracious Grounds welcomes the support of the community, businesses, and individuals who share in this vision of inclusivity. Contributions and partnerships will play a vital role in ensuring the success of this apartment complex and other initiatives aimed at improving the lives of adults with intellectual disabilities.

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Allegan County Community Foundation spearheading affordable housing initiative

ANDREA GOODELL | MONDAY, DECEMBER 11, 2023



Courtesy Lakeshore Habitat

The Allegan County Community Foundation is working with community partners such as Lakeshore Habitat for Humanity to address the county's severe housing shortages.

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Allegan County Community Foundation is at the forefront of increasing access to safe, appropriate, and affordable housing across the county.

A housing study commissioned by the community foundation shows a 6200-unit housing gap between now and 2027.

The ACCF is forming a task force with city managers, developers, a federal banking regulations expert, an affordable housing expert, Lakeshore Habitat for Humanity, and others, says Stephanie Calhoun, CEO and executive director of ACCF.

“We are putting together a diverse group of people from around the county who have diverse skill sets to discuss how are we going to get developers to build housing units here,” Calhoun says.

Employer concerns

The housing crunch has held employers back from expansion projects. They are having trouble finding employees, because employees are having trouble finding affordable housing, according to the housing study. With employees forced to live far away from their jobs, the turn over rate is high. Several employers, including Perrigo, Haworth, Parker-Hannafin, and the Gun Lake Tribe, were among those sponsoring the study.

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Newer housing stock in Allegan County has a median list price of half a million dollars. However, Lakeshore Habitat for Humanity is among the community partners working with Allegan County Community Foundation to address the county's housing shortage

Bowen National Research conducted the study, and President Patrick Bowen presented the findings to the ACCF this fall.

About 25,505 people commute into Allegan County from surrounding areas for employment – 62% of those employed within the county – according to the study.

“These are folks who are coming in, earning wages and maybe no more than spending money on lunches or running errands. They’re taking that money back out into their home counties and spending it there,” Bowen said. “One of the reasons folks aren’t moving to your county is you don’t have much housing available.”

Wait lists

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occupancy rates in the county are nearly 100% with wait lists at virtually

– from government subsidized to luxury units. Up to 150 households can be on the wait list for one government subsidized apartment with the longest wait list being five years.

Vista Green is one of the housing developments Lakeshore Habitat for Humanity has developed in Allegan County. The Allegan County Community Foundation is working with Habitat and others to address the county's housing shortage.

More than three-quarters of the homes available for purchase at the time of the study were listed for more than \$300,000 with the median list price for homes built since 1990 at \$500,000.

“It doesn’t leave much left for those who are modest to moderate low income households,” Bowen said.

Substandard housing

Nearly 1,200 Allegan County households live in substandard housing with overcrowding being a particular concern.

“Why are people choosing that? Because they are forced to,” Bowen told the group. “There is nothing that is affordable to them that is of modern housing standards, so it creates a situation where they have to leave the area, double up with somebody else, or they have to choose housing most of us would consider below modern day living standards.”

Almost 10,000 people in Allegan County are housing cost-burdened, spending 30% or more of their income on housing. A majority of the most common occupations in the area have insufficient wages to pay for a typical rental, while all common occupations lack sufficient wages to afford a typical for sale house. That includes skilled workers such as elementary school teachers, registered nurses, and construction workers.

The ACCF hopes to use the study to build a toolbox to help nonprofits, developers, and municipalities work together to create enough affordable housing, Calhoun says. The nonprofit is also working with community partners to address the quality of housing such as working with Lakeshore Habitat for Humanity to bring its program to Allegan County and working with townships to understand

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s developers need to make their projects work.

“We’re finding these partners who already exist – they’re already doing the work – and we’re connecting them,” she says.

The Allegan County Housing Project is a collaborative focus of ACCF with Community Action of Allegan County, OnPoint, United Way and Allegan County.

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Housing, workforce training campus ‘shining example’ of push to cut homelessness

Updated: Dec. 12, 2023, 9:45 a.m. | Published: Dec. 12, 2023, 8:15 a.m.



Mel Trotter Ministries President and CEO Dennis Van Kampen (right) and David Bult, executive director of Next Step of West Michigan, stand inside a newly constructed 15,000-square-foot manufacturing building at 130 Garden St. SE. The building is set to be leased by Jireh Metal Products and Adept Furniture, who will have the option to recruit workers who go through a training course provided by Next Step and Mel Trotter. (Photo provided by Mel Trotter Ministries) Courtesy



GRAND RAPIDS, MI — As Dennis Van Kampen walks down Garden Street SE, he talks enthusiastically about a host of projects that will bring affordable housing, workforce training and new businesses to the Southeast Side neighborhood near Division Avenue.

Van Kampen, president and CEO of Mel Trotter Ministries, calls it a “shining example” of the push to cut homelessness.

He points to a faded, industrial building on his left that will be transformed into 10 low-income housing apartments and a new workforce training center for Next Step of West Michigan. Up ahead, there’s a parking lot that will be replaced with 16 tiny homes. To his right, a new two-story building is set to open next month with space for Jireh Metal Products and Adept Furniture.

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“To see what this means to this neighborhood and to see the future and the lives that are going to be changed through this is just amazing,” Van Kampen said.

Mel Trotter is known by many for its 650-bed homeless shelter at 225 Commerce Ave. SW, where guests have access to meals, showers, case managers and more. But over the past nine years, Van Kampen says he’s worked to strengthen Mel Trotter’s efforts to help

residents find stable jobs and a permanent place to live, allowing them to leave homelessness behind.

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For Van Kampen, who's leaving Mel Trotter at the end of the year to lead the Denver Rescue Mission, the work on Garden Street is one of the biggest examples of that focus.

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“Most people that have lived in this community long enough have heard of Mel Trotter,” he said. “However, oftentimes, Mel Trotter is viewed just as a shelter, and I’m not sure we’re often viewed as a solution helping people leave homelessness. This is one of many shining examples where Mel Trotter — through workforce development, housing and collaboration — we’re actually helping people leave homelessness.”

Related: [Rescue mission plans ‘tiny home’ community in Grand Rapids](#)

One of the first celebrations of the work on Garden Street SE will happen Friday.

Van Kampen, along with project partners and elected officials, will gather at the new two-story, 15,000-square-foot manufacturing building at 130 Garden St. SE for a “blessing of the building.” Next month, Adept Furniture is expected to move into the building, followed by Jireh Metal Products.

The two businesses will lease space at the building from Mel Trotter, and, hopefully, hire workers who complete workforce training through Next Step of West Michigan, Van Kampen said.

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Next Step, whose headquarters is located at 100 Garden St. SE, was acquired by Mel Trotter in 2020. It provides wood manufacturing services for businesses and provides training for people who have struggled with homelessness.

On a recent morning, about six people in the nonprofit's seven-week workforce training program were at the nonprofit's building, helping assemble wood chairs, cedar crates and other products Next Step manufacturers for businesses.

"I've learned a lot," said Alexander Graves, 34, who was homeless but now lives in transitional housing provided by Mel Trotter on Garden Street, just a short walk from Next Step's headquarters. "I really didn't know how to read a tape measurer when I first came here. Now I know how."

Examples of Next Step's work includes the construction of the custom outdoor wood booths at the [Grand Rapids Christkindl Markt](#). It also includes a hardwood birch trellis for Eastern Kille's new location in Rockford.

In addition to the new manufacturing building, the project also includes more job training space for Next Step and Mel Trotter. The additional space could help providing training for 120 people a year, up from 30, Van Kampen said.

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Hope Village, under development by Mel Trotter Ministries, includes 16 tiny homes and a 10-unit apartment building is designed to help people with the means to leave homelessness transition into permanent housing. (Rendering provided by Mel Trotter Ministries)

For Graves — the man living in Mel Trotter’s transitional housing — his time at Next Step helped lead to a job at Jireh Metal Products, one of Next Step’s partners, starting next week.

“It means a lot to me, seeing how I can here with nothing and am gradually moving up,” said Graves, who has undergone treatment for methamphetamine addiction at Guiding Light and is now six months sober. “It’s a very special opportunity for me.”

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Those are the kinds of stories Van Kampen wants to replicate.

“A lot of businesses, some of their employees they may or may not be experiencing homelessness, but they have challenges, and some of these challenges can make it hard for them to keep a job,” he said. “Companies can leverage Mel Trotter and Next Step and our case managers to help walk with their employees and make sure they not only have their jobs, but they can maintain their job.”

Related: *What's being built in the Burton Heights neighborhood? Big plans underway.*

Overall, the full project on Garden Street SE — the new manufacturing building, the workforce training building, and the apartments and tiny homes — is expected to cost about \$16 million, Van Kampen said. In addition to those elements, Mel Trotter has purchased and renovated five transitional homes near the corner of Jefferson Avenue and Garden Street.

All but \$3 million of the project’s price tag has been raised, he said.

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Construction on the tiny homes could start in March 2024, and is expected to be complete by fall or early winter of that year. Rents in the tiny homes, which would range from 450-550 square feet, will be dependent on income, Van Kampen said.

One feature of the project is a provision under which a portion of the resident’s rent would be placed in an escrow account, he said.

“Once they become fully vested, they can access that escrow account, and they can use it as equity to buy a house of their own somewhere else,” Van Kampen said. “That’s what I think makes the kind of housing we’re doing very unique. We’re obviously meeting a need by building housing for the people that desperately need it. But we’re also, then, helping them build a pathway to equity and ownership.”

The details on rent and how much money a resident would need to accumulate to become vested hasn’t been finalized. But Van Kampen said his organization would not charge an individual more than 30% of their income for rent.

With homelessness on the rise in Grand Rapids — and affordable housing in short supply — Van Kampen acknowledges the 16 tiny homes and 10 apartments planned for Garden Start SE is just the start of what’s needed in the community.

“We see this as a pilot,” he said. “I could see 10, 15, 20 more of these over the next 10 years — these villages, coming to fruition.”

Reflecting on his time at Mel Trotter, which wraps up at the end of the year, Van Kampen says he’s hopeful about the work happening on Garden Street with Next Step. Providing affordable housing, workforce training and support services for people struggling with homelessness is “a model for the county, and it’s a model for the future,” he said.

“This is my last big project before I leave,” Van Kampen said. “I’ve already told the folks at Mel Trotter that when we have the ribbon cutting for this, I’m flying back. I need to come here, and I need to see that this happened.”

Read more:

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FORUM CRAIN'S

Housing market forces in Michi frustrate first-time buyers



Credit: Nic Antaya

Realtor Andrea Carollo (left) and interested buyer Samantha Robinson tour a home for sale in Ferndale on Nov. 17.

FORUM UNDERWRITERS:



By Nick Manes

Dec. 7, 2023

Far from picky, Samantha Robinson just wants to find a home with “good bones.” One that’s reasonably clean and requires minimal work to move in.

That’s easier said than done.

pushing her toward a desire to own as opposed to renting.

For homebuyers, it's kind of like the trifecta of terror. You have high interest rates, you still have extraordinarily low inventory, which is ... due to homeowners like myself. I'm locked in at a house (where) my taxes are capped, my interest rate is insanely low. I'm not selling ever."

-Andrea Carollo, a real estate agent with Max Broock Realtors

While possessing flexibility having signed a lease extension, the current real estate market of limited inventory and high prices have left Robinson feeling in a tough place.

"It's amazing to me how some places are not updated at all and are still so expensive," Robinson told Crain's. "Obviously you're going to change paint and flooring ... but it's still old and dated, and still wanting \$300,000 for an old, dated condo with wallpaper. It's very disheartening in that way."

The situation Robinson finds herself in is far from unique in this economic environment and real estate market. Rising rental rates since the start of the pandemic have led many to work toward becoming first-time homebuyers, particularly in late-2020, 2021 and early 2022 as interest rates were at historic lows.



Credit: Nic Antaya

Samantha Robinson looks at a home for sale in Ferndale with her Realtor, Andrea Carollo. Robinson says she is having a tough time purchasing her first home, due to the higher prices and the limited inventory available.

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"For homebuyers, it's kind of like the tritecta of terror," according to Andrea Carollo, a real estate agent with the Birmingham office of Max Broock Realtors. "You have high interest rates, you still have extraordinarily low inventory, which is ... due to homeowners like myself. I'm locked in at a house (where) my taxes are capped, my interest rate is insanely low. I'm not selling ever."

Nick Bailey, the Denver-based president and CEO of national real estate brokerage Re/Max, said he hears similar sentiments regularly, regarding the so-called "golden handcuffs" many feel hampered by after refinancing at historically low interest rates during the pandemic. But he's not convinced that dynamic will last.

Quite simply, life happens and people move eventually, and that creates new inventory for the next homebuyer, Bailey told Crain's.

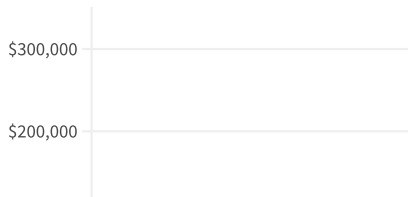
They're going to very quickly fall out of love with their 3% (rate) as the bunk beds are sitting next to their bed. That's just reality."

Bailey added that it's important for the U.S. housing market "to get as far away from 2.5% and 3%" mortgage rates as we can, and consumers will adjust. And those numbers have changed, with mortgage rates hitting nearly 8% in early November.

However, many forecasts say that rates have likely peaked and should fall next year, perhaps signaling opportunity for hungry buyers, as well as a wave of refinancing.

the total monthly payment does not exceed 30% of gross household pretax income.

Home price affordable for median earning household Home price affordable for median earning renter household Average home value



Source: State of Michigan Housing Data Portal

✳ A Flourish chart

Lawrence Yun, chief economist of the National Association of Realtors, in mid-November forecast that existing home sales next year are likely to rise 15%, and mortgage rates will be in the range of 6%-7%, representing a small decline from the rates seen in 2023.

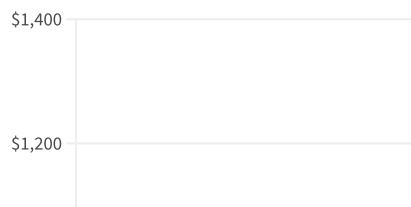
‘Structurally underbuilt’

Beyond interest rates, the situation that so many would-be homebuyers find themselves in at present speaks to the “structurally underbuilt” housing market in the country, according to Neel Kashkari, president of the Federal Reserve Bank of Minneapolis.

“Well, I think since the pandemic we have structurally underbuilt the number of units we need to meet our growing population, and that’s the factor,” Kashkari said on an early November Bloomberg podcast.

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Source: State of Michigan Housing Data Portal

✳️ A Flourish chart

“And that’s really about regulation at the local level that are creating barriers to more supply coming in,” Kashkari added. “The (interest) rate environment will settle out over time, but structurally we have to actually bring a lot more supply online to meet Americans’ needs.”

So is that happening? Yes, and no.

U.S. Census data shows that housing completions have picked up since the Great Recession, a period where construction was sparse, with total completions at about 585,000 units in 2011. Last year’s total completions of just under 1.4 million units is roughly on par with what was being completed in the late-1960s, according to the Census data.

Home construction nationally — earlier this year — was at a roughly yearlong high, as Crain’s has reported.

Michigan, however, lagged far behind achieving such numbers. Last year, there were 3,511 permits issued, the lowest number since 2011 when there were 2,540 permits.

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\$300,000

Source: State of Michigan Housing Data Portal

✳️ A Flourish chart

As the year has progressed, however, some progress has been made. The latest monthly report from the Homebuilders Association of Michigan — and based on U.S. Census data — found that single-family home permits in the state were up about 9% year over year, with 1,367 permits pulled in September.

Permits, however, were down about 12% year to date through September compared with the same period in 2022.

The most recent figures released by the statewide trade group “clearly show the dichotomy we face in the housing sector,” Bob Filka, CEO of HBAM, said in a statement last month.

Credit: Nic Antaya

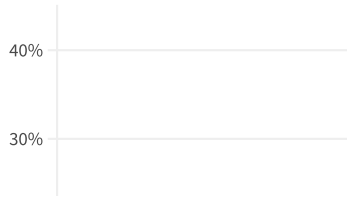
Rakesh Gangwani, a real estate agent in metro Detroit, says timing is everything, and interested buyers need to be ready to take the leap.

“On one hand we have a strong need for more housing. On the other, we have higher interest rates and building costs that have grown exponentially, limiting who can afford to buy a newly built home,” Filka said. “The result is what I would call flat demand, generally limited to those with cash and/or limited alternative options to building new.

Additionally, the executive noted that most homes getting built are “at the higher end of the market.” Lawmakers in the state, Filka said, “need to continue their focus on housing attainability solutions across the state,” particularly with regards to updating Michigan’s Bureau of Construction Codes, which he said would make construction more affordable on the front end.

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Source: State of Michigan Housing Data Portal, mihousingdata.org/data_portal

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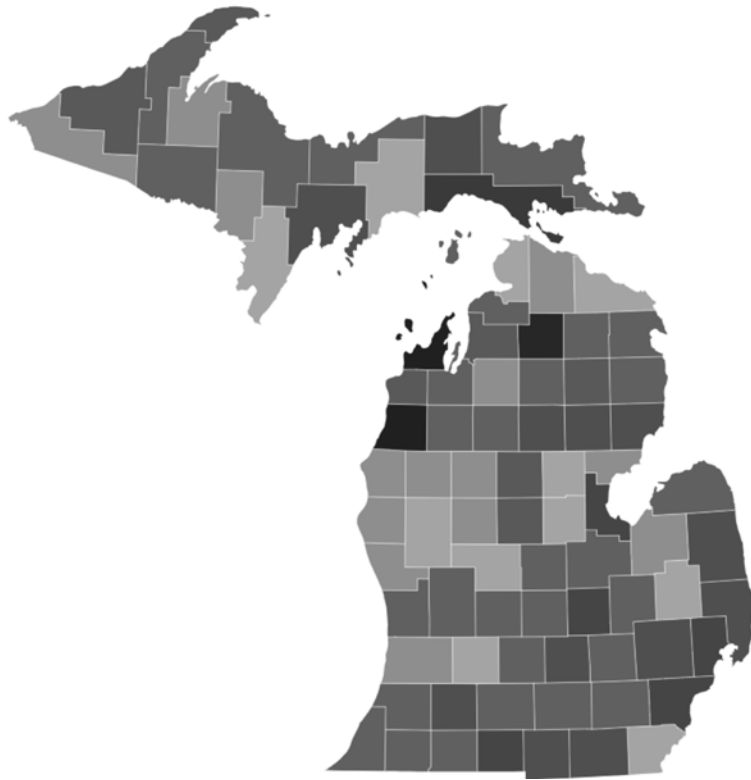
Seeking value

Like Robinson, Austin Bowersock is in the house-hunting game and not loving what he's finding.

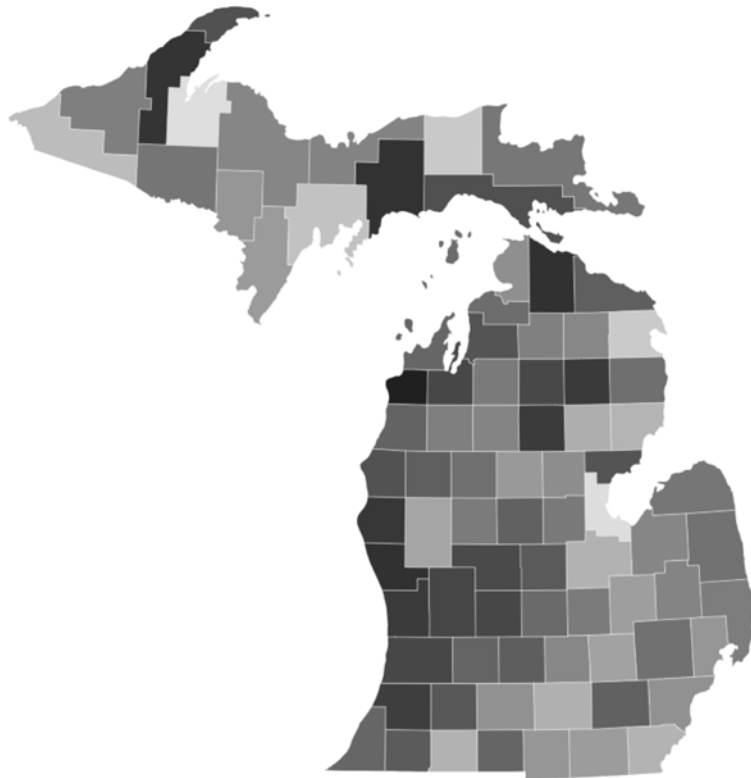
Bowersock, 28, works as a contractor doing window and door installations, living with his girlfriend in a three-bedroom apartment in Commerce Township. With the couple planning a family in the coming years, buying a home simply makes the most sense, he said.

While focusing their search in the Livonia and Farmington Hills areas, the couple are less concerned about geography, Bowersock said.

"We're not so much restricted by location as we are about value for the house that we find," said Bowersock. "Price-per-square-foot is a relatively good gauge for us."



Source: State of Michigan Housing Data Portal, mihousingdata.org/data_portal • Get the data • Created with Datawrapper



Source: State of Michigan Housing Data Portal, mihousingdata.org/data_portal • Get the data • Created with Datawrapper

With a goal of staying under \$350,000 for whatever home they settle on, there definitely are “opportunities,” he said, but also pointed out that competition for such properties can be intense. In one instance, Bowersock said he and his partner were 12th in line on an offer they made on a Livonia house.

“That was kind of a shock to us because ... it’s sort of a gauge of where other people are in terms of buying and how desperate they are, or how eagerly they want to move into a house,” he said. “But I’m generally an optimist, so I feel like there’s definitely some houses that we’ve come across that are good buys, even in this time period.”

Timing is critical and makes for the “main key” for many first-time homebuyers, according to Rakesh Gangwani, a Realtor in the Northville office of Re/Max Dream Properties who’s working with Bowersock on the search for a home.

“To be at the right (place) at the right (time) and do the right thing is a main key,” said Gangwani. “If we stay in the perception of ‘let’s wait and hang on,’ that’s where many first-time homebuyers struggle and land up in a bidding situation. So I always tell my great clients ... if you like something, move forward. There will be no perfect home.”

LOCAL

Home sales in Ottawa County remain steady at \$345,000

USA TODAY Network

Published 3:04 a.m. ET Dec. 20, 2023 | Updated 3:04 a.m. ET Dec. 20, 2023

OTTAWA COUNTY — Newly released data for September shows potential buyers and sellers in Ottawa County saw houses sell for the same as the previous month's median sales price of \$345,000, an analysis of data from Realtor.com shows.

That means September, the most recent month for which figures are available, was flat to August.

Compared to September 2022, the median home sales price was up 0.4% compared to \$343,697.

Realtor.com sources sales data from real estate deeds, resulting in a few months' delay in up-to-date data. The statistics don't include homes currently listed for sale, and aren't directly comparable to listings data.

Information on your local housing market, along with other useful community data, is available at data.hollandsentinel.com.

Looking only at single-family homes, the \$348,500 median selling price in Ottawa County was up 1% in September from \$345,000 the month prior. Since September 2022, the sales price of single-family homes was up 2.6% from a median of \$339,750.

Five single-family homes sold for \$1 million or more during the month, compared to four recorded transactions of at least \$1 million in September 2022.

Condominiums and townhomes decreased by 3.1% in sales price in September to a median of \$341,000 from \$351,900 in August. Compared to September 2022, the sales price of condominiums and townhomes was down 2.1% from \$348,347. Two homes sold for \$1 million or more during the month, matching one recorded transaction of at least \$1 million in September 2022.

In September, the number of recorded sales in Ottawa County dropped by 14.3% since September 2022 from 427 to 366. All residential home sales totaled \$138.3 million.

In Michigan, homes sold at a median of \$232,721 in September, down 1% from \$235,000 in August. There were 11,130 recorded sales across the state, down 18.8% from 13,707 recorded sales in September 2022.

The total value of recorded residential home sales in Michigan decreased by 11.1% from \$3.5 billion in August to \$3.1 billion this September.

Of all residential home sales in Michigan, 1.75% of homes sold for at least \$1 million in September, up from 1.15% in September 2022.

Sales prices of single-family homes across Michigan decreased by 0.4% from a median of \$225,805 in August to \$225,000 in September. Year over year, the sales price of single-family homes across the state was up 7.1% from \$210,000.

Across the state, the sales price of condominiums and townhomes dropped 0.7% from a median of \$275,000 in August to \$273,106 in September. Year over year, the median sales price of condominiums and townhomes is up 3.7% from a median of \$263,475.

The median home sales price used in this report represents the midway point of all houses or units listed over the given period of time. The median offers a more accurate view of what's happening in a market than the average sales price, which takes the sum of all sales prices and divides by the number of homes sold. The average can be skewed by one particularly low or high sale.

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