

Agenda
Ottawa County Housing Commission
West Olive Administration Building – Conference Room F
12220 Fillmore Street, West Olive, MI 49460
Thursday, November 7, 2024, 10:00 am



1. Call to Order
2. Establish Quorum
3. Approval of the Agenda for the November 7, 2024 Meeting
4. Approval of the [Minutes](#) from the October 3, 2024 Meeting
5. Old Business
 - A. Small Footprint Homes Concept
6. New Business
 - A. [Finalized Housing Commission 2025 Regular Meeting Schedule](#)
7. Public Comments
8. Other Business/Discussion Items
 - A. [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*
 - B. Next Meeting: December 5, 2024 (10:00 a.m.)
9. Adjournment

UNOFFICIAL MINUTES

OTTAWA COUNTY HOUSING COMMISSION

DATE: October 3, 2024

PLACE: Ottawa County Fillmore Complex, Conference Room F

PRESENT: Holly Cole, Pat Harmon, Klynt Marcusse, Jared Schuitema

ABSENT: Jon Anderson

STAFF: Matt Daub, Rich Lakeberg, Paul Sachs, Pam VanderMolen

PUBLIC: David Barnosky, Chris Crothers, Christine Fort, Steve Grose, Nick Rolinski, Chris Uhl

CALL TO ORDER

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

APPROVAL OF AGENDA AND MINUTES

HC 24-35 Harmon moved to approve the Agenda for October 3, 2024. The motion passed.
UNANIMOUS

HC 24-36 Cole moved to approve the Minutes from September 5, 2024. The motion passed.
UNANIMOUS

OLD BUSINESS

Chris Uhl (IFF) presented an update on the Revolving Loan Fund (RLF). The Commission discussed Strategic Planning. Uhl mentioned having Ryan Kilpatrick at the table. The Commission agreed. Staff will figure out the logistics and report back to the Commission. Uhl will share when the fourth quarter application is open for new projects.

Sachs informed the Commission that Ottawa County has paid for a portion of the 2025 Housing Needs Assessment and Housing Next is responsible for seeking funding for the remaining approximate \$10k.

Sachs reminded the Commission that he met with Grand Rapids Housing Commission (Lindsey Reames) recently and informed the Commission that both parties agreed to sign another MOU for the duration of 2025. The Commission recommended having a motion.

HC 24-37 Harmon moved to direct staff to secure another MOU for 2025. The motion passed.
UNANIMOUS

Sachs will ask Reames to attend the Ottawa County Housing Commission in January to provide an update. Uhl will also attend the January meeting to provide a RLF update.

Daub and Rolinski provided an overview of the outcomes from the recent Small Footprint Homes Concept site visits around the County. Daub shared a few architectural concepts and informed the Commission that more concepts are in development. Rolinski stated that having Scott Corbat (a local building inspector) at a recent site visit was invaluable.

UNOFFICIAL MINUTES

NEW BUSINESS

None

PUBLIC COMMENTS

Public comments were made by the following:

1. David Barnosky
2. Christine Fort

OTHER BUSINESS/DISCUSSION ITEMS

President Schuitema stated that the next Housing Commission meeting is scheduled for Thursday, November 7, 2024 at 10:00 am.

ADJOURNMENT

HC 24-38 Schuitema moved to adjourn the meeting at 10:55 a.m. The motion passed.

UNANIMOUS

Ottawa County Housing Commission
2025 Meeting Schedule
12220 Fillmore Street Complex
Meetings are held on the first Thursday of the Month
in Conference Room F Unless Otherwise Noted


January 9, 2025*	-	10:00 am	-	Conference Room F
February 6, 2025	-	10:00 am	-	Conference Room F
March 6, 2025	-	10:00 am	-	Conference Room F
April 3, 2025	-	10:00 am	-	Conference Room F
May 1, 2025	-	10:00 am	-	Conference Room F
June 5, 2025	-	10:00 am	-	Conference Room F
July 10, 2025*	-	10:00 am	-	Conference Room F
August 7, 2025	-	10:00 am	-	Conference Room F
September 4, 2025	-	10:00 am	-	Conference Room F
October 2, 2025	-	10:00 am	-	Conference Room F
November 6, 2025	-	10:00 am	-	Conference Room F
December 4, 2025	-	10:00 am	-	Conference Room F

*change due to Holiday

**location change due to room availability

~~Strikethrough denotes Cancelled or Rescheduled Meeting~~

For Immediate Release: Thursday, September 12, 2024

 Income, Poverty, and Health Insurance Coverage Statistics

[/newsroom/press-kits/2024/income-poverty-health-insurance.html]

Nearly Half of Renter Households Are Cost-Burdened, Proportions Differ by Race

September 12, 2024
Press Release Number: CB24-150

SEPT. 12, 2024 – Over 21 million renter households spent more than 30% of their income on housing costs in 2023, representing nearly half (49.7%) of the 42.5 million renter households in the United States for whom rent burden is calculated. Although the median ratio of income-to-housing costs for renters [<https://www.census.gov/glossary/?term=Renter-occupied+housing+unit>] remained unchanged from 2022 at 31%, there are differences in the income-to-housing cost ratio when comparing across householder's race. That's according to newly available data tables released today from the 2023 American Community Survey (ACS) [<https://www.census.gov/programs-surveys/acs>], 1-year estimates.

"Housing costs rose between 2022 and 2023 for both homeowners and renters. The median cost of housing for renters rose from \$1,354 to \$1,406 (after adjusting for inflation)," said Molly Ross, a survey statistician with the U.S. Census Bureau. "And new data from the 2023 ACS, 1-year estimates show that the share of a rented household's income that goes towards these housing costs differs by householder race."

Households are considered cost-burdened when they spend more than 30% of their income on rent, mortgage payments, and other housing costs, according to the U.S. Department of Housing and Urban Development (HUD). Households spending more than 50% of their income on housing costs are considered severely cost-burdened.

Within Black or African American alone renter households, or households where the householder identified as being only Black or African American, 4.6 million (56.2%) paid more than 30% of their income on housing costs in 2023. Another 2.0 million (54.7%) Some Other Race alone renter households were cost-burdened.


Among the other race groups:

- 1 million (43.4%) Asian alone renter households were cost-burdened.
- 10.4 million (46.7%) White alone renter households were cost-burdened.

Contact

Jewel Jordan
Public Information Office
301-763-3030 or
877-861-2010 (U.S. and
Canada only)
pio@census.gov
[<mailto:pio@census.gov>]

Related Information

 **Pre** [[/newsroom/press-kits/2024/acs-1-year-estimates.html](#)]
ss
kit

- 229,000 (48.8%) American Indian or Alaska Native alone renter households were cost-burdened.
- 53,000 (51.7%) Native Hawaiian or Pacific Islander alone renter households were cost-burdened. The share of Native Hawaiian or Pacific Islander alone renters that were cost-burdened is not significantly different from American Indian or Alaska Native renter households, Some Other Race alone, Two or More Races, or Hispanic renter households.
- 2.8 million (51.4%) Two or More Races renter households were cost-burdened.
- 4.8 million (53.2%) Hispanic renter households were cost-burdened.

The new race tables included in the 2023 ACS, 1-year release also contain the number of severely cost-burdened households by householder race and ethnicity. About 2.5 million (30.6%) Black alone and 1.1 million (28.8%) Some Other Race alone renter householders were severely cost-burdened according to the 2023 ACS, 1-year estimates.

More information about renter cost burden is available in the Largest Annual Real Increase in Gross Rental Cost Since 2011 [[/library/stories/2024/09/acs-rent-burden.html](https://library/stories/2024/09/acs-rent-burden.html)] America Counts story also released today.

While renters had a higher median housing cost as a percentage of income (31.0%) compared to homeowners (21.1% for homeowners with a mortgage and 11.5% for those without a mortgage), 18.8 million homeowners were spending more than 30% of their income on housing costs.

One of the costs impacting homeowners was insurance. According to table B25141

[<https://data.census.gov/table/ACSDT1Y2023.B25141?q=B25141>], which provides estimates of annual property insurance cost by mortgage status, 5.4 million of the 85.7 million homeowners in the United States paid \$4,000 a year or more for homeowner's insurance in 2023. Florida had the highest number (1.2 million) of homeowners paying \$4,000 a year or more for homeowner's insurance. Texas (784,000), California (560,000), New York (272,000), and Louisiana (215,000) were other states among the largest number of homeowners paying \$4,000 or more a year for property insurance.

More data about yearly property insurance payments by mortgage status and percentage of income spent on housing costs by race and ethnicity can be found in the new tables B25141

[<https://data.census.gov/table/ACSDT1Y2023.B25141?q=B25141>] and B25140A-I [<https://data.census.gov/all?q=B25140%20B25140A%20B25140B%20B25140C%20B25140D%20B25140E%20B25140F%20B25140G%20B25140H%20B25140I>], respectively.

Additional Highlights from Today's Release

Income

- Median household income increased in three states (Florida, Nebraska and Vermont) and decreased in four states (Alaska, Delaware, Georgia and Pennsylvania) from 2022, after adjusting for inflation. Forty-three states, the District of Columbia and Puerto Rico showed no statistically significant differences.

Is this page helpful? ×



Yes



No

- Massachusetts, New Jersey and Maryland had the highest median household incomes of all states (\$99,858, \$99,781, and \$98,678, respectively) and were not statistically different from each other. The District of Columbia's median household income (\$108,210) was the highest in the nation. Mississippi had the lowest median household income (\$54,203) of any state.
- Income inequality measured by the Gini index [<https://www.census.gov/topics/income-poverty/income-inequality/about/metrics/gini-index.html>] increased in three states (Alaska, Delaware and Georgia) and decreased in 10 states (Alabama, California, Florida, Kansas, Kentucky, Massachusetts, Missouri, New York, North Dakota and West Virginia) between the 2022 and 2023 ACS.

Poverty

- State poverty rates ranged from 7.2% to 18.9%. The poverty rate decreased in seven states (Arkansas, Florida, Kansas, Mississippi, Missouri, North Dakota and West Virginia) and Puerto Rico between 2022 and 2023. The poverty rate increased in three states (Georgia, Tennessee and Utah) from 2022 to 2023. Poverty rates did not significantly change in 40 states and the District of Columbia.
- For the 25 most populous metropolitan statistical areas (MSAs), poverty rates ranged from 7.9% to 13.9%. In three of the 25 most populous MSAs, the poverty rate significantly changed between 2022 and 2023. Poverty decreased in the Minneapolis MSA (from 8.8% to 8.1%) and increased in two MSAs, the Atlanta MSA (from 10.0% to 11.0%) and the Charlotte MSA (from 9.8% to 10.7%).

Health Insurance

The health insurance landscape over the past decade has been affected in many ways, from the implementation of the Patient Protection and Affordable Care Act to the COVID-19 pandemic and resulting economic and policy changes. A brief released today, "State Health Insurance Coverage: 2013, 2019, and 2023 [[library/publications/2024/acs/acsbr-021.html](/library/publications/2024/acs/acsbr-021.html)] ", examines changes in coverage from 2013 to 2019 and from 2019 to 2023, across states for three age groups: children under the age of 19, working-age adults ages 19 to 64, and adults age 65 years and older, using 2013, 2019 and 2023 ACS, 1-year data.

The ACS is an ongoing survey that asks people to report their health insurance coverage at the time of the interview. Estimates reflect an annual average of current health insurance coverage status.

- Children under the age of 19:
 - The uninsured rate for children decreased in 37 states from 2013 to 2019 and decreased in 17 states between 2019 and 2023.
 - Private coverage for children increased in 20 states from 2013 to 2019 and in nine states from 2019 to 2023.
 - From 2019 to 2023, 24 states had increases in public coverage rates for children under the age of 19.
- Working-age adults ages 19 to 64:
 - The uninsured rate for working-age adults fell in every state and the District of Columbia from 2013 to 2019 and fell again from 2019 to 2023 in 42 states.
 - Between 2013 and 2019, private coverage for working-age adults increased in 44 states and the District of Columbia and decreased in none. From 2019 to 2023, private coverage increased in 16 states.
 - Between 2019 and 2023, public coverage increased in 36 states for working-age adults, with Oklahoma reporting the largest increase (13.7% to 21%).
- Adults age 65 and older:
 - The uninsured rate for adults age 65 and over remained below 3% for all states in 2013, 2019 and 2023. It decreased in 14 states

Is this page helpful? ×



Yes



No

from 2013 to 2019 and decreased in 1 state (Florida) from 2019 to 2023.

- Between 2019 and 2023, private coverage rates for adults age 65 and older declined in 42 states.

Additional Annual Releases

The Census Bureau is set to release additional ACS statistics [<https://www.census.gov/programs-surveys/acs/news/data-releases/2023/release-schedule.html>] over the next few months, including 2023 ACS, 1-year Supplemental Estimates and 2019-2023 ACS, 5-year estimates. For more information on ACS topics, ranging from educational attainment to computer use, visit the Subjects Included in the Survey webpage [<https://www.census.gov/programs-surveys/acs/guidance/subjects.html>]. Visit data.census.gov [<https://data.census.gov/>] to access all statistics released today.

Thank you to people in communities across the country who responded to the ACS. Without you, these statistics would not be possible.

###

Note: Statistics from sample surveys are subject to sampling and nonsampling error. All comparisons made in the highlights have been tested and found to be statistically significant at the 90% confidence level unless otherwise noted. Consult the tables on data.census.gov for specific margins of error. For more information on margins of error, visit the Code Lists, Definitions, and Accuracy webpage [<https://www.census.gov/programs-surveys/acs/technical-documentation/code-lists.html>]. Changes in survey design from year to year can affect results. For more information on changes affecting the 2023 statistics, refer to our user notes [<https://www.census.gov/programs-surveys/acs/technical-documentation/user-notes.html>].

Page Last Revised - September 12, 2024



Yes



No

REAL-ESTATE

99-unit condo project approved for 120th and Quincy in Holland Township

**Austin Metz**

Holland Sentinel

Published 4:06 a.m. ET Sept. 30, 2024 | Updated 4:06 a.m. ET Sept. 30, 2024

HOLLAND TWP. — A new 99-unit condominium project will move forward, following approval from the Holland Township Board of Trustees.

Smithfield Condominiums, as planned, includes 34 buildings on nearly 22 acres of land on 120th Avenue south of Quincy Street.

The approval on Thursday, Sept. 19, came after years of back and forth. The development first came before the Holland Township Planning Commission in October 2022. At the time, representatives wanted to convert the land from AG Agriculture to R-2 Medium Density Residential.

Representatives also requested approval of the project's 92-unit PUD, but were met with opposition from locals, many of whom questioned how the development would impact the local flow of traffic. The request was tabled so the applicant could work to find solutions.

More: 99-unit condo development is closer than ever to fruition in Holland Township

More: 99-unit condo development moves forward in Holland Township

In February 2023, representatives returned after reworking the plan, increasing the development by eight units and adding a full public road system. The planning commission voted to approve a preliminary request, but not to recommend final approval.

In June, representatives returned before the commission with a two-phase proposal, this time with 99 attached single-family units on 21.8 acres of land. The commission asked for two small additions to the plan, which were made and presented in August.

After the commission approved, the plan had to come before the Holland Township Board of Trustees.

The first phase will include 51 units, and developers are prepared to start immediately. The second phase will start in two or three years.

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"I think you have great timing," said Trustee Dave DeYoung. "There's not much for brand new condos out there right now. I think you're going to do well."

In total, the phases would see 11 four-unit buildings, 9 three-unit buildings and 14 two-unit buildings. Developers hope to see it complete by 2031.

— *Contact reporter Austin Metz at atametz@hollandsentinel.com.*

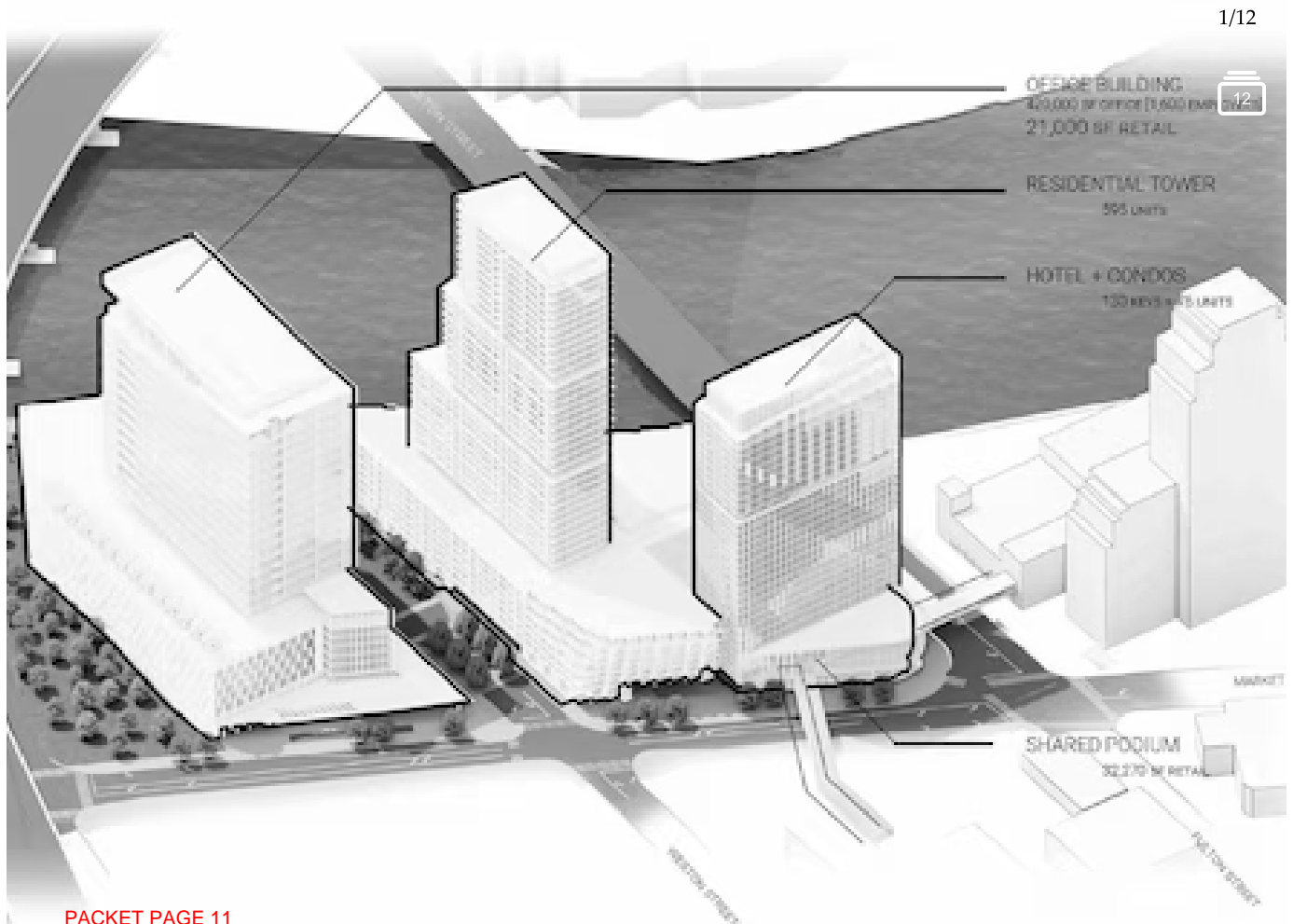
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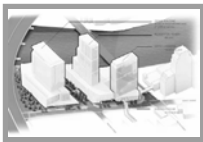
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GRAND RAPIDS

As Grand Rapids eyes big downtown investments, residents push for more affordable housing

Updated: Oct. 06, 2024, 5:06 p.m. | Published: Oct. 06, 2024, 8:06 a.m.





Massive 'skyline defining' project planned for Grand Rapids



By **Brian McVicar | bmcvicar@mlive.com**

GRAND RAPIDS, MI — The vision for a reimagined riverfront in Grand Rapids is coming to life.

Construction is now underway on Acrisure Amphitheater, and plans are in motion to activate a nearby stretch of the Grand River with pedestrian trails, high-end housing, a hotel, offices, retail and more. Just west of the river, near the downtown YMCA, an 8,500-seat soccer stadium and more upscale housing is envisioned.

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But there's one thing you won't find in the plans: on-site, low-income housing.

"At the heart of this conversation is the question of, 'Who is the city for?'" said Cameron Conner, 28, an organizer with Together West Michigan, a group that advocates for issues like affordable housing. "Is it for the rich and famous who can afford these \$2,000-a-month luxury condos in downtown? Or is it for people everywhere else across the city?"

RELATED: [DeVos, Van Andel families plan massive 'skyline defining' project in Grand Rapids](#)

The riverfront developments are part of a vision for the city's Market Avenue corridor developed by Grand Action 2.0, a private economic development group, in partnership with city of Grand Rapids, Kent County, the DeVos and Van Andel families and others.

Together, the projects would represent about a \$1.4 billion investment in the city.

Community leaders say the developments would help achieve a host of goals, including adding more downtown housing, activating the riverfront and providing more arts, cultural and recreational activities. The investments also seek to make Grand Rapids a vibrant community that's attractive to new families and businesses.

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However, if completed, the new developments and other planned housing are expected to push Grand Rapids below a 2015 goal of maintaining 30% of its downtown housing for residents earning below \$84,600. And while there's significant demand for housing at all price points in Grand Rapids, including upscale market-rate units, some residents have concerns.

"We would lobby for a much higher level of funding for affordable housing, which is a much louder crying need than riverfront development for high-end tenants," said Glenn Swier, 69, a retired social worker who lives in Grand Rapids.

Rather than making low-income housing available on-site, the developments — which are either seeking or have been approved for big public subsidies — could contribute millions to the city's affordable housing fund or reserve 20% of their units for residents earning up to \$70,500.

Grand Rapids rental housing needs

This table shows the results of the 2022 housing needs assessment for the city of Grand Rapids rental market. The study was conducted by Bowen National Research on behalf of Housing Next, a regional partnership that advocates for new housing at all price points. The chart shows the estimated number of rental units needed by 2027 to meet demand, and how demand breaks down by income level.

Percent Area Median Income	Annual Income	No. of Units needed
Less than 30%	\$24,180	1,380
31%-50%	\$24,180-\$40,300	988
51%-80%	\$40,300-\$64,480	1,710
81%-120%	\$64,480-\$96,720	1,573
121% and up	\$96,720 and up	2,300

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RELATED: 3 Michigan cities among most competitive rental markets in the country

What's proposed downtown?

The riverfront development consists of two mixed-use projects proposed by Grand Action 2.0 and Fulmar Property Holdings, a company comprised of members of the DeVos and Van Andel families.

Together, the developments would create about 1,406 high-end apartments and condos, as well as a hotel, office building, retail space, 2,500 parking spaces and more. Those project elements would be housed in five, mixed-use high-rise towers.

Rental rates for the units haven't been finalized, but they could range from \$1,762 for a studio to \$3,401 for a two-bedroom.

Public subsidies, through the state's Transformational Brownfield Plan, would be used for both developments.

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That program reimburses a developer for eligible construction costs over a 30-year period with a host of state and local tax revenue generated because of the development. If the development doesn't occur and no tax revenue is generated, no money is provided to the developer.

To get the maximum public subsidy — \$544 million for Fulmar Property Holdings and \$252 million for Grand Action 2.0 — each project must have an affordable housing agreement with the city of Grand Rapids.

As of now, neither would reserve units for low-income housing.

Rather, Grand Action's agreement would set aside 20% of its 735 apartments for residents earning 100% of Kent County's area median income. That translates to \$70,500 for a one-person household and \$80,600 for a two-person household.

Those units would rent for \$1,762 for a studio to \$2,267 for a two-bedroom.

Grand Action could also satisfy the agreement by making an \$8.4 million payment to the city's Affordable Housing Fund over two decades. Those dollars could be used to build affordable housing anywhere in Grand Rapids.

For its affordable housing agreement, Fulmar Property Holdings, whose \$738 million project includes up to 671 high-end housing units, would make an \$8.5 million payment to the city's Affordable Housing Fund over 20 years.

Project officials say they could build about 5.6 times more affordable units by contributing to the affordable housing fund, rather than attempting to preserve on-site apartments for low-income residents. Fulmar's Transformational Brownfield request has been proposed but not yet approved by the city.



Downtown parking lots north of U.S. 131 and south of Fulton Street. Fulmar Property Holdings, a company comprised of members of the DeVos and Van Andel families, is proposing a massive, mixed-use development at the site that would include 671 high-end apartments and condos, a hotel, an office building, parking and more. Rental rates for the apartments haven't been set yet, but they could range from \$2,643 per month for a studio to \$3,401 for a two-bedroom. Neil Blake | MLive.com

Residents want more low-income housing

One resident said Fulmar's affordable housing contribution should be bigger.

"When you compare that to a \$735 million project, this is a slap in the face," Deb Van Duinen, 66, a retired teacher and member of Together West Michigan, said during a recent city meeting. "We can do better than that."

Before the city approves the Fulmar Property Holdings subsidy request, there should be a “robust public conversation that is very clear on how this development is part of a grand vision for the whole city and why this opportunity cost is worth paying,” she added.

Grand Rapids Economic Development Director Sarah Rainero said city staff are evaluating the proposed affordable housing agreement with Fulmar Property Holdings. Until that work is complete, it’s too soon to say whether the size of the contribution is adequate, she said.

“Right now, we’re in the thick of just evaluating it,” she said.

City staff said they have not created a formula for what constitutes an adequate affordable housing agreement through the Transformational Brownfield program. Rather, each project is evaluated individually based upon financial details such as the project’s cost, the rate of return on the investment, and more.

“You need to keep that flexibility because every development’s financial picture is different,” said Grand Rapids Deputy City Manager Kate Berens.

She said the city’s goal is to strike a balance between maximizing the affordable housing investment while still making a developer’s project financially feasible.

While none of the apartments and condos would be reserved for low-income residents, the units would help meet a big demand for market-rate housing, advocates say.

A 2022 study by Bowen National Research, commissioned by Housing Next, estimated Grand Rapids needs 7,951 rental units by 2027 to keep up with demand.

The biggest chunk of that demand, 28%, is for market rate units serving residents earning \$84,600 and up, the study says.

“There’s an incredible demand at all price points,” said Brooke Oosterman, executive director of Housing Next, an organization that supports the creation of new housing in Kent and Ottawa counties. “When we look at our housing needs assessment, we recognize that there’s housing needed at market rate, middle income and deeper levels of affordability.”

Milinda Ysasi, who sits on the Grand Rapids City Commission, said she would like to see low-income housing incorporated into developments across the entire city. However, she noted “different properties of land have different values.”

“A center city property is going to be inherently more expensive,” she said, referring to property at Fulton Street and Market Avenue where one of the developments is planned. “So, I think it’s our job to look at all of our investments and to say, ‘How do we connect people to all parts of our community?’”

She noted that includes city investments in free downtown-area shuttles and other transportation methods such as e-scooters and e-bikes.

RELATED: Free e-scooter, e-bike rides offered to some Grand Rapids residents

“Those are going to be the things that help us to equalize things, and to make sure no matter if you live in the 3rd Ward, the 2nd Ward or 1st Ward, you’re going to be able to experience the activities that are happening downtown,” Ysasi said.



Left: The Acrisure Amphitheater is expected to host an estimated 54 ticketed performance per season, as well as community celebrations and events. Officials say it could draw 300,000 visitors per season. Right: Grand Action 2.0 is working to develop an 8,500-seat soccer stadium in downtown Grand Rapids adjacent to the David D. Hunting YMCA. (Renderings provided by Grand Action 2) Renderings provided by Grand Action 2

New units would tip balance of downtown housing

If all the new market-rate units are built, the percentage of downtown housing serving lower-income residents would fall below a goal outlined in GR Forward, the 2015 master plan for downtown Grand Rapids.

That goal says 30% of the downtown housing supply should be maintained for residents earning below 120% of Kent County’s area median income. For a two-person household, that’s an annual, pre-tax income of \$96,720, according to state data. It would total \$84,600 for a one-person household.

The new housing would reduce the percentage of downtown housing serving that group to 25%, said Bill Kirk, a spokesperson for Downtown Grand Rapids Inc., which coordinates downtown development.

“With the number of housing units downtown poised to increase from just under 5,000 to over 7,000 with projects planned or currently under construction, it will be important to prioritize affordability where possible in the future,” he said. “That said, with the amount of development adjacent to downtown that includes plans for affordable units and new tools like the city’s affordable housing fund, we’re hopeful that we can stay near the 30% goal.”

While the new housing currently planned near the riverfront and soccer stadium is market rate, Rainero, the city’s economic development director, said there could be additional spinoff housing built near the river in the future.

No plans have been made, currently.

But in March 2022, when the amphitheater and riverfront development were still conceptual, former Deputy City Manager Eric DeLong said city-owned property south of the amphitheater at 509 Wealthy St. SW could one day be developed into low-income housing.

“We think that’s a great spot for, potentially, a low-income housing tax credit investment,” he said. DeLong noted there is “already interest” in those “same kind of investments” along Market Avenue SW south of Wealthy Street SW.

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4 things to know as Grand Rapids weighs \$544M incentive for massive skyline defining project [Oct. 7, 2024, 9:09 a.m.](#)

Patrol car rolls into Grand River while Lansing police chase suspect on foot [Oct. 7, 2024, 9:51 a.m.](#)

3 University of Michigan freshmen pursue health care at same school that saved them

Amway appoints new president, CEO

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Freeze on new housing vouchers in Michigan leaves thousands in limbo

by Marc SchollettTue, October 15th 2024 at 7:12 AM



The roof of a house in northern Michigan. The federal housing voucher program, formerly known as Section 8, has been paused for months and folks in northern Michigan are feeling the impact. (WPBN)

TOPICS: [HOUSING VOUCHERS](#) [MICHIGAN](#) [HOMELESSNESS](#) [WAITLIST](#) [AFFORDABLE HOUSING](#)



NORTHERN MICHIGAN (WPBN/WGTU) -- 85,000 and growing. That's the reported number of Michigan residents on the waitlist for housing choice vouchers.

It's a program that helps those who qualify afford rent and, in the process, helps them either out of homelessness, or avoid becoming homeless.

For the past year though, no new vouchers have been available, and that's creating concerns.

"We are starting to see more people experiencing homelessness, because that safety net is just not there right now." Goodwill Northern Michigan Executive Director Dan Buron said.

In many ways, Goodwill Northern Michigan has been a safety net for the community. Helping those in need in their time of need and that includes finding something very elusive here: Affordable housing.

- **'A tragedy struck last Friday': Community mourning after students killed in crash**

"Housing provides that stability in people's lives," Buron said. "If you have stable housing, you're more likely to be successful, being able to stay in the job, more likely to be successful in school."

One of the tools that Goodwill, other organizations and residents of the state had in their corner was the Michigan State Housing Development Authority's housing choice voucher program, formally known as Section 8.

"The housing choice vouchers are for individuals who can't afford to get housing on their own," Buron said.

Those who qualify pay roughly 30% of their rent. And the voucher, money from the federal government through MHSDA, pays the remaining 70%.

"It's for a wide variety of people, for people experiencing homelessness, for people who are low income, people who aren't fixed incomes, people who are fleeing domestic violence," Buron said. "And this is a really critical safety net for our community, and for actually for the whole state."

But as the cost of rent has gone up, and funding from HUD in Washington has stayed relatively flat, MSHDA has had to scale back.

While demand for the service has grown, the costs to provide has just a much.

"We began to see an increase in our monthly costs. Again, in large part due to inflation, the costs in rental housing, families and their income levels," MHSDA Director of Rental Assistance and Homeless Solutions Lisa Kemmis said. "So as families' income levels decrease, our portion of their rent increases. So, balancing those items, we determined we needed to take some initial actions to slow down our leasing activity."

- **Charlevoix County: East Jordan businesses on high alert after repeated break-ins, losses mount**

Slowing down meant essentially freezing new applications for the voucher program in October of last year.

Since then, it's reported that 85,000 Michigan residents have been waitlisted.

"We had to suspend those waiting list draws and voucher issuances and that was effective immediately," Kemmis said.

But no one is being added. The list keeps growing, and the individuals stuck waiting are left without a solution.

"I mean, the impact on individuals is huge, because now they might be in a situation where they're staying in a place that's not really meant for human habitation," Buron said. "They might be double, tripling up with family members and getting to that point, which is really hard to continue staying there and we are seeing some people actually end up in homelessness."

Again, MSHDA said those currently on a voucher program are not impacted, and they are exploring options and possible solutions.

In the meantime, local organizations that address housing said the strain and stress on them is actually increasing due to the lack of housing voucher opportunities being offered.

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What's that being built downtown? Developers aim to create a 'gateway' into Zeeland

Updated: Oct. 18, 2024, 9:55 a.m. | Published: Oct. 18, 2024, 9:54 a.m.



17 East Main is slated for completion in early summer of 2025 and will deliver 22 units of "high-demand" housing to downtown Zeeland. Ehren Wynder



OTTAWA COUNTY, MI – A multimillion mixed-use building is under construction on the corner of State and Main.

Zeeland-based Geerlings Development and Midwest Construction are busy moving dirt for a nearly \$7 million mixed-use development at 17 E Main Ave. in downtown Zeeland.

The project, tentatively dubbed 17 East Main, calls for a three-story, 28,212-square-foot building will feature 22 residential units and 9,404 square feet of ground-floor commercial space.

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Developer Scott Geerlings said the single-bedroom units will suit young people who recently graduated college or older retirees.

Geerlings Development worked with local nonprofit Housing Next to cap unit prices at 80% area median income, but people do not have to make at or below that to be able to rent.

“It’s considered affordable, but it’s not like you have to make so much or so little to live here,” Geerlings said.

RELATED: [What’s being built in Zeeland now? It will be able to serve 250 children](#)



The \$7 million project received a \$900,000 Revitalization and Placemaking grant from the Michigan Economic Development Corporation. Rendering courtesy Geerlings Development Geerlings Development

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Midwest Construction Group will serve as general contractor. The development received a \$900,000 Revitalization and Placemaking grant from the Michigan Economic Development Corporation (MEDC), a \$454,858 Commercial Rehabilitation Act tax abatement from the city of Zeeland and a Brownfield Plan with local capture of \$138,986.

The remainder of the funding is through United Bank.

“Being a kid who was born and raised here, this is kind of fun to do it in your hometown, so we’re excited about that as well,” Geerlings said.

Construction is well underway, with the building’s elevator shaft already up and overlooking East Main Avenue. Geerlings predicted construction will be complete around June or July 2025.

RELATED: [What’s being built on 35 acres in Zeeland? It will have 16 tennis courts](#)

Michele Wildman, MEDC chief place officer, said in a statement that the project will transform an “underutilized property into a vibrant gateway to the city.”

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“By providing attainable housing options, downtown Zeeland will see an increase in foot traffic, driving more business to local establishments and making a significant impact on the community,” she said.

The construction site consists of two parcels, one of which the city purchased around 2019. Geerlings Development purchased the adjacent property and combined the two to make the project feasible.

Zeeland City Manager Tim Klunder said the development at 17 East Main Ave. is “exactly what we’re looking for” in terms of downtown development.

“We’re looking for strong corners, we’re looking for mixed-use development, so this is hitting every box as part of that downtown vision,” he said.

Klunder pointed to other developments, such as the recently completed Sligh Apartments on the east side of downtown, Midwest Construction’s newly relocated headquarters across from city hall and another mixed-use development at 135 and 137 E Main Ave. as other examples of reinvestment in downtown Zeeland.

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“There are some other projects that are in the works, and so it’s just continuing to improve on our downtown as far as buildings and tenants ... there’s just a lot of good activity going on downtown right now,” he said.

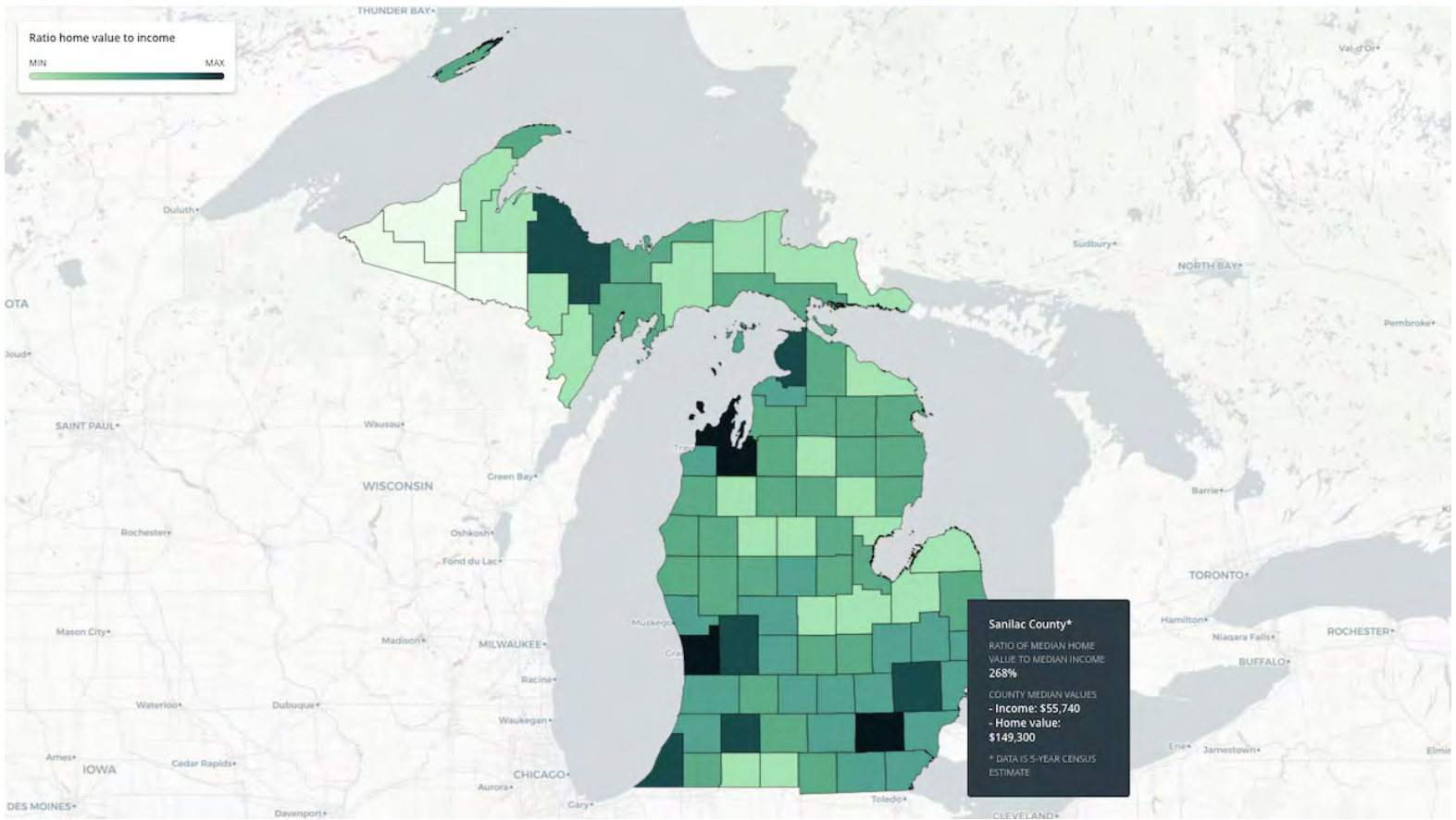


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DATA

Where houses are most unaffordable in Michigan, relative to incomes

Published: Oct. 23, 2024, 7:52 a.m.



This map shows the ratio between median home values and median household incomes, by Michigan county. There's an interactive version of this map later in the story. Scott Levin



By [Julie Mack](#) | special to MLive and [Scott Levin](#) | slevin@mlive.com

Livingston County ranks among the highest three Michigan counties in median home value, at \$347,800.

But the county is also has the highest median income in Michigan, at \$102,508. So the median home is worth 3.4 times more than the median income.

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That gap isn't as bad as a handful of other counties in Michigan, where the discrepancy between housing prices and incomes is wider. Leelanau County's median home is 4.5 times higher than the median income. Washtenaw County isn't far behind, at 4.3.

The higher the gap, the tougher it is to afford housing.

RELATED: Yes, housing really is more unaffordable in Kalamazoo — here's why

Measuring the home value-to-income gap is just one way of understanding the housing affordability problem across Michigan. Here are five statistics that tell the story.

(NOTE: The 2023 Census survey data was limited to counties with at least 65,000 residents. That's 30 of Michigan's 83 counties, which is 85% of the state population. For the smaller counties, the data comes from the Census' five-year rolling average for 2018-22, which was released last December.)

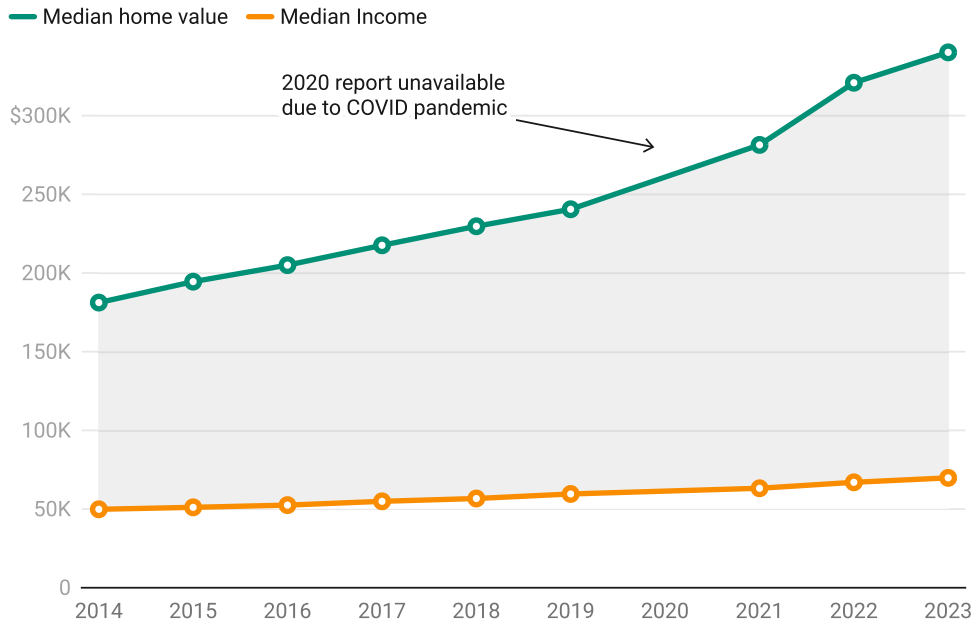
1. Michigan's median home is 3.4 times the median household income.

Statewide, the median home is \$236,100 — which is 3.4 times the median household income.

As a standard rule of thumb, people shouldn't buy a house that is more than 2.5 times their annual household income.

Michigan* median home value vs. income

Data is the U.S. Census' 1-year American Community Survey estimate, 2014-23.



* Data from the ACS' 1-year estimate only looks at counties with a population of 65,000 or more.

Chart: Scott Levin | slevin@mlive.com • Source: U.S. Census • Created with [Datawrapper](#)

The state's median household income is \$69,183, which means an affordable house for that household would be about \$173,000, using that metric.

Counties with the highest ratio of median household income to home values: Leelanau (median home value is 4.5 times median income), Washtenaw (4.3), Grand Traverse (4.1), Ottawa (4), Berrien (3.8), Kalamazoo (3.7) and Kent (3.7).

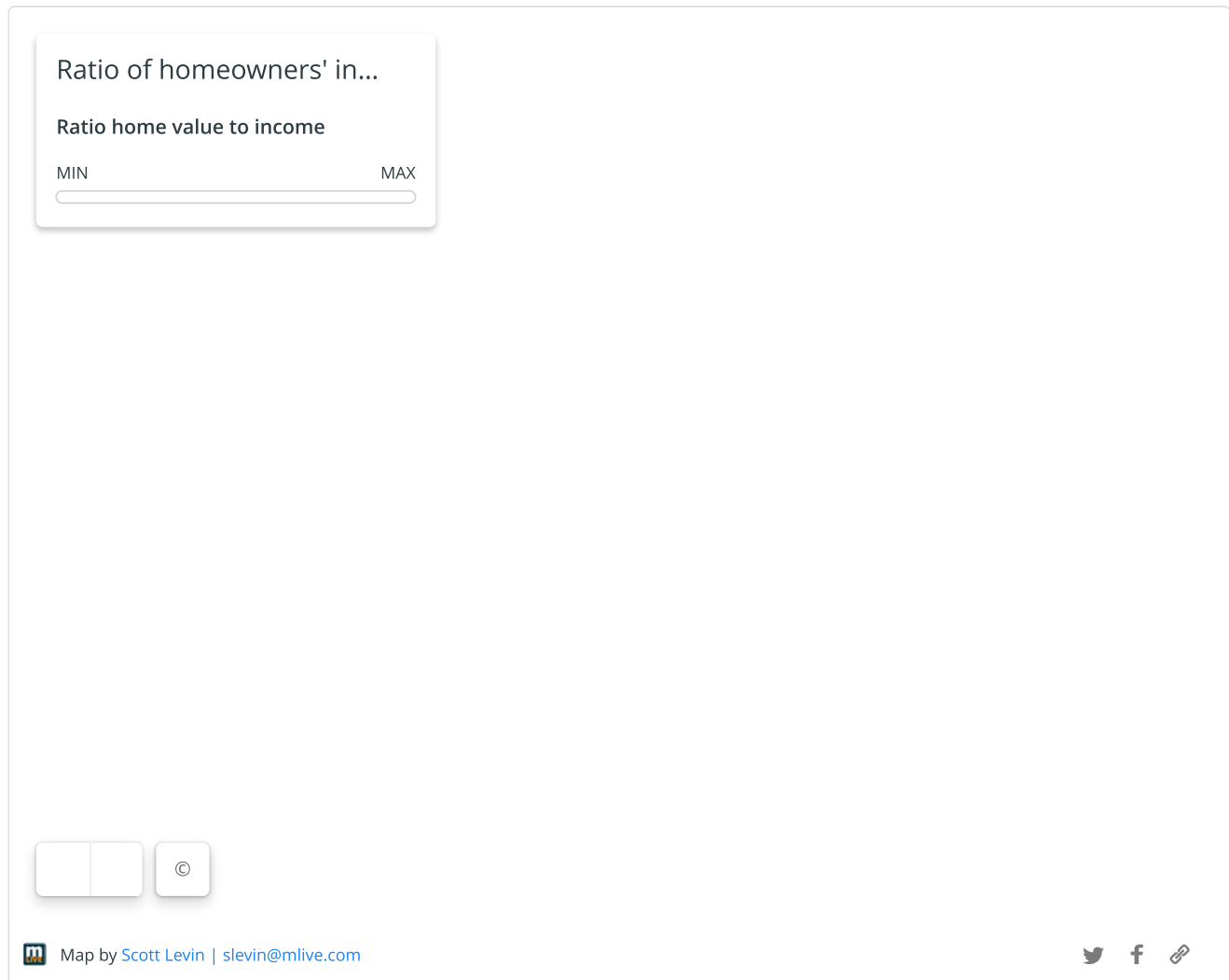
Here's a look at the top 10 and bottom 10, plus an interactive map with data from every county.

Michigan's high / low counties* income to home value

Data is of counties with a population of 65,000 or more. Scroll right for off-screen data.

High counties	Median income	Median home value	Ratio	Low counties	Median income	Median home value	Ratio
Washtenaw	\$83.8K	\$360.4K	4.3	Saginaw	\$59.3K	\$146.4K	2.5
Ottawa	\$81.5K	\$328.4K	4.0	Bay	\$58.7K	\$156.2K	2.7
Berrien	\$62.5K	\$237.9K	3.8	Midland	\$73.1K	\$195.9K	2.7
Kalamazoo	\$67.2K	\$251.2K	3.7	Otsego	\$62.9K	\$178.4K	2.8
Kent	\$79.8K	\$297.4K	3.7	Calhoun	\$57.5K	\$163.5K	2.8
Oakland	\$92K	\$338K	3.7	Shiawassee	\$62.1K	\$182.6K	2.9
Marquette	\$62.1K	\$227.8K	3.7	Clinton	\$92.5K	\$276.5K	3.0
Monroe	\$71.5K	\$245K	3.4	Ingham	\$63K	\$190.9K	3.0
Lapeer	\$68.6K	\$234K	3.4	Montcalm	\$65.3K	\$200.5K	3.1
Muskegon	\$61.2K	\$208.7K	3.4	Wayne	\$57.3K	\$177.3K	3.1

Table: Scott Levin | slevin@mlive.com • Source: U.S. Census • Created with [Datawrapper](#)



2. 28% of Michigan households pay too much for housing

About 28% of all Michigan households are considered “cost-burdened” by housing costs. And for renters alone, the number was 51% in 2023 — up from 48% in 2019.

Households are considered “cost-burdened” when they spend more than 30% of their pre-tax income on rent or mortgage payments plus other housing costs like utilities, property taxes and insurance, [according to the U.S. Department of Housing and Urban Development](#).

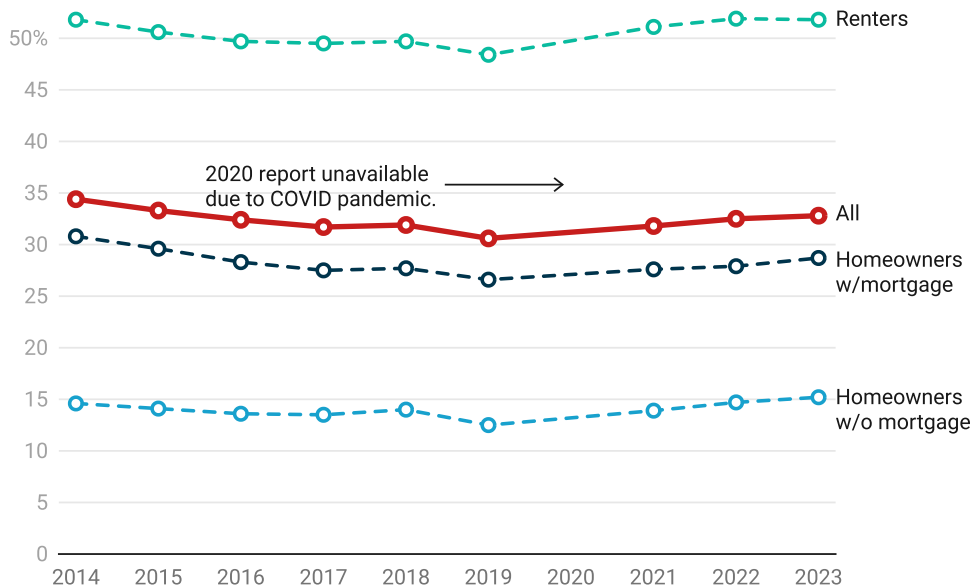
There’s a big divide between renters and homeowners when it comes to the burden of housing costs.

While 51% of Michigan renters are cost-burdened, only 24% of homeowners with a mortgage and 16% of those without a mortgage are cost-burdened.

One reason for the divide: Michigan homeowners have a median income of \$82,155 while the 2023 median income for renters is \$54,368.

Cost-burdened households in Michigan*

People who spend more than 30% of their income on housing are considered cost burdened. Here is the breakdown by renters vs. homeowners, statewide.



* Data is from the American Community Survey’s 1-year estimate, which only looks at counties with a population of 65,000 or more. Chart: Scott Levin | slevin@mlive.com • Source: US Census • Created with [Datawrapper](#)

The real median gross cost of renting in the United States increased 3.8% in 2023, which was the largest annual increase since at least 2011, based on the Census data. In Michigan, the one-year increase was even higher, at 4.7%.

As a sidenote: college towns typically have a disproportionate number of residents spending more than 30% of their income on housing. That’s because off-campus students are included in the Census’ housing statistics, even if parents are paying the rent.

Thus, it is no coincidence that counties with the highest percentage of cost-burdened households include Washtenaw (home to University of Michigan and Eastern Michigan University), Ingham (Michigan State), Kalamazoo (Western Michigan) and Isabella (Central Michigan).

Wayne County has the highest rate, however, with 34% of residents spending at least 30% of their income on housing.

Here are the top 10 and bottom 10 counties.

Michigan's high / low counties* for housing cost burden

Data is of counties with a population of 65,000 or more.

Highest counties	% spend >30%	Total occupied units	Lowest counties	% spend >30%	Total occupied units
Wayne	34%	696,332	Clinton	17%	31,653
Washtenaw	33%	149,379	Livingston	20%	77,304
Ingham	32%	117,197	Lapeer	22%	34,494
Kalamazoo	30%	107,893	Allegan	23%	46,317
Macomb	30%	359,464	Grand Traverse	23%	42,544
Genesee	29%	164,086	Saginaw	25%	77,158
Monroe	29%	62,936	Bay	26%	44,417
Calhoun	28%	54,568	Ionia	26%	23,500
Muskegon	28%	70,042	Kent	26%	257,898
Berrien	27%	65,129	Midland	26%	35,761

Table: Scott Levin | slevin@mlive.com • Source: U.S. Census • Created with [Datawrapper](#)

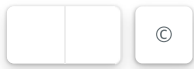
The map below shows which counties have the most cost-burdened residents. Click a county to see separate details for homeowners and renters.

Households spending m...

Households paying > 30% income o...

MIN

MAX



Map by [Scott Levin](https://www.slevin@mlive.com) | slevin@mlive.com



3. Michigan's median gross monthly rent was \$1,011 for 2023

That's up from \$888 in 2019, a 24% increase in five years. Gross rent includes utilities paid by the renter.

The five counties with the highest median rent in 2023 were:

- Washtenaw, which includes Ann Arbor: \$1,451
- Grand Traverse, which includes Traverse City: \$1,357
- Oakland: \$1,349
- Kent, which includes Grand Rapids: \$1,270
- Livingston, which includes Brighton and Howell: \$1,231

Of the 30 counties in which one-year data was available, the counties with the lowest median rent were: Midland (\$894), Marquette (\$842), Ionia (\$816), Bay (\$811) and Van Buren (\$758).

4. Michigan's median home value for 2023 was \$236,100

That's up from \$169,600 in 2019, a 39% increase.

About 74% of Michigan households have an owner-occupied residence. It was 72% in 2019.

The median housing cost for a homeowner with a mortgage was \$1,509 in 2023, which includes utilities, property taxes, insurance and any homeowner association fees. That compares to \$1,285 in median gross housing costs in 2019.

Homeowners without a mortgage had a median housing cost of \$593 in 2023, compared to \$487 in 2019.

The five counties with the highest median home value: Leelanau (\$371,200), Washtenaw (\$360,400), Livingston (\$347,800), Grand Traverse (\$343,200) and Oakland (\$338,000).

5. The number of million-dollar homes in Michigan has doubled since 2019

Michigan had an estimated 50,890 owner-occupied homes in 2023 that were worth more than \$1 million dollars, according to the latest Census data. That compares to 25,424 in 2019.

That means 1.7% of homes were worth \$1 million or more in Michigan in 2023.

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See top 10, bottom 10 Michigan counties for absentee voting so far [Oct. 17, 2024, 6:54 a.m.](#)

Genesee County opens applications for roof replacement, housing development programs [Oct. 18, 2024, 8:00 a.m.](#)

Leelanau and Grand Traverse has the biggest percentages — million-dollar homes comprise about 9.6% and 8.5% of their housing stock respectively, based on latest Census estimates.

In raw numbers, Oakland County has the largest number, an estimated 12,937 homes, which is a quarter of the million-dollar homes in the state.

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