



Consolidated Housing and Community Development Plan

Five Year Strategy - July 1, 2011 to June 30, 2016

Adopted by the Grand Rapids City Commission on May 10, 2011

COMMUNITY DEVELOPMENT
**BUILDING
GREAT**
NEIGHBORHOODS!



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Introduction

Executive Summary

The FY 2012 – 2016 Consolidated Housing and Community Development (HCD) Plan (also known as the “Consolidated Plan”) is intended to guide the City of Grand Rapids in its actions and funding decisions related to the federal Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions/Shelter Grants (ESG) programs over the next five years. This Plan will also be used to guide the Justice Assistance Grant (JAG) program from the U.S. Department of Justice. The Consolidated Plan is in effect from July 1, 2011 through June 30, 2016.

Sources for the HCD Plan

In establishing the strategic goals for this Plan, the City analyzed available data sources on population, income and housing; sought public input on the plan and reviewed other sources of recent public input; incorporated City and community values; and reviewed HUD’s Priorities and Livability Principles, the City’s Master Plan and Sustainability Plan, and other relevant City and community plans. Although the input covered a wide array of issues, there was considerable consistency among community priorities, as well as harmony with HUD’s longstanding goals of providing decent housing, a suitable living environment, and economic opportunities for low- and moderate-income people.

Data Summary. Unfortunately, the 2010 Census data was not available prior to the submission date for the HCD Plan. The City used 2000 Census data, 2005-09 American Community Survey (ACS) data, and 2009 CHAS data (a special run of 2005-07 ACS data), and local sources. The data show that Grand Rapids has an older housing stock, particularly in the part of the city known as the General Target Area (GTA). The cost of housing increased over 10% in the last five years, although income only increased 1.6%. As a result, the number of families with housing cost burdens increased significantly since 2000. For example, 56.5% of renters have a housing cost burden, meaning they pay more than 30% of their income on shelter costs. Black and Hispanic families are more likely to be low-income and have cost burdens than White families. Furthermore, housing foreclosures hit the Grand Rapids hard – 15.3% of city homes experienced foreclosure between 2004 and 2010. Eight neighborhoods within the GTA experienced foreclosure rates over 25% in this same period, with nine others exceeding the City average. Housing vacancies rose to 12.5% in the GTA and to 9.3% city wide.

City and Community Values. The HCD Plan is guided by a number of organizational and community values. These values are strongly held beliefs or ways of doing things that influence how this Plan is implemented. Organizational values include making government accessible and supporting civic engagement, being accountable through performance measurement, collaborations and partnerships to achieve mutual goals, diversity and inclusion to promote a strong and enriched community, integrity and honesty in all actions and decisions, organizational excellence, quality customer service, and using a “triple bottom line” approach to ensure sustainability.

Community values and themes include, but are not limited to, promoting the revitalization of neighborhoods, providing opportunities for citizen empowerment, de-concentrating poverty,

guaranteeing fair housing rights, making housing more accessible to persons with disabilities, ensuring the quality of the built environment and sound land use practices, providing a balance between owner and renter housing, enhancing public safety, protecting environmental resources, and moving the community forward in a sustainable way.

Public Input. Public input focused on maintaining the quality and affordability of the existing housing stock, with attention to both homeowners and renters. Homeless service providers recognize that the lack of affordable housing is the single largest contributor to homelessness. Housing rehabilitation, code enforcement, and rental assistance programs are in high demand. Neighborhood stability, crime prevention and community policing are also top priorities. Support for high quality mixed-use development and mixed-income neighborhoods was also voiced, along with strong business districts and streetscape improvements. The development of parks and preservation of the tree canopy were also identified.

City and Community Plans. As part of its citizen input effort, a number of City and community plans were reviewed. The City's 2002 Master Plan, 2010 Green Grand Rapids update, and 2010 Sustainability Plan were reviewed to ensure that the HCD Plan was consistent with, and supportive of, these efforts. Other plans reviewed include the 2010 Parks and Recreation Master Plan, 2010 Analysis of Impediments to Fair Housing, 2010 Grand Rapids Housing Commission (PHA) Plan, 2010 Grand Rapids Youth Master Plan, 2009 Foreclosure Response Plan, 2009 Grand Rapids Urban Forestry Plan, 2007 Get the Lead Out!/Healthy Homes Coalition Plan, 2005 Vision to End Homelessness, 2002 21st Century Infrastructure Task Force Report, and a number of specific neighborhood plans.

Neighborhood Investment (NI) Plan

The strategic goals for the HCD Plan are found in the Neighborhood Investment (NI) Plan. The NI Plan combines diverse community needs identified in the planning process into seven key outcomes for Grand Rapids neighborhoods. Progress toward meeting these outcomes is measured by a set of pre-determined indicators of success.

- Improve the condition of existing housing
- Increase the supply of affordable housing
- Increase opportunities for housing stability
- Increase public safety
- Build neighborhood leadership and civic engagement
- Enhance neighborhood Infrastructure
- Increase economic opportunities

Not every issue identified through community input is funded under the HCD Plan. Priorities were established that best fit the goals of decent housing, suitable living environment, and economic opportunities as well as the shrinking funding levels of federal programs. Likewise, activities that are best supported by other government or private sector sources are not included.

Managing the Process

Lead Agency

The Consolidated Housing and Community Development (HCD) Plan is a five-year plan required by the U.S. Department of Housing and Urban Development (HUD) for participation in certain federally-funded housing and community development programs. These programs are designed to provide decent housing, a suitable living environment and economic opportunities, principally for low- and moderate-income persons. The City of Grand Rapids Community Development Department is the lead agency for this planning process, and is responsible for administering the funding sources covered under this Plan. The effective period of the HCD Plan is July 1, 2011 through June 30, 2016.

The entitlement programs covered under this plan include the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions/Shelter Grants (ESG) programs. Programs are administered through the City of Grand Rapids Community Development Department and activities are primarily carried out by City departments and contracted nonprofit organizations.

Process for Plan Development

The HCD Plan was developed with an outcomes-based focus and integrates HUD's objectives with those of the City of Grand Rapids in response to the needs, priorities and values of the community.

Components of Plan Development. The development of the Plan included the following steps:

- Analysis of 2000 U.S. Census data, 2005-09 American Community Survey data, 2009 CHAS Data, and other pertinent data sources
- Public hearing and comment period on community needs, priorities and values
- Focus group with neighborhood associations
- Analysis of relevant City and community planning documents
- Modifications to the FY 2006 – FY 2011 Neighborhood Investment Plan
- Public hearing and comment period on draft HCD Plan
- City Commission review and approval of the HCD Plan

Data Sources

2000 U.S. Census Data. Census 2000 was the 22nd decennial census of the United States. Information was gathered about the 115.9 million housing units and 281.4 million people. One hundred (100) percent of the population was asked to respond to key questions regarding household relationships, race, Hispanic/Latino origin, age, sex, tenure (owner or renter), and housing vacancies. A scientific sample of the population was asked additional questions regarding education, employment, income, disability, home value, and housing costs. While this data is over 10 years old at this time, it remains the best source of information on comparing population and housing data between the General

Target Area (GTA) and the non-GTA. For more information on the GTA, Specific Target Areas (STAs), and the non-GTA, see the Geographic Targeting Section of this Plan.

2005-09 American Community Survey Data. The American Community Survey (ACS) is a nationwide survey conducted by the U.S. Census Bureau designed to provide communities with a fresh look at how they are changing. Using scientific sampling methods, the ACS collects and produces population and housing information every year on items such as age, race, income, home value, and other important data. In late 2010, the Census Bureau released its 5-year estimates based on ACS data collected from 2005 through 2009. The 2005-09 ACS data is used in this Plan whenever possible and is identified as such.

2009 American Community Survey Data. Where data is not available for 2005-09, single year data for 2009 data is used.

2009 Comprehensive Housing Affordability Strategy (CHAS) Data. The CHAS data, provided by HUD, is the primary source of data used to assess housing needs and priorities. The data was derived from a special tabulation of American Community Survey data generated by the U.S. Census Bureau for the period from 2005 - 2007. CHAS data are comprised of a number of housing needs variables split by HUD-defined income groupings (30, 50, and 80 percent of area median income) and HUD-specified household types. The numbers and income data are based on data in existence at the time of the 2000 Census. It should be noted that the Census Bureau used a special rounding scheme on this tabulation data. As a result, readers may observe a small discrepancy between the data reported here and the data reported in other sections of this Plan. Where this data is used, it is identified as such.

Consultations

Adjacent Units of Government

The following units of government and other public entities were invited to comment on the HCD Plan.

No comments were received.

City of East Grand Rapids	Grand Rapids Housing Commission
City of Kentwood	Kent County Health Department
City of Grandville	Kent County Community Development Department
City of Walker	Grand Valley Metropolitan Council
City of Wyoming	West Michigan Regional Planning Commission
Grand Rapids Charter Township	Michigan State Housing Development Authority
Plainfield Charter Township	

Grand Rapids Housing Commission (GRHC)

The Grand Rapids Housing Commission and the City of Grand Rapids consulted with each other regarding its respective Five-Year Plans. The Housing Commission's developments and services target families with children, seniors, and persons with disabilities. Refer to the Public Housing section and the City and Community Plans Summary section of this plan for more information. As appropriate, the HCD Plan incorporates strategies from the GRHC's Agency Plan.

Grand Rapids Area Coalition to End Homelessness (CTEH)

The Grand Rapids Area Coalition to End Homelessness and the City of Grand Rapids consulted with each other regarding its strategic plans, specifically identifying homeless needs, priorities, and the use of Emergency Solutions/Shelter Grants funds. The City of Grand Rapids is actively involved with the CTEH, and has a representative on the Steering Committee and other committees. The CTEH, which serves as the Continuum of Care planning body for Grand Rapids/Kent County area, was very helpful in providing information for this Plan. Refer to the Homelessness section and the City and Community Plans Summary section of this Plan for more information. As appropriate, the HCD Plan incorporated strategies from the CTEH's Vision to End Homelessness, the community's ten year plan to end homelessness.

Citizen Participation

Public Hearing and Public Comment Period on Needs

For the FY 2012 – FY 2016 HCD Plan, a public hearing on housing and community development needs was held before the City Commission on August 10, 2010. In addition to public notices in the *Grand Rapids Press* (daily general circulation paper), *The Grand Rapids Times* (an African-American weekly paper), and *El Vocero Hispano* (a Hispanic weekly paper), an email invitation for comment was extended to all current City subrecipients/contractors and to other City partners. Residents of public housing facilities and users of community centers were also invited via posted notices.

Twelve people spoke at the public hearing and an additional five provided written comment. Comments are summarized below.

Housing Needs

- Affordable housing, as the solution to end homelessness
- Housing for disabled people who do not yet qualify as elderly
- More home repair resources for homeowners
- Maintain and improve the quality of the rental housing stock
- Certification of single-family rental houses
- Permanent Supportive Housing for the chronically homeless

Neighborhood Leadership Needs

- Support for Neighborhood Associations, neighborhood organizing and crime prevention
- Creative alternatives for crime prevention activities, and increased flexibility of Neighborhood Associations
- Increase neighborhood-based leadership
- Limit the detrimental impact of foreclosures on neighborhoods
- Mixed-use, mixed income development
- Continue to use the NRSA model as a means of leveraging federal funds
- Kent County Land Bank

Neighborhood Infrastructure Needs

- Bike paths
- Urban neighborhood character
- Building improvement and façade program for neighborhood business districts
- Streetscape and infrastructure improvements to improve the appearance of neighborhood business districts

Economic Opportunity Needs

- Neighborhood businesses to prosper through information sharing and open communication
- Improve the number and capacity of microenterprises
- Job creation
- Comprehensive business recruitment and retention program
- Better take advantage of the buying power contained in the GTA (LISC/MicroEdge study showed \$544,000,000 of potential product and services sales not captured in the GTA)
- Sustainable development and local business

Youth Development Needs

- Educational achievement

Data and Planning Needs

- Need data for planning and public policy development
- Use data to determine needs for Neighborhood Association funding
- Update Local Initiatives Support Corporation (LISC) MicroEdge data annually to better understand buying trends
- Neighborhood planning
- Robust community planning process
- Technical assistance

Neighborhood Association Focus Group

On September 23, 2010, the Community Development Department conducted a focus group with neighborhood associations funded with CDBG and JAG funds. Twenty four (24) representatives from eleven (11) neighborhood associations attended. The discussion centered on four questions.

What are the greatest Neighborhood Association needs at this time? Two major issues were identified – housing and public safety.

Housing

- Vacant foreclosed homes that are bank-owned and poorly maintained
- Foreclosed homes that have been purchased by investors for rental use (resulting in poor property management and substandard housing, increased need for code enforcement)
- Doubling up and overcrowding in housing due to the economy (leading to more cars on the street and more noise)
- Insufficient Housing and Zoning Code enforcement (due to City budget cuts)
- Unregistered single-family rental properties
- Outdated property ownership data (may occur when a transfer is not recorded)
- Barriers to accessing homeowner repair financing for major repairs (e.g. no home insurance)
- Lack of group volunteer efforts for minor repairs and neighborhood cleanup

- Lack of housing education and awareness for renters in particular
- Some Section 8 landlords do not properly maintain their rental homes

Public Safety

- Increase in violence and home break-ins
- Lack of a Crime Prevention Coordinator (due to City budget cuts, results in lack of timely crime info and reduced ability to attain successful outcomes)
- “True” community policing approach is diminished (due to City budget cuts, not a reflection on the assigned police officers)

Other

- Commercial façade improvement program
- Street maintenance
- Public schools
- Sidewalk snowplowing of vacant houses
- Private haulers parking on residential streets

What can neighborhoods do to improve the housing market? A number of ideas were offered, including “traditional” community organizing efforts as well as mortgage foreclosure prevention efforts.

- Conduct neighborhood promotional campaigns
- Continue to focus on neighborhood appearance issues (e.g. a good appearance = positive perceptions of the neighborhood)
- Beautification projects such as flower plantings
- Rely less on City services and try to do more on its own (e.g. Friends of GR Parks)
- Promote tree preservation and planting of new trees
- Continue to help people access foreclosure prevention services
- Continue to participate in the “eyes wide open” campaign to watch over vacant houses and help keep the grass mowed and the sidewalk shoveled

Is the City Outcome Measurement Framework working for your organization? If you could, how would you change it? What would work better? A considerable amount of discussion occurred on this topic. The consensus was that, in general, the framework was adequate. However, some adjustments to the outputs and indicators may be appropriate. There was some interest in adjusting the language to be more pro-active and preventative and less reactive.

Where can efficiencies be achieved? Where do opportunities for coordination and collaboration among Neighborhood Associations exist? The comments focused on how the City could support the work of neighborhood associations.

- Continue to have dedicated City staff work with neighborhoods (e.g. code compliance inspectors assigned to specific neighborhoods)

- City should align other community initiatives with neighborhood activities to better leverage limited resources
- City should be more proactive in sharing information with neighborhood associations in advance (recent examples include changes in yard waste disposal, and the new My GRCity Points program to reward volunteerism)
- City (or someone else) should coordinate neighborhood association fund raising and grant writing efforts

Other

It was suggested the City revisit its demolition policies to determine whether greenspace and land banking can be considered acceptable redevelopment actions following demolition. As policies currently exist, a structure cannot be demolished unless an approved redevelopment plan is in place - except where required for health and safety reasons under the Housing or Building Codes.

Other Community Input on Needs

Leadership Grand Rapids Service Project. In 2009, six Leadership Grand Rapids participants conducted a community service project at the request of the Community Development Department in 2009, specifically to provide input for the upcoming Consolidated Plan. The group interviewed 29 stakeholders and identified 25 issues challenging Grand Rapids neighborhoods. The group also attended 3 City budget meetings where citizen input was solicited on funding priorities. Community needs and challenges identified in this study are summarized below.

- **Housing.** Housing for special needs populations in transition (e.g. unemployed, veterans, ex-offenders); homeownership and neighborhood stability; property deterioration resulting from certain absentee landlords; and high utility costs for low-income renters.
- **Safety/Crime.** Crime-prone population living in rental properties not maintained by absentee landlords; cut-backs in police officers assigned to community policing; and youth involvement in gangs, drug trafficking; graffiti, speeding, etc.
- **Employment/Employability.** Stable jobs with benefits; employment skills training; language and disability barriers in the workplace; and public infrastructure support for neighborhood business districts.
- **Childhood/Youth Development.** Educational development programs; difficult family environments; cultural and language barriers among children within the same schools and neighborhoods; teen pregnancy; and insufficient food/nutrition for many children.
- **Health Care.** Non-emergency health care for the unemployed, poor, disabled, etc; and community health coordinators at all schools.
- **Other.** Shortage of affordable mass transit routes; lack of personal finance knowledge; desire for more and better parks and preservation of the tree canopy; need for community leadership development and support of community organizing; poor road and sidewalk maintenance (inhibiting walkability, bikeability, and driveability); trash and cleanliness issues; and language barriers (particularly with Hispanic communities).

Strategies to Address Housing Quality and Sustainable Neighborhoods. A group of 24 nonprofit organizations, primarily neighborhood organizations and nonprofit housing providers, presented a position paper to the City Commission on July 27, 2010 entitled “Strategies to Address Housing Quality and Sustainable Neighborhoods.” The position paper recommends four objectives:

- **Establish a Blue Ribbon Commission on Housing** to offer guidance in implementing the requested policy objectives; provide oversight, monitoring, and reporting on code compliance activities; and create an open forum for discussion of housing related issues.
- **Ensure a Minimum Standard of Quality Among All Rental Units** by adding single family rental units to the inspection and certification program to ensure that all rental housing stock is required to adhere to the same standards of quality and safety.
- **Limit the Detrimental Effects of Vacant and Blighted Properties on Community Vibrancy** by redesigning the vacant property program to mitigate the negative effects that the foreclosure crisis has had on property values, crime, and neighborhood stability.
- **Create a Comprehensive, Accessible, and Accurate Database of Parcel Information** to continue the positive direction the City has taken to deliver accurate parcel information and improve transparency by creating a comprehensive, accurate, and accessible database.

Public Hearing and Comment Period on Draft Neighborhood Investment Plan

A public hearing on the draft FY 2012 – FY 2016 Neighborhood Investment (NI) Plan was held before the City Commission on October 12, 2010. The NI Plan is comprised of seven outcomes that identify and describe funding priorities for the Consolidated Plan. *This hearing was not required by HUD, and was held at the City’s discretion to permit intermediate input on the proposed outcomes of the full Consolidated Plan.* In addition to public notices in the *Grand Rapids Press* (daily general circulation paper), *The Grand Rapids Times* (an African-American weekly paper), and *El Vocero Hispano* (a Hispanic weekly paper), an email invitation for comment was extended to all current City subrecipients and contractors, as well as to other City partners identified in the Institutional Structure section of this Plan.

Three people spoke at the public hearing. Two of the people commenting were generally supportive of the Neighborhood Investment Plan. The first speaker was particularly pleased with the outcomes regarding neighborhood leadership, community infrastructure, and economic opportunities. The second speaker was pleased to see Complete Streets in the Plan, but noted that the Plan needs to emphasize accessible housing more strongly. The third speaker commented on placement of curb cuts mid-block.

In addition to the public hearing, a 15-day comment period was held from October 1 to October 15, 2010. No written comments were received. The City Commission adopted the NI Plan on November 16, 2010.

Public Hearing and Comment Period on Draft HCD Plan

A public hearing on the full draft FY 2012 – FY 2016 Housing and Community Development Plan was held before the City Commission on March 22, 2011. In addition to public notices in the *Grand Rapids Press* (daily general circulation paper), *The Grand Rapids Times* (an African-American weekly paper), and *El Vocero Hispano* (a Hispanic weekly paper), an email invitation for comment was extended to all current City subrecipients/contractors and to other City partners identified in the Institutional Structure section of this Plan. A 30-day comment period was held from March 8 to April 6, 2011.

A total of twenty one (21) people or organizations provided public comment on the FY 2012 – FY 2016 Consolidated Plan and the FY 2012 Annual Plan. Twelve people spoke at the March 22, 2011 public hearing, some of whom also provided written comment. An additional nine (9) persons or organizations provided written comment alone.

- One person provided updated information on the role of an organization described in the Anti-Poverty Strategy. That information was incorporated into the final FY 2012 – FY 2016 Consolidated Plan.
- Two individuals provided testimonials on how each had benefitted from CDBG-funded programs in the past.
- The remaining comments were directed to specific funding recommendations in the FY 2012 Annual Action Plan, and are not addressed here.

Grants Administration

Grants

Overview of Funds

Grant Programs. Following are the anticipated funding sources from the U.S Department of Housing and Urban Development (HUD) covered by this Plan. These programs are considered entitlement programs, meaning HUD determines the funding level based on federally-established formulas. The Plan will also be used to guide the allocation of Justice Assistance Grant (JAG) program funds from the U.S. Department of Justice.

Community Development Block Grant (CDBG) Program
HOME Investment Partnerships (HOME) Program
Emergency Solutions/Shelter Grants (ESG) Program

Since the amount of grant funds is expected to vary from year to year, Annual Action Plans will provide specific annual allocations for each of these programs.

Matching Requirements. There are matching requirements for two of the four programs.

- **HOME.** The HOME program requires a 25% local match. The match is based on the annual HOME entitlement, less 10% for administration and 5% for CHDO operating support. The match is expected to come from non-cash resources such as property tax abatements granted to previously-funded HOME projects.
- **ESG.** The ESG program requires a one-for-one match, to be provided by the nonprofit organizations receiving the funds.

Purpose and Objectives

Community Development Block Grant (CDBG). The primary purpose of this program is to revitalize low- and moderate-income neighborhoods and improve the quality of the life for low- and moderate-income persons. Types of eligible activities include, but are not limited to, housing rehabilitation, public services, public infrastructure and facility improvements, code enforcement, economic development, and fair housing.

HOME Investment Partnerships (HOME) Program. The primary purpose of this program is to preserve and increase the supply of affordable housing for low- and moderate-income persons. Eligible activities include housing rehabilitation and new construction for homeownership and rental, homebuyer assistance programs, and tenant-based rental assistance.

Emergency Solutions/Shelter Grants Program (ESG). The Emergency Solutions Program is the successor program to the Emergency Shelter Grants Program, as reauthorized under the 2009 Homeless Emergency and Rapid Transition to Housing (HEARTH) Act. The primary purpose of the revised program is to shift the emphasis from shelter operating support to homeless prevention and rapid re-housing.

Eligible activities include homeless prevention, rapid re-housing, and street outreach, as well as support for homeless shelters. The funding allocation process for ESG is done through a review, analysis and recommendation process using a funding review panel comprised of representatives from City and County government, County Department of Human Services, Community Mental Health, the Grand Rapids Community Foundation, the Essential Needs Task Force, and the local United Way. The Coalition to End Homelessness coordinates this process.

Justice Assistance Grant (JAG). The primary purpose of this program is to reduce crime and improve public safety. The program's six purpose areas include: law enforcement; prosecution; prevention and education; corrections and community corrections; drug treatment; and planning, evaluation and technology improvements.

Income Limits

Two of the three housing and community development entitlement programs, CDBG and HOME, operate under federally-established income limits. These limits are based on median family income for the Grand Rapids-Wyoming Metropolitan Statistical Area (MSA), currently defined as Allegan, Barry, Kent, and Newaygo counties, and are adjusted annually. The Emergency Solutions/Shelter Grants and the Justice Assistance Grant programs are not subject to income requirements.

Income Groups. Generally, very-low income refers to incomes at or below 30% of the area median income (AMI); low-income refers to incomes at or below 50% of AMI; moderate-income refers to incomes at or below 80% of AMI; all adjusted for family size. CDBG and HOME programs target low- and moderate-income beneficiaries, except that HOME rental activities can benefit those with income up to 60% of AMI. ESG activities are assumed to benefit low- and moderate-income persons.

The following table provides the current income limits subject to annual adjustments by HUD.

HUD Income Limits Grand Rapids – Wyoming Metropolitan Statistical Area (MSA)				
Household Size	30% of Median Very Low Income	50% of Median Low Income	60% of Median	80% of Median Moderate Income
1	\$13,150	\$21,900	\$26,350	\$35,000
2	15,000	25,000	30,000	40,000
3	16,900	28,150	33,750	45,000
4	18,750	31,250	37,500	50,000
5	20,250	33,750	40,500	54,000
6	21,750	36,250	43,500	58,000
7	23,250	38,750	46,500	62,000
8	24,750	41,250	49,500	66,000
Source: U.S. Department of Housing and Urban Development (HUD), effective May 14, 2010				

Institutional Structure

The HCD Plan will be implemented by City departments and through community collaborations and partnerships with neighborhoods, businesses, investors, nonprofit organizations, and private and public institutions. The following list is not inclusive of every organization involved in supporting the HCD Plan, but it serves as an overview of the broad community commitment to building great neighborhoods.

City of Grand Rapids

Community Development Department. The Community Development Department is responsible for administering federal housing and community development grants, implementing housing rehabilitation and lead treatment programs, and providing code compliance services related to the Housing Code, Nuisance Code and Zoning Ordinance. It also oversees “Our Community’s Children,” a partnership between the City and Grand Rapids Public Schools intended to positively affect the lives of children through policy and program development. The Community Development Department will implement the HCD Plan by administering the grants, managing housing rehabilitation and lead remediation programs, and providing code enforcement services.

Public Services Department. The Public Services Department is responsible for developing and managing parks, administering recreation programs and facilities, managing the City’s trees in the public right-of-way, recycling and refuse collection, and street and alley maintenance. The Public Services Department will carry out park development and public infrastructure improvements in coordination with the City Engineering Department.

Design and Development Services Department. The Design and Development Services Department is responsible for providing economic development services, planning and zoning administration; administering the Downtown Development Authority (DDA); overseeing the Development Center, which provides coordinated land and building plan review and permits; and building inspection services. The Design and Development Services Department is available to support the HCD Plan by promoting the revitalization of neighborhoods, ensuring the quality of the built environment, and sustainable land use.

Grand Rapids Housing Commission. The Grand Rapids Housing Commission is the local public housing authority in Grand Rapids. It operates two housing sites and numerous scattered-site single-family houses for families and five sites for the elderly and/or people with disabilities. It also administers nearly 3,000 Housing Choice Vouchers. The Grand Rapids Housing Commission will carry out its Five-Year Plan in a manner consistent with the HCD Plan.

Kent County

Health Department. The City of Grand Rapids does not provide health services and relies on the Kent County Health Department. The Health Department provides an array of health services in the community. Its major role in the HCD Plan is partnering with the City of Grand Rapids in the

implementation of lead remediation programs. The Health Department does lead hazard outreach and education, child screening, blood tests, and follow-up health care.

Land Bank. Kent County has formed a Land Bank under Michigan Act 258 entitled “Land Bank Fast Track Act.” The County has established its mission and activities. Among the activities that a land bank could perform are: acquiring properties through tax foreclosure or donation, managing properties as vacant lots or buildings or rental units, demolishing buildings as needed, rehabilitating or building new structures for sale or lease, and transferring title to other entities for redevelopment. While still an emerging asset, the Kent County Land Bank has the potential to become a major partner with the City and housing developers in revitalizing city neighborhoods.

Community Collaboratives

Community Research Institute (CRI). The Grand Rapids Community Foundation and Grand Valley State University (GVSU) joined forces to create the Community Research Institute (CRI), which is housed in the GVSU Johnson Center for Philanthropy. CRI monitors changing local and regional social conditions and provides this information to local nonprofits and philanthropic organizations and helps organizations understand the evolving needs of the community. This information also helps organizations document needs for grant applications and measure success in its programs. Geographic Information Systems (GIS) is used to track data for many of its studies. CRI will support the HCD Plan by providing data on community characteristics and needs.

Essential Needs Task Force (ENTF). The Kent County Essential Needs Task Force (formerly known as the Emergency Needs Task Force) is a broad-based community collaborative in existence since 1982. The ENTF consists of local government representatives and nonprofit organizations that support the coordination of basic service systems such as food, housing, utilities, transportation, and workforce/economic development. These services help Kent County’s most vulnerable citizens obtain the basics needed to be self-sufficient.

The ENTF shelter subcommittee assumed the role of the Grand Rapids-Wyoming-Kent County Housing Continuum of Care (HCOC), which coordinated a comprehensive community Continuum of Care plan that resulted in significant HUD funding for homeless housing and services. Over time, the HCOC evolved into the Grand Rapids Area Coalition to End Homelessness (CTEH), and in 2005, it published the “*Vision to End Homelessness*,” the community’s ten-year plan to prevent and end systemic homelessness.

The other subcommittees of the Task Force are now following similar paths to implement systemic change in the areas of energy efficiency and energy conservation, food security, and affordable transportation.

Foreclosure Response. In response to the growing foreclosure crisis in Grand Rapids and Kent County, concerned community members came together in 2008 to better understand the nature of

foreclosures and to engage key players in a coordinated response. The Grand Rapids Community Foundation and the Dyer-Ives Foundation provided funds to establish Foreclosure Response, with staff, program and administrative support. Today, the Foreclosure Response includes 70 stakeholders focused on building awareness of foreclosure using data and personal stories, advocating policy changes to protect housing consumers, facilitating communication across various efforts, connecting residents with a variety of high-quality counseling resources, and promoting strategic rebuilding of affected neighborhoods. As an ad hoc group, Foreclosure Response is intended to end in 2011, and is planning an exit strategy.

Healthy Homes Coalition of West Michigan (Get the Lead Out!). The Healthy Homes Coalition is a non-profit organization formed in 2006 to eliminate housing conditions in West Michigan that harm children's health. The Coalition is an outgrowth of the successful *Get the Lead Out!* campaign, designed to sustain the effort to end childhood lead poisoning in Grand Rapids and to apply lessons learned in lead to other children's environmental health issues. The primary focus areas are lead, radon and carbon monoxide poisoning. The *Get the Lead Out!* Collaborative is facilitated by the Healthy Homes Coalition and includes nearly two dozen member organizations. Members include the City of Grand Rapids, Grand Rapids Housing Commission, local nursing education programs, health care providers, Child and Family Resource Council, Rental Property Owners Association, and nonprofit housing organizations. The Healthy Homes Coalition will carry out the HCD Plan by coordinating its work with the City's lead remediation programs.

Permanent Housing Coordination Council (PHCC). Representatives from City and County community development departments, nonprofit housing developers, the local HUD office, Grand Rapids Housing Commission (GRCC), Michigan State Housing Development Authority (MSHDA), and the Coalition to End Homelessness (CTEH) participate in the PHCC. The PHCC meets quarterly to share information and strategies on housing issues, including the development of affordable housing rental and owner housing in Grand Rapids and adjoining communities. As a group, the PHCC will support the HCD Plan by communicating and coordinating with each other on current housing issues. See also Housing Developers below.

Nonprofit Institutions

Fair Housing Center (FHC) of West Michigan. The Fair Housing Center of West Michigan works to ensure equal housing opportunities through a variety of services directed toward education and enforcement, including housing testing and investigating complaints of housing discrimination. The FHC works with victims to ensure justice through advocacy, education, and litigation. The FHC supports the HCD Plan by decreasing impediments to obtaining homeownership and rental housing. The FHC carries out the HCD Plan by continuing its education and enforcement activities, as well as identifying emerging issues that affect housing rights.

Foundations and Funding Agencies. Various foundations and funding agencies in the area supply funding and technical assistance to organizations providing housing and social services. Area

foundations include the Grand Rapids Community Foundation, Frey Foundation, Dyer-Ives Foundation, Steelcase Foundation, and RDV Foundation. Funding agencies include but are not limited to the Heart of West Michigan United Way, Michigan State Housing Development Authority (MSHDA), local Federal Emergency Management Agency (FEMA) Board, and the Michigan Department of Human Services (DHS). Foundations and other funding agencies support the HCD Plan by funding programs that meet the goals of this plan.

Home Repair Services (HRS) of Kent County. Although Home Repair Services is a single organization, it plays the role of being the first point of contact for mortgage foreclosure counseling and assistance. It also provides other programs that support existing lower income homeowners in maintaining their homes. Programs include a tool lending library, minor home repairs, access modifications (such as ramps), foreclosure intervention counseling, energy conservation, and home repair classes. HRS carries out the HCD Plan by continuing to provide these basic services to the Grand Rapids community.

Housing Developers. Grand Rapids has numerous nonprofit housing developers and its subsidiaries committed to revitalizing the central city, including but not limited to: Dwelling Place of Grand Rapids, Genesis Non-Profit Housing Corporation, Grand Rapids Housing Commission, Habitat for Humanity of Kent County, Inner City Christian Federation (ICCF), LINC Community Revitalization, and New Development Corporation. Recently, as a result of the housing market crisis and the availability of Neighborhood Stabilization Program (NSP) funds, a number of for-profit developers have become partners with the City to rehabilitate homes. These housing developers carry out the HCD Plan by revitalizing neighborhoods through housing rehabilitation and new construction.

Neighborhood Associations. The City of Grand Rapids funds neighborhood associations operating in the General Target Area. Primary activities of the neighborhood associations are crime prevention and leadership development programs, in partnership with Grand Rapids police and code compliance staff. Neighborhood Associations carry out the HCD Plan by implementing neighborhood organizing and crime prevention programs in the Specific Target Areas. (See Geographic Targeting section for more information.)

For Profit Institutions

Financial Institutions. Private mortgage lenders have a wide array of tools to assist first-time homebuyers in obtaining affordable financing and homeownership counseling. Many participate in the City's Homebuyer Assistance Fund (HAF). For an up-to-date list of participating lenders, refer to the HAF under www.grcd.info. Financial Institutions support the HCD Plan by partnering with the City to provide mortgage loans for participants in the City's downpayment assistance program.

Home and Building Association of Greater Grand Rapids (HBAGGR). The Home and Building Association is a professional trade organization supporting the home building industry in the Grand Rapids area. Members volunteer their skills with local nonprofit organizations, particularly Home Repair

Services, and its foundation provides monetary support to nonprofit housing programs. The HBAGGR supports the HCD Plan by continuing to supply volunteers to provide home repair to low-income persons in collaboration with Home Repair Services.

Rental Property Owners Association (RPOA). The RPOA equips members with support to manage residential rental property and encourages them to provide quality, affordable and safe rental housing to tenants. The RPOA serves as a liaison with governmental entities, and the leadership of the RPOA has been an active partner in the Get the Lead Out!/Healthy Homes initiative. The RPOA supports the HCD Plan by working in partnership with the City and others to promote lead safety education and remediation programs.

Strengths and Gaps in the HCD Plan Delivery System

Overall, nonprofit service providers and local government in Grand Rapids have shown its ability to identify emerging issues in the community, coalesce around those issues, and commit its energies to finding solutions. Examples have included the Housing Continuum of Care, Get the Lead Out!, and Foreclosure Response. While not a true institutional structure gap, the lack of sufficient public and private funding to implement the community's vision for a better city is the greatest stumbling block.

Institutional System Strengths

- **Essential Needs Task Force.** Under the umbrella of the Kent County Essential Needs Task Force, the shelter subcommittee assumed the role of the local Housing Continuum of Care (HCOC), and eventually became known as the Coalition to End Homelessness (CTEH). The CTEH leads the way in implementing the community's ten-year plan to end homelessness, specifically the *"Vision to End Homelessness."* Other subcommittees of the Task Force are now following similar paths to implement systemic change in the areas of energy efficiency and conservation, food security, and affordable transportation.
- **Permanent Housing Coordination Council (PHCC).** The PHCC ensures nonprofit housing developers and other stakeholders meet on a regular basis and share information and strategies on housing issues.
- **Foreclosure Interventions.** The Foreclosure Response effort has been instrumental in educating the community about the impact of foreclosures. Furthermore, Home Repair Services and other nonprofit housing providers have experienced staff trained in mortgage foreclosure counseling.
- **Local Foundations.** Local foundations embrace a number of housing and community development initiatives, often early in the process, thereby enabling other funding sources to come to the table. A particularly notable contribution of local foundations is its support for community-wide (e.g. City Master Plan and Green Grand Rapids) and neighborhood planning.
- **Master Plan, Green Grand Rapids, Zoning Ordinance.** The City's commitment to authentic citizen participation in the development and update of the Master Plan, as well as the rewrite of the Zoning Ordinance, has resulted in a well-educated, committed citizenry. The public values sustainable land use, the quality of the built environment, green infrastructure, and complete

streets. Furthermore, formal and informal groups are in place to help the City implement the Green Grand Rapids recommendations.

- **Community Research Institute (CRI).** Through the CRI at Grand Valley State University, the community has access to a wide variety of data, much of it in GIS form. This enables the community to make better decisions on where to devote its limited resources.
- **Kent County Land Bank.** The Kent County Land Bank is an emerging response to the foreclosure crisis and collapse of the housing market. It holds great potential for providing land and building resources for redevelopment.
- **Job and Employment Skills Training.** The Grand Rapids community has an extensive array of programs and services designed to assist people in leaving poverty. These include education, employment skills, job training, microenterprise development, and job placement. See the Anti-Poverty Section for more information.

Institutional System Gaps

- **Current Economic Crisis.** Housing developers and builders are continuing to experience difficulties in obtaining necessary credit to improve and expand the supply of affordable housing. For example, Low Income Housing Tax Credits (LIHTC) are not available unless an investor commits to the project in advance; furthermore, the amount a project receives for the tax credits is quite low.
- **Foreclosure Relief Programs.** While the community has trained staff in place to provide mortgage foreclosure counseling, the financial tools currently available to assist homeowners in restructuring their debt are difficult to use, and mortgage lenders are not eager to participate. These programs need to be adaptable to people's needs.
- **Financial Education and Credit Counseling.** The community has a cadre of trained financial educators and counselors, but it appears there is an unmet demand for these services. Programs may need to be expanded or creatively marketed to attract people well in advance of buying a home. This would ensure they are financially ready and capable when the time comes, are better able to make good housing choices, and avoid subprime and high cost loans.
- **Interpretation and Translation Services for Non-English Speaking People.** While interpretation and translation services are available in the community, they are not routinely used for real estate transactions. Neutral, third-party interpreters need to be trained in real estate and fair housing laws to ensure information is accurately exchanged between the parties to the transaction.
- **City Transformation.** Due to the current economic difficulties, the City has significantly reduced staff and its ability to provide all the services it previously performed. As a result, the City has developed a five-year plan to transform City service delivery models to achieve efficiencies and become fiscally sustainable. Although the Community Development Department has been an organizational leader in service transformation, it is anticipated the department will continue to experience challenges of declining federal funding and further staffing cuts that will likely reduce its role in the community.

Performance Management

The City of Grand Rapids has developed and implemented a performance measurement system. The following depicts the core components of the system for administration of federal funds.

Neighborhood Investment Plan	The Neighborhood Investment Plan guides funding decisions based on need and priority through seven (7) desired outcomes for Grand Rapids' neighborhoods. Various strategies and multiple indicators may be used to achieve program results.
Notice of Intent (NOI)	A Notice of Intent to apply for funding is used to screen potential applicants to ensure the proposed program or service is consistent with the Neighborhood Investment Plan. The respondents indicate the outcome they intend to support and describe the nature of activities they intend to perform. An ad hoc committee consisting of members of the City Commission reviews the Letters of Intent and determines which projects align with the Neighborhood Investment Plan. Those organizations are invited to submit full applications for funding.
Request for Specific Proposals	The specific, detailed application includes a complete description of the program or service, organizational capacity and experience, performance measures, community partners, and budget request.
Proposal Review	Proposal review includes an evaluation of submitted performance measures along with performance reports from the previous funding cycles, where applicable, and the development of funding recommendations.
Outcome Measurement Framework	Subrecipient contracts and interdepartmental agreements use an outcome measurement framework that includes agreed upon outcomes, outputs, and performance indicators expected to be accomplished during the contract period.
Performance Reports	Subrecipients are required to submit quarterly or semi-annual progress reports. Staff review the reports and provide feedback on performance when appropriate. Subrecipients also submit an annual project evaluation report.

HUD Performance Measurement Outcome System. HUD's Outcome System includes the following components.

- **Goals:** proposed solutions to problems identified in this Plan.
- **Inputs:** resources dedicated to or consumed by the program (e.g. money, staff time, equipment, etc.).
- **Activities:** what the program does with the inputs to fulfill its mission (e.g. intake, inspection, construction specs, etc.).
- **Outputs:** the direct products of program activities (e.g. number of customers served, number of loans processed, etc.).
- **Outcome Indicators:** benefits that result from the program (e.g. number of housing units that meet code requirements, people who resolve their housing crisis and remain housed for at least six months, microenterprises to expand and increase sales within 12 months, etc.).

While HUD's system is not intended to replace existing systems at the local level, it provides a method for all participating jurisdictions to report consistent and comparable data to HUD. As a participating jurisdiction, the City of Grand Rapids reports performance data under HUD's system while maintaining the locally designed outcome measurement framework.

HUD Objectives. HUD's system has three overarching objectives: 1) creating suitable living environments, 2) providing decent affordable housing, and 3) creating economic opportunities. Under each objective are three outcomes that relate to availability/accessibility, affordability, and sustainability. Every activity funded under the HCD Plan must meet one or more of the nine Outcome/Objective categories. The Outcome Framework matrix is shown below.

HUD Performance Measurement System Outcome Framework			
	Outcome 1 Availability/Accessibility	Outcome 2 Affordability	Outcome 3 Sustainability
Objective 1 Suitable Living Environment	Provide access to a suitable living environment	Support housing opportunities in a neighborhood or community	Improve a neighborhood or community
Objective 2 Decent Housing	Increase access to housing Improve the quality of housing	Improve the affordability of housing	Sustain housing in a neighborhood or community Improve the quality of a neighborhood
Objective 3 Economic Opportunity	Increase the number of jobs, or income of people	Increase access to business capital Support people in obtaining and retaining employment	Improve a business district or neighborhood
Source: U.S. Department of Housing and Urban Development (HUD)			

HUD Definitions.

- “Availability/Accessibility” means activities that make services, infrastructure, public facilities, housing or shelter available or accessible to low- and moderate-income people, including persons with disabilities. Accessibility does not refer only to physical barriers, but also to making the basics of daily living available and accessible to low- and moderate-income people where they live. For housing, this definition also includes improving the quality of housing.
- “Affordability” means activities that provide affordability in a variety of ways in the lives of low- and moderate-income people. It can include the creation of affordable housing, infrastructure improvements that support housing, affordable business financing, or services such as transportation or child care that support people in obtaining or maintaining a job.
- “Sustainability” means activities that promote livable or viable communities. It applies to activities aimed at improving neighborhoods, business districts, or communities, helping to make them more livable or viable by providing benefits to persons of low- and moderate-income. It can also mean activities that remove or eliminate slums or blighted areas.

Monitoring

Monitoring Standards

The Community Development Department monitors all subrecipients receiving Community Development Block Grant (CDBG), Home Investment Partnerships (HOME) Program, Emergency Solutions/Shelter Grants Program (ESG), and Justice Assistance Grant (JAG) funds. Subrecipients are certified annually, including review of the articles of incorporation, bylaws, and tax and insurance documentation. When an organization has expended more than \$500,000 in federal funds during its fiscal year, an agency single audit is also required. Written agreements between the City and subrecipients identify activities to be performed and measures of success, as well as specific federal and local program requirements.

Subrecipient Monitoring Procedures. Program/Project monitoring is composed of three components: financial reporting, performance reporting and an on-site monitoring review.

- **Financial Reporting.** Financial reports are submitted on a monthly or quarterly basis. The financial reports provide information regarding actual program expenditures. These expenditures are reviewed by the Community Development Department to determine if the expenditures are within the approved budget, if they support contractual activities, and if costs are eligible.
- **Performance Reporting.** Performance reports are submitted on an annual, semi-annual, or quarterly basis and are used to provide the Community Development Department with a tool to measure a program's progress in providing contracted services.
- **On-Site Monitoring.** Staff conduct ongoing desk audits of subrecipient contract files. Annually, a determination is made whether an expanded monitoring review is necessary. This determination is based on prior findings that remain open, closed findings that need to be verified, outstanding independent audit, performance reporting issues, fiscal issues, and/or other appropriate areas that warrant additional monitoring. If it is determined that an expanded monitoring review is necessary, staff will conduct an on-site review. An on-site monitoring review may include examination of subrecipient programmatic records to validate information reported on performance and financial reports. A review of financial records may include an in depth examination of invoices, time sheets and other documentation to support expenses charged to the contractual budget. Documentation for program activities is reviewed to corroborate performance reports and to verify that program activity costs allocated to the contractual budget are eligible.

After completing the on-site monitoring review, results are provided in writing to the subrecipient within 30 days. If concerns and/or findings were identified during the review the monitoring letter will outline identified issues and include recommendations and/or corrective actions for resolution. If there

were no findings or concerns identified during the monitoring visit, the subrecipient is provided with a letter stating such.

If concerns and/or findings are identified, the subrecipient is instructed to submit a written response within 30 days of the date of the City's monitoring letter. The response is reviewed by staff to determine if information submitted and/or actions taken are adequate to clear monitoring concerns and/or findings. Staff continues to work with the subrecipient until all issues are resolved. At such time, the subrecipient receives written notification that concerns or findings identified during the monitoring visit have been satisfied and the case is closed.

Population and Income

Population and Income Characteristics

The City of Grand Rapids has experienced many of the same demographic changes as other communities in Michigan over the last several decades. However, Grand Rapids gained population between 1970 and 2000. Since 2000, the City's population loss has occurred at a slower rate than other Michigan cities, from 197,800 per the 2000 Census, to 193,242 per the 2005-09 American Community Survey (ACS).

Age and Sex. Per the 2005-09 American Community Survey (ACS), the population of Grand Rapids was relatively young with 68.5% of the population under age 45. Persons 62 and over comprise 12.8% of the population, while children under age 5 comprise 7.9% of the population. Males (49.3%) and females (50.7%) are nearly evenly split among the population.

Households and Families. According to the 2005-09 ACS, 73,311 households live in Grand Rapids. An estimated 42,436 households (59.2%) are classified as families. Of those, 22,508 households (30.7%) are families with children under age 18. Of the 22,508 families with children under age 18, 12,581 are comprised of married couples and 8,140 are headed by a single-parent.

Per the 2005-09 ACS, an estimated 23,335 householders (31.8% of all households) live alone, of which 6,993 are people aged 65 years and over (9.5% of all households).

Race and Ethnicity. The following table shows the distribution of the Grand Rapids population by race and ethnicity between the 2000 Census and the 2005-09 ACS.

Population and Race/Ethnicity Comparison of 2000 Census and 2005-09 ACS Estimates				
	2000 Census		2005-09 ACS	
White	133,116	67.2%	131,313	68.0%
Black or African American	40,373	20.4%	38,952	20.2%
American Indian	1,454	.7%	1,083	0.6%
Asian	3,195	1.6%	2,987	1.5%
Pacific Islander	238	0.1%	295	0.2%
Some Other Race	13,115	6.6%	13,157	6.8%
Two or More Races	6,309	3.2%	2,504	1.3%
Total	197,800	100%	193,242	100%
Hispanic	25,983	13.1%	31,285	16.2%
Source: 2000 Census, 2005-09 American Community Survey (ACS) Estimates for Grand Rapids, MI				

In terms of percentages, racial groups within Grand Rapids have remained fairly consistent between the 2000 Census and the 2005-09 ACS. In terms of Hispanic ethnicity however, a significant increase has occurred since 2000, although the rate of increase is not as high as that experienced between 1970 and 2000.

The 2005-09 ACS estimate also indicates that 23,168 people (12.0%) living in Grand Rapids were born outside of the United States and that 31,929 people (17.9%) spoke a language at home other than English. Foreign-born Grand Rapids Public School students came most frequently from Mexico, Guatemala, Kenya, and Puerto Rico. In the 2009-10 school year, 49 non-English languages were spoken in these homes, in most cases Spanish (86%).

Persons with Disabilities. The U.S. Census Bureau defines disability as a long-lasting sensory, physical, mental, or emotional condition or conditions that make it difficult for a person to perform functional or participatory activities, such as seeing, hearing, walking, climbing stairs, learning, remembering, concentrating, dressing, bathing, going outside the home, or working at a job. Per the (single year) 2009 ACS, an estimated 20,109 non-institutionalized residents (10.6% of the City's population) had a disability. People age 65 and over account for the highest proportion of persons with disabilities at 40.4%. However, adults ages 18 – 64 have the highest number of persons with disabilities at 10,557.

Employment. The Michigan economy has been in a recession since 2001. Michigan's seasonally adjusted monthly unemployment rate has consistently exceeded the national rate since September 2000, with a wide distancing starting in 2003 (U.S. Department of Labor Bureau of Labor Statistics). From the end of 2001 through July 2007, the state's job growth was the worst in the nation at - 4.6% (United States Government Accountability Office, *Information on Recent Default and Foreclosure Trends for Home Mortgages and Associated Economic and Market Developments*). This is due in large part to the state's concentration of manufacturing industries. According to the State of the Cities Data Systems (SOCDS), from June 2009 through July, 2010, the monthly unemployment rate for the City ranged from 15.0% to 16.6%. From August through December, 2010, the monthly unemployment rate dropped steadily, down to 11.8% in December. However, by March 2011 the unemployment rate had increased to 16.7%.

While many people continue to be employed in manufacturing, the Grand Rapids region is investing in a knowledge-based economy. In recent years, Grand Rapids has worked to diversify its economy by increasing jobs in health care, higher education, and high-tech manufacturing.

The 2005-09 ACS provides unemployment rate by race and ethnicity. The following table shows the disparity in employment among the following racial/ethnic groups.

Employment and Unemployment Rates by Race/Ethnicity 2005-09 ACS Estimates		
	Employment Rate	Unemployment Rate
White	62.9%	8.5%
Black/African American	50.1%	18.7%
American Indian	47.1%	25.9%
Asian	65.6%	10.0%
Pacific Islander	72.7%	0%
Some Other Race	65.5%	12.8%
Two or More Races	52.8%	24.6%
Hispanic	63.5%	14.5%
Source: 2005-09 American Community Survey (ACS) Estimates for Grand Rapids, MI		

Income. The following chart compares 2000 Census income data with estimated data from the 2005-09 ACS. Although median and mean income levels have increased, so have poverty rates. Nearly one out of two female-headed families with children is living in poverty.

Income and Poverty Comparison of 2000 Census and 2005-09 ACS Estimates			
	2000 Census	2005-09 ACS	Rate of Change
Family Households:			
Median Income	\$44,224	\$46,779	5.8%
Mean Income	\$53,453	\$59,700	11.7%
Per Capita Income	\$17,661	\$20,196	14.4%
Families Below Poverty Level:			
All families	11.9%	17.2%	5.3%
w/ children under 18	17.3%	27.1%	9.8%
w/ children under 5 only	21.3%	22.7%	1.4%
Families with Female Head Below Poverty Level:			
All female-headed families	29.6%	39.0%	9.4%
w/ children under 18	35.7%	47.6%	11.9%
w/ children under 5 only	47.3%	52.0%	4.7%
Source: 2000 Census, 2005-09 American Community Survey (ACS) Estimates for Grand Rapids, MI			

CHAS 2009 data (taken from the 2005-07 ACS) show the following count of Grand Rapids households within HUD's income groups.

Note that the numbers below are estimates and may vary slightly from table to table. For example, the total estimated owner households appear as 45,430 in the table below, but may show as 45,435 in another table within this plan.

Owner and Renter Families Estimates by HUD Income Groups			
	Owners	Renters	Total
Very Low Income 0 - 30% Median Income	3,080	9,185	12,265
Low Income 31 – 50% Median Income	4,715	5,905	10,620
Moderate Income 51 – 80% Median Income	8,875	6,045	14,920
Middle/High Income Over 80% Median Income	28,760	6,795	35,555
Total Estimated Households	45,430	27,930	73,360
Source: 2009 CHAS Data (2005-07 American Community Survey Estimates) for Grand Rapids, MI			

Crime Characteristics

Crime Statistics. While crime is associated with all populations and income levels, it is generally accepted that there is a correlation between poverty and crime. Furthermore, crime is an important factor in determining the quality of life in city neighborhoods. A review of crime statistics in the City between 2000 and 2010 reveal a significant decrease in the rate of crime in nearly all categories of Part One and Part Two offenses. Despite this very positive trend, crime is still an issue in Grand Rapids. A recent income tax increase approved by voters indicates a high rate of support for police services.

Crime - Part One Offenses 2000, 2003, 2006, 2009, and 2010						
Part One Offenses	2000	2003	2006	2009	2010	Change 2000 - 2010
Murder	17	11	23	9	9	(47.1%)
Rape	57	68	73	90	90	57.9%
Robbery	594	570	719	578	519	(12.6%)
Agg. Assault	1,446	1,602	1,159	936	1,024	(29.2%)
Burglary	2,612	2,294	2,566	2,430	2,779	6.4%
Larceny	7,359	6,681	7,158	6,005	4,611	(37.3%)
Motor Vehicle Theft	860	638	720	374	382	(55.6%)
Arson	112	92	126	79	100	(10.7%)
Neg. Manslaughter	0	0	0	1	0	---
Total	13,057	11,956	12,544	10,502	9,514	↓ 27.1%
Source: Grand Rapids Police Department						

Crime – Selected Part Two Offenses Neighborhood Quality of Life Crimes 2000, 2003, 2006, 2009 and 2010						
Part Two Offenses	2000	2003	2006	2009	2010	Change 2000 - 2010
Non-Agg. Assault	5,312	5,015	4,432	3,812	3,829	(27.9%)
Stolen Property	104	96	87	72	44	(57.7%)
Vandalism	3,617	3,360	3,066	2,436	2,045	(43.5%)
Weapons	173	144	95	110	94	(45.7%)
Prostitution	315	204	144	107	80	(74.6%)
Sex Offenses	383	421	358	212	242	(36.8%)
Narcotic Laws	1,790	1,866	1,551	1,770	1,513	(15.5%)
Family & Children	622	174	105	101	78	(87.5%)
DUI (Liquor or Drugs)	876	930	699	650	547	(37.6%)
Liquor Laws	213	467	324	344	212	(0.5%)
Disorderly Conduct	651	177	218	339	351	(46.0%)
Total	13,056	12,854	11,079	9,953	9,035	↓ 30.8%
Source: Grand Rapids Police Department						

Geographic Targeting

Targeting Approach

At the onset of the Community Development Block Grant program in the mid-1970s, federal regulations required that certain activities be geographically concentrated. Although the requirement has since been lifted, the City of Grand Rapids continues its targeting approach to concentrate activities and limited resources on areas most in need.

General Target Area (GTA). The GTA was selected using income and housing data, and the boundaries have been adjusted over time as decennial Census data at the block group level becomes available. Within the GTA, at least fifty (50) percent of the residents have low and moderate incomes. Residents of the GTA have access to a broad range of services, including housing programs and legal assistance. As of the 2000 Census, 47.4% of the city's population, or 93,812 people, lived in the GTA. A map of the GTA can be found on the following page.

Specific Target Area (STA). Within the GTA are Specific Target Areas. The STAs are residential neighborhoods where at least fifty one (51) percent of the residents are low and moderate income. Residents of the STAs have access to major housing rehabilitation programs, street improvements, concentrated code enforcement, curb ramps, and support for neighborhood associations. The majority of housing and community development program funds are spent in these neighborhoods. The GTA map also identifies the STAs.

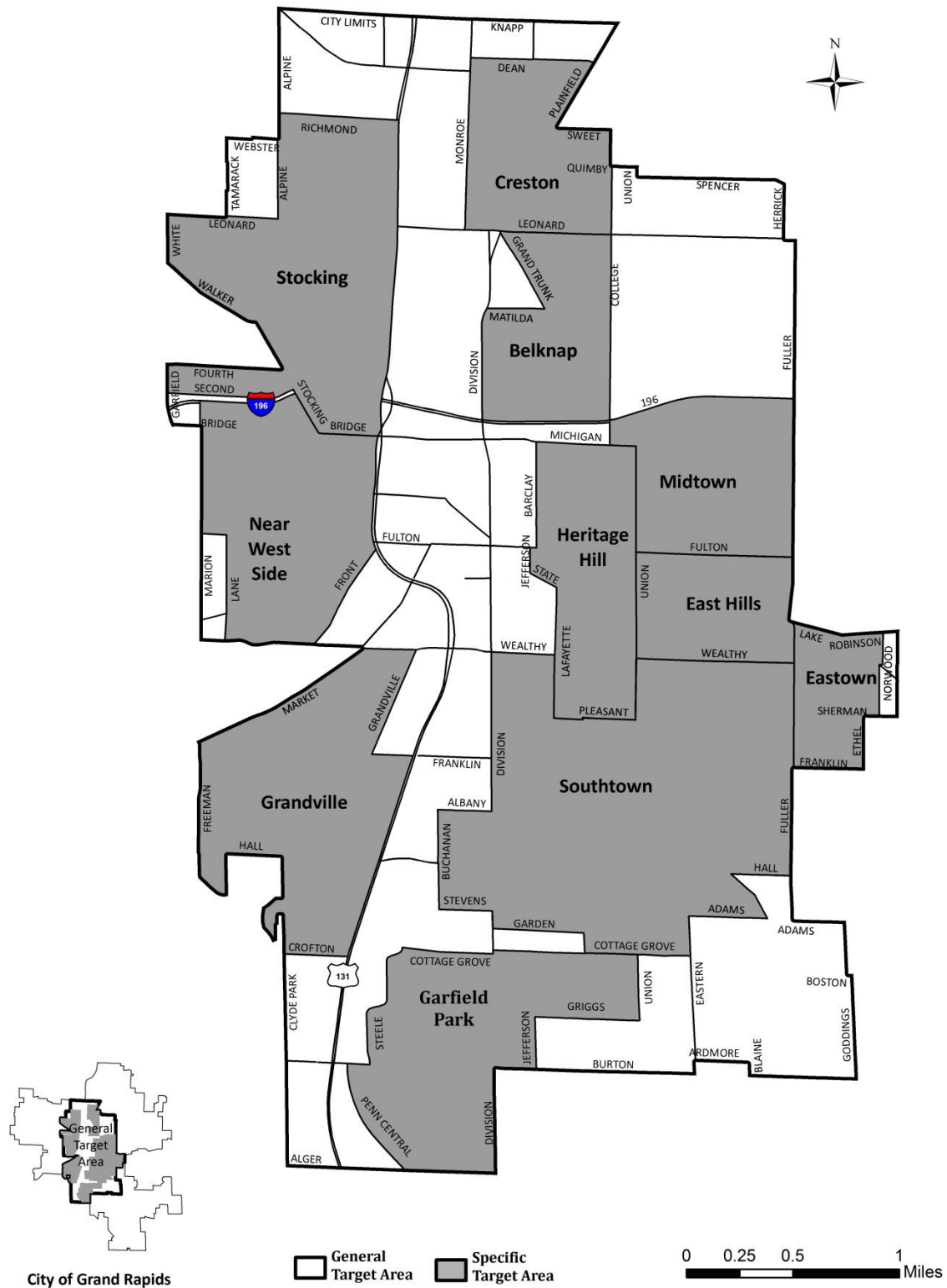
Non-GTA. The term non-GTA refers to the remaining areas of the city not included in the GTA. As of the 2000 Census, 52.6% of the City's population, or 103,988 people, lived outside the GTA.

City-Wide Programming. City-wide programming is employed for certain programs and activities which promote the de-concentration of poverty. City-wide services are also available to income-eligible residents for handicap accessibility, minor home repairs, and mortgage foreclosure intervention. HOME and ESG funds may be used anywhere in the City, provided they benefit income-eligible persons.

A Tale of Two Cities

The data show that there are really two different "cities" existing within the City of Grand Rapids: the General Target Area (GTA) and the rest of the city known as the non-GTA. The following discussion illustrates the differences between racial concentrations, poverty, housing characteristics, and living conditions in the GTA compared to the non-GTA. Unfortunately, detailed information by block group from the 2005-09 ACS is not available for race and poverty. To the extent housing data from the 2005-09 ACS is available by block group, it is used in this section. Otherwise the 2000 Census data has been used. It is recognized that the 2000 Census information is out of date, but it represents the best data source to illustrate differences between the GTA and the non-GTA in the City of Grand Rapids. More recent data is available for code compliance and mortgage foreclosures.

General Target Area and Specific Target Areas (2000 Census)



Racial and Ethnic Concentrations within the GTA. When GTA and non-GTA areas are compared, it is evident that the City is divided racially and ethnically. While 47.4% of the City's population resides within the GTA, racial and ethnic concentrations are disproportionately higher in this area.

- **Whites.** While the City's total White population comprised 67% of all City residents in 2000, Whites were underrepresented in the GTA: only 36% of White residents lived in the GTA.
- **Blacks or African Americans.** While the City's Black population comprised 20% of all City residents in 2000, Blacks were overrepresented in the GTA: 70% of Black residents lived in the GTA. Indeed, more than 78% of the City's Black population resided in 12 contiguous census tracts within the GTA.
- **Asians.** Residents of Asian descent make up a relatively small portion of the population base: only 1.6% of the City's population. However, 30% of the Asian population lived in 3 contiguous census tracts.
- **American Indians and Alaska Natives.** While the City's American Indian/Alaska Native population comprised .07% of all City residents in 2000, 74% lived in the GTA. Indeed, more than 74% of the City's American Indian/Alaska Native population resided in 4 contiguous census tracts within the GTA.
- **Native Hawaiians and other Pacific Islanders.** Native Hawaiians and other Pacific Islanders comprised the smallest portion of the City's population at 0.1%, or 238 persons. Of the total, 218 (92%) lived in the GTA.
- **Some Other Race.** Persons reporting being of a race other than those listed on the 2000 Census form comprised 7% of the City's population. Eighty-six (86) percent of those residents lived in the GTA and 14% lived in the non-GTA.
- **Two or More Races.** Three (3) percent of the City's population reported being bi- or multi-racial. Of these residents, 63% lived in the GTA and 37% lived in the non-GTA.
- **Hispanics.** Eighty-three (83) percent of the City's 25,983 Hispanics lived in the GTA in 2000.

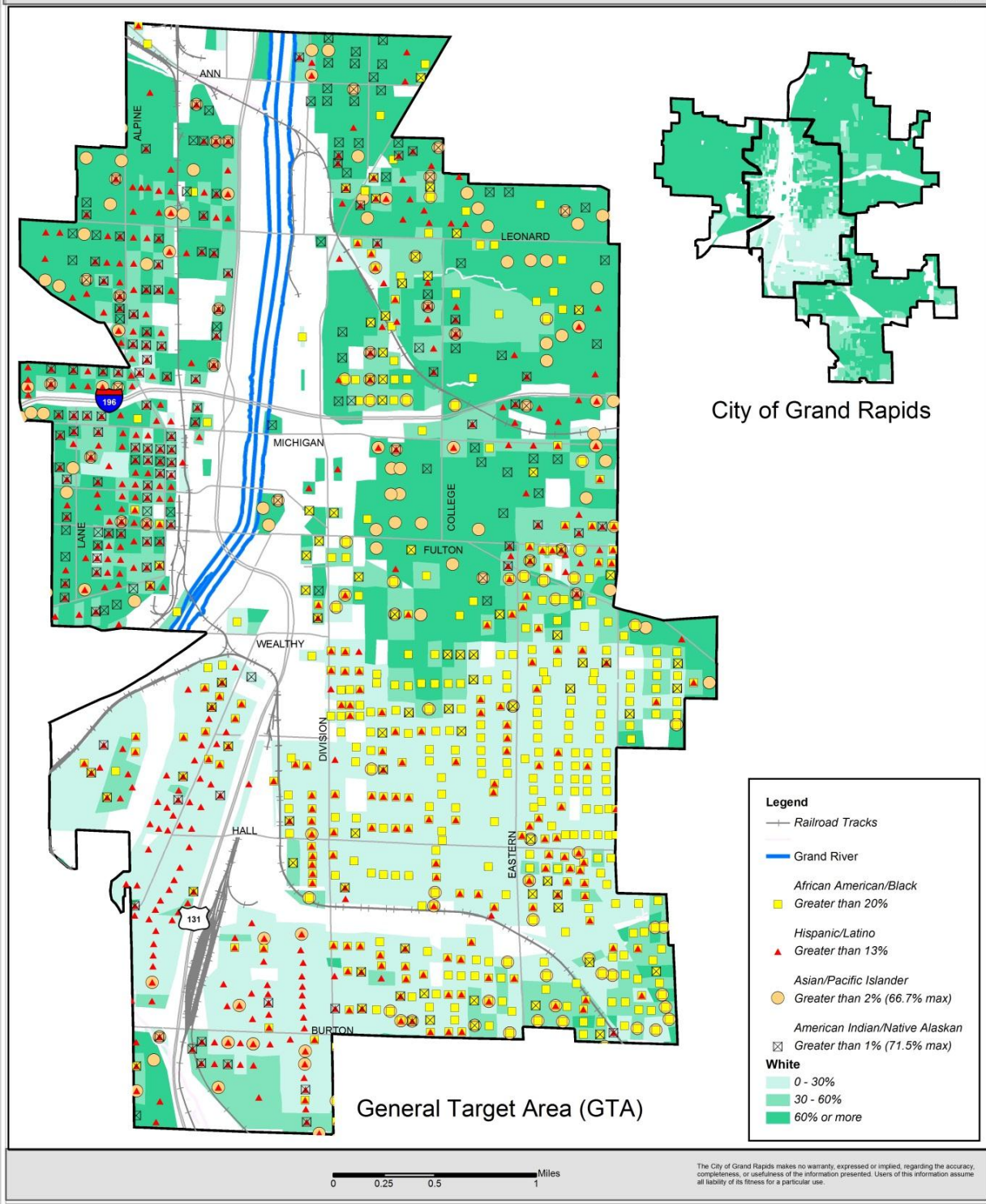
Concentration of Racial and Ethnic Groups in the GTA 2000 Census					
	City Total	GTA		Non-GTA	
White (67.3% of City residents)	133,116	47,975	36.0%	85,141	64.0%
Black or African American (20.4% of City residents)	40,373	28,291	70.1%	12,082	29.9%
Asian (1.6% of City residents)	3,195	966	30.2%	2,229	69.8%
American Indian and Alaska Native (0.7% of City residents)	1,454	1,070	73.6%	384	26.4%
Native Hawaiian and Other Pacific Islander (0.1% of City residents)	238	218	91.6%	20	8.4%
Some Other Race (6.6% of City residents)	13,115	11,296	86.1%	1,819	13.9%
Two or More Races (3.2% of City residents)	6,309	3,996	63.3%	2,313	36.7%
Total	197,800	93,812	47.4%	103,988	52.7%
Hispanic (13.1% of City residents)	25,983	21,478	82.7%	4,505	17.3%
Source: 2000 Census for Grand Rapids, MI					

Concentration of Poverty among Families Living in the GTA. Per the 2000 Census, fifteen (15) percent of all city residents in 1999 were living in poverty. (Note: Census income date is based on the prior year.) Yet the GTA is the home of the majority of persons in poverty. In fact, more than three out of four children in poverty lived in the GTA. The following discussion describes the concentration of poverty within the GTA for families, families with children, female-headed households with children, and children.

- **Families.** Eleven (11) percent of all families in the City lived in poverty in 1999. However, 74% of these families (4,085 persons) lived within the GTA. Of the 28 census tracts in the GTA, 40% of families living in poverty were located in 6 contiguous tracts.
- **Families with Children.** Eighty four (84) percent of families living in poverty were families with children under the age of 18. Of these families, 64% lived in the GTA. Six contiguous census tracts contained 37% of families living in poverty.
- **Female-Headed Households with Children.** Female-headed households with children comprised 55% of families living in poverty, 78% of which lived in the GTA.

- **Children.** The U.S. Census Bureau began counting children in poverty as a category of its own in the 2000 Census. Children living in poverty in 1999 made up 35% of the total population in poverty. Seventy nine (79) percent of children in poverty live in the GTA.

Concentration of Racial and Ethnic Groups in the GTA 2000 Census (Block Level Data)

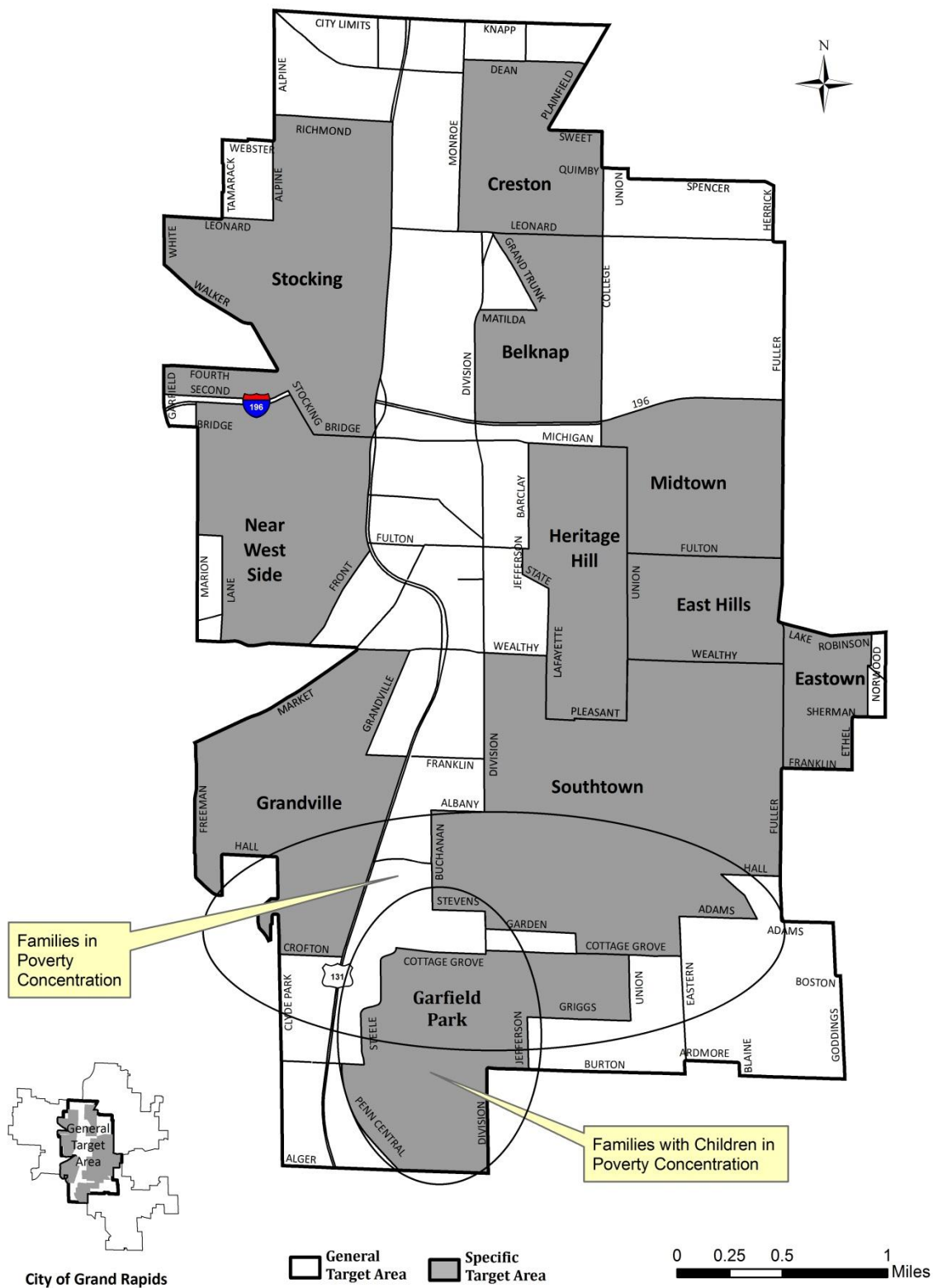


Concentration of Poverty in the GTA 2000 Census					
	City Total	GTA		Non-GTA	
Families in Poverty (11% of all City families)	5,508	4,085	74.2%	1,423	25.8%
Families with Children (84% of City families in poverty)	4,611	2,963	64.3%	1,648	35.7%
Female-Headed Households with Children (55% of City families in poverty)	3,021	2,368	78.4%	653	21.6%
Children (35% of City population in poverty)	10,797	8,537	79.1%	2,260	20.9%
Source: 2000 Census for Grand Rapids, MI					

Concentration of Poverty in Racial and Ethnic Groups Living in the GTA. City-wide, minority groups, particularly Blacks and Hispanics, had disproportionately higher rates of poverty than Whites, Asians, American Indians, and Native Hawaiians in 1999. Furthermore, the majority of Blacks and Hispanics experiencing poverty lived in the GTA.

- **Whites.** Per the 2000 Census, 10.1% (13,467 persons) of all White residents lived in poverty. Of those, 60.0% (8,077 persons) lived in the GTA. Whites have the lowest rate of poverty among all the Census population groups (10.1%), but represent the greatest number of people in poverty (13,467).
- **Blacks or African Americans.** Twenty eight (28.0) percent (11,311 persons) of all Black residents lived in poverty. Of those, 82.2% (9,294 persons) lived in the GTA.
- **Other Races.** The majority of people of “other races” living in poverty are within the GTA boundaries. Of the more than 22,000 residents living in poverty in the GTA in 1999, 21.9% reported races other than White or Black/African American.
- **Hispanics.** Per the 2000 Census, 26.5% (6,888 persons) of Hispanic residents lived in poverty, of which 87.9% (6,057 persons) lived in the GTA.

Concentration of Poverty in Grand Rapids (2000 Census)



The following table shows a comparison of the rate of poverty by race or ethnicity of the City's population living inside and outside the GTA.

Concentration of Poverty and Race/Ethnicity in the GTA 2000 Census					
	City Total	GTA		Non-GTA	
White 10.1% of White residents in poverty	13,467	8,077	60.0%	5,390	40.0%
Black or African American 28.0% of Black residents in poverty	11,311	9,294	82.2%	2,017	17.8%
Asian 10.8% of Asian residents in poverty	345	190	55.1%	155	44.9%
American Indian and Alaska Native 18.9% of Am Indn residents in poverty	275	220	80.0%	55	20.0%
Native Hawaiian and Other Pacific Islander 15.1% of Pacific Islanders in poverty	36	36	100.0%	0	0%
Some Other Race 27.2% of Other Races in poverty	3,581	3,115	87.0%	466	13.0%
Two or More Races 27.2% of Two or More Races in poverty	1,719	1,297	75.5%	422	24.5%
Total	30,734	22,229	72.3%	8,505	27.7%
Hispanic Ethnicity 26.5% of Hispanic residents in poverty	6,888	6,057	87.9%	831	12.1%
Source: 2000 Census for Grand Rapids, MI					

Concentration of Housing Needs in the GTA. Housing conditions in the GTA are characterized by a number of factors which contribute to the need for a targeted approach toward housing rehabilitation and neighborhood revitalization. The following is a description of how housing conditions in the GTA compare to the non-GTA.

- **Age and Condition of Housing.** The majority of older housing units are concentrated in the GTA. The 2005-09 ACS data indicate that 38.6% of the City's housing stock was built prior to 1940. Within the GTA, 61.2% of the housing units were built prior to 1940. In contrast, only 16.3% of the housing units in the non-GTA were built prior to 1940. As might be expected considering the age of the housing stock, a disproportionate number of housing code cases were initiated in the GTA in calendar year 2010 – specifically 77.9% were initiated in the GTA, and 22.1% in the non-GTA.
- **Type of Housing.** Per the 2005-09 ACS, the majority (65.4%) of the City's housing units are in single-family (detached and attached) homes. Within the GTA, single-family homes comprised nearly 57.2% of the housing supply. Duplex units accounted for 20.3% of the housing units, and 9.0% were in small multi-family buildings of 3 or 4 units. Outside the

GTA, 74.3% of the housing units were in single-family homes, and 20.1% were in structures of five (5) or more units.

- **Overcrowding.** While overcrowding (1,775 units or 2.4% of occupied housing) is not a significant issue in the City per the 2005-09 ACS, the majority of the units that are overcrowded are located in the GTA. Over seventy one percent (71.3%) of overcrowded households and 96.3% of severely overcrowded households are located in the GTA. Renter households in the GTA (61.4%) are more likely to be overcrowded than owner households (38.6%).
- **Housing Tenure.** 2005-09 ACS data indicate the owner-renter ratio for the City as a whole is 60.6% owner and 39.4% renter. Within the GTA, the owner-renter ratio is 49.7% owner and 50.5% renter. In the non-GTA, the owner-renter ratio is 70.5% owner and 29.5% renter.
- **Vacancy Rates.** The overall housing vacancy rate reported in the 2005-09 ACS is 9.3%, with the GTA vacancy rate at 12.5% and the non-GTA vacancy rate at 6.1%.
- **Mortgage Foreclosures.** Data collected by the Community Research Institute (CRI) from January 2004 – December 2010 indicate mortgage foreclosures are disproportionately higher in the GTA than in the non-GTA. Hardest hit neighborhoods are Baxter (27.5% of 1-4 unit homes in the neighborhood) were foreclosed, Black Hills (30.6%), Fuller Avenue (27.9%), Madison (29.2%), Oakdale (31.7%), Southeast Community Association (25.7%), South Hill (29.2%), and South West Area Neighborhood Association (26.1%). The foreclosure rate for the city as a whole was 15.3% during this time period. (See Housing Market section for more information on mortgage foreclosures.)

Housing

Housing Market Analysis

Housing in Grand Rapids

The Housing Market Analysis provides an overview of the City's neighborhood types, housing characteristics, and market conditions. (A more detailed analysis of concentrations of race, poverty, and substandard housing can be found in the Geographic Targeting section of this Plan.)

Neighborhood Types. Grand Rapids is a city of neighborhoods, where the nature and quality of its land uses define a neighborhood's character, and where housing types and architectural styles identify its personality. The following is a summary of the four major neighborhood types described in the 2002 City of Grand Rapids Master Plan.

- **Turn of the Century Neighborhoods.** Turn of the Century Neighborhoods were built between 1850 and 1900 in and surrounding the central city. Streets are placed in a grid pattern. Blocks are small (400 feet in length or less) and generally contain alleys and sidewalks. Uses are mixed within the neighborhood and within selected blocks. Housing, commercial, institutional (churches, schools) and factories are integrated (e.g., apartments above stores, factories close to homes). Single- and multi-family housing are also integrated with a broad range of multi-family types (duplexes, townhouses, small apartment buildings), often located on major streets and at intersections. Little green space (or concentrated in small parks or squares) is found. These neighborhoods are highly walkable.
- **Early Twentieth Century Neighborhoods.** Early Twentieth Century Neighborhoods were built between 1900 and 1945 and developed along street car lines. Streets are straight and interconnected. Although generally on a grid pattern, curvilinear streets are beginning to appear. Blocks are small to medium sized (400 – 600 feet in length) and contain sidewalks. Uses are mixed within the neighborhood and within selected blocks (apartments/offices above stores). Commercial mixed-use districts located on streetcar routes are within easy walking distance of residential. Single- and multi-family housing types are integrated with a range of multi-family types, often located on major streets and at intersections. Larger parks are located within and on the “outer” edges of neighborhoods. These neighborhoods are highly walkable.
- **Post War Neighborhoods.** Post War Neighborhoods were built after World War II, from approximately 1945 to 1970. Residential streets are typically curvilinear in nature, with the introduction of cul-de-sacs. Blocks are medium (400 – 600 feet) to large sized (600 feet or longer in length). There is a substantially reduced integration of residential and non-residential uses within the neighborhood and/or on selected blocks. Commercial uses are clustered in centers at major intersections and/or in strip commercial format (28th Street) or large institutional sites/super blocks. Some smaller scale multi-family continues to be

integrated into single-family residential areas. These neighborhoods have reduced walkability compared to older neighborhoods.

- **Late Twentieth Century Neighborhoods.** Late Twentieth Century Neighborhoods were built from 1970 to the present. Streets are curvilinear in nature and contain cul-de-sacs. Blocks are long (600 feet or greater in length), with few sidewalks. There is little to no mix of uses within a neighborhood or on selected blocks. Larger multi-family complexes are separated from single-family residential areas. Commercial development is increasingly segregated in larger strip centers or major shopping centers. Institutional and industrial uses are developed on larger tracts or campuses. Large “natural areas” are used as green space. Walkability is reduced.

Number of Housing Units. The 2005-09 American Community Survey (ACS) identified 80,821 housing units in Grand Rapids, a net increase of 2,818 units or 3.6% since the 2000 Census. This is consistent with the 1990 – 2000 trend increase of 4,250 housing units, a net gain of 5.4%.

Number of Housing Units Comparison of 2000 Census and 2005-09 ACS Estimates			
	2000 Census	2005-09 ACS	Change
Housing Units	78,003	80,821	+ 3.6%
Source: 2000 Census, 2005-09 American Community Survey (ACS) Estimates for Grand Rapids, MI			

Age of Housing Units. Per the 2005-09 ACS data, 31,157 housing units were built prior to 1940, representing 38.6% of the housing stock. Another 26.1% of the housing stock was built between 1940 and 1959, for a total of 64.7% of housing units fifty (50) years or older. Although 2,969 were built in 2000 or later, the net gain was 2,818 units, suggesting the loss of approximately 150 housing units to conversion or demolition. However, building permit data for this period indicates 350 – 400 residential demolitions during this time period.

Year Structure Built 2005-09 ACS Estimates		
Year Built	Housing Units	% of Total
Built 1939 or earlier	31,157	38.6%
Built 1940 to 1959	21,068	26.2%
Built 1960 to 1979	15,076	8.79%
Built 1980 to 1999	10,551	13.1%
Built 2000 or later	2,969	3.7%
Total Housing Units	80,821	100%
Source: 2005-09 American Community Survey (ACS) Estimates for Grand Rapids, MI		

Types of Structures. The majority of the City's housing units are in single-family detached homes.

Types of Structures Comparison of 2000 Census and 2005-09 ACS Estimates						
	2000 Census		2005-09 ACS		Change	
	Number	Percent	Number	Percent	Number	Percent
1 Unit, Detached	45,677	58.6%	48,189	69.6%	2,512	5.5%
1 Unit, Attached	3,420	4.4%	4,702	5.8%	1,282	37.5%
2 Units	10,427	13.4%	9,150	11.3%	(1,277)	(12.2%)
3 – 4 Units	5,230	6.7%	5,196	6.5%	(34)	(.65%)
5+ Units	13,049	16.7%	13,341	16.5%	292	2.3%
All Other Units	200	.3%	243	.3%	43	21.5%
Total Housing Units	78,003	100%	80,821	100%	2,818	3.6%
Source: 2000 Census, 2005-09 American Community Survey (ACS) Estimates for Grand Rapids, MI						

Nearly all of the changes in housing types between 2000 and 2005-09 are found in the single-family and two-family classifications. No significant shifts occurred in structures with 3 or more units.

It would appear that the 2,500 unit increase in single-family detached homes is a combination of new construction and conversions from 2-family structures. A review of City building permits indicate that approximately 1,000 single-family detached homes were built between 2000 and 2009. Since conversions from 2-family structures to single-families do not require permits, conclusions about the loss of nearly 1,500 units in 2-family structures is more speculative. If the 2010 Census substantiates this data, it could indicate a positive trend toward conversion of 2-family rental units back to single-family structures. This would represent long-term investments in the City's older neighborhoods.

The estimated increase of nearly 1,300 single-family attached housing units between 2000 and 2005-09 can be attributed to downtown condominium development.

Housing Tenure. In the 2000 Census, data show there were 73,217 occupied housing units in Grand Rapids. Owner-occupancy accounted for 43,717 units, for an owner-occupancy rate of 59.7%. Conversely, there were 29,500 renter-occupied units, for a renter-occupancy rate of 40.3%.

By the 2005-09 ACS, overall occupancy increased from 73,217 units to 73,311 units. Owner-occupied housing units increased slightly by 719 units to 44,436, but renter-occupied housing had decreased by 625, a drop from 29,500 in 2000 to 28,875 in 2005-09.

Housing Tenure Rates 1980 through 2005-09				
	1980	1990	2000	2005-09
Owner-Occupied Units	63.1%	59.9%	59.7%	60.6%
Renter-Occupied Units	36.9%	40.1%	40.3%	39.4%
Source: 1980, 1990, 2000 Census, 2005-09 American Community Survey (ACS) Estimates for Grand Rapids, MI				

Housing Vacancy Rates. Typically, the single best measure of the supply and demand for housing is the vacancy rate. For example, when the supply of housing is higher than needed, more vacancies occur and prices/rents may be reduced or special incentives offered. When the demand for housing is greater than needed, fewer vacancies occur, vacancy periods are short, and prices/rates may increase. Certain levels of vacancy are considered normal or necessary to enable mobility among city households. For owner-occupied dwellings, a vacancy rate of 1.5% is traditionally expected, while among rental units, a rate of 5% is traditionally considered normal. Vacancy rates in rental housing tend to more be variable due to the ease in entering and leaving rental housing versus owner housing.

According to Census data, vacancy rates in the Grand Rapids housing market were consistent between 1970 and 2000. For the city as a whole, 4,743 housing units or 6.1% of the city's supply was identified as vacant in 2000. Within the GTA, the vacancy rate has been stable, although high, at 9%. Outside the GTA, the vacancy rate was 3.7%. Thus, the overall rate outside the GTA has been within normal ranges, whereas the vacancy rate within the GTA has been above normal.

Due to the downturn in the economy and the mortgage foreclosure crisis, a comparison of vacancy rates between 2000 and 2005-09 reveal a significant change in the housing market. Over 9% of the City's housing units were vacant in 2005-09. Perhaps even more significant is the increase in the vacancy rate among owner housing – nearly doubling from a healthy 1.3% to a dangerous 2.5%. See the section on mortgage foreclosures for more detailed information on how foreclosures are affecting older neighborhoods disproportionately.

Housing Vacancy Rates Comparison of 2000 Census and 2005-09 ACS Estimates			
	2000 Census	2005-09 ACS	Change
Total Housing Units	78,003	80,821	2,818
Vacant Units	4,743	7,510	2,767
Overall Vacancy Rate (%)	6.1%	9.3%	3.2%
Owner Housing Vacancy Rate	1.3%	2.5%	1.2%
Rental Housing Vacancy Rate	6.6%	8.8%	2.2%
Source: 2000 Census, 2005-09 American Community Survey (ACS) Estimates for Grand Rapids, MI			

Condition of Housing. HUD requires the City to identify the number of substandard housing units within the jurisdiction. The 2009 CHAS data identifies substandard housing as housing that lacks complete plumbing or kitchen facilities. Only 100 homeowner units and 735 renter units meet that definition, therefore it is not an effective measure of housing conditions in Grand Rapids. For the purposes of this Plan, substandard is defined as a dwelling unit that does not meet local housing and occupancy codes. As of February 21, 2011, the City's Code Compliance Division reported a point-in-time count of 1,072 open housing cases. (Although these numbers are lower than in previous years, it is more likely the result of severely reduced code compliance staff than a true measure of substandard housing conditions.) The data indicates serious housing problems.

The type of housing code cases provides further insight into the condition of the housing supply. Housing violations include deterioration of residential properties, predominately exterior conditions. Blight refers to vacant and abandoned residential properties. Demolition is used for extreme cases of deterioration or fire damage. Fire violations indicate a house fire has occurred but the property is repairable. Utility and hazards related to utility shutoffs and other dangerous conditions are those likely to result in injury, illness or death, or cause severe damage to the building. As indicated below, housing code violations are heavily concentrated within the General Target Area.

Housing Code Cases Cases Initiated in 2010					
Case Type	City Total	GTA		Non-GTA	
		Total	Percent	Total	Percent
Housing	1,242	934	75.2%	308	24.8%
Blight	188	172	91.5%	16	8.5%
Demolition	30	18	60.0%	12	40.0%
Fire	89	64	71.9%	25	28.1%
Utility/Hazard	194	169	87.1%	25	12.9%
Total	1,743	1,357	77.9%	386	22.1%
Source: City of Grand Rapids Code Compliance Division					

Vacant, Blighted Properties. An estimated 234 vacant, blighted residential structures are registered with the City's Code Compliance Division. Because of the city's relatively low real estate values and the wide range of costs associated with blighted properties, it is not known how many of these structures can be economically rehabilitated. For example, a structure in need of \$50,000 in rehabilitation costs may be feasible in a neighborhood with average housing values around \$100,000, but unfeasible in a neighborhood with lower housing values.

Excessive Energy Consumption. In addition to the presence of code violations, an important component of housing condition is the integrity of the building envelope. A well-sealed and insulated home improves the quality of life for its residents in a number of ways:

- Increases the long-term affordability of the home through reduced utility costs.
- Increases the comfort of the home by reducing drafts, damp basements, moisture on windows, and noise intrusion.
- Improves air quality by ensuring an adequate supply of fresh air, reducing opportunities for mold and mildew growth, and minimizing infiltration of dust and pollen.
- Extends the life of the home's roof and structure by preventing the formation of ice dams and water infiltration into the home.

Moderate Overcrowding and Severe Overcrowding. Typically, more than one person per room in a dwelling unit is considered overcrowding, while more than 1.5 persons per room is considered severe overcrowding. The data below on low- and moderate-income families indicates that the group hardest hit by overcrowding is very low income renters. It is interesting to note that the majority of overcrowded households are comprised of one family, and only 225 owner households and 65 renter households of two families or more indicated a problem with overcrowding. Overall, overcrowding is not a significant problem in Grand Rapids. However, anecdotal information from homeless shelter and service providers indicate that doubling up is commonly seen. It is possible that households, particularly renter households, are reluctant to identify any residents that are not listed on the lease. Of the 1,620 low- and moderate-income households identified in Census data as overcrowded, 57% were renters.

Households and Overcrowding 2009 CHAS Estimates						
	Moderate Overcrowding			Severe Overcrowding		
	VLI	LI	MI	VLI	LI	MI
Owner						
1 Family HH	95	165	170	15	0	15
2+ Family HH	0	0	160	0	0	65
Non-Family HH	0	0	15	0	0	0
Renter						
1 Family HH	360	45	190	85	50	90
2+ Family HH	0	0	0	0	65	0
Non-Family HH	0	15	20	0	0	0
Note: VLI = Very Low Income, LI = Low Income, MI = Moderate Income Moderate Overcrowding = >1 person/room, Severe Overcrowding = > 1.5 persons/room						

Housing Values and Rental Costs. Census data include self-reported estimates of home values for owner-occupied homes. In 2000, the median home value reported was \$91,100 and had grown to \$123,200 by 2005-09, an increase of 35.2% in nine years.

Census data also include median gross rent costs, which is defined as the monthly contract rent plus all utility costs paid by the tenant. Since 2000, the median gross rent has grown by 32.2%, from \$531 to \$702 by 2005-09.

Mortgage Foreclosures. Mortgage foreclosures are an indicator of community conditions. They provide insight into the overall health of the homeownership market, are a fairly good gauge of the health of the local job market, and in recent years, are a measure of the extent of predatory lending occurring in the community.

Grand Rapids has been hard hit by the foreclosure crisis. Data from January 2004 through December, 2010 show that 15.3% of all 1 – 4 unit residential structures in the city were foreclosed upon in that time period. Eight neighborhoods (Baxter, Black Hills, Fuller Avenue, Madison, Oakdale, Southeast Community Association, South Hill and South West Area) had foreclosure rates in excess of 25%. Areas of concentration of low-income and minority households have experienced the highest foreclosure rates.

Although mortgage foreclosures have gone down slightly since 2008, this “trend” is not expected to continue. Indeed, it was more likely the result of successful foreclosure interventions than a positive trend in the economy. (Home Repair Services alone prevented 500 foreclosures in Kent County in FY 2010, most of which were in the GTA portion of the City.)

Comparing unemployment rates with foreclosure rates is not an exact science, since there are a number of other factors that influence mortgage foreclosures. However, in retrospect, the data show that unemployment rates of 8% - 10% in the year or two prior to a foreclosure correlate with foreclosure rates of 1% - 3%. With unemployment rates hovering between 15.0% and 16.7% from mid-2009 to mid-2010, it is reasonable to assume that high foreclosure rates will continue for some time.

Unemployment Rates and Foreclosure Rates 2002 through 2010		
Year	Annual Unemployment %	Annual Foreclosure %
2002	8.5%	NA
2003	10.1%	NA
2004	9.2%	1.0%
2005	8.0%	1.2%
2006	7.8%	2.1%
2007	8.0%	2.9%
2008	9.4%	3.2%
2009	14.9%	2.4%
2010	11.8% (Dec only)	2.5%
2011	16.7% (March only)	NA
Source: State of the Cities Data Systems (SOCDS), Grand Valley State University Community Research Institute for Grand Rapids, MI		

Trends in Market Rate Housing. Mixed-use neighborhoods are emerging in a number of areas within Grand Rapids. The Monroe North neighborhood, for example, is comprised primarily of older industrial buildings which have been converted for use as housing, offices, and retail establishments. Downtown housing, practically unknown twenty years ago, is now a vital part of the success of the City's central district. An estimated 1,300 housing units have been added to the downtown condominium and rental housing stock in the last decade. Many neighborhood commercial districts are also seeing more residential units added to the mix of uses. The City's 2002 Master Plan strongly supports this trend.

In its ideal form, a mixed-use neighborhood provides a wide range of housing types (including affordable housing) to accommodate a variety of incomes, ages and lifestyles. By reinvesting in already developed areas, existing infrastructure can be used and the impact on the natural environment minimized. Mixed-use neighborhoods provide a setting that promotes human interaction and walkability, as well as higher housing densities in certain areas (i.e. near transit stops). When done carefully, mixed-use neighborhoods provide architectural coherence and a quality environment that minimizes external forces such as noise, odor and truck traffic.

Assisted Housing Inventory. As of early 2011, there are more than 5,274 tenant-based assisted housing units in the City of Grand Rapids metropolitan area, and 5,998 project-based units within the City of Grand Rapids.

Grand Rapids Metropolitan Area Assisted Housing Units January 2011	
Tenant-based Housing Vouchers (Section 8) – Metro Area	
Grand Rapids Housing Commission	2,966
Wyoming Housing Commission	1,124
Rockford Housing Commission	90
Kent County Housing Commission	440
Michigan State Housing Development Authority	404
Inner City Christian Federation	250
Total	5,274
Project-based Assisted Housing Units – City of Grand Rapids	
Elderly/Disabled	2,729
Families	3,293
Total	6,022
Note: Because tenant-based vouchers can be used anywhere, metro data is provided. Project-based units are located in Grand Rapids. Source: Grand Rapids Housing Commission, Attachment A - Assisted Housing Inventory, Jan 2011	

Housing Choice Vouchers are utilized by extremely low-income and low-income families, the elderly, and persons with disabilities. See Attachment A - Assisted Housing Inventory, for a detailed inventory of project-based public and assisted housing.

Potential Loss of Assisted Housing Units. The Grand Rapids Housing and Urban Development (HUD) Office indicated that it does not expect any HUD-assisted housing projects to “opt out” in the next five years. The Michigan State Housing Development Authority (MSHDA) recently received a deed in lieu of foreclosure for the 173-unit Madison Square Apartments development. The development consists of 60 elderly units in one building and 73 family units on scattered sites. MSHDA is in the process of receiving HUD approval to split the project and transfer the elderly building to a local housing nonprofit. MSHDA, HUD, the City, and nonprofit housing developers are working to address the 73 family units before the contract expires.

Grand Rapids Housing Market Analysis						
Housing Stock Inventory	Vacancy Rate	0 & 1 Bedroom	2 Bedrooms	3+ Bedrooms	Total	Substandard Units
Occupied Units: Renter		7,820	11,665	7,715	27,200	730
Occupied Units: Owner		1,695	8,720	34,895	45,310	100
Vacant Units: For Rent	9.3%	800	1,260	455	2,520	60
Vacant Units: For Sale	2.2%	105	245	660	1,005	75
Total Units Occupied & Vacant		10,420	21,890	43,725	76,035	965
Rents: Applicable FMRs (in \$s)		\$622	\$749	\$956+		
Rent Affordable at 30% of 50% of MFI (in \$s)		2-per \$582	3-per \$574 4-per \$604	5-per \$465 6-per \$465 7-per \$627		
Public Housing Units						
Occupied Units	95.5%	684	63	122	869	0
Vacant Units	4.5%	31	9	15	55	16
Total Units Occupied & Vacant		715	72	138	925	16
Rehabilitation Needs (in \$s)		see total	see total	see total	\$18.4 mil	

Affordable Housing Needs

Housing Needs - General

Unless otherwise indicated, the data used in this section is from the 2009 CHAS Databook provided by the U.S. Department of Housing and Urban Development (HUD). The 2009 CHAS data is derived from the 2005-07 American Community Survey estimates for Grand Rapids. Due to rounding of data, there may be some minor differences in the numbers from table to table. For example, the total estimated owner households appear as 45,435 in the table below, but may show as 45,430 in another table.

This section will address the number and types of families in need of housing assistance by HUD income group, tenure, and household type. HUD uses three income groups, based on Area Median Income (AMI) to describe households that are eligible for federal housing assistance. The maximums are current FY 2010 income limits, adjusted for family size.

Very Low Income	0% - 30% of AMI	e.g. Family of 4 Max Income: \$18,750
Low Income	31% - 50% of AMI	e.g. Family of 4 Max Income: \$31,250
Moderate Income	51% - 80% of AMI	e.g. Family of 4 Max Income: \$50,000

Household Income

The following table illustrates the breakdown of income groups by tenure, i.e. owner or renter.

Household Income Group by Tenure 2009 CHAS Estimates				
Income Group	Owner	Renter	Total	% of Total
Very Low Income	3,080	9,185	12,265	16.7%
Low Income	4,715	5,905	10,620	14.5%
Moderate Income	8,875	6,040	14,915	20.3%
Subtotal < 80% of AMI	16,670	21,130	37,800	51.5%
Subtotal > 80% of AMI	28,765	6,800	35,565	48.6%
Total	45,435	27,930	73,365	100%

Household Income by Race / Ethnicity

The 2009 CHAS estimates indicate certain racial and ethnic groups are disproportionately represented in the low- and moderate-income groups. For example, Black households comprise 18.7% of all households, but 41.0% of Black households are very low income. Likewise, Hispanic households comprise 11.4% of all households, but 30.3% of Hispanic households are very low income. In contrast, White households comprise 67.3% of the all households, but only 15.3% of White households are very low income.

All Households by Income Group and Race /Ethnicity 2009 CHAS Estimates							
		Very Low Income		Low Income		Moderate Income	
Race / Ethnicity	Totals	No.	% of Race/ Ethnicity Group	No.	% of Race/ Ethnicity Group	No.	% of Race/ Ethnicity Group
White	49,340	7,546	15.3%	6,310	12.8%	9,630	19.4%
Black	13,705	5,620	41.0%	2,400	17.5%	2,545	18.6%
Asian	1,010	150	14.8%	90	8.9%	165	16.3%
American Indian	130	50	38.5%	25	19.2%	20	15.4%
Pacific Islander	0	0	0%	0	0%	0	0%
Hispanic	8,390	2,540	30.3%	2,005	23.9%	2,410	28.7%
All Other	785	165	21.0%	125	15.9%	185	23.6%

Household Type

The 2009 CHAS identifies 73,360 households within the City. Of this total, 60.6% are designated as owner occupied and 39.4% are renter occupied. Small family households, with 2 – 4 members, are the most common household type, followed by “All Other” households. “All Other” households include all non-family households and single-persons households, except elderly individuals.

Household Types by Tenure 2009 CHAS Estimates				
Household Type	Owner	Renter	Total	Percent of Total
Elderly (1 – 2 members)	9,780	4,335	14,115	19.2%
Small Related (2 – 4 members)	20,815	9,800	30,615	41.7%
Large Related (5+ members)	4,665	2,050	6,715	9.2%
All Other	10,175	11,740	21,915	39.9%
Total	45,435	27,925	73,360	100.0%
Percent of Total	61.9%	38.1%	100.0%	

Housing Problems

For the purposes of this Plan, households identified as having housing problems experience one or more of the following: 1) occupy a dwelling that lacks complete kitchen facilities; 2) occupy a dwelling that lacks complete plumbing facilities; 3) occupy a dwelling that is overcrowded (more than one person per room); or 4) have a housing cost burden greater than 30% of their gross income.

General. The 2009 CHAS estimates indicate that 83.5% of very low income households, 74.0% of low income, and 39.3% of moderate income experience a housing problem. Only 8.6% of households

with income over 80% of AMI have housing problems. The housing needs of the elderly population will be discussed later in this section.

Disabled. While the 2009 CHAS does not identify the type of disability, it is reasonable to assume that many of the households classified as disabled would benefit from access modifications to their home. Depending on individual circumstances, these modifications could include wheelchair ramps and/or interior alterations. The following data indicates that disabled households with housing problems are most likely to be very low income.

All Households with Housing Problems 2009 CHAS Estimates			
	All	HHs w/HP	% of Income Group
Very Low Income	12,265	10,245	83.5%
Owner	3,080	2,755	89.4%
Renter	9,185	7,490	81.5%
Low Income	10,620	7,860	74.0%
Owner	4,715	3,330	70.6%
Renter	5,905	4,530	76.7%
Moderate Income	14,915	5,860	39.3%
Owner	8,875	3,385	38.1%
Renter	6,040	2,475	41.0%
> 80% of AMI	35,565	3,065	8.6%
Owner	28,765	2,625	9.1%
Renter	6,800	440	6.5%
Note: HH = Households, HP = Housing Problems			

Elderly and Disabled Households with Housing Problems 2009 CHAS Estimates						
	Elderly			Disabled		
	All	HHs w/HP	% of Income Group	All	HHs w/HP	% of Income Group
Very Low Income	2,525	1,825	72.3%	2,105	1,695	80.5%
Owner	1,245	1,020	81.9%	645	615	95.3%
Renter	1,280	805	62.9%	1,460	1,080	74.0%
Low Income	3,610	1,940	53.7%	2,035	1,405	69.0%
Owner	2,190	1,090	49.8%	905	455	50.3%
Renter	1,420	850	59.9%	1,130	950	84.1%
Moderate Income	3,703	973	26.3%	1,670	690	41.4%
Owner	2,885	695	24.1%	1,045	305	29.2%
Renter	818	278	34.0%	625	385	61.6%
> 80% of AMI	6,325	455	7.2%	2,080	255	12.3%
Owner	5,530	405	7.3%	1,600	165	10.3%
Renter	795	50	6.3%	480	90	18.8%
Note: HH = Households, HP = Housing Problems						

Substandard and Overcrowded Housing

The 2009 CHAS estimates indicate that substandard housing and overcrowding are not significant problems in Grand Rapids. For the purposes of CHAS data, substandard is defined as lacking complete plumbing or kitchen facilities. Only 100 owner units and 735 renter units meet this definition, 1.1% of the housing stock.

Likewise, moderately overcrowded and severely overcrowded housing does not affect significant numbers of households. However, there is anecdotal evidence from the homeless provider community to suggest doubling up occurs as a response to homelessness. It may be that households in this situation do not report the extra persons living in their units.

Housing Cost Burdens – 2009 CHAS

The U.S. Department of Housing and Urban Development (HUD) uses 30% of gross income as a benchmark for housing affordability. For owners, housing costs generally include mortgage principal and interest, insurance, taxes and utilities. For renters, housing costs include rent and utilities.

Where housing costs exceed 30% of income, the household is considered to be cost burdened. Households with housing costs between 31% and 50% of income are moderately cost burdened, and those that pay more than 50% of income are severely cost burdened. The following table breaks out cost burdens by tenure and income group.

Housing Cost Burdens by Tenure and Income Group 2009 CHAS Estimates					
		Moderate Cost Burden > 30% of Income		Severe Cost Burden > 50% of Income	
	All	HHs w/MCB	% of Income Group	HHs w/SCB	% of Income Group
Very Low Income	12,265	1,585	12.9%	8,500	69.3%
Owner	3,080	450	14.6%	2,305	74.8%
Renter	9,185	1,135	12.4%	6,195	67.4%
Low Income	10,620	4,395	41.4%	3,385	31.9%
Owner	4,715	1,600	33.9%	1,675	35.5%
Renter	5,905	2,795	47.3%	1,710	29.0%
Moderate Income	14,915	5,035	33.8%	1,435	9.6%
Owner	8,875	3,240	36.5%	1,030	11.6%
Renter	6,040	1,795	29.7%	405	6.7%
> 80% of AMI	35,565	1,205	3.4%	155	0.4%
Owner	28,765	1,030	3.6%	155	0.5%
Renter	6,800	175	2.6%	0	0%
Note: MCB = Moderate Cost Burden, SCB = Severe Cost Burden					

All Households with Housing Cost Burdens by Race / Ethnicity 2009 CHAS Estimates					
		Moderate Cost Burden > 30% of Income		Severe Cost Burden > 50% of Income	
Race / Ethnicity	Totals	HHs w/MCB	% of Race/ Ethnicity Group	HHs w/SCB	% of Race/ Ethnicity Group
White	49,340	8,090	16.4%	6,325	12.7%
Black	13,705	2,705	19.7%	4,945	36.1%
Asian	1,010	115	11.4%	145	14.4%
Am Indian	130	50	38.5%	45	34.6%
Pac Islander	0	0	0%	0	0%
Hispanic	8,390	2,310	27.5%	1,770	21.1%
All Other	785	170	21.7%	245	31.2%
Note: HH = Households, MCB = Moderate Cost Burden, SCB = Severe Cost Burden					

Housing Cost Burdens – 2005-09 ACS Data

More recent data from the 2005-09 ACS provides cost burden information in considerable detail for homeowners and renters, although it is not available by income group. Further discussion on cost burden may be found in the following sections on owner needs and renter needs.

Owners with a Mortgage. For homeowners with a mortgage, the median monthly cost was \$1,138. The data indicate that 34.3% of these households have a cost burden in excess of 30% of their income. This is a 10.5% increase from the 2000 Census level of 23.8%.

Owners without a Mortgage. For homeowners without a mortgage, the median monthly cost was only \$411. Even so, 15.5% of these households had a cost burden in excess of 30% of their income. This is a 6.5% increase from the 2000 Census level of 9.0%.

Renters. The median monthly rent for renter households was \$702. Furthermore, 56.5% of renter households had a cost burden in excess of 30% of their income. This is a 16.3% increase from the 2000 Census level of 40.2%.

Observations on Housing Data – General

- | | |
|-------------------------|---|
| Income | <ul style="list-style-type: none">• Households in the very low income group are three times more likely to be renters than owners.• 75.7% of all renters have incomes < 80% of AMI.• 63.3% of all owners have incomes > 80% of AMI.• Blacks and Hispanics are disproportionately represented in the low- and moderate-income groups.• Black households comprise 18.7% of all households, but 41.0% of Black households are very low income.• Hispanic households comprise 11.4% of all households, but 30.3% of Hispanic households are very low income. |
| Household Types | <ul style="list-style-type: none">• Small families are the most common household type, and comprise 41.7% of all households.• More small families own their own home than any other household type.• Elderly households account for 19.2% of all households.• All other households comprise 29.9% of all households, and are more likely to rent their home than any other household type. |
| Housing Problems | <ul style="list-style-type: none">• Most owners and renters in the very low and low income groups experience at least one housing problem.• The lower a household's income, the more likely the household is to experience housing problems. |

Observations on Housing Data – General

- In terms of percentages, housing problems are distributed fairly equally between owners and renters in the same income group.
 - The single largest group experiencing housing problems is very low income renters.
- Substandard**
- Only 100 owner units and 735 renter units meet HUD’s definition of substandard housing, 1.1% of the housing stock.
- Overcrowding**
- Overcrowded and severely overcrowded housing does not affect a significant numbers of households.
 - It may be that the level of overcrowding is understated as anecdotal evidence from the homeless provider community suggests that doubling up is a common occurrence. It may be that households in this situation do not report extra persons living in their units.
- Cost Burdens**
- As might be expected, the lower a household’s income, the more likely a household is to be cost burdened.
 - Renters in very low and low income households are more likely to experience cost burdens than owners in the same income groups.
 - 69.3% of very low income households experience severe housing cost burdens. The percentage of very low income owners with severe cost burdens (74.8%) is higher than the percentage of renters (67.4%). However, in actual numbers, severely cost-burdened renters outnumber severely cost-burdened owners by a ratio of almost 3 to 1 (6,195 to 2,305).
 - Moderate income households are more likely to experience a moderate cost burden than a severe cost burden.
 - Households with incomes in excess of 80% of AMI have a very low incidence of cost burdens.

Housing Needs – Owner

The 2009 CHAS estimates 45,435 owner households live within the City of Grand Rapids. The following tables provide information on owner income, housing problems, substandard and overcrowded conditions, and cost burdens for owners. Observations on this data follow the tables. Strategies for owners are found in the Effect of Housing Market Data on Strategies Section.

Owner Households by Income Group 2009 CHAS Estimates		
	Number	% of Total
Very Low Income	3,080	6.8%
Low Income	4,715	10.4%
Moderate Income	8,875	19.5%
Subtotal < 80% of AMI	16,670	36.7%
> 80% of AMI	28,765	63.3%
Owner Total	45,435	100.0%

Owner Households by Income Group and Race / Ethnicity 2009 CHAS Estimates							
		Very Low Income		Low Income		Moderate Income	
Race / Ethnicity	Totals	No.	% of Race/ Ethnicity Group	No.	% of Race/ Ethnicity Group	No.	% of Race/ Ethnicity Group
White	34,615	1,766	5.1%	3,065	8.9%	6,060	17.6%
Black	5,635	840	14.9%	640	11.4%	1,295	23.0%
Asian	375	0	0%	25	6.7%	50	13.3%
American Indian	95	15	15.8%	25	26.3%	20	21.1%
Pacific Islander	0	0	0%	0	0%	0	0%
Hispanic	4,210	520	12.4%	920	21.9%	1,325	31.5%
All Other	500	0	0%	50	10.0%	125	25.0%

Owner Households with Housing Problems 2009 CHAS Estimates			
	Totals	HHs w/HP	% of Income Group
Very Low Income	3,080	2,755	89.4%
Low Income	4,715	3,330	70.6%
Moderate Income	8,875	3,385	38.1%
Subtotal < 80% of AMI	16,670	9,470	56.8%
Subtotal > 80% of AMI	28,765	2,625	9.1%
Owner Total	45,435	12,095	26.6%
Note: HH = Households, HP = Housing Problems			

Owner Households with Substandard or Overcrowded Housing 2009 CHAS Estimates							
		Substandard		Overcrowded		Severely Overcrowded	
	Totals	Totals	% of Income Group	Totals	% of Income Group	Totals	% of Income Group
Very Low Income	3,080	55	1.8%	45	0.2%	15	0.1%
Low Income	4,715	0	0%	165	0.4%	0	0%
Moderate Income	8,875	30	0.3%	175	0.2%	80	0.9%
> 80% of AMI	28,765	15	0.1%	160	0.1%	50	0.2%

Owner Households with Housing Cost Burdens by Household Type 2009 CHAS Estimates					
		Moderate Cost Burden > 30% of Income		Severe Cost Burden > 50% of Income	
Household Type	All	HHs w/MCB	% of HH Type	HHs w/SCB	% of HH Type
Elderly	9,780	1,475	15.1%	1,265	12.9%
Small Family	20,815	3,285	16.7%	1,955	9.4%
Large Family	4,665	910	19.5%	630	13.5%
All Other	10,175	1,870	18.4%	1,135	11.2%
Owner Total	45,435	7,540	16.6%	4,985	10.9%
Note: HH = Households, MCB = Moderate Cost Burden, SCB = Severe Cost Burden					

Owner Households with Housing Cost Burdens by Income Group 2009 CHAS Estimates					
		Moderate Cost Burden > 30% of Income		Severe Cost Burden > 50% of Income	
Income Group	Totals	HHs w/MCB	% of Income Group	HHs w/SCB	% of Income Group
Very Low Income	3,080	450	14.6%	2,305	74.8%
Low Income	4,715	1,600	33.9%	1,675	35.5%
Moderate Income	8,875	3,240	36.5%	1,030	11.6%
> 80% of AMI	28,765	1,030	3.6%	155	0.5%
Note: HH = Households, MCB = Moderate Cost Burden, SCB = Severe Cost Burden					

Owner Households with Housing Cost Burdens by Race /Ethnicity 2009 CHAS Estimates					
		Moderate Cost Burden > 30% of Income		Severe Cost Burden > 50% of Income	
Race / Ethnicity	Totals	HHs w/MCB	% of Race/ Ethnicity Group	HHs w/SCB	% of Race/ Ethnicity Group
White	34,615	5,080	14.7%	2,650	7.7%
Black	5,635	1,240	22.0%	1,365	24.2%
Asian	375	40	10.7%	60	16.0%
American Indian	95	30	31.6%	30	31.6%
Pacific Islander	0	0	0%	0	0%
Hispanic	4,210	1,040	24.7%	930	22.1%
All Other	500	110	22.0%	125	25.0%
Note: HH = Households, MCB = Moderate Cost Burden, SCB = Severe Cost Burden					

Owner Units <u>with</u> a Mortgage Monthly Housing Costs as a Percentage of Household Income Comparison of 2000 Census and 2005-09 ACS Estimates					
Housing Cost as % of Income	2000 Census		2005-09 ACS		% Change
	# of Units	% of Total	# of Units	% of Total	
Less than 20%	14,616	50.5%	11,450	34.8%	(15.7%)
20 to 24.9%	4,411	15.2%	5,534	16.8%	1.6%
25 to 29.9%	3,028	10.5%	4,644	14.1%	3.6%
30 to 34.9%	1,579	5.5%	2,836	8.6%	3.1%
35% or more	5,301	18.3%	8,453	25.7%	7.4%
Owner Total	28,935		32,917		
Source: 2000 Census, 2005-09 American Community Survey (ACS) Estimates for Grand Rapids, MI					

Owner Units <u>without</u> a Mortgage Monthly Housing Costs as a Percentage of Household Income Comparison of 2000 Census and 2005-09 ACS Estimates					
Housing Cost as % of Income	2000 Census		2005-09 ACS		% Change
	# of Units	% of Total	# of Units	% of Total	
Less than 20%	9,456	81.5%	7,741	68.2%	(13.3%)
20 to 24.9%	702	6.1%	1,172	10.3%	4.2%
25 to 29.9%	406	3.5%	689	6.1%	2.6%
30 to 34.9%	216	1.9%	324	2.9%	1.0%
35% or more	823	7.1%	1,430	12.6%	5.5%
Owner Total	11,603		11,356		
Source: 2000 Census, 2005-09 American Community Survey (ACS) Estimates for Grand Rapids, MI					

Observations on Owner Households

- | | |
|-------------------------|--|
| Income | <ul style="list-style-type: none"> • 36.7% of the City's owner households are considered low- or moderate-income. The majority of this group falls within the 51% - 80% income bracket. • The higher one's income, the more likely one is to be a homeowner. • 63.3% of households with incomes over 80% of AMI are homeowners. • 6.8% of households with incomes below 30% of AMI are homeowners. • 76.3% of White households are owners, and less than 1/3 of these are low or moderate income. • 12.4% of Black households are homeowners, and nearly half of these are low or moderate income. • 9.3% of Hispanic households are homeowners, and two-thirds of these are low and moderate income. |
| Housing Problems | <ul style="list-style-type: none"> • 89.4% of very low income owners and 70.6% of low income owners have a housing problem of some type. |
| Substandard | <ul style="list-style-type: none"> • Substandard housing is not a significant issue among homeowners. |
| Overcrowding | <ul style="list-style-type: none"> • Moderate overcrowding is a minor issue, and severe overcrowding is rare. |
| Cost Burdens | <ul style="list-style-type: none"> • 76.1% of all owners have a mortgage on their home. • 34.3% of all owners with a mortgage on their home have a cost burden. • 15.5% of all owners without a mortgage have a cost burden. • 74.8% of very low income owners, 35.5% of low income owners, and 11.6% of moderate income owners suffer from a severe cost burden. • A minority household is more likely to have a cost burden than a white household. |

Elderly Owner Housing Needs

The 2009 CHAS estimates 9,780 elderly owner households live within the City of Grand Rapids, which represents 21.5% of all owners. The following tables provide information on income and housing problems for elderly owners. Observations on this data follow the tables. Strategies for elderly owners are found in the Effect of Housing Market Data on Strategies Section.

Elderly Owner Households 2009 CHAS Estimates		
	Number	% of Total
Very Low Income	1,245	12.7%
Low Income	2,190	22.4%
Moderate Income	2,885	29.5%
Subtotal < 80% of AMI	6,320	64.6%
Subtotal > 80% of AMI	3,460	35.4%
Elderly Owner Total	9,780	100.0%

Elderly Owner Households with Housing Problems 2009 CHAS Estimates			
	Totals	HHs w/HP	% of Income Group
Very Low Income	1,245	1,020	81.9%
Low Income	2,190	1,090	49.8%
Moderate Income	2,885	695	24.1%
Subtotal < 80% of AMI	6,320	2,805	44.4%
Subtotal > 80% of AMI	3,460	455	13.2%
Elderly Owner Totals	9,780	3,260	33.3%
Note: HH = Households, HP = Housing Problems			

Observations on Elderly Owner Households

- Income**
 - 64.6% of elderly owner households have incomes below 80% of AMI.
- Housing Problems**
 - 81.9% of very low income elderly owners, and 49.8% of low income elderly owners have a housing problem of some type.
- Cost Burdens**
 - 15.1% of elderly owner households have moderate housing cost burdens and 12.9% have severe housing cost burdens.

Non-Elderly Owner Households

The 2009 CHAS estimates 33,585 non-elderly owner households live within the City of Grand Rapids, which represents 74% of all owners. Non-elderly households are divided into small family, large family, and all other households. The following tables provide information on income, housing problems, and cost burdens for non-elderly owners. Observations on this data follow the tables. Strategies for non-elderly owners are found in the Effect of Housing Market Data on Strategies Section.

Non-Elderly Owner Households 2009 CHAS Estimates		
	Totals	% of Total
Very Low Income	1,835	5.5%
Low Income	2,525	7.5%
Moderate Income	5,990	17.8%
Subtotal < 80% of AMI	10,350	30.8%
Subtotal > 80% of AMI	23,235	69.2%
Non-Elderly Owner Total	33,585	100.0%

Non-Elderly Owner Households with Housing Problems 2009 CHAS Estimates			
	Totals	HHs w/HP	% of Income Group
Very Low Income	1,835	1,735	94.6%
Low Income	2,525	2,240	88.7%
Moderate Income	5,990	2,690	44.9%
Subtotal < 80% of AMI	10,350	6,665	64.4%
Subtotal > 80% of AMI	23,235	2,170	9.3%
Non-Elderly Owner Total	33,585	8,835	26.3%
Note: HH = Households, HP = Housing Problems			

Observations on Non-Elderly Owner Households

- Income**
 - 69.2% of non-elderly owner households have incomes over 80% of AMI.
- Housing Problems**
 - 94.6% of very low income non-elderly owners, and 88.7% of low income non-elderly owners have a housing problem of some type.
- Cost Burdens**
 - Small family owners comprise 20, 815 (28.4%) of all households. Of these, 16.7% have a moderate cost burden and 9.4% have a severe cost burden.
 - Large family owners comprise 4,665 (6.4%) of all households. Of these, 19.5% have a moderate cost burden and 13.5% have a severe cost burden.
 - All other owner households comprise 10, 175 (13.9%) of all households. Of these, 18.4% have a moderate cost burden and 11.2% have a severe cost burden.

Renter Housing Needs - General

The 2009 CHAS estimates 27,930 renter households live within the City of Grand Rapids. The following tables provide information on income, housing problems, substandard and overcrowded conditions, and cost burdens for renters. Observations on this data follow the tables. Strategies for renters are found in the Effect of Housing Market Data on Strategies Section.

Renter Households by Income Group 2009 CHAS Estimates		
	Number	% of Total
Very Low Income	9,185	32.9%
Low Income	5,905	21.1%
Moderate Income	6,040	21.6%
Subtotal < 80% of AMI	21,130	75.7%
> 80% of AMI	6,800	24.3%
Renter Total	27,930	100.0%

Renter Households by Income Group and Race / Ethnicity 2009 CHAS Estimates							
		Very Low Income		Low Income		Moderate Income	
Race / Ethnicity	Totals	No.	% of Race/ Ethnicity Group	No.	% of Race/ Ethnicity Group	No.	% of Race/ Ethnicity Group
White	14,725	5,780	39.3%	3,245	22.0%	3,570	24.2%
Black	8,070	4,780	59.2%	1,760	21.8%	1,250	15.5%
Asian	635	150	23.6%	65	10.2%	115	18.1%
American Indian	35	35	100%	0	0%	0	0%
Pacific Islander	0	0	0%	0	0%	0	0%
Hispanic	4,180	2,020	48.3%	1,085	26.0%	1,085	26.0%
All Other	285	165	57.9%	75	26.3%	60	21.1%

Renter Households with Housing Problems 2009 CHAS Estimates			
	All	HHs w/HP	% of Income Group
Very Low Income	9,185	7,490	81.5%
Low Income	5,905	4,530	76.7%
Moderate Income	6,040	2,475	41.0%
Subtotal < 80% of AMI	21,130	14,495	68.6%
Subtotal > 80% of AMI	6,800	440	6.5%
Renter Total	27,930	14,935	53.5%
Note: HH = Households, HP = Housing Problems			

Renter Households with Substandard or Overcrowded Housing 2009 CHAS Estimates							
		Substandard		Overcrowded		Severely Overcrowded	
Income Group	Totals	Totals	% of Income Group	Totals	% of Income Group	Totals	% of Income Group
Very Low Income	9,185	275	.3%	360	3.9%	85	0.9%
Low Income	5,905	280	4.7%	60	1.0%	110	1.9%
Moderate Income	6,040	80	1.3%	210	3.5%	90	1.5%
> 80% of AMI	6,800	100	1.5%	170	2.5%	0	0%

Renter Households with Housing Cost Burdens Household Type 2009 CHAS Estimates					
		Moderate Cost Burden > 30% of Income		Severe Cost Burden > 50% of Income	
Household Type	All	HHs w/MCB	% of HH Type	HHs w/SCB	% of HH Type
Elderly	4,335	865	20.0%	1,285	29.6%
Small Family	9,800	2,195	22.4%	3,505	35.8%
Large Family	2,050	625	30.5%	645	31.5%
All Other	11,740	2,220	18.9%	2,885	24.6%
Renter Total	27,930	5,905	21.1%	8,320	29.8%
Note: HH = Households, MCB = Moderate Cost Burden, SCB = Severe Cost Burden					

Renter Households with Housing Cost Burdens by Income Group 2009 CHAS Estimates					
		Moderate Cost Burden > 30% of Income		Severe Cost Burden > 50% of Income	
Income Group	All	HHs w/MCB	% of Income Group	HHs w/SCB	% of Income Group
Very Low Income	9,185	1,135	12.4%	6,195	67.4%
Low Income	5,905	2,795	47.3%	1,710	29.0%
Moderate Income	6,040	1,795	29.7%	405	6.7%
> 80% of AMI	6,800	175	2.6%	0	0
Renter Total	27,930	5,900	21.1%	8,310	29.8%
Note: HH = Households, MCB = Moderate Cost Burden, SCB = Severe Cost Burden					

Renter Households with Housing Cost Burdens by Race /Ethnicity 2009 CHAS Estimates					
		Moderate Cost Burden > 30% of Income		Severe Cost Burden > 50% of Income	
Race / Ethnicity	Totals	HHs w/MCB	% of Race/ Ethnicity Group	HHs w/SCB	% of Race/ Ethnicity Group
White	14,725	3,010	20.4%	3,675	25.0%
Black	8,070	1,465	18.2%	3,580	44.4%
Asian	635	75	11.8%	85	13.4%
Am Indian	35	20	57.1%	15	42.9%
Pac Islander	0	0	0%	0	0%
Hispanic	4,180	1,270	30.4%	840	20.1%
All Other	285	60	21.1%	120	42.1%
Note: HH = Households, MCB = Moderate Cost Burden, SCB = Severe Cost Burden					

Renter Cost Burden – 2005-09 ACS Data

The 2005-09 ACS data on renter households showed the median monthly rent was \$702. Furthermore, 56.5% of renter households had a cost burden in excess of 30% of their income. This is an increase of 16.3% from the 2000 Census level of 40.2%.

Renter Units Monthly Housing Costs as a Percentage of Household Income Comparison of 2000 Census and 2005-09 ACS Estimates					
Housing Cost as % of Income	2000 Census		2005-09 ACS		% Change
	# of Units	% of Total	# of Units	% of Total	
Less than 15%	5,945	21.4%	2,505	9.2%	(12.2%)
15% to 19.9%	4,123	14.9%	3,072	11.3%	(3.6%)
20 to 24.9%	3,641	13.1%	3,325	12.5%	(0.6%)
25 to 29.9%	2,883	10.4%	2,966	10.9%	0.5%
30 to 34.9%	2,042	7.4%	2,273	8.3%	0.9%
35% or more	9,105	32.8%	13,151	48.2%	15.4%
Renter Total	27,739	100.0%	27,292	100.0%	
Source: 2000 Census, 2005-09 American Community Survey (ACS) Estimates for Grand Rapids, MI					

Renter Cost Burden – Area Median Income and Fair Market Rent Trends

Between FY 2006 and FY 2010, the Grand Rapids-Wyoming metropolitan Area Fair Market Rents (FMR) increased by an average of just above 10%. While rents dropped slightly between FY 2008 and FY 2009, the majority of the 5-year increase occurred between FY 2009 and FY 2010. For 1-bedroom and 2-bedroom units, the one-year increase was 7.1% and 7.3% respectively, for 3-bedroom units, it was 8.8%, and for 4-bedroom units it was 10.6%.

Fair Market Rents (FMRs) FY 2006 – FY 2010				
	1-Bedroom	2-Bedroom	3-Bedroom	4 Bedroom
FY 2010	\$622	\$749	\$956	\$1,001
FY 2009	\$581	\$698	\$879	\$905
FY 2008	\$583	\$702	\$896	\$939
FY 2007	\$582	\$700	\$893	\$936
FY 2006	\$564	\$679	\$866	\$908
Overall Change	\$98	\$70	\$90	\$97
Percent Change	10.3%	10.3%	10.4%	10.2%
Source: U.S. Department of Housing and Urban Development for Grand Rapids-Wyoming MSA				
Note: No comparisons were made for FY 2005 and earlier years because the Metropolitan Statistical Area was comprised of a different mix of counties at that time				

Median Family Income FY 2006 – FY 2010		
	(100%) Median Family Income	Change From Prior Year
FY 2010	\$62,500	(1.0%)
FY 2009	\$63,100	6.6%
FY 2008	\$59,200	0.2%
FY 2007	\$59,100	(3.9%)
FY 2006	\$61,500	---
Overall Change	\$1,000	1.6%
Source: U.S. Department of Housing and Urban Development for Grand Rapids-Wyoming MSA		

A comparison between HUD Median Family Income data and Fair Market Rents for the period from FY 2006 to FY 2010 shows that rents increased by over 10%, while median family income only increased by 1.6%, providing another indication of the widening gap between income and rent.

Renter Cost Burdens – An Analysis of Rental Affordability

As indicated above, housing costs are considered affordable if they equal 30% or less of a family's gross income. For renters, housing cost includes both rent payment and utilities, and is often referred to as gross rent. The calculations in the first table below illustrate the amount of income a family would need to afford a unit at Fair Market Rent (FMR).

The calculations in the second table below are hypothetical rental scenarios based on HUD's income categories of Very Low Income (30% of AMI), Low Income (50% of AMI), and Moderate Income (80% of AMI) compared with Fair Market Rents. It is a crude measure of affordability, but illustrates the depth of the issue in Grand Rapids. Under all of these scenarios, no families with Very Low Income (30% AMI)

could afford appropriately sized housing units. In short, the gap between income and housing costs continued to increase since 2000 and appears to be a structural economic issue with no easy solution.

One-Bedroom Family Scenario. For the purposes of this assessment, it is assumed that a 1- or 2- person family would require only one bedroom. (Such families might include a single person, a couple, or a parent with one child. In some cases, this would require that a parent and child share the bedroom.) A full-time income of \$11.96/hr (\$24,880/annual) would be needed to afford a one-bedroom unit at Fair Market Rent. No Very Low- or Low-Income family of 1 or 2 persons, even one whose income (\$10.34/hr and \$11.83/hr respectively) is at the top end of the Low Income (50% AMI) category could afford a one-bedroom unit at FMR. Only families in the Moderate Income (80% AMI) category could afford a one-bedroom unit.

Two-Bedroom Family Scenario. For the purposes of this assessment, it is assumed that a 3- or 4-person family would require only two bedrooms. (Such families might include parents and two children, a single parent and two or three children, or an extended or multi-generational family. In some cases, this would require a parent and child, or siblings of different sexes, to share a bedroom.) A full-time income of \$14.40/hr (\$29,960/annual) would be needed to afford a two-bedroom unit at Fair Market Rent. No Very Low- or Low-Income family of 3, even one whose income (\$13.29/hr) is at the top end of the Low Income (50% AMI) category could afford a two-bedroom unit at FMR. Some 4-person families, whose income was at the very top of the Low Income category (\$14.76/hr) could afford a two-bedroom unit. Otherwise, only those in the Moderate Income (80% AMI) category could afford such a unit.

Three-Bedroom Scenario. For the purposes of this assessment, it is assumed that a 5- or 6-person family would require only three bedrooms. (Such families might include parents and three or four children, a single parent and three or four children, or an extended or multi-generational family. In many cases, this would require a parent and child, or siblings of different sexes, to share a bedroom.) A full-time income of \$18.38/hr (\$38,240/annual) would be needed to afford a three-bedroom unit at Fair Market Rent. No Very Low- or Low-Income family of 5 or 6, even one whose income (\$14.76/hr or \$15.96 respectively) is at the top end of the Low Income (50% AMI) category could afford a three-bedroom unit at FMR. Indeed, families whose income was at the lower of the Moderate Income (80% AMI) category could not afford a three-bedroom unit.

Income Needed for Rent Affordability				
Number of Bedrooms	FY 2010 Fair Market Rent	Monthly Income Required	Annual Income Required	Full-Time Hourly Wage Required
1	\$622	\$2,073	\$24,880	\$11.96
2	\$749	\$2,497	\$29,960	\$14.40
3	\$956	\$3,187	\$38,240	\$18.38
4	\$1,001	\$3,337	\$40,040	\$19.25
Source: U.S. Department of Housing and Urban Development for Grand Rapids-Wyoming MSA. Grand Rapids Community Development Department				

Hourly Wages in HUD’s Income Groups				
	Hourly Wages 0-30% of Median Very Low-Income	Hourly Wages 31-50% of Median Low Income	Hourly Wages 51-80% of Median Moderate Income	Minimum Unit Size Needed
1-person Family	0 - \$6.20	\$6.21 - \$10.34	\$10.35 - \$16.54	1-bedroom
2-person Family	0 - \$7.09	\$7.10 - \$11.83	\$11.84 - \$18.89	
3-person Family	0 - \$7.69	\$7.70 - \$13.29	\$13.30 - \$21.25	2-bedroom
4-person Family	0 - \$8.85	\$8.86 - \$14.76	\$14.77 - \$23.61	
5-person Family	0 - \$9.57	\$9.58 - \$15.96	\$15.97 - \$25.50	3 bedroom
6-person Family	0 - \$10.26	\$10.27 - \$17.14	\$17.15 - \$27.40	
Source: U.S. Department of Housing and Urban Development for Grand Rapids-Wyoming MSA. Grand Rapids Community Development Department				

For more information on housing affordability issues, see the 2010 Housing and Transportation Affordability Report, entitled *Roofs to Roots*, published by the Grand Rapids Area Coalition to End Homelessness (CTEH). <http://www.roofstoroots.org/housing-study>

Observations on Renter Households

Income

- 75.7% of the City's renter households are considered low- or moderate-income. 32.9% fall within the 0% - 30% income group.
- The lower one's income, the more likely one is to be a renter.
- 9,125 renter households have incomes below 30% of AMI.
- 5,905 renter households have incomes between 31% and 50% of AMI.
- 6,040 renter households have income between 51% and 80% of AMI.
- 39.3% of all White renter households are very low income.
- 59.2% of all Black renter households are very low income.
- 48.3% of all Hispanic households are very low income.

Housing Problems

- The lower one's income, the more likely one is to have a housing problem.
- 68.6% of all low and moderate income renter households have a housing

Observations on Renter Households

problem of some type, compared to only 6.5% with incomes over 80% of AMI.

- 81.5% of very low income renters and 76.7% of low income renters have a housing problem of some type.

Substandard

- Substandard housing is not a significant issue among renters.
- Of the estimated 735 substandard rental units, 635 are occupied.

Overcrowding

- Among low and moderate income renters, 630 units are moderately overcrowded and 285 units are severely overcrowded.
- It may be that the level of overcrowding is understated, as anecdotal evidence from the homeless provider community suggests that doubling up is a common occurrence. It may be that renter households do not report extra persons living in their units.

Cost Burdens

- As a group, renters suffer a greater housing cost burden than owners.
- 12.4% of very low income renters have a moderate cost burden, and 67.4% have a severe cost burden.
- 47.3% of low income renters have a moderate cost burden, and 29.7% have a severe cost burden.
- 29.7% of moderate income renters have a moderate cost burden, and 6.7% have a severe cost burden.
- A minority household is more likely to have a cost burden than a white household.
- Per the 2009 CHAS, 45.4% of all White renter households, 62.6% of all Black renter households, and 50.5% of all Hispanic renter households suffer from a cost burden.
- Per the 2005-09 ACS, 56.5% of renter households experience a cost burden.
- Per HUD Area Median Income and Fair Market Rent data, area income has increased 1.6% and rents have gone up over 10% since FY 2006.
- A one- or two-person family would require an annual income of \$24,880 (\$11.96/hr) to afford a one-bedroom rental unit.
- A three- or four-person family would require an annual income of \$29,960 (\$14.40/hr) to afford a two-bedroom rental unit.
- A five- or six-person family would require an annual income of \$38,240 (\$18.47/hr) to afford a three-bedroom rental unit.

Elderly Renter Housing Needs

The 2009 CHAS estimates 4,313 elderly renter households live within the City of Grand Rapids, which represents 15% of all renters. The following tables provide information on income, housing problems, and cost burdens for elderly renters. Observations on this data follow the tables. Strategies for elderly renters are found in the Effect of Housing Market Data on Strategies Section.

Elderly Renter Households 2009 CHAS Estimates		
Income Group	No.	% of Total
Very Low Income	1,280	29.7%
Low Income	1,420	32.9%
Moderate Income	818	19.0%
Subtotal < 80% AMI	3,518	81.6%
Subtotal > 80% AMI	795	18.4%
Elderly Renter Total	4,313	100.0%

Elderly Renter Households with Housing Problems 2009 CHAS Estimates			
Income Group	All	HHs w/HP	% of Income Group
Very Low Income	1,280	805	62.9%
Low Income	1,420	850	59.9%
Moderate Income	818	278	34.0%
Subtotal < 80% AMI	3,518	1,933	54.9%
Subtotal > 80% AMI	795	50	6.3%
Elderly Renter Total	4,313	1,983	46.0%
Note: HH = Households, HP = Housing Problems			

Observations on Elderly Renter Households

- Income**
 - 81.6% of elderly renter households are low or moderate income.
- Housing Problems**
 - 62.9% of very low income elderly renters and 59.9% of low income elderly renters have a housing problem of some type.
- Cost Burdens**
 - 20.0% of elderly renter households have a moderate housing cost burden, and 29.6% have a severe housing cost burden.

Non-Elderly Renter Housing Needs

The 2009 CHAS estimates 23,617 non-elderly renter households live within the City of Grand Rapids, which represents 85% of all renters. The following tables provide information on income, housing problems, and cost burdens for non-elderly renters. Observations on this data follow the tables. Strategies for non-elderly renters are found in the Effect of Housing Market Data on Strategies Section.

Non-Elderly Renter Households 2009 CHAS Estimates		
Income Group	No.	% of Total
Very Low Income	7,905	33.5%
Low Income	4,485	19.0%
Moderate Income	5,222	22.1%
Subtotal < 80% of AMI	17,612	74.6%
Subtotal > 80% of AMI	6,005	25.4%
Non-Elderly Renter Total	23,617	100.0%

Non-Elderly Renter Households with Housing Problems 2009 CHAS Estimates			
Income Group	All	HHs w/HP	% of Income Group
Very Low Income	7,905	6,685	84.6%
Low Income	4,485	3,680	82.1%
Moderate Income	5,222	2,197	42.1%
Subtotal < 80% of AMI	17,612	12,562	71.3%
Subtotal > 80% of AMI	6,005	390	6.5%
Non-Elderly Renter Total	23,617	12,952	54.8%
Note: HH = Households, HP = Housing Problems			

Observations on Non-Elderly Renter Households

- Income**
 - 74.6% of non-elderly renter households are low or moderate income.
- Housing Problems**
 - 84.6% of very low income non-elderly renters and 82.1% of low income non-elderly renters have a housing problem of some type.
- Cost Burdens**
 - 22.4% of small family renter households have a moderate housing cost burden, and 35.8% have a severe housing cost burden.
 - 30.5% of large family renter households have a moderate housing cost burden, and 31.5% have a severe housing cost burden.
 - 18.9% of all other renter households have a moderate housing cost burden, and 24.6% have a severe housing cost burden.

Effect of Housing Market Data on Strategies

Existing housing market conditions have a significant bearing on affordable housing strategies to be undertaken in the next five years. Much of the City's Neighborhood Investment Plan is derived from data on the housing market and the City's historical approach to concentrating its efforts in the General Target Area (GTA). See the section on the Neighborhood Investment Plan for more information.

Housing Priorities

As required by HUD, the following table summarizes the City's housing priorities by household type and income group.

Summary of Housing Priorities by Household Type and Income Groups			
Household Types	Very Low Income	Low Income	Moderate Income
Owners			
Small Families, Large Families, All Other	H	H	M
Elderly	M	M	M
Renters			
Small Families, Large Families, All Other	H	H	L
Elderly	M	M	L

Strategies for Owners

Since non-elderly households with very low and low incomes have the greatest need and the fewest resources, these groups are designated as high priorities. Owners with moderate incomes are designated medium priority. Housing market data support a continued targeting of resources for housing rehabilitation programs within the General Target Area (GTA), where the majority of the older housing stock is located – 61.2% of the housing units were built prior to 1940. The treatment of lead-based paint hazards and energy conservation improvements are important components of the rehabilitation strategy. (All low and moderate income homeowners in the GTA are eligible for homeowner rehabilitation assistance). Minor home repairs provide a larger number of homes with assistance and special purpose repair programs, such as access modifications, are used to help owners stay in their homes.

Within the GTA, single-family homes comprise 57.2% of the housing stock and two-family homes comprise 20.1%. While providing homeownership opportunities has long been an important component of the City's housing strategy, the recent mortgage foreclosure crisis has only increased the importance of that strategy. Many homes have been purchased by investors for rental purposes, and these homes are at risk of being lost to the homeownership stock. Acquisition and rehabilitation for resale, along with selective new construction, is the primary strategy for adding owner units to the housing stock.

Despite historically low interest rates for mortgages and relatively low purchase prices compared to other communities, the lack of downpayment and/or an insufficient credit history are still obstacles to affordable homeownership. With rents increasing at a rate faster than income, saving for entry costs to homeownership is very difficult. Assistance with downpayment and closing costs is intended to help first-time homebuyers and supplement efforts to maintain the homeowner housing stock.

The City's strategy for housing stability includes a component of housing services intended to help people access homeownership or simply stay in their homes. Mortgage foreclosure counseling and intervention, legal assistance, and other housing counseling services are critical to that effort. Financial counseling and credit repair programs are an essential companion strategy to opening the door to homeownership. Given the significant portion of the Grand Rapids population that is non-English speaking, interpretation and translation services for real estate transactions are another strategy for ensuring access and fairness.

Small Families. Small family owners comprise 20,815 (27.6%) of the total households in the city. Of the 20,815 households, 16.7% have a moderate cost burden and 9.4% have a severe cost burden. Due to the large number of small family owners, this household type is a high priority for very low income and low income. It is a medium priority for moderate income.

Large Families. Large family owners comprise 4,665 (6.4%) of the total households in the city. Of the 4,665 households, 19.5% have a moderate cost burden and 13.5% have a severe cost burden. Although this household type is not a large group, it is high priority because of its need for larger housing units and its housing cost burdens. Large families are a high priority for very low income and low income. It is a medium priority for moderate income.

Other Households. All other households comprise 10,175 (13.9%) of the total households in the city. To the extent households within this group are eligible for federal housing assistance, very low income and low income are a high priority. It is a medium priority for moderate income.

Strategies for Elderly Owners

The needs of elderly owner households are the same as other owner households. Very low income, low income and moderate income elderly owners are given a medium priority, simply because the number of elderly owner households (13.3% of city households) is lower than the number of family and other households. Elderly owner households have access to the same repair and rehabilitation programs and housing services as non-elderly families.

Strategies for Renters

More than anything else, renters suffer from high housing cost burdens. Very low income and low income renters are designated a high priority. Moderate income renters have fewer cost burdens and somewhat more choice in the housing market, and are given a low priority. (Rental households within this income group often have sufficient income to become homeowners through organizations such as Habitat for Humanity.) Rental housing calls for a two-prong strategy. The first is a rental rehabilitation program used to reward responsible rental property owners who make significant reinvestment in their properties. The treatment of lead-based paint hazards and energy conservation improvements are important components of the rehabilitation strategy. Since the majority of housing code complaints originate in the GTA, the second prong of the strategy is code compliance. Compliance efforts are used to protect the viability of the rental housing stock, ensure minimum health and safety standards for renters, and stimulate private sector reinvestment.

Where needed, the same access modifications available for owner units are also available for rental units throughout the city.

Although the GTA has consistently experienced housing vacancy rates near 9% over the last several decades, it is now about 12.5%, with rental units more likely to be vacant than owner units. While high rental vacancy rates would seem to say that the City has a sufficient supply of rental housing, data also show that Area Median Income has gone up only 1.6% since FY 2006, but area Fair Market Rents have increased by more than 10%, making rental affordability a growing problem in Grand Rapids. The 2005-09 ACS indicates that 56.5% of renter households have a cost burden in excess of 30% of their income. Since de-concentration of poverty is one of the City's values, strategies to increase the supply of affordable and high quality rental housing are directed to mixed-income housing developments throughout the city, as well as permanent supportive housing for homeless special needs populations throughout the metropolitan area.

Due to the cost burdens experienced by renters, tenant-based rental assistance is the most appropriate response to address affordability, but there are not enough funds to meet the demand. To the extent HOME or other federal funds are not needed for housing development projects in the next five years, short-term rental assistance (not to exceed 24 months) may be available. If so, it needs to be flexible enough to be used in ways consistent with the community's efforts to end homelessness and be targeted for homeless prevention and rapid re-housing.

The City's strategy for renter housing stability includes a component of housing services intended to help renters stay in their homes. Strategies include crisis counseling and intervention as well as a close partnership with the Coalition to End Homelessness.

Small Families. Small family renters comprise 9,800 (13.4%) of the total households in the city. Of the 9,800 households, 22.4% have a moderate cost burden and 35.8% have a severe cost burden. Due to the depth of its housing cost burden, very low income and low income small families are a high priority. Moderate income small family renters are a medium priority.

Large Families. Large family renters comprise 2,050 (2.8%) of the total households in the city. Of the 2,050 households, 30.5% have a moderate cost burden and 31.5% have a severe cost burden. Although this household type is not a large group, it is high priority because of its need for larger housing units and its housing cost burdens. Large families are a high priority for very low income and low income. It is a medium priority for moderate income.

Other Households. All other households comprise 11,740 (16.0%) of the total households in the city. Of the 11,740 households, 18.9% have a moderate cost burden and 24.6% have a severe cost burden. To the extent households in this group are eligible for federal housing assistance, very low income and low income are a high priority. It is a medium priority for moderate income.

Strategies for Elderly Renters

The needs of elderly renter households are the same as other renter households. Very low income and low income elderly renters are given a medium priority, and moderate-income renters are given a low priority. This is simply because the number of elderly renter households (5.9% of total city households) is lower than the number of family and other households. Elderly renter households have access to the same rehabilitation programs and housing services as non-elderly families.

Grand Rapids Housing Commission (Public Housing)

Mission Statement

Grand Rapids Housing Commission

The Grand Rapids Housing Commission provides housing assistance and affordable housing opportunities to lower-income families, the disabled and senior citizens in a manner that is fiscally sound and in ways that support families, neighborhoods and economic self sufficiency.

The Grand Rapids Housing Commission (GRHC) is the local public housing authority (PHA). The Housing Commission was established in 1966 as a special purpose body authorized to *purchase, acquire, construct, maintain, operate, improve, repair or extend housing facilities and eliminate adverse housing conditions*. Funded primarily by the U.S. Department of Housing and Urban Development (HUD), the GRHC is independently administered and governed by a five-member board appointed by the City Commission. The GRHC serves lower-income residents through a diverse portfolio of housing programs.

Management and Operations

Certifications and Oversight. The Housing Commission's management team is certified by the National Association of Housing and Redevelopment Officials (NAHRO). Certification includes ongoing instruction and testing. Periodic reviews of management and operations are performed by HUD, the Michigan State Housing Development Authority (MSHDA), insurers, and private mortgage companies. The Housing Commission meets annually to determine a strategic plan based on outcomes and industry standards that are identified as high performance targets by government agencies.

Housing Inventory. The Grand Rapids Housing Commission was created to serve extremely low- and low-income renters in GRHC-owned projects. With the advent of the Section 8 program, the GRHC expanded its services to include both project-based and tenant-based assistance. Households aided by the Housing Commission include the elderly, disabled, and families (adults with children). The following chart summarizes the GRHC's inventory of assisted housing. As of early 2011, the Housing Commission managed 949 housing units in nine developments and 2,966 Housing Choice Vouchers.

Grand Rapids Housing Commission Assisted Housing Inventory - 2011				
Development	Units	Income Level Targeted	Family Type	Waiting List #s
Public Housing				
Adams Park Apartments	188	Low & Moderate	Elderly & Disabled	2,355
Campau Commons Apartments	92	Low & Moderate	Families	6,344
Creston Plaza Apartments	100	Low & Moderate	Families	
Scattered Sites	42	Low & Moderate	Families	
Subtotal	422			8,699
Other Developments				
Hope Community Transitional Housing	24	Extremely Low & Low	Homeless Families	NA
Leonard Terrace Apartments	125	Extremely Low & Low	Elderly (62 yrs +)	169
Mount Mercy Apartments – Phase I	125	Extremely Low & Low	Elderly (55 yrs +)	148
Mount Mercy Apartments – Phase II	55	Extremely Low & Low	Elderly (55 yrs +)	
Ransom Tower Apartments	153	Low & Moderate	Elderly (62 yrs +)	16
Sheldon Apartments	45	Extremely Low & Low	Elderly & Disabled	406
Subtotal	527			739
Privately-Owned Developments (number of project-based units)				
Emerald Creek Apartments*	4	Extremely Low & Low	Disabled	284
Heron Court*	33	Extremely Low & Low	Disabled	215
Heron Manor Apartments*	22	Extremely Low & Low	Elderly w/ disabilities	208
Oroiquis Apartments*	27	Extremely Low & Low	Disabled	217
Subtotal				924
Housing Choice Vouchers	2,966	Extremely Low & Low	Families, Elderly & Disabled	3,545
Total	3,915			13,907
Source: Grand Rapids Housing Commission				

* These units are included in the total number of units for each of these privately-owned housing developments and should not be “double-counted” as assisted units. See Attachment A - Assisted Housing Inventory for more detailed information on Housing Commission sites.

Public Housing and Tenant-based Waiting Lists. The Housing Commission maintains waiting lists for its public housing and tenant-based assistance programs. The Housing Commission continues to accept and process applications for its subsidized housing developments.

The waiting list for Section 8 Housing Choice Vouchers closed on August 1, 2004, and did not re-open until a 5-day period between November 15 and 19, 2010. During that time, 5,000 applications were received, of which 3,000 were chosen by a computerized random lottery to be added to the current list. The current number of people on the waiting list for Vouchers is 3,545. The waiting list is closed again.

Capital Fund Program. The Housing Commission receives funding through the formula-based Capital Fund Program for renovations and physical improvements to the Adams Park, Campau Commons and Creston Plaza developments, and to the Scattered Site rental units. The Housing Commission must document use of these funds by submitting an Annual Statement and a Five-Year Plan with a rolling base to HUD. A rolling base means that the action plan must be updated annually to eliminate the previous year and to add an additional fifth year, so the plan always covers the present five-year period beginning with the current year. The Housing Commission is advised yearly of the exact amount of dollars available. The average fiscal year Capital Fund allocation has been \$605,059.

Plans for Improvement. The Housing Commission's FY 2011 – FY 2014 Plan provides considerable detail on plans for upgrading the housing developments under the ownership of the GRHC. The following is a brief summary of the existing condition of the facilities and plans for renovation.

Grand Rapids Housing Commission Physical Conditions and Plans for Improvements		
Developments	Current Condition	Major Items in the FY 11 – FY 14 Improvement Plan
GRHC Public Housing		
Adams Park Apartments	Excellent Condition, renovated in 2010	Rooftop heat exchanger.
Campau Commons Apartments	Excellent Condition, newly built 2007	Fencing, exterior paint, drainage system, and concrete work.
Creston Plaza Apartments	Needs Renovation	If funding becomes available under Hope VI or LIHTC, the development would be demolished and rebuilt on site. Otherwise, ongoing maintenance items totaling \$1,719,980 through FY 2014 are planned.
Scattered Sites		Roof repairs, fencing, exterior doors, and concrete work.
Other GRHC Developments		
Hope Community	Good Condition	Deck replacement, fence repairs, cabinetry and countertop replacement, appliances, flooring, and lighting.
Leonard Terrace Apartments	Good Condition	HVAC system replacements, concrete repairs, office and common area upgrades, power wash exterior, paint corridors, new light fixtures, and window replacement.

Grand Rapids Housing Commission Physical Conditions and Plans for Improvements		
Developments	Current Condition	Major Items in the FY 11 – FY 14 Improvement Plan
Mount Mercy Apartments	Good Condition	Corridor paint and carpet, domestic hot water heater, air make up unit replacement, appliances, unit paint and carpet, and roof repairs.
Ransom Tower Apartments	Excellent Condition, renovated 2009	Window replacement, air make up unit replacement, domestic water heater and heat boiler replacement, plumbing repairs, common area improvements including ceilings, doors, carpet, and paint.
Sheldon Apartments	Excellent Condition, renovation and new construction in 2005	Maintenance storage area, card access reader, exterior lighting, drainage system, concrete repair, and painting.
Source: Grand Rapids Housing Commission		

Section 504 Needs Assessment. As a result of the Section 504 Needs Assessment, the Housing Commission has modified existing structures (both common areas and dwelling units) to accommodate persons with disabilities and dedicates as much as 10% of its new construction to barrier-free units. Policies, applications, forms and services have also been modified to make reasonable accommodations.

Hope VI and Other Development. While the majority of the units maintained by the Housing Commission are in good condition, one of the public housing family developments, Creston Plaza Apartments, is in need of demolition and reconstruction. A Creston Plaza Revitalization Plan was developed, and the Housing Commission applied for Hope VI Revitalization Grant funding to complete the Creston project. The grant application was not awarded. Due to unfavorable money markets, tax credit development has not been a viable option for this project. More information regarding the Creston Plaza Revitalization Plan can be found under the Living Environment heading within this section.

The Housing Commission also intends to seek funding to construct 48 units of Scattered Site Public Housing.

Living Environment

The Housing Commission is committed to improving the living environment for its residents through a variety of methods, with a focus on resident initiatives.

Safety and Security. The Housing Commission acknowledges that a safe and secure environment is fundamental to the success of its housing developments. The GRHC plans to continue its commitment to public safety through the following actions.

- Support local law enforcement activities that enhance the City's ability to keep GRHC developments and the surrounding neighborhoods safe and secure.

- Support community policing through the GRHC's family site Community Centers, establishing on-site Grand Rapids Police Department (GRPD) offices, and meeting with neighborhood officers on a regular basis to develop functional anti-crime strategies.
- Continue aggressive screening procedures to reduce evictions due to violations of criminal laws.
- Continue to provide on-site security guards at Adams Park Apartments. Seek additional funding so the GRHC can expand security services.

Resident Involvement in Management. To encourage resident participation in management, the GRHC formed a Resident Advisory Board, comprised of residents representing the various housing sites as well as voucher holders. The Resident Advisory Board reviews policies and activities of the GRHC and makes suggestions for future initiatives. In addition, individual housing developments offer opportunities for development of resident associations, crime prevention teams, and resident initiatives such as the operation of food pantries, social events and life skills curricula.

Family Self Sufficiency. The Family Self Sufficiency (FSS) Program gives low-income public housing residents and Housing Choice Voucher Program participants the opportunity to accrue funds when new employment or a change in employment increases household income and the amount of rent a family pays. The GRHC deposits the difference between a participating household's base and adjusted rents in an escrow account to benefit the family. Families that successfully complete the FSS program receive the funds from their escrow accounts, and many use their funds toward the purchase of a home. (See the homeownership programs below.) As of early 2011, 365 participants are enrolled in the FSS program. Over the next five years, the Housing Commission intends to expand the program to support the self-sufficiency goals of 300 additional low-income families.

Section 5(h) Homeownership Program and Section 32 Homeownership Program. The Housing Commission's Section 5(h) Homeownership Program operates in conjunction with its Scattered Site public housing development program. Through the two programs to date, the GRHC has built or substantially rehabilitated 150 single-family homes, then has leased these homes to qualified low-income families. Leaseholders have the option to purchase the property they occupy. Thus far, 128 leaseholders have exercised their option to purchase a home. The Commission will continue to administer this program. The GRHC uses proceeds from the sale of these homes to support additional affordable housing opportunities.

The Housing Commission intends to develop a new Section 32 Homeownership Program through which 48 new single-family homes will become available to low-income families.

Section 8 Homeownership Program. The Housing Commission intends to continue implementation of the Section 8 Homeownership Program. Under this program, qualified low-income families are able to apply their Housing Choice Voucher assistance toward the purchase of a home. Since the inception of the program in 2000, 70 clients have become homeowners.

Resident Services Program. The majority of Housing Commission public housing residents have supportive housing needs. To assist these residents, the GRHC Resident Services Program provides on-staff case management professionals who are available to assist residents of senior/disabled and family housing developments operated by the Housing Commission. In addition to providing direct services to residents, the Housing Commission partners with local educational, social service, and faith-based organizations to bring residents a broad array of supportive programs and services. During the next five years, the Housing Commission intends to improve its residents' access to services that support economic opportunity and increased quality of life. The GRHC plans to:

- Apply for funding for Family Self Sufficiency (FSS) coordinators to continue implementation of the FSS Program, and will continue to implement on-site self sufficiency programs at Campau Commons, Creston Plaza, and Scattered Site family housing developments.
- Continue to provide case management and other supportive services for families, empower the disabled to live independently, and enable the elderly to age in place.
- Seek funding for Resident Services Specialists to assist Network180 clients at Adams Park Apartments.
- Leverage community partnerships available to gain social work interns and supportive community volunteers, and to maximize the accessibility and effectiveness of community resources available to participants in GRHC programs.
- Foster strong community partnerships by instituting a program to publicly recognize outstanding partner contributions to GRHC programs and services.
- Support the Resident Advisory Board to ensure commission-wide representation.

Grand Rapids Housing Commission Supportive Housing Needs									
Facility	Adams Park	Campau Commons	Creston Plaza	Hope Community	Leonard Terrace	Mount Mercy	Ransom Tower	Sheldon Apts	Scattered Site
Population(s) Served	E, D	F, E, D	F, E, D	F	E, D	E, D	E	E, D	F
Percent of Residents with Supportive Service Needs	66%	85%	85%	95%	66%	66%	66%	60%	85%
Services Needed									
Budgeting/Life Skills		X	X	X					X
Case Management	X	X	X	X	X	X	X	X	X
Child Care		X	X	X					
Child Development		X	X	X					X
Credit/Asset Management		X	X	X					X
Education		X	X	X					X
Employment		X	X	X					X
Food Pantry	X	X	X		X	X	X	X	
Furniture	X	X	X	X	X	X	X	X	
Health Services	X	X	X	X	X	X	X	X	X
Home Health Aides	X				X	X	X	X	
Housekeeping Aides	X				X	X	X	X	
Job Training/Readiness		X	X	X					X
Laundry	X				X	X	X	X	
Mental Health Services	X					X	X	X	
Parenting		X	X	X					X
Shopping	X				X	X	X	X	
Socialization Programs	X				X	X	X	X	
Substance Abuse Programs	X	X	X						
Transportation	X	X	X	X	X	X	X	X	
Source: Grand Rapids Housing Commission									

E = Elderly

D = Persons with Disabilities

F = Families

Creston Plaza Apartments Revitalization Plan

The Housing Commission is committed to working with community partners to improve the physical condition and living environment of the neighborhoods surrounding its housing developments. During the term of this Plan, the Grand Rapids Housing Commission intends to continue to work with residents, community leaders, and public and private partners to revitalize the Creston Plaza housing development.

A 4-month planning process conducted in collaboration with Creston Plaza residents and other stakeholders resulted in a proposed project designed to transform the neighborhood from an area of concentrated poverty and social distress to a healthy, mixed-income environment. Specific goals are to:

- Deconcentrate the population of very-low and low-income families.
- Create a racially integrated, mixed-income environment.
- Provide greater housing choices for families, seniors, and the disabled.
- Better integrate the apartments with the surrounding neighborhood.

The revitalization plan includes demolishing the existing 100 apartments on the Creston Plaza site and developing a total of 91 on- and 9 off-site units. On-site development would include 63 low-density units and 28 medium-density apartments laid out in a traditional neighborhood configuration. Off-site development would include new construction or acquisition and rehab of 9 units of housing for families. Forty-eight (48) affordable homes would be constructed on vacant parcels located thorough the city. These would become part of the GRHC's Scattered Site and Section 8 Homeownership programs.

The GRHC will offer residents a variety of relocation options, including Housing Choice Voucher assistance, and relocation to other GRHC developments. Assistance in evaluating alternate subsidized housing options in the area will also be provided. Residents will have the option to relocate back to the Creston Plaza Apartments when the revitalization project is complete.

Priority Public Housing Needs

The following table identifies priority public housing needs for the period July 1, 2011 – June 30, 2014.

Grand Rapids Housing Commission FY 2011 – FY 2014 Priority Public Housing Needs		
Public Housing Need Category	Priority Need Level (High, Medium, Low)	Estimated Funding Needed
Restoration and Revitalization		
Capital Improvements	H	\$ 2,422,036
Modernization		
Rehabilitation		
Other (Specify)		
Hope VI Creston Plaza Apartments	M	\$ 16,000,000
Management and Operations	H	\$ 15,252,000
Improved Living Environment		
Neighborhood Revitalization (non-capital)		
Capital Improvements		
Safety/Crime Prevention/Drug Elimination	H	\$ 160,000
Other (Specify)		
Elderly Case Management and Supportive Services	H	\$ 1,560,000
Family Case Management and Supportive Services	M	
FSS Case Management LIPH	H	\$ 262,000
Economic Opportunity		
Resident Services/Family Self Suff. HCV		\$ 779,000
Other (specify)		
Total		\$ 36,435,036
Source: Grand Rapids Housing Commission		

Lead-based Paint Hazards

This section provides an overview of issues surrounding lead hazards and childhood poisoning, and examines relevant data for Grand Rapids. The estimated number of housing units with lead-based paint hazards, successes to date, continuing strategies to reduce the number of units with lead-based paint hazards, and how lead-based paint hazard reduction is integrated into housing policies and programs is described.

Number of Housing Units with Lead-based Paint Hazards

A national survey conducted in 2002 established estimates for the percentage of homes containing lead-based paint, based on the year of construction. Utilizing these percentages and 2000 Census data, it was determined that 40,712, or approximately 52%, of the City's housing units were at potential risk for lead-based paint hazards in 2000.

Units with Potential Lead-based Paint Hazards 2000 Census							
Year Built	Est. % of Units w/ Lead Hazards	City		GTA		Non-GTA	
		Total	w/ Lead Hazards	Total	w/ Lead Hazards	Total	w/ Lead Hazards
< 1949	90% *	28,492	25,643	21,597	19,438	6,895	6,205
1940 – 1959	57% *	22,504	12,827	9,232	5,262	13,272	7,565
1960 - 1979	11% *	16,601	1,826	4,224	465	12,377	1,361
≥ 1980 +	4% *	10,392	416	1,914	77	8,478	339
Total		77,988	40,712	36,967	25,242	41,022	15,470
Source: 2000 Census for Grand Rapids MI, and The Prevalence of Lead-based Paint Hazards in U.S. Housing, David E. Jacobs, et al, Environmental Health Perspectives, Vol. 10, No. 10. October 2002. Percentages were adjusted for the Upper Midwest, with a 10% margin of error.							

Occupied Housing Units. As of 2000, there were 4,712 vacant housing units in Grand Rapids. Assuming these vacant units were evenly distributed across all years of construction, then an estimated 2,462 housing units with lead hazards were vacant, and conversely, 38,264 units with potential lead hazards were occupied.

Households with Young Children. As of 2000, 9.6% of Grand Rapids households had children 0 – 5 years of age. Assuming that households with small children were equally distributed across all years of construction, there were a projected 3,673 occupied housing units with children 0 – 5 years of age that contain lead hazards.

Low- and Moderate-Income Persons. As of 2000, 64.6% of the population within the GTA was Low- or Moderate-Income (LMI), with 36.7% of non-GTA residents classified as such. Based on these

statistics, it is estimated low- and moderate-income persons occupied approximately 21,982 housing units that contained lead hazards in 2000.

Needs Assessment

Affects of Lead Poisoning. Lead is highly toxic and can affect virtually every system of the body. The people most at risk from high exposure are fetuses, infants, and children under age six because they absorb lead more readily than adults and lead interferes with development at that age. As a result, permanent brain damage, reduced intelligence and attention span, reading and learning disabilities, and hyperactivity can occur.

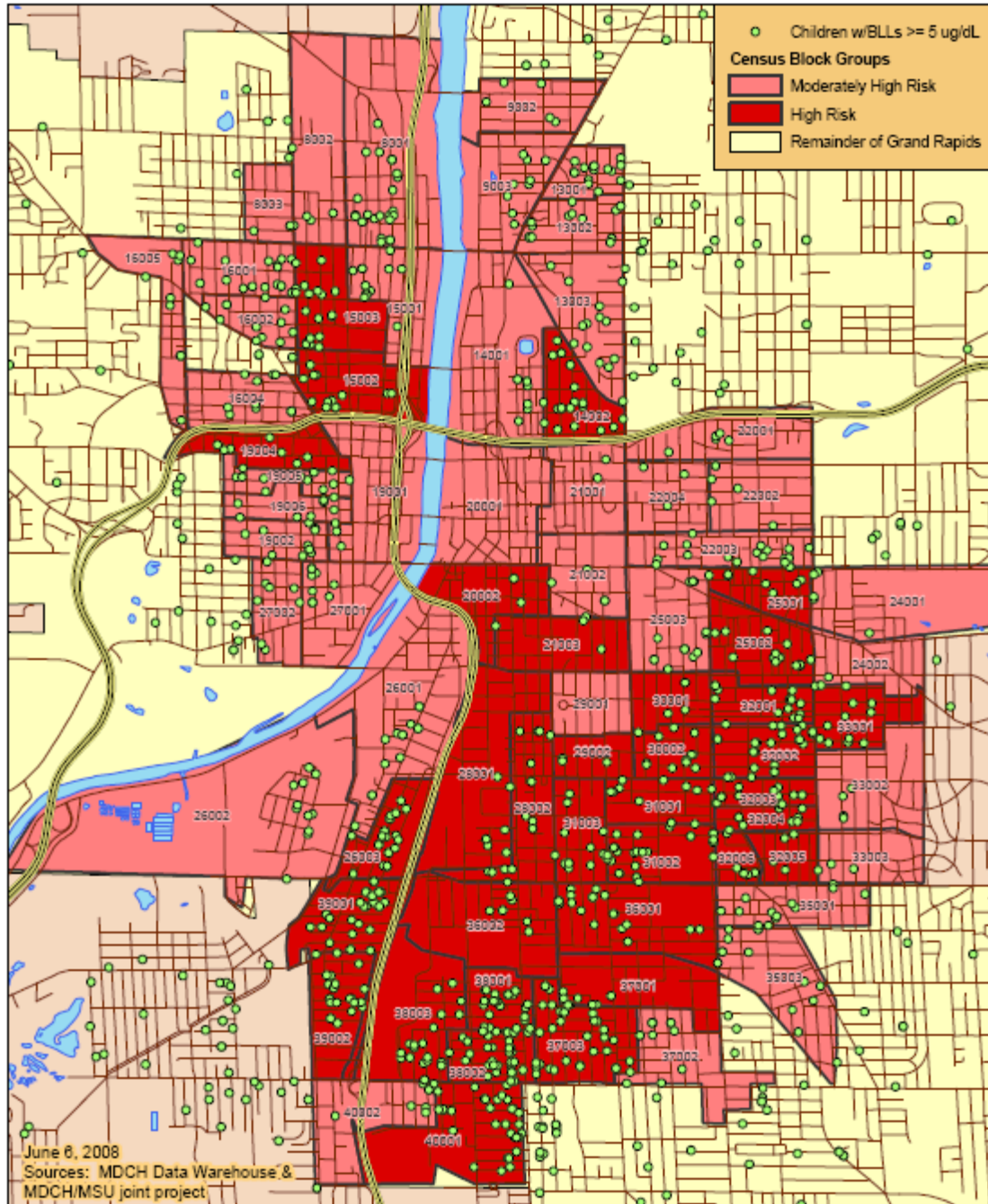
Since most lead-poisoned children show no obvious symptoms, the vast majority of childhood poisoning cases go undiagnosed and untreated. Blood lead testing is the only way to confirm exposure. The results of a blood lead test are reported in micrograms (μg) per deciliter (dL) of blood. The Centers for Disease Control and Prevention (CDC) consider a child with a blood level at or above 10 $\mu\text{g}/\text{dL}$ to be lead poisoned. However, most recent studies indicate that significant developmental damage can occur at lower blood lead levels. Therefore, preventative interventions for children with blood lead levels between 5 – 9 $\mu\text{g}/\text{dL}$ are also very important.

Sources of Lead Poisoning. The most common source of childhood exposure to lead is deteriorated lead-based paint. Young children most frequently become poisoned by inadvertently ingesting lead contained in household dust during the course of normal hand-to-mouth activity. Friction and impact points on windows and doors release high levels of lead dust into the home, where it accumulates in window wells and sills, as well as on floors. These are the surfaces children most come in contact with as they learn to crawl and begin to walk. Because higher childhood blood lead levels are associated with older housing and lower household income, both of which are concentrated within the City's GTA, this area is the primary focus for the reduction of lead-based paint hazards.

Childhood Lead Screening. The Kent County Health Department (KCHD) performs childhood lead screenings for children participating in the WIC (Women, Infants and Children) program. Of the 4,976 children under age six tested in calendar year 2007, 909 were found to have blood lead levels < 10 $\mu\text{g}/\text{dL}$, while 191 children under age six had levels ≥ 10 $\mu\text{g}/\text{dL}$. The map on the following page illustrates the concentration of the housing units where the lead poisoned children live.

Lead-based Paint Poisoning Risk in Grand Rapids

Grand Rapids High- and Moderately High-Risk Census Block Groups and Children with Blood Lead Levels ≥ 5 ug/dL in 2007



Successful Lead Treatment Actions through June 30, 2010

The City of Grand Rapids received a Lead Hazard Control (LHC) grant and a Lead Hazard Reduction Demonstration (LHRD) grant in 2003, a second Lead Hazard Reduction Demonstration (LHRD) grant in 2005, and additional Lead Hazard Reduction Demonstration and Lead Hazard Control grants in 2008. As of June 30, 2010 there have been more than \$9.5 million in construction contracts for lead hazard remediation, \$4.6 million of which was from local funds. The following outcomes have been achieved:

- 918 homes are now lead safe.
- 796 landlords and contractors have been trained in lead-safe work practices.
- 43 women, minority, low-income individuals, and contractors have received Lead Abatement Professional training.
- 757 individuals have been trained in lead-safe cleaning practices.

Strategies to Reduce Lead-based Paint Hazards

The City will continue to participate with the Healthy Homes Coalition of West Michigan, a community coalition representing local organizations involved in government, health care, housing and education.

The Get the Lead Out! collaborative was facilitated as a pilot project of the Community Leadership Institute at Aquinas College. As the pilot phase came to an end in 2005, collaboration leaders met to plan for the future. The group decided the work to end childhood lead poisoning needed to continue, and that lessons learned from the successful Get the Lead Out! campaign should be applied to other childhood environmental health issues. Key elements of the 2007 Get the Lead Out! Strategic Plan called for ensuring children's homes are lead safe, the community understands the causes of childhood lead poisoning, and that all children 0 – 5 years of age are assessed for lead risk and receive appropriate testing and treatment.

To sustain these efforts, the Healthy Homes Coalition of West Michigan was incorporated as a non-profit organization with the State of Michigan in August 2006, the same year the Get the Lead Out! campaign was recognized by the U.S. Environmental Protection Agency with a Children's Environmental Health Excellence Award. Today, Healthy Homes focuses on childhood lead poisoning, carbon monoxide and radon poisoning, and other household environmental hazards that contribute to childhood illnesses.

The City intends to pursue funding opportunities for lead-based paint hazard remediation and other healthy homes initiatives in the next five years in continued partnership with the Kent County Health Department and the Healthy Homes Coalition.

Integration of Lead-based Paint Hazard Treatment into Policies and Programs

Housing Rehabilitation Programs. The City currently operates a number of housing rehabilitation programs through its Community Development Department's Housing Rehabilitation Division. Occupants of units assisted under these programs are provided with an informational notice on lead-based paint issues. (This notice is available in Spanish as well as English.) As part of the

application process, the occupant is asked to provide information about potential lead-based paint concerns, including questions regarding the presence of children under the age of six and whether the children have elevated blood lead levels. The application also gives specific information about the availability of lead screening blood tests.

Under existing procedures, when housing rehabilitation work exceeds \$5,000, a risk assessment is obtained and all identified lead hazards are treated (unless the work qualifies as exempt per the Lead-Safe Housing Rule, June 2004). Corrective action to remove lead-based paint hazards is incorporated into the project design. The corrective action includes such items as enclosure of lead painted surfaces through installation of vinyl siding, removal of contaminated bare soil, encapsulation of defective paint surfaces, and replacement of deteriorated wood windows. The services of an independent Risk Assessor are included as part of the project evaluation and clearance testing.

The Community Development Department also provides funding to nonprofit housing developers for new construction and rehabilitation of both rental and owner housing. Nonprofit developers using federal funding for rehabilitation must comply with the Lead-Safe Housing Rule. To ensure compliance, City Housing Rehabilitation staff review a risk assessment and lead-based paint inspection performed for each proposed property. Prior to commencement of work, staff verifies that the treatment plan properly addresses all identified hazards and confirms the selected contractor is properly licensed to perform the work. Following completion of the rehabilitation, City staff verifies that clearance is obtained before units are approved for occupancy.

Housing Code Enforcement. The following section was added to the City's Housing Code in recent years and is enforced through routine certification inspections and complaint inspections.

"Section 8.587. Loose Paint Particles.

- (1) *Loose Paint Particles, Removal Required.* The owner of a dwelling or dwelling unit shall not allow loose paint particles in the interior or exterior of a dwelling or dwelling unit. If the loose paint on the cited surface can be satisfactorily demonstrated to not contain lead, no hazardous condition shall exist.
- (2) *Bare Soil.* From May 1 through October 31, bare soil located within thirty (30) inches of the foundation wall of any structure is prohibited and shall be presumed to be a hazardous condition. Such presumed hazardous condition shall be corrected by proper installation of dense vegetation, permanent paving material, or a minimum six-inch deep cover of loose material such as bark, wood chips, or stone, unless the owner provides testing performed by a Risk Assessor or Lead Paint Inspector that the cited soil does not contain lead hazards.
- (3) *Remodeling, Repair or Painting.* Any remodeling, repair or painting of residential structures constructed prior to 1978 is to be conducted in compliance with the Lead Safe Work Practices as established by the United States Environmental Protection Agency and/or the United States Office of Housing and Urban Development."

Lead-Safe Housing Registry. The City of Grand Rapids maintains a Lead-Safe Housing registry. It lists addresses where lead hazard treatment has been successfully completed. The registry may be viewed through the City's Community Development Department website under Housing Rehabilitation, Lead Safe Housing Registry: http://www.grcity.us/index.pl?page_id=3222.

Impediments to Fair Housing

The City of Grand Rapids completed an Analysis of Impediments to Fair Housing Choice (AI) study in 2010, as required by the U.S. Department of Housing and Urban Development. Six (6) local impediments were identified, along with recommendations on possible ways to resolve these problems.

Identified Impediments and Recommendations

Lack of Education and Awareness of Fair Housing Laws. The AI found there is a lack of fair housing education and awareness in the community. Among housing industry professionals, the issue is primarily the need for ongoing training in fair housing. New landlords are not aware of fair housing rights and often place discriminatory advertisements on rental websites. Unlike the print media, web site staff does not monitor the content of its ads for compliance with fair housing laws.

Recommendations: Given the variety of audiences that would benefit from increased education and awareness of fair housing laws, different types of educational approaches should be developed to provide the most favorable outcomes.

- Provide continuing education on fair housing topics to housing industry professionals (Realtors®, lenders, developers, investors, and property owners).
- Develop and market a “fair housing school” with a web-based curriculum. Topics would include, but not be limited to: discriminatory practices, enforcement options, and reasonable accommodations for persons with disabilities.
- Develop printed materials on fair housing to be made available to housing professionals, home sellers and buyers, and the general public.
- Find creative methods to reach new landlords and encourage them to learn more about fair housing.
- Find creative ways to approach web sites that advertise the availability of renter and owner units to obtain voluntary compliance with fair housing guidelines.

Language Barriers for Non-English Speaking Populations. The 2005-09 ACS data indicate that 12% of the City’s population (over 23,000 people) was born outside the United States or its territories. The Grand Rapids Public Schools indicate 49 non-English languages were spoken by its students. (The primary language of 86% of these students is Spanish.) The AI found that non-English speaking populations in Grand Rapids have a difficult experience when renting or buying a home. While interpreter services are available to a degree, they are not routinely used in the local real estate industry. Furthermore, even when family members attempt to interpret, complicated rental or purchase information is often not fully understood.

Recommendations: Interpretation and translation services should be expanded and targeted to real estate transactions where the renter or buyer is non-English speaking. Interpreters

need to be trained in real estate and fair housing laws to ensure that information is accurately exchanged between the parties to the transaction.

Limited Minority Access to Credit from Prime Lenders. Grand Rapids 2002 HMDA data indicate that prime lenders made more loans in White and upper-income neighborhoods than in minority and low-income neighborhoods. Grand Rapids 2005 data revealed that the Grand Rapids lending market had a disproportionate rate of subprime refinance loans compared to national medians. Grand Rapids 2008 data indicate that African Americans and Hispanics are given higher proportions of subprime loans than Whites are. It is believed that lenders' patterns and marketing behavior often play a role in where applications are taken and from whom.

Recommendations: A strategy of outreach and education of local lenders, coupled with a follow-up program of testing and enforcement, is recommended to enable minorities to gain greater access to prime conventional mortgages and reduce the use of subprime credit. To the extent that credit history is an obstacle to obtaining a mortgage (or limiting people to subprime loans), a neutral organization could expand its services to include credit repair and counseling services targeting residents of the central city and develop referral partnerships with lenders.

Limited Supply of Accessible Housing. Except in downtown, most residential construction in Grand Rapids is comprised of single-family units or small developments. The Michigan Residential Code governs new construction in 1 – 3 unit buildings, and does not require handicap accessible units. The Michigan Building Code governs construction in larger developments but does not require handicap accessible units in housing projects less than 20 units. As a result, there are few accessible housing units in the city. Most existing housing is old and usually needs to be modified to become accessible. Per the single year 2009 ACS, an estimated 10.6% (20,109) of Grand Rapids' non-institutionalized residents had a disability. In Grand Rapids, there are more people with disabilities ages 18 to 64 than in the disabled senior population. Of the disabled population, 60% (10,557) were under age 65, suggesting a market for accessible housing sized for families.

Recommendations: Determine whether it is feasible to require that a portion of housing units built or substantially rehabilitated with federal housing funds conform to universal design standards. The City's Community Development Department is sensitive to the issue of accessibility and currently suggests modifications on an "as-needed" basis in owner-occupied units. Universal design standards would make homes easier to live in now and would set the stage for further housing modifications if needed in the future. Furthermore, the concepts of universal design should be encouraged in all private housing developments.

Enforcement of the Local Fair Housing Ordinance. The AI found it has proven difficult for the City to enforce the local Fair Housing ordinance protecting source of income. The "source of income" language is intended to help people holding Section 8 rental vouchers obtain housing of their choice. The City is unable to successfully prosecute violations of the local ordinance protecting source of income

because City staff does not have personal knowledge of the facts, which is a requirement to sign the appearance ticket for violations of City code.

Recommendation: It is recommended that the existing Fair Housing Ordinance enforcement issue be reviewed to determine if there is another legal method to enforce the intent of the ordinance.

Funding for Continued Fair Housing Testing, Enforcement, Education and Outreach.

Discrimination in housing-related activities exists in the community and fair housing work is still needed. However, funding for testing, enforcement, education, and outreach, as well as periodic studies on special topics, is a persistent challenge for the community. Routine testing and enforcement of the law combined with community outreach and education are the foundation of fair housing. Without these tools, voluntary compliance would be seriously hampered. However, economic conditions make fundraising difficult.

Recommendation: It is recommended that the City of Grand Rapids continue funding basic fair housing activities such as testing, enforcement and education, and advocate for change to CDBG regulations so that funding for fair housing activities are not subject to funding caps.

NOTE: *Over the course of the AI study, considerable input was heard on affordable housing issues as well as fair housing issues. Those comments have been incorporated into various sections of this Plan.*

Barriers to Affordable Housing

The City of Grand Rapids has a long history of focusing its policies, regulations, and administrative procedures in ways that remove or ameliorate barriers to affordable housing. Grand Rapids is a land-locked, central city with an economically, racially and ethnically diverse population. Local government policies are intended to increase housing opportunities not only for low- and moderate-income groups, but also to encourage more racial and economic diversity within city neighborhoods. In the development of City policies and procedures, special care is taken to ensure that City practices are not exclusionary or discriminatory.

Existing City Policies Supporting Affordable Housing

For many years now, the City has worked in good faith with affordable housing providers to identify and remove unnecessary, excessive, or procedural problems that may impact the affordability of housing. Following is a brief summary of existing programs, plans, and regulations which support affordable housing in Grand Rapids.

2002 Master Plan. The Master Plan section on “Great Neighborhoods” promotes a broad range of housing options. The Master Plan calls for a variety of housing unit types to meet the needs of a diverse population. The intent is to provide a range of housing types within neighborhoods to accommodate all residents regardless of income, special need or place in the life cycle (e.g. single, married, with children, empty nest, retired). See the Zoning Ordinance below for specific examples.

Zoning Ordinance. The Zoning Ordinance is the regulatory device that implements the Master Plan. A total re-write of the outdated 1969 ordinance was completed in 2007. Key provisions in the ordinance include permitting live-work units, allowing accessory dwelling units in single-family neighborhoods, encouraging mixed-use buildings (with housing on the upper floors) in commercial districts, and promoting infill development by permitting small homes on narrow lots. Enabling these housing options provides for less expensive types of housing to be built in the City.

In addition, the new Zoning Ordinance has made it easier for large group foster care homes to be built outside the GTA, and provides a density bonus for mixed-income housing projects. The Zoning Ordinance also established staff review and approval standards for many types of development projects. By eliminating the requirement for Planning Commission approval, a developer or builder is able to obtain approval more quickly and at a lower fee.

Development Center. The Development Center, formed in 1998, is a one-stop service for plan review and building permit approvals. Most plan reviews are completed in 5 days or less, and many building permits, including new single-family homes, can be approved within 1 day. A speedy approval process saves the developer or builder both time and money.

Uniform Building Code. State law requires all municipalities to adopt and enforce the Michigan Building Code or relinquish enforcement to the State. The result for developers and builders is a consistent code from jurisdiction to jurisdiction, thereby reducing uncertainty and construction costs.

Michigan Rehabilitation Code. The Michigan Rehab Code provides an optional, and typically more flexible, approach to the rehabilitation of existing buildings. The City uses this Code at the request of the developer or builder. The flexibility of this Code usually results in reduced construction costs.

No Impact Fees. The City of Grand Rapids does not attach impact fees to developments. In fact, there is considerable opinion to suggest that such fees cannot be levied under Michigan law.

Homeowner and Rental Rehabilitation Programs. Recently, the City updated its Housing and Rental Rehabilitation Policies to encourage the inclusion of energy efficiency and water conservation measures. The incremental increase in cost to install higher efficiency products is now a grant with no repayment required. The Housing Rehabilitation Policy was also amended to reduce the maximum interest rate to 2%. The Rental Rehabilitation Program Policy was further amended to require “green” materials such as low-VOC paints and adhesives, recycled carpeting, and linoleum in lieu of vinyl flooring.

Sales Policy for City-owned Tax-Reverted Property. Under the City’s policy for the sale of tax-reverted property, nonprofit housing developers are given the first opportunity to purchase vacant and abandoned houses in the GTA for rehabilitation (or demolition and on-site replacement). This policy encourages tax-reverted homes to be rehabilitated to high standards and to be resold to homeowners, rather than be acquired for investment purposes. This policy may change when the Kent County Land Bank is operational.

HUD Dollar Sales Program. The City participates with the local HUD office in the Dollar Sales Program for FHA-reposessed homes. The City, in collaboration with nonprofit housing developers, created a process to obtain these homes and convey them to nonprofits. Following rehabilitation, the homes will be made available for either affordable owner or rental housing. Proceeds from the sale of properties will be shared by the City and the developer and used for other community development activities.

Demolition Policy. A residential property may not be demolished in the City unless it meets one of three conditions. It must be under Repair or Demolish Orders under the Housing Code, be deemed to be a serious threat to health and safety under the Building Code, or have a redevelopment plan approved by the Planning Department staff or Planning Commission. As a result, homes are more likely to remain in the affordable housing stock.

Payment in Lieu of Taxes (PILOT) Policy. The City Commission, on a case-by-case basis, may permit a 4% payment in lieu of property taxes for rental developments that serve lower-income persons. Developments intended to service formerly homeless persons may have the payment waived

in full. This policy has the effect of reducing the carrying costs of certain rental developments, thereby increasing their affordability.

Nonprofit Housing Tax Exemption. In March 2008, the City Commission approved a policy to provide a tax exemption for properties owned by certain types of nonprofit organizations that are intended for resale to low-income people. By reducing carrying costs, this policy improves the affordability of housing.

Existing Barriers to Affordable Housing

Barriers to affordable housing exist on a number of levels, and arise from a variety of issues. Some are economic or income issues (access to affordable credit), some are institutionalized in the real estate industry (compensation based on housing price or mortgage amount), some are community-based (e.g. “Not in My Backyard” concerns), and some could be local policies, requirements or practices. The following is a summary of those barriers.

Economic Conditions. Grand Rapids’ loss of good-paying, semi-skilled manufacturing jobs has exacerbated the financial gap between a working family’s income and the cost of housing in recent years. Even as the city is experiencing one of the highest unemployment rates in the country, the cost of rental housing has increased. And while owner housing may be available at a stable or reduced cost, and mortgage rates are very low, many potential homeowners are either unable or unwilling to buy homes at this time. As a result, homes go vacant or are sold to investors for rental housing. Furthermore, one effect of high unemployment, housing vacancies and declining property values is reduced tax collections for local government, resulting in severely curtailed neighborhood services such as Housing Code enforcement.

The high cost of utilities is another economic barrier to affordable housing for both homeowners and renters. Utilities are variable costs, and every dollar saved through energy efficiency improvements is a dollar that can be used by the family for other basic needs.

Real Estate Market (Supply, Cost, Rent Assistance, Sales, Lending, etc.). Real estate market forces will not produce affordable housing without financial incentives. There is simply no money to be made. In fact, most real estate services are paid on a percentage basis, so there is a greater monetary reward for working with higher priced homes and larger mortgages than for moderately-priced homes and affordable mortgages. At this time, government programs to reduce mortgage foreclosures are not being used by lenders, making it very difficult for financial counselors to keep families in their homes.

Because of the mismatch between people’s incomes and housing costs, there is a high unmet demand for rental assistance such as Housing Choice Vouchers. This is true for families as well as special needs populations, particularly the homeless and those at risk for homelessness.

The integrity of single-family homeowner housing in Grand Rapids is at risk due to the high rate of mortgage foreclosures. When left vacant, the homes deteriorate and the whole neighborhood loses value. When purchased, the homes are often acquired by new, inexperienced landlords unaware of their responsibilities as landlords and the rights of their tenants.

Another barrier to affordable housing is the lack of handicap accessible units for all family types, not just single-person households.

Community Perceptions. A significant barrier to the construction of affordable housing can be neighborhood opposition, particularly when the housing is designed for families or persons with mental illness. Likewise, neighborhood opposition (NIMBY – “Not in My Back Yard”) applies to moderate- to high-density housing. While this barrier is usually overcome by compliance with fair housing laws and zoning requirements, it can add time and frustration to the approval process.

Impact of City Policies on Affordable Housing

Over the years, the City has worked diligently to overcome barriers to affordable housing, where those barriers are within the control of local government. The City believes its efforts have been largely successful and that few, if any, major issues remain. However, it is also recognized that new situations arise each day to test City policies and its impact on the affordability of housing. The City remains ready and willing to examine situations and make adjustments in code provisions or administrative procedures to ensure that City policies do not unnecessarily contribute to limiting the supply or increasing the cost of housing.

Homelessness

Coalition to End Homelessness

The Coalition to End Homelessness (CTEH or the Coalition) is a community collaborative established to develop and implement a strategy to end systemic homelessness in the Grand Rapids area. The *Vision to End Homelessness* was created through a two-year community-wide planning process, and released in early 2006. The *Vision* focuses on preventing homelessness, rapidly re-housing people in a housing crisis, and transforming the system so more people can obtain and maintain housing. See the last page in this Section to view a flow chart of the community's system to prevent and end homelessness.

Housing Continuum of Care and Essential Needs Task Force. Since the mid-1990s, the U.S. Department of Housing and Urban Development has required communities to have a Housing Continuum of Care (CoC) to conduct planning activities for homeless shelters and services and to allocate funds at the local level. This planning model encourages community collaboration and a focused, structured approach to identify existing needs and resources, and to examine service gaps and funding priorities for homeless shelter and services. The Coalition is the designated Housing Continuum of Care planning group for Grand Rapids, Wyoming, and Kent County. The Coalition also acts as the Housing Subcommittee of the Kent County Essential Needs Task Force, a group that has been organized through Kent County for almost 30 years to ensure the essential needs of housing, transportation, utilities, food, and economic/workforce development are addressed across the community.

See Attachment B – Housing Continuum of Care for a description of the fundamental components in the Continuum of Care system, including an inventory of shelters and services and a description of the community's Discharge Planning Policies.

Coalition Structure. While the Coalition is its own entity, it is not an independent 501(c)3 nonprofit organization. The Salvation Army Booth Family Services is the employer of record for Coalition staff, and also a core partner in this effort. The following describes the roles of key groups within the Coalition.

- **Steering Committee.** The Coalition Steering Committee provides guidance on overall policy issues, approves funding recommendations, sets the direction of work across the system, and ensures forward movement in implementation of *Vision to End Homelessness* (VTEH) strategies.
- **Coalition Coordinator and Staff.** The Coalition Coordinator and staff provide support and follow through on the work of the Steering and other subcommittees, assist with facilitating committees and action teams, support the funding review and allocation process for Emergency Solutions/Shelter Grants and Supportive Housing Programs, coordinate committees work and objectives, provide training and capacity building opportunities for partners, and facilitate local planning activities.

- **General Membership and Core Partner Group.** The Coalition general membership includes more than 60 core partner organizations and more than 250 stakeholders in the systems change process. The Core Partner Group is comprised of 60 agencies and individuals that deliver homeless services or are closely linked with the homeless and housing crisis system. These include nonprofit, government, private, and public organizations as well as homeless or formerly homeless individuals and housing providers across the continuum of need.
- **Coalition Committees.** In addition to the Steering Committee, the Coalition facilitates a number of Committees and Action Teams, including the Community Advisory Council; Steering and Strategy Council; Resource Allocation and Analysis; Governance/Finance; Data Quality; Communications; System Barriers and Coordination; Homeless Management Information System (HMIS) Users; Affordable Housing Action Team; Supportive Services for Permanent Supportive Housing; and Homeless Service Provider Action Team. These groups provide partners with an opportunity to work directly on high priority issues and develop a plan of action to address service gaps or develop alternative strategies to improve system coordination and outcomes.
- **Community.** Representatives from more than 20 systems including mental health, foster care and child welfare, criminal justice, primary and secondary education, neighborhood institutions, local government, hospitals, community action agencies, philanthropic organizations, and the faith-based community collaborate through the Coalition to implement the *Vision* and to end systemic homelessness.

Vision to End Homelessness

In December 2003, the Grand Rapids Area Housing Continuum of Care (HCOC) sponsored a Vision to End Homelessness Summit, where more than 125 people representing homeless shelter and service providers made a commitment to end homelessness in Kent County. By early 2005, project teams and focus groups were meeting to assess how specific circumstances and systems impact the ability to obtain and maintain permanent housing. In late 2005, a client survey and four community forums were conducted. In all, more than 600 community members participated in the planning process. Following publication to the “*Vision to End Homelessness*,” the HCOC reorganized to become the Grand Rapids Area Coalition to End Homelessness (CTEH or the Coalition). As long-term housing and homeless service system planning evolved, the Coalition began using the “Roofs to Roots” campaign language in 2010 to better define the work of the Coalition and its relationship to housing.

The *Vision to End Homelessness* is the community’s plan for preventing and ending systemic homelessness in the Grand Rapids area within ten years, and is based on the guiding principles described in the next subsection. The *Vision* challenges the community to take a fresh look at the current system of emergency services for persons who are homeless and to purposefully move to a system focused on provision of safe, affordable, permanent housing. The *Vision* outlines how the system will shift away from managing homelessness to ending it. The plan may be viewed in its entirety at <http://www.roofstoroots.org/sites/default/files/VisionDoc.pdf>. The following is a brief summary of the strategy.

“Close the Front Door” Into Homelessness. Resources and services are re-directed to prevent homelessness; the community’s central intake system is broadened and enhanced to prevent homelessness or provide immediate placement in permanent housing; the homeless system includes services for persons exiting institutions (jail, mental health, substance abuse, foster care, etc.); and supportive services are community-based – not program-based – and are accessible, voluntary, and available to people while in permanent housing.

“Open the Back Door” Out of Homelessness. The need for short-term temporary stays are dramatically decreased, yet services are structured to ensure an adequate safety net; the back door opens with re-housing services and an array of safe, affordable, permanent housing options sufficient in quantity and quality; and supportive services are available as needed to allow people to remain successfully housed.

Build the Infrastructure to End Homelessness. Public and private funders base its financial support on consistency with the *Vision*; the Homeless Management Information System (HMIS) is used to support the *Vision*; resources are redirected to ensure a continuum of permanent housing options; and funding decisions are informed by a broad cost/benefit analysis.

Guiding Principles

The guiding principles listed below represent the values and beliefs shared by the agencies who participate in the *Vision to End Homelessness* process and the implementation of the community’s plan to end homelessness.

Housing is the Response to Homelessness. The Coalition utilizes a “housing first” approach, based on the principle that every person in the community deserves access to quality, affordable, permanent housing. Therefore, homeless service providers focus on helping consumers obtain permanent housing immediately, and maintain that housing with a support system tailored to the individual household’s needs or challenges.

Focus on Consumers. Providers in the Coalition use a strengths-based model, which assumes the consumer comes to any situation with a variety of strengths and resources – some known, some unknown. All staff is trained in and uses the strengths-based approach in their interactions with consumers to ensure the primary focus of programming remains on the end user.

Centralized Intake and Referral Model. The Coalition’s service delivery system includes a centralized intake, assessment and referral model. Since December 2010, this coordinated point of entry has been housed in a City-owned building at 1120 Monroe Avenue NW, and is known as the “Housing Hub.” The single location provides a collaborative space for the Coalition to provide a collective impact on homelessness. It is critical to the process of how consumers consistently access and receive assistance when they experience a housing crisis.

In order for the model to work effectively, service providers regularly engage with central intake to:

- share information on services and resources that are available for consumers;
- coordinate with, and receive referrals from, the central intake system in order to effectively serve the consumer;
- provide feedback about the consumer to determine if they were provided with services and/or resources, and the outcome of the service or information;
- ensure consistent knowledge and understanding about how the system operates and its agency's role in it.

Coordinated Supportive Services. Agencies, services, and resources are coordinated with each other and accessible to consumers with as few barriers as possible. Services are provided as they are needed by the consumer.

Data, Evaluation and Quality Improvement Emphasis. Providers all agree to enter complete, accurate and up-to-date data into the Homeless Management Information System (HMIS) – or other system for Domestic Violence providers – in order to track the outcomes of services, the implementation of the *Vision*, and the overall community impact.

Nature and Extent of Homelessness

Like most communities across the country, Grand Rapids has its share of members who have experienced or will experience a housing crisis. Lack of affordable housing is the primary reason people enter the homeless/housing crisis system. Historically, the community has responded to homelessness as an emergency, with short-term or temporary shelter and services.

Generally speaking, there are two forms of homelessness: episodic and chronic. Episodic homelessness occurs when a one-time financial or family crisis occurs. Since many individuals and families live on the edge of poverty and homelessness, the loss of a job, domestic violence, extraordinary medical expenses, emergency car repair or other issue can easily trigger a housing crisis. Chronic homelessness, as defined by HUD, occurs when a person experiences four or more episodes of homelessness within a three-year period and has a disability of long duration, including mental illness, substance abuse, or a physical disability.

2009 Overview. In 2009, 5,118 persons entered the homeless system in the greater Grand Rapids area. Of this number, 62% were single-person households and 38% were families of two or more persons. Twenty four percent (24%) were children. An analysis showed that the primary reason for homelessness was a housing issue (49%) or an employment issue (17%). The remaining causes were health or disability conditions (10%) including mental illness and substance abuse, and other issues (19%) such as domestic violence or divorce. Forty-seven percent (47%) of these people experienced homelessness for the first time. (In 2010, 4,911 people entered the homeless system, representing a 4%

decrease from 2009. However, these figures do not include data from two missions and are not complete.)

Episodic Homelessness. Two-thirds of homelessness instances in 2009 were caused by income issues and/or housing costs. Ninety four percent (94%) of households assessed at the community's central intake had incomes 40% or less of area median income. A large majority of households are paying 50% or more of their income towards housing costs – at least 20% more than what HUD considers affordable. Per the 2005 – 2009 American Community Survey, 56.5% of Grand Rapids renter households had cost burdens in excess of 30% of their gross income. In other words, a family needing a two-bedroom unit (\$749/month) would require a full-time income of \$14.40/hr (or \$29,650/yr). Viewed another way, it would take 1.9 full-time jobs at minimum wage to afford a two-bedroom unit. (For more information on the widening gap between income and housing costs, see the Affordable Housing section of this Plan.) Services that focus on permanent housing are the best response to episodic homelessness.

Chronic Homelessness. According to local Homeless Management Information System (HMIS) data, there were 386 chronically homeless persons in the community during 2009 (8% of the total annual count), using the HUD definition of chronically homeless. Those who are chronically homeless often suffer from mental illness or substance use disorders. Homeless prevention for special needs populations (Discharge Planning Policies) and permanent supportive housing are the best responses to chronic homelessness. Service providers who put housing first have been found to be extremely effective with this population. High rates of housing stability have been achieved by using highly trained outreach and engagement and/or Peer Educator staff coupled with rapid re-housing resources, services, or Permanent Supportive Housing.

Trends in Homelessness. While the number of people entering the homeless system in 2009 was still unacceptably high, it represented a 15% reduction from 2008. It is believed that this reduction occurred for multiple reasons, including:

- Additional financial investment in housing assistance that supported homeless prevention and re-housing services.
- Expansion of the community's centralized intake, assessment and referral for all persons experiencing a housing crisis.
- Development of the Housing Resource Specialist model which allows households access to supportive services while in permanent housing.
- New permanent, affordable housing like Verne Barry Place and scattered site programs like "Home At Last," which has dedicated outreach staff to engage persons who are chronically homeless and have a co-occurring disorder of mental illness and substance abuse. An Assertive Community Team (ACT) supports these individuals once they are housed by providing services necessary to maintain permanent housing. Over 87% of persons in the Home At Last program have remained stably housed for more than four years.

Racial and Ethnic Composition of Homeless Populations. The Coalition does not to make data on race available.

Homeless Population and Subpopulations Chart. The Coalition has collected monthly point-in-time counts of all emergency shelter, mission, and transitional housing providers through the centralized intake for more than ten years. Violence Against Women Act-restricted agencies and non-HMIS participating agencies also participate in this monthly count to facilitate the most comprehensive assessment of sheltered homeless persons, while continuing to maintain the necessary client confidentiality. Data examined as part of this point-in-time count include household type, bed capacity, and bed utilization rates. Each HMIS participating agency records client-level data within HMIS for each client in the program. This information is compiled and analyzed by the HMIS System Administrator in conjunction with the point-in-time count data submitted to the community's central intake, which is then presented to the Coalition.

Data in the following Continuum of Care Population and Subpopulations Chart is drawn from a point-in-time count of homeless persons conducted the evening of January 21, 2010. The purpose of this study was to facilitate the most comprehensive assessment of sheltered homeless persons while continuing to maintain the necessary client confidentiality. The geographic area and locations included each of the emergency shelter, mission, and transitional housing providers serving homeless persons throughout Kent County/Grand Rapids, as well as a count of known locations for unsheltered homeless persons.

This count is nonduplicative. Since each person spending the night with one of Kent County/Grand Rapids' emergency shelter, mission, and transitional housing providers can only be at one location at a time, there is zero duplication within our sheltered homeless persons point-in-time count. For the unsheltered homeless persons count, Coalition staff and local law enforcement conducted a count of known locations between the hours of 3:00 a.m. and 6:00 a.m., at which time the vast majority of unsheltered homeless persons are sleeping. As the count involves driving to dozens of locations across the county, staff has not encountered a person who is in more than one location during the three hour count.

HUD Table 1A-1 Homeless and Special Needs Populations Sheltered and Unsheltered Count Chart January 21, 2010				
Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households)	36	131	5	172
1. Number of Persons in Families with Children	103	365	10	478
2. Number of Single Individuals and Persons in Households without children	231	135	24	390
Total 1 & 2 Total Persons	334	500	34	868
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless	118		34	152
b. Seriously Mentally Ill	95			
c. Chronic Substance Abuse	100			
d. Veterans	58			
e. Persons with HIV/AIDS	1			
f. Victims of Domestic Violence	166			
g. Unaccompanied Youth (Under 18)	9			

Continuum of Care Gaps Analysis

Major Continuum of Care components include shelter, services, and discharge policies. See Attachment B – Housing Continuum of Care for a description of the fundamental components in the Continuum of Care system, including an inventory of shelters and services and a description of the community’s Discharge Planning Policies.

Homeless Shelter. The Salvation Army Booth Family Services’ Housing Assessment Program (HAP) is the central intake point for the community’s homeless system. This central intake is also referred to as the Housing Hub. From this point, households experiencing a housing crisis can be assessed and referred to more than 25 community programs, including a full range of emergency, transitional, and permanent housing. Consistent with the community’s homeless prevention and housing first focus, there remains a system-wide emphasis on using safety net beds for short-term stays as a last resort (when other resources cannot be accessed or leveraged), while at the same time focusing on increasing the supply of permanent, affordable housing across the community. Consistent with the *Vision*, three agencies took 54 emergency shelter beds off-line in 2009. These resources were then redirected to rent assistance and other housing-related services. The Coalition continues to work to increase the number of affordable housing and permanent supportive housing units across the community.

Homeless Services. The greater Grand Rapids community operates an array of comprehensive programs for prevention, re-housing, outreach, and supportive services. Households access these services through the single-point-of-entry central intake, the Housing Hub.

Discharge Planning Policies. Considerable success is being achieved as a result of changed discharge planning policies for those leaving institutions within the community. Discharge plans are in place for institutions including foster care, health care, mental health, and corrections systems, and the Coalition continues to work with these institutions on implementing stronger, more relevant plans as systems change or processes are streamlined.

HUD Table 1A-2 Housing Gap Analysis Chart Homeless Individuals and Families				
		Current Inventory	Under Development	Unmet Need/Gap
Individuals				
Beds	Emergency Shelter	215	0	0
	Transitional Housing	173	0	0
	Permanent Supportive Housing	435	16	367
	Total	823	16	367
Persons in Families With Children				
Beds	Emergency Shelter	119	0	0
	Transitional Housing	389	0	0
	Permanent Supportive Housing	185	0	124
	Total	693	0	124

Priority Homeless Needs

The Coalition has identified the priority homeless needs described below.

Priority Homeless Needs.

- Continue to build the infrastructure for a system that shifts the focus from managing homelessness to one that increases access to quality, affordable, permanent housing.
- Increase homeless prevention resources and services available in the community.
- Increase resources and change policies and eligibility requirements to more rapidly re-house those who experience a crisis.
- Increase the number of permanent supportive housing units, with an emphasis on units specifically for the chronically homeless.

Other Homeless Needs.

- Fully integrate and coordinate centralized intake for all housing crisis services across the community. Increase collaboration/coordination with additional rent assistance providers as appropriate.
- Complete (100%) HMIS data entry by all homeless providers, including both missions and all rent assistance programs.
- Fully incorporate the housing first approach in all homeless and housing related services.
- Expand the community-based case management model (Housing Resource Specialists) that provides an array of appropriate supportive services to households while in housing.
- Integrate the Coalition system-wide outcome indicators to track the impact of housing-focused services and resources. These community-defined performance measures align with HUD and other funding performance measures.
- Secure additional resources or re-align existing sources to support the emerging system and affordable housing needs as they occur.

Performance Measures

The Coalition benchmarks and tracks system indicators that assess local homelessness data for all populations. Measurements are taken annually by program type, population served, and housing status. Examples include:

- Reduce the number of persons who become homeless.
- Reduce the length of homelessness for those households that experience a housing crisis.
- Increase the number of households prevented from becoming homeless.
- Increase the number of households that exit homelessness for permanent housing, and maintain housing for 6, 12 and 24 months post-services.
- Reduce the number of households that re-enter the homeless system due to another episode of homelessness.
- Reduce the number of households exiting homelessness with a rent burden $\geq 50\%$ of their income.
- Reduce the number of chronically homeless persons in the system.
- Reduce the number of homeless veterans in the system.
- Reduce the number of homeless families in the system.

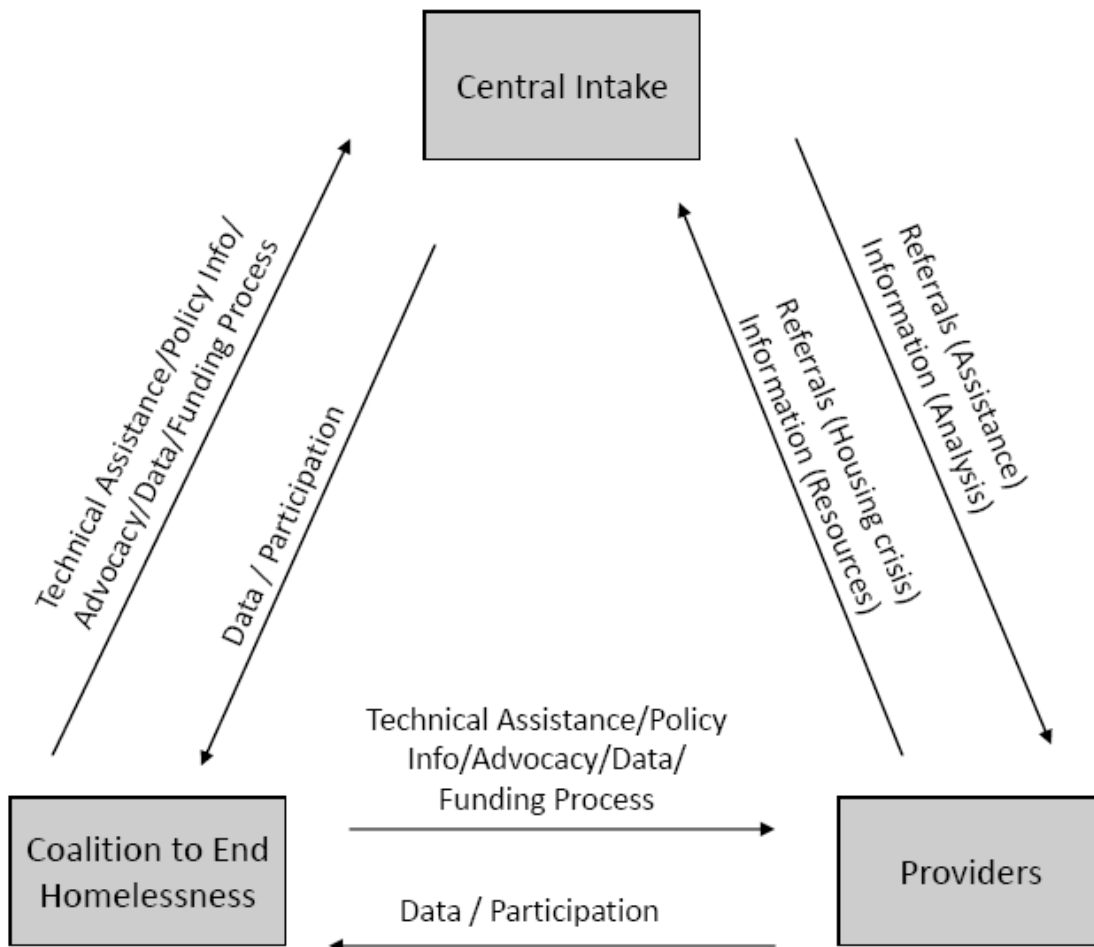
Homeless Funding Process

The major public funding sources are HUD's Supportive Housing Program (SHP) and Michigan State Housing Development Authority and City of Grand Rapids' Emergency Solutions/Shelter Grants (ESG). The Coalition facilitates the community's funding review and allocation process. The actual review, analysis and recommendations are developed by a seven-member panel consisting of representatives

from City and County government, County Department of Human Services, Community Mental Health, the Grand Rapids Community Foundation, the Essential Needs Task Force, and the local United Way.

To analyze, rank and recommend programs for funding, the Funding Review Panel uses a comprehensive, local application form to assess data and outcomes, compare performance across program type, identify the degree and consistency of HMIS data entry, the extent to which the housing first approach is utilized, and agency commitment to internal quality improvements. The application's consistency with the goals of the *Vision to End Homelessness*, emphasis on homeless prevention and rehousing assistance, housing first implementation, engagement in the Coalition, and the strength of the proposed performance outcomes is also considered in making its recommendations. For City ESG funds, the Panel's funding recommendations are forwarded to the Grand Rapids City Commission for final approval.

SYSTEM TO PREVENT AND END HOMELESSNESS GRAND RAPIDS / KENT COUNTY



Permanent Supportive Housing for Special Needs Non-Homeless Populations

The non-homeless special needs population is comprised of low- and moderate-income people with one or more disabilities. Many of the following classifications are related primarily to a health care issue and housing issues are secondary. While some individuals within these groups have the ability to live independently, the HCD Plan addresses those that require some level of supportive supervision or care.

This section of the Plan discusses non-homeless special needs populations within the context of permanent supportive housing. See the Plan's Homeless section and Attachment B – Housing Continuum of Care for a discussion of homeless people in need of permanent supportive housing.

Needs Assessment

Some social services in the Grand Rapids community utilize a central intake model, with a lead agency providing services and/or coordinating with other organizations that can meet the need. An excellent model of coordinated intake, service delivery, and data collection is the Coalition to End Homelessness, using The Salvation Army Housing Assistance Program. ***Unfortunately, no system exists in the community to track unmet permanent supportive housing needs for the non-homeless special needs population.***

Methodology. HUD's 2009 CHAS data did not provide the information required to complete this section. Consequently, all data is estimated based on U.S. Census Bureau estimates (where available), properly conducted local and national studies, and other reliable sources. In many cases, estimating techniques were applied to national, state, Metropolitan Statistical Area (MSA) or county data to find approximate Grand Rapids populations. When a more accurate method was not practicable, unmet need was estimated by subtracting the number of people served by community organizations from the estimate of the total special needs population.

Estimated Needs for Supportive Services Non-Homeless Special Needs Populations			
	Estimated Population	Est. Need for Supportive Services	Estimated % with Unmet Service Needs
Elderly (62+)	25,890	28	0.1%
Frail Elderly (65+)	3,398 - 4,910	2,751	56% - 81%
People with Physical Disabilities	18,893	78	0.4%
People with Developmental Disabilities	3,410	2,228	65%
People with Severe Mental Illness	6,207	0	0%
People with Alcohol/Other Drug Addiction	13,771	11,748	85%
People with HIV/AIDS	561	212	38%
Victims of Domestic Violence	2,000	1,500	75%
Source: Various, see narrative.			

Elderly. People 62 years of age or more are considered elderly. The 2009 American Community Survey (ACS) estimates 25,890 elderly people in Grand Rapids. An estimated 8,007 non-institutionalized people age 65+ had a disability; 17% (1,394) of them lived in poverty. Their housing status is unknown. In 2010, the Area Agency on Aging of Western Michigan (AAA) served 484 elderly people (62+), with 28 waiting to be served (Kent County figures).

Frail Elderly. The distinction between elderly and “frail” elderly lies in the functional status of the individual. A frail elderly person is defined as someone who is unable to perform at least three "Activities of Daily Living."

- Activities of Daily Living (ADL) generally refers to the ability to care for oneself within the home, including eating, bathing, dressing, transferring, using the toilet, and continence.
- Instrumental Activities of Daily Living (IADL) capture a more complex range of activities, including handling personal finances, meal preparation, shopping, traveling, doing housework, using the telephone, and taking medications.

The 2009 ACS breaks disability status into six categories, including two that closely match the definition of frail elderly:

- *Self-care difficulty* (difficulty with “dressing or bathing”)
- *Independent living difficulty* (difficulty “doing errands alone such as visiting a doctor’s office or shopping”)

According to 2009 ACS estimates, between 3,398 and 4,910 non-institutionalized people 65 years or older in Grand Rapids would be considered frail elderly. In 2010, the AAA and HHS Health Options (HHS) served 205 frail elderly people (62+), with 156 waiting to be served (AAA reflects Kent County figures; HHS reflects Grand Rapids). However, the unmet need could be far greater, based on a 2004 AdvantAge Initiative survey in Kent County. Self-reported data suggested that one in four people age 65+ needed assistance and about 50% to 66% of these people had unmet needs. This would equate to

approximately 2,751 seniors in Grand Rapids (22,009 seniors aged 65+ x .25 = 4,961 x .50 = 2,751). An estimated 989 people age 75+ lived in poverty. Their housing status is unknown.

Persons with Disabilities - General. HUD's definition of a person with a disability is someone who has a physical or mental impairment that substantially limits one or more of major life activities.

The Census Bureau defines a person with a disability as having a long-lasting physical, mental, or emotional condition. This condition can make it difficult for someone to perform tasks such as walking, climbing stairs, dressing, bathing, learning, or remembering. The condition may also impede an individual's ability to go outside the home alone or to maintain employment. The 2009 ACS collected data about an individual's hearing, vision, cognition, ambulation, and selected Activities of Daily Living abilities. The following table indicates the number of people estimated to have a disability in 2008.

Age by Disability Status and Poverty Status Non-Institutionalized People in Grand Rapids				
Age	Estimated Population	Est. People w/ Disabilities	Percent of Age Group	Est. Number Below Poverty
Under 18	45,860	1,545	3.4%	328
18-64	124,100	10,557	8.5%	3,594
65-74	8,971	2,227	24.8%	405
75 and over	10,871	5,780	53.2%	989
TOTAL	189,802	20,109	10.6%	5,316
Source: 2009 American Community Survey (ACS) for Grand Rapids, MI. Note: The 2009 ACS estimated the total Grand Rapids population at 189,802. The rest of the Consolidated Plan uses a population estimate of 193,242 derived from the 2005-09 ACS.				

Persons with Physical Disabilities. For the purposes of this Plan, a person with physical disabilities is one who has been determined to have a physical impairment that: 1) is expected to be of long-continued and indefinite duration, 2) substantially impedes his or her ability to live independently, and 3) is of a nature that such ability could be improved by more suitable housing conditions.

The Census definition of disability corresponds closely with HUD's definition; however, the Census includes people who may already receive supportive services and relies on self-reported disability. The 2009 ACS estimated 18,893 non-institutionalized Grand Rapids residents had a physical disability (hearing, vision, and ambulatory difficulties). Their housing and income status is unknown. In 2010, the AAA and HHS served 180 frail adults under 61 years, with 78 waiting to be served. Community comments suggest it is very difficult for adults with disabilities (ages 18 – 64) to find affordable, permanent supportive housing, especially housing of adequate size for families.

Persons with Developmental Disabilities. For purposes of this Plan, a person with developmental disabilities is one who has been determined to have a developmental impairment that: 1) is expected to be of long-continued and indefinite duration, 2) results in substantial functional limitations in three or more major life activities. These life activities include self-care, receptive and

expressive language, learning, mobility, self-direction, economic self-sufficiency, and capacity for independent living. Typically, this is an impairment that has manifested prior to age 22 and reflects the need for lifelong services. Common types of developmental disability include intellectual disability, cerebral palsy, Down syndrome, and autism.

According to the *FY07-11 Developmental Disabilities Five-Year Strategic Plan* prepared by the Michigan Developmental Disabilities Council in consultation with the Michigan Department of Community Health, 1.8% of Michigan's citizens have developmental disabilities. Applying this to Grand Rapids' 2009 ACS population, it is estimated that 3,410 Grand Rapids residents have a developmental disability. It is unknown if these people are receiving services. Their housing and income status is unknown.

network180 is Kent County's Mental Health Authority and Coordinating Agency and is currently responsible for the provision of mental health services for persons with developmental disabilities. network180 provides a full array of services through contracts with organizations that provide direct services to recipients. Between October 2009 and September 2010, 1,182 non-homeless Grand Rapids residents with developmental disabilities received services through network180. The organization was not able to estimate unmet need. However, based on the number of people served, it is possible (though certainly not known) that about 2,228 people are not receiving services.

People with Developmental Disabilities Housing and Income Data from Oct 2009 – Sept 2010			
Housing		Income	
Private with Relatives	42%	\$0 - 10,000	94%
Specialized Residential Home	23%	\$10,001 - 20,000	3%
Private residence alone or with spouse or non-relative(s)	18%	\$20,001 - 30,000	2%
General Residential Home	11%	\$30,001 - 40,000	1%
Supported Independence Program	3%	\$40,001 - 50,000	1%
Nursing Care Facility (skilled or basic)	2%	\$50,001 - 60,000	0.3%
Foster Family Home	0.4%	\$60,001 +	0.3%
Institutional Setting	0.3%		
Prison, Jail, Juvenile Detention	0.2%		
Source: network180, Grand Rapids data.			

Persons with Severe Mental Illness. For the purposes of this Plan, a person with severe mental illness is one who has been determined to have a mental impairment that: 1) is expected to be of long-continued and indefinite duration, 2) substantially impedes his or her ability to live independently, and 3) is of such a nature that such ability could be improved by more suitable housing conditions. Typically, these are people with a chronic psychosis (e.g. schizophrenia) or affective disorder (e.g. bipolar disorder or major depression).

This definition is similar to one used by the Substance Abuse and Mental Health Services Administration in its 2009 report, *Results from the 2008 National Survey on Drug Use and Health: National Findings*, which states that:

“serious mental illness (SMI) among adults is defined in Public Law 102-321 as persons aged 18 or older who currently or at any time in the past year have had a diagnosable mental, behavioral, or emotional disorder (excluding developmental and substance use disorders) of sufficient duration to meet diagnostic criteria specified within DSM-IV that has resulted in functional impairment, which substantially interferes with or limits one or more major life activities. In 2008, there were an estimated 9.8 million adults with SMI, representing 4.4 percent of adults.”

Generalizing this figure to the Grand Rapids 2009 ACS population estimate, an estimated 6,207 adults have a serious mental illness.

network180 is Kent County’s Mental Health Authority and Coordinating Agency. Between October 2009 and September 2010, 6,234 non-homeless Grand Rapids residents with mental illness received services through network180. Although the organization was not able to estimate unmet need for supportive housing, it is likely that most non-homeless people with severe mental illness are receiving case management services. A representative from network180 noted that most individuals are believed to be housed. It is not known how many would benefit from permanent supportive housing.

Persons with Mental Illness Housing and Income Data from Oct 2009 – Sept 2010			
Housing		Income	
Private with Relatives	46%	\$0 - 10,000	77%
Private residence alone or with spouse or non-relative(s)	44%	\$10,001 - 20,000	16%
Foster Family Home	2%	\$20,001 - 30,000	5%
General Residential Home	2%	\$30,001 - 40,000	2%
Nursing Care Facility (skilled or basic)	2%	\$40,001 - 50,000	1%
Specialized Residential Home	2%	\$50,001 - 60,000	0.3%
Supported Independence Program	1%	\$60,001 +	0.4%
Prison, Jail, Juvenile Detention	1%		
Institutional Setting	1%		
Source: network180, Grand Rapids data.			
Note: Data includes persons who are homeless			

Persons with Alcohol/Other Drug Addiction. Alcohol or other drug abuse (AODA) is defined as the excessive and impairing use of alcohol or other drugs, including addiction. This special needs population is defined as those lower-income adults who are recovering from AODA dependency.

According to the Substance Abuse and Mental Health Services Administration's 2009 report, *Results from the 2008 National Survey on Drug Use and Health: National Findings*, 8.9% of people 12 years or older were classified with substance dependence or abuse in the past year. This survey includes people in homeless shelters. Generalizing this statistic to the Grand Rapids 2009 ACS population (age 15+), about 13,771 people in the City would depend on or abuse alcohol or illicit drugs. It is unknown if these people are receiving services. Their housing and income status is unknown.

network180 is responsible for substance abuse treatment and prevention services for eligible residents of Kent County. Between October 2009 and September 2010, 2,023 non-homeless Grand Rapids residents with substance use disorders received services through network180. The organization was not able to estimate unmet need. Based on the number served, it is possible (though certainly not known) that about 11,748 people with alcohol/other drug addictions are not receiving services. Since many in this population group have the potential for full recovery, the emphasis should be placed more on supportive services than housing.

Persons with Substance Use Disorders Housing and Income Data from Oct 2009 – Sept 2010			
Housing		Income	
Private residence alone or with spouse or non-relative(s)	52%	\$0 - 10,000	81%
Private with Relatives	42%	\$10,001 - 20,000	15%
Prison, Jail, Juvenile Detention	4%	\$20,001 - 30,000	3%
Supported Independence Program	1%	\$30,001 - 40,000	0.5%
Institutional Setting	0.3%	\$40,001 - 50,000	0.1%
Foster Family Home	0.1%	\$50,001 - 60,000	0.09%
General Residential Home	0.1%	\$60,001 +	0.05%
Nursing Care Facility (skilled or basic)	0.05%		
Specialized Residential Home	0.05%		
Source: network180, Grand Rapids data.			
Note: Data includes persons who are homeless			

Persons with HIV/AIDS and Related Diseases. As with mental illness and substance abuse, AIDS is more a health issue than a housing issue. As defined in HUD's glossary, AIDS is a disease of acquired immuno-deficiency syndrome or any conditions arising from the etiologic agent for acquired immuno-deficiency syndrome. "HIV positive" applies to an individual who has tested positive for the Human Immuno-deficiency Virus (HIV), the virus that causes AIDS. For the purposes of this Plan, the population includes all persons living with HIV or AIDS.

According to the Michigan Department of Community Health, Division of Communicable Disease, as of October 2010, there were 561 documented people currently living with HIV/AIDS in Grand Rapids (including prisoners). Their housing and income status is unknown.

In studies of other cities, about 44% of people with HIV/AIDS were unable to afford their housing and 50% felt at risk of homelessness (National Coalition for the Homeless, *HIV/AIDS and Homelessness, fact sheet # 9*, 2007). Based on the Michigan Department of Community Health's 2009 *Analysis of Unmet Need for Medical Services among people living with HIV/AIDS*, and generalizing the four-county MSA data to Grand Rapids, approximately 212 people would have unmet needs for medical services (laboratory work in the last 12 months).

Victims of Domestic Violence. Domestic violence, also called intimate partner violence (IPV), constitutes the willful intimidation, assault, battery, sexual assault or other abusive behavior perpetrated by one family member or intimate partner against another. Sexual assault is any type of sexual contact or behavior that occurs without the explicit consent of the recipient.

A U.S. Department of Justice analysis of a survey of nationally representative men and women about their experiences as victims of IPV (defined as rape, physical assault, and stalking by a current/former spouse, cohabiting partner, or date) found a connection between jealous, controlling, or verbally abusive behavior and rape, physical assault, and/or stalking by partners, even when other socio-demographic and relationship characteristics were controlled. This supports the theory that IPV is often part of a systemic pattern of dominance and control. (*Full Report of the Prevalence, Incidence, and Consequences of Intimate Partner Violence Against Women: Findings from the National Violence Against Women Survey*, [2000], based on data gathered in 1995-1996.)

According to the Grand Rapids Police Department, the term "domestic violence" has been expanded in the past few years to mean any crime (not just physically assaultive crimes) where the victim and the offender have or had a domestic relationship. It is defined as: "Crimes reported that involve an individual and his or her spouse, his or her former spouse, an individual with whom he or she has had a child in common, an individual with whom he or she has or had a dating relationship, or an individual who resides or has resided in the same household." In 2009, the Police Department logged 2,125 domestic violence reports. This is a drop of 1,367 since 2006. However, in that same period the severity of injury has significantly increased. This is a state-wide trend. In 2009, the 61st District Court Domestic Assault Response Team recorded 1,514 domestic violence victims, including children. Their housing and income status is unknown; however, victims who flee violent home situations are usually rendered homeless, and over 90% of domestic violence victims served through the local YWCA's housing programs have an income of less than 30% of Area Median Income when they enter programming. The YWCA notes that the most frequently identified reason for a victim returning to an assailant is the inability to obtain safe, affordable, sustainable housing.

It is difficult to estimate the prevalence of domestic violence because many crimes are not reported. The above cited U.S. Department of Justice report found that only about 20% of all rapes, 25% of all physical assaults, and 50% of all stalking perpetrated against women were reported; even fewer of those against men were reported. Most victims did not think the police would or could do anything on their behalf. Given these statistics, it is possible that there are between 4,250 and 10,625 incidents in Grand

Rapids, based on 2009 Grand Rapids Police reports. Many victims are unaware of services available in the community and remain in violent situations because they believe they do not have other options.

The local YWCA is the community's primary provider of services for victims of domestic violence. They receive over 2,000 crisis calls from victims annually, many of whom are looking for another option for living as well as counseling services. Local domestic violence shelters and service providers report that permanent housing for its clients is a real challenge because there are not enough beds in the community for all of the women who exit the shelters. About 75% of people exiting its programs did not exit to permanent housing, suggesting that about 1,500 people had an unmet need for permanent supportive housing, representing approximately 500-600 households. Since this population group does not have a permanent health issue or disability, the emphasis should be placed on supportive services during the transition from the abusive household to independent living and a community-wide focus on developing affordable housing.

The YWCA also notes that it is especially difficult to find housing for undocumented victims brought to this country by their abusive partners.

Discharge Planning Policy. Refer to Attachment B – Housing Continuum of Care for information pertaining to discharge planning policies intended to ensure that people leaving mental and physical health institutions receive appropriate supportive housing.

Supportive Service Needs

Non-homeless people with special needs share many of the same requirements for supportive services as the homeless population. In fact, a significant number of people with special needs are at high risk for homelessness if not provided with appropriate supportive services. The provision of supportive services allows residents to live as independently as possible. While the scope of services varies based on an individual's characteristics, following is a list of services commonly needed by non-homeless people with special needs. These services may be provided either on- or off-site.

- Accessible housing
- Advocacy, referral, information
- Case management
- Child care
- Counseling
- Crisis hotline
- Education
- Employment training
- Family and caregiver support
- Financial assistance
- Health care
- Home management activities
- Interpretation services
- Legal assistance
- Meal and nutrition services
- Medical and therapeutic services
- Safety planning
- Services for the homebound
- Socialization services
- Support groups
- Transportation
- Welfare/protective services

Priority Housing and Supportive Service Needs

The City prioritizes the provision of permanent supportive housing without regard to the relative needs of specific subpopulations. Based on a variety of data sources, this Plan identifies rough estimates of the need for supportive services for special populations. However, neither the 2009 CHAS data, the ACS data, nor the data that community service agencies maintain on its clients provide a clear picture of the extent of need for permanent housing paired with supportive services.

For the next five years, the City's focus will be on permanent supportive housing for the chronically homeless, consistent with the community's effort to end homelessness. Consequently, the following table identifies the priority needs for non-homeless special needs populations as low. The low priority designation is for City funding only. Where other resources are available, the City would support permanent supportive housing for non-homeless populations. Furthermore, any City-supported permanent supportive housing that targets both homeless and non-homeless populations would be endorsed.

Table 1B Special Needs (Non-Homeless) Populations		
	Priority Need Level	Unmet Service Need
Elderly (62+)	L	28
Frail Elderly (65+)	L	2,751
People with Physical Disabilities	L	78
People with Developmental Disabilities	L	2,228
People with Severe Mental Illness	L	unknown
People with Alcohol/Other Drug Addiction	L	11,748
People with HIV/AIDS	L	212
Victims of Domestic Violence	L	1,500
TOTAL		18,545+
Source: Various, see narrative.		

Obstacles to Meeting Underserved Needs

Through the nonprofit community, Grand Rapids has the technical capacity to develop housing for people with disabilities and to provide an array of supportive services. The following section on the inventory of permanent supportive housing and available supportive services indicates that capacity.

However, a number of obstacles impede progress in meeting underserved needs for the non-homeless special needs population:

- Limited financial resources for housing development;
- Lack of feasible and affordable property available for development or rehabilitation;
- Lack of coordination of housing services between some providers;
- Extent and cost of supportive services; and
- Neighborhood resistance (Not In My Back Yard)

Inventory of Permanent Supportive Housing

Permanent supportive housing is defined as housing (including housing units and group quarters) that has a supportive environment and includes a planned service component. It meets both the need for quality affordable housing and the need for supportive services tailored to individual circumstances. Those who benefit from such housing are people with disabilities who are homeless, at risk for homelessness, or who are adequately housed but do not have access to supportive services.

The following is a list of existing permanent supportive housing facilities and programs. Programs for non-homeless people will also accept homeless households. However, homeless programs require someone to be homeless as a condition of eligibility. Among facilities that accommodate both non-homeless and homeless, the number of units available for households with children is flexible as providers shift to meet demand and maintain the required number of units set aside for homeless. Most units for households without children are single room occupancy or studios, while those that can accommodate children have at least one separate bedroom.

The following table describes the types of facilities available, for whom the housing is targeted, and whether the facility accepts non-homeless individuals or families.

**Permanent Supportive Housing Located in Grand Rapids
for Homeless and Non-Homeless Populations**

Facility	Provider	Units for Non-Homeless		Units Restricted for Homeless		Subpopulations
		Units for HHs w children	Units for HHs w/o children	Units for HHs w children	Units for HHs w/o children	
Shelter+Care Sponsor-based Rental Assistance (SSR)	Community Rebuilders	0	0	17	33	DD, MI, PWA, PD, SA
Shelter+Care Tennant-based Rental Assistance (SSR)	Community Rebuilders	0	0	43	50	DD, MI, PWA, PD, SA
BSP (confidential)	Dwelling Place	0	0	0	16	DV
Elmdale Apartments	Dwelling Place	19	0	0	0	Chronic MI
Herkimer Apts.	Dwelling Place	15	87 SRO	0	20 SRO	DD, FE, MI, PWA, PD, SA
Weston Apartments	Dwelling Place	140	50	0	0	DD, FE, MI, PWA, PD, SA
Heron Courtyard Apts.	Genesis NHC	18	0	15	0	MI, PD, PWA, SA
Heron Manor Assisted Living Apts.	Genesis NHC	0	25	0	0	FE (55+ years)
Oroiquis Apartments	Genesis NHC	9	3	0	15	MI, PD, PWA, SA
Home At Last I (SSR)	GR Housing Commission	0	0	0	21	DD, MI, PWA, PD, SA
Home At Last II (SSR)	GR Housing Commission	0	0	1	14	DD, MI, PWA, PD, SA
Home At Last III (SSR)	GR Housing Commission	0	0	0	15	DD, MI, PWA, PD, SA
Ferguson Apartments	Heartside NHC	0	0	0	101 SRO	MI, PD, PWA, SA
Verne Barry Place	Heartside NHC	0	0	0	116 SRO	DD, MI, PWA, PD, SA
Alten House	Hope Network	0	10	0	0	DD, MI, PD
Birchgrove	Hope Network	18	0	0	0	MI
Carlton Home	Hope Network	0	8	0	0	MI, DD
Leonard Pines	Hope Network	24	0	0	0	PD
Village Drive Apts.	Hope Network	24	0	0	0	PD
TOTAL		267	183	76	401	

Source: Local providers.

Key:	DD	Developmentally Disabled
	FE	Frail Elderly
	MI	Mental Illness
	PWA	Persons with AIDS/HIV
	PD	Physically Disabled
	SA	Substance Abuse
	DV	Victims of Domestic Violence
	SRO	Single Room Occupancy
	SSR	Scattered Site Rental Program

Inventory of Available Supportive Services

Organizations that provide supportive services to people who are not homeless but require supportive housing include, but are not limited to, the following:

Permanent Supportive Housing Services	
Frail Elderly Area Agency on Aging of Western Michigan Gerontology Network Health and Human Services (HHS) Health Options Senior Meals Program Senior Neighbors	Adults with Mental Illness Arbor Circle Deaf and Hard of Hearing Services Bethany Christian Services Family Outreach Center Forest View Hospital Genesis Housing Gerontology Network Goodwill Industries of Greater Grand Rapids HHS, Health Options Hope Network of West Michigan Hope Network Behavioral Health Services Kent County Health Department Life Guidance Services Michigan Rehabilitation Native American Community Services Our Hope Association Pine Rest Christian Mental Health Services Project Rehab Recovery Academy St. Mary's Mercy Medical Center Salvation Army – Turning Point Touchstone Innovare Unlimited Alternatives Wedgwood Christian Services YWCA
Persons with Physical Disabilities Area Agency on Aging of Western Michigan Disability Advocates of Kent County Goodwill Industries of Greater Grand Rapids Hope Network of West Michigan MOKA (Muskegon, Ottawa, Kent, Allegan counties)	
Persons with Developmental Disabilities Genesis Housing Goodwill Industries of Greater Grand Rapids Hope Network of West Michigan Lutheran Social Services MOKA Spectrum Community Services Thresholds	
Persons with Substance Abuse Issues Arbor Circle Bethany Christian Services Family Outreach Center Gerontology Network Kent County Health Department Life Guidance Services Living Water Ministries Michigan Rehabilitation Native American Community Services Native American Family Services Our Hope Association Pathfinder Resources Pine Rest Christian Mental Health Services Project Rehab Salvation Army – Turning Point Touchstone Innovare Wedgwood Christian Services	Persons with AIDS and Related Diseases Community Rebuilders Grand Rapids Red Project Kent County Health Department Planned Parenthood Saint Mary's Health Care, Special Immunology Services Westminster Food Pantry
	Victims of Domestic Violence 61st District Court Domestic Assault Response Team Dwelling Place Hispanic Center Safe Haven YWCA
Source: Grand Rapids Community Development Department, local service providers.	

Neighborhood Investment Plan

Neighborhood Investment Plan Input

A variety of data sources, existing or emerging community plans, HUD guidance on its priorities, and public input venues were used to develop the HCD Plan. The following is a description of these documents and how they contributed to the formation of the Neighborhood Investment (NI) Plan. The NI Plan consists of key outcomes used to guide funding decisions for federal housing and community development programs covered in the FY 2012 – FY 2016 Consolidated Plan.

Data Analysis Summary

While more detailed analysis of 2000 Census, 2005-09 American Community Survey (ACS), and 2009 CHAS data is found elsewhere in this Plan, the following are key findings from available data.

- 31,157 housing units in the City were built prior to 1940, representing 38.6% of the housing stock. Another 26.0% of the housing stock was built between 1940 and 1959, for a total of 64.6% of housing units fifty (50) years or more old. *(2005-09 ACS)*
- 40,712 housing units in the City are at risk for lead-based paint hazards. *(2000 Census, 2002 prevalence rates)*
- 9.3% of the City's housing stock is vacant. *(2005-09 ACS)*
- 1,743 housing code violation cases were initiated in calendar year 2010. *(City of Grand Rapids Code Compliance)*
- 15.3% of the City's housing stock has experienced a mortgage foreclosure crisis between January, 2004 and December, 2010 *(Grand Valley State University [GVSU] Community Research Institute)*.
- Over 5,000 eviction proceedings were initiated in 61st District Court (Grand Rapids) in 2009 *(Legal Aid of Western Michigan)*.
- 27.1% of all Grand Rapids families with children under age 18 live in poverty, compared to 17.3% in 2000. *(2000 Census, 2005-09 ACS)*
- 47.6% of Grand Rapids families headed by a female with children under age 18 live in poverty, compared to 35.7% in 2000. *(2000 Census, 2005-09 ACS)*
- Compared to the City as a whole, the City's General Target Area (GTA) has older housing, more units with lead hazards, higher vacancy rates, and the majority of the code compliance cases.
 - 61.2% of the housing units were built before 1940 *(2005-09 ACS)*.
 - 62.0% of the housing units (25,242) are at risk for lead-based paint hazards *(2000 Census)*.
 - 12.5% of the housing stock is vacant *(2005-09 ACS)*.
 - In 2010, 77.9% of the housing code violation cases (1,357) initiated were in the GTA *(GR Code Compliance)*.
 - Eight (8) neighborhoods within the GTA experienced foreclosure rates in excess of 25% between January, 2004 and December, 2010. Nine (9) other neighborhoods in the GTA experienced a cumulative mortgage foreclosure rate between 15.3% (City average) and 24.9% during this same time period *(GVSU Community Research Institute)*.

- The GTA is characterized by racial and ethnic population concentrations and by disproportionately high levels of poverty (*2000 Census – most recent data for the GTA*).
 - Whites comprised 67.2% of the City population, but only 39% of White residents lived in the GTA.
 - Blacks/African Americans comprised only 20.4% of the City population, but 70% of Blacks/African Americans lived in the GTA.
 - 83% of the City's 25,983 Hispanics lived in the GTA.
 - 11% of all families in the City lived in poverty in 1999, but 74% of these families lived in the GTA.
 - 84% of families living in poverty in the City were families with children under the age of 18. Of these, 64% lived in the GTA.
 - 55% of female-headed households in the City had children under the age of 18. Of these, 78% lived in the GTA.
- City unemployment rates between June, 2009 and July, 2010 hovered between 15.0% and 16.7%. Since August, 2010, rates steadily decreased to 11.8% in December, 2010, but increased in early 2011 to 16.7% by March, 2011. (*State of the Cities Data Systems [SOCDS]*).
- 23,168 of the people (12.0%) living in Grand Rapids were born outside of the United States (*2005-09 ACS*).
- 31,929 people (17.9%) in the City speak a language other than English at home (*2005-09 ACS*).
- 20,109 non-institutionalized residents (10.6% of the City's population) have a disability. People age 65 and over and have the highest proportion of persons with disabilities at 40.4%. However, adults ages 18 – 64 have the highest number of persons with disabilities at 10,557 (*single year 2009 ACS*).
- Fair Market Rents for the period from FY 2006 to FY 2010 increased by over 10%, while Area Median Income only increased by 1.6% in the Grand Rapids-Wyoming Metropolitan Area (*Housing and Urban Development [HUD]*).
- Grand Rapids homeowners have significant shelter cost burdens (*2005-09 ACS*):
 - 34.3% of Grand Rapids homeowners with a mortgage have cost burdens in excess of 30% of their income.
 - 15.5% of homeowners without a mortgage pay more than 30% of their income toward shelter costs.
- 56.5% of Grand Rapids renters have shelter cost burdens in excess of 30% (*2005-09 ACS*).
- Over 3,500 families are on the Grand Rapids Housing Commission Section 8 Housing Choice Voucher waiting list, as of January, 2011 (*Grand Rapids Housing Commission*).
- Nearly 9,500 families and seniors on the Grand Rapids Housing Commission waiting lists, as of January 2011 (*Grand Rapids Housing Commission*).

Public Input Summary

Public input on needs for the FY 2012 – FY 2016 HCD Plan was provided through a public hearing held before the City Commission in August 2010 and through other venues. More detailed information may be found in the Citizen Participation Section of this Plan. The following are key recommendations from that input.

- Support the “Housing First’ approach to place homeless individuals and families in permanent affordable housing, not emergency shelters. If supportive services are necessary, they should be provided after placement in housing.
- Increase the availability of Section 8 Housing Choice Vouchers.
- Improve the affordability of housing.
- Limit the detrimental impact of foreclosures on neighborhoods.
- Educate new, inexperienced landlords who are buying foreclosed homes.
- Maintain and improve the quality of the rental housing stock.
- Increase the ability of city government to enforce the Housing and Zoning Codes that help maintain neighborhood standards.
- Require Housing Code certification of single-family rental homes.
- Support neighborhood associations, neighborhood and crime prevention organizing, and community leadership.
- Reduce barriers to accessing homeowner rehabilitation financing for major repairs.
- Strengthen community policing.
- Improve access to crime data in a timely and consistent manner.
- Continue to use the Neighborhood Revitalization Strategy Area (NRSA) model to build neighborhoods and as a means of leveraging federal funds.
- Increase affordable, accessible housing for people in all life stages located throughout the community and near bus lines.
- Support repair and housing services for existing homeowners.
- Encourage mixed-use developments and mixed-income neighborhoods.
- Counteract neighborhood opposition to affordable housing, rental housing, and/or moderate to high density housing (NIMBY).
- Make building improvement and façade programs available for neighborhood business districts, and support streetscape and infrastructure improvements to improve the appearance of neighborhood business districts.
- Neighborhood businesses will prosper through information sharing and open communication.
- Job creation and employment training are needed.
- Take advantage of the buying power contained in the GTA (LISC/MicroEdge study showed \$544,000,000 of potential product and services sales not captured in the GTA).
- Public transit needs to better connect residential areas with employment centers, and provide extended schedules for non-traditional work hours.

- Increase the number and quality of parks and preserve the tree canopy.
- Provide personal financial education programs and non-profit credit repair and counseling services.
- Enhance educational achievement of children and youth.
- Use data for planning and public policy development, and create an accessible database of parcel information.
- Support neighborhood planning efforts.

City and Community Plans Summary

A number of recent City and community plans were reviewed to obtain further public input on needs for the FY 2012 – FY 2016 HCD Plan. More detailed information may be found in the Attachment C - Summary of City and Community Plans. The following are key findings from these plans.

2002 Master Plan/2010 Green Grand Rapids Update. It is recognized that some features of the Master Plan are not eligible for federal housing and community development programs. Even so, the City's Master Plan provides guidance for the HCD Plan in two important ways: 1) funding priorities for specific activities, and 2) how certain activities should be done. All proposed Community Development funding activities shall be evaluated for consistency with the City's Master Plan. The following is a brief synopsis of the key points that are particularly relevant to the HCD Plan.

- The Master Plan sections on *Great Neighborhoods* and *Vital Business Districts* recommend continuous reinvestment in traditional residential neighborhoods and business districts to provide choices in housing and employment, to enhance the quality and visual appeal of the built environment, and to increase walkability and transit-oriented development. A range of housing choices and neighborhood types available throughout the City is highly desired.
- The *Balanced Transportation* section advocates that streets be designed to be safe and useable for all, including pedestrians, bicyclists, and persons with disabilities (i.e. Complete Streets). On-street bicycle lanes and off-street pedestrian pathways are two suggested methods to help link neighborhoods together and to provide an environment for healthy lifestyle choices.
- *A City That Enriches Our Lives* makes a strong case for park development, expansion of open spaces and greenways, and recreational programming. It also recommends farmers markets and community gardens be expanded to support local food resources and build a sense of community.
- *A City in Balance with Nature* encourages in-fill development and sustainable growth management. Brownfield cleanup, composting, recycling, and use of local materials and plantings are among the ways this objective can be supported. A goal of a 40% tree canopy is also recommended.

2010 Grand Rapids Sustainability Plan. As is the case with the Master Plan, it is recognized that some components of the Sustainability Plan are not eligible for federal housing and community development programs. Even so, the City's Sustainability Plan provides significant guidance for the HCD

Plan by including social equity and economic development objectives. As with the Master Plan, it also emphasizes the value of the natural environment. All proposed Community Development funding activities shall be evaluated for consistency with the City's Sustainability Plan. The following is a brief summary of the elements particularly relevant to the HCD Plan.

- *Economic Prosperity* calls for increasing employment opportunities and career readiness of youth, as well as increasing the vitality of neighborhood business districts.
- The *Social Equity* section provides outcomes for ensuring diversity, inclusion and nondiscrimination. The quality of life in neighborhoods is supported by reducing the occurrence of crime, and increasing crime prevention and neighborhood public safety; and by increasing access to and opportunities for civic engagement, community-based leadership, and volunteerism. This section also calls for increasing educational attainment, the availability of recreational programs and facilities, and access to local food sources.
- *Environmental Integrity* covers a wide range of topics. Of particular importance to the HCD Plan are outcomes ensuring sound land uses that enhance the natural environment, quality design and construction of the built environment, and ensuring access to parks and open spaces for all citizens. Items such as reducing energy demand and fossil fuel consumption and protecting the natural environment can be supported indirectly through HCD-funded activities.

2010 Parks and Recreation Master Plan. The Parks and Recreation Master Plan Update established goals which are summarized below. Recent budget cuts to City Parks and Recreation programs have been devastating to the integrity of those programs. Therefore, implementation of the Plan goals will be particularly challenging for the City and community. The following are elements of the plan related to the HCD Plan.

- Protect and expand parks and open spaces, and target acquisition to areas which are underserved.
- Develop a system of greenways and bicycle corridors that link city neighborhoods to the river, parks, and other trails.
- Design facilities and programming in response to community preferences, give priority to multi-purpose parks (as opposed to specialized parks) to provide a diversity of user activities; and support expanded recreational programming for residents of all ages, with a focus on health and fitness.
- Support the local food movement by assisting in implementing plans for the expansion and improvement of the Fulton Street Farmers Market and by assessing the potential for using park land for community gardens.

2010 Analysis of Impediments to Fair Housing. The planning process found a number of continuing and emerging issues related to fair housing, as well as a number of affordable housing issues. (The affordable housing issues identified in this process have been integrated into the Public Input Section above.) All of the fair housing issues are related to the HCD Plan, although implementation of the recommendations may be undertaken by other community partners.

- Lack of education and awareness of Fair Housing laws.
- Language barriers put non-English speaking people at a disadvantage in obtaining rental and owner housing, and mortgage credit.
- Minorities have less access to prime credit sources than whites, which results in a disproportionate number of subprime loans among minorities.
- Accessible housing for persons with disabilities is limited.
- The local Fair Housing Ordinance which prohibits discrimination based on source of income (e.g. Section 8 rental voucher) is difficult to enforce because a City employee must witness the offense.
- Funding for continued Fair Housing testing and enforcement is limited.

2010 Grand Rapids Housing Commission (PHA) Plan. The 2010 – 2014 GRHC Plan governs both the internal operations and management of its facilities and services as well as those programs that connect with the larger Grand Rapids community. A selection of the latter items is described below. The elements that connect with the HCD Plan are listed below.

- Increase the number of Section 8 Housing Choice Vouchers as they become available from HUD. Encourage landlord participation in the Section 8 program outside areas of minority or poverty concentration.
- Support homeownership initiatives for public housing and Section 8 participants.
- Link supportive services with housing as needed (e.g. chronically homeless, seniors, etc.)
- Expand the Self Sufficiency Program.
- Support local law enforcement activities, including community policing and keep GRHC developments and surrounding neighborhoods safe and secure.
- Develop and redevelop affordable housing.

2010 Grand Rapids Youth Master Plan. The plan is organized into five major developmental categories, with specific result statements for each of five age groups. The following is a brief summary of the part of the plan that relates to the HCD Plan. For more detail, see Attachment C - Summary of City and Community Plans. The following is a listing of specific recommendations that focus on programmatic outcomes related to the HCD Plan.

- Increase employment opportunities for city youth.
- Increase civic engagement for middle and high school teens.

2009 Foreclosure Response Plan. Six goals were established in this plan, to be implemented through four strategic methods: prevention, intervention, stabilization and reinvestment. All six goals are related to the HCD Plan.

- Reduce the number of foreclosures.
- Educate housing consumers and property industry professionals.
- Improve housing quality.
- Provide affordable housing opportunities.
- Increase credit opportunities and better mortgage products.

- Ensure quality and safe neighborhoods.

2009 Grand Rapids Urban Forestry Plan. The plan notes that the urban forest represents a significant infrastructure investment that provides economic, environmental, and quality of life benefits. The plan identifies the current tree canopy at 35% and calls for adopting a 40% urban canopy goal, as well as enacting public policy changes to maximize incentives for tree preservation and planting on both public and private property. This plan is considered to be part of the 2010 Green Grand Rapids Master Plan Update.

2007 Get the Lead Out!/Healthy Homes Coalition. Five major goals comprise the 2007 Get the Lead Out! Action Plan. The neighborhoods with the greatest levels of lead-based paint are located within the GTA. The following are the key elements of the plan as it relates to the HCD Plan.

- Children's homes are made lead safe through lead remediation programs, interim controls and Lead-Safe Work Practices (LSWP).
- Education on the causes of childhood lead poisoning and how to protect children is provided to the parents of young children, paint and building supply retailers, home-based childcare providers, and health and human service providers.
- All children 0 – 5 years of age are assessed for lead risk and receive appropriate testing and treatment.

2006 Neighborhood Investment Plan. The existing strategic plan for the current HCD Plan is still relevant to the items expected to be at issue in the new five-year plan. The outcomes are as follows:

- Reduce crime and increase public safety.
- Increase affordable and high quality housing.
- Reduce Impediments to housing.
- Improve housing conditions.
- Increase neighborhood-based leadership and involvement.
- Improve the safety, access, and appearance of public infrastructure.
- Improve community facilities, parks, green spaces, and neighborhood business districts.
- Increase the number and capacity of micro-enterprise businesses.

2006 Vision to End Homelessness. The Vision to End Homelessness is intended to eliminate homelessness in Kent County by 2014. The following is a brief summary of key elements of the vision as it relates to the HCD Plan.

- *Close the Front Door into Homelessness* by redirecting resources and services to prevent homelessness and provide immediate placement in permanent housing.
- *Open the Back Door out of Homelessness* by dramatically decreasing emergency shelter use and the back door will open to an array of safe, affordable, permanent housing options, and supportive services as needed to allow them to remain successfully housed.
- *Build the Infrastructure to End Homelessness* by basing financial support on consistency with the *Vision*, using the Homeless Management Information System (HMIS) to support the

Vision, redirecting resources to ensure a continuum of permanent housing options, and using broad cost/benefit analysis to inform funding decisions.

2002 21st Century Infrastructure Task Force Report. In 2002, this report identified a need for \$93.7 million in street repairs, of which \$19.3 was needed for local streets. Residents and businesses depend on the support provide by such basic systems as sewer, water, storm drainage and street networks. City streets are the core of the region's transportation network and the backbone of the region's economy. The need for revenue sources in addition to the State's Gas and Weight Tax was identified.

2007 Brikyaat Area Specific Plan. This neighborhood plan calls for infrastructure improvements to the business area, economic enhancement of the area by an expanded, year-round farmers market, street improvements, and consideration of a historic district designation as a tool to improve housing conditions.

2010 Monroe North Area Specific Plan. This neighborhood plan would provide a range of housing types and costs to accommodate a variety of incomes, ages and life styles. It also calls for an increase in resident population within walking distance of retail concentrations to enhance market support.

2010 Belknap Neighborhood Area Specific Plan. This neighborhood plan calls for a range of housing choices and housing costs, a mix of owner and renter housing, code enforcement, housing rehabilitation assistance, public infrastructure improvements, and an increase in the tree canopy.

2010 Boston Square Area Specific Plan. This neighborhood plan focuses on housing maintenance and infill development, public infrastructure improvements, neighborhood employment, and youth development programs.

2010 Uptown Corridor Improvement District. This neighborhood business plan calls for streetscape improvements, a coordinated signage program, right-of-way improvements, business assistance programs, code enforcement, an expansion of the East Fulton Farmers Market, the development of a plaza in Easttown. The plan was approved by the City Commission on August 10, 2010.

2010 Madison Square Corridor Improvement District. This neighborhood business plan calls for streetscape improvements, a coordinated signage program, right-of-way improvements, business assistance programs, and code enforcement. The plan was approved by the City Commission on August 10, 2010.

Housing Visions, Themes, and Priorities

The City's Master Plan (2002, updated 2010) and the City's Sustainability Plan (2010) describe the City's vision for the future as well as its values. These key plans, in concert with HUD priorities, other community plans, data analysis, and citizen input were used to develop priorities to support housing development in Grand Rapids.

Housing Vision

The City's overall vision for housing is closely tied to its vision for Great Neighborhoods, with many overlapping themes and priorities. A wide range of housing types should be available within the City to accommodate people in different life stages or in housing appropriate to their specific needs. Mixed-income housing developments and mixed-income neighborhoods are highly valued. Owner and rental options are equally important. Furthermore, housing can be used as a platform to improve the quality of life for families and, where location choices are available, can also de-concentrate poverty. When housing is made available to all, free from excessive cost burdens, unsafe conditions, physical barriers, and/or illegal discrimination, the entire community benefits from increased diversity and social equity.

With the current mortgage foreclosure crisis, many families are being financially and emotionally devastated by the loss of their homes. Mortgage foreclosure interventions are of the highest priority, as are financial counseling and credit remediation services. The foreclosure crisis has also placed the stock of single-family owner homes at risk for accelerated deterioration and permanent conversion to rental units. And while affordable rental housing is of utmost importance in the short term, so is maintaining single-family homes for long-term homeownership. Continued aggressive intervention strategies to limit the detrimental impact of foreclosures on families, on the home itself, and on the surrounding neighborhood are of critical importance at this time.

Improve the Condition of Existing Housing

Grand Rapids is blessed with high quality housing that deserves to be maintained and retained wherever possible. While selective and limited housing demolition is sometimes needed to meet other important goals, where housing is in sound condition, it should be retained. Maintaining and improving housing conditions needs to be done in a manner that achieves affordability over the long term. This is true for both owner and rental housing.

Housing Rehabilitation and Repairs. The quality of owner-occupied housing can be addressed through home rehabilitation loans and repair services such as minor home repairs, access modifications, and tool lending. The quality of renter-occupied housing can be enhanced through rehabilitation programs or by improving landlords' access to credit.

Safe and Healthy Homes. The condition of housing, as well as the health and well-being of the occupants, is greatly enhanced where homes are treated for lead-based paint hazards and other

conditions that threaten the health or safety of its occupants. This is particularly beneficial to children, who are the most vulnerable to unsafe housing conditions.

Energy Conservation. Energy conservation improvements not only increase the comfort of the home's occupants, they also improve the long-term affordability of the housing unit. Furthermore, reductions in energy consumption contribute to the sustainability of the natural environment.

Code Compliance. Code compliance is a short- and long-term strategy requiring reactive and proactive approaches to improve the quality of the housing stock and neighborhoods. In the short run, code enforcement ensures that people are safe from existing and imminent hazards in or around their homes, which is particularly beneficial to renters who have little control over the quality of their housing. In the long run, code enforcement helps ensure that the City's housing stock is maintained to minimal standards and is available for future generations to use.

Increase the Supply of Affordable Housing

The supply of affordable housing, both for owner and rental, can be increased through new construction or the substantial rehabilitation (or conversion) of existing structures.

High Quality, Affordable Housing. In order to be successful, the creation of additional affordable housing must meet standards for long-term affordability (including energy efficiency), quality construction, compatibility with the neighborhood character, and a range of location choices. Infill development is the preferred method where circumstances permit, particularly for individual single-family homes. Such housing can significantly contribute to neighborhood stability. Where development is at a larger scale, which is typically the case for rentals, the preferred method is mixed-income housing or housing located outside areas of concentrated poverty. Mixed-use development in commercial areas should also be considered, particularly where they can be located in proximity to transit and employment centers.

Homelessness. The solution to the homeless crisis is not more shelter, but the prevention of homelessness before people need to be placed in emergency housing, and rapidly re-housing if a household experiences a housing crisis. This approach is known as the "housing first" strategy. Usually, this is best accomplished by keeping people in their homes through early intervention such as counseling, legal advice, and/or short term rent or mortgage assistance. Where alternative housing is needed, safe, permanent, affordable, immediate housing options are crucial, along with follow up counseling services. In some cases, supportive housing is the best option.

Permanent Supportive Housing. Permanent supportive housing is typically rental housing provided for vulnerable populations, including the elderly, people with disabilities, substance abusers in recovery, people with other health issues, chronically homeless people, individuals and families at risk of becoming homeless, and those in transition (such as ex-offenders). The intent is to improve housing

stability, empower residents to live independently, and to enable seniors to age in place. This is done by providing supportive services tailored to the needs of the individual, either on- or off-site.

As is the case with any new assisted housing, it must meet standards for long-term affordability, quality construction and neighborhood compatibility, and location choices in order to be successful. The preferred location for permanent supportive housing is outside areas of concentrated poverty. Mixed-use development in commercial areas should also be considered, particularly where they can be located in proximity to transit and employment centers.

Tenant-based Rental Assistance (TBRA). For renters, affordability is most commonly met with “tenant-based” rental assistance payments such as the Section 8 Housing Choice Voucher Program operated by the Grand Rapids Housing Commission or short-term rent assistance programs under the HOME program. Such vouchers permit renters to move to a unit of their choice, in a location of their choice, without paying more than 30% of their income toward rent. The mobility of TBRA provides housing choice and further supports efforts to deconcentrate poverty. “Project-based” rental assistance provides the same level of affordability, but is tied to specific locations. Rental assistance solves the cost burden problem for renters, who often pay 50% or more of their income for housing. The demand for this type of assistance is extremely high, and unfortunately, cannot be met with local resources alone.

Increase Opportunities for Housing Stability

A successful housing strategy requires more than high quality, affordable housing units. A range of housing services are critical to help new homeowners obtain sustainable homeownership, to assist existing homeowners stay in their homes, and to ensure that renters are treated decently and fairly. In addition to the range of housing services currently provided in the community, a number of emerging needs have recently been identified.

Downpayment Assistance. The lack of a downpayment and/or closing costs has long been an obstacle to obtaining long-term housing stability through affordable homeownership. In a community where rental costs continue to increase even as housing prices have come down, this assistance should continue to provide would-be homeowners with access to stable housing payments, sometimes less than the prior monthly cost for rent.

Mortgage Foreclosure Intervention. Every mortgage foreclosure that is averted saves a family, a home, and a neighborhood. Mortgage foreclosure intervention services are currently being provided in the community, and should continue for the next five years at least. Foreclosures are expected to be a significant problem for years to come due to high unemployment rates in Grand Rapids.

Homeless Prevention. Given the enormity of the housing affordability challenge in this community, many families, particularly renters, are at risk for homelessness. Services which assist

people in retaining their housing due to a financial, legal or family crisis should continue to be a basic component in the community's safety net for lower-income households.

Fair Housing. The home lending community should be challenged to improve access of African-Americans and Hispanics to prime credit opportunities, and reduce the use of subprime loans. This may require lenders to become more knowledgeable about alternative government lending vehicles and more committed to serving residents of the central city. Fair housing testing and enforcement is still needed to defend the rights of protected classes in securing housing of their choice.

Financial Education and Counseling. The foreclosure crisis has exposed the need for financial education and credit counseling before people purchase a home or refinance a mortgage, particularly for first-time homebuyers. Renters would also greatly benefit from education and counseling tailored to their needs. These services are best provided by a nonprofit organization which would put the interests of the participants before those of the real estate industry.

Interpretation and Translation Services for Spanish-Speaking Populations. Given the significant population of people born outside the U.S. currently living in Grand Rapids, the majority of who are Spanish speaking, interpretation and translation for real estate transactions are critical components of housing services. (While some services currently are available, they are not widely used in housing transactions.) These interpretation and translation services should be provided by a neutral nonprofit organization, with staff trained in real estate, lending, and fair housing terminology.

Community Development Visions, Themes, and Priorities

The City's Master Plan (2002, updated 2010) and the City's Sustainability Plan (2010) describe the City's vision for the future of the physical development of the City as well as the values that will shape the economic, social, and environmental conditions of the City. These key plans, in concert with HUD priorities, other community plans, data analysis, and citizen input were used to develop priorities to support community development in Grand Rapids.

Increase Public Safety

More than anything else, neighborhoods should have a sense of community and be safe and clean places to live. Indeed, crime levels determine the quality of life in Grand Rapids neighborhoods and have considerable influence on housing values as well as family decisions where to live. In order to be a neighborhood of choice, it is fundamental that crime and the perception of crime be addressed through proactive as well as reactive approaches. A variety of proven methods should continue in order to reduce the opportunity for crime and to help people feel safe in their homes and neighborhoods. Creative approaches should also be welcomed, provided the activities result in measurable success.

Education and Design. Crime prevention training and physical changes to the environment form the fundamental components of a public safety program in neighborhoods. Training of residents and businesses help people understand how changes in behavior can reduce opportunities for crime. Home security surveys are useful tools in educating residents in how to modify their homes and maintain their yards to reduce crime. Likewise, block clubs and programs like Neighborhood Watch unite neighbors to work together on these issues. Non-residential spaces in the neighborhood can benefit from implementation of Crime Prevention Through Environmental Design (CPTED) principles. CPTED design features and practices are proven methods of crime prevention.

Communication and Collaboration. In neighborhoods where gangs, drug sales and violence exist, efforts should continue to find solutions to these problems. Working cooperatively with each other, as well as the Grand Rapids Police and the City Code Compliance staff, neighbors can have a measurable impact on serious crime. It is hard work and it takes a considerable amount of time, but drug houses can be closed down, opportune locations for gang hangouts can be reduced, and violence can be mitigated through the efforts of neighbors working together.

Build Neighborhood Leadership and Civic Engagement

“Great Neighborhoods” is one of the foundations of the City’s Master Plan and a recurrent theme in many other community plans and policy discussions.

Choice and Opportunity. Neighborhoods should be places of choice and opportunity, in addition to whatever individual characteristics give them their sense of identity. All people should feel welcome, regardless of age, race or ethnicity, gender, family composition, disability or income. A range of owner and rental housing options should be encouraged in neighborhoods, so that people in different life stages and people of different abilities can live in the area they choose. Mixed-income housing developments and neighborhoods are highly valued, as are a variety of housing types, including single-family homes, units above commercial space, live-work units, row houses, etc. (See also Housing Section.)

Threats to Neighborhood Stability. In recent years, mortgage foreclosures have had a huge impact on housing values, neighborhood stability, the mix of owner and rental units, and overall quality of life. Foreclosures are expected to continue for several more years until the regional economy recovers. It is important to continue aggressive intervention strategies to limit the detrimental impact of foreclosures on neighborhoods, and to ensure the foreclosed homes are put back into productive use in a timely manner and are not lost to the owner housing stock.

Houses with exterior code violations or yards with overgrown grass and trash also threaten neighborhood stability. By working in cooperation with City Code Compliance staff, neighborhood associations and neighbors can make a positive impact on the quality of life for residents in the vicinity of the problem properties.

Sustainable Change. Neighborhoods should be places where people can safely walk and ride a bicycle, with easy access to basic amenities like transit stops, parks, and small commercial enterprises. Preservation of existing physical assets, such as historic buildings, single-family homes, and neighborhood green spaces, are routinely expressed values in City and community plans. At the same time, many neighborhoods are willing to accept change and redevelopment, provided the redevelopment matches its vision and plans for the area and existing residents are protected from displacement or other harmful effects. Neighborhood planning is seen as a positive method for engaging residents in the future of its neighborhoods, and improving its ability to secure funding and other resources. Neighborhoods are not stagnant, and they need continuous reinvestment of time, energy and resources to achieve its full potential.

Leadership and Engagement. Resident leadership and volunteerism are the building blocks of healthy neighborhoods and a viable city. Resident leadership can take many forms, such as serving on the neighborhood association board, leading a block club, participating in a City board or committee, solving challenges to the stability of neighborhood, and planning for the future. Supporting opportunities for resident involvement and leadership should continue to be provided, including training

on leadership, board responsibility, and other forms of capacity building. Likewise, rewarding volunteer efforts sends a very positive message to neighborhood residents by saying they are valuable members of the community.

Enhance Neighborhood Infrastructure

Neighborhood infrastructure consists of publicly-owned infrastructure such as parks, streets, streetscapes, and sidewalks, as well as privately-owned infrastructure such as buildings, vacant lots, and greenspaces.

Sound Land Use Planning. Existing resources should be used or recycled to the extent practicable. Therefore, brownfield cleanup and in infill development in the central city are highly valued approaches to maintaining and improving neighborhood infrastructure. Sound land use planning is recognized as an important key to making the city a great place to live. Compact mixed uses are welcomed, provided safeguards are in place to protect residential uses in the area. To ensure the maximum potential impact, public infrastructure improvements should be coordinated with private and public (re)development. Where necessary, code enforcement efforts against deteriorated commercial properties should be used to preserve privately-owned infrastructure.

Complete Streets and Public Infrastructure. Streets should be designed to be safely used by everyone, regardless of their mode of transportation or physical abilities. Walking, biking, wheelchair use, and connections to transit should be supported under a “Complete Streets” philosophy. Public infrastructure, streetscapes and building facades in neighborhood business districts should project positive images, provide greenspaces to enhance the environment wherever possible, and provide attractive and safe places for people to gather. Similarly, public facilities and infrastructure that support a higher quality of life for city residents should be encouraged.

Natural Environment. Increasingly over the years, Grand Rapids residents have recognized the importance of protecting and expanding the natural environment within the city. Parks and open spaces, particularly in underserved areas, are critical to both the health of the environment and the people residing in city neighborhoods. Sensitive environmental resources and valued environmental areas should be restored and preserved. Native landscapes and native habitats should be used in parks and other greenspaces. The tree canopy, a simple but powerful tool for reducing the city’s impact on climate change, should be expanded from 35% to 40%.

Parks and Recreation. The well being of city residents can be increased by providing an infrastructure that promotes a healthy lifestyle. For example, a system of greenways, bicycle and pedestrian corridors that link neighborhoods with each other, the Grand River, and regional trail systems would promote physical activity. Recreational programming through the parks should be supported for people of all ages, with an emphasis on health and fitness. Community gardens and farmers’ markets also support a growing emphasis on local food, and can be great assets to a neighborhood.

NOTE: While transit is outside the boundaries of the federal programs covered in this plan, there is significant community support for a multi-modal transit system. Improved and expanded transit is seen as a method to connect affordable housing to employment centers.

NOTE: There is considerable community support for improving the health of the river ecosystem, reducing stormwater runoff, and providing recreational and economic opportunities along the Grand River. However, these activities are not specified in this Plan because they are not expected to be eligible for federal community development funds.

Increase Economic Opportunities

City unemployment rates were in the 15% - 16% range between June 2009 and July 2010. In the latter part of 2010, the unemployment rates dropped to a low of 11.8% in December. However, by early 2011 the City unemployment rate was back to 16.7%. Therefore, economic security and self sufficiency for families are high priorities with city residents and local government. With earned income, families are better able to maintain their housing, pay taxes to support local government and schools, and support local businesses.

Methods that are recommended include creation of stable jobs with benefits, employment training, microenterprise support, and access to transit. Furthermore, business development and diversification are encouraged to deepen and broaden the range of jobs and pay scales within the city. Business development should be undertaken in a sustainable manner, and should be balanced with neighborhood priorities, the natural environment, and the quality of the built environment.

Creative methods are needed to capture the considerable purchasing power of General Target Area residents within neighborhood business districts. Business recruitment and retention programs, as well as information sharing and open communication among neighborhood-based businesses, are seen as methods to support the health of neighborhood business districts.

NOTE: There is considerable community support for continued (re)development of downtown. However, these activities are not specified here because they are not expected to be eligible for federal community development funds.

Other

Public input on the Housing and Community Development Plan identified the need for current data necessary for sound planning and policy development. Specific recommendations included data collection to determine needs for neighborhoods and an annual update of the LISC/MicroEdge data to keep tabs on buying trends in the GTA.

NOTE: Although educational attainment and youth development programs were supported by public input, these services are outside the scope of this HCD Plan. Likewise, some health care issues were identified, but they are not addressed in this plan.

Funding Strategy

Although many important and worthwhile needs were identified in the citizen input process and through City and community plans, not all of them can be addressed by the HCD Plan. The HCD plan will focus on strategies and activities which best fit HUD goals of decent housing, a suitable living environment, and economic opportunities.

As a result, certain categories of community needs and services will not be supported by this Plan. They include downtown development, the Grand River, environmental cleanup, educational attainment and youth development, and health care. Furthermore, neighborhood planning and data collection are not expected to be funded because other local institutions have proven to provide better resources than the City. The City encourages other funders to meet these gaps.

Furthermore, not all housing and community development needs will be funded. There is simply not enough money to meet the demand. Moreover, need alone will not be the deciding factor in making funding decisions. A proven track record of performance and accountability are of utmost importance, and only those organizations that are capable of meeting the outputs and outcome indicator standards established by the City will be considered for funding.

Neighborhood Investment Plan

The following outcomes comprise the Neighborhood Investment Plan. Below each outcome are examples of programs or projects that could be considered for funding.

Improve the Condition of Existing Housing

This outcome supports the maintenance, repair and improvement of owner- and renter-occupied housing. It also supports efforts to maintain the affordability of the existing housing stock. *Programs might include, but are not limited to: housing rehab, minor home repair, access modifications, safety improvements, treatment of lead or other home hazards, energy efficiency improvements, and code enforcement.*

Increase the Supply of Affordable Housing

This outcome supports the creation of affordable housing through new construction and rehabilitation of vacant structures for homeowners and renters. Provision of permanent supportive housing and tenant-based rental assistance are also supported under this outcome. *Programs or projects might include, but are not limited to: infill new construction, conversion of vacant non-residential buildings to rental housing, rehabilitation and sale of foreclosed single-family homes for first-time homebuyers, short-term rent assistance payments, and development of permanent supportive housing for persons with disabilities, the chronically homeless, or other underserved populations.*

Increase Opportunities for Housing Stability

This outcome supports services that help keep people in their homes or aids them in securing housing of their choice. *Services might include, but are not limited to: homebuyer downpayment assistance, financial counseling and credit repair, mortgage foreclosure intervention, housing education such as tenant rights or pre-purchase counseling, legal assistance for housing matters, interpretation and translation services on housing transactions for non-English speaking residents, and fair housing testing and enforcement.*

Increase Public Safety

This outcome supports the quality of life and a sense of community in neighborhoods by reducing or preventing crime. This outcome supports neighborhood collaborations with the City of Grand Rapids and use of Crime Prevention Through environmental Design (CPTED) principles and practices. *Services might include, but are not limited to: crime prevention education and training, home security surveys, use of safety design features in homes and non-residential areas, community organizing against serious public safety issues such as drug sales, and victim advocacy.*

Build Neighborhood Leadership and Civic Engagement

This outcome supports neighborhood leadership and civic engagement as the means to build great neighborhoods. This outcome supports actions to counteract threats to neighborhood stability, promote choice and opportunity, and encourage sustainable change. *Programs and services might include, but are not limited to: community organizing, leadership development, referral services, beautification projects, and neighborhood promotion.*

Enhance Neighborhood Infrastructure

This outcome supports the improvement of the physical infrastructure of neighborhoods. Neighborhood infrastructure consists of publicly-owned infrastructure such as parks, streets, streetscapes, and sidewalks, as well as privately-owned infrastructure such as commercial buildings, community centers, vacant lots, and greenspaces. *Programs and projects might include, but are not limited to: park and greenspace development, public facilities, residential street improvements, streetscape improvements, sidewalk and curb replacement, neighborhood business façade improvements, and tree planting.*

Increase Economic Opportunities

This outcome supports the economic vitality of the community, with an emphasis on improving the economic self sufficiency of City residents. *Programs might include, but are not limited to: creation of stable jobs with benefits, employment training for jobs in emerging industries, and training and support for existing and new microenterprises.*

See the following pages for summaries of the planned housing and community development objectives.

Summary of Specific Housing Objectives

Obj/ Priority	Five-Year Consolidated Plan	Outputs and Outcome Indicators	Planned Number
1	Outcome: Improve the Condition of Existing Housing		
DH-1 High	HUD – Improve quality of housing	Output: Homeowner units repaired to City Rehabilitation Standards.	222
	Indicator: Homeowner units in which a major hazardous condition was abated. Indicator: Homeowner units where exterior housing code violations were corrected and made lead safe. Indicator: Average cost savings to homeowners compared to a market rate home improvement loan.		
DH-1 High	HUD – Improve quality of housing	Output: Homeowner units in which minor home repairs are completed.	1,840
	Indicator: Homeowner units in which a minor health or safety hazard was abated. Indicator: Homeowners gained one or both of the following benefits: the security of the unit was increased and/or the safety of the occupants was increased. Indicator: Average cost savings to homeowners compared to the cost of a private contractor.		
DH-1 High	HUD – Increase access to housing	Output: Housing units made accessible to persons with disabilities.	51
	Indicator: People with disabilities gained one or both of the following benefits: improved access into and out of the unit and/or improved access within the unit.		
DH-1 High	HUD – Improve quality of housing	Output: Rental units brought to Housing Code and City Rehabilitation Standards.	TBD*
	Indicator: Rental units brought to Housing Code standards and made lead safe.		
DH-1 High	HUD – Improve quality of housing	Output: Neighborhood code violation cases continued or initiated.	19,320
	Indicator: Housing units brought into compliance with one or more of the following: Housing Code, Nuisance Code, Zoning Ordinance, and/or Historic Preservation Standards. Indicator: Housing units returned to productive use.		
DH-1 Med	HUD – Increase access to housing	Output: Housing units assisted with energy improvements.	TBD*
	Indicator: Housing units met one or more of the following standards: air infiltration rates were reduced by 20% or more, was eligible for LEED certification, attained a HERS rating of 4 stars (rehab) or 5 stars (new construction).		
2	Outcome: Increase the Supply of Affordable Housing		
DH-2 High	HUD – Improve the affordability of housing	Output: Affordable owner housing units created.	10
	Indicator: Homeowner units substantially rehabilitated to applicable building code standards and made lead safe. Indicator: Homeowner units newly constructed to applicable building code standards. Indicator: Homeowner units met one or more of the following standards: air infiltration rates were reduced by 20% or more, was eligible for LEED certification, attained a HERS rating of 4 stars (rehab) or 5 stars (new construction). Indicator: Homeowner units remain affordable for lower-income families for one of the following time periods: 5, 10, or 15 years.		

Obj/ Priority	Five-Year Consolidated Plan	Outputs and Outcome Indicators	Planned Number
DH-2 High	HUD – Improve the affordability of housing	Output: Affordable rental units created.	28
	Indicator: Rental units substantially rehabilitated to applicable building code standards and made lead safe. Indicator: Rental units newly constructed to applicable building code standards. Indicator: Rental units met one or more of the following standards: air infiltration rates were reduced by 20% or more, was eligible for LEED certification, attained a HERS rating of 4 stars (rehab) or 5 stars (new construction). Indicator: Rental units remain affordable for lower-income families for one of the following time periods: 5, 10, 15 or 20 years. Indicator: Rental units that provide permanent supportive housing for people with disabilities or special needs populations.		
DH-2 Med	HUD – Improve the affordability of housing	Output: Affordable renter units provided to households for homeless prevention and/or rapid re-housing purposes.	TBD*
	Indicator: Renter households receiving rental assistance who remained in an affordable housing unit for at least 6 months. Indicator: Renter households receiving rental assistance who remained in an affordable housing unit for at least 12 months.		
3	Outcome: Increase Opportunities for Housing Stability		
DH-2 High	HUD – Improve the affordability of housing	Output: Households purchased their first home.	74
	Indicator: Housing units remain affordable for lower-income families for five (5) years. Indicator: Households whose housing costs do not exceed 40% of their income.		
DH-1 High	HUD – Increase access to housing	Output: People who attended fair housing training. Output: People in the real estate industry who attended fair housing training.	505
	Indicator: People who attended fair housing training who indicated they learned new and relevant information. Indicator: People in the real estate industry who attended fair housing training who indicated they would modify its business practices following training.		
DH-1 High	HUD – Increase access to housing	Output: Housing tests performed to determine compliance with fair housing laws.	337
	Indicator: Housing tests where no evidence of discrimination was found. Indicator: Housing tests where evidence of discrimination was found and resolved in accordance with established criteria.		
DH-1 Med	HUD – Increase access to housing	Output: People completed a financial counseling course and indicated they learned how to purchase and maintain a house.	TBD*
	Indicator: People who purchased a home within 12 months of completing the financial counseling program.		
DH-1 Med	HUD – Increase access to housing	Output: People were provided interpretation services for a home purchase. Output: People were provided interpretation services for a rental	TBD* TBD*

Obj/ Priority	Five-Year Consolidated Plan	Outputs and Outcome Indicators	Planned Number
		transaction.	
	Indicator: People who believed they were treated fairly in their home purchase transaction as a result of language interpretation services. Indicator: People who believed they were treated fairly in their rental transaction as a result of language interpretation services.		
DH-3 High	HUD – Improve the quality of a neighborhood	Output: People with delinquent mortgages who completed an initial expense/income intake evaluation.	4,283
	Indicator: People successfully resolved their mortgage foreclosure crisis. Indicator: People successfully resolved their mortgage foreclosure crisis and remained current on their mortgage payments for at least 6 months. Indicator: People successfully resolved their mortgage foreclosure crisis and remained current on their mortgage payments for at least 12 months.		
DH-3 High	HUD – Improve the quality of a neighborhood	Output: People who received housing counseling and/or advocacy services.	1,035
	Indicator: People who received legal counseling and/or representation on housing related legal matter. Indicator: People who resolved their housing crisis and remained housed for at least 6 months.		

*TBD = To be determined. (Not funded in first year of Con Plan, but are priorities for future years depending on available resources.)

HUD Outcome/Objective Codes

	Availability/Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

Summary of Specific Community Development Objectives

Obj/ Priority	Five-Year Consolidated Plan	Outputs and Outcome Indicators	Expected Number
4	Outcome: Increase Public Safety		
SL-1 High	HUD – Provide access to a suitable living environment	Output: People received training on personal safety and/or safety design features for their homes. Output: Housing units received safety improvements.	4,349
	Indicator: People who reported feeling safer in their home and/or community as a result of safety training.		
SL-1 High	HUD – Provide access to a suitable living environment	Output: People, businesses, or organizations educated on public safety design features and practices for non-residential and public spaces.	4,278
	Indicator: Locations where public safety design features or practices were implemented.		
SL-3 High	HUD – Improve a neighborhood or community	Output: Significant public safety issues identified in the neighborhood.	654
	Indicator: Significant public safety issues (i.e. gangs, drug sales, etc.) successfully resolved for at least 6 months.		
5	Outcome: Build Neighborhood Leadership and Civic Engagement		
SL-3 High	HUD – Improve a neighborhood or community	Output: People received leadership, board responsibility, and/or other capacity building training.	2,806
	Indicator: People who reported increased knowledge about leadership, board responsibility, and/or other capacity building skills. Indicator: People who became actively involved in a neighborhood, community, and/or city board or committee.		
SL-3 High	HUD – Improve a neighborhood or community	Output: People informed of opportunities for volunteering in their neighborhood.	390,719
	Indicator: People actively engaged in activities that resulted in an improved neighborhood condition.		
SL-3 High	HUD – Improve a neighborhood or community	Output: Property owners contacted to resolve a nuisance and/or exterior housing code violation.	2,739
	Indicator: Properties brought into compliance with the nuisance and/or housing codes through self compliance.		
6	Outcome: Enhance Neighborhood Infrastructure		
DH-1 High	HUD - Increase access to housing	Output: Housing units received sidewalk repairs or improvements.	TBD*
	Indicator: Households who benefited from improved property conditions as a result of sidewalk repairs or improvements.		

Obj/ Priority	Five-Year Consolidated Plan	Outputs and Outcome Indicators	Expected Number
SL-1 High	HUD - Provide access to a suitable living environment	Output: Non-compliant curb ramps reconstructed to Americans with Disabilities Act (ADA) standards.	TBD*
	Indicator: People with disabilities and seniors who gained improved access to their neighborhood as a result of ADA curb ramps.		
SL-3 High	HUD – Improve a neighborhood or community	Output: Residential street segments improved with asphalt resurfacing and/or curb and gutter reconstruction.	TBD*
	Indicator: People who benefited from improved access to their street and an improved neighborhood as a result of street improvements.		
SL-3 High	HUD – Improve a neighborhood or community	Output: Parks or recreational facilities improved or developed.	2
	Indicator: People who benefited from an improved neighborhood as a result of park or recreational improvements.		
SL-3 High	HUD – Improve a neighborhood or community	Output: Public facility or public infrastructure improvements completed.	TBD*
	Indicator: People who benefited from an improved neighborhood as a result of public facility or infrastructure improvements.		
SL-3 Med	HUD – Improve a neighborhood or community	Output: Commercial building improvements completed.	TBD*
	Indicator: Businesses/people who benefited from an improved neighborhood as a result of commercial business improvements.		
SL-3 Med	HUD – Improve a neighborhood or community	Output: Trees planted in rights-of-ways or on other public property.	TBD*
	Indicator: People who benefited from an improved neighborhood as a result of tree planting.		
7	Outcome: Increase Economic Opportunities		
ED-1 High	HUD – Increase the number of jobs or the income of people	Output: Existing or potentially eligible microenterprises which complete an entrepreneurial training course or receive extensive individualized business planning and technical assistance.	TBD*
	Indicator: New microenterprises formed which created new sales and/or provided new jobs within twelve months. Indicator: Existing microenterprises expanded or improved its business through increased sales or provided new jobs within 12 months.		
ED-1 High	HUD – Increase the number of jobs or the income of people	Output: Eligible microenterprises assisted with business counseling.	TBD*
	Indicator: Microenterprise businesses recruited to neighborhood business districts serving lower-income residential neighborhoods. Indicator: Microenterprise businesses retained in neighborhood business districts serving lower-income residential neighborhoods. Indicator: Businesses that expanded its operations by 10% or more. Indicator: Businesses that stayed in the City of Grand Rapids.		

*TBD = To be determined. (Not funded in first year of Con Plan, but are priorities for future years depending on available resources.)

HUD Outcome/Objective Codes

	Availability/Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

Tables

Priority Housing Needs

Housing Needs and the Neighborhood Investment Plan

Housing needs in the City of Grand Rapids are addressed by three of the Neighborhood Investment Plan outcomes:

- Improve the condition of existing housing
- Increase the supply of affordable housing
- Increase opportunities for housing stability

Priorities for Funding Housing Activities

Each housing activity is designated as a high, medium, or low priority.

- **High priority** activities are responses to housing needs that have been identified by data sources, are supported by community values and citizen input, and/or are cited in City and community plans. Need alone is not sufficient to merit high priority status. High priorities are those housing activities that the City or its community partners have embraced as its mission and have the technical capacity to carry out in an effective manner. Nonetheless, due to limited funding, not all high priority activities can be funded. *[Note that household types identified as medium or low priority in the Affordable Housing section of this plan are eligible for these activities, provided they otherwise meet program requirements.]*
- **Medium priority** activities are responses to housing needs that are similar in importance to high priority activities and are likewise identified by data sources, are supported by community values and citizen input, and/or are cited in City and community plans. However, the City lacks the funding or capacity for implementation or the projects otherwise face obstacles to effective implementation. Therefore, if others in the community are able to assume these activities through other funding sources, the HCD Plan would support them. Likewise, if obstacles to effective implementation are removed at a later date, the City may be able to undertake the activity.
- **Low priority** activities are those that fall under the purview of County or State government or are not expected to be needed in the community over the next five years.

The following information substantiates the high and medium priorities under each of the Neighborhood Investment Plan outcomes for housing activities.

NI Plan Outcome #1:	Improve the Condition of Existing Housing
HUD Goal:	Decent Housing

Grand Rapids is blessed with high quality housing that deserves to be maintained and retained wherever possible. Maintaining and improving housing conditions needs to be done in a manner that achieves affordability over the long term. Energy conservation programs serve the community in a number of ways, from increasing the comfort of the home's residents, to lowering utility bills, to counteracting the city's impact on climate change. This is true for both owner and rental housing. Selective and limited housing demolition is sometimes needed to meet other important goals, but where housing is in sound condition, it should be retained whenever possible. The following are key findings of this plan that support to outcome of improving the condition of existing housing:

Selected Data Items - Housing Conditions

- 31,157 housing units in the City were built prior to 1940, representing 38.6% of the housing stock. Another 26.0% of the housing stock was built between 1940 and 1959, for a total of 64.6% of housing units fifty (50) years or more old (*2005-09 ACS*).
- Within the General Target Area (GTA), 61.2% of the housing units were built before 1940 (*2005-09 ACS*).
- 40,712 housing units in the City are at risk for lead-based paint hazards (*2000 Census, 2002 prevalence rates*),
- Within the GTA, 62.0% of the housing units (25,242) are at risk for lead-based paint hazards (*2000 Census*).
- 9.3% of the City's housing stock is vacant (*2005-09 ACS*).
- Within the GTA, 12.5% of the housing stock is vacant (*2005-09 ACS*).
- 1,743 housing code violation cases were initiated in calendar year 2010 (*Grand Rapids Code Compliance*).
- In 2010, 77.9% of the housing code violation cases (1,357) initiated were in the GTA (*Grand Rapids Code Compliance*).
- 20,109 non-institutionalized residents (10.6% of the City's population) have a disability. People age 65 and older and have the highest proportion of persons with disabilities at 40.4%. However, adults ages 18 – 64 have the highest number of persons with disabilities at 10,557 (*single year 2009 ACS*).

Community Values

- Revitalize neighborhoods.
- Balance the needs of homeowners and renters.
- Protect environmental resources.

Citizen Input

- Concern about reduced code enforcement due to City's General Fund budget cuts.
- Maintain the integrity of the single-family housing stock.
- Reduce barriers to accessing homeowner rehabilitation financing for major repairs.

City and Community Plans

- Ensure the quality of the built environment.
- Provide accessible housing for persons with disabilities.
- Help people stay in their homes.
- Children's homes are made lead safe.

Obstacles

While the City and the nonprofit community have the technical skills and organizational capacity to carry out a variety of programs that improve the condition of existing housing, the primary obstacle to expanding these efforts is lack of funding.

Outcome Measurement Framework

The following table depicts the planned outputs and indicators for this outcome, as well as the priority status, for the five-year period of the Consolidated Plan.

Obj/ Priority	Five-Year Consolidated Plan	Outputs and Outcome Indicators	Planned Number
1	Outcome: Improve the Condition of Existing Housing		
DH-1 High	HUD – Improve quality of housing	Output: Homeowner units repaired to City Rehabilitation Standards.	222
	Indicator: Homeowner units in which a major hazardous condition was abated. Indicator: Homeowner units where exterior housing code violations were corrected and made lead safe. Indicator: Average cost savings to homeowners compared to a market rate home improvement loan.		
	HUD – Improve quality of housing	Output: Homeowner units in which minor home repairs are completed.	1,840
	Indicator: Homeowner units in which a minor health or safety hazard was abated. Indicator: Homeowners gained one or both of the following benefits: the security of the unit was increased and/or the safety of the occupants was increased. Indicator: Average cost savings to homeowners compared to the cost of a private contractor.		
DH-1 High	HUD – Increase access to housing	Output: Housing units made accessible to persons with disabilities.	51
	Indicator: People with disabilities gained one or both of the following benefits: improved access into and out of the unit and/or improved access within the unit.		
DH-1 High	HUD – Improve quality of housing	Output: Rental units brought to Housing Code and City Rehabilitation Standards.	TBD*
	Indicator: Rental units brought to Housing Code standards and made lead safe.		

Obj/ Priority	Five-Year Consolidated Plan	Outputs and Outcome Indicators	Planned Number
1	Outcome: Improve the Condition of Existing Housing		
DH-1 High	HUD – Improve quality of housing	Output: Neighborhood code violation cases continued or initiated.	19,320
	Indicator: Housing units brought into compliance with one or more of the following: Housing Code, Nuisance Code, Zoning Ordinance, and/or Historic Preservation Standards. Indicator: Housing units returned to productive use.		
DH-1 Med	HUD – Increase access to housing	Output: Housing units assisted with energy improvements.	TBD*
	Indicator: Housing units met one or more of the following standards: air infiltration rates were reduced by 20% or more, was eligible for LEED certification, attained a HERS rating of 4 stars (rehab) or 5 stars (new construction).		

*TBD = To be determined. (Not funded in first year of Con Plan, but are priorities for future years depending on available resources.)

Comments

The City is committed to supporting energy conservation efforts in its housing programs. For example, Housing and Rental Rehabilitation policies require energy and water efficient improvements. The Rental Rehabilitation policy also requires healthier, more sustainable materials including low-VOC paints and adhesives, 100% recycled and recyclable carpeting, and the substitution of linoleum for sheet vinyl flooring. The City's Neighborhood Stabilization Program also requires developers to make energy and water efficient improvements in its projects.

To the extent that non-CD funds are available, the HCD Plan would support using those resources. Likewise, if sufficient CD funds become available in the future, energy conservation programs could become a high priority.

NI Plan Outcome #2: HUD Goal:	Increase the Supply of Affordable Housing Decent Housing
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The supply of affordable housing, both for owner and rental, can be increased through new construction or the substantial rehabilitation (or conversion) of existing structures. The creation of additional affordable housing must meet standards for long-term affordability (including energy efficiency), quality construction, compatibility with the neighborhood character, and a range of location choices. Permanent supportive housing is also needed for vulnerable populations, including people with disabilities, people recovering from substance abuse, people with other health issues, chronically homeless people, and individuals and families at risk of becoming homeless. The intent of such housing is to improve housing stability, empower residents to live independently, and to enable seniors to age in place.

The need for rental assistance is one of the community's clearest priorities. "Tenant-based" rental assistance payments permit renters to move to a unit of their choice, in a location of their choice, without paying more than 30% of their income toward rent. To the extent local resources are available for rental assistance, they should be directed to persons who are homeless or at immediate risk of homelessness. The following are key findings of this plan that support to the outcome of increasing affordable housing:

Selected Data Items – Housing Affordability

- 31,157 housing units in the City were built prior to 1940, representing 38.6% of the housing stock. Another 26.0% of the housing stock was built between 1940 and 1959, for a total of 64.6% of housing units fifty (50) years or more old (2005-09 ACS).
- Within the General Target Area (GTA), 61.2% of the housing units were built before 1940 (2005-09 ACS).
- 9.3% of the City's housing stock is vacant (2005-09 ACS).
- Within the GTA, 12.5% of the housing stock is vacant (2005-09 ACS).
- Fair Market Rents for the period from FY 2006 to FY 2010 increased by over 10%, while Area Median Income only increased by 1.6% in the Grand Rapids-Wyoming Metropolitan Area (*Housing and Urban Development [HUD]*).
- Grand Rapids homeowners have significant shelter cost burdens (2005-09 ACS):
 - 34.3% of Grand Rapids homeowners with a mortgage have cost burdens in excess of 30% of their income.
 - 15.5% of homeowners without a mortgage pay more than 30% of their income toward shelter costs.
- 56.5% of Grand Rapids renters have shelter cost burdens in excess of 30% (2005-09 ACS).
- Over 3,500 families are on the Grand Rapids Housing Commission Section 8 Housing Choice Voucher waiting list, as of January, 2011 (*Grand Rapids Housing Commission*).
- Nearly 9,500 families and seniors on the Grand Rapids Housing Commission waiting lists, as of January 2011 (*Grand Rapids Housing Commission*).

- In 2009, the approximate number of chronically homeless persons was 386 (*Coalition to End Homelessness*).

Community Values

- Revitalize neighborhoods.
- Balance the needs of homeowners and renters.
- De-concentrate poverty.

Citizen Input

- Increase affordable housing.
- Maintain and improve the quality of the rental housing stock.
- Encourage mixed-use developments and mixed-income neighborhoods.
- Counteract neighborhood opposition to affordable housing, rental housing, and/or moderate to high density housing (Not in My Back Yard).

City and Community Plans

- Ensure the quality of the built environment.
- Provide permanent supportive housing for vulnerable populations, including the chronically homeless.
- Provide affordable housing opportunities.
- Reduce homelessness through a “housing first” approach.
- Increase the number of Section 8 Housing Choice Vouchers, as available from HUD.

Obstacles

Nonprofit and for-profit housing developers have the capacity and experience to build or renovate affordable housing. The main obstacle at this time is the overall economy in Michigan and the difficulty in accessing credit. For example, potential homebuyers may not have the work or credit history to obtain a mortgage, and others are reluctant to make the financial commitment in an uncertain economy. While the demand for rental housing is high, rental development is difficult as well, largely because of the inability to secure enough revenue from the sale of Low Income Housing Tax Credits.

Outcome Measurement Framework

The following table depicts the planned outputs and indicators for this outcome for the five-year period of the Consolidated Plan.

Obj/ Priority	Five-Year Consolidated Plan	Outputs and Outcome Indicators	Expected Number
2	Outcome: Increase the Supply of Affordable Housing		
DH-2 High	HUD – Improve the affordability of housing	Output: Affordable owner housing units created.	10
	Indicator: Homeowner units substantially rehabilitated to applicable building code standards and made lead safe. Indicator: Homeowner units newly constructed to applicable building code standards. Indicator: Homeowner units met one or more of the following standards: air infiltration rates were reduced by 20% or more, was eligible for LEED certification, attained a HERS rating of 4 stars (rehab) or 5 stars (new construction). Indicator: Homeowner units remain affordable for lower-income families for one of the following time periods: 5, 10, or 15 years.		
DH-2 High	HUD – Improve the affordability of housing	Output: Affordable rental units created.	28
	Indicator: Rental units substantially rehabilitated to applicable building code standards and made lead safe. Indicator: Rental units newly constructed to applicable building code standards. Indicator: Rental units met one or more of the following standards: air infiltration rates were reduced by 20% or more, was eligible for LEED certification, attained a HERS rating of 4 stars (rehab) or 5 stars (new construction). Indicator: Rental units remain affordable for lower-income families for one of the following time periods: 5, 10, 15 or 20 years. Indicator: Rental units that provide permanent supportive housing for people with disabilities or special needs populations.		
DH-2 Med	HUD – Improve the affordability of housing	Output: Affordable renter units provided to households for homeless prevention and/or rapid re-housing purposes.	TBD*
	Indicator: Renter households receiving rental assistance who remained in an affordable housing unit for at least 6 months. Indicator: Renter households receiving rental assistance who remained in an affordable housing unit for at least 12 months.		

*TBD = To be determined. (Not funded in first year of Con Plan, but are priorities for future years depending on available resources.)

Comments

The City is committed to supporting accessibility in its housing programs. For example, houses to be repaired through the Housing Rehabilitation program are evaluated for accessibility improvements based on the specific needs of the household. While some are addressed through the City program, many of the identified needs are referred to other community partners for implementation.

NI Plan Outcome #3:	Increase Opportunities for Housing Stability
HUD Goal:	Decent Housing

A successful housing strategy requires more than high quality, affordable housing units. A range of housing services are critical to help new homeowners obtain sustainable homeownership, to assist existing homeowners stay in their homes, and to ensure that renters are treated decently and fairly. In addition to the range of housing services currently provided in the community, a number of emerging needs have been identified. The following are key findings of this plan that support to the outcome of housing stability:

Selected Data Items – Housing Stability

- 15.3% of the City's housing stock has experienced a mortgage foreclosure between January, 2004 and December, 2010 (*Grand Valley State University [GVSU] Community Research Institute*).
- Eight (8) neighborhoods within the GTA experienced foreclosure rates in excess of 25% between January, 2004 and December, 2010. Nine (9) other neighborhoods in the GTA experienced a cumulative mortgage foreclosure rate between 15.3% (City average) and 24.9% during this same time period (*GVSU Community Research Institute*).
- 23,168 of the people (12.0%) living in Grand Rapids were born outside of the United States (*2005-09 ACS*).
- 31,929 people (17.9%) in the City speak a language other than English at home (*2005-09 ACS*).
- The 61st District Court (Grand Rapids) handled over 5,000 landlord/tenant summary proceedings in 2009.
- Given housing cost burdens experienced by renters, nearly 80% of very low income renters and approximately 77% of low-income renters, are at risk for homelessness.

Community Values

- Revitalize neighborhoods.
- Guarantee fair housing rights.
- Diversity and inclusion.

Citizen Input

- Limit the detrimental impact of foreclosures on neighborhoods.
- Provide personal financial education programs and non-profit credit repair and counseling services.

City and Community Plans

- Lack of education and awareness of fair housing laws (2010 Grand Rapids Analysis of Impediments to Fair Housing [AI]).
- Minorities have less access to prime credit sources than whites, which results in a disproportionate number of subprime loans among minorities (2010 Grand Rapids AI).

- Language barriers put non-English speaking people at a disadvantage in obtaining rental and owner housing, and mortgage credit (2010 Grand Rapids AI).
- Reduce the number of foreclosures (2009 Foreclosure Response Plan).
- Educate housing consumers and property industry professionals (2009 Foreclosure Response Plan).
- Close the Front Door to Homelessness by redirecting resources and services to prevent homelessness . . . (2005 Vision to End Homelessness).

Obstacles

A variety of nonprofit organizations in Grand Rapids have the organizational capacity to carry out these services. Because these activities are subject to the 15% cap on Public Services, the primary obstacle to doing more in this area is lack of funding.

Outcome Measurement Framework

The following table depicts the planned outputs and indicators for this outcome for the five-year period of the Consolidated Plan.

Obj/ Priority	Five-Year Consolidated Plan	Outputs and Outcome Indicators	Expected Number
3	Increase Opportunities for Housing Stability		
DH-2 High	HUD – Improve the affordability of housing	Output: Households purchased their first home.	74
	Indicator: Housing units remain affordable for lower-income families for five (5) years. Indicator: Households whose housing costs do not exceed 40% of their income.		
DH-1 High	HUD – Increase access to housing	Output: People who attended fair housing training. Output: People in the real estate industry who attended fair housing training.	505
	Indicator: People who attended fair housing training who indicated they learned new and relevant information. Indicator: People in the real estate industry who attended fair housing training who indicated they would modify its business practices following training.		
DH-1 High	HUD – Increase access to housing	Output: Housing tests performed to determine compliance with fair housing laws.	337
	Indicator: Housing tests where no evidence of discrimination was found. Indicator: Housing tests where evidence of discrimination was found and resolved in accordance with established criteria.		

Obj/ Priority	Five-Year Consolidated Plan	Outputs and Outcome Indicators	Expected Number
3	Increase Opportunities for Housing Stability		
DH-1 Med	HUD – Increase access to housing	Output: People completed a financial counseling course and indicated they learned how to purchase and maintain a house.	TBD*
	Indicator: People who purchased a home within 12 months of completing the financial counseling program.		
DH-1 Med	HUD – Increase access to housing	Output: People were provided interpretation services for a home purchase. Output: People were provided interpretation services for a rental transaction.	TBD* TBD*
	Indicator: People who believed they were treated fairly in their home purchase transaction as a result of language interpretation services. Indicator: People who believed they were treated fairly in their rental transaction as a result of language interpretation services.		
DH-3 High	HUD – Improve the quality of a neighborhood	Output: People with delinquent mortgages who completed an initial expense/income intake evaluation.	4,283
	Indicator: People successfully resolved their mortgage foreclosure crisis. Indicator: People successfully resolved their mortgage foreclosure crisis and remained current on their mortgage payments for at least 6 months. Indicator: People successfully resolved their mortgage foreclosure crisis and remained current on their mortgage payments for at least 12 months.		
DH-3 High	HUD – Improve the quality of a neighborhood	Output: People who received housing counseling and/or advocacy services.	1,035
	Indicator: People who received legal counseling and/or representation on a housing related legal matter. Indicator: People who resolved their housing crisis and remained housed for at least 6 months.		

*TBD = To be determined. (Not funded in first year of Con Plan, but are priorities for future years depending on available resources.)

Comments

Two of the unmet needs identified by participants in the 2010 Analysis of Impediments to Fair Housing study are relevant here. One is the need for financial counseling and credit repair services and the other is interpretation and translation services for non-English speaking persons engaged in a real estate transaction. Both of these activities are classified as Public Services under the Community Development program, making funding very difficult. To the extent that non-CD funds are available, the HCD Plan would support using those resources. Likewise, if sufficient CD funds become available in the future, these counseling programs could become a high priority.

Housing Needs Table				Grantee: City of Grand Rapids, Michigan															
Housing Needs - Comprehensive Housing Affordability Strategy (CHAS) Data Housing Problems				Current % of House-holds	Current Number of House-holds	3-5 Year Quantities												% of Goal	
						Year 1		Year 2		Year 3		Year 4		Year 5		Cumulative			
						Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual		
Household Income <=30% MFI	Renter	Elderly	NUMBER OF HOUSEHOLDS	100%	1,818														
			With Any Housing Problems	59.6	1,084	1		1		1		1		1		5			
		Sm. Related	NUMBER OF HOUSEHOLDS	100%	2,625														
			With Any Housing Problems	81	2,126	4		4		4		4		4		20			
		Lg. Related	NUMBER OF HOUSEHOLDS	100%	819														
			With Any Housing Problems	91.5	749	2		2		2		2		2		8			
		All Other	NUMBER OF HOUSEHOLDS	100%	2,815														
			With Any Housing Problems	75.7	2,131	3		3		3		3		3		15			
	Owner	Elderly	NUMBER OF HOUSEHOLDS	100%	1,514														
			With Any Housing Problems	56.1	849	82		74		74		74		74		378			
		Sm. Related	NUMBER OF HOUSEHOLDS	100%	639														
			With Any Housing Problems	79.7	509	50		45		45		45		45		230			
		Lg. Related	NUMBER OF HOUSEHOLDS	100%	298														
			With Any Housing Problems	84.9	253	18		16		16		16		16		82			
		All Other	NUMBER OF HOUSEHOLDS	100%	580														
			With Any Housing Problems	68.1	395	29		26		26		26		26		133			

Housing Needs Table				Grantee: City of Grand Rapids, Michigan														
Housing Needs - Comprehensive Housing Affordability Strategy (CHAS) Data Housing Problems				Current % of House-holds	Current Number of House-holds	3-5 Year Quantities												% of Goal
						Year 1		Year 2		Year 3		Year 4		Year 5		Cumulative		
						Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
Household Income >30 to <=50% MFI	Renter	Elderly	NUMBER OF HOUSEHOLDS	100%	1,169													
			With Any Housing Problems	67.1	784	1		1		1		1		1		5		
		Sm. Related	NUMBER OF HOUSEHOLDS	100%	1,914													
			With Any Housing Problems	67.3	1,288	7		6		6		6		6		31		
		Lg. Related	NUMBER OF HOUSEHOLDS	100%	544													
			With Any Housing Problems	74.3	404	5		5		5		5		5		25		
		All Other	NUMBER OF HOUSEHOLDS	100%	1,940													
			With Any Housing Problems	66	1,280	3		3		3		3		3		15		
	Owner	Elderly	NUMBER OF HOUSEHOLDS	100%	2,027													
			With Any Housing Problems	23.1	468	93		84		84		84		84		429		
		Sm. Related	NUMBER OF HOUSEHOLDS	100%	1,028													
			With Any Housing Problems	66.9	688	74		67		67		67		67		342		
		Lg. Related	NUMBER OF HOUSEHOLDS	100%	539													
			With Any Housing Problems	74	399	32		29		29		29		29		148		
		All Other	NUMBER OF HOUSEHOLDS	100%	539													
			With Any Housing Problems	62.9	339	46		41		41		41		41		210		

Housing Needs Table				Grantee: City of Grand Rapids, Michigan															
Housing Needs - Comprehensive Housing Affordability Strategy (CHAS) Data Housing Problems				Current % of House-holds	Current Number of House-holds	3-5 Year Quantities												% of Goal	
						Year 1		Year 2		Year 3		Year 4		Year 5		Cumulative			
						Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual		
Household Income >50 to <=80% MFI	Renter	Elderly	NUMBER OF HOUSEHOLDS	100%	903														
			With Any Housing Problems	39.6	358	1		1		1		1		1		5			
		Sm. Related	NUMBER OF HOUSEHOLDS	100%	2,220														
			With Any Housing Problems	21.4	475	4		4		4		4		4		20			
		Lg. Related	NUMBER OF HOUSEHOLDS	100%	795														
			With Any Housing Problems	51.6	410	2		2		2		2		2		10			
		All Other	NUMBER OF HOUSEHOLDS	100%	2,980														
			With Any Housing Problems	20	596	3		3		3		3		3		15			
	Owner	Elderly	NUMBER OF HOUSEHOLDS	100%	2,713														
			With Any Housing Problems	8.6	233	12		11		11		11		11		56			
		Sm. Related	NUMBER OF HOUSEHOLDS	100%	2,868														
			With Any Housing Problems	32.5	932	23		21		21		21		21		107			
		Lg. Related	NUMBER OF HOUSEHOLDS	100%	1,504														
			With Any Housing Problems	31.8	478	10		9		9		9		9		46			
		All Other	NUMBER OF HOUSEHOLDS	100%	1,600														
			With Any Housing Problems	45	720	7		6		6		6		6		31			

Housing Needs Table			Grantee: City of Grand Rapids, Michigan														
Housing Needs - Comprehensive Housing Affordability Strategy (CHAS) Data Housing Problems			Current % of House-holds	Current Number of House-holds	3-5 Year Quantities												
					Year 1		Year 2		Year 3		Year 4		Year 5		Cumulative		% of Goal
					Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
Total Any Housing Problem				512		461		461		461		461		2,356			
Total 215 Renter				6		5		5		5		5		26			
Total 215 Owner				0		0		0		0		0		0			
Total 215				0													
Total Disabled			4,149	11													
Tot. Elderly			10,064	190													
Tot. Sm. Related			14,187	162													
Tot. Lg. Related			5,237	69													
Total Lead Hazard			21,982	77													
Total Renters			27,598	36													
Total Owners			14,346	476													

				Grantee Name: City of Grand Rapids, Michigan																
Non-Homeless Special Needs (Including HOPWA)				Needs	Currently Available	GAP	3-5 Year Quantities								Total			Priority Need: H, M, L	Plan to Fund? Y/N	Fund Source: CDBG, HOME, HOPWA, ESG, Other
							Year 1		Year 2		Year 3		Year 4							
							Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal			
Housing Needed	52. Elderly						0		0		0		0		0			M	N	N/A
	53. Frail Elderly						0		0		0		0		0			H	N	N/A
	54. Persons w/ Severe Mental Illness						0		0		0		0		0			H	N	N/A
	55. Developmentally Disabled						0		0		0		0		0			H	N	N/A
	56. Physically Disabled						0		0		0		0		0			H	N	N/A
	57. Alcohol/Other Drug Addicted						0		0		0		0		0			H	N	N/A
	58. Persons w/ HIV/AIDS & their families						0		0		0		0		0			H	N	N/A
	59. Public Housing Residents						0		0		0		0		0			H	N	N/A
	Other (victims of domestic violence)						0		0		0		0		0			H	N	N/A
	Total						0		0		0		0		0					
Supportive Services Needed	60. Elderly						0		0		0		0		0			L	N	N/A
	61. Frail Elderly						0		0		0		0		0			H	N	N/A
	62. Persons w/ Severe Mental Illness						0		0		0		0		0			H	N	N/A
	63. Developmentally Disabled						0		0		0		0		0			H	N	N/A
	64. Physically Disabled						0		0		0		0		0			H	N	N/A
	65. Alcohol/Other Drug Addicted						0		0		0		0		0			H	N	N/A
	66. Persons w/ HIV/AIDS & their families						0		0		0		0		0			H	N	N/A
	67. Public Housing Residents						0		0		0		0		0			H	N	N/A
	Total						0		0		0		0		0					

Priority Community Development Needs

Community Development Needs and the Neighborhood Investment Plan

Community development needs in the City of Grand Rapids are addressed by four of the Neighborhood Investment Plan outcomes:

- Increase public safety
- Build neighborhood leadership and civic engagement
- Enhance neighborhood infrastructure
- Increase economic opportunities

Priorities for Funding Community Development Activities

Each community development activity is designated as a high, medium, or low priority.

- **High priority** activities are responses to neighborhood needs that have been identified by data sources, are supported by community values and citizen input, and/or are cited in City and community plans. Need alone is not sufficient to merit high priority status. High priorities are those community development activities that the City or its community partners have embraced as its mission and have the technical capacity to carry out in an effective manner. Nonetheless, due to limited funding, not all high priority activities can be funded.
- **Medium priority** activities are responses to neighborhood needs that are similar in importance to high priority activities and are likewise identified by data sources, are supported by community values and citizen input, and/or are cited in City and community plans. However, the City lacks the funding or capacity for implementation or the projects otherwise faces obstacles to effective implementation. Therefore, if others in the community are able to assume these activities through other funding sources, the HCD Plan would support them. Likewise, if obstacles to effective implementation are removed at a later date, the City may be able to undertake the activity.
- **Low priority** activities are those that fall under the purview of County or State government or are not expected to be needed in the community over the next five years.

The following information substantiates the high and medium priorities under each of the Neighborhood Investment Plan outcomes for community development activities.

NI Plan Outcome #4:	Increase Public Safety
HUD Goal:	Suitable Living Environment

More than anything else, neighborhoods should have a sense of community and be safe and clean places to live. Indeed, crime levels determine the quality of life in Grand Rapids neighborhoods and have considerable influence on housing values as well as family decisions where to live. In order to be a neighborhood of choice, it is fundamental that crime and the perception of crime be addressed through proactive as well as reactive approaches. The following are key findings of this plan that support the outcome of public safety:

Selected Data Items – Public Safety

- Overall, crime rates have fallen since 2000 (*Grand Rapids Police Department [GRPD 2010]*).
- Nevertheless, the City experienced 1,024 aggravated assaults and 3,829 non-aggravated assaults in 2010 (*GRPD 2010*).
- The number of burglaries was higher in 2010 than in 2000, and accounted for 2,779 crimes (*GRPD 2010*).
- The incidence of rape has increased between 2000 and 2010, from 57 to 90 cases (*GRPD 2010*).
- Properties in the City experienced 2,045 acts of vandalism in 2010 (*GRPD 2010*).
- Violation of narcotic laws accounted for 1,513 crimes in 2010 (*GRPD 2010*).

Community Values

- Revitalize neighborhoods.
- Enhance public safety.

Citizen Input

- Strengthen community policing.
- Support neighborhood associations, neighborhood organizing and crime prevention, and community leadership.
- Increase in violence and home break-ins.
- Improve access to crime data in a timely and consistent manner.
- Cutbacks in police officers assigned to community policing.
- Youth involvement in gangs, drug trafficking, graffiti, etc.

City and Community Plans

- The quality of life in neighborhoods is supported by reducing the occurrence of crime, and increasing crime prevention and public safety (*2010 Grand Rapids Sustainability Plan*).
- Support local law enforcement activities, including community policing and keep GRHC housing developments and surrounding neighborhoods safe (*2011 Grand Rapids Housing Commission Plan*).
- Ensure quality and safe neighborhoods (*2009 Foreclosure Response Plan*).

Obstacles

In combination with CDBG, the primary source of funding for crime awareness is the Justice Assistance Grant. If, as anticipated, this program is phased out in the coming years, it will result in greater pressure on CDBG funds in the coming years. Furthermore, these activities are considered public services and are subject to the 15% cap on services funded by the CDBG program. The City does not have other sources of funds for these kinds of activities. In order to continue the work of neighborhood and business associations, the City and its nonprofit partners must develop alternative approaches to delivering these services to the community.

Outcome Measurement Framework

The following table depicts the planned outputs and indicators for this outcome, as well as the priority status, for the five-year period of the Consolidated Plan.

Obj/ Priority	Five-Year Consolidated Plan	Outputs and Outcome Indicators	Expected Number
4	Outcome: Increase Public Safety		
SL-1 High	HUD – Provide access to a suitable living environment	Output: People received training on personal safety and/or safety design features for their homes. Output: Housing units received safety improvements.	4,349
	Indicator: People who reported feeling safer in their home and/or community as a result of safety training.		
SL-1 High	HUD – Provide access to a suitable living environment	Output: People, businesses, or organizations educated on public safety design features and practices for non-residential and public spaces.	4,278
	Indicator: Locations where public safety design features or practices were implemented.		
SL-3 High	HUD – Improve a neighborhood or community	Output: Significant public safety issues identified in the neighborhood.	654
	Indicator: Significant public safety issues (i.e. gangs, drug sales, etc.) successfully resolved for at least 6 months.		

NI Plan Outcome #5:	Build Neighborhood Leadership and Civic Engagement
HUD Goal:	Suitable Living Environment

“Great Neighborhoods” is one of the foundations of the City’s Master Plan and a recurrent theme in many other community plans and policy discussions. Neighborhoods should be places of choice and opportunity, in addition to whatever characteristics give them its sense of identity. Because neighborhoods are not stagnant, they need continuous reinvestment of time, energy and resources to achieve its full potential. Resident leadership and volunteerism are considered the building blocks of healthy neighborhoods and a viable city. The following are key findings of this plan that support the outcome of building neighborhood leadership and civic engagement:

Community Values

- Make government accessible and support public engagement.
- Use collaborations and partnerships to achieve mutual goals.
- Revitalize neighborhoods.
- Provide opportunities for citizen empowerment.

Citizen Input

- Support neighborhood associations, neighborhood organizing and crime prevention, and community leadership.
- Lack of group volunteer efforts for minor repairs and neighborhood cleanups.
- Increase in violence and home break-ins.
- Need for community leadership development and support of community organizing.

City and Community Plans

- The quality of life in neighborhoods is supported by . . . increasing access to and opportunities for civic engagement, community-based leadership, and volunteerism (*2010 Grand Rapids Sustainability Plan*).
- Increase civic engagement for middle and high school teens (*2010 Grand Rapids Youth Master Plan*).
- Ensure quality and safe neighborhoods (*2009 Foreclosure Response Plan*).

Obstacles

The City does not have sufficient funds to adequately support a full array of neighborhood improvement activities. While some neighborhoods have been successful in obtaining other resources, most rely almost entirely on CDBG funding. In order to continue the work of neighborhood and business associations, the City and its nonprofit partners must develop alternative approaches to delivering these services to the community.

Outcome Measurement Framework

The following table depicts the planned outputs and indicators for this outcome, as well as the priority status, for the five-year period of the Consolidated Plan.

Obj Priority	Five-Year Consolidated Plan	Outputs and Outcome Indicators	Expected Number
5	Outcome: Build Neighborhood Leadership and Civic Engagement		
SL-3 High	HUD – Improve a neighborhood or community	Output: People received leadership, board responsibility, and/or other capacity building training.	2,806
	Indicator: People who reported increased knowledge about leadership, board responsibility, and/or other capacity building skills. Indicator: People who became actively involved in a neighborhood, community, and/or city board or committee.		
SL-3 High	HUD – Improve a neighborhood or community	Output: People informed of opportunities for volunteering in their neighborhood.	390,719
	Indicator: People actively engaged in activities that resulted in an improved neighborhood condition.		
SL-3 High	HUD – Improve a neighborhood or community	Output: Property owners contacted to resolve a nuisance and/or exterior housing code violation.	2,739
	Indicator: Properties brought into compliance with the nuisance and/or housing codes through self compliance.		

NI Plan Outcome #6:	Enhance Neighborhood Infrastructure
HUD Goal:	Suitable Living Environment and Economic Development

Neighborhood infrastructure consists of publicly-owned infrastructure such as parks, streets, streetscapes, and sidewalks, as well as privately-owned infrastructure such as buildings, vacant lots, and greenspaces. Residential neighborhoods should be designed to be safely used by everyone, regardless of their mode of transportation or physical abilities. Walking, biking, wheelchair use, and connections to transit should be supported under a “Complete Streets” philosophy. Public infrastructure, streetscapes and building facades in neighborhood business districts should project positive images and provide attractive and safe places for people to gather. Parks and recreational facilities should be enhanced to support the well being of city residents through an environment that promotes a healthy lifestyle. The following are key findings of this plan that support the outcome of enhancing neighborhood infrastructure:

Selected Data Items – Infrastructure Needs

- In 2002, the City identified the need for \$93.7 million in street repairs and improvements (*2002 21st Century Infrastructure Task Force Report*).
- Of this amount, \$19.3 million is needed for local (residential) streets (*2010 Parks and Recreation Master Plan*).

Community Values

- Revitalize neighborhoods.
- Ensure the quality of the built environment.
- Protect environmental resources.

Citizen Input

- Encourage mixed-use developments and mixed-income neighborhoods.
- Make building improvement and façade programs available for neighborhood business districts, and support streetscape and infrastructure improvements to improve the appearance of neighborhood business districts.
- Increase the number and quality of parks and preserve the tree canopy.

City and Community Plans

- The *Vital Business District* section of the Master Plan recommends continuous investment in business districts to enhance the quality and visual appeal of the built environment, and increase walkability and transit-oriented development (*2002 Grand Rapids Master Plan/2010 Green Grand Rapids*).
- The *Balanced Transportation* section of the Master Plan recommends that streets be designed to be safe and useable for all, including pedestrians, bicyclists, and persons with disabilities (*2002 Grand Rapids Master Plan/2010 Green Grand Rapids*).

- The *City That Enriches Our Lives* section of the Master Plan recommends park development, expansion of open spaces and greenways (2002 Grand Rapids Master Plan).
- The *City in Balance with Nature* section of the Master Plan, along with the 2009 Grand Rapids Urban Forestry Plan recognizes that trees are a significant infrastructure investment that provides economic, environmental, and quality of life benefits, and both recommend a goal of a 40% tree canopy (2002 Grand Rapids Master Plan/2010 Green Grand Rapids).
- Protect and expand parks and open spaces, and target acquisition to areas which are underserved (2010 Parks and Recreation Master Plan).
- Design facilities and programming in response to community preferences and give priority to multi-use parks to provide a diversity of user activities (2010 Parks and Recreation Master Plan).

Obstacles

The City of Grand Rapids has the organizational capacity and technical expertise to manage a wide range of public improvement programs and projects. However, due to the high cost of infrastructure improvements, funding levels are insufficient to meet the need.

Outcome Measurement Framework

The following table depicts the planned outputs and indicators for this outcome, as well as the priority status, for the five-year period of the Consolidated Plan.

Obj Priority	Five-Year Consolidated Plan	Outputs and Outcome Indicators	Expected Number
6	Outcome: Enhance Neighborhood Infrastructure		
DH-1 High	HUD - Increase access to housing	Output: Housing units received sidewalk repairs or improvements.	TBD*
	Indicator: Households who benefited from improved property conditions as a result of sidewalk repairs or improvements.		
SL-1 High	HUD - Provide access to a suitable living environment	Output: Non-compliant curb ramps reconstructed to Americans with Disabilities Act (ADA) standards.	TBD*
	Indicator: People with disabilities and seniors who gained improved access to their neighborhood as a result of ADA curb ramps.		
SL-3 High	HUD – Improve a neighborhood or community	Output: Residential street segments improved with asphalt resurfacing and/or curb and gutter reconstruction.	TBD*
	Indicator: People who benefited from improved access to their street and an improved neighborhood as a result of street improvements.		
SL-3 High	HUD – Improve a neighborhood or community	Output: Parks or recreational facilities improved or developed.	2
	Indicator: People who benefited from an improved neighborhood as a result of park or recreational improvements.		

Obj Priority	Five-Year Consolidated Plan	Outputs and Outcome Indicators	Expected Number
6	Outcome: Enhance Neighborhood Infrastructure		
SL-3 High	HUD – Improve a neighborhood or community	Output: Public facility or public infrastructure improvements completed.	TBD*
	Indicator: People who benefited from an improved neighborhood as a result of public facility or infrastructure improvements.		
SL-3 Med	HUD – Improve a neighborhood or community	Output: Commercial building improvements completed.	TBD*
	Indicator: Businesses/people who benefited from an improved neighborhood as a result of commercial business improvements.		
SL-3 Med	HUD – Improve a neighborhood or community	Output: Trees planted in rights-of-ways or on other public property.	TBD*
	Indicator: People who benefited from an improved neighborhood as a result of tree planting.		

*TBD = To be determined. (Not funded in first year of Con Plan, but are priorities for future years depending on available resources.)

NI Plan Outcome #7:	Increase Economic Opportunities
HUD Goal:	Economic Development

Economic security and self sufficiency for families are high priorities with city residents and local government. With earned income, families are better able to maintain their housing, pay taxes to support local government and schools, and support local businesses. Business development and diversification are encouraged to deepen and broaden the range of jobs and pay scales within the city. Business development should be undertaken in a sustainable manner, and should be balanced with neighborhood priorities, the natural environment, and the quality of the built environment. The following are key findings of this plan that support to the outcome of economic opportunities:

Selected Data Items – Economic Development

- City unemployment rates between June, 2009 and July, 2010 ranged from 15.0% to 16.7% (*State of the Cities Data Systems [SOCDS]*).
- Since August, 2010, unemployment rates have steadily declined to 11.8% in December, 2010, but increased in early 2011 to 16.7% by March, 2011 (*SOCDS*).
- 27.1% of all city families with children under age 18 live in poverty, compared to 17.3% in 2000 (*2000 Census, 2005-09 American Community Survey*).

Citizen Input

- Neighborhood businesses will prosper through information sharing and open communication.
- Need to take better advantage of the buying power contained in the General Target Area.
- Job creation and employment training are needed.

City and Community Plans

- The Midtown Neighborhood would experience economic enhancement by an expanded, year-round farmers market (*2007 Brikyaat Area Specific Plan/City Master Plan*).
- The Uptown business district would benefit from business assistance programs and an expansion of the Fulton Street Farmers Market (*2010 Uptown Corridor Improvement District Plan*).
- The Madison Square business district would benefit from business assistance programs (*2010 Madison Square Corridor Improvement District Plan*).

Obstacles

The Grand Rapids nonprofit community has the capacity to provide training, technical assistance, and counseling to emerging and existing microenterprises. However, there is a lack of affordable capital for these high-risk businesses, and most are forced to rely on its own limited resources to finance its enterprises.

Outcome Measurement Framework

The following table depicts the planned outputs and indicators for this outcome, as well as the priority status, for the five-year period of the Consolidated Plan.

Obj Priority	Five-Year Consolidated Plan	Outputs and Outcome Indicators	Expected Number
7	Outcome: Increase Economic Opportunities		
ED-1 High	HUD – Increase the number of jobs or the income of people	Output: Existing or potentially eligible microenterprises which complete an entrepreneurial training course or receive extensive individualized business planning and technical assistance.	TBD*
	Indicator: New microenterprises formed which created new sales and/or provided new jobs within twelve months. Indicator: Existing microenterprises expanded or improved its business through increased sales or provided new jobs within 12 months.		
ED-1 High	HUD – Increase the number of jobs or the income of people	Output: Eligible microenterprises assisted with business counseling.	TBD*
	Indicator: Microenterprise businesses recruited to neighborhood business districts serving lower-income residential neighborhoods. Indicator: Microenterprise businesses retained in neighborhood business districts serving lower-income residential neighborhoods. Indicator: Businesses that expanded its operations by 10% or more. Indicator: Businesses that stayed in the City of Grand Rapids.		

*TBD = To be determined. (Not funded in first year of Con Plan, but are priorities for future years depending on available resources.)

*HUD Outcome/Objective Codes

	Availability/Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

City of Grand Rapids, Michigan Only complete blue sections.

C-CDBG, H- HOME, E-ESG, O-Other

Community Development Needs				Needs	Current	Gap	5-Year Quantities										% of Goal	Priority Need: H, M, L	Dollars to Address	Plan to Fund? Y/N	Fund Source		
							Year 1		Year 2		Year 3		Year 4		Year 5							Cumulative	
							Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual						Goal	Actual
01 Acquisition of Real Property 570.201(a)				0	0	0	0		0		0		0		0			L	0	N			
02 Disposition 570.201(b)				0	0	0	0		0		0		0		0			L	0	N			
Public Facilities and Improvements	03 Public Facilities and Improvements (General) 570.201(c)			0	0	0	0		TBD		0		TBD		TBD			H	400,579	Y	C		
	03A Senior Centers 570.201(c)			0	0	0	0		0		0		0		0			L	0	N			
	03B Handicapped Centers 570.201(c)			0	0	0	0		0		0		0		0			L	0	N			
	03C Homeless Facilities (not operating costs) 570.201(c)			0	0	0	0		0		0		0		0			L	0	N			
	03D Youth Centers 570.201(c)			0	0	0	0		0		0		0		0			L	0	N			
	03E Neighborhood Facilities 570.201(c)			0	0	0	0		0		0		0		0			L	0	N			
	03F Parks, Recreational Facilities 570.201(c)			0	0	0	1		0		1		0		0			H	262,433	Y	C		
	03G Parking Facilities 570.201©			0	0	0	0		0		0		0		0			L	0	N			
	03H Solid Waste Disposal Improvements 570.201(c)			0	0	0	0		0		0		0		0			L	0	N			
	03I Flood Drain Improvements 570.201(c)			0	0	0	0		0		0		0		0			L	0	N			
	03J Water/Sewer Improvements 570.201(c)			0	0	0	0		0		0		0		0			L	0	N			
	03K Street Improvements 570.201(c)			0	0	0	0		0		0		0		0			L	0	N			
	03L Sidewalks 570.201(c)			0	0	0	0		0		0		0		0			L	0	N			
	03M Child Care Centers 570.201(c)			0	0	0	0		0		0		0		0			L	0	N			
	03N Tree Planting 570.201(c)			0	0	0	0		0		0		0		0			L	0	N			
	03O Fire Stations/Equipment 570.201(c)			0	0	0	0		0		0		0		0			L	0	N			
	03P Health Facilities 570.201(c)			0	0	0	0		0		0		0		0			L	0	N			
	03Q Abused and Neglected Children Facilities 570.201(c)			0	0	0	0		0		0		0		0			L	0	N			
	03R Asbestos Removal 570.201(c)			0	0	0	0		0		0		0		0			L	0	N			
	03S Facilities for AIDS Patients (not operating costs) 570.201(c)			0	0	0	0		0		0		0		0			L	0	N			
	03T Operating Costs of Homeless/AIDS Patients Programs			0	0	0	320		288		288		288		288		1,472		H	145,746	Y	E	
04 Clearance and Demolition 570.201(d)				0	0	0	0		0		0		0		0			L	0	N			
04A Clean-up of Contaminated Sites 570.201(d)				0	0	0	0		0		0		0		0			L	0	N			

City of Grand Rapids, Michigan Only complete blue sections.

Community Development Needs		Needs	Current	Gap	5-Year Quantities										% of Goal	Priority Need: H, M, L	Dollars to Address	Plan to Fund? Y/N	Fund Source		
					Year 1		Year 2		Year 3		Year 4		Year 5							Cumulative	
					Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual						Goal	Actual
Public Services	05 Public Services (General) 570.201(e)	0	0	0	81,526		73,373		73,373		73,373		73,373		375,020		H	2,204,030	Y	M	
	05A Senior Services 570.201(e)	0	0	0	0		0		0		0		0		0		L	0	N		
	05B Handicapped Services 570.201(e)	0	0	0	0		0		0		0		0		0		L	0	N		
	05C Legal Services 570.201(E)	0	0	0	225		203		203		203		203		1,035		H	392,196	Y	C	
	05D Youth Services 570.201(e)	0	0	0	0		0		0		0		0		0		L	0	N		
	05E Transportation Services 570.201(e)	0	0	0	0		0		0		0		0		0		L	0	N		
	05F Substance Abuse Services 570.201(e)	0	0	0	0		0		0		0		0		0		L	0	N		
	05G Battered and Abused Spouses 570.201(e)	0	0	0	0		0		0		0		0		0		L	0	N		
	05H Employment Training 570.201(e)	0	0	0	0		0		0		0		0		0		L	0	N		
	05I Crime Awareness 570.201(e)	0	0	0	55,473		49,926		49,926		49,926		49,926		255,176		H	940,700	Y	C, O	
	05J Fair Housing Activities (if CDBG, then subject to 570.201(e))	0	0	0	183		165		165		165		165		842		H	329,084	Y	C	
	05K Tenant/Landlord Counseling 570.201(e)	0	0	0	0		100		100		100		100		400		H	80,000	Y	C	
	05L Child Care Services 570.201(e)	0	0	0	0		0		0		0		0		0		L	0	N		
	05M Health Services 570.201(e)	0	0	0	0		0		0		0		0		0		L	0	N		
	05N Abused and Neglected Children 570.201(e)	0	0	0	0		0		0		0		0		0		L	0	N		
	05O Mental Health Services 570.201(e)	0	0	0	0		0		0		0		0		0		L	0	N		
	05P Screening for Lead-Based Paint/Lead Hazards Poison 570.201(e)	0	0	0	0		0		0		0		0		0		L	0	N		
	05Q Subsistence Payments 570.204	0	0	0	0		0		0		0		0		0		L	0	N		
	05R Homeownership Assistance (not direct) 570.204	0	0	0	0		0		0		0		0		0		L	0	N		
	05S Rental Housing Subsidies (if HOME, not part of 5%) 570.204	0	0	0	0		0		0		0		0		0		L	0	N		
	05T Security Deposits (if HOME, not part of 5% Admin cap)	0	0	0	0		0		0		0		0		0		L	0	N		
06 Interim Assistance 570.201(f)		0	0	0	0		0		0		0		0		0		L	0	N		
07 Urban Renewal Completion 570.201(h)		0	0	0	0		0		0		0		0		0		L	0	N		
08 Relocation 570.201(i)		0	0	0	0		0		0		0		0		0		L	0	N		

City of Grand Rapids, Michigan *Only complete blue sections.*

Community Development Needs		Needs	Current	Gap	5-Year Quantities												% of Goal	Priority Need: H,M, L	Dollars to Address	Plan to Fund? Y/N	Fund Source
					Year 1		Year 2		Year 3		Year 4		Year 5		Cumulative						
					Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual					
09 Loss of Rental Income 570.201(j)		0	0	0	0		0		0		0		0		0			L	0	N	
10 Removal of Architectural Barriers 570.201(k)		0	0	0	0		0		0		0		0		0			L	0	N	
11 Privately Owned Utilities 570.201(l)		0	0	0	0		0		0		0		0		0			L	0	N	
12 Construction of Housing 570.201(m)		0	0	0	6		2		0		2		0		10			H	1,299,340	Y	H
13 Direct Homeownership Assistance 570.201(n)		0	0	0	16		14		14		14		14		72			H	368,000	Y	H
	14A Rehab; Single-Unit Residential 570.202	0	0	0	463		417		417		417		417		2,130			H	8,176,976	Y	C, H
	14B Rehab; Multi-Unit Residential 570.202	0	0	0	0		5		5		3		5		20			H	2,037,624	Y	H
	14C Public Housing Modernization 570.202	0	0	0	0		0		0		0		0		0			L	0	N	
	14D Rehab; Other Publicly-Owned Residential Buildings 570.202	0	0	0	0		0		0		0		0		0			L	0	N	
	14E Rehab; Publicly or Privately-Owned Commercial/Industrial 570.202	0	0	0	0		5		0		5		0		10			H	50,000	Y	C
	14F Energy Efficiency Improvements 570.202	0	0	0	0		0		0		0		0		0			L	0	N	
	14G Acquisition - for Rehabilitation 570.202	0	0	0	0		0		0		0		0		0			L	0	Y	
	14H Rehabilitation Administration 570.202	0	0	0	N/A		N/A		N/A		N/A		N/A		N/A			H	81,061	Y	C
	14I Lead-Based/Lead Hazard Test/Abate 570.202	0	0	0	0		0		0		0		0		0			L	0	N	
15 Code Enforcement 570.202(c)		0	0	0	4,200		3,780		3,780		3,780		3,780		19,320			H	7,113,747	Y	C
16A Residential Historic Preservation 570.202(d)		0	0	0	0		0		0		0		0		0			L	0	N	
16B Non-Residential Historic Preservation 570.202(d)		0	0	0	0		0		0		0		0		0			L	0	N	
	17A CI Land Acquisition/Disposition 570.203(a)	0	0	0	0		0		0		0		0		0			L	0	N	
	17B CI Infrastructure Development 570.203(a)	0	0	0	0		0		0		0		0		0			L	0	N	
	17C CI Building Acquisition, Construction, Rehabilitation 570.203(a)	0	0	0	0		0		0		0		0		0			L	0	N	
	17D Other Commercial/Industrial Improvements 570.203(a)	0	0	0	0		0		0		0		0		0			L	0	N	
18A ED Direct Financial Assistance to For-Profits 570.203(b)		0	0	0	0		0		0		0		0		0			L	0	N	
18B ED Technical Assistance 570.203(b)		0	0	0	0		0		0		0		0		0			L	0	N	
18C Micro-Enterprise Assistance		0	0	0	0		15		15		15		15		60			H	120,000	Y	C

City of Grand Rapids, Michigan *Only complete blue sections.*

Community Development Needs		Needs	Current	Gap	5-Year Quantities												% of Goal	Priority Need: H, M, L	Dollars to Address	Plan to Fund? Y/N	Fund Source
					Year 1		Year 2		Year 3		Year 4		Year 5		Cumulative						
					Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual					
	19A HOME Admin/Planning Costs of PJ (not part of 5% Admin cap)	0	0	0	0		0		0		0		0			L	0	N			
	19B HOME CHDO Operating Costs (not part of 5% Admin cap)	0	0	0	0		0		0		0		0			L	0	N			
	19C CDBG Non-profit Organization Capacity Building	0	0	0	0		0		0		0		0			L	0	N			
	19D CDBG Assistance to Institutes of Higher Education	0	0	0	0		0		0		0		0			L	0	N			
	19E CDBG Operation and Repair of Foreclosed Property	0	0	0	0		0		0		0		0			L	0	N			
	19F Planned Repayment of Section 108 Loan Principal	0	0	0	0		0		0		0		0			L	0	N			
	19G Unplanned Repayment of Section 108 Loan Principal	0	0	0	0		0		0		0		0			L	0	N			
	19H State CDBG Technical Assistance to Grantees	0	0	0	0		0		0		0		0			L	0	N			
	20 Planning 570.205	0	0	0	0		0		0		0		0			H	0	Y			
	21A General Program Administration 570.206	0	0	0	N/A		N/A		N/A		N/A		N/A			H	4,676,305	Y	C,H, E, O		
	21B Indirect Costs 570.206	0	0	0	0		0		0		0		0			L	0	N			
	21D Fair Housing Activities (subject to 20% Admin cap) 570.206	0	0	0	0		0		0		0		0			L	0	Y			
	21E Submissions or Applications for Federal Programs 570.206	0	0	0	0		0		0		0		0			L	0	N			
	21F HOME Rental Subsidy Payments (subject to 5% cap)	0	0	0	0		0		0		0		0			L	0	N			
	21G HOME Security Deposits (subject to 5% cap)	0	0	0	0		0		0		0		0			L	0	N			
	21H HOME Admin/Planning Costs of PJ (subject to 10% cap)	0	0	0	0		0		0		0		0			L	0	N			
	21I HOME CHDO Operating Expenses subject to 5% cap)	0	0	0	N/A		N/A		N/A		N/A		N/A			H	308,292	Y	H		
22 Unprogrammed Funds		0	0	0	0		0		0		0		0			L	0	N			

Attachments

Attachment A

Assisted Housing Inventory

101 South Division Lofts 101 South Division Avenue Grand Rapids, MI 49503 (616) 235-7200		Owner: Private Built: Renovated 2009 Administrator: MSHDA Housing Program: LIHTC					
No. of Units: 20		Income Targeted: Low					
Barrier Free: 1							
		<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled		-	-	-	-	-	-
Family		-	11	9	-	-	20

Adams Park Apartments 1440 Fuller Avenue SE Grand Rapids, MI 49507 (616) 235-2865		Owner: Public – GR Housing Commission Built: 1969 Administrator: HUD Housing Program: Public Housing					
No. of Units: 188		Income Targeted: Low - Moderate					
Barrier Free: 4							
		<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled		-	183	5	-	-	188
Family		-	-	-	-	-	-
Comments: Residents must be 50 years or older or disabled.							

Allen Manor 532 James Avenue SE Grand Rapids, MI 49503 (616) 456-6350		Owner: Private Nonprofit Built: 1990 Administrator: HUD Housing Program: Section 202/Section 8					
No. of Units: 24 (all Section 8)		Income Targeted: Extremely low					
Barrier Free: 2							
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>	
Elderly/Disabled	-	24	-	-	-	24	
Family	-	-	-	-	-	-	
Comments: Residents must be 62 years or older.							

Alten Houses 108 Alten Avenue NE, 116 Alten Avenue NE, 120 Alten Avenue NE, 126 Alten Avenue NE Grand Rapids, MI 49503 (616) 248-5237	Owner: Private Nonprofit Built: 1998 Administrator: HUD Housing Program: HOME
No. of Units: 8 (plus 1 staff unit) Income Targeted: Extremely low - Moderate Barrier Free: -	
	<u>0-BR</u> <u>1-BR</u> <u>2-BR</u> <u>3-BR</u> <u>4+BR</u> <u>Total</u>
Elderly/Disabled	8 - - - - 9
Family	- - - - - -
Comments: Housing for persons with special needs: developmentally disabled, mentally ill, physical disabilities.	

Avenue Senior Apartments, The 1300 Madison Avenue SE Grand Rapids, MI 49507 (616) 451-9140	Owner: Private Nonprofit Built: 2005 Administrator: MSHDA Housing Program: LIHTC, HOME
No. of Units: 10 Income Targeted: Low Barrier Free: -	
	<u>0-BR</u> <u>1-BR</u> <u>2-BR</u> <u>3-BR</u> <u>4+BR</u> <u>Total</u>
Elderly/Disabled	- 4 6 - - 10
Family	- - - - - -
Comments: Seniors 55 years or older.	

Biermeister Apartments 1134-1136 Wealthy Street SE Grand Rapids, MI 49506 (616) 458-1471	Owner: Private Nonprofit Built: Rehabilitated 2003 Administrator: HUD Housing Program: HOME
No. of Units: 2 Income Targeted: Low Barrier Free: -	
	<u>0-BR</u> <u>1-BR</u> <u>2-BR</u> <u>3-BR</u> <u>4+BR</u> <u>Total</u>
Elderly/Disabled	- - - - - -
Family	- - 2 - - 2

Birchgrove Apartments 4020 Kalamazoo Avenue SE Grand Rapids, MI 49508 (616) 281-9080	Owner: Private Nonprofit Built: 1991 Administrator: HUD Housing Program: Section 202/8
No. of Units: 18 Income Targeted: Low Barrier Free:	
	<u>0-BR</u> <u>1-BR</u> <u>2-BR</u> <u>3-BR</u> <u>4+BR</u> <u>Total</u>
Elderly/Disabled	- 18 - - - 18
Family	- - - - - -
Comments: Housing for persons with chronic mental illness.	

Breton Village Green 2305 Burton Street SE Grand Rapids, MI 49506 (616) 245-1942			Owner: Private Built: 1978 Administrator: MSHDA Housing Program: Section 8			
No. of Units: 162		Income Targeted: Low				
Barrier Free:						
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	149	13	-	-	162
Family	-	-	-	-	-	-

BSP		Owner: Private Nonprofit				
Confidential Address		Built: 1980, 2008				
Grand Rapids, MI		Administrator: MSHDA				
(616) 459-7062 x. 370		Housing Program: LIHTC, HOME				
No. of Units: 16		Income Targeted: Low				
Barrier Free: 2						
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-
Family	-	16	-	-	-	16
Comments: Must be homeless and a DV survivor referred by YWCA West Central Michigan. Single women only.						

Browning Claytor Townhomes (formerly Madison-Hall Town Homes) 1221 Madison Avenue SE Grand Rapids, MI 49507 (616) 942-1792			Owner: Private Built: 2005 Administrator: MSHDA Housing Program: LIHTC, HOME			
No. of Units: 12		Income Targeted: Low				
Barrier Free: -						
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-
Family	-	-	3	9	-	12

Calumet Flats 303 ½ South Division Avenue Grand Rapids, MI 49503 (616) 458-1471		Owner: Private Nonprofit Built: Rehabilitated 1983 Administrator: HUD Housing Program: Section 8 (Mod Rehab)				
No. of Units:	16	Income Targeted: Low				
Barrier Free:	-					
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-
Family	-	10	6	-	-	16

Cambridge Square 1836 Mason Street NE Grand Rapids, MI 49505 (616) 451-2749	Owner: Private Built: 1970 Administrator: HUD Housing Program: Section 236, Section 8
No. of Units: 248 (128 Section 8, 120 Section 236)	Income Targeted: Low - Moderate
Barrier Free: -	
	<u>0-BR</u> <u>1-BR</u> <u>2-BR</u> <u>3-BR</u> <u>4+BR</u> <u>Total</u>
Elderly/Disabled	- - - - - -
Family	- 96 128 24 - 248
Comments: Section 8 assisted units consist of (58) one-bedroom, (60) two-bedroom, and (10) three bedroom units.	

Camelot Woods I and II 2399 Charring Cross Drive SE Grand Rapids, MI 49506 (616) 942-5631	Owner: Private Built: 1978-80 Administrator: MSHDA Housing Program: Section 8
No. of Units: 300	Income Targeted: Extremely low - Low
Barrier Free: 15	
	<u>0-BR</u> <u>1-BR</u> <u>2-BR</u> <u>3-BR</u> <u>4+BR</u> <u>Total</u>
Elderly/Disabled	- 45 5 - - 50
Family	- 30 170 50 - 250
Comments: Elderly tenants pay own electric bill.	

Campau Commons 821 South Division Grand Rapids, MI 49507 (616) 235-2879	Owner: Public - GR Housing Commission Built: 2007 Administrator: HUD Housing Program: Public Housing, LIHTC
No. of Units: 92	Income Targeted: Low - Moderate
Barrier Free: 6	
	<u>0-BR</u> <u>1-BR</u> <u>2-BR</u> <u>3-BR</u> <u>4+BR</u> <u>Total</u>
Elderly/Disabled	- 16 - - - 16
Family	- - 34 36 6 76

Carlton Homes 34, 38, & 42 Carlton Avenue SE Grand Rapids, MI 49506 (616) 774-8477	Owner: Private Nonprofit Built: Remodeled 1994 Administrator: MSHDA Housing Program: HOME
No. of Units: 8 SRO	Income Targeted: Low
Barrier Free: -	
	<u>0-BR</u> <u>1-BR</u> <u>2-BR</u> <u>3-BR</u> <u>4+BR</u> <u>Total</u>
Elderly/Disabled	8 - - - - 8
Family	- - - - - -
Comments: Three single-family houses containing SRO units. Intended for persons with mental illnesses.	

Carmody Apartments (formerly Madison Apts.) 730 / 736 Madison Avenue SE Grand Rapids, MI 49503 (616) 336-9333		Owner: Private Nonprofit Built: Renovated 2009 Administrator: MSHDA Housing Program: HOME					
No. of Units:	19	Income Targeted: Low					
Barrier Free:	1						
		<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled		-	-	-	-	-	-
Family		-	5	6	8	-	19

Carrier Crest Apartments 205 Carrier Street NE Grand Rapids, MI 49505 (616) 454-7900		Owner: Private Nonprofit Built: Rehabilitated 1992 Administrator: MSHDA Housing Program: LIHTC					
No. of Units: 12		Income Targeted: Low					
Barrier Free: 2							
		<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled		6	6	-	-	-	12
Family		-	-	-	-	-	-

Chaffee Apartments 138 South Division Avenue Grand Rapids, MI 49503 (616) 458-1471		Owner: Private Nonprofit Built: Rehabilitated 1998 Administrator: MSHDA Housing Program: LIHTC; HOME					
No. of Units: 8		Income Targeted: Extremely low - Low					
Barrier Free: 1							
		<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled		-	-	-	-	-	-
Family		-	8	-	-	-	8

Creston Plaza 1014 Clancy Avenue NE Grand Rapids, MI 49503 (616) 235-2887	Owner: Public – GR Housing Commission Built: 1969-70 Administrator: HUD Housing Program: Public Housing					
No. of Units: 100	Income Targeted: Low - Moderate					
Barrier Free -						
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	16	-	-	-	16
Family	-	-	30	30	24	84

Delaware Manor 10 Delaware Street SW Grand Rapids, MI 49507 (616) 452-3703			Owner: Private Nonprofit Built: 1983 Administrator: HUD Housing Program: Section 202/Section 8			
No. of Units: 47		Income Targeted: Extremely low				
Barrier Free: 5						
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	45	2	-	-	47
Family	-	-	-	-	-	-

Eastbrook Apartments 2329 Timberbrook Drive SE Grand Rapids, MI 49546 (616) 975-9250			Owner: Private Built: 1996 Administrator: MSHDA Housing Program: MSHDA 70/30; LIHTC			
No. of Units: 54		Income Targeted: Low				
Barrier Free: 3						
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-
Family	-	6	27	21	-	54

Elmdale Apartments 1361 Elmdale Street NE Grand Rapids, MI 49525 (616) 866-1721		Owner: Private Nonprofit Built: 1984 Administrator: HUD Housing Program: Section 202/Section 8				
No. of Units:	19 (all Section 8)		Income Targeted: Low			
Barrier Free:	1					
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	16	3	-	-	19
Family	-	-	-	-	-	-
Comments: Housing for persons with chronic mental illness.						

Emerald Creek Apartments – Phase I 2200 East Beltline Grand Rapids, MI 49546 (616) 988-9427			Owner: Private Nonprofit Built: 2002-2003 Administrator: MSHDA Housing Program: LIHTC			
No. of Units: 64 (29 rent restricted)		Income Targeted: Low - Moderate				
Barrier Free: -						
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-
Family	-	4	30	30	-	64
Comments: Rent restricted units consist of (1) one-bedroom, (14) two-bedroom, and (14) three-bedroom units.						

Emerald Creek Apartments – Phase II 2200 East Beltline Grand Rapids, MI 49546 (616) 988-9427		Owner: Private Nonprofit Built: 2005 Administrator: MSHDA Housing Program: MSHDA, LIHTC				
No. of Units:	30	Income Targeted: Low - Moderate				
Barrier Free:	-					
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-
Family	-	2	20	8	-	30

Ferguson Apartments 72 Sheldon Boulevard SE Grand Rapids, MI 49503 (616) 988-2101		Owner: Private Nonprofit Built: 2002 Administrator: MSHDA Housing Program: HOME, LIHTC				
No. of Units:	101	Income Targeted: Low - Moderate				
Barrier Free:	4					
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	101	-	-	-	-	101
Family	-	-	-	-	-	-
Comments: Individuals must be homeless and disabled: mentally ill, physically disabled, person with AIDS, substance abuser.						

Fountains, The 3900 Whispering Way SE Grand Rapids, MI 49506 (616) 957-3030		Owner: Private Built: 1981-82 Administrator: HUD Housing Program: Section 221 (d)(4)/Section 8				
No. of Units:	168 (53 Section 8)	Income Targeted: Moderate				
Barrier Free:	8					
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-
Family	-	98	70	-	-	168
Comments: Section 8 assisted units consist of (14) one-bedroom and (39) two-bedroom units.						

Glenhaven Manor 2619 Kalamazoo Avenue SE Grand Rapids, MI 49507 (616) 248-3499		Owner: Private Built: 1994 Administrator: MSHDA Housing Program: MSHDA 50/30; LIHTC				
No. of Units:	133 (40 rent restricted)	Income Targeted: Low - Moderate				
Barrier Free:	13					
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	93	40	-	-	133
Family	-	-	-	-	-	-
Comments: MSHDA-assisted units consist of (28) one-bedroom and (12) two-bedroom units.						

Globe Apartments (Monitor Building) 315 Commerce Avenue SW Grand Rapids, MI 49503 (616) 235-6303			Owner: Private Nonprofit Built: 2001 Administrator: MSHDA Housing Program: MSHDA 70/30; LIHTC			
No. of Units: 109		Income Targeted: Extremely low - Moderate				
Barrier Free: 5						
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-
Family	-	39	59	11	-	109
Comments: MSHDA assisted units consist of (32) one-bedroom, (47) two-bedroom and (10) three-bedroom units.						

Goodrich Apartments 333/339 South Division Avenue Grand Rapids, MI 49503 (616) 458-1471		Owner: Private Nonprofit Built: Rehab in 1993, Overhaul in 2010 Administrator: MSHDA Housing Program: LIHTC; CDBG					
No. of Units: 14		Income Targeted: Low					
2							
		<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled		-	-	-	-	-	-
Family		-	10	4	-	-	14

Grand Rapids Housing Commission Scattered Site Rental Units Grand Rapids, MI 49507 (616) 235-2600			Owner: Public – GR Housing Commission Built: 1989 Administrator: HUD Housing Program: Public Housing			
No. of Units: 20		Income Targeted: Low - Moderate				
Barrier Free: -						
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-
Family	-	-	-	20	-	20

Grandview Apartments 1925 Bridge Street NW Grand Rapids, MI 49504 (616) 453-8723		Owner: Private Built: 1977 Administrator: MSHDA Housing Program: Section 8					
No. of Units: 193		Income Targeted: Low					
Barrier Free: 8							
		<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled		-	175	18	-	-	193
Family		-	-	-	-	-	-

Grandville Avenue Homes Grandville Avenue SW and Rumsey Street SW Grand Rapids, MI 49503 (616) 458-1471	Owner: Private Nonprofit Built: 1998 Administrator: MSHDA Housing Program: LIHTC; HOME					
No. of Units: 10	Income Targeted: Moderate					
-						
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-
Family	-	-	-	10	-	10
Comments: Ten (10) single-family homes.						

Herkimer Apartments 323 South Division Avenue Grand Rapids, MI 49503 (616) 458-1471	Owner: Private Nonprofit Built: 1994 Administrator: MSHDA Housing Program: LIHTC; HOME					
No. of Units: 122	Income Targeted: Extremely low - Low					
Barrier Free: 1						
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-
Family	107	15	-	-	-	122
Comments: Housing for persons with disabilities: developmentally disabled, mentally ill, person with AIDS, physically disabled, substance abuser.						

Heron Courtyard Apartments 1138 Heron Court NE Grand Rapids, MI 49505 (616) 855-0017	Owner: Private Nonprofit Built: 2004 Administrator: MSHDA Housing Program: HOME, LIHTC					
No. of Units: 33	Income Targeted: Extremely low - Low					
Barrier Free: 16						
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	19	12	2	-	33
Family	-	-	-	-	-	-
Comments: Permanent supportive housing for persons with disabilities: mentally ill, physically disabled, person with AIDS, substance abuser.						

Heron Manor Apartments 2106 Leonard Street NE Grand Rapids, MI 49505 (616) 233-3282		Owner: Private Nonprofit Built: 2009 Administrator: MSHDA Housing Program: MSHDA-LIHTC				
No. of Units:	55 (25 rent restricted)		Income Targeted: Low			
Barrier Free:	55					
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	53	2	-	-	55
Family	-	-	-	-	-	-
Comments: Must be 55+ and need assistance with 2 or more Activities of Daily Living (frail elderly).						

Hidden Creek 1513 Hidden Creek Circle NE Grand Rapids, MI 49505 (616) 361-0040			Owner: Private Nonprofit Built: 1990 Administrator: MSHDA Housing Program: MSHDA 80/20			
No. of Units: 30		Income Targeted: Low				
Barrier Free: 2						
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-
Family	-	9	17	4	-	30
Comments: 152 units total (30 rent restricted). MSHDA assisted units consist of (9) one-bedroom, (17) two-bedroom and (4) three-bedroom units.						

Inner City Christian Federation Scattered Site Rental Units Grand Rapids, MI (616) 336-9333	Owner: Private Nonprofit Built/Rehabilitated: Various Administrator: HUD Housing Program: HOME					
No. of Units: 16 -	Income Targeted: Low - Moderate					
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-
Family	-	-	11	5	-	16
Comments: Consists of (6) duplexes, (2) three-plex, and (1) four-plex. Two lower apartments are wheelchair accessible.						

Kelsey Apartments 235 South Division Avenue and 14-16 Williams Street SW Grand Rapids, MI 49503 (616) 458-1471		Owner: Private Nonprofit Built: Under construction 2005 Administrator: MSHDA Housing Program: HOME, LIHTC					
No. of Units: 12		Income Targeted: Low – Moderate					
Barrier Free: 1							
		<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled		-	-	-	-	-	-
Family		-	-	-	12	-	12
Comments: (14) Live/Work units – Two (2) units at market rate.							

Lenox Apartments 349 South Division Avenue Grand Rapids, MI 49503 (616) 458-1471		Owner: Private Nonprofit Built: Rehabilitated Administrator: MSHDA Housing Program: HOME, LIHTC					
No. of Units: 14		Income Targeted: Low					
Barrier Free: 1							
		<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled		-	-	-	-	-	-
Family		-	6	8	-	-	14

Leonard Pines 1319 Leonard Street NE Grand Rapids, MI 49505 (616) 459-3473			Owner: Private Nonprofit Built: 1991 Administrator: HUD Housing Program: Section 202/8			
No. of Units: 24		Income Targeted: Very Low				
Barrier Free: 24						
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	18	6	-	-	24
Family	-	-	-	-	-	-
Comments: Housing for persons with mobility impairments.						

Leonard Terrace 1315 Leonard Street NE Grand Rapids, MI 49505 (616) 235-2890	Owner: Public - GR Housing Commission Built: 1973 Administrator: HUD Housing Program: Section 8					
No. of Units: 125	Income Targeted: Extremely low - Low					
Barrier Free: -						
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	124	1	-	-	125
Family	-	-	-	-	-	-
Comments: Units available to elderly persons (55 years and older). A former Section 23 Leased Housing project that has been converted to Section 8.						

LINC Community Revitalization, Inc. Scattered Site Rental Units (616) 451-9140			Owner: Private Nonprofit Built: Various Administrator: Various Housing Program: Various			
No. of Units: 33		Income Targeted: Extremely low - Low				
Barrier Free: -						
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-
Family	1	-	18	14	-	33

The Loft Apartments 26 Sheldon Boulevard SE Grand Rapids, MI 49503 (616) 234-0100			Owner: Private Nonprofit Built: Rehabilitated 1998 Administrator: MSHDA Housing Program: LIHTC			
No. of Units: 55		Income Targeted: Low - Moderate				
	-					
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-
Family	-	20	35	-	-	55

Madison Square 500 Hall Street SE Grand Rapids, MI 49507 (616) 245-3102			Owner: Private Built: 1985 Administrator: MSHDA Housing Program: Section 8			
No. of Units: 133		Income Targeted: Extremely low - Low				
Barrier Free: 10						
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	60	-	-	-	60
Family (scattered site)	-	-	31	32	10	73
Comments: The scattered-site family units are in poor condition and planned for demolition by MSHDA.						

Marsh Ridge Apartments I 470 Marsh Ridge Drive NW Grand Rapids, MI 49504 (616) 453-1122			Owner: Private Built: 1996 Administrator: MSHDA Housing Program: LIHTC; MSHDA			
No. of Units: 100		Income Targeted: Low - Moderate				
Barrier Free: 5						
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	89	11	-	-	100
Family	-	-	-	-	-	-
Comments: (29) one-bedroom and (6) two-bedroom units are townhomes.						

Marsh Ridge Apartments II 470 Marsh Ridge Drive NW Grand Rapids, MI 49504 (616) 453-1122	Owner: Private Built: 1996 Administrator: MSHDA Housing Program: MSHDA 70/30; LIHTC					
No. of Units: 50	Income Targeted: Low					
Barrier Free: 3						
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	46	4	-	-	50
Family	-	-	-	-	-	-
Comments: (16) one-bedroom units and (2) two-bedroom units are townhomes.						

Marsh Ridge III 470 Marsh Ridge Drive NW Grand Rapids, MI 49504 (616) 453-1122	Owner: Private Built: 2003 Administrator: MSHDA Housing Program: LIHTC					
No. of Units: 130 (plus 1 maint. man unit)	Income Targeted: Low					
Barrier Free: -						
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	111	20	-	-	131
Family	-	-	-	-	-	-
Comments: (20) one-bedroom units and (14) two-bedroom units are townhomes.						

Martineau Apartments 106-120 South Division Avenue Grand Rapids, MI 49503 (616) 458-1471	Owner: Private Nonprofit Built: 2005 Administrator: HUD Housing Program: HOME					
No. of Units: 23 (11 HOME assisted)	Income Targeted: Low - Moderate					
Barrier Free: -						
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-
Family	-	-	23	-	-	23
Comments: Live/Work units.						

Metropolitan Park Apartments 350 Ionia Avenue SW Grand Rapids, MI 49503 (616) 458-4009	Owner: Private Built: 2006 Administrator: MSHDA Housing Program: LIHTC					
No. of Units: 24	Income Targeted: Low					
Barrier Free: 1						
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-
Family	-	-	16	8	-	24

Morton House 55 Ionia Avenue NW Grand Rapids, MI 49503 (616) 451-8008		Owner: Private Built: Rehabilitated 1973 Administrator: HUD Housing Program: Section 8				
No. of Units:	224	Income Targeted: Low				
Barrier Free:	1					
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-
Family	92	132	-	-	-	224

Mount Mercy Apartments – Phase I 1425 Bridge Street NW Grand Rapids, MI 49504 (616) 235-2843		Owner: Public – GR Housing Commission Built: Rehabilitated 1990-91 Administrator: MSHDA/HUD Housing Program: LIHTC/Section 8				
No. of Units:	125	Income Targeted: Extremely low - Low				
Barrier Free:	5					
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	125	-	-	-	125
Family	-	-	-	-	-	-
Comments: Units available for elderly persons (55 years and older).						

Mount Mercy Apartments – Phase II 1425 Bridge Street NW Grand Rapids, MI 49504 (616) 235-2843		Owner: Public – GR Housing Commission Built: New Construction - 2004 Administrator: MSHDA/HUD Housing Program: LIHTC/Section 8				
No. of Units:	55	Income Targeted: Extremely low - Low				
Barrier Free:	10					
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	55	-	-	-	55
Family	-	-	-	-	-	-
Comments: Units available for elderly persons (55 years and older).						

New Hope Homes 111-113, 112-14, and 121-23 Shelby Street SW 117-19, 121-23, and 125-27 Putnam Street SW Grand Rapids, MI 49507 (616) 458-1471		Owner: Private Nonprofit Built: 1996 Administrator: MSHDA Housing Program: HOME; LIHTC				
No. of Units:	12	Income Targeted: Moderate				
Barrier Free:	5					
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-
Family	-	-	8	4	-	12
Comments: Six (6) duplex structures.						

Northlake Village Cooperative 3425 Northlake Drive NE Grand Rapids, MI 49505 (616) 363-5357			Owner: Private Built: 1971 Administrator: MSHDA Housing Program: Section 236			
No. of Units: 96		Income Targeted: Low - Moderate				
Barrier Free: -						
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	15	-	-	-	15
Family	-	-	26	45	10	81

Oakridge Retirement Community 3781 Giddings Avenue SE Grand Rapids, MI 49508 (616) 248-5410			Owner: Private Nonprofit Built: 1999 Administrator: HUD Housing Program: Section 202 & PRAC			
No. of Units: 45		Income Targeted: Low				
Barrier Free: 3						
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	45	-	-	-	45
Family	-	-	-	-	-	-
Comments: Residents must be 62 or older.						

Orchard Place 1901 Dawson Avenue NE Grand Rapids, MI 49505 (616) 365-3213		Owner: Private Built: 1995 Administrator: MSHDA Housing Program: LIHTC					
No. of Units: 138		Income Targeted: Low - Moderate					
Barrier Free: 2							
		<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-	-
Family	-	30	48	60	-	-	138

Oroiquis Apartments 349 Mount Vernon NW Grand Rapids, MI 49504 (616) 988-3575		Owner: Private Nonprofit Built: 2000 Administrator: MSHDA Housing Program: LIHTC; HOME					
No. of Units: 27		Income Targeted: Extremely low - Low					
Barrier Free: 5							
		<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled		18	9	-	-	-	27
Family		-	-	-	-	-	-
Comments: Supportive housing for persons with disabilities: Mentally ill, physically disabled, person with AIDS, substance abuser.							

Park Place Apartments 2932 Marshall Avenue Grand Rapids, MI 49508 (616) 247-4721		Owner: Private Built: 1974 Administrator: MSHDA Housing Program: MSHDA				
No. of Units:	165	Income Targeted: Extremely low - Low				
Barrier Free:	-					
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-
Family	-	44	121	-	-	165

Pleasant/Prospect Homes I and II Scattered Rental Units Grand Rapids, MI (616) 336-9333		Owner: Private Nonprofit Built: Phase I – 1992, Phase II – 1995 Administrator: MSHDA Housing Program: NPP/HOME, LIHTC				
No. of Units:	60	Income Targeted: Extremely low - Moderate				
Barrier Free:	1					
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-
Family	-	-	-	60	-	60
Comments: Each phase consists of fifteen (15) duplexes.						

Plymouth Arms 1836 Mason Street NE Grand Rapids, MI 49505 (616) 451-2749		Owner: Private Built: 1973 Administrator: HUD Housing Program: Section 236, Section 8				
No. of Units:	80	Income Targeted: Low				
Barrier Free:	6					
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	80	-	-	-	80
Family	-	-	-	-	-	-

Ransom Tower Apartments 50 Ransom Avenue NE Grand Rapids, MI 49503 (616) 235-2881		Owner: Public – GR Housing Commission Built: 1980 Administrator: HUD Housing Program: Section 8				
No. of Units:	153	Income Targeted: Low - Moderate				
Barrier Free:	14					
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	153	-	-	-	153
Family	-	-	-	-	-	-
Comments: Units are available to elderly persons (62 years and older).						

Ridgewood Village Apartments 2110 Woodwind Drive SE Grand Rapids, MI 49546 (616) 956-9484				Owner: Private Built: 1985 Administrator: MSHDA Housing Program: MSHDA 80/20		
No. of Units:	240 (18 rent assisted)			Income Targeted: Low		
Barrier Free:	9					
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-
Family	-	84	138	18	-	240

Roosevelt Park Lofts 1363 Grandville Avenue SW Grand Rapids, MI 49503 (616) 451-9140				Owner: Private Nonprofit Built: 2006 Administrator: MSHDA Housing Program: LIHTC		
No. of Units:	21			Income Targeted: Low - Moderate		
Barrier Free:	-					
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-
Family	-	-	21	-	-	21

Sheldon Apartments 1010 Sheldon Avenue SE Grand Rapids, MI 49507 (616) 235-2600				Owner: Public – GR Housing Commission Built: 2005 Administrator: HUD Housing Program: Section 8/LIHTC		
No. of Units:	45			Income Targeted: Extremely low - Low		
Barrier Free:	3					
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	43	2	-	-	45
Family	-	-	-	-	-	-

Stonebrook Apartments 1880 Stonebrook Drive NE Grand Rapids, MI 49505 (616) 776-9900				Owner: Private Built: 1994 Administrator: MSHDA Housing Program: LIHTC		
No. of Units:	82			Income Targeted: Low - Moderate		
Barrier Free:	1					
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-
Family	-	-	58	24	-	82

Stonebrook II 1880 Stonebrook Drive NE Grand Rapids, MI 49505 (616) 776-9900		Owner: Private Built: 1996 Administrator: MSHDA Housing Program: MSHDA 80/20, LIHTC				
No. of Units: 68		Income Targeted: Extremely low - Moderate				
Barrier Free: -						
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-
Family	-	-	44	24	-	68

Stonebrook III 1880 Stonebrook Drive NE Grand Rapids, MI 49505 (616) 776-9900		Owner: Private Built: 1997 Administrator: MSHDA Housing Program: MSHDA 70/30, LIHTC					
No. of Units: 64		Income Targeted: Low - Moderate					
Barrier Free: 1							
		<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-	-
Family	-	-	46	18	-	-	64

Stratford Townhouse Cooperative 810 Ball Avenue NE Grand Rapids, MI 49503 (616) 451-0448		Owner: Private Built: 1970-72, Added 1994 Administrator: HUD (until June 2011) Housing Program: Section 221 (d) (3); BMIR					
No. of Units: 130		Income Targeted: Low - Moderate					
Barrier Free: 6							
		<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-	-
Family	-	20	55	55	-	-	130

Stuyvesant Apartments 150 Madison Avenue SE Grand Rapids, MI 49503 (616) 456-9665			Owner: Private Built: Rehabilitated 1982 Administrator: HUD Housing Program: Section 221 (d) (4)			
No. of Units:	86 (all Section 8)		Income Targeted: Extremely low			
Barrier Free:	4					
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	81	5	-	-	86
Family	-	-	-	-	-	-
Comments: Families may also rent the 1-BR or 2-BR units.						

Traditions 2230 Eastcastle Drive SE Grand Rapids, MI 49508 (616) 281-9333	Owner: Private Built: 1996 Administrator: MSHDA Housing Program: LIHTC					
No. of Units: 200	Income Targeted: Extremely Low - Moderate					
Barrier Free: -						
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-
Family	-	-	100	100	-	200

Uptown Village 950 Wealthy Street SE Grand Rapids, MI 49506 (616) 451-9140	Owner: Private Nonprofit Built: 2006 Administrator: MSHDA Housing Program: LIHTC					
No. of Units: 24	Income Targeted: Low - Moderate					
Barrier Free: -						
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-
Family	-	-	12	12	-	24

Verne Barry Place (formerly Dwelling Place Inn) 60 South Division Avenue Grand Rapids, MI 49503 (616) 459-5076	Owner: Private Nonprofit Built: 2008 Administrator: MSHDA Housing Program: LIHTC; HOME					
No. of Units: 116	Income Targeted: Low					
Barrier Free: 8						
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	116	-	-	-	-	116
Family	-	-	-	-	-	-
Comments: 118 units total (116 rent restricted). Individuals must be homeless and disabled: developmental disability, mentally ill, person with AIDS, physically disabled, substance abuser.						

Villa Maria 1305 Walker Avenue NW Grand Rapids, MI 49504 (616) 459-9701	Owner: Private Built: Rehabilitated 1985-87 Administrator: HUD Housing Program: Section 8 Set-Aside					
No. of Units: 180 (54 Section 8)	Income Targeted: Low					
Barrier Free: 9						
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	26	91	63	-	-	180
Family	-	-	-	-	-	-
Comments: Section 8 assisted units consist of (15) efficiencies and (39) one-bedroom units.						

Village Drive Apartments 2000 Saginaw Road SE Grand Rapids, MI 49506 (616) 246-1134				Owner: Private Nonprofit Built: 1994 Administrator: HUD Housing Program: Section 811/Section 8		
No. of Units: 24 Barrier Free: 24				Income Targeted: Low		
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	12	12	-	-	24
Family	-	-	-	-	-	-
Comments: Housing for persons with mobility impairments.						

Walnut Grove Apartments (formerly Hillcrest Homes) 875 Sheffield Street SW Grand Rapids, MI 49503 (616) 452-6137				Owner: Private Built: 1970-71/Rehabilitated 2003 Administrator: HUD Housing Program: Section 8		
No. of Units: 80 Barrier Free: -				Income Targeted: Very Low – Low		
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	-	-	-	-	-
Family	-	16	23	31	8	78
Comments: Plus two (2) tax-credit units.						

Westminster Meadow 1150 Plymouth Avenue NE Grand Rapids, MI 49505 (616) 454-1920				Owner: Private Built: 1994 Administrator: MSHDA Housing Program: MSHDA, LIHTC		
No. of Units: 64 Barrier Free: 6				Income Targeted: Low - Moderate		
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	-	58	6	-	-	64
Family	-	-	-	-	-	-

Weston Apartments 50 Weston Street SW Grand Rapids, MI 49503 (616) 454-2675				Owner: Private Nonprofit Built: Substantial Rehab in 1982 Administrator: HUD Housing Program: Section 221 (d)(4), Section 8		
No. of Units: 190 Barrier Free: 17				Income Targeted: Moderate		
	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4+BR</u>	<u>Total</u>
Elderly/Disabled	50	78	2	-	-	130
Family	-	48	12	-	-	60

Attachment B

Housing Continuum of Care

Inventory of Homeless Shelters and Services, and Discharge Planning Policies

The Continuum of Care is HUD's model to encourage a collaborative funding and planning approach that helps communities plan for and provide, as necessary, a full range of emergency, transitional, and permanent housing and other services to address the various needs of homeless persons. To view a flow chart of the community's system to prevent and end homelessness, see the Homeless Section in the body of this Plan.

As noted in the body of the Consolidated Plan, the Grand Rapids Area Coalition to End Homelessness (CTEH or the Coalition) serves as the Housing Continuum of Care group to conduct planning activities related to homelessness and the allocation of funds at the local level. The Coalition inventories existing services and updates a gap analysis of unmet needs of the homeless annually. The Coalition also recommends goals and activities to address the continuum of housing needs for homeless prevention, rehousing assistance, emergency shelter, transitional housing, permanent supportive housing, and permanent affordable housing. The fundamental components in the Continuum of Care System include the following shelters and services.

Homeless Prevention Services

Prevention specifically addresses people who are at risk for homelessness and, along with rapid rehousing assistance, is the most important short-term component of the *Vision to End Homelessness*. It includes financial assistance for rent and mortgage arrearages, and short-term rental assistance to prevent a household from falling into homelessness. Other tactics include integrating non-financial resources, such as landlord/tenant counseling and mediation services, and offering case management services to at-risk households who are still in housing, allowing them to maintain housing as they work to become more sustainable. For information on mortgage foreclosure intervention, see the Consolidated Plan section on housing.

HOMELESS PREVENTION AND RAPID RE-HOUSING SERVICES		
SERVICE	FACILITATOR	SERVICE PROVIDER
One-Time Rent Assistance (1 month)	Emergency Food & Shelter Board (EFSB) allocation process facilitated by Heart of West Michigan United Way.	Area Community Service Employment & Training Council (ACSET) Arbor Circle Grand Rapids Urban League North Kent Service Center Proaction Behavioral Health Senior Neighbors
	HUD Emergency Shelter Grants (ESG) allocation process facilitated by the City of	Grand Rapids Urban League

HOMELESS PREVENTION AND RAPID RE-HOUSING SERVICES		
SERVICE	FACILITATOR	SERVICE PROVIDER
	Grand Rapids and the Coalition.	
	Unmet Needs allocation process facilitated by the Kent County Department of Human Services.	Degage Ministries Grand Rapids Urban League North Kent Service Center The Salvation Army Booth Family Services
	State Emergency Services allocation process facilitated by the Kent County Department of Human Services.	The Salvation Army Booth Family Services
	PATH allocation process facilitated by network180 (Community Mental Health).	The Salvation Army Booth Family Services
	Investment Council allocation process facilitated by Heart of West Michigan United Way.	Arbor Circle Dwelling Place of Grand Rapids Genesis Nonprofit Housing Corp Grand Rapids Urban League North Kent Service Center The Salvation Army Booth Family Services
<i>Short-Term Rent Assistance (1-3 months)</i>	Homeless Prevention & Rapid Re-Housing Program (HPRP) allocation process facilitated by the City of Grand Rapids, County of Kent, and the Michigan State Housing Development Authority (MSHDA).	ACSET Community Rebuilders The Salvation Army Booth Family Services
	MSHDA ESG facilitated by the Grand Rapids Area Coalition to End Homelessness.	ACSET Community Rebuilders Family Promise of Grand Rapids YWCA of West Central Michigan
	Congregational Partnership Program administered by the Grand Rapids Area Center for Ecumenism (GRACE).	Various
<i>Medium/Long-Term Rent Assistance (4-24 months)</i>	HPRP allocation process facilitated by the City of Grand Rapids, County of Kent, and MSHDA.	ACSET Community Rebuilders The Salvation Army Booth Family Services
	Tenant-Based Rental Assistance allocation process facilitated by MSHDA.	Arbor Circle Community Rebuilders YWCA of West Central Michigan
	HOME Investment Partnerships Program allocation for Tenant-Based Rental Assistance facilitated by the City of Grand Rapids.	Community Rebuilders The Salvation Army Homeless Assistance Program
SERVICES PLANNED		
The Coalition is seeking additional resources for prevention activities.		
HOW PEOPLE ACCESS/RECEIVE PREVENTION ASSISTANCE		
For most homeless prevention resources, persons seeking assistance access them by contacting the Housing Assessment Program (Housing Hub), which is the centralized intake and assessment component of the Continuum of Care and is operated by The Salvation Army Booth Family Services. Assessment staff are informed of available resources by various service providers, and then refer households appropriately if the resources are available and if the household meets the general eligibility criteria. The Coalition requires all ESG-funded agencies (both MSHDA and City of Grand Rapids allocations) to receive its referrals from HAP. Some of the one-time assistance providers take its own direct referrals; however the Coalition is working with them to better coordinate the one-time assistance resources in the community.		

Homeless Prevention for Special Needs Populations – Discharge Planning Policies

Various discharge plans exist between the Coalition and the foster care, health care, mental health, and corrections systems.

HOMELESS PREVENTION – DISCHARGE PLANNING POLICIES	
DISCHARGE POLICIES IN PLACE	
<p>Foster Care. The Michigan Department of Human Services has established and implemented formal protocols throughout its system to help prevent youth aging out of foster care from being discharged into homelessness. The Youth in Transition Program prepares eligible foster-care teens for living independently by providing educational support, job training, independent living skills, self-esteem counseling, and other supports to equip teens with educational, vocational and psychological skills to function as independent, self-sufficient adults. Case planning for transition actually begins with all youth in foster care (aged 14-21) several years prior to their discharge. A treatment plan and services agreement including attention to locating suitable living arrangements and assistance in moving into housing must be completed for each individual prior to systems discharge.</p> <p>Regular meetings are mandatory and are scheduled with youth, their family and support team, and case management leading up to the end of their foster care case to provide resources, vital documents, and a plan for on-going support.</p>	<p>Health Care. Since there is no publicly funded statewide health care delivery system, discharge for persons leaving primary care must be addressed in each community. The Michigan Primary Care Association (MPCA) works actively with Federally Qualified Health Centers (FQHCs) and Health Care for Homeless Veterans to assure that housing issues are addressed as a function of discharge in communities where those Centers and/or programs are located. MPCA and FQHCs work with consumers to ensure a smooth transition to the next necessary medical and/or supportive service in the community, including housing when needed. FQHCs have adopted protocols that ensure housing placement and links to other resources prior to discharge.</p> <p>The Coalition has also convened meetings with area hospitals and local agencies working with homeless persons who also have medical concerns to establish formal protocol between the Coalition’s central intake and patients being discharged. The Coalition has developed strong connections with key staff from each of the three area hospitals who are responsible for discharge plans. This workgroup is in the process of completing a needs assessment to evaluate whether a recuperation center would fill a gap for persons in the community who have medical concerns and who lack permanent housing arrangements.</p>
<p>Mental Health. State policies ensure that patients are not discharged into homelessness. Section 330.1209b of the State Mental Health Code requires community mental health services programs to produce a written plan for community placement and aftercare services that is sufficient to meet the needs of the individual. In addition, the Administrative Code says the written plan must, at a minimum, identify strategies for ensuring that recipients have access to needed and available supports identified through a review of their needs. Housing, food, clothing, physical health care, employment, education, legal services, and transportation are all included in the list of needs that must be appropriately addressed as a function of mental health discharge planning.</p> <p>The local community mental health organization (network180) is an active partner in the Coalition and has established an internal Housing Committee to address the needs and gaps in services for persons that exit mental health facilities in Kent County. network180 is in the process of engaging with the Coalition to establish county-level procedures and protocol related to discharge planning.</p>	<p>Corrections. The Michigan Department of Corrections (MDOC) identifies stable housing as a critical need for the successful re-entry of released prisoners. As such, safe affordable housing is one of the elements identified for funding within the Department’s system-wide initiative to redesign policies and protocols for preparing and supporting released prisoners for re-entry into the community (Michigan Prisoner Re-Entry Initiative, or MPRI). The local MPRI team works to identify assets, barriers, and gaps related to issues facing released prisoners and then</p>

develops an individual Comprehensive Prisoner Re-Entry Plan for each re-entering community member. Supplemental funding for housing is provided during re-entry into the community for items such as rent subsidies, security deposits or limited term transitional placements.

The Kent County Correctional Facility participates in the Coalition. Staff from the Correctional Facility have been actively working with representatives from the community's central intake to establish a protocol for persons who are soon to be released from jail who do not have access to permanent housing. A questionnaire has been developed between central intake and jail staff that will be administered to persons who will be released from jail within one week and who were homeless prior to their entry into jail. The questionnaire will be faxed to staff at central intake so that when the client comes in for their housing assessment staff is already familiar with their information and situation. This protocol was also established with representatives from the Kent County Probation Office so that the probation officer assigned to the person exiting jail will be in the loop about their housing situation. Additionally, Coalition staff participates in the Kent County Reentry Coordinating Council to assist with developing discharge protocols and procedures. The jail is also implementing the Transitions from Jail to Community, a program that incorporates housing-related questions in a screening and assessment tool, which assists re-entry staff with housing issues for people exiting jail.

DISCHARGE POLICIES PLANNED

The Coalition wants to expand the Housing Resource Specialist model to incorporate additional agencies in order to continue supporting a community-based services model focused on prevention and rapid re-housing.

Outreach/Assessment Services

This component includes outreach to homeless persons residing on the streets through the downtown missions, Shelter Plus Care and the StreetReach program. Outreach services are also provided to homeless youth through programs for runaways and for pregnant and parenting teens.

OUTREACH/ASSESSMENT SERVICES
OUTREACH IN PLACE
<p>StreetReach is a program for people who are homeless and who face the challenges of both mental illness and substance abuse. Through an assertive, person-centered service the staff of StreetReach engages clients where they live, on the streets of Grand Rapids. This program is specifically designed to provide culturally competent services for individuals who are not effectively served by traditional substance abuse and mental health programs. Services are provided to the target population using an Assertive Community Treatment (ACT) Team model. The program includes three primary phases: Outreach, Engagement and Treatment. Each phase is matched to the client's willingness to accept the service. While assisting clients with the challenge of homelessness, including access to housing choice vouchers, StreetReach provides opportunities for clients to learn the nature of addiction and mental illness and reflect on the impact of these disorders. Substance abuse service and therapeutic psychiatric services are introduced based on each client's readiness for change.</p>
<p>The Salvation Army Booth Family Services employs several outreach and assessment staff in the core downtown area of Grand Rapids. The outreach and assessment staff are present in the downtown area in order to engage persons who are homeless and chronically homeless to provide an assessment and referrals to services. The downtown area is also the location of the two faith-based missions and drop-in centers of the community.</p>
<p>Arbor Circle provides street-based and community-based outreach services to homeless and runaway youth, targeting those ages 10-25. The goal is to increase safety and engage the population to encourage them to leave the streets. Arbor Circle utilizes a harm-reduction approach, and supplies the youth with basic need supplies (e.g. food, safe sex supplies, hygiene products and hats/gloves for the cold seasons). The program also connects the homeless and runaway youth to resources in the community to resolve their homelessness and/or other needs. Further, the outreach program educates the community about the issues this population faces.</p>
OUTREACH PLANNED
<p>The Coalition seeks to increase the number of certified peer specialist staff who provide outreach and assessment in addition to expanding the areas where outreach services are provided in the Grand Rapids community. Additionally, Arbor Circle was awarded a three-year contract from Admin for Children and Families to expand the geographic area where outreach services are provided to homeless and runaway youth and to create a drop-in center for this population.</p>

Assessment/Intake

The Coalition's service delivery system includes a centralized intake, assessment and referral model for all persons who are homeless or at-risk of homelessness. This coordinated single point-of-entry is critical to the process of how consumers consistently access and receive assistance when they experience a housing crisis. Service providers regularly engage with central intake to share information about services and resources that are available for consumers; coordinate with and receive referrals from the central intake system in order to effectively serve the consumer; provide feedback about the consumer to determine if they were provided with services and/or resources, and the outcome of the service or information; and ensure consistent knowledge and understanding about how the system operates and its agency's role in it.

The central intake and assessment component operates through The Salvation Army Booth Family Services' Housing Assessment Program (HAP), and is located at 1120 Monroe Avenue NW at the Housing Hub. Households are assessed and then connected to available resources in the community that best fit their particular needs.

Emergency Shelter

Historically, most homeless persons have been able to secure emergency shelter through ten local, publicly- and privately-funded emergency facilities. Two missions serve the majority of the single male population. Four facilitates serve families. Youth, women leaving domestic violence, and chronic substance abusers benefit from programs that provide emergency shelter and supportive services for their specific needs. When emergency shelters are full, placements may be made in local motels.

As previously indicated, the Coalition has been working on significant system changes to move the community away from a model that manages homelessness to one that ends it, using a “housing first” approach. In this vein, resources were realigned and a total of 54 emergency shelter beds from three (3) separate facilities were taken off line in 2009, thereby reducing the number of emergency beds from 337 to 283. Therefore, as of the January 2010 Point in Time count, there were 283 emergency shelter and mission beds counted for Grand Rapids/Kent County.

Organization Name/ Shelter Name	Target Population		All Year-Round Beds/Units				Overflow/ Voucher	1/21/10 Point-in- Time Count	Utilization Rate
	A	B	Beds for HH w/ Children	Units for HHs w/ Children	Beds for HHs w/o Children	Total Yr-Round Beds			
Guiding Light Mission	SM		0	0	68	68	5	58	85%
Inner City Christian Federation (ICCF)/ Family Haven	HC		23	5	0	23	0	22	96%
Family Promise of GR/ Interfaith Hospitality Network	HC		14	5	0	14	0	13	93%
Mel Trotter Ministries/ Women/Children's ES	SFHC		9	4	26	35	0	20	57%
Mel Trotter Ministries/ Mens' ES	SM		0	0	98	98	37	148	151%
Safe Haven Ministries/ Ramothe House	SFHC	DV	11	4	4	15	0	5	33%
YWCA / Domestic Crisis Center	SFHC	DV	26	8	4	30	1	27	90%
			83	26	200	283	43	293	104%

KEY: SM Single Male
 HC Households with Children
 SF Single Female
 DV Victims of Domestic Violence

Transitional Housing (TH)

There are six providers of transitional housing in the Grand Rapids community. Transitional housing is designed for those individuals who may need intense case management services or longer term supports. The target population of most TH is single women and women with children.

Two of the community's Transitional Housing providers have adjusted its program to a Transitional Assistance model. These programs are still operating as TH, but focus on providing services over a shorter time frame and targeting people with multiple barriers to housing. The model is being used with scattered-site units and intensive supportive services, but is also being incorporated with congregate site TH programs.

Organization Name/ Shelter Name	Target Population		All Year-Round Beds/Units				Overflow/ Voucher	1/21/10 Point- in-Time Count	Utilization Rate
	A	B	Beds for HH w/ Children	Units for HHs w/ Children	Beds for HHs w/o Children	Total Yr-Round Beds			
Community Rebuilders/ Project FIT	HC		100	24	0	100	NA	136	136%
Dwelling Place of GR/ Liz's House	HC		22	9	0	22	NA	19	86%
GR Housing Commission/ Hope Community	HC		65	23	0	65	NA	57	88%
The Salvation Army/ Kindred	HC		34	13	0	34	NA	35	103%
The Salvation Army/ Teen Parent Center	YF		18	9	0	18	NA	12	67%
YWCA/ Project Heal	SFHC	DV	132	31	4	136	NA	99	73%
			371	109	4	375		358	95%

KEY: HC Households with Children
 YF Youth Female
 SF Single Female
 DV Victims of Domestic Violence

Permanent Housing

The lack of affordable housing continues to impact housing stability in the Grand Rapids area, and affordable permanent housing continues to be in tremendous demand. The production and retention of additional affordable housing are seen as the most important long-term responses to reducing episodic homelessness. Toward that end, Coalition staff participate in the Permanent Housing Coordination Council, a local body made up of non-profit affordable housing developers and State, County, and City representatives as well as housing-related non-profit organizations, that share relevant information related to the development of permanent and affordable housing as well as coordinate and plan projects, resources and services across agencies.

See Attachment A – Assisted Housing Inventory for a list of public and assisted housing developments in the City of Grand Rapids.

Permanent Supportive Housing (PSH)

Five organizations operate permanent supportive housing in the Grand Rapids area. Research demonstrates that PSH is a proven solution to ending homelessness for those who are chronically homeless or who have multiple challenges to obtaining and maintaining permanent housing.

Permanent supportive housing is seen as the most important long-term response to chronic homelessness. At this time, there are 608 PSH beds in the community.

Organization Name/ Shelter Name	Target Population	All Year-Round Beds/Units				Overflow/ Voucher	Point- in- Time Count	Utilization Rate
		Beds for HH w/ Children	Units for HHs w/ Children	Beds for HHs w/o Children	Total Yr- Round Beds			
Community Rebuilders/ Shelter+Care SRA	SMF+HC	43	14	35	78	NA	76	97%
Community Rebuilders/ Shelter+Care TRA	SMF+HC	119	43	50	169	NA	164	97%
Dwelling Place of GR/ BSP (confidential)	DV	0	0	16	16			
Dwelling Place of GR/ S+C Herkimer SRA	SMF	0	0	20	20	NA	20	100%
Genesis NPH Corp/ Oroiquis Apts	SMF+HC	0	0	15	15	NA	15	100%
Genesis NPH Corp/ Heron Courtyard	SMF+HC	8	3	12	20	NA	22	110%
Genesis NPH Corp/ Kingsbury Place*	SMF+HC	15	12	21	36	NA	22	61%
GR Housing Commission/ Home At Last I	SMF	0	0	21	21	NA	21	100%
GR Housing Commission/ Home At Last II	SMF	0	0	16	16	NA	16	100%
GR Housing Commission/ Home At Last III	SMF	0	0	16	16	NA	4	25%
Heartside NPH Corp/ Ferguson Apts	SMF	0	0	101	101	NA	101	100%
Heartside NPH Corp/ Verne Barry Apts	SMF	0	0	116	116	NA	88	100%
		185	72	439	624		577	95%

*outside City of Grand Rapids limits

KEY: SMF Single Male Female
 HC Households with Children
 DV Victims of Domestic Violence

Supportive Services

The Coalition has instituted a case management model that incorporates a strengths-based approach when providing support services to persons who are homeless or experiencing a housing crisis. The strengths-based approach to case management assumes consumers are most successful in obtaining the goals they identify for themselves. This approach is based on the belief that individuals are motivated when they focus on their abilities, interests and past accomplishments rather than their deficits.

Supportive services are critical to maintaining housing stability for those who have experienced episodic homelessness as well as those who have been chronically homeless. While supportive services for those who experienced chronic homelessness is likely to be needed for an extended period of time, those who experienced episodic homelessness usually benefit from supportive services offered over a shorter period of time.

SUPPORTIVE SERVICES
HOW HOMELESS PEOPLE ACCESS/RECEIVE ASSISTANCE
Community Rebuilders, the lead agency for the Housing Resource Specialist model, and Booth Family Services' Housing Assessment Program (the community's centralized intake and assessment service) have co-located in one place to streamline services and increase efficiency for consumers. The "Housing Hub" is located at 1120 Monroe Avenue NW and has space for other agency staff to provide case management and supportive services. People access the Housing Assessment Program by phoning or walking in to the Housing Hub. There they complete an assessment and are referred to the appropriate resource or service. When resources are available, the household will be connected to a Housing Resource Specialist, who works with the household to maintain or obtain permanent housing and to link them to additional services as needed. The service providers keep assessment staff informed of available resources and general eligibility criteria, so that they can appropriately refer households.
SERVICES IN PLACE
The Housing Hub makes referrals to upwards of 25 different programs. These services include prevention, rapid re-housing, transitional housing and emergency shelter. People who are homeless complete an assessment about what supportive services they need in order to assist in obtaining and maintaining permanent housing. The household is provided with information regarding those services that are available within the community and are connected with a Housing Resource Specialist (HRS), who then partners with the household to create a permanent housing plan. HRSs provide services to enhance participants housing stability, promote linkage to community resources and assist with the development of a homeless risk prevention plan. Service needs not directly related to housing will be assessed and brokered via referrals/linkage to community resources. These include but are not limited to, employment services, mental health services, legal advocacy, disability services, primary health care, drug and alcohol services, counseling, family support services and recreational services.
SERVICES PLANNED
The Coalition wants to expand the Housing Resource Specialist model to incorporate additional agencies, in order to continue supporting a community-based services model focused on prevention and rapid re-housing.

Attachment C

City and Community Plans

The following is a brief summary of the plan development process and content of a number of community and City plans relevant to the HCD Plan. The order of these plans is chronological and is not intended to denote its relative importance to the HCD Plan.

Grand Rapids Master Plan	2002
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Plan Development. The Grand Rapids Master Plan was developed through an extensive community participation process spanning nearly two years, including over 120 outreach meetings, and involving 2,500 residents, business people, employers, property owners and institutional representatives. Subsequently, the Zoning Ordinance was rewritten to address the Master Plan recommendations. The result of the Master Plan was a clear community vision on how the City should be developed and redeveloped in the future. The themes of the Master Plan include Great Neighborhoods, Vital Business Districts, A Strong Economy, Balanced Transportation, A City That Enriches Our Lives, and A City in Balance with Nature. See www.grcity.us/planning to view the Master Plan in its entirety.

Content of Plan. The following identify specific elements of the Master Plan that relate to the HCD Plan. Key findings include:

- **Great Neighborhoods:** provide a choice of neighborhood types, each with an expanded range of housing opportunities; transit-oriented development, continuous neighborhood reinvestment; and improved walkability.
- **Vital Business Districts:** encourage traditional business area reinvestment including improvement of the visual appeal of such areas; compact mixed-use development; transit-oriented development; and improved walkability.
- **A Strong Economy:** provide transit access to work places; business development while balancing neighborhood priorities, the natural environment and the quality of the built environment; business development and diversification to deepen and broaden the range of jobs and pay scales within the City; and educational partnerships for youth development and improved job skills for all citizens.
- **Balanced Transportation:** improve and expand transit service; coordination between land use and transportation planning; design all streets to be safe and walkable; and bicycle access.
- **A City That Enriches Our Lives:** develop a system of greenways, bicycle and pedestrian corridors that link neighborhoods to each other, the Grand River and regional trail systems; open space and recreational opportunities; additional/alternative funding strategies for the acquisition, development, and maintenance of parks and open spaces; and standards for quality urban design and place making.

- **A City in Balance with Nature:** ensure that Grand Rapids remains the focal point of West Michigan to reduce urban sprawl; encourage infill development and brownfield cleanup; preserve (or restore) sensitive environmental resources and valued environmental areas; reduce stormwater runoff and improve water quality; and reduce waste.

Neighborhood Investment Plan

2005

Plan Development. The Neighborhood Investment Plan was developed in 2005 as the guiding strategy for the use of federal housing and community development funds for the 5-year period beginning July 1, 2005. It built upon the previous Neighborhood Development Strategy adopted in 2000 to guide the FY 2000 – FY 2005 Consolidated Plan, as well as an increased understanding of performance measurements, emerging community needs, additional public input, and contributions from other existing City and community plans.

Content of Plan. The Neighborhood Investment Plan is an outcome-based investment strategy with eight major outcomes designed to strengthen and revitalize City neighborhoods. The following identifies key words and phrases of the plan.

- Reduce Crime and Increase Public Safety
- Increase Affordable, Quality Housing
- Reduce Impediments to Housing
- Improve Housing Conditions
- Increase Neighborhood-based Leadership
- Improve Public Infrastructure
- Improve Community Facilities, Parks and Neighborhood Business Districts
- Increase Micro-Enterprise Businesses

Vision to End Homelessness

2005

Plan Development. In December 2003, the Grand Rapids Area Housing Continuum of Care (HCOC) sponsored a Vision to End Homelessness Summit, where more than 125 people representing homeless shelter and service providers made a commitment to end homelessness in Kent County. By early 2005, project teams and focus groups were meeting to assess how specific circumstances and systems impact the ability to obtain and maintain permanent housing. A client survey was also undertaken and four community forums were conducted in late 2005. In all, more than 700 community members participated in the planning process.

Content of Plan. The Vision to End Homelessness is intended to eliminate homelessness in Kent County by 2014. The Vision states that homelessness is unacceptable and the community has the will to

end homelessness. Permanent housing is the solution to homelessness. The following is a brief summary of the strategy.

- **“Close the Front Door” Into Homelessness:** resources and services will be re-directed to prevent homelessness; the community’s central intake system will be broadened and enhanced to prevent homelessness or provide immediate placement in permanent housing; and the homeless system will include services for all institutional releases.
- **“Open the Back Door” Out of Homelessness:** emergency shelter use will be dramatically decreased, and where essential to reduce harm, will be restructured to interim housing; the back door will open to an array of safe, affordable, permanent housing options sufficient in quantity and quality will be provided; and supportive services will be available as needed to allow them to remain successfully housed.
- **Build the Infrastructure to End Homelessness:** public and private funders will base financial support for programs consistent the Vision; the Homeless Management Information System (HMIS) will be used to support the Vision; and resources will be redirected to ensure a continuum of permanent housing options and funding decisions will be informed by a broad cost/benefit analysis.

Get the Lead Out!/Healthy Homes
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2007

Plan Development. This plan is a continuation of prior planning efforts to eliminate childhood lead poisoning in Grand Rapids. The plan is a strategic management tool for the Get the Lead Out! Collaborative Body, Project Coordinator, and project partners, and calls for the continued leadership of the Healthy Homes Coalition Board of Directors.

Content of Plan. Five major goals comprise the 2007 Get the Lead Out! Action Plan, for the period of 2007 to 2010.

- **Children’s Homes are Lead Safe:** continue lead hazard remediation program; increase knowledge of specific hazards through testing; promote lead-safe housing; provide education on interim controls and Lead Safe Work Practices (LSWP).
- **The Community Understands the Causes of Childhood Lead Poisoning and How to Protect Our Children:** provide educational resources to parents of young children, paint and building supply retailers, home-based childcare providers, and health and human service providers.
- **Community Leaders Make Decisions that Protect Children from Lead Poisoning:** communicate with elected officials and appointed policy makers in the Greater Grand Rapids area regarding legislative and policy priorities to reduce childhood lead poisoning; and develop and maintain a base of supporting organizations and individuals.
- **All Children 0 – 5 Years of Age are Assessed for Lead Risk and Receive Appropriate Testing and Treatment:** develop incentives and remove barriers to testing for parents of one- and two-year olds in Grand Rapids; ensure all clinics and primary care facilities follow the MDCH

screening and testing plan; reduce racial and ethnic disparities with participation in blood lead testing; and provide follow-up services for children with blood levels above 5 ug/dL.

- **GTLO! Activities are Financially Sustainable:** secure government and private funding and major donations; and develop a fee-for-service program and a membership fee structure.

Grand Rapids Urban Forestry Plan

2009

Plan Development. In 2008, the City of Grand Rapids created a task force charged with developing an urban forestry plan for the City. Task force participants included staff, a City Commissioner, City residents, and representatives from Consumers Energy and West Michigan Tree Services. The plan was completed in March, 2009 and is intended to focus on the plan goals for the next one to three years and to integrate with the Green Grand Rapids Plan, to be completed in 2010.

Content of Plan. The plan notes that the urban forest represents a significant infrastructure investment that provides economic, environmental, and quality of life benefits. Since the majority of trees are on private property, it is critical to involve residents in the plan. The plan calls for adopting a 40% urban canopy goal; developing a database of information about the City's urban forest; enacting public policy changes to maximize incentives for tree preservation and planting; providing adequate personnel and budget resources to ensure effective, proactive functioning of the Forestry Division; and increasing public awareness and involvement as the foundation for developing broad public support for urban forest issues.

Foreclosure Response Plan

2009

Plan Development. Foreclosure Response is a non-profit effort connecting residents with a variety of community resources, and advocating changes to stop foreclosures. The Response involves more than forty groups – non-profit housing and service agencies, neighborhood organizations, foundations, city and county governments, Legal Aid resources, banks and real estate professionals throughout Grand Rapids and Kent County. With funding from local foundations, Foreclosure Response prepared a plan to build awareness of the foreclosure issue, advocate policy changes, facilitate communication, connect homeowners in need with appropriate resources, and rebuild neighborhoods. See www.foreclosureresponse.org for more information.

Content of Plan. Six goals were established, to be implemented through four strategic methods: prevention, intervention, stabilization and reinvestment. The goals are as follows:

- Reduce the number of foreclosures
- Educate housing consumers and property industry professionals
- Improve housing quality
- Provide affordable housing opportunities

- Increase credit opportunities and better mortgage products
- Ensure quality and safe neighborhoods

Analysis of Impediments to Fair Housing

2010

Plan Development. The Analysis of Impediments to Fair Housing (AI) is a review of impediments to fair housing choice in the public and private sector. Communities receiving federal housing and community development funds are required to conduct an AI every five years. The AI involves a comprehensive review of the City's laws, regulations, and administrative policies, procedures, and practices; an assessment of how those laws, etc. affect the location, availability, and accessibility of housing; an assessment of conditions, both public and private, affecting fair housing choice for all protected classes; and an assessment of the availability of affordable, accessible housing in a range of unit sizes. Existing data sources, focus groups, and a survey were used to compile the 2010 AI.

Content of Plan. The planning process found a number of continuing and emerging issues related to fair housing, as well as a number of affordable housing issues. (The affordable housing issues identified in this process have been integrated into the Public Input Section above.) All of the fair housing issues are related to the HCD Plan, although implementation of the recommendations may be undertaken by other community partners.

- Lack of education and awareness of Fair Housing laws require different responses to the various situations.
- Language barriers put non-English speaking people at a disadvantage in obtaining rental and owner housing, and mortgage credit.
- Minorities have less access to prime credit sources than whites, which results in a disproportionate number of subprime loans among minorities.
- Accessible housing for persons with disabilities is limited.
- The local Fair Housing Ordinance which prohibits discrimination based on source of income (e.g. Section 8 rental voucher) is difficult to enforce because a City employee must witness the offense.
- Funding for continued Fair Housing testing and enforcement is limited.

Grand Rapids Sustainability Plan

2010

Plan Development. In 2010, the City of Grand Rapids developed a 5-year strategic plan based on the principles of sustainability designed "to meet the needs of the present without compromising the ability of future generations to meet their own needs." While the Sustainability Plan is intended to guide the City organization in meeting specific measurable targets through an outcomes framework under the headings of economic prosperity, social equity and environmental integrity, it also clearly identifies the values of the organization. Those values include accessible government, public

engagement, accountability, children and families, collaboration and partnerships, diversity and inclusion, integrity and honesty, organizational excellence, quality customer service, and sustainability.

Content of Plan. The following is a brief summary of the outcomes of the Sustainability Plan which are directly related to community needs and quality of life.

- **Economic Prosperity:** increase business investment; increase supplier diversity; increase employment opportunities; increase career readiness of youth; establish and maintain regional partnerships and cooperative relationships; ensure downtown remains a lively, diverse, and healthy regional center; increase the vitality of neighborhood business districts; and capitalize on the Grand River for economic development and people-oriented activities.
- **Social Equity:** increase housing choices for all residents and decrease homelessness; increase housing choices for all residents and decrease homelessness; ensure diversity, inclusion and nondiscrimination; increase educational attainment; increase volunteerism; increase access to arts and entertainment opportunities; increase access to and opportunities for civic engagement and community-based leadership; increase access to local food sources; increase availability of recreational programs and facilities; reduce the occurrence of crime; reduce the loss of life and property from fire and emergency medical calls; and increase crime prevention and neighborhood public safety.
- **Environmental Integrity:** reduce greenhouse gas emissions (carbon footprint) and impact on climate change; reduce energy demand and fossil fuel consumption; maintain an adequate and safe water supply; improve the quality of the Grand River and its tributaries; protect and maintain healthy ecosystems and habitat; reuse, recycle and reduce waste sent to landfills; ensure the sound land uses enhance the natural environment; ensure quality design and construction of the built environment; and ensure access to parks and open spaces for all citizens.

Grand Rapids Housing Commission (PHA) Plan

2010

Plan Development. The local Public Housing Authority, the Grand Rapids Housing Commission (GRHC) is required by HUD to submit a 5-year plan and an annual plan. The most recent 5-year plan (and annual plan) was submitted in April 2010, to be effective July 1, 2010. In developing its plan, the Housing Commission consulted with the City of Grand Rapids, community housing and service providers, and it's Resident Advisory Board. For a more detailed discussion of public housing and Section 8 programs, see the Grand Rapids Housing Commission section of this plan or go to www.grhousing.org to view the plan in its entirety.

Content of Plan. The 2010 – 2014 GRHC Plan governs both the internal operations and management of its facilities and services as well as those programs that connect with the larger Grand Rapids community. A selection of the latter items is described below.

- **Community Planning:** continue a leadership role in planning affordable housing programs and services related to existing and emerging needs; work with Grand Rapids Housing Continuum of Care partners to provide affordable housing and supportive services for chronically homeless individuals; seek ways to enhance seniors' ability to live independently in affordable housing; support the City's existing and future Consolidated Plans through a community land trust for mixed-use, mixed-income housing and other initiatives; and serve the needs of homeless women and children through Hope Community.
- **Section 8 Program:** increase Section 8 Homeownership Program participation; expand the Family Self Sufficiency Program; conduct outreach to landlords to encourage participation in the program; continue to link supportive services with housing as needed; and continue to administer project-based vouchers at seven facilities for seniors and/or persons with disabilities.
- **Safety and Security:** support local law enforcement activities, including community policing, to keep GRHC developments and surrounding neighborhoods safe and secure; and collaborate with the City's Recreation Reaps Rewards program serving housing development and neighborhood youth.
- **Supportive Services:** provide case management and other supportive services to increase self sufficiency for families, empower the disabled to live independently, and enable seniors to age in place; and leverage community partnerships to obtain social work interns and community volunteers to maximize access and effectiveness of community resources.
- **Development/Redevelopment/Homeownership:** provided funding is secured, demolish and redevelop Creston Plaza Apartments, a 100-unit family housing development and construct 48 units of scattered-site public housing for eventual sale as homeownership units; and continue to administer the Section 5(h) Homeownership Program and the Section 8 Homeownership Program to permit existing leaseholders to buy their home.
- **Strategies for Addressing Housing Needs:** increase the supply of affordable housing units by applying for additional Section 8 units if they become available, leverage community resources through mixed-financed housing, and pursue housing resources other than public housing and Section 8; target available assistance to families by adopting rental policies that support and encourage work as well as employing admission policies aimed at families that are working; target available services to seniors using community-based services and by developing resident services as needed; target available assistance to persons with disabilities by applying for special purpose vouchers for families with disabilities if they become available and by developing resident services as needed; and de-concentrate Section 8 housing by counseling tenants to locate in areas outside of areas of poverty or minority concentrations, and marketing the Section 8 program to landlords with properties outside of areas of poverty or minority concentrations.

Plan Development. The Green Grand Rapids planning process began in 2008 as an update to the 2002 Master Plan. The focus was citywide green infrastructure, the quality of life, and the physical development of community infrastructure as it relates to greening, connectivity, natural systems, the Grand River, recreation and public health. Under the leadership of a Steering Committee, the process included extensive community involvement through three city-wide forums and a creative “game” to obtain resident input. The planning process also included the 2010 – 2015 Parks and Recreation Master Plan (see below).

Content of Plan. The Green Rapids Plan is organized into six strategic areas for study and recommendations under three of the 2002 Master Plan headings.

- **“A City in Balance with Nature”**
 - **Natural Systems:** promote sustainable growth management; coordinate regional green infrastructure planning for rivers and riparian areas; and reduce stormwater runoff and improve water quality;
 - **Greening:** adopt a 40% tree canopy goal; increase native landscapes and encourage native habitats; encourage composting and recycling as well as use of local materials; and use Low Impact Development (LID) practices in park development.
- **“Balanced Transportation”**
 - **Connections:** adopt a complete streets policy; build on-street bike routes, with priority on major traffic streets; and design streets to be safe, walkable, and present a pleasing image.
- **“A City That Enriches Our Lives”**
 - **Parks and Recreation:** provide an accessible park within ¼ mile of all residents; establish and implement park maintenance priorities that balance quality and cost effectiveness; extend the river walk from Riverside Park to Millennium Park; and support recreational programming for all ages, with an emphasis on health and fitness.
 - **Grand River:** expand the range of recreational opportunities on and adjacent to the river; pursue opportunities for adding riverfront parks on underused property; use riverfront parks and the riverwalk/greenways to protect the quality of stream and river corridors; and evaluate the feasibility of returning the “rapids” to the river.
 - **Local Food:** facilitate the piloting of farmers markets throughout the city; and consider policy/ordinance changes to support community gardens.

Plan Development. The Parks and Recreation Master Plan Update (2010 – 2015) was formulated as part of the larger City Master Plan update that focused on green infrastructure, known as Green Grand Rapids (see above). In addition to the GGR planning process, an updated inventory of the City’s park and greenspace lands and an assessment of recreational facility deficiencies was undertaken.

Content of Plan. The Parks and Recreation Master Plan Update established goals which are summarized below. Recent budget cuts to City Parks and Recreation programs have been devastating to the integrity of those programs. Therefore, implementation of the Plan goals will be particularly challenging for the City and community.

- **Protect and expand parks and open spaces:** prevent loss of park land by requiring deed restrictions when selling park lands; target acquisitions to areas which are currently underserved as well as areas with high value natural resources; and provide a park with playground within ¼ mile of all residents.
- **Use the Grand River as an asset for economic development and quality of life:** investigate adding riverfront parks, with consideration to underused City and County properties; expand recreation activities on the river (e.g. boat launches, concessions, public art, etc.); evaluate the feasibility of a kayak course with “rapids” on the river; and provide continuous public access from the Grand River to Millennium Park, Kent Trails, and the White Pine Trail.
- **Develop a system of greenways and bicycle corridors:** promote a system of greenways along tributary streams; provide on-street pedestrian and bicycle corridors that link city neighborhoods to the river, parks, and other trails; and complete the Plaster Creek Trail.
- **Preserve and restore natural areas along the riverfront:** improve the health of the river ecosystem; maintain open space buffers to reduce water quality impacts of stormwater runoff; and provide natural habitats and native landscapes along the river.
- **Maintain parks in a safe, clean and attractive condition:** establish maintenance priorities that balance cost and quality; use more native landscaping to reduce maintenance; and seek community involvement in helping to maintain parks and open spaces.
- **Encourage community gardening:** promote the availability of local, fresh, and lower cost food for city residents; assess the potential for using park land for community gardens; and re-evaluate policies for the sale or lease of City-owned properties for community gardens.
- **Foster awareness, use and stewardship of parks and open spaces:** market and advertise the park system; provide maps, brochures and other information in various formats; and offer more special events to attract patrons.
- **Develop parks as models of sustainable design:** use Low Impact Design (LID) principles in developing and redeveloping park sites; use parks as demonstration and education sites for green practices; and identify opportunities for joint park-stormwater management projects.
- **Design facilities and programming in response to community preferences:** with community input, prepare concept plans for Joe Taylor, Ball-Perkins, Pleasant, and Butterworth (landfill) parks; use resident groups to identify park maintenance priorities and facility and programming needs; give priority to multi-purpose parks (as opposed to specialized parks) to provide a diversity of user activities; and support expanded recreational programming for residents of all ages, with a focus on health and fitness.
- **Identify both “one-time” and sustainable funding sources:** investigate opportunities for partnerships for the provision of recreation facilities and programs (e.g. corporate sponsors, sports teams, youth participation, etc.); evaluate the feasibility of consolidating park and recreation services with neighboring jurisdictions; evaluate the feasibility of a dedicated

revenue source to support parks and recreation; consider the cost reduction and revenue generating benefits of the sale of park and cemetery land; and revise development regulations to provide requirements and/or incentives for the private sector development of public open space.

- **Support farmers markets:** assist the Midtown Neighborhood Association implementing plans for the expansion and improvement of the Fulton Street Market.

Grand Rapids Youth Master Plan

2010

Plan Development. The City, under the leadership of Our Communities Children office, conducted a two-year planning process to development a Youth Master Plan. The planning process drew on the expertise of a 25-member Youth Commission and a 39-member Youth Master Plan Steering Committee, included a youth survey and focus groups, and sponsored a summit comprised of 115 community stakeholders. The Master Plan includes outcomes, or result statements, and indicators to measure achievement.

Content of Plan. The plan is organized into five major developmental categories, with specific result statements for each of five age groups. The following is a brief summary of the plan.

- **Learning - Early Childhood Development, Life-long Learning and Education:** All children/youth are ready to learn; are successful in school; are prepared for college, work and life; and are prepared to be life-long learners.
- **Working - Employment and Financial Independence:** All children/youth have a positive awareness that adults work inside and outside the home, understand the relevancy of work and income; are aware of possible career paths and have opportunities for career exploration; plan and have opportunities for short- and long-term employment; and are employed or engaged in career development activities.
- **Thriving – Basic Physical and Psychological Needs:** All children/youth are physically and mentally safe; meet age appropriate developmental standards and learn healthy habits; develop proper nutrition and hygiene and practice healthy behaviors; have good health and healthy habits.
- **Connecting – Mentoring, Afterschool, Cultural Activities:** All children/youth have positive adults in their lives; have experiences to develop spiritually, emotionally, and culturally; have a positive self-image and respect diversity; have a strong support network of positive peers and adults, and appreciate and respect cultural and individual identity; and have social skills and emotional well-being to live independently in the community.
- **Leading – Civic Engagement, Training and Leadership:** All children/youth are supported and have opportunities to engage with community around them; understand social rules, and are encouraged to practice leadership skills; learn civic responsibilities and have opportunities for community leadership; are engaged in community service and leadership

programs; and are making a positive contribution in their community and have opportunities to inform public policy.

Specific recommendations that focus on programmatic outcomes (but exclude process-related ones) include the following:

- Increase employment opportunities for city youth
- Increase civic engagement for middle and high school teens
- Increase school attendance
- Increase educational access and attainment

Neighborhood Plans

2006 - 2010

Brikyaat (Midtown) Plan Development. The planning area is bounded by Fountain (N), Diamond (E), Fulton (S), and Eastern (W), and focuses on Fulton Street Farmers Market. The planning process was a collaboration among the Midtown Neighborhood Association, the East Fulton Business Association, and the residents of the Brikyaat neighborhood. The plan was completed in January, 2007 and was adopted by the Planning Commission as an Area Specific Plan and incorporated into the City's Master Plan in July, 2007.

Brikyaat - Content of Plan. The Brikyaat Plan largely revolves around the Fulton Street Farmers Market and calls for an expansion of the market and inclusion of an enclosed year-round space. Although this would require the loss of some existing housing, it is supported by the neighbors provided that affected residents are not financially harmed and have the opportunity to remain in the neighborhood. The plan calls for improving the flow of streets by widening some narrow streets and creating through-ways to connect others. It also calls for further study to determine whether the Brikyaat area should be designated as an historic district.

Monroe North – Plan Development. The planning area is located directly north of downtown and is bounded by Leonard (N), Division (E), I-196 Expressway (S), and the Grand River (W). The planning process was driven by a Steering Committee comprised of major property owners, district developers, industrial business owners, residents from the district and the Belknap neighborhood, the Monroe North Tax Increment Financing Authority and the Smart Zone Board. Staff support was provided by the Downtown Development Authority and a consultant. The plan was adopted by the Planning Commission as an Area Specific Plan and incorporated into the City's Master Plan in February, 2010.

Monroe North – Plan Content. The Monroe North Plan focuses on land uses, traffic circulation, parking issues and the development character of the area. It provides an array of recommendations to enhance the district's viability, reinforce downtown's role as the center of the region, enhance the City's

competitiveness as a housing location, encourage diversity within neighborhoods, promote transit and walkability, maintain and improve public access to the river, capitalize of the Grand River as a valuable economic, recreational, environmental and historic asset, encourage preservation and adaptive reuse of buildings, and emphasize urban design quality and place making.

Belknap Neighborhood – Plan Development. The planning area is bounded by Leonard (N), College (E), I-196 Expressway (S), and Division (W). The plan is the result of an extensive planning and resident input process. While the process was contentious at times, the final result is a consensus plan supported by the Steering Committee, Friends of Belknap, the Neighbors of Belknap Lookout Board of Directors, various property owners and the majority of neighborhood citizens. The plan was completed in September, 2009 and was adopted by the Planning Commission as an Area Specific Plan and incorporated into the City’s Master Plan in February, 2010.

Belknap Neighborhood – Plan Content. The Belknap Plan is primarily a form-based land use plan that focuses on context districts for development. It is guided by the principles of choice, economic health, balance, quality, access, and sustainability and is consistent with the City’s Master Plan for Great Neighborhoods and Vital Business Districts while deviating in some ways from the Future Land Use Map. The following is a summary of selected planning statements (not a complete summary).

- **Housing/Choice/Maintenance:** encourage reinvestment, through either rehabilitation or new construction, of vacant or blighted properties; encourage a mix of affordable, mid-price and upper-end owner and renter housing choices to attract a broad range of people, including special needs populations, into the neighborhood and to avoid displacement of existing residents; provide a variety of housing types such as single-family housing, units above commercial space, live-work units, row houses, etc. for all life stages; employ accessibility and universal design standards; discourage conversion of single-family homes to multi-family use; encourage the preservation of historically or architecturally significant structures; encourage employer-assisted housing programs; advocate for a relocation plan that provides housing choice to tenants who may be displaced by change; work with both landlords and tenants in improving rental housing quality and maintenance; organize neighborhood cleanup days; collaborate with City Code officials to encourage compliance with housing, nuisance and zoning codes; and coordinate with City housing rehab officials to promote low-interest home repair loans.
- **Mixed-Use Development/Parking:** new commercial development should be small in scale and provide needed services to the neighborhood; locate higher intensity development on Lafayette NE in existing commercial and industrial area; locate commercial and high density residential uses within walking distance of planned transit stops; orient mixed-use commercial areas along higher traffic volume streets; and provide sufficient off-street parking for new development wherever feasible.

- **Infrastructure:** coordinate public infrastructure improvements with new developments; continue to partner with the City and State to improve neighborhood bridges, stairs, streets, parkways, and utilities; and improve the canopy coverage by planting new trees.
- **Collaboration:** support an active neighborhood association, as well as collaborative efforts with other nonprofit organizations; work with Spectrum Health, Grand Valley State University and others to provide services and resources to the neighborhood; and partner with The Rapid (transit) on location decisions for bus stops, station stops and transit routes.

Boston Square - Plan Development. The planning area is bounded by Hall (N), Calvin (E), Boston (S), and Eastern (W), and focuses on Kalamazoo Avenue in the Boston Square business district. The planning process was a collaboration among the Oakdale Neighbors, Fuller Area Neighbors, Southeast End Neighborhood Association, the Boston Square Business Association, and the residents of the neighborhood. The plan was completed in January 2010 and was adopted by the Planning Commission as an Area Specific Plan and incorporated into the City's Master Plan in May, 2010.

Boston Square - Content of Plan. The plan envisions a "village square" concept for the business district, a "neighborhood employment center" for the industrial area bounded by Eastern, Evergreen, Kalamazoo and Boston, infill development, green space and streetscape improvements, shared bicycle lanes, improved walkability, more parking options, and a bus rapid transit route and station. The plan also envisions attracting new businesses to the area, hiring residents for the new jobs, maintaining the housing stock while the market bounces back, youth activities, and an improved sense of community.

Uptown Corridor – Plan Development. The City Commission established the City of Grand Rapids Uptown Corridor Improvement Authority in April 2009 to "correct and prevent deterioration in business districts, encourage historic preservation, and provide economic growth." The planning area includes four business districts: East Fulton, East Hills, Eastown, and Wealthy Street. The planning process represents five years of collaboration among area stakeholders to establish a thriving business district, a safe neighborhood, quality infrastructure and a sense of community pride. A plan was completed in July 2010 and was adopted by the City Commission in August, 2010.

Uptown Corridor – Plan Content. The plan includes five strategies: transportation, building renovation and reuse, promotions, aesthetic enhancements, right of way improvements. Transportation enhancements include bicycle amenities, bus shelters and benches, feasibility studies for trolley service and light rail, etc. Building improvements include the expansion of the Fulton Street Farmers Market, acquisition, renovation and reuse of key properties, code enforcement, construction of an Eastown plaza, etc. Promotions include a coordinated signage program, marketing events, etc. Aesthetic improvements include streetscape improvements, community gardens, tree plantings and landscape improvements, trash and recycling receptacles, etc. Right-of-way improvements include reconstruction of Wealthy Street, redesign the Fuller/Lake Drive intersection, pave alleys, build public restrooms, etc. A business recruitment and retention program is also planned.

Madison Square Corridor – Plan Development. The City Commission established the City of Grand Rapids Madison Square Corridor Improvement Authority in July 2009 to “correct and prevent deterioration in business districts, encourage historic preservation, and provide economic growth.” The planning area generally includes both sides of Hall Street between Jefferson and Eastern, and both sides of Madison Avenue between Umatilla and Garden. The planning process represents nine years of collaboration among area stakeholders to establish a thriving business district, a safe neighborhood, quality infrastructure and a sense of community pride. A plan was completed in July 2010 and was adopted by the City Commission in August, 2010.

Madison Square Corridor – Plan Content. The plan includes short-term, Medium-term and long-term actions in support of three strategies: promotions, physical design improvements, and economic restructuring. Promotions include image building, a branding campaign, special events, retail events, etc. Physical design improvements coordinated trash collection and removal, street furniture and landscaping, street lighting, public art, coordinated signage, etc. Restructuring includes code enforcement, building upgrades, business assistance programs, etc.

Attachment D

Anti-Poverty Strategy

Overview

This section of the Housing and Community Development Plan identifies the Grand Rapids community's efforts to reduce the number of people living in poverty. The City itself is limited in the amount of support it can provide for anti-poverty efforts. This is primarily due to the fact that the majority of HCD funds are largely restricted to certain types of activities such as housing rehabilitation, homeownership, infrastructure, and code enforcement. Funding for social service activities is extremely limited. Furthermore, the City's General Fund is severely stressed providing basic health and safety services and is not in a position to support other activities. While the City is not the lead agency in broad-based anti-poverty efforts, it still has a role in reducing poverty through support and collaboration with community efforts (e.g. Housing Continuum of Care).

Anti-poverty efforts within the Grand Rapids community come in a number of forms, but the focus of this discussion will be on 1) efforts to meet the basic needs of people living in poverty, and 2) efforts to increase the income of those in poverty.

Basic Needs of People Living in Poverty

The basic needs of people living in poverty are food and housing. The community provides a well-coordinated food bank system as well as hot meal programs for the homeless and the home-bound. Housing for people in poverty is available, albeit in very short supply, through a few key housing providers. The following is a partial list of the organizations and food/housing services they fund, coordinate, or provide directly. Due to the number of organizations performing these services, it is not possible to name them all.

General:

- **Kent County Department of Human Services (DHS).** DHS provides an array of services to people experiencing poverty, including cash, food, and emergency assistance, medical services, and child support and child care services. Cash assistance includes Family Independence Program (FIP), State Disability Assistance (SDA), and Refugee Assistance Program (RAP). DHS also administers a Low Income Home Energy Assistance Program.
- **Kent County Essential Needs Task Force (ENTF).** The Kent County ENTF has developed and supported the management of basic service systems such as food, housing, utilities and transportation to help Kent County's most vulnerable citizens obtain the basics needed to be self-sufficient.
- **Heart of West Michigan United Way (UW).** The United Way's vision is a vibrant, safe and caring community where all children thrive and all people enjoy maximum health and self-sufficiency. It funds a variety of human services including education, income and health

efforts. United Way also provides a “211” program - a central information and referral service hotline available 24 hours a day, 7 days a week to all Kent County residents.

Food:

- **Access of West Michigan.** Access coordinates the work of 300 Kent County congregations to eliminate hunger and reduce the impact of poverty. Access supports 100 food pantries, a number of food drives, and an annual hunger walk.
- **Second Harvest Cleaners.** Gleaners serves as West Michigan’s nonprofit clearinghouse for saved, donated food destined for food pantries, homeless shelters, soup kitchens, and other charitable organizations.
- **God’s Kitchen.** God’s Kitchen is located in the Heartside Neighborhood and provides daily hot meals every afternoon on a walk-in basis, no questions asked.
- **Senior Meals Program, Inc.** Senior Meals provides congregate eating programs, meals to home-bound seniors, and a food pantry geared to the nutritional needs of seniors.
- **Food Pantries.** The Grand Rapids metropolitan area has nearly 100 food pantries providing free food to those in need.

Housing:

- **Dwelling Place of Grand Rapids, Inc.** Dwelling Place provides affordable housing options in the Heartside neighborhood, and is primarily focused on serving people who are homeless or at risk of becoming homeless, and those with disabilities.
- **Genesis Non-Profit Housing Corporation.** Genesis provides permanent supportive housing for people with disabilities who are homeless or at risk of homelessness. The supportive services help residents maintain the maximum possible level of independence, stability, and participation in the general community.
- **Hope Network.** Hope Network provides specialized residential facilities serving low-income people with chronic mental illness and people with mobility impairments.
- **Grand Rapids Housing Commission (GRHC).** The Housing Commission provides affordable housing to low-income families and seniors through its housing developments and through its Housing Choice Vouchers.
- **Grand Rapids Housing Rehabilitation and Lead Remediation Programs.** The City’s Community Development Department operates housing rehab and lead reduction programs to assist low-income families maintain a safe and healthy living environment.
- **Home Repair Services (HRS) of Kent County.** Home Repair Services operates a number of programs which help existing low-income homeowners stay in their homes and improve their quality of life. Programs include foreclosure prevention, minor home repair, tool lending, handicap access ramps, a building materials store, and home repair and financial education classes.

Increase Income of People Living in Poverty

The Grand Rapids community has an extensive array of programs and services designed to assist people in leaving poverty. These include education, employment skills, job training, microenterprise development, and job placement. The following is a partial list of the organizations and training/employment services they fund, coordinate, or provide directly. Due to the number of organizations performing these services, it is not possible to name them all.

- **Area Community Services Employment and Training (ACSET) Council.** The Area Community Services Employment and Training Council has one mission for its two distinct operating divisions. The mission is to create opportunities for economic self-sufficiency for low income or economically disadvantaged individuals and families; and unemployed dislocated, underemployed and incumbent workers. The Community Action Division provides direct services in the areas of food and meals assistance, housing and utility assistance, senior services, case management and referral services for Kent County residents. The Michigan Works! Division assists individuals in the areas of job seeking, and occupational training to acquire marketable skills; it provides business services to employers in an effort to match workers with skills required in available positions.
- **Grand Rapids Community College (GRCC) Training Solutions.** Grand Rapids Community College offers a wide selection of job training and worker development programs. It offers a variety of delivery methods, including interactive TV and web-enabled courses. GRCC also specializes in training for growth industries in the State such as battery technology, wind and renewable energy, film production, and nursing.
- **Goodwill Industries.** Goodwill “changes lives and communities through the power of work.” Goodwill provides assessment, training, job placement, job retention, and support services. In addition to specialized skill training, the program includes “soft” skills such as office etiquette, work culture, dealing with conflict, and how to balance work and home responsibilities. Support services following employment may include on-site job coaching, transportation, and counseling.
- **Hope Network.** In addition to its residential facilities for people with chronic mental illness and people with mobility impairments, Hope Network provides job training programs for these clients. It also assists ex-offenders in work readiness training and retention support.
- **Grand Rapids Opportunities for Women (GROW).** GROW provides small business readiness and entrepreneurial training, business support services, financial literacy training, and Individual Development Accounts (IDA) to strengthen women-owned businesses.
- **Grand Rapids Housing Commission (GRHC).** In addition to administering its affordable housing facilities and Housing Vouchers, the Housing Commission also operates a Family Self Sufficiency (FSS) program which assists families in financial literacy, education and job training options, and to achieve homeownership.
- **Kent County Tax Credit Coalition.** This coalition is comprised of community organizations and financial institutions working cooperatively to utilize the federal Earned Income Tax

Credit (EIC) and other tax credits to improve the financial independence for working, low and moderate-income individuals and families. This is accomplished through free Income Tax Preparation Sites.

- **Section 3.** Section 3 is a federal legislative directive for providing preference in new employment opportunities, contracting, and training opportunities generated by CDBG and HOME-funded construction projects. Section 3 is activated when the normal completion of construction and rehabilitation projects create the need for new employment, contracting, or training opportunities. Beneficiaries are low- and very low-income residents of the local community, as well as businesses that employ these persons.

Housing and Community Development Plan

As indicated above, the Community Development Block Grant program is not an anti-poverty program, and the City has few resources to directly assist people out of poverty. To the extent however, that CDBG funds are used to support certain housing services as well as employment programs and micro-enterprise development, it is contributing indirectly to reducing poverty.

Attachment E

Limited English Proficiency

People who do not speak English as their primary language and who have a limited ability to understand, speak, read, or write English can be limited English proficient (LEP). Language for these people may be a barrier to:

- accessing important benefits or services,
- understanding and exercising important rights,
- complying with applicable responsibilities, or
- understanding information provided by federally-funded programs or services.

For example, an LEP person might not be able to communicate effectively with health care providers and social service agencies. (This may not be easy to identify. Some people may know enough English to manage basic life skills but may not speak, read, or comprehend English well enough to understand some of the more complicated concepts they may encounter in the health and human services systems.) These people may be entitled to assistance with respect to a particular service, benefit or encounter.

Recipients and subrecipients of federal financial assistance have an obligation to reduce language barriers that can preclude meaningful access by LEP people to important government programs, services, and activities. Title VI of the Civil Rights Act of 1964, National Origin Discrimination against Persons with Limited English Proficiency, and its implementing regulations require that recipients take responsible steps to ensure meaningful access. HUD's Guidance is designed to be a flexible and fact-dependent standard. The starting point is an individualized assessment that balances the following four factors when deciding what constitutes "reasonable steps:"

- the number or proportion of LEP persons in the eligible service population,
- the frequency with which LEP individuals come in contact with the program,
- the importance of the service provided by the program,
- the resources available to the recipient and costs.

HUD's Guidance does not require the implementation of a plan to address the identified needs of the LEP populations served. However, the absence of a written plan does not obviate the underlying obligation to ensure LEP people have meaningful access to programs and activities.

Past Analysis. In response to HUD's Guidance published in December 2003, the City of Grand Rapids Community Development Department conducted a self-assessment in 2004 and 2005 to ensure that the language needs of LEP citizens who were using federally funded programs and/or services were adequately met. The *2005 Provision of Language Assistance Survey* determined that the City's funded organizations met the needs of LEP people. (Survey analysis can be found in the City's 2005 – 2010 Consolidated Housing and Community Development Plan.)

Demographics. Of the city's population age 5 and older, 10% (17,006) speak English "less than very well" (2005-09 American Community Survey). The most common non-English language spoken is Spanish (14%). Of the Spanish-speaking population, 57% (14,044) speak English "less than very well." The second most frequently spoken language is African Languages (1%), with 49% (632) speaking English "less than very well." The third most frequent is Vietnamese (0.5%), with 71% (583) speaking English "less than very well." In the Grand Rapids Public Schools, during the 2009-10 school year, 49 non-English languages were spoken in the homes of foreign-born students, in most cases Spanish (86%). The next three most common languages were Vietnamese, Somali, and Maay.

2011 LEP Survey Analysis. A Language Assistance Survey was included in the City's FY 2012 Neighborhood Investment Plan Request for Proposals, and collected information about applicants' exposure to LEP people and its efforts to meet the needs of LEP clients. Surveys from agencies that were recommended for funding were analyzed and data is provided in the chart below.

Nineteen (19) community agencies and seven (7) City programs are included in the analysis. LEP people represent 10% or less of the total clientele for most organizations, and most have contact several times per month. Consistent with ACS data, the most commonly encountered language was Spanish (78%), and organizations provide interpretation services and literature most frequently in Spanish. Many organizations have bilingual staff or contract for interpretation, although a number of neighborhood associations rely on community volunteers.

Although most organizations did not charge for language interpretation services, two indicated that interpretation services were not free to clients. This is an area to explore further with each organization.

Most organizations (84%) do not train its interpreters/translators in its programs, including six who indicated that denial or delay of access to its services/information would have a serious or life-threatening implication for the client. This is an area to explore further with the individual organizations to ensure that its interpreters/translators are competent with technical or legal terms specific to the programs.

2011 LEP Determination. The majority of funded organizations are making reasonable efforts to meet the needs of LEP people, based on proportion of LEP people in the community, frequency of contact, importance of services, and resources available.

2011 Language Assistance Survey

Does your organization provide goods or services to people who do not speak English well or at all? (If no, please answer the question and submit the survey.)		
	Number	Percent
Total Responses	26	100%
Yes	24	92%
No	2*	8%
*One organization that answered "no" completed the survey anyway.		
Of all the people your organization serves, approximately what percent do not speak English well or at all? (open-ended question)		
	Number	Percent
Total Responses	25	100%
0-10%	15	60%
11-20%	4	16%
21-30%	2	8%
31-40%	3	12%
41-50%	1	4%
51-100%	0	0%
AVERAGE:		14%
MEDIAN:		10%
How often does your organization have contact with people who do not speak English well or at all?		
	Number	Percent
Total Responses	25	100%
Daily	6	24%
Several times per week	3	12%
Several times per month	9	36%
A few times per year	6	24%
Rarely	1	4%
What language(s) other than English do your organization's clients speak? (open-ended question)		
	Number	Percent
Total Responses	32	100%
Spanish	25	78%
Vietnamese	3	9%
American Sign Language	1	3%
Serbian	1	3%
various African languages	2	6%

How does your organization meet the language needs of clients who do not speak English well or at all? Select all that apply.		
	Number	Percent
Total Responses	67	100%
Bilingual staff members	15	22%
Staff interpreters (hired exclusively for that service)	2	3%
Contract for interpretation services (in person or via telephone line)	10	15%
Community volunteers provide interpretation services	10	15%
Rely primarily upon family members or friends to provide interpretation for clients	8	12%
Contract for translation services for written communication	2	3%
Provide program literature, forms, documents and other materials in language(s) other than English	16	24%
Other	4	6%
What language(s) other than English do your staff or interpreters speak? (open-ended question)		
	Number	Percent
Total Responses	35	100%
Spanish	20	57%
Arabic	2	6%
Portuguese	1	3%
French	2	6%
German	1	3%
American Sign Language	1	3%
Others as needed	1	3%
Many others	2	6%
Hundreds	1	3%
None	4	11%
In what language(s) other than English does your organization provide literature, forms, documents, and other written materials? (open-ended question)		
	Number	Percent
Total Responses	25	100%
Spanish	23	92%
None	2	8%
Does your organization train interpreters/translators about your programs?		
	Number	Percent
Total Responses	25	100%
Yes	4	16%
No	21	84%

Are your organization's interpretation services free of charge to your organization's clients?		
	Number	Percent
Total Responses	25	100%
Yes	21	84%
No	2	8%
Nonresponsive / non applicable	2	8%
Would denial or delay of access to your organization's services or information have a serious or even life-threatening implication for your organization's client? (Ex: not understanding and exercising important rights, not complying with applicable responsibilities.)		
	Number	Percent
Total Responses	25	100%
Yes	7	28%
No	18	72%