



Ottawa County

Agenda
Ottawa County Housing Commission
West Olive Administration Building – Conference Room F
12220 Fillmore Street, West Olive, MI 49460
Friday, February 3, 2023
9:00 am

Public attendees may attend in person or virtually
contact plan@miottawa.org prior to start of meeting to request virtual access

1. Call to Order
2. Establish Quorum
3. Approval of the Agenda for the February 3, 2023 Meeting
4. Approval of the [Minutes](#) from the December 5, 2022 Meeting
5. Annual Review of [Bylaws](#)

Motion: To approve the changes to the Bylaws

6. Election of Officers

Motion: To nominate _____ as Chair and _____ as Vice Chair

7. Old Business

A. Refresher: [2022-2027 Strategic Plan](#)

8. New Business

A. Update: Housing Revolving Loan Fund (Ryan Kilpatrick)

9. Public Comments

10. Other Business/Discussion Items

A. [FYI Articles](#)

B. Determine Schedule for 2023 Housing Commission Meetings

11. Adjournment

UNOFFICIAL MINUTES

OTTAWA COUNTY HOUSING COMMISSION

DATE: December 5, 2022

PLACE: Ottawa County Fillmore Complex, Conference Room F

PRESENT: Virginia Beard, Holly Cole, Thomas Reinsma, Patrick Waterman, Doug Zylstra (virtual)

ABSENT: None

STAFF: Anna Bednarek, Paul Sachs, Pam Vanden Heuvel, Kylie Vosburg

PUBLIC: Emily Evers (virtual), Greg Holcombe (virtual), Ryan Kilpatrick, Drew Pierce, Don Wilkinson, Har Ye Kan (virtual)

CALL TO ORDER

Cole called the meeting to order at 2:02 p.m. A quorum was present to do business.

APPROVAL OF AGENDA AND MINUTES

HC 22-13 Reinsma moved to approve the Agenda for December 5, 2022. The motion passed.
UNANIMOUS

HC 22-14 Reinsma moved to approve the Minutes from October 3, 2022. The motion passed.
UNANIMOUS

OLD BUSINESS

Reinsma questioned whether staff has confirmation from HUD on whether Ottawa County is still a PHA. Sachs stated that apart from receiving confirmation last year in writing, no, not again this year. Kilpatrick suggested that since it's typically difficult to receive responses from Doug Brown with HUD that it may be helpful to contact Lindsey Reames with the Grand Rapids Housing Commission and invite her to an upcoming Commission meeting. Lindsey may be helpful in navigating the best means to effectively engage with HUD. The Commission discussed the logistics and opportunities associated with unused housing choice vouchers regionally with Peirce and Bednarek to better understand the pros and cons for possible conversion to project-based vouchers.

Reinsma asked if HB4553 will be adopted. Kilpatrick answered probably early next session.

Chair Cole asked about having a presence at Lakeshore Housing Alliance meetings. The Commission discussed past assigned attendees and determined to kick off 2023 with the Commission having regular attendance at upcoming LHA meetings.

NEW BUSINESS

Kilpatrick reminded the Commissioners that Ottawa County recently approved a \$10M Housing Revolving Loan Fund which will be managed by IFF (a regional CDFI). Kilpatrick urged the Commissioners to attract additional investment into the fund. Sachs stated that we need to get local businesses behind this as a means to add additional

UNOFFICIAL MINUTES

investment dollars into the Fund. Reinsma suggested talking to developers. Kilpatrick informed the Commission that Housing Next is currently creating 1-pagers for just this purpose and will send them to the Commission for review. The Commission discussed whom will be in charge of fundraising (Northern Trust) and who is the point of contact for inquiries the County receives (Housing Next).

PUBLIC COMMENTS

None

OTHER BUSINESS/DISCUSSION ITEMS

Staff confirmed with Doug Van Essen that Patrick Waterman's term on the Housing Commission will remain in effect until the current term expiration date of 12/31/2026.

Vanden Heuvel will create a doodle poll for scheduling the January 2023 Housing Commission organizational meeting. The Commission will discuss a monthly versus quarterly meeting schedule for 2023 during the January organizational meeting.

ADJOURNMENT

HC 22-15 Cole moved to adjourn the meeting at 3:06 pm. The motion passed. UNANIMOUS



COUNTY OF OTTAWA HOUSING COMMISSION

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~~Chair, 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~~Chair 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~~Chair, Vice-~~President~~Chair and Secretary. No one person may hold more than one office at any one time.

Duties, Responsibilities and Elections

~~President~~Chair

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

~~Vice-President~~Chair

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

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.

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~~Chair, Vice-~~President~~Chair 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~~Chair, Vice-~~President~~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 ~~held on the same date and at the same location as the regular meeting date in January of each calendar~~ 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~~Chair 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~~Chair. 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~~Chair, 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~~Chair. 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.



Ottawa County Housing Commission

2022-2027 Strategic Plan



Ottawa County
Where You Belong.

PACKET PAGE 9

Acknowledgments

Ottawa County Housing Commission (2022)

Chair Holly Cole, *Grand Haven Area Community Foundation: Vice President of Grants & Program*

Doug Zylstra, *City of Holland: Commissioner District 3*

Patrick Waterman, *City of Hudsonville: City Manager*

Virginia Beard, *Hope College: Associate Professor of Political Science*

Thomas Reinsma, *Scholten Fant: Senior Attorney*

Key Stakeholders

Ryan Kilpatrick, *HousingNext*

Lyn Raymond, *Lakeshore Housing Alliance*

Drew Peirce, *Good Samaritan Ministries*

Laura Driscoll, *Good Samaritan Ministries*

Dave Rozman, *Lakeshore Habitat for Humanity*



Ottawa County Staff

Paul Sachs, *Department of Strategic Impact (DSI): Director*

Pamela VandenHeuvel, *DSI: Senior Secretary*

Kylie Vosburg, *DSI: Land Use Specialist*

Executive Summary

The Ottawa County Housing Commission (OCHC) works cooperatively with federal, state, and local governments to address housing needs within Ottawa County. Created in March 2006, the OCHC was formed to ensure eligibility for certain housing-related funds and programs that may only be accessible to HUD-recognized housing commissions, namely the Housing Choice Voucher Program. Around this time HUD and MSHDA stopped issuing new housing choice vouchers, resulting in the OCHC becoming inactive.

With the codification of county ordinances in April 2019, along with interest in enhancing regional collaboration to address Ottawa County's housing challenges, the OCHC reconvened in November 2019 for the first time in seven years. A strategic planning session was held on August 21, 2020 to ensure the commission moved forward in a clearly-defined direction to address housing needs. Commission members, key stakeholders, and staff assessed Ottawa County's strengths, weaknesses, opportunities, and threats as they pertain to housing within the county. This process—known as a SWOT analysis—helped determine factors that influence housing affordability within the county. A “story board”, involving commission members ranking the importance of objectives and deliverables, was also used to establish the direction of the OCHC and to develop this strategic plan.



Moving forward, this plan should act as a guide and reference for the OCHC as it continues working with partners—both new and existing. However, this plan is intended to be a living document. In the future, the Housing Commission may develop new goals, work towards new objectives, and establish new baselines for its continued success, and the strategic plan will be updated to meet those new challenges and successes.

Since the original creation of this document in 2020, the Ottawa County Housing Commission has been successful in attaining Public Housing Authority status as of July 2020. Some other noteworthy aspects of this initiative include the ongoing development of an Eviction Prevention Program with the inclusion of proactive eviction modeling, as well as the development of a Citizen Survey which was deployed in 2021 which assessed the support of a hypothetical housing millage throughout the county. More information regarding those initiatives can be observed in Appendix A, page 6.

Vision

The vision of an organization reflects its ideals and ultimate goals. In the case of the Ottawa County Housing Commission, the vision is one of simplicity:

“Encouraging public and private partnerships to ensure housing in Ottawa County is affordable for people of all ages and incomes.”

Mission

“To serve residents of Ottawa County by increasing housing opportunity throughout Ottawa County in conjunction with our multi-sector partners including housing and service providers to contribute to the success of our local community and economy.”

A guiding principle, a mission statement communicates the purpose of an organization and what it hopes to accomplish. The Ottawa County Housing Commission has a clear mission for its future:

Goals

Goals identify what an organization seeks to achieve by its existence and operation. The Ottawa County Housing Commission has three primary goals for its future:

- 1.) Leverage financial resources to help construct more affordable housing units in the County.**
- 2.) Organize the County’s Housing Commission for long-term, sustaining impact.**
- 3.) Build a network of community partners committed to supporting affordable housing.**
- 4.) Advocate for affordable housing on all fronts.**

Goals and Objectives

2022-2027

Goal #1

Leverage financial resources to help construct more affordable housing units in the County

Objectives:

- Maintain Public Housing Authority (PHA) status
- Secure project-based vouchers via HUD
- Create a reliable funding stream dedicated to supporting affordable housing

Goal #2

Organize the County's Housing Commission for long-term, sustaining impact

Objectives:

- Develop Long-Range Countywide Housing Plan (tied to Future Land Use Vision)
- Assess resources required to administer a robust, impactful Housing Commission into the future
- Maintain a "dashboard" of pertinent metrics to help guide the Housing Commission over time
- Continuously enhance the Commission's website with valuable information and resources
- Update Housing Needs Assessment (for 2023)

Goal #3

Build a network of community partners committed to supporting affordable housing

Objectives:

- Maintain partnerships with County Land Bank Authority (LBA) and Brownfield Redevelopment Authority (BRA)
- Establish/maintain meaningful relationships with community stakeholders (e.g. housing, non-profits, real estate developers, ALICE residents, etc.)
- Enhance/coordinate affordable housing-related data collection with local units of government
- Support courts and local agencies with eviction prevention programming
- Examine mortgage/foreclosure assistance needs

Goal #4

Advocate for affordable housing on all fronts

Objectives:

- Develop strategy/approach for the Housing Commission to support, on a case-by-case basis, viable affordable housing proposals in the County
- Collaborate with HousingNext on hosting affordable housing (educational) discussions within the County's urbanized/urbanizing areas
- Continuous outreach/education to local units to help reinforce their role in affordable housing
- Propose and/or advocate for necessary legislation
- Continue to assess the viability of a millage to increase affordable housing in the county

Goal Achievements

2020-2021

Goal #1

Leverage financial resources to help construct more affordable housing units in the County

Achievements:

- **July 2020-** Gained qualified Public Housing Authority Status
- **September 2021-** Partnered with Muskegon County to facilitate the transfer of housing vouchers for the Samaritas Spring Lake Senior Complex

Goal #2

Organize the County's Housing Commission for long-term, sustaining impact

Achievements:

- **July 2021-** A "dashboard" of pertinent metrics was established to help guide the Housing Commission over time

Goal #3

Build a network of community partners committed to supporting affordable housing

Achievements:

- **July 2020-** Established support of courts and local agencies with eviction prevention programming using CERA dollars
- **November 2020-** Created educational piece to demonstrate the dynamic between the OC Land Bank Authority and the OC Brownfield Redevelopment Authority
- **January 2022-** Established partnership with GVSU to implement predictive modeling for eviction prevention purposes
- **February 2022-** Established an advocacy committee for eviction diversion

Goal #4

Advocate for affordable housing on all fronts

Achievements:

- **July 2020-** Published a white paper describing the benefits of utilizing PILOT agreements to encourage affordable housing development
- **February 2021-** Published a white paper describing the impacts of mandated requirements for parking on the availability of affordable housing.
- **May 2021-** Partnered with the Michigan Housing Coalition to support legislative packages for affordable housing
- **December 2021-** A Citizen Survey was distributed to county residents to analyze support of a hypothetical housing millage to increase the availability of affordable housing in the county
- **August 2022-** Supported two affordable housing project applications, Dwelling Place in Holland and Samaritas in Spring Lake, submitted for ARPA funding. Both received funding.
- **August 2022-** Supported ARPA application for Eviction Prevention to extend the program until sustainable funds can be secured.

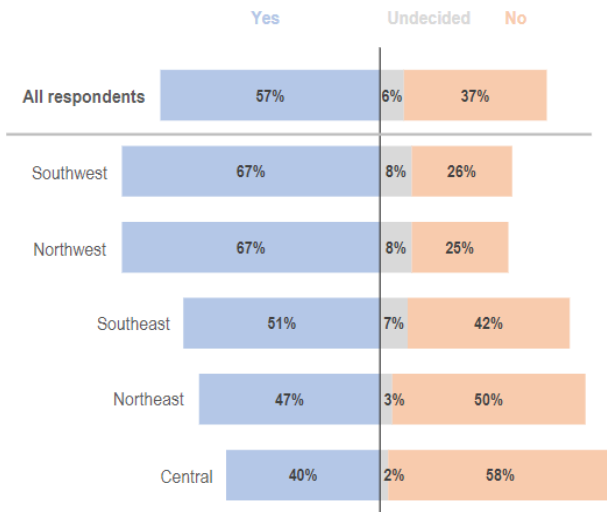
Appendix A- Citizen Survey

December 2021

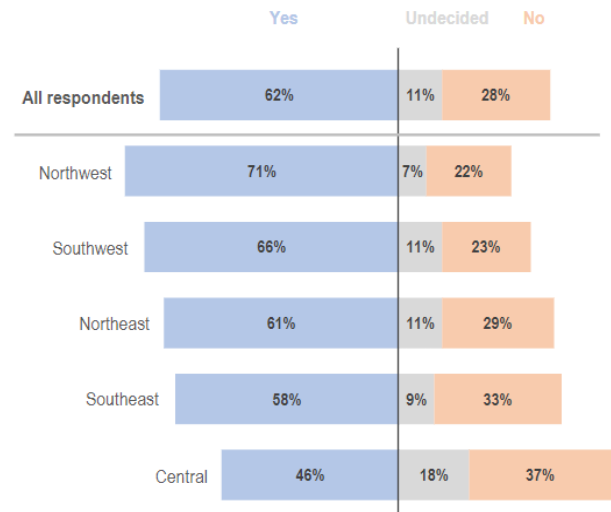
Overview

In 2021, an Ottawa County Citizen Survey was deployed to measure “customer satisfaction” with the County’s performance in meeting public needs. Results from this survey showed that residents (21% of respondents) ranked the “availability of affordable housing” as their top issue of concern. Another aspect of the survey asked respondents if they would vote for a hypothetical 0.1 mill housing millage to increase the availability of affordable housing in Ottawa County. Respondents were then asked if they would be more likely to support such a proposal if funding was a partnership of private businesses, nonprofit organizations, and government. The following graphs depict the results of those questions:

Housing millage vote grouped by Ottawa County region



More likely to support a housing millage proposal if funding was a partnership of private businesses, nonprofit organizations, and government grouped by Ottawa County region



Prepared by: Ottawa County Department of Strategic Impact (December 2021)

Appendix B

1

ARPA Public Input - Survey Results



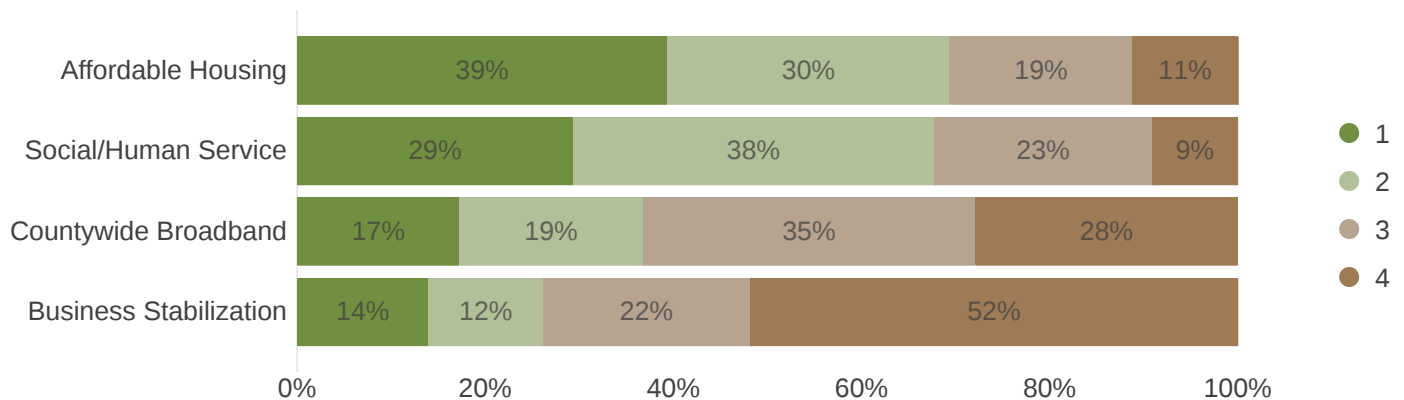
Ottawa County
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The American Rescue Plan Act (ARPA), a COVID-19 relief package, was signed into law in March 2021. This Act includes billions in federal funding for state and local governments. This federal aid is intended to address economic impacts of the pandemic and ensure a strong recovery. Determined to utilize these one time federal resources wisely, Ottawa County formed the American Rescue Plan Act Committee. Appointed by the Board of Commissioners, the Committee is comprised of community members representing a cross-section of local public and private organizations. The Committee's sole purpose is to guide the Board of Commissioners on how to spend the \$57 million that the County has received from ARPA.

ARPA Committee members have identified needs within their area of expertise and are assisting County officials with drafting funding options and priorities. To ensure projects funded by ARPA dollars benefit all who live and work in Ottawa County, the Committee identified five categories, or "buckets", of high level priorities. To further inform the funding process for subsequent rounds of ARPA funding, Ottawa County opened a survey on July 1, 2022 to obtain feedback from residents and business owners. This report includes the results of that survey which was completed by **2233 respondents**.

Please rank the following funding buckets from 1 to 4, with 1 being the highest and 4 being the lowest.

1943 Responses



Please rank the following funding buckets from 1 to 4, with 1 being the highest and 4 being the lowest.

1943 Responses

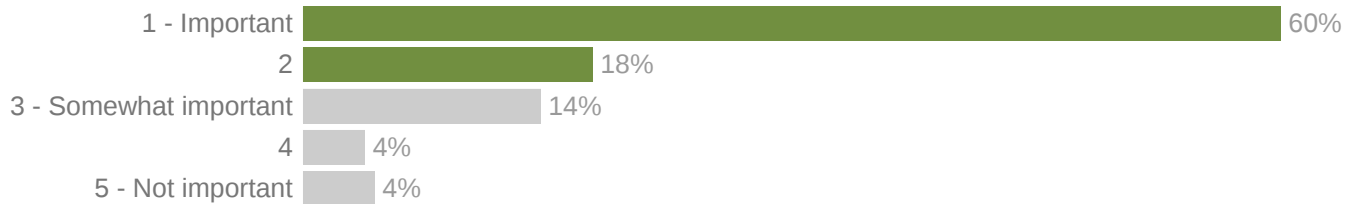
Field	Mean
Affordable Housing	2.02
Social/Human Service	2.12
Countywide Broadband	2.74
Business Stabilization	3.12

Affordable Housing bucket project subcategories

On a scale of 1 to 5, how important is it to fund projects within each subcategory?

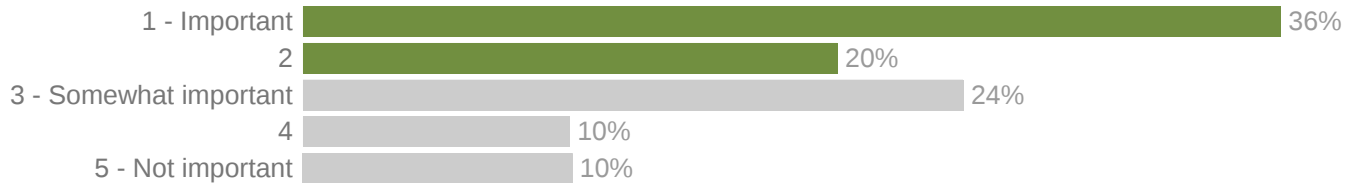
Increasing housing stock that meets the financial needs of the local workforce.

2173 Responses



Increasing housing stability by reducing residential evictions for the local workforce through private-public partnerships.

2174 Responses

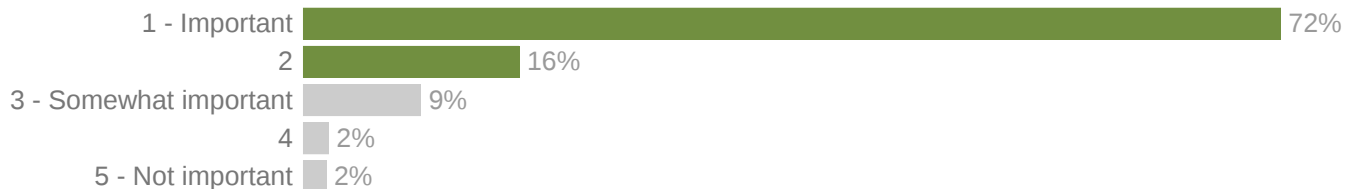


Social/Human Service bucket project subcategories

On a scale of 1 to 5, how important is it to fund projects within each subcategory?

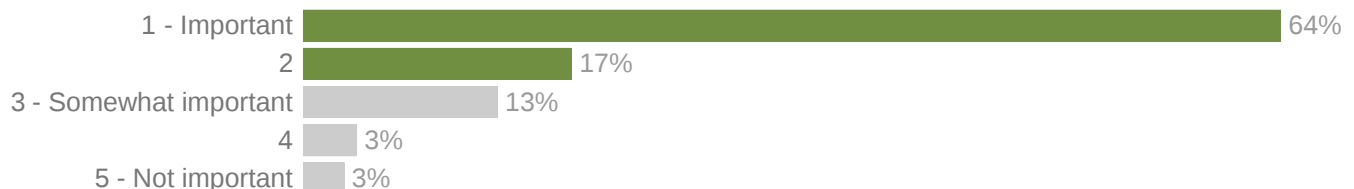
Creating pathways for all residents in need to receive mental health support.

2172 Responses



Increasing access to affordable child care.

2173 Responses

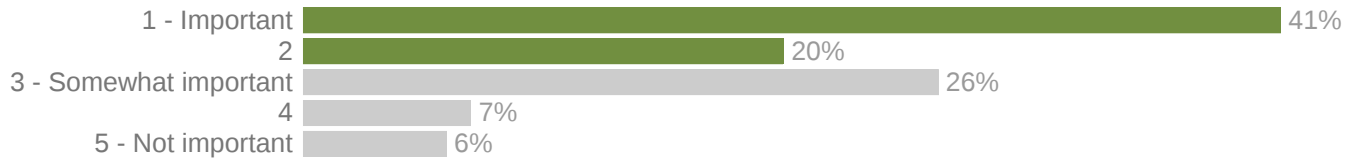


Countywide Broadband bucket project subcategories

On a scale of 1 to 5, how important is it to fund projects within each subcategory?

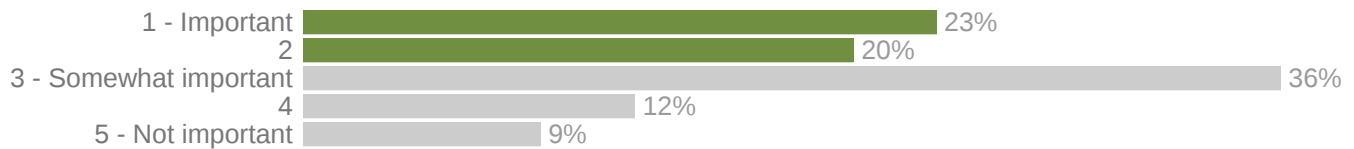
Building broadband infrastructure, in collaboration with the private-sector, to connect areas of the County lacking reliable, affordable high-speed internet.

2147 Responses



Creating digital literacy programs to help residents develop the competencies needed to participate in an expanding digital world.

2173 Responses



Business Stabilization bucket project subcategories

On a scale of 1 to 5, how important is it to fund projects within each subcategory?

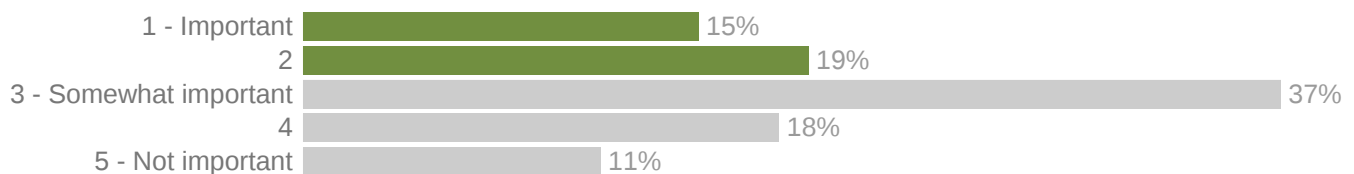
Improving access and decreasing cost to community college and workforce education opportunities for residents.

2172 Responses



Implementing automation technologies among area manufacturers challenged by workforce shortages.

2167 Responses

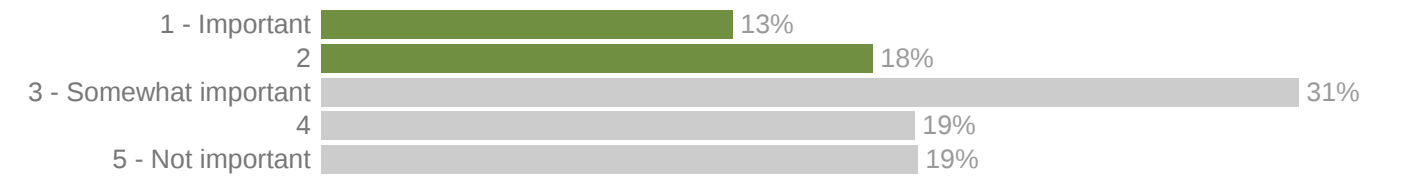


Business Stabilization bucket project subcategories (cont.)

On a scale of 1 to 5, how important is it to fund projects within each subcategory?

Marketing nationally our region's distinct culture, lifestyle, and economy to help increase our population and meet the growing demands of area employers.

2168 Responses



Increasing resources and technical support for economically disadvantaged small businesses.

2170 Responses



Respondent Demographics

Did you answer this survey as an Ottawa County resident or business owner?

2172 Responses



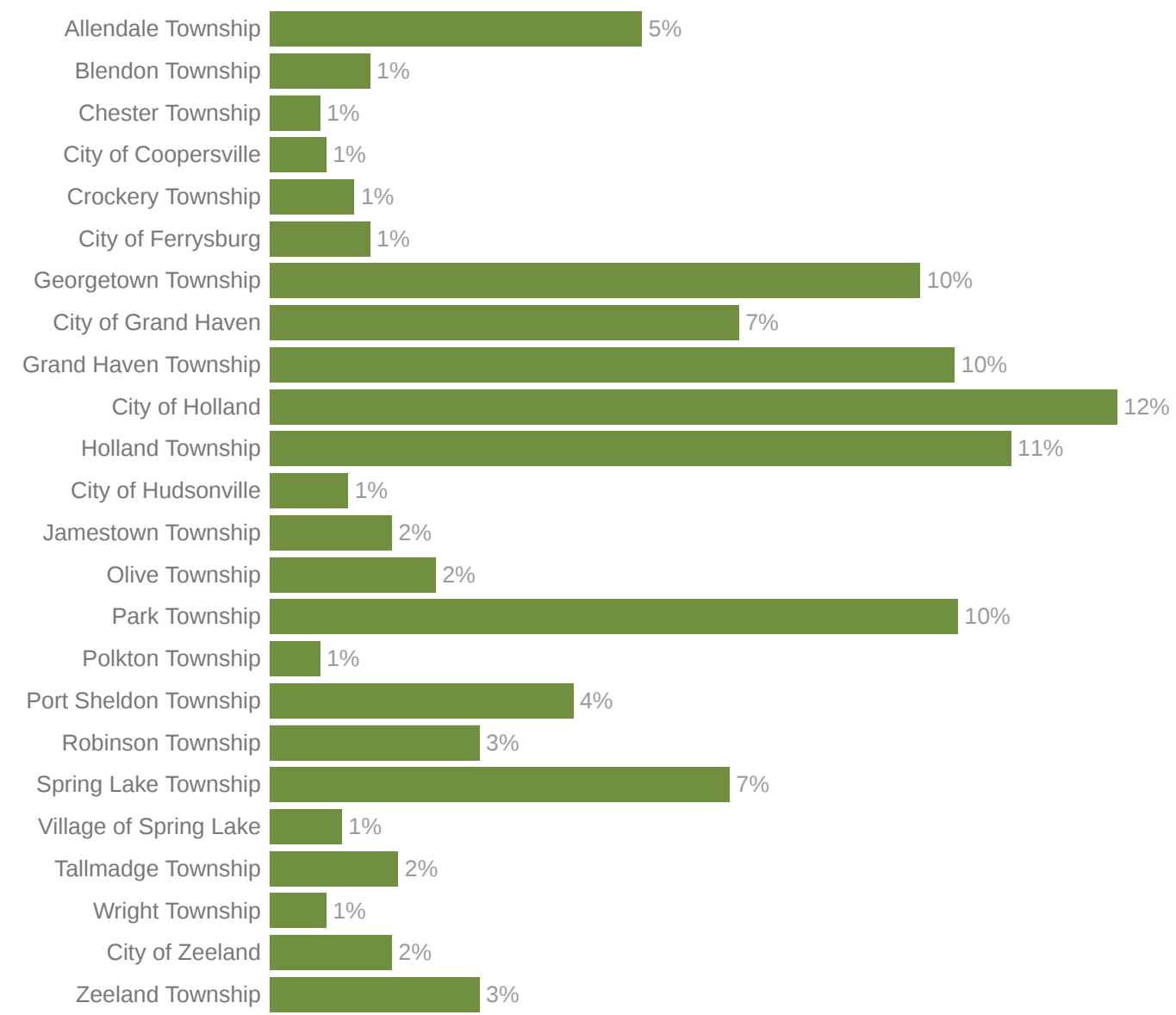
Do you own or rent your home?

2119 Responses



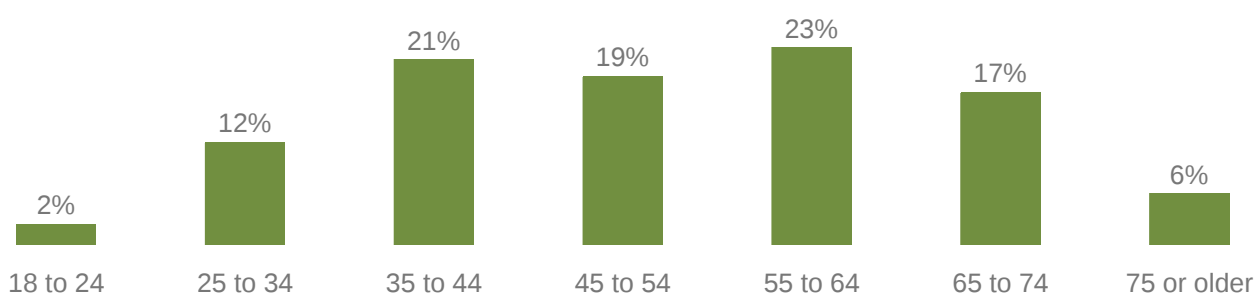
In which township or city do you live or own a business? If you answered the survey as a resident and business owner, please select one township or city.

2181 Responses



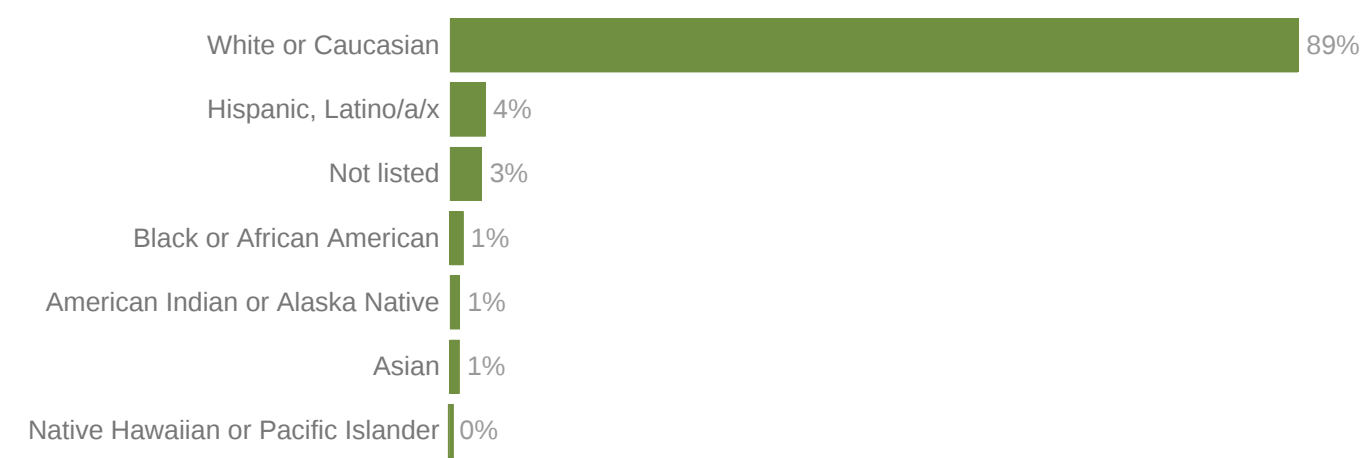
Please select your age group:

2162 Responses



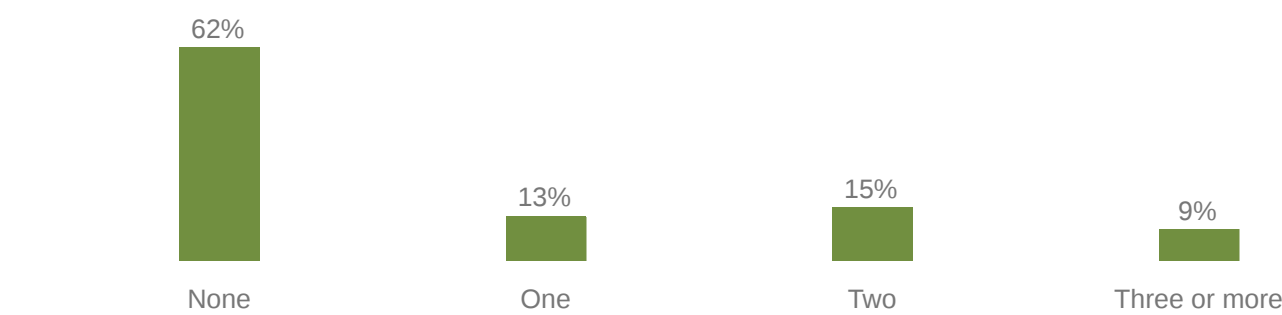
How do you describe your race/ethnicity? You may select multiple options.

2114 Responses



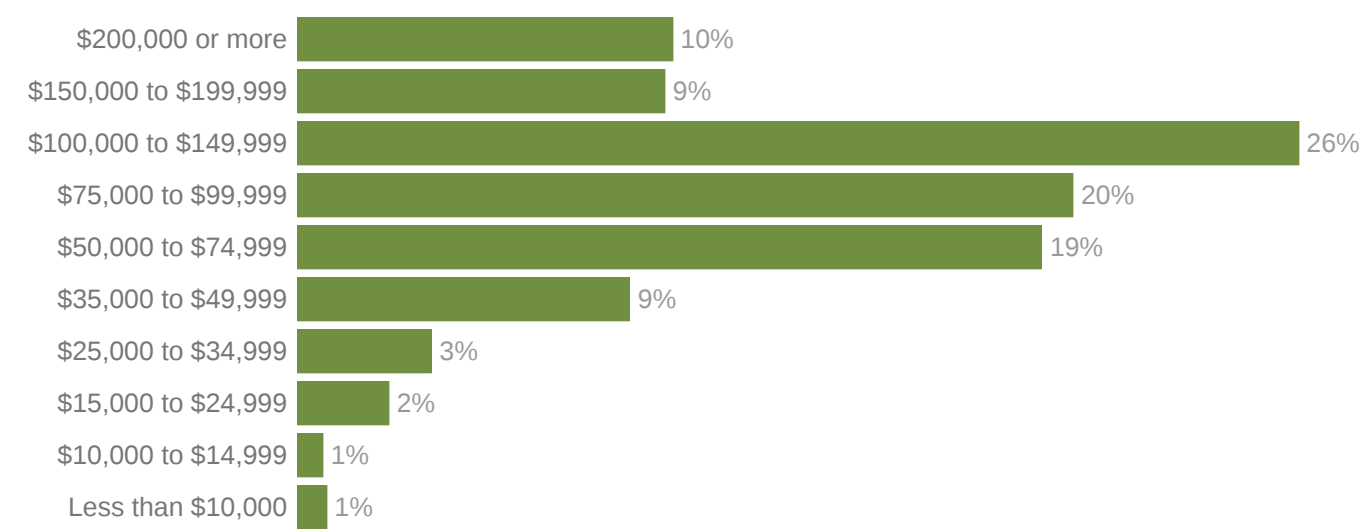
How many children under the age of 18 currently live in your home?

2166 Responses



Which category best represents your household's total income over the past year before taxes?

1994 Responses



Norton Shores works to increase housing options

SHANIKA P. CARTER | SUNDAY, NOVEMBER 27, 2022



Mark Meyers, city administrator for Norton Shores, is hopeful that housing projects in the pipeline will meet the growing demand of people who want to live in the Muskegon County community.



Mark Meyers

One of those projects is Eastowne Centre, a 144-unit apartment complex going up on Seminole Road near Seaway Drive. The developers are in the process of buying seven of the 12 lots from the city for \$180,000. The remaining five lots would be acquired from private owners.

In August, the City Council approved the plan that calls for six 24-unit apartment buildings, 11 garage structures with 126 spaces and a community building. Another development, a three-story storage facility with 500 storage units, also is being built on the property.

The land had been eyed for development for years, but nothing had happened for a range of reasons.

Building economic health

Meyers understands that increasing housing stock goes hand-in-hand with economic development, which comes under his purview as the city administrator. He works with housing developments and industrial and commercial projects, helping them find sites.

A new housing study funded by the Community Foundation for Muskegon County in cooperation with other municipalities, will help quantify the need for housing.



“That housing study is going to give us objective data that tells us how many housing units we need and what type of housing,” he says.

The city’s goal is to provide a mix of housing options for renters and homeowners, including apartments, condominiums, manufactured homes, multi-family units, and senior living centers.

Along with Eastowne Centre, the city has approved preliminary site plans for several housing projects. But only a few are under construction, including the stalled Atwater Springs, a higher density neighborhood with “narrow” homes to reduce costs, and The Cottages at Mona Kai, a \$10.5 million development of 36 single-family condo units.

The approved plans would add a total of 779 units of various housing types, the most since the early 2000s, when housing construction peaked.

Numbers slumped in recent years

“We had probably built the most housing units of any year – 160 new homes. Then the recession hit, and we were down to 9 homes in 2010,” says Meyers, explaining that the numbers went back up to averaging 50 to 60 homes per year for over a few years.

Now, Meyers says, “demand is not being met,” explaining that the 16 homes built last year is significantly less than what is needed. Ten to 20 homes a year were built over the past four fiscal years.

Renderings for the Eastowne Centre project in Norton Shores.

Site plan approvals are good for two years. After that, there is the possibility of changes, depending on decisions made by the developer and owner. Meyers stresses that there is never a guarantee that these plans will be completed, but he is optimistic.

Meyers, who worked for two previous administrators before being promoted to his current role in 2004, has seen the ups and downs in the former township, incorporated in 1968.



"We launched and went through a branding exercise, 'It's in Our Nature' – we launched that about a year ago," Meyers says, explaining that the tagline not only plays on the accessible natural resources and open spaces, but all the other benefits of living in the area, including great schooling, safety, and retail developments.

Attracting new industry

Meyers says a place plan study conducted in 2017 sparked some redevelopment ventures that had been on hold, including tearing down the former K-Mart building that had been closed for years.

Other work along Seminole Road includes the addition of bike lanes, benches, and ornamental lighting, as well as the removal of overhead lines. With easy access to commercial developments, including the west side of Harvey Street (where Target and Menards are located), the residential developments are just as promising.

Norton Shores also has great success in attracting new industry. Meyers says more companies and manufacturers are moving from the Ottawa County area, building plants where there is more room for growth.

Meyers adds that Norton Shores also offers the lowest city property tax rate in Muskegon County. In addition, its location near U.S. 31 is convenient for workers, many of whom commute from Muskegon, which helps with workforce issues that he says are just as relevant as the housing shortage.



Read more articles by Shanika P. Carter.

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PACKET PAGE 25



5 things tenants, landlords should know about housing rights

KELSEY SANDERS | SATURDAY, DECEMBER 3, 2022



Stock

Liz Keegan, director of education and outreach at the Center, and Delores Trese, managing attorney at Legal Aid of Western Michigan, have been spreading the word on how tenants can recognize when they are victims of discrimination, as well as how to



Shortly after gaining custody of his 18-month-old son, a West Michigan man faced a threat to his newly won bond with his child – eviction.

When the father had attempted to add the boy to his lease, his landlord immediately sent him a Notice to Quit, telling him he would have to move out if his son lived with him. Contrary to fair housing laws, the landlord called the housing arrangement inappropriate for a child and said local codes would not allow the child to stay.

The father turned to the Fair Housing Center of West Michigan for help. The Center explained to the landlord the fair housing protections for families with children. It also pointed out that local codes allowed the father and son to remain in their current living arrangement and that rent could not be increased due to the addition of the child to the household. After this intervention, the landlord rescinded the Notice to Quit and added the child to the lease.

The Fair Housing Center of West Michigan often is asked to help tenants in such situations. Liz Keegan, director of education and outreach at the Center, and Delores Trese, managing attorney at Legal Aid of Western Michigan, have been spreading the word on how tenants can recognize when they are victims of discrimination, as well as how to be a good landlord and keep up with Michigan's housing laws.

"Our mission through Fair Housing Center of West Michigan is to prevent and eliminate illegal housing discrimination, ensure equal housing opportunity, and promote inclusive communities," Keegan says.

State, federal and local protections

Fair housing laws protect people from discrimination in housing based on race, color, religion, sex (including sexual orientation and gender identity), national origin, familial status, disability, marital status, and age. Discrimination is illegal in housing transactions such as rentals, sales, lending, and insurance. There are federal, state, and local fair housing laws; most housing in Michigan is covered.

"We're always asking two questions: How can we further fair housing? And how can we promote inclusive communities?" Keegan says.



There is an abundance of information for tenants and landlords, but it's a lot to sift



**Liz Keegan, director of education and outreach at
the Fair Housing Center of West Michigan**

through. Keegan shared five fair housing facts tenants and landlords should know.

1. Tenants can report fair housing issues to the Fair Housing Center of West Michigan as well as other agencies like the Michigan Department of Civil Rights or U.S. Department of Housing and Urban Development (HUD).
2. People should be able to choose housing that meets their needs without the additional barrier of being treated differently because they belong to a protected class.
3. State and federal laws protect many classes, including race, color, national origin, religion, gender (including gender identity and sexual orientation), disability status, familial status, age, and marital status. Local laws can also protect based on education, source of income, gender expression, height, and weight.
4. Those with a disability are entitled to reasonable accommodations from their landlord. Accommodations are changes in rules, policies, or practices of the property so that a person with a disability can live in or use a housing unit. Examples include allowing an assistance animal, assigning an accessible parking spot, or installing different types of handles vs. doorknobs.
5. People cannot be discriminated against or charged more for having children or for the number of children they have, if it's within the local housing code.

Illegal housing discrimination includes falsely telling someone a dwelling is not for

or rent; steering people toward or away from particular buildings, floors, neighborhoods, etc.; redlining or reverse redlining; blockbusting; coercion, intimidation, harassment, threats, or interference with anyone asserting a fair housing right; and retaliation. Housing discrimination sometimes is blatant, but more often is difficult to recognize or fully identify, making it challenging to address.

Source of information

While the Fair Housing Center cannot give legal advice or handle legal cases, it can explain a person's rights and responsibilities. It also has plenty of information and great connections to provide necessary help.

"Where you live directly impacts how you live," Keegan says, "so being able to choose freely is important – Something we learned a little more thanks to the COVID pandemic."

**Dolores Trese, managing attorney at Legal Aid of
Western Michigan**

Trese, who has been working in housing law for many years, shares four tips for tenants who want to be treated fairly and well:

1. Put your request for repairs in writing. This usually gets a good response from a landlord. If it is not put in writing, the request can easily be forgotten or ignored.
2. Many landlords charge late fees that are more than a judge would allow if the matter were to get to court. Courts usually only allow a \$25 per month late fee. There is no hard and fast rule on what late fees can be, but they are only meant to cover the landlord's expenses for collecting late rent. They are not allowed to be a punishment against the tenant.
3. When it comes to responsibility for repairs, the general rule is that the tenant is responsible for damage they cause to their unit, but the landlord has to pay for normal wear and tear. For example, if an appliance breaks down and it is not the tenant's fault, the landlord needs to replace that without charging the client.
4. If the landlord is paying the utilities and the tenant is paying the landlord, the tenant should understand exactly what they're paying for to ensure that they're just paying for their unit's utilities.



For more information on whether a landlord is doing something they shouldn't be, visit michiganlegalhelp.org.

"This website is for people with many different types of legal issues and who are not represented by an attorney," Trese says. "It gives very good explanations of Michigan law in several areas, including landlord/tenant law. It also has many legal forms that a person representing themselves can fill out and use."

To provide more information, the Fair Housing Center of West Michigan is offering a free training titled "Fair Housing Rights for Homeseekers in Rental Housing." It will be Tuesday, Nov. 29, from 6-7 p.m. on Zoom. Preregister [here](#).

Landlords who would like to learn more can visit the Fair Housing Center of West Michigan's website or attend a fair housing responsibilities training session through the Center. Contact the Center to be added to its notification list.

Take a look at "A Practical Guide for Tenants & Landlords" [here](#).



Read more articles by Kelsey Sanders.

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Bills aim to boost workforce housing

By **Pat Evans** - December 5, 2022



Gov. Gretchen Whitmer *Courtesy state of Michigan*

A bi-partisan package of bills focused on increasing workforce housing is making its way to the governor's desk.

A variety of bills were introduced this year with tools for builders and nonprofits to work with local governments to develop workforce housing in Michigan. The state has a dearth of housing for households earning 60-120% of area median incomes.

Gov. Gretchen Whitmer is likely to sign the bill, as it helps achieve a goal of creating 75,000 new or rehabilitated units in the next five

years.

"We urgently need more housing options in Michigan," Sen. Jeremy Moss, a sponsor of one of the bills, said in a release. "Our bipartisan legislation helps homeowners to make affordable upgrades to their existing homes and assists communities to construct new housing at attainable price points."

The four bills passed create two laws: the Attainable Housing Facilities Act and the Residential Housing Facilities Act. The bills also amend two additional laws.

A group of Michigan organizations supported the legislation, including the coalition Housing Michigan made up of the Grand Rapids Area Chamber of Commerce, Home Builders Association of Michigan, Michigan Municipal League and Housing North.

Under the new legislation, jurisdictions can create special districts to allow tax abatements for rental owners. Municipalities can also designate lower-tax areas for residential housing, while workforce housing owners could be exempt from property taxes.

Pat Evans

Pat Evans is a Grand Rapids Business Journal staff reporter who covers real estate, restaurants, retail, economic development, agriculture, food and drink, sports business and cannabis. Email Pat at pevans at grbj dot com.

County approves \$18M toward housing fund

By **Pat Evans** - December 6, 2022



*West Garfield Apartments, a 26-unit complex on Grand Rapids' southwest side, is one recent example of affordable housing cropping up in the city. **Courtesy Orion Construction***

There is nearly \$20 million coming to help Kent County housing.

The Kent County Board of Commissioners approved \$18 million in American Rescue Plan funds last week. The county will invest \$17.5 million in a Kent County Revolving Housing Fund, while another \$500,000 will go to Housing Kent for the Kent County Equitable Housing Initiative.

"This is one of the most significant investments in affordable housing made by a local government in West Michigan history," Minority Vice Chair of the Board of Commissioners Stephen Wooden said in a release. "This action places Kent County into a greater leadership role in tackling the housing crisis, which I hope is a sign of future actions to move us forward."

Last month, the Ottawa County Board of Commissioners approved \$10 million in ARP funds in a revolving loan fund.

"The ability to bring together public and private sectors to leverage additional investment for the greatest amount of impact serves as a best practice," West Coast Chamber of Commerce President and CEO Jodi Owczarski said in a release. "This tool will support solutions for a critical challenge in the community benefiting current and future talent for generations to come."

The funds will help support new projects and rehabilitations with lower interest rates. According to Housing Next, the funding allows the community to leverage \$3.30 for every dollar invested.

"West Michigan employers have made housing a priority," Grand Rapids Chamber Vice President of Government Affairs Joshua Lunger said in a release. "The ability to find desirable and attainable housing is an important talent attraction and retention concern as well as a significant quality-of-life issue in our communities."

The Kent County Equitable Housing Initiative will help implement incremental changes to local zoning.

"Municipalities across Kent County are working to implement zoning reforms to support a greater variety of housing types, sizes and price points," said Housing Next Director of Policy and Communications Brooke Oosterman. "The initiative will accelerate this work by covering costs for local government associated with adopting community-specific changes to meet the needs of current and future residents."

Pat Evans

Pat Evans is a Grand Rapids Business Journal staff reporter who covers real estate, restaurants, retail, economic development, agriculture, food and drink, sports business and cannabis. Email Pat at pevans at grbj dot com.

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Muskegon

Survey part of study exploring gentrification, housing shortage in Muskegon

Published: Dec. 08, 2022, 1:24 p.m.



Residents and commuters are being urged to respond to a Muskegon housing survey that is part of a study to better understand demand and potential gentrification. Shown here are 13 rental homes recently built on Muskegon's Webster Avenue by West Urban Properties.

NEW!

By Lynn Moore | lmoore8@mlive.com

MUSKEGON COUNTY, MI – Residents and commuters are being urged to respond to a Muskegon housing survey that is part of a study to better understand demand and potential gentrification.

The study is looking at the current inventory of housing in the city of Muskegon, demand at various rental and purchase price points and the market trend for the next five years.

City officials plan to use the results to guide investments and policies aimed at improving housing affordability.

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The survey, which can be accessed by clicking [here](#), asks about current living arrangements, where respondents want to live and barriers to housing they've encountered.

The city of Muskegon is partnering with the Community Foundation for Muskegon County on the housing study as it tries to meet demand with a significant initiative to build new homes on vacant city-owned lots. The Community Foundation has made housing a top priority to pursue in the county.

Muskegon officials have reduced the required sizes of homes to encourage development of more affordable housing. They also have heard concerns about demand in certain areas, particularly near downtown, driving up rents that are displacing residents – a phenomenon known as gentrification.

Related: Gentrification concerns in Muskegon enter debate over infill housing designed to fill shortage

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To get a better handle on the housing market in Muskegon, the city has hired a consulting firm to conduct a comprehensive study expected to be completed in the spring.

Among other issues, the study will look at the current inventory of housing, broken down by neighborhood; supply and demand at various rental and purchase price points; demand and market trend for the next five years; and characteristics needed in new housing, including the size, number of bedrooms and single or multi units.

The study also is expected to provide guidance to the commission on whether it needs policies to address gentrification as well as short-term and seasonal leasing.

A housing study has not been conducted in Muskegon since 2016.

The survey asks respondents if they've ever experienced such housing issues as overcrowding, substandard conditions, eviction or homelessness. It asks about any trouble getting a mortgage or having enough down payment, experience with housing or lending discrimination or encountering landlords who don't accept housing vouchers.

The survey also asks how much respondents currently pay for housing, including rent and utilities and in which community in Muskegon County they would ideally wish to live.

Local officials believe the city's aging housing stock is insufficient to meet the needs of various populations who have no choice but to move to the suburbs. Those include young professionals looking for a step up in housing as well as retiring baby-boomers wanting to downsize, they said.

"As the city continues to focus on infill housing in our neighborhoods and we see greater and greater interest in multi-family housing development, we need to have this study so that we can both secure sound investments and not be flying blind as we attempt to revitalize our neighborhoods," Muskegon Development Services Director Jake Eckholm said in a prepared statement.

"We are currently seeing upward pressure on rental prices across all price points, and the best way to combat that is with more information that will lead to more units."

The city has launched ambitious strategies to address the need for affordable housing. They include a large-scale infill project promoting construction of new homes on hundreds of vacant lots as well as the decrease in minimum home sizes.

The city has committed \$5 million in American Rescue Plan Act funding to support the infill housing construction and cover differences between sales prices and construction costs. However, many newly constructed homes are going unsold due to rising construction costs and interest rates.

The city wants to sell roughly half of new infill homes to people earning between 80% and 120% of the area median income. But the high costs of construction and climbing interest rates have made it difficult for working class families to be prequalified for them, Eckholm told commissioners in October.

To help guide further investments in infill housing as well as housing policies, the Muskegon City Commission in May agreed to pay \$46,100 to Bowen National Research for a five-year housing needs assessment.

Also on MLive

Merger of clerk, register of deeds gets preliminary approval by Muskegon County board

Ex-Muskegon judicial candidate may get domestic violence case erased after guilty plea

From: Joshua Lunger <josh@grandrapids.org>

Sent: Tuesday, December 13, 2022 7:52 PM

To: Joshua Lunger <josh@grandrapids.org>

Cc: Dawn Crandall <dawn@hbaofmichigan.com>; Jennifer Rigterink <jrigterink@mml.org>; Kent Wood <kent@borealisstrategic.com>

Subject: Housing Michigan: Governor Approves of Workforce Housing Legislation! What's Next?



December 13, 2022

Coalition Members:

Today, Governor Whitmer signed the bills into law completing a two-year journey. It was a team effort, and we are thankful to everyone who helped get this effort across the finish line.

So, what's next?

We will be updating the coalition and website in the new year. **Can you please let us know if:**

- You want to continue to be a coalition member and stay on the coalition updates
- You want your organization to be a publicly listed with a logo on the "coalition member" page.

On the rest of the immediate to-do list:

- We will send the remaining ideas submitted by coalition members out early next year and need your feedback on the top priorities to launch with Housing Michigan 2.0.
- Have any great ideas? Please let us know!



Our coalition is growing! If you know other organizations we should connect with please share the link below or connect with us at anytime!

JOIN THE COALITION

Questions or comments? Please contact [Josh Lunger](#) at 616.771.0336

Joshua Lunger

Vice President of Government Affairs

P | 616.771.0336

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**GRAND
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Macatawa Bank invests \$2M in affordable housing

By **Kayleigh Fongers** - December 13, 2022



Ronald Haan. *Courtesy Macatawa Bank*

A bank in the region recently made an investment in a community fund focused on affordable housing.

Holland-based Macatawa Bank earlier this month announced a \$2 million contribution to the 2022 Midwest Community Fund, a low-income housing tax credit (LIHTC) equity fund through Cinnaire and the Michigan Bankers Association Service Corporation (MBASC).

According to the bank, this investment reinforces a commitment to expanding access to high-quality affordable housing — a key driver of economic mobility and family stability.

"Serving the communities where we live and work is a core value at Macatawa Bank," said Ronald Haan, president and CEO of Macatawa Bank. "We are pleased to participate in this program that is making a real difference in helping the communities we serve thrive."

The 2022 Midwest Community Fund is intended to support multifamily developments in Michigan, Indiana, Wisconsin, Illinois and Minnesota. The fund's \$211 million will create 1,900 units equating to 3,055 bedrooms to serve more than 3,800 people, including 662 units for seniors and people or families with special needs.

Mark McDaniel, president and CEO of Cinnaire, said the team has leaned into its commitment to building strong and equitable communities through this fund.

"We recognize that safe, affordable housing has never been more meaningful, serving as a school, workplace, health center and even church in recent years," McDaniel said. "We are grateful to Macatawa Bank along with our investors and developer partners that join Cinnaire in our mission to create healthy communities and provide more individuals and families with a place to call home."

Jill Verscheure, senior vice president of MBASC, also acknowledged Macatawa Bank's investment as "banks are an integral part of the communities that they are in by creating long-term positive changes for individuals and businesses."

The 2022 Midwest Community Fund is the largest single equity fund in Cinnaire's 29-year history as a community development financial partner.

According to Cinnaire, the LIHTC equity funds provide a tax advantaged investment and return to investors, help with positive Community Reinvestment Act consideration from bank regulators, and support environmental, social and governance investment strategies.

Kayleigh Fongers

Kayleigh Fongers is a Grand Rapids Business Journal staff reporter who covers politics and policy, banking and finance, manufacturing, energy, technology, transportation, and media and marketing. Email Kayleigh at kfongers@grbj.com

Published in Real Estate/Development



Supporters gather as Gov. Gretchen Whitmer signed a four-bill housing package into law on Dec. 13. *COURTESY PHOTO*

Whitmer signs 4-bill housing package into law

BY ANDY BALASKOVITZ

Tuesday, December 13, 2022 05:14pm

LANSING — Gov. Gretchen Whitmer has signed into law a bipartisan four-bill package that expands incentives to build more affordable housing across the state.

The bills, which passed the state House last month, are a result of nearly two years of advocacy by a coalition of business and housing groups to eliminate financial and land-use barriers for housing developers.

Senate Bill 362 — sponsored by state Sen. Winnie Brinks, D-Grand Rapids — allows local governments to create “attainable housing districts” that offer tax incentives for projects that target income-qualified households.

S.B. 422 — sponsored by state Sen. Ken Horn, R-Frankenmuth — allows local governments to create residential housing districts that would exempt housing projects from the full local property tax rate if they target income-eligible renters. Item 10 A

Two other bills would expand neighborhood enterprise zones, which are similar to brownfield tax increment financing, and payment in lieu of taxes (PILOT) opportunities with local governments on workforce housing.

“It’s really been a total team effort to get these bills over the line and to the governor’s desk for her signature,” Yarrow Brown, executive director of nonprofit **Housing North**, said in a statement.

The Traverse City-based organization was part of Housing Michigan, a coalition of business and housing advocacy groups that initially backed the legislation when it was introduced last year. The coalition also includes the **Grand Rapids Area Chamber of Commerce**, **Home Builders Association of Michigan**, **Housing Next** and the **Michigan Municipal League**.

Coalition members say the legislation aims to create more opportunities for “missing middle” housing, including homes priced below \$200,000 or rental units below \$1,000 a month.

Private-sector construction industry executives are also pleased to see government resources directed toward the housing shortage.



“I’m happy we’re devoting more government funding to housing,” Ted Lott, co-founder of Grand Rapids-based **Lott3Metz Architecture LLC**, told *MiBiz* in a recent interview ahead of today’s signing. “We failed to do that for the last 50 years. We still have a long way to go.”

In a statement issued by Housing North, Frankfort City Superintendent Josh Mills called the bill package “monumental” for helping to address the northwestern Lower Peninsula’s housing shortage and creating new pathways for governments to work with developers.

“This critical legislation will allow our communities to better facilitate and support the necessary partnerships between the private sector, non-profit entities, and local units of government to create the necessary attainable housing opportunities that best serve the needs of our communities,” Mills said.

Brinks, who takes over as Senate Majority Leader in 2023, said in a recent interview with *MiBiz* that the Senate will continue to focus on housing bills under the Legislature’s new Democratic majority.

“Housing has been an incredible need,” Brinks said last month in reference to the four-bill package. “This is one bill package — I think there’s probably a lot more we could do on housing, so we’re putting our heads together on that beyond this package as a future agenda

MiBiz Editor Joe Boomgard contributed reporting to this story.

Andy Balaskovitz



Managing editor, covers energy, policy and economic development.

Twitter: @ABalaskovitz

Email: abalaskovitz@mibiz.com

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SUBSCRIBER EXCLUSIVE 

Michigan's housing market is in crisis. Climate change could make it worse.

Updated: Dec. 13, 2022, 2:45 p.m. | Published: Dec. 13, 2022, 7:15 a.m.

NEW!

By Lindsay Moore | lmoore@mlive.com

This story is part of a series exploring Michigan's housing, infrastructure and greenspace amid climate change.

For three years Ethan Hornacek has been shopping for a house in his hometown. Unfortunately for him, his hometown is Traverse City – one of the state's most desired cities in one of the fastest growing counties.

After being outbid 15 times, Hornacek, 33, started working overtime as lead finisher at Britten Woodworks. He estimates he now puts in 100 hours a week.

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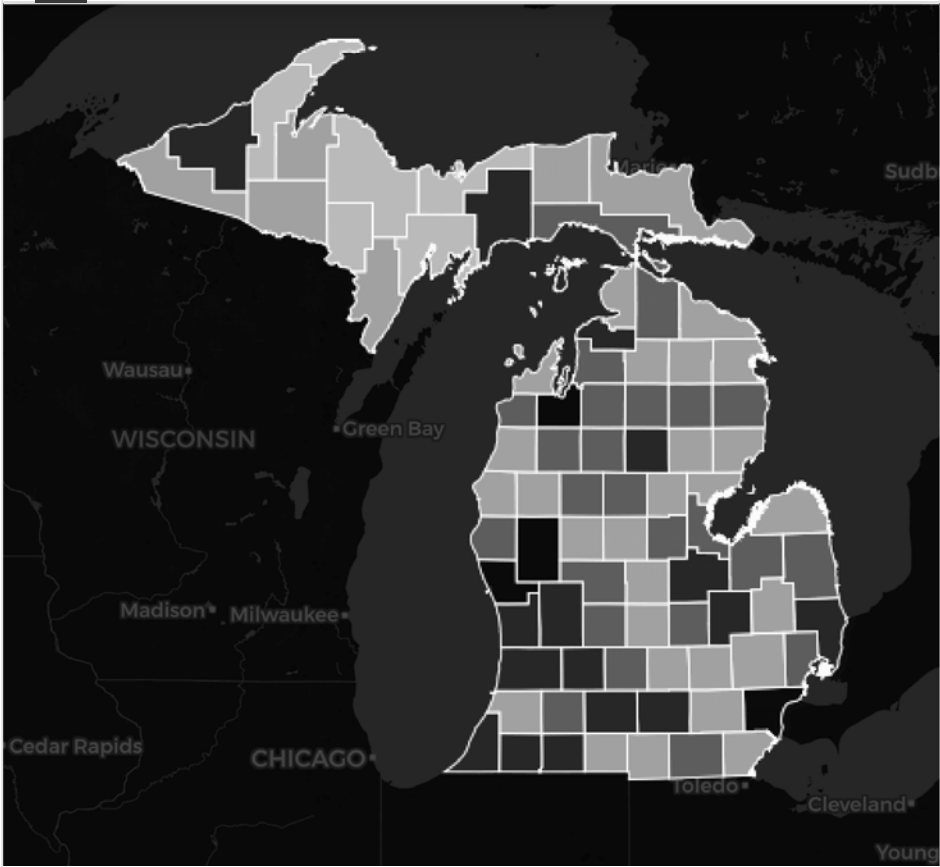
Hornacek increased his housing budget by \$85,000. Even with more cash to spend, he's going on his sixth year living with a friend.

"I'd love to see Traverse City get bigger, and it is getting bigger, but I'd still like to live here," he said. "I don't want to have to live out in Benzie County and drive all the way in to go to work when some people are using it as a vacation home or renting it out for a ridiculous amount of money."

Michigan home values have increased nearly 10% in one year, according to Zillow.

2017-22: Change in avg. home value by county

MAP LEGENDS



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Experts say Michigan must prepare for more people seeking fresh water, cleaner air and open space, to escape the effects of climate change. They warn an increase in population, now only a trickle, will eventually strain housing stock, box out affordable options and accelerate urban sprawl.

But the state says it has more urgent priorities – the people already here.

Plans to create housing for so-called climate migrants are sidelined for now, said David Allen, chief market analyst at the Michigan State Housing Development Authority, which with the governor's office launched a plan this year to address the shortage, aiming to establish 75,000 new or rehabilitated homes in the next five years.

"If all the projections are accurate, Michigan certainly could have an extra added issue in terms of people moving in and competing with those already here for scarce housing resources," Allen said. "Once we can get a good feel for how steep that problem is, I think that's just another way that we can organize to get regional solutions for this."

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Remote work cuts the cord

Statewide, an influx of climate migrants feels theoretical. In the Upper Peninsula, it's already a reality.

Keith Meyers started Remote Work Keweenaw in 2018 as an economic development strategy for Chassell near Houghton in the Keweenaw Peninsula. He's now tracking 140 people who have moved to the peninsula and work virtually

Many of them, he said, name climate as a key factor for their move.

The project isn't without its push back. There are parts of the peninsula where being small, rural and isolated is part of the charm.

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"I've had people accuse me, 'you're going to turn into Traverse City' and no, we're not," Meyers said. "There's only going to be so many people who are going to be able to embrace what it is that we have to offer, but there's enough of them out there that it can be a game changer for us."

When Sarah Hopkins, 36, and Clay Shwery, 40, drove up to their new home in Chassell they were greeted with three feet of snow. The Washington D.C. couple bought the property sight unseen and were immediately thrown into the depths of a U.P. winter.

It was a warm, Yooper welcome – freezing cold.

They strapped on snowshoes to walk their new 40 acres. They zipped up their 1-year-old daughter, Aurelia, in a big, puffy snow suit and pulled her around on a sled while their yellow lab, Jake, explored his vast new backyard.

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When looking for a place to relocate Hopkins, an intellectual patent lawyer, and Shwery, a data scientist, considered Washington state. It's where Hopkins grew up and it fed their craving for more space and nature.

But one major factor switched their search from west to Midwest: Mother Nature.

"With all the wildfires that have been going on, it just seemed like too much of a gamble," Hopkins said. "When would we be losing our investment? What would our quality of life be like there in the future?"

Not a discount paradise

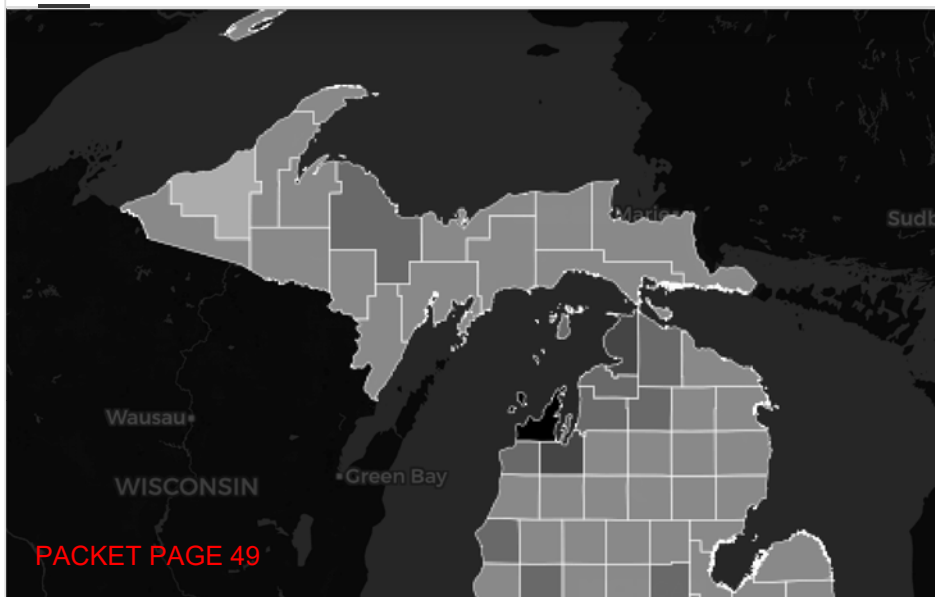
In Marquette, realtor Stephanie Jones said no matter the buyer's budget, they are always expecting to find lower costs. Buyers from California, Arizona and Colorado get a wakeup call.

"We've had to manage people's expectations of what you will find at what prices," she said. "This is not a discount paradise."

At the start of the year, home values in Marquette County reached \$215,415, according to Zillow. That's a jump compared to just three years ago when homes, on average, cost under \$200,000, and up from \$118,232 a decade ago.

2022: Avg. home price by county

MAP LEGENDS





In the Lower Peninsula, glamor shots of Traverse City and the surrounding area often define Pure Michigan and the region top lists like [Realtor.com's Most Affordable Places to Retire.](#)

It's pushed prospective homebuyers to essentially "drive until you can afford to buy," said Kim Pontius, CEO of Aspire North Realtors in Traverse City.

Pontius and his wife moved to Michigan in 2007 from Indiana to get closer to fresh water. He considers himself a climate migrant and believes more will arrive in the next decade.

"Those with the capital will have the ability to pay whatever the going rate is and those without the capital will just be out of luck," Pontius said. "That's the unfortunate part of it."

He cites an old, but relevant adage: "Half my pay for a view of the bay."

Housing prices in Grand Traverse County, where the median price of a house was \$385,500 in July, have increased 113% in the last decade, according to Aspire North's data, and the effect is spreading.

As of July, no houses sold for less than \$60,000 in the five-county area surrounding Traverse City.

Grand Traverse County was the second fastest growing county in the state in 2020 with a growth of 10%.

Only Ottawa County, further south on the Lake Michigan shoreline, topped it.

Housing Next, an initiative out of Greater Ottawa County United Way, assessed the county's demand versus supply and determined a need for approximately 11,346 additional units by 2025. That marks a housing gap triple what the 2018 assessment found.

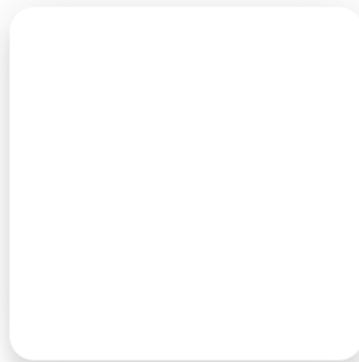
Affordability is pushing demand even higher as residents are priced out of the available stock. Most for-sale houses are \$300,000 or more, according to Housing Next.

Keeping up with its own growth has been an ongoing struggle for Ottawa County, said Pat McGinnis who spent two decades as city manager of Grand Haven, the county's seat.

This year he moved to Portage's city council in Kalamazoo County, where they're having similar conversations about how to utilize every square foot.

He recognizes these communities like their small-town feel. Building taller, denser downtowns will take an attitude adjustment, he said.

"Do we build communities for our grandparents or for our children? I think we're building for our children," he said. "If those new populations are coming in, those are new people, and they're going to expect a different type of community. Think about the bigger picture and how to overcome that NIMBYism."



Climate Change in Michigan

Dec 6 · MLive Behind the Headlines

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LOCAL

Good Samaritan launches eviction prevention program funded by ARPA

**Mitchell Boatman**

The Holland Sentinel

Published 6:02 a.m. ET Dec. 14, 2022

HOLLAND — A new housing program launched this month is working to prevent homelessness in Ottawa County.

More: Good Samaritan Ministries to run eviction diversion program

Good Samaritan Ministries officially launched the Ottawa County Eviction Prevention Program in December, working with tenants, landlords and the courts to keep people in their homes.

The program is a continuation of work done at the onset of the COVID-19 pandemic with support from federal, state and local agencies. As the pandemic-era partnerships came to an end, Good Samaritan began work on building a sustainable, long-lasting prevention program.

The program works with tenants and landlords to offer repayment programming and support services to prevent evictions. In the first two days after the program launched, 24 households began the screening process.

To qualify for OCEPP, a person must rent in Ottawa County, have a household income at or below 50 percent of the area's average median income, have received a "Notice to Quit" or court-ordered summons, have a written or verbal lease agreement in place and not owe more than \$3,000 to the property owner.

The initiative is being supported by a \$2 million grant of American Rescue Plan Act funding from Ottawa County. It was created in partnership with the 58th District Court, according to ARPA application documents.

The grant was approved during an August meeting of the Ottawa County Board of Commissioners. It will be used over the course of three years to support operation of the program.

Good Samaritan said the funding will “enhance and stabilize programming that was perfected” during the pandemic. It's intended to serve a “growing population of low-income, rent-burdened residents of Ottawa County.”

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In addition to the ARPA funds, the program expects revenue from donations and grants, public funding through the Michigan State Housing Development Authority, participation fees from businesses and landlords, and rent reimbursement from tenants, paid over the course of several months.

Last year, the program helped keep 3,320 people from being evicted, the organization reported. Over the last two years, 98 percent of people receiving Good Samaritan services have remained housed.

Learn more at goodsamottawa.org or by calling 616-392-7159.

— *Contact reporter Mitchell Boatman at mboatman@hollandsentinel.com. Follow him on Twitter @SentinelMitch.*

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Grand Rapids

‘Generations of new housing:’ Leaders have big hopes for \$17.5M Kent County housing fund

Published: Dec. 18, 2022, 8:00 a.m.



Kent County has allocated \$17.5 million in federal pandemic relief dollars to an affordable housing fund that aims to use matching funds to create "generations" of new housing. (Joel Bissell | MLive.com) Joel Bissell | MLive.com

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

NEW!

GRAND RAPIDS, MI — Kent County is using \$17.5 million to start an affordable housing fund that officials say will triple in size, and possibly grow further, by tapping into matching funds offered at a community-focused financial institution.

One county commissioner, Stephen Wooden, said the investment creates a “tool” that will help the county and developers create “generations of new housing” through low-interest loans.

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“I remain very optimistic that we are going to be able to use this fund as part of a robust countywide strategy to meet the housing crisis,” said Wooden, a Democrat who represents District 18 comprised of portions of Grand Rapids and Plainfield Township.

The funding was approved by the county board of commissioners as part of its \$108 million in federal COVID-19 relief funds.

Related: Housing, parks, road repairs get slice of \$108M in Kent County COVID-19 relief funds

The \$17.5 million investment is expected to grow to \$58 million once it’s invested at a community development financial institution (CDFI), and it could increase further if officials leverage further investment from businesses and philanthropic groups, officials say.

CDFI’s are mission-driven financial institutions that leverage public and private investment to provide low-interest loan for community priorities such as housing.

“The fact that we’re pursuing a partnership with a CDFI to match these funds could mean this initial investment could grow to upwards of \$70 million,” said Wooden, who also works at nonprofit developer Dwelling Place.

Ottawa County’s Board of Commissioners is also investing \$10 million of its federal pandemic relief funds in a similar housing fund.

Housing was among the top public priorities for Kent County’s American Rescue Plan Act dollars. A 2020 study commissioned by the Grand Rapids Chamber of Commerce estimated the county needs more than 22,000 new housing units by 2025 to meet demand and avoid displacing residents.

Related: Grand Rapids wants 8,888 new housing units by 2025. How close are we?

Now that the county has approved the \$17.5 million in housing funds, administrators and board members will work to establish the specifics of the fund, said Kent County Administrator Al Vandenberg.

That includes choosing which community development financial institution to partner with, he said. A county board subcommittee will be created by chairperson Stan Stek to help oversee that work as well as outlining the type of housing projects the fund will be used for.

“I think the very next step is to put together a plan to how we bring this to fruition,” said Vandenberg, who noted the funds would be reserved for housing built for low- to moderate-income residents.

Housing advocates said they were pleased with the county’s investment.

Ryan VerWys, CEO of ICCF Community Homes, a nonprofit housing developer, said he’s hopeful his organization can partner with the county to create more affordable housing. He said his organization has affordable housing projects that are ready to go but need additional funds before construction can begin.

“Overall, very excited about the investment and affordable housing,” he said. “There’s no doubt there’s been increased awareness of the need for housing that’s affordable for working families in our community.”

Moving forward, he said he’s hopeful the fund will be used to help create home ownership opportunities for low-income residents, not just rental housing.

ICCF was part of a group that submitted a request to the county for \$42 million to help create “hundreds of units of housing, many of which would have been for sale to low-income buyers at an affordable price,” VerWys said. The project, whose overall price tag was \$140 million, was not granted.

“We’re hopeful that this alternative path, which would be through a revolving fund, will help to address that need for home ownership opportunities,” he said. “But that remains to be seen.”

He added, “Revolving funds typically help create rental housing, and subsidy is required to create home ownership opportunities in this current climate. The cost of construction is just so high right now that to build or renovate a home for sale to a low-income buyer requires significant subsidy or assistance, and that’s usually assistance that won’t get repaid through a revolving fund.”

Brooke Oosterman, director of policy and communications for Housing Next, an advocacy group that encouraged the county to make the \$17.5 million investment. said the new housing fund “allows for true generational impact.”

“It’s a move that can be made today to provide solutions for generations to come to have a meaningful impact on overall housing supply and ultimately affordability and accessibility of housing for all current and future residents of Kent County,” she said.

She said one of the CDFIs the county is considering partnering with is IFF, which has offices in Illinois, Michigan, Indiana, Missouri, Ohio and Wisconsin.

Oosterman said IFF would offer a roughly 3-to-1 match on the county’s investment. That would mean the initial \$17.5 million investment could increase to about \$58 million, and that it would rise further with additional investment, she said.

“It really allows for a project to be funded at a lower interest rate, increasing overall affordability for the project, and, hopefully, affordability as well for residents trying to get into that unit,” Oosterman said.

Once the county establishes the fund, the goal is to urge businesses, philanthropists, and others to invest in it, thereby taking advantage of the available matching funds, officials say.

Vandenberg said he’s hopeful the fund acts as an “igniter.” It could, he said, “grow into something much larger that could attack and resolve even a larger percentage of this problem.”

“Like a lot of folks, I see affordable home ownership as a way of not only stabilizing families and stabilizing households but also making the market more affordable,” said Wooden, the Kent County commissioner who works for Dwelling Place.

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New tools help Housing Next connect communities, developers

ANDREA GOODELL | MONDAY, DECEMBER 19, 2022



Courtesy



Affordable housing has been front of mind for nonprofits and municipalities around West Michigan for some time.



The process of bringing housing to market for the “missing middle” is by its nature a slow one, but Housing Next, which seeks to connect developers, nonprofits, and local governments to increase housing stock has seen some big wins this year, and the nonprofit isn’t slowing down.

Robinson Landing

Robinson Landing was one of the nonprofit’s biggest projects of 2022, says Brooke Oosterman, director of policy and communications at Housing Next.

The affordable, owner-occupied development of 30 single-family homes (16 income-restricted, 14 market-rate) was made possible by the Housing Next Partnership and a \$1.5 million impact investment from the Grand Haven Area Community Foundation into Michigan Community Capital. The partnership came together to create the Grand Haven Area Community Land Trust, which provided publicly owned land at a reduced cost, slashed sewer/water connection fees through Brownfield Tax Increment Financing and the County Land Bank. The project was designed to support fair and sustainable homeownership in a local market where the average price of a home exceeds what the median income family can afford by more than 40%. To date, all income-restricted units have been sold with a few market-rate homes still available.





Robinson Landing mixed income neighborhood was made possible by the Housing Next Partnership and a \$1.5 million impact investment from the Grand Haven Area Community Foundation.

Great need

The need for affordable housing is great everywhere, Oosterman says.

Housing Next's 2021 Ottawa County Housing Needs Assessment showed the gap between needed and available owner-occupied homes had tripled since 2018; the assessment projected about a quarter of the needed rental units would actually be available between 2020 and 2025. It estimated that 37,000 new housing units will be needed in the county by 2025.

The Housing Next initiative is a partnership among local municipalities, nonprofit agencies, regional Community Development Financial Institutions, and for-profit developers. The partnership has been able to support workforce and market-rate housing projects by bridging the divide between developers and municipal decision-

makers to help both sides understand the needs, desires, and concerns of the other.

New tools

Some of the biggest wins for Housing Next have most recently come in the form of advocacy and reform, Oosterman says.

Both Ottawa and Kent counties have established multi-million dollar revolving loan funds with federal American Rescue Plan dollars.

The money (\$17 million in Kent County, \$10 million in Ottawa County) allows Housing Next and its municipal partners to leverage and match the private investment dollars in the community for the creation and rehabilitation of housing.

Investment by the county allows for those projects to be funded with lower interest rates and creates a tool that allows business leaders and nonprofits to donate to the pot to pool money and have an even higher impact.

“At the end of the day, it’s really difficult to build below market housing with the costs continuing to increase,” Oosterman says.

The community investment is necessary to bring these projects to market.

A new package of bills signed into law this month by Gov. Gretchen Whitmer signed are aimed at creating tools to alleviate the affordable housing shortage in Michigan.

“We see these tools as an opportunity to really pull in what is needed to make those projects work,” Oosterman says.

Housing Next has projects in the pipeline now that will benefit from the new tools moving forward, she says.

The bills will create tax incentives for creating and rehabilitating affordable housing and create a state housing development authority and funds to support housing development, land acquisition and development, and rehabilitation.

“We urgently need more housing options in Michigan. Our bipartisan legislation helps homeowners to make affordable upgrades to their existing homes and assists

communities to construct new housing at attainable price points,” says Sen. Jeremy Moss, D-Southfield, the sponsor of one of the bills. “We are thankful the Governor signed these bills into law so we can retain our valued residents and attract job-seekers to Michigan.”

In July, the Housing Next partnership received a Housing and Urban Development Secretary’s Award for Public-Philanthropic Partnerships.

“The collaboration of many public, private and philanthropic partners is what allowed Housing Next to focus on addressing our region’s housing problem,” says Hadley Streng, president of the Grand Haven Area Community Foundation and founding member of the partnership, who accepted the award on behalf of the leadership council. “Considerable work has been done over the last five years and there is even more of a need for additional emphasis now than there was when Housing Next formed.”

Here are some other highlights from the year in Ottawa County:

- Developers broke ground in November at the site of the former Grand Haven Tribune building, which will be redeveloped into a 39-unit apartment complex in downtown Grand Haven known as Tribune Lofts. Housing Next supported the project that will add to rental stock needed for workforce housing for households earning 80-100% of the Ottawa County area median income.
- Work is wrapping up at Park Vista Place in Holland. The partnership between Jubilee and Lakeshore Habitat is located at 60 E 40th St. Currently all five Lakeshore Habitat Homes have been built and sold with Jubilee Houses finalizing families moving into their five homes.
- Dwelling Place’s partnership in Holland has been approved with 46 new units. The partnership project among Dwelling Place, First United Methodist, and Hope Church creates a 31-unit residential building at 57 W. 10th St. and a 15-unit residential building at 100 W. 10th St. These units provide affordable housing options in an economic climate where there is an increased demand, increased construction costs and a labor shortage hurdles that will require continued support and partnership.
- Lakeshore Habitat for Humanity has officially begun development of their first set of townhomes. The site work for Buttermilk Creek Townhomes has started on Prospect Street in Hudsonville to begin preparing for the construction phase.



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52 housing units being built in Holland thanks to collaboration

Updated: Jan. 02, 2023, 9:15 a.m. | Published: Jan. 02, 2023, 9:14 a.m.



Park Vista Place, which features 10 completed housing units, is located on Holland's south side. (Image provided by Jubilee Ministries)

NEW!

By **Skyla Jewell-Hammie | SJewell-Hammie@mlive.com**

HOLLAND, MI -- The goal to bring housing units that are affordable to a local community is quite common these days.

In Holland, one of the efforts to increase the amount of homes attainable for would-be homeowners comes from a collaboration of two local organizations, Jubilee Ministries and Lakeshore Habitat for Humanity.

The two nonprofits are in the midst of building an affordable housing development called Vista Green. Jubilee Ministries and Lakeshore Habitat for Humanity also recently completed Park Vista Place, a mixed-income housing development on Holland's south side. When both projects are completed, the collaboration will result in 52 housing units in the Holland community.

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The goal of the collaboration is to create a community and allow buyers to have ownership of their homes in the Greater Holland area. Officials said Park Vista Place "successfully met this goal."

"Working together allows both our organizations to grow quicker than we would if we had been working individually," said Don Wilkinson, executive director of Lakeshore Habitat for Humanity.

"Our two organizations are doing something about the problem everyone is talking about," said Steve Grose, executive director of Jubilee Ministries, Inc. "We are building houses that our peers in the community can afford to buy and not be forced to overextend their budgets for housing."

Park Vista Place's 10 homes were developed along 40th Street. Vista Green is being constructed along 36th Street.

The partnership between Jubilee Ministries and Lakeshore Habitat for Humanity has led to 10 housing units, which they describe as “attainable,” in the Holland area since they began collaborating in 2021.

Lakeshore Habitat built five units that required tenants to fall within 30-80% of the Area Median Income, while Jubilee Ministries built five for households whose income ranges from 80-120%.

Officials said two of the five Jubilee homes have been sold, along with all five of Lakeshore Habitat’s units.

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The two organizations also worked with local builders recently to “blitz build” three of the 42 homes for its next affordable housing development, Vista Green.

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Jubilee and Lakeshore Habitat utilized a funding model for Park Vista Place through brownfield Tax Increment Financing to support the project. Developers get approval from governmental units to receive the tax-capture financing. A brownfield is a property for which the redevelopment or expansion may be complicated by the presence or potential presence of environmental contamination.

In November, Holland's City Council approved the use of financing for Vista Green as well. The Brownfield TIF will reimburse the organizations for their capital overlay spent on the property.

In the new year, the two organizations plan to move forward as partners by continuing to build Vista Green.

For Vista Green, the first homeowners are expected to be in Lakeshore Habitat's units by spring 2023. Jubilee Ministries does not yet have a time estimate for their units.

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Public Interest

\$176.6M affordable housing project will create nearly 700 units across Michigan

Published: Jan. 13, 2023, 2:58 p.m.



Governor Gretchen Whitmer announced today that the state will fund nearly 700 affordable housing units across 17 projects from Cheboygan to Detroit. [Sign up for our newsletter to receive more news like this.](#)

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Michigan is working toward its goal of 75,000 new or rehabilitated homes by 2027.

Gov. Gretchen Whitmer announced funding to build or improve nearly 700 affordable housing units across 17 projects from Cheboygan to Detroit.

Funding will be made available through a portion of the \$14 million in federal Low-Income Housing Tax Credits administered by the Michigan State Housing Development Authority.

Developers can claim credits against their tax liability annually for up to 10 years. This current round of funding will enable the creation or preservation of 683 total rental units, according to a press release.

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Michigan's rent climbed more than 8% from November to November making the median price \$1,321 a month, according to Rent.com data.

Housing prices rose as well, although less steeply at 1.8% year-over-year, according to Realcomp. The median listing price in November was \$230,000. This marks a substantial increase from 2019's median of \$180,000.

"As rents and home prices go up across the state, it's clear that quality, affordable housing is out of reach for far too many Michiganders," Whitmer said.

The total development costs of projects funded is anticipated to be around \$176.6 million. The governor's office estimates this will create over 60 permanent jobs and over 1,100 temporary jobs.

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“We know that creating affordable housing benefits everyone in the state by stimulating local economic growth, but it also creates opportunities for Michiganders to have equitable access to safe, quality, affordable housing for their families, making for stable and secure living and upward mobility,” said Chad Benson, MSHDA rental development director.

These cities will have affordable housing projects:

- Bellevue
- Cheboygan
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Organization focusing on long-term solutions through advocacy and education

Tess Ware

The Petoskey News-Review USA TODAY
NETWORK

THE GIFT OF GIVING: This holiday season, reporters across Michigan have written spotlights on causes particularly important to them. We share these stories with you, our readers, to provide information on how to get involved.

As the housing crisis becomes more critical statewide, efforts continue to improve access.

But even though innovations like modular homes — which are quicker and easier to build than traditional structures — have made it possible to build homes faster and in colder weather, they don't come close to building the thousands of homes needed to properly address the deficit.

As demand increases and supply struggles to keep up, the rising cost of living puts homeownership — and even rental housing — out of reach for many Michiganders.

According to the Michigan Association of United Ways' 2021 ALICE Report, 58 percent of all jobs in Michigan pay less than \$20 per hour. Even before the COVID-19 pandemic, wages didn't meet the cost of living.

In 2018, as a response to the growing crisis, the Housing Solution Network — a group within Networks Northwest — decided to create a spinoff dedicated to advocating for action and systemic change in housing access in northern Michigan. Thus was born Housing North, which has since become an independent nonprofit.

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Continued from Page 1A

Housing North works to address the housing crisis at its root, focusing on long-term solutions. The organization's mission is to “ build awareness, influence policy and expand capacity so communities can create housing solutions that meet their unique needs.”

The nonprofit partnered with other organizations to project need from 2020-2024.

“(The data) showed that we needed over 15,000 homes in our 10- county region over five years,” said Executive Director Yarrow Brown. “ That was spread throughout the different income levels and most of it was for rentals.

“In general, when that study came out, we could say that we need homes that are less than \$200,000 to purchase and rents that are less than \$1,000 a month to really meet the need and the demand of those living here yearround.”

According to the report, released in 2019, the anticipated minimum home value in Emmet County in 2020 was \$150,000. But with drastic pandemicera changes, that value likely increased significantly. Housing North is working on updating its data to reflect the changes.

In addition to fighting for long-term solutions, Housing North meets some immediate need through its Housing Ready Program in Emmet, Manistee and Leelanau — where on-the-ground representatives work with local partners to achieve housing goals and prepare communities for increased density.

One recent success was in Petoskey, where Northern Homes Community Development Corporation recently broke ground on two single-family homes for workforce families. It’s a small dent in supply, but it’s a start.

Housing North has also worked closely with the Housing Michigan Coalition to push for the passage of a statewide bill package that would help remove barriers to developing and rehabbing homes and rental units.

The bills passed the Michigan House and Senate in November and were sent to Gov. Gretchen Whitmer for final approval. The bills address tax credits for developers, temporary tax abatements on new housing developments, neighborhood enterprise zones and putting control into the hands of local municipalities.

In 2023, Housing North will continue pushing for bills not included in the package, like the Employer Housing Tax Credit and the Principal Residence Exemption Bill While the need for housing is immediate and dire, creating housing isn’t a fast or easy process. Cost and availability of materials and

labor continue to impede development. Lack of infrastructure like water and sewer lines, roads and broadband make development in areas outside cities expensive and slow.

“Anybody who wants to learn more about how to be an advocate, we would really love to work with them,” Brown said. “We need more yes-in-my-backyard people.”

Learn more at housingnorth.org. — *Contact reporter Tess Ware at tware@petoskeynews.com. Follow her on Twitter @Tess_Petoskey.*

HOUSING from page A1 to A4



According to the Michigan Association of United Ways' 2021 ALICE Report, 58 percent of all jobs in Michigan pay less than \$20 per hour. Even before the COVID-19 pandemic, wages didn't meet the cost of living. SEAN MILLER/PETOSKEY NEWS-REVIEW



While the need for housing is immediate and dire, creating housing isn't a fast or easy process. Cost and availability of materials and labor continue to impede development. PROVIDED BY NORTHERN HOMES COMMUNITY DEVELOPMENT CORPORATION

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Tuesday, 01/03/2023 Page .A01

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