



Consolidated Housing and Community Development Plan

July 1, 2026 - June 30, 2031

Community Development Department

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

Introduction

The FY 2027 – 2031 (FFY 2026 – 2030) Consolidated Housing and Community Development (HCD) Plan, also known as the “Consolidated Plan,” serves as the City of Grand Rapids’ strategic framework for housing and community development investment over a five-year timeframe. The HCD Plan will be in effect from July 1, 2026, through June 30, 2031. It directs actions and funding decisions related to the federal Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grants (ESG) programs administered by the U.S. Department of Housing and Urban Development (HUD). In addition, the Plan guides investments from the Justice Assistance Grant (JAG) program administered by the U.S. Department of Justice, Opioid Settlement Funds (OSF), and other resources administered by the Community Development Department (CDD).

Prepared in accordance with 24 CFR Part 91 and aligned with HUD’s required format and content standards, the document identifies the City’s housing and community development needs, sets clear goals and objectives, and outlines coordinated strategies to effectively leverage resources. Through these efforts, the Plan aims to elevate the quality of life for all residents.

The HCD Plan guides investment of funds from the following programs:

Community Development Block Grant Program (CDBG) - Supports a wide range of activities that provide decent housing, a suitable living environment, and expanded economic opportunity for low- and moderate-income residents.

HOME Investment Partnerships Program (HOME) – Provides funding to address housing needs. Funds can be used to develop new housing opportunities, renovate existing structures, provide rental assistance, and increase homeownership through homebuyer incentives.

Emergency Solutions Grants Program (ESG) – Provides to reduce homelessness within the community and address the needs of those individuals currently experiencing homelessness.

The HCD Plan is organized into the following core sections, each aligned with HUD’s Consolidated Plan framework and informed by local priorities:

1. **Process:** Describes the community engagement and consultative strategies used to identify the needs and priorities outlined in this plan.
2. **Needs Assessment:** Analyzes the scale and nature of housing, homelessness, and community development needs.
3. **Market Analysis:** Examines the demographics of the community, and current supply and future needs of affordable housing based on anticipated growth or other community factors that could impact household composition.
4. **Strategic Plan:** Identifies the goals, strategies, and intended outcomes to address the needs and priorities identified through the planning process.

The Plan will also include the first year (FFY 2026) Annual Action Plan, that will describe the planned investment of federal resources to implement specific activities that meet the year’s strategic goals.

Data

The HCD Plan integrates both quantitative and qualitative data to ensure a comprehensive understanding of community needs. The primary quantitative data sources include the 2017-2021 Comprehensive Affordability Strategy (CHAS) and the 2019 – 2023 American Community Survey (ACS). Other local and regional data are used as indicated in this plan. Qualitative insights were gathered through focus groups, stakeholder consultations, and resident surveys.

Plans Consulted

The HCD Plan builds upon and aligns with a broad range of local, regional, and state plans. These include strategic, environmental, transportation, and housing-specific documents that reflect community priorities and guide cross-sector collaboration. Consulted plans are listed below:

City of Grand Rapids
Strategic Plan (2026-2030)
Climate Action and Adaptation Plan (2025)
Community Master Plan – Bridge to Our Future (2025)
Parks and Recreation Strategic Master Plan (2022)
Economic Development and Mobility Strategic Plan (2020)
Grand Rapids Age Friendly Action Plan (2020)
Kent County
Opioid Settlement Spending Plan (2024)
Community Health Needs Assessment (2023)
Regional Hazard Mitigation Plan (2022)
Blood Lead Testing Surveillance Report (2019-2023)
Other Local and Regional Plans
Bowen National Research - Housing Needs Assessment (2025)
Kent County Food Policy Council - Food System Plan (2025)
Housing Kent - State of Housing Report (2024)
Grand Valley Metro Council - Metropolitan Transportation Plan (2024)
The Rapid - Transit Master Plan (2023)
Michigan's Statewide Housing Plan (2022)
Grand Rapids Public Schools - Strategic Plan (2022-2027)
KConnect Redefining the Path Home (2020)

Needs and Market Analysis Summary

Since 2010, both Grand Rapids and Kent County have experienced steady population growth, a trend projected to continue through at least 2029. The rate of housing construction has not kept pace with the additional number of households resulting in a constrained housing market and an escalation in rent and home purchase prices. Increased housing costs have outpaced the rise in incomes, leading many households to pay more than 30% of their income toward housing costs, which HUD considers the threshold for “housing cost burden.” These dynamics were consistently cited as top concerns by survey respondents and focus group participants.

Key findings from the *2025 Bowen National Research Housing Needs Assessment* include:

- **Population growth and housing demand.** Population and household growth rates have been positive since 2010 and are projected to remain positive through at least 2029. A variety of housing options are needed to meet projected demand. A thriving local economy with nearly 104,000 non-resident commuters to Grand Rapids suggests significant potential demand for housing if adequate and affordable housing is added to the market.
- **Rising rents and high rates.** While overall multifamily occupancy rates have decreased slightly since 2022 (93.8% currently, down from 97.9% in 2022), this can be largely attributed to newly developed properties that are currently leasing up. Occupancy rates are expected to increase very quickly as demand has not decreased. Affordable housing occupancy rates have remained high (currently 99%) and have long waiting lists. Single-family and duplex rentals in Grand Rapids also have an occupancy rate of 99%. According to the American Community Survey 5-Year estimates, the median home value in Grand Rapids in 2023 was \$225,500, more than double the median value in 2013 (\$109,400). Similarly, median contract rent in Grand Rapids in 2023 was \$1,191, up from \$758 in 2013.
- **Substandard housing.** Grand Rapids’ housing inventory is notably older than the state and region. Renters are disproportionately affected by housing quality issues, including lead-based paint exposure, deferred maintenance, and lack of accessibility features.

Housing Gap Estimates:

The 2025 Bowen National Research Housing Needs Assessment determined a rental housing gap of 6,990 units, and a for-sale housing gap of 6,333 units. These gaps are most acute for households earning below 80% of Area Median Income (AMI), particularly renters earning less than 50% of AMI. These households face the greatest barriers to securing stable housing and are most at risk of housing instability or homelessness. The data underscores the urgent need for both new construction and preservation of affordable housing, especially for low-income households.

Table 1 below illustrates the estimated rental housing gap in Grand Rapids from 2024 to 2029, segmented by income level.

Table 1: Grand Rapids - Rental Housing Gap

Rental Housing Gap Estimates (2024 - 2029)			
Percent of Median Income	Annual Household Income	Monthly Rent	Units Needed
0-30%	≤ \$31,920	≤ \$798	1,489
31%-50%	\$31,921-\$53,200	\$799-\$1,330	1,072
51%-80%	\$53,201-\$85,120	\$1,331-\$2,128	1,927
81%-120%	\$85,121-\$127,680	\$2,129-\$3,192	1,417
121%+	\$127,681	\$3,193+	1,085
Total Rental Units			6,990

Source: Bowen National Research - Housing Needs Assessment (2025)

Figure 1: Rental Units Needed by % Median Income

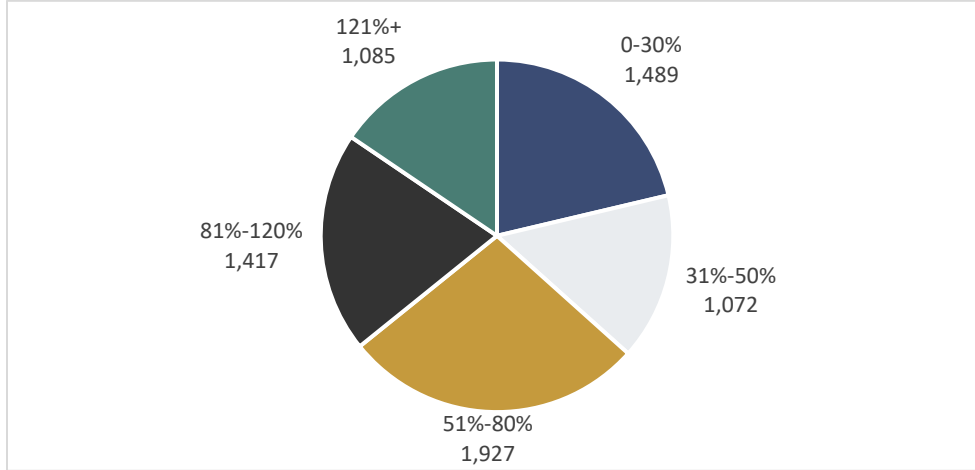


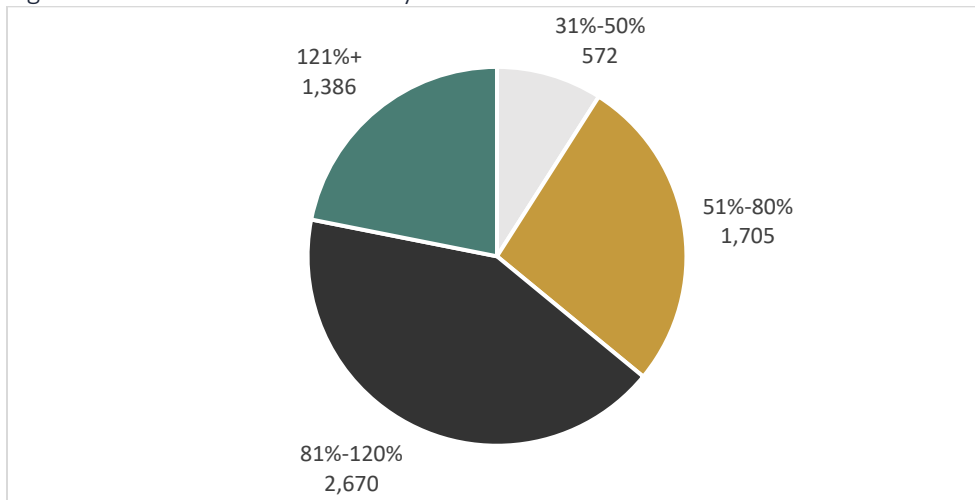
Table 2 presents the estimated for-sale housing gap, highlighting a critical shortage of affordable homeownership opportunities for low- and moderate-income households. Notably the greatest need is concentrated in the 81%–120% AMI range.

Table 2: Grand Rapids - For-Sale Housing Gap

For-Sale Housing Gap Estimates (2024 - 2029)			
Percent of Median Income	Annual Household Income	Price Range	Units Needed
0-30%	≤ \$31,920	≤ \$106,400	0
31%-50%	\$31,921-\$53,200	\$106,401-\$177,333	572
51%-80%	\$53,201-\$85,120	\$177,334-\$283,733	1,705
81%-120%	\$85,121-\$127,680	\$283,734-\$425,600	2,670
121%+	\$127,681	\$425,601	1,386
Total For-Sale Units			6,333

Source: Bowen National Research - Housing Needs Assessment (2025)

Figure 2: For-Sale Units Needed by % Median Income



Summary of the Objectives and Outcomes Identified in the Plan

The following eight strategic outcomes were developed in response to the needs identified through data analysis and community engagement. Each outcome is supported by specific activities designed to advance housing stability, economic opportunity, and neighborhood resilience.

Outcome 1: Prevent and resolve homelessness. Support efforts to obtain or retain housing for individuals and families experiencing homelessness or at risk of homelessness. Activities include, but are not limited to, homelessness prevention, rapid re-housing, and tenant-based rental assistance.

Outcome 2: Create and preserve affordable housing. Increase the number of new affordable rental and homeownership units available to low- and moderate-income households. Activities include, but are not limited to, infill new construction, acquisition and development for resale, development of permanent supportive housing, and conversion of non-residential buildings to housing.

Outcome 3: Increase homeownership and housing stability. Support efforts to increase access to homeownership and provide housing stability services. Activities include, but are not limited to, fair housing education and enforcement, housing-related legal assistance, down payment assistance, and foreclosure intervention.

Outcome 4: Improve existing housing. Support the maintenance, repair, and improvement of existing housing. Activities include, but are not limited to, housing rehabilitation, emergency and minor repairs, access modifications, lead-based paint remediation, code enforcement, and weatherization.

Outcome 5: Improve behavioral health. Support efforts to prevent and mitigate the effects of opioid and substance use disorders and expand access to mental health services for uninsured and underinsured individuals. Activities include, but are not limited to, behavioral health treatment and recovery support, mental health counseling, crisis intervention, peer support, community outreach, and prevention and education initiatives.

Outcome 6: Increase wages and economic opportunity. Support economic prosperity with an emphasis on increasing income and overcoming barriers to employment. Activities include, but are not limited to, job readiness, skills development training, and education programs.

Outcome 7: Improve neighborhood safety. Support efforts that enhance resident safety and quality of life in neighborhoods. Activities include, but are not limited to, crime prevention education, block club and community organizing, and safety and preparedness training.

Outcome 8: Foster engaged, connected, and resilient neighborhoods. Support activities that build relationships and enhance neighborhood stability. Activities include, but are not limited to, neighborhood improvement and beautification projects, outreach and education, communication, issue engagement, and advocacy.

Evaluation of Past Performance

Over the previous Consolidated Plan cycle, the City of Grand Rapids made measurable progress toward its housing and community development goals. Accomplishments are reported annually in the Consolidated Annual Performance and Evaluation Report (CAPER), which are publicly available on the

Community Development Department website (www.grcd.info). Key achievements include the development, preservation, and rehabilitation of affordable housing units, expansion of homelessness services, and targeted investments in housing and neighborhood services.

Summary of Citizen Participation Process and Consultation Process

Public input on housing and community development needs to inform development of the FFY 2026 – 2030 HCD Plan was gathered through multiple means.

- Five (5) topic-specific focus groups were held on the following areas: affordable housing development, emerging developers, mental health and substance use, workforce development, and neighborhood organizing and public safety. A total of 58 individuals participated in these sessions. In addition, consultation meetings were also held with the Grand Rapids Housing Commission and the Grand Rapids Area Coalition to End Homelessness, which serves as the community's Continuum of Care.
- An online survey to evaluate community needs was distributed through various means including email and social media. The online survey was available from August 27, 2025, through October 2, 2025. The survey received 347 responses, providing valuable insights into residents' priorities, challenges, and ideas for improving housing and community conditions. Results are summarized in Appendix B.

The City of Grand Rapids held a 30-day public comment period on the draft FFY 2026 – FFY 2030 Housing and Community Development Plan from October 28, 2025 through November 26, 2025. A hearing was held before the Grand Rapids City Commission on November 18, 2025. In addition to public notices in the *Grand Rapids Press* and *El Vocero Hispano*, an email invitation for comment was extended to partners identified in the Institutional Structure section of this Plan. The draft Plan was available for review on the City of Grand Rapids' website.

Summary of Public Comments

Six (6) attendees spoke at the November 18, 2025, public hearing before the City Commission.

- One (1) resident appreciated the City's consideration of 3D printed homes.
- Two (2) residents described the needs of women experiencing homelessness, especially those over the age of 60. They emphasized the need for increased resources to support Degage Ministries.
- One (1) attendee suggested emergency shelters offer classes on life skills and services for those with mental health issues.
- A representative of the Fair Housing Center of West Michigan (FHCWM) expressed support for the plan and highlighted that the plan is consistent with FHCWM strategies.
- One (1) resident emphasized the importance of personal faith.

Two (2) written comments were received during the public comment period that began October 28, 2025, and concluded November 26, 2025.

- A representative of Family Promise of West Michigan emphasized the needs of families experiencing homelessness and extremely low-income households. They proposed diversion and non-traditional housing development methods as opportunities.

- A representative of Community Rebuilders highlighted Tenant-Based Rental Assistance and Geographically Targeted Housing Outreach program outcomes and supported the plan's emphasis on housing access, service coordination, and reducing homelessness.

Summary of Unaccepted Comments & Rationale

All comments were accepted.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

The following section outlines the collaborative and community-driven process used to develop this Plan. It highlights the lead agency, consultation efforts, and coordination with local and regional partners.

Table 3: Grand Rapids - Responsible Agencies

Grant Program	Grantee	Agency
CDBG Administrator	Grand Rapids	Community Development Department
HOME Administrator	Grand Rapids	Community Development Department
ESG Administrator	Grand Rapids	Community Development Department

The Community Development Department coordinates closely with other City departments, nonprofit partners, and regional agencies to implement funded activities and ensure alignment with broader community goals.

HCD Plan Public Contact Information

Table 4: Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

Introduction

Although the City of Grand Rapids (City), through its Community Development Department (CDD), assumes overall responsibility for administering HCD Plan programs, many funded activities are carried out or otherwise supported by other City departments, developers, and subrecipient organizations. These partner organizations and stakeholders bring expertise and on-the-ground perspectives that have a critical role in identifying priority community development needs and strategies that comprise the HCD Plan.

Summary of Interagency Coordination (91.215(I))

During development of this Plan, a robust review of other recent, relevant plans and studies was conducted. Those plans and studies included significant community engagement processes that, in total, reached nearly 20,000 residents and stakeholders. Four (4) topic-specific focus groups were

conducted on affordable housing, neighborhood organizing, mental health and substance use, and workforce development. Those focus groups included participation from both public and private housing developers, housing providers, health and mental health providers, neighborhood groups, and other social service providers. Additionally, consultation sessions were held with the Grand Rapids Housing Commission and the local Continuum of Care (CoC), also known as the Grand Rapids Area Coalition to End Homelessness.

In addition to efforts conducted during the HCD Plan development process, the City and its CDD regularly coordinate and participate in collaborative community efforts to address housing, homelessness, mental health, and other community issues. City and CDD representatives participate in and coordinate with the local CoC, Kent County Essential Needs Task Force (ENTF), Affordable Housing Fund Board, Housing Kent - Housing Stability Alliance, Permanent Housing Coordinating Council, the community mental health authority (Network180), West MI Works!, First Steps Kent, and many other institutions and groups.

Continuum of Care Strategy for Homeless & At-Risk Populations

The City is an active participant of the Continuum of Care (Grand Rapids Area Coalition to End Homelessness) and works diligently to ensure efforts are coordinated in a manner that positively impacts service delivery to homeless persons and those at risk of homelessness. City staff are members of the CoC Steering Committee which is tasked with the overall coordination of homeless and homelessness prevention services. Staff also participate on other various CoC committees.

Consultation with CoC on ESG Allocation and HMIS

City staff participate on the CoC Steering Committee, which oversees all aspects of the Continuum including funding policies and procedures, and HMIS administration. The staff ensure regular consultation occurs and ESG funding is aligned with the goals, policies, and programs of the CoC. Additional consultation was conducted in the development of this Plan.

Agency Participation and Consultation

A total of 34 agencies and organizations were consulted during the development of the HCD Plan, representing a wide range of sectors including housing, health, education, workforce development, and neighborhood advocacy. This cross-sector engagement ensured the Plan reflects a variety of perspectives and is responsive to the interconnected nature of community needs. The full list of organizations consulted is in Appendix A.

Non-Consulted Agencies & Rationale

The City made a concerted effort to engage relevant stakeholders. No organizations were intentionally excluded from the consultation process.

Local, Regional, and Federal Planning Efforts

The following table summarizes key planning documents reviewed during the development of the HCD Plan. It highlights how the goals of this Plan align with broader strategic efforts across housing, transportation, health, safety, and economic development.

Table 5: Local, Regional, and Federal Planning Efforts

Name of Plan	Lead Organization	How HCD Plan goals overlap with the goals the plan
Grand Rapids		
Strategic Plan (2026-2030)	City of Grand Rapids	Covers strategies including Health and Environment, Engaged and Connected Community, Mobility, Safe Community, Governmental Excellence, and Economic Prosperity and Affordability.
Climate Action and Adaptation Plan (2025)	City of Grand Rapids	Aims to improve housing through increased energy efficiency and weatherization. To prepare for emergencies, it seeks to improve access and knowledge of homeless and emergency evacuation centers and to establish resilience hubs from existing community centers. The plan also proposes to develop the green technology workforce by pairing career development with relevant training.
Community Master Plan – Bridge to Our Future (2025)	City of Grand Rapids	Promotes expanding housing variety, addressing housing affordability, growing the regional tech and life sciences industries, improving traffic safety for pedestrians and cyclists, and supporting community gardens to create more livable neighborhoods.
Parks and Recreation Strategic Master Plan (2022)	City of Grand Rapids	Seeks to enhance public health by improving green spaces, boost the local economy through staff recruitment & retention, increase public safety using CPTED and park ambassador programs, and strengthen community bonds by engaging residents in stewardship programs.
Economic Development and Mobility Strategic Plan (2020)	City of Grand Rapids	Aims to support neighborhood development and prevent displacement. Recommends creating partnerships with workforce development organizations to boost economic opportunity by increasing jobs in high-growth, high-wage industries. Also prioritizes investments in public safety that support economic activity.
Age Friendly Action Plan (2020)	City of Grand Rapids	Includes goal to improve living conditions by providing information on assisted living options, services, and home repair and modification programs. Recommends matching older adults with employers and educating businesses on the value of older employees. Seeks to enhance public safety and social networks.
Kent County		
Opioid Settlement Spending Plan (2024)	Kent County	Focuses on addressing substance use disorder as a core strategy for housing stability. Aims to prevent and treat substance use by expanding treatment programs in correctional facilities and increasing peer recovery programs. Also includes a public awareness campaign to reduce the stigma associated with substance use disorder.
Community Health Needs Assessment (2023)	Kent County Health Department, local health systems, and partners	Identifies several issues including housing cost burden, which contributes to stress and poor mental health, and homelessness. Also highlights how housing conditions like overcrowding and lead-based paint are determinants of health. The assessment also reports concerns about mental health and the impact of gun violence on residents.

Name of Plan	Lead Organization	How HCD Plan goals overlap with the goals the plan
Regional Hazard Mitigation Plan (2022)	Kent and Ottawa County & City of Grand Rapids	Aims to mitigate risk by supporting the construction of disaster resistant infrastructure as well as promoting career development in weatherization. Addresses specific vulnerabilities of those experiencing homelessness as well as those displaced during disasters and emergencies. Recommends educating the public and businesses on preparedness, using early warning systems, and preserving natural environments to minimize damages.
Blood Lead Testing Surveillance Report (2019-2023)	Kent County Health Department	Age of available housing is a contributing factor for lead poisoning.
Other Local and Regional Plans		
Housing Needs Assessment (2025)	Bowen National Research	Quantifies a variety of housing needs in Grand Rapids and Kent County including units needed to meet demands. Recommends rehabilitation, preservation, or replacement of housing stock due to substandard conditions.
Food System Plan (2025)	Kent County Food Policy Council	Seeks to build a career pipeline for food and agriculture careers and promotes community gardens and educational programs to support food literacy.
State of Housing Report (2024)	Housing Kent	Includes solutions to prevent homelessness. Includes goals to increase housing supply, provide financial assistance and education, and ensure fair housing.
Metropolitan Transportation Plan (2024)	Grand Valley Metropolitan Council	Prioritizes investments that improve transportation safety and uses increased housing density to determine transportation needs.
Transit Master Plan (2023)	The Rapid	Acknowledges increased housing supply will boost transit demand. Aims to improve access to employment centers and enhance safety for all transit users.
GRPS Strategic Plan (2022-2027)	Grand Rapids Public Schools	Prioritizes increasing the successful transition from high school to college or career. Neighborhood schools create connection and engagement by serving as community anchors.
Statewide Housing Plan (2022)	Michigan State Housing Development Authority	Prioritizes preventing and ending homelessness by creating new or rehabilitated housing units, expanding affordable rental units for older adults, reducing the rent burden, and ensuring housing is safe and accessible. To support these goals and stimulate the economy, the plan aims to expand the construction industry workforce by increasing access to workforce training and adult education.
KConnect Redefining the Path Home (2020)	KConnect	Includes vision to increase access to quality, affordable housing, and end homelessness in Kent County. Ensuring safe and attainable housing will attract new businesses and a skilled workforce which is essential for economic growth.

The following matrix demonstrates alignment between the HCD Plan and other strategic plans, particularly in areas such as affordable housing, neighborhood resilience, public health, and economic opportunity.

Table 6: Alignment of Goals between HCD Plan and Other Plans

	Prevent and resolve homelessness	Create and preserve affordable housing	Increase homeownership and housing stability	Improve the condition of existing housing	Improve behavioral health	Increase wages and economic opportunity	Improve neighborhood health	Foster engaged, connected, and resilient neighborhoods
City of Grand Rapids								
Strategic Plan (2026-2030)	■	■	■	■	■	■	■	■
Climate Action and Adaptation Plan (2025)	■			■		■	■	
Community Master Plan – Bridge to Our Future (2025)		■				■	■	■
Parks and Recreation Strategic Master Plan (2022)						■	■	
Economic Development and Mobility Strategic Plan (2020)		■				■	■	
Grand Rapids Age Friendly Action Plan (2020)				■		■	■	■
Kent County								
Opioid Settlement Spending Plan (2024)			■		■			
Community Health Needs Assessment (2023)	■	■		■	■		■	
Regional Hazard Mitigation Plan (2022)	■					■	■	
Blood Lead Testing Surveillance Report (2019-2023)				■				
Other local and regional plans								
Bowen National Research - Housing Needs Assessment (2025)		■		■				
Kent County Food Policy Council - Food System Plan (2025)						■		
Housing Kent - State of Housing Report (2024)	■	■	■					■
Grand Valley Metro Council - Metropolitan Transportation Plan (2024)		■						
The Rapid - Transit Master Plan (2023)		■				■	■	
Michigan's Statewide Housing Plan (2022)	■	■	■	■		■		■
Grand Rapids Public Schools - Strategic Plan (2022-2027)						■		
KConnect Redefining the Path Home (2020)	■	■	■			■		

Cooperation with the State & Adjacent Local Governments on HCD Plan Implementation (91.215(I))

Representatives of the City of Grand Rapids participate in numerous regional and statewide efforts to address housing, homelessness, workforce, mental health, and other community development issues. This Plan aligns with and supports the goals of many other local, regional, and state plans. During development of this Plan, the City consulted with private and public entities including, but not limited to, the Continuum of Care (CoC), the Grand Rapids Housing Commission, and many others. Invitation to comment was provided to adjacent local governments. During the implementation of this Plan, the City of Grand Rapids through its Community Development Department will continue to collaborate with other public entities and ensure its priorities and activities are complementary and meeting the needs of the community.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

Summary of Citizen Outreach & Participation

Efforts were undertaken to reach stakeholders through direct email, social media posts, and advertising in local newspapers.

Citizen Participation and Goal Impact Summary

An online survey was distributed through various means including direct email, posting on social media, and sharing by community partner agencies. The online survey was available from August 27, 2025, through October 2, 2025, and resulted in 347 responses. The full survey results are in Appendix B.

In addition to the survey, five (5) focus groups were held on the following topics: affordable housing development, emerging developers, mental health and substance use, workforce development, and neighborhood organizing and public safety. A total of 58 individuals participated in these focus groups. Additional consultation sessions were held with the Grand Rapids Housing Commission and the Grand Rapids Area Coalition to End Homelessness, which serves as the community's Continuum of Care. The results from the focus group conversations are summarized in Appendix B.

Table 7: Focus Groups

Focus Group Topics	Date	Number of Participants
Affordable Housing	August 19, 2025	11
Neighborhood Organizing and Public Safety	August 19, 2025	7
Workforce Development	August 20, 2025	9
Mental Health and Substance Use	August 20, 2025	10
Emerging Developer	December 8, 2025	21

The feedback received from the various focus groups and online survey responses were used to the shape the goals, objectives and priorities outlined in the HCD Plan.

The following table summarizes the outreach methods used, the level of participation, and the nature of feedback received. All comments were reviewed and incorporated into the Plan.

Table 8: Grand Rapids - Citizen Participation Outreach

Mode of Outreach and Target	Response/ Attendance	Summary of Comments Received	Comments Accepted/Not Accepted	URL
Online Survey Non-English Speaking: Spanish non-targeted / broad community	347 survey responses received	Comments and results are summarized in Appendix B	All comments accepted	https://publicinput.com/y17404
Focus Group Meetings Non-targeted / broad community	58 people participated	Comments summarized in Appendix B	All comments accepted	Not applicable
Consultations Other: CoC and PHA	Five (5) people participated	Comments summarized in Appendix B	All comments accepted	Not applicable
Public Hearing on Future Needs Non-targeted / broad community	Three (3) verbal comments and two (2) written comments received	<ul style="list-style-type: none"> ▪ Family Promise representative detailed family homelessness needs and proposed funding process changes. ▪ A community member described the potential of 3D printed homes and tiny homes. ▪ A resident urged organizations and leaders to re-examine their community role and purpose. ▪ A Family Promise representative reiterated calls for funding process changes and increased family shelter capacity. ▪ A Community Rebuilders representative provided program outcome reports for the period. 	All comments accepted	Not applicable
Public Hearing on draft HCD Plan Non-targeted / broad community	Six (6) verbal comments and two (2) written comments	<ul style="list-style-type: none"> ▪ One (1) resident appreciated the City’s consideration of 3D printed homes. ▪ Two (2) residents described the needs of women experiencing homelessness, especially those over the age of 60. They emphasized the need for increased resources to support Degage Ministries. ▪ One (1) attendee suggested emergency shelters offer classes on life skills and services for those with mental health issues. ▪ A representative of the Fair Housing Center of West Michigan (FHCWM) expressed support for the plan and highlighted that the plan is consistent with FHCWM strategies. ▪ One (1) resident emphasized the importance of personal faith. 	All comments accepted	Not applicable

Table 8: Grand Rapids - Citizen Participation Outreach

Mode of Outreach and Target	Response/ Attendance	Summary of Comments Received	Comments Accepted/Not Accepted	URL
		<ul style="list-style-type: none"> ▪ A representative of Family Promise of West Michigan emphasized the needs of families experiencing homelessness and extremely low-income households. They proposed diversion and non-traditional housing development methods as opportunities. ▪ A representative of Community Rebuilders highlighted Tenant-Based Rental Assistance and Geographically Targeted Housing Outreach program outcomes and supported the plan’s emphasis on housing access, service coordination, and reducing homelessness. 		

Needs Assessment

NA-05 Overview

The Needs Assessment provides an analysis of housing and community development needs in Grand Rapids. It focuses on identifying the most pressing challenges facing low- and moderate-income residents, including housing affordability, quality, overcrowding, and access to supportive services. The Needs Assessment informs the Strategic Plan by establishing data-driven priorities. The sections within the Needs Assessment include:

- Housing Needs Assessment
- Disproportionately Greater Need
- Public Housing
- Homeless Needs Assessment
- Non-Homeless Special Needs Assessment
- Non-Housing Community Development Needs

The data contained in this section is from the 2019-2023 American Community Survey and the 2017 - 2021 Comprehensive Housing Affordability Strategy (CHAS). The quantitative data is supplemented by qualitative data gathered through the community engagement process.

The housing portion of the needs assessment largely focuses on housing problems that residents may experience. HUD defines a household as experiencing a housing problem if it faces one or more of the following conditions:

- Units lacking complete kitchen facilities
- Units lacking complete plumbing (bathroom) facilities
- Housing cost burden of more than 30% of household income. Housing costs include rent and utilities for renter households, and mortgage payments, utilities, taxes, and insurance for homeowners
- Overcrowding, which HUD defines as more than one person per room, not including bathrooms, porches, foyers, halls, or half-rooms

Income eligibility for HUD-funded programs is determined by Area Median Income (AMI) thresholds, which vary by household size. These thresholds establish eligibility for activities funded through the CDBG, HOME, and ESG programs. The limits are based on the median family income (AMI) of the Grand Rapids – Wyoming Metropolitan Statistical Area (MSA) and are updated each year. Table 9 identifies the 2025 income limits for the MSA, which includes Barry, Ionia, Kent, Montcalm, and Ottawa counties, which are used throughout the Plan to assess housing needs and target resources.

Table 9: Grand Rapids – Wyoming Metro Area Income Limits FFY 2025

Household Size	30% AMI	Very Low Income (50% AMI)	60% AMI	Low Income (80% AMI)
1	\$22,350	\$37,250	\$44,700	\$59,600
2	\$25,550	\$42,600	\$51,120	\$68,100
3	\$28,750	\$47,900	\$57,480	\$76,600
4	\$31,900	\$53,200	\$63,840	\$85,100
5	\$34,500	\$57,500	\$69,000	\$91,950
6	\$37,050	\$61,750	\$74,100	\$98,750
7	\$39,600	\$66,000	\$79,200	\$105,550
8	\$42,150	\$70,250	\$84,300	\$112,350

Source: U.S. Department of Housing and Urban Development (HUD), effective April 1, 2025

NA-10 Housing Needs Assessment

Summary of Housing Needs

Grand Rapids and Kent County continue to grow in terms of population size. Within the region, Grand Rapids is the largest city and comprises approximately 30% of the regional population. Despite a drop in population between 2000 and 2010 in Grand Rapids, both Grand Rapids and Kent County experienced population growth between 2010 and 2024. According to the *Bowen National Research – Housing Needs Assessment (2025)*, population is expected to increase by 4,478 (2.5%) in Kent County and by 1,893 (2.3%) in Grand Rapids between 2024 and 2029. Additionally, between 2024 and 2029, the number of renter households in Grand Rapids is projected to increase by 4.1% and owner households are projected to increase by 0.9%.

With an already tight housing market, additional housing units will need to be brought online to effectively accommodate this projected growth.

Table 10: Grand Rapids - Population by Area Compared to Kent County & Michigan

	Grand Rapids		Kent County		Michigan	
2000 ¹	198,057		574,421		9,938,823	
2010 ¹	188,040	-5.1%	602,622	+4.9%	9,884,112	-0.6%
2020 ¹	198,917	+5.8%	658,524	+9.3%	10,077,259	+2.0%
2024 Estimate ²	200,117	+0.6%	673,002	+2.2%	10,140,459	+0.6%

Source: ¹Decennial Census Table P1, ²Census Population Estimates Program

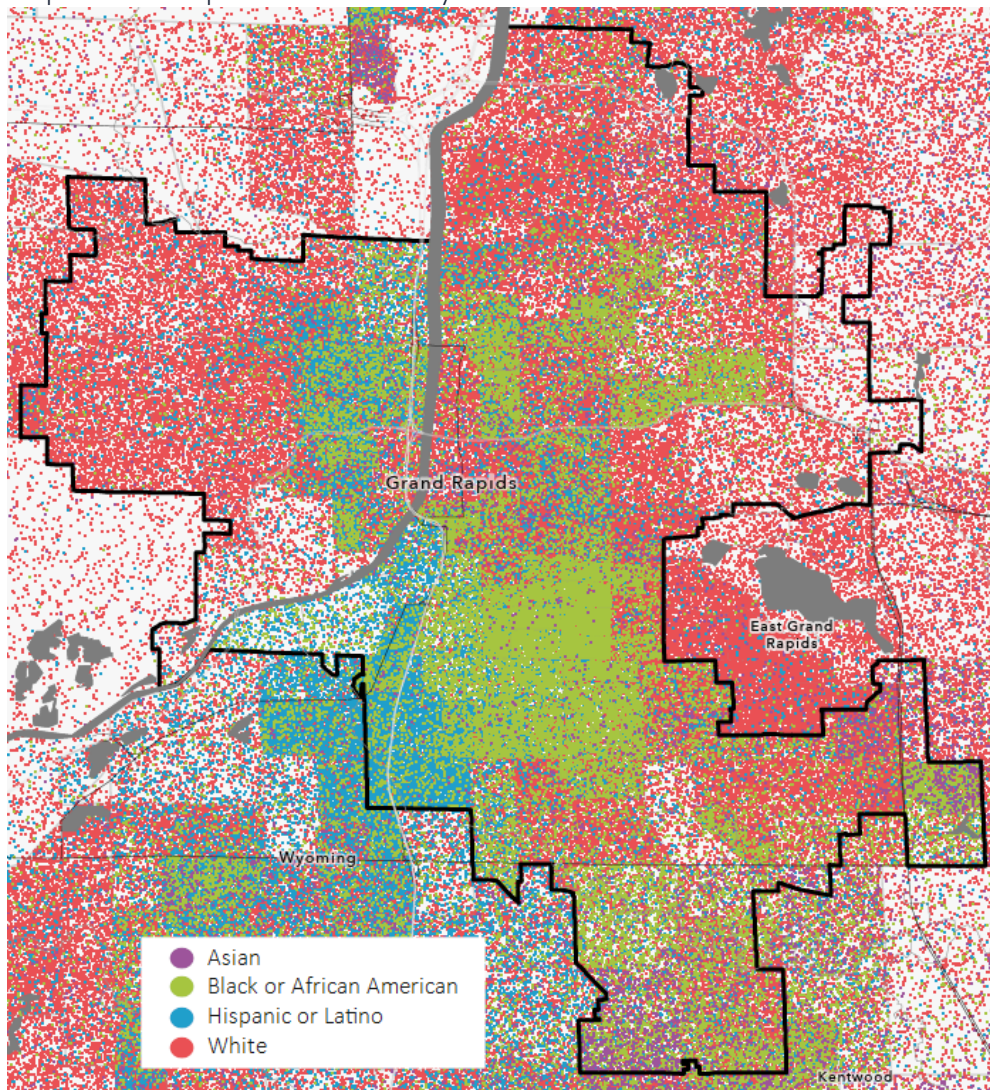
Table 10 shows that while Michigan’s overall population growth has been modest, Kent County and Grand Rapids have outpaced the state. This trend reinforces the need for proactive housing planning to accommodate new residents and prevent displacement of existing households. Table 11 shows median household income in Grand Rapids has increased by over 70% since 2010. However, this growth has not kept pace with rising housing costs, particularly for renters. The number of households has also grown steadily, with non-family households representing a growing share of the total.

Table 11: Grand Rapids Demographics

	2010	2020	2023/2024	% Change 2010-2023/2024
Population	188,040 ¹	198,917 ¹	200,117 ²	0.60%
Households ³	73,118	76,360	79,944	0.90%
Median Income ⁴	\$38,344	\$51,333	\$65,526	70.90%

Source: ¹2020 Decennial Census Table P1, ²Census Population Estimates Program, ³ACS 2023 5-Year Estimates S1101 and ⁴B19013

Map 1: Grand Rapids Race & Ethnicity



Source: 2020 Census, 1 dot per person

Michigan’s population is predominantly White (74.8%). Kent County shows greater diversity, with an estimated 70.7% White, 9.5% Black, and 3.3% Hispanic residents. Grand Rapids, by comparison, is markedly more diverse: 57.5% White, 18.3% Black, and 16.5% Hispanic. Map 1 illustrates these demographic patterns within Grand Rapids based on 2020 Census data.

Table 12: Grand Rapids - Racial Composition Compared with Kent County – 2020

Race / Ethnicity	Grand Rapids	Kent County	Suburban Kent County
White (not Latino)	57.50%	70.70%	76.50%
Black (not Latino)	18.30%	9.50%	5.60%
Asian (not Latino)	16.50%	11.40%	9.20%
Latino (any race)	2.30%	3.30%	3.80%
Multiracial	4.60%	4.40%	4.30%
Other	0.80%	0.60%	0.60%
TOTAL	100.00%	100.00%	100.00%

Source: 2020 Decennial Census

As outlined in Table 13, the percentage of White residents consistently decreased with every decennial census, while the proportion of Latino residents increased. The percentage of Black residents followed a different path, rising significantly from 15.5% in 1980 to a peak of 20.1% in 2010 before declining slightly to 18.3% by 2020.

Table 13: Grand Rapids - Racial Composition, 1970 – 2020

Race / Ethnicity	1970	1980	1990	2000	2010	2020
White (not Latino)	88.00%	79.70%	74.90%	62.40%	59.00%	57.50%
Black (not Latino)	11.30%	15.50%	18.10%	19.90%	20.10%	18.30%
Asian (not Latino)	-	1.20%	1.10%	1.60%	1.80%	2.30%
Latino (any race)	-	3.20%	5.00%	13.00%	15.60%	16.50%
Multiracial	-	-	-	2.20%	2.90%	4.60%
Other	0.70%	0.30%	0.90%	0.70%	0.60%	0.80%

Source: 2020 Decennial Census

Table 14 shows a notable increase in non-family households over time, rising from 40.8% in 2009 to 45.0% in 2021. This trend reflects broader demographic shifts, including delayed marriage, aging populations, and increased single-person households. It also signals a growing need for smaller, flexible housing units and supportive services tailored to individuals living alone. New, high density, developments will be needed to accommodate this growth in non-family households.

Table 14: Grand Rapids - Households by Family Type

Household Type	2009	2013	2017	2021
Family, no spouse	15,985 (21.8%)	15,510 (21.3%)	14,735 (20.0%)	14,415 (18.7%)
Married couple family	27,440 (37.4%)	26,030 (35.8%)	25,905 (35.3%)	27,925 (36.3%)
Non-family	29,885 (40.8%)	31,230 (42.9%)	32,810 (44.7%)	34,615 (45.0%)

Source: 2017-2021, 2013-2017, 2009-2013, 2005-2009 CHAS, Table 4

Population growth, rising housing costs, and stagnant income within Grand Rapids have led to a significant shortage in all types of housing units. The 2025 Kent County Housing Needs Assessment by Bowen National Research shows 6,990 more rental units and 6,333 more for-sale units are needed by the end of 2029. The prior update to the Kent County Housing Needs Assessment indicated 7,951 rental

units were needed by the end of 2027. The current updated numbers show that some progress has been made, however, this progress has been uneven. While the need for higher-income rental units (above 80% AMI) has declined, the shortage of deeply affordable units (below 50% AMI) has grown, indicating worsening conditions for the most vulnerable households.

Table 15: Grand Rapids - Housing Gap Estimates – Number of Units Needed

Housing Segment				Current Units Needed (2024-2029)	Previous Update (2022-2027)
	Percent AMI	Annual Income*	Rent/Price Range*		
Rentals	< 30%	< \$31,920	< \$798	1,489	1,380
	31%-50%	\$31,921-\$53,200	\$799-\$1,330	1,072	988
	51%-80%	\$53,201-\$85,120	\$1,331-\$2,128	1,927	1,710
	81%-120%	\$85,121-\$127,680	\$2,129-\$3,192	1,417	1,573
	121%+	\$127,681+	\$3,193+	1,085	2,300
	Total Rental Units				6,990
For-Sale	< 30%	< \$31,920	< \$106,400	0	100
	31%-50%	\$31,921-\$53,200	\$106,401 - \$177,333	572	707
	51%-80%	\$53,201-\$85,120	\$283,734 - \$425,600	1,705	1,127
	81%-120%	\$85,121-\$127,680	\$283,734 - \$425,600	2,670	2,697
	121%+	\$127,681+	\$425,601+	1,386	1,524
	Total For-Sale Units				6,333

*Based on HUD limits for the Grand Rapids-Wyoming, MI MSA (4-person limit)

Source: Bowen National Research, 2025 Kent County Housing Needs Assessment

Table 16 illustrates the income disparity in Grand Rapids. An analysis of household income by tenure (renters vs. owners) reveals an economic divide. Overall, over 30% of all households earn at or below 50% of the Area Median Income (AMI). The data shows that nearly half of all renter households are struggling on low incomes, compared to less than one-fifth of owners. Specifically, the 30.2% of renters living below 30% AMI are likely facing the greatest financial instability and are at high risk for a housing crisis event or homelessness. Conversely, many owner households (nearly 53%) earn above 100% AMI.

Table 16: Grand Rapids - Income Distribution by Tenure

	Owner	Renter	Total
0 - 30% AMI	2,935 (6.87%)	10,355 (30.24%)	13,290 (17.27%)
30% - 50% AMI	4,770 (11.17%)	5,450 (15.91%)	10,220 (13.28%)
50% - 80% AMI	7,690 (18.00%)	7,010 (20.47%)	14,700 (19.10%)
80% to - 100% AMI	4,810 (11.26%)	3,570 (10.42%)	8,380 (10.89%)
Greater than 100% AMI	22,515 (52.70%)	7,860 (22.95%)	30,375 (39.47%)
Total	42,720 (100%)	34,245 (100%)	76,965 (100%)

Source: 2017 – 2021 CHAS

Table 17 compares household income distribution between the 2013–2017 and 2017–2021 CHAS datasets. While the total number of households increased by nearly 5%, the most notable shifts include:

- A 22.8% increase in owner households earning 30–50% AMI
- A 24.4% decrease in renter households in the same income bracket
- A 12.6% increase in households earning above 100% AMI

These trends suggest modest upward mobility among renters and a growing concentration of higher income households but also highlight persistent affordability challenges for those below 50% AMI.

Table 17: Grand Rapids - Five-Year Change in Household Income Distribution

	Owner	% Change	Renter	% Change	Total	% Change
0 - 30% AMI	85	2.98%	395	3.97%	480	3.75%
30% - 50% AMI	885	22.78%	-1,760	-24.41%	-875	-7.89%
50% - 80% AMI	-10	-0.13%	615	9.62%	605	4.29%
80% to - 100% AMI	-260	-5.13%	195	5.78%	-65	-0.77%
Greater than 100% AMI	2,090	10.23%	1,300	19.82%	3,390	12.56%
Total	2,790	6.99%	740	2.21%	3,530	4.81%

Source: 2013-2017 CHAS, 2017-2021 CHAS

Cost Burden

Housing cost burden is a key indicator of affordability. HUD defines a household as cost burdened if it spends more than 30% of its income on housing (including utilities, taxes, and insurance). Severely cost burdened households spend more than 50% of their income on housing. In Grand Rapids, cost burden is widespread, particularly among renters and low-income households.

Table 18 illustrates that this problem is prevalent in Grand Rapids where over 28% of all households are cost burdened, and 14% are severely cost burdened. This issue disproportionately impacts renters where 45% of renter households are cost burdened, compared with 15% of owner households. This high housing cost burden forces lower-income residents to reduce spending on essentials like food, childcare, and medical expenses, placing them at significant risk for eviction, foreclosure, and homelessness.

Severely cost burdened renters (25%) outnumber severely cost burdened owners (6%) by more than four to one. These disparities underscore the need for targeted rental assistance, affordable housing development, and tenant protections.

Table 18: Grand Rapids Housing Cost Burden

Housing Cost Burden	Owner	Renter	Total
Less than 30% of Income Spent on Housing (Not Burdened)	35,915 (84.07%)	17,845 (52.13%)	53,760 (69.86%)
>30% to ≤50% Spent on Housing	4,100 (9.60%)	7,050 (20.60%)	11,150 (14.49%)
>50% or More Spent on Housing	2,470 (5.78%)	8,415 (24.58%)	10,885 (14.15%)
Cost Burden not available	235 (0.55%)	920 (2.69%)	1,155 (1.50%)
Total	42,720 (100%)	34,230 (100%)	76,950 (100%)

Source: 2017 – 2021 CHAS

Housing cost burdens in Grand Rapids are overwhelmingly concentrated in low-income households. According to Table 19, households earning less than 30% AMI (17.27% of all households) face the highest burden: 74% are cost burdened, and nearly 62% are severely cost burdened. This contrasts sharply with households earning more than 100% AMI (nearly 40% of all households), where only 3.8% are cost burdened, and less than 1% are severely cost burdened. Therefore, programs to lower cost burdens should be targeted to low- and very low-income owners and renters.

Table 19: Grand Rapids - Income by Cost Burden (Owners and Renters)

	Cost Burden > 30%	Severe Cost Burden > 50%	Total Households
0 - 30% AMI	9,815 (73.85%)	8,185 (61.59%)	13,290 (17.27%)
30% - 50% AMI	6,255 (47.07%)	2,240 (16.85%)	10,220 (13.28%)
50% - 80% AMI	4,625 (34.80%)	340 (2.56%)	14,700 (19.10%)
80% to - 100% AMI	835 (6.28%)	90 (0.68%)	8,380 (10.89%)
Greater than 100% AMI	505 (3.80%)	30 (0.23%)	30,375 (39.47%)
Total	22,035 (28.63%)	10,885 (14.14%)	76,965 (100%)

Source: 2017 – 2021 CHAS

Table 20 illustrates the cost burden renter households face in Grand Rapids. Among the lowest income renter households, more than 75% are cost burdened and nearly 65% are severely cost burdened. It is important to note the total number of cost burdened renters, especially at the lower end of the income spectrum far outnumber cost burdened homeowners. Of the 9,815 very low-income cost burdened owner and renter households, 7,800 are renters. Programs designed to increase the incomes of these renters, or provide rent subsidies, are necessary to address this issue.

Table 20: Grand Rapids - Income by Cost Burden (Renters Only)

	Cost Burden > 30%	Severe Cost Burden > 50%	Total Renter Households
0 - 30% AMI	7,800 (75.33%)	6,685 (64.56%)	10,355 (30.24%)
30% - 50% AMI	4,260 (41.14%)	1,510 (14.58%)	5,450 (15.91%)
50% - 80% AMI	2,785 (26.90%)	170 (1.64%)	7,010 (20.47%)
80% to - 100% AMI	380 (3.67%)	30 (0.29%)	3570 (10.42%)
Greater than 100% AMI	240 (2.32%)	20 (0.19%)	7860 (22.95%)
Total	15,465 (45.16%)	8,415 (24.57%)	34,245 (100%)

Source 2017 – 2021 CHAS

Table 21 shows that while cost burden is less prevalent among homeowners, it still affects a significant number of low-income owners. Nearly 69% of owners earning below 30% AMI are cost burdened, and over half are severely cost burdened. These households may benefit from programs that reduce housing ownership costs, such as weatherization and energy efficiency retrofits.

Table 21: Grand Rapids - Income by Cost Burden (Owners Only)

	Cost Burden > 30%	Severe Cost Burden > 50%	Total Owner Households
0 - 30% AMI	2,015 (68.65%)	1,500 (51.11%)	2,935 (6.87%)
30% - 50% AMI	1,995 (41.82%)	730 (15.30%)	4,770 (11.17%)
50% - 80% AMI	1,840 (23.93%)	170 (2.21%)	7,690 (18.00%)
80% to - 100% AMI	455 (9.46%)	60 (1.25%)	4,810 (11.26%)
Greater than 100% AMI	265 (1.18%)	10 (0.04%)	22,515 (52.70%)
Total	6,570 (15.38%)	2,470 (5.78%)	42,720 (100.00%)

Source: 2017-2021 CHAS

As Table 22 illustrates, the total number of cost burdened households decreased between 2016 and 2021.

Table 22: Grand Rapids - Five-Year Net Change in Housing Cost Burden (Owners and Renters)

AMI	Cost Burden > 30%			Cost Burden > 50%			Total Households		
	2016	2021	Change	2016	2021	Change	2016	2021	Change
0 - 30%	11,630	9,815	-15.6%	9,435	8,185	-13.3%	14,340	13,290	-7.3%
30% - 50%	7,695	6,255	-18.7%	2,570	2,240	-12.8%	11,460	10,220	-10.8%
50% - 80%	4,265	4,625	+8.4%	545	340	-37.6%	13,540	14,700	+8.6%
80% - 100%	765	835	+9.15%	90	90	0.0%	8,415	8,380	-0.4%
>100%	610	505	-17.21%	0	30	+	25,310	30,375	+20.0%
Total	24,965	22,035	-11.7%	12,640	10,885	-13.9%	73,070	76,960	+5.3%

Source: 2012-2016 CHAS, 2017-2021 CHAS

Table 23: Grand Rapids - Five-Year Net Change in Housing Cost Burden (Renters Only)

AMI	Cost Burden > 30%			Cost Burden > 50%			Total Households		
	2016	2021	Change	2016	2021	Change	2016	2021	Change
0 - 30%	9,010	7,800	-13.4%	7,705	6,685	-13.2%	11,095	10,355	-6.7%
30% - 50%	5,715	4,260	-25.5%	2,020	1,510	-25.2%	7,290	5,450	-25.2%
50% - 80%	1,935	2,785	+43.9%	220	170	-22.7%	5,850	7,010	+19.8%
80% - 100%	305	380	+24.6%	45	30	-33.3%	3,325	3,570	+7.4%
>100%	210	240	+14.3%	0	20	+	5,850	7,860	+34.4%
Total	17,175	15,465	-10.0%	9,990	8,415	-15.8%	33,415	34,245	+2.5%

Source: 2012-2016 CHAS, 2017-2021 CHAS

Table 24 suggests the overall reduction in cost burden was driven by improvements among homeowners. Cost burden among owners earning 30–80% AMI declined by over 20% in some categories. This may reflect increased refinancing opportunities, home value growth, or targeted homeowner assistance programs. However, the number of owner households earning below 30% AMI remains small but highly vulnerable.

Table 24: Grand Rapids - Five-Year Net Change in Housing Cost Burden (Owners Only)

AMI	Cost Burden > 30%			Cost Burden > 50%			Total Households		
	2016	2021	Change	2016	2021	Change	2016	2021	Change
0 - 30%	2,620	2,015	-23.1%	1,730	1,500	-13.3%	3,245	2,935	-9.6%
30% - 50%	1,980	1,995	+0.8%	550	730	32.7%	4,170	4,770	14.4%
50% - 80%	2,330	1,840	-21.0%	325	170	-47.7%	7,690	7,690	0.0%
80% - 100%	460	455	-1.1%	45	60	+33.3%	5,090	4,810	-5.5%
>100%	400	265	-33.8%	0	10	+	19,460	22,515	15.7%
Total	7,790	6,570	-15.7%	2,650	2,470	-6.8%	39,655	42,720	7.7%

Source: 2012-2016 CHAS, 2017-2021 CHAS

Household Type and Needs

This section examines housing types and needs in Grand Rapids, focusing on differences like those between small (less than four people) and large (more than five people) families, as well as problems like substandard housing and overcrowding.

Table 25 illustrates household type by income range. Grand Rapids has 13,290 households earning less than 30% AMI. Within this lowest income bracket, 3,595 are small family households, 810 are large family households, and 1,975 include a person over the age of 75.

Table 25: Grand Rapids - Total Households

	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	>100% AMI
Total Households	13,290	10,220	14,700	8,380	30,375
Small Family Households <i>less than four people</i>	3,595	2,815	5,015	2,590	14,100
Large Family Households <i>more than five people</i>	810	1,075	1,795	740	2,340
Household contains at least one person 62-74 years of age	2,730	2,085	2,470	1,880	5,630
Household contains at least one-person 75 years or older	1,975	1,695	1,400	560	1,530
Households with one or more children 6 years old or younger	2,475	1,660	2,915	1,230	4,265
Other <i>non-elderly, non-family</i>	4,435	2,865	4,775	3,005	8,260

Source 2017-2021 CHAS, Tables 7, 5, and 13

Table 26 outlines the number of households by income and tenure that face one or more housing problems (including substandard housing, overcrowding, or cost burden). As the table indicates, renter households experience significantly more housing issues than homeowners. For example, 810 renter households lack complete plumbing or kitchen facilities, and nearly 8,000 face severe cost burden. In contrast, only 110 owner households report substandard housing. These disparities underscore the need for renter-focused interventions, including housing rehabilitation, code enforcement, and tenant protections.

Table 26 – Grand Rapids - Housing Problems

% AMI	Renter						Owner				
	<30	30-50	50-80	80-100	>100	Renter Total	30-50	50-80	80-100	>100	Owner Total
Substandard Housing <i>Lacking complete plumbing or kitchen facilities</i>	320	200	125	65	100	810	10	5	0	55	110
Severely Overcrowded <i>>1.5 people per room (and complete kitchen and plumbing)</i>	140	65	25	45	110	385	25	50	10	10	150
Overcrowded <i>1-1.5 people per room (and none of the above problems)</i>	170	270	205	55	105	805	45	145	100	140	440
Severe Housing Cost Burden <i>>50% of income (and none of the above problems)</i>	6,330	1,415	155	0	0	7,900	730	170	60	10	2,415
Housing Cost Burden <i>>30% of income (and none of the above problems)</i>	1,025	2,490	2,490	335	190	6,530	1,265	1,660	395	255	4,080
Zero income <i>(and none of the above problems)</i>	825	0	0	0	0	825	0	0	0	0	235
None of the above problems	1,545	1,005	4,010	3,070	7,355	16,985	2,695	5,665	4,250	22,050	35,305

Source: 2017-2021 CHAS, Table 3

Table 27 shows that over 16,000 renter households in Grand Rapids experience at least one severe housing problem—defined as lacking plumbing or kitchen facilities, experiencing overcrowding, or paying more than 50% of income toward housing. These issues are most prevalent among very low-income renters, reinforcing the need for deeply affordable rental units and supportive housing options.

Table 27 – Grand Rapids - Households with Severe Housing Problems

% AMI	Renter					Renter Total	Owner					Owner Total
	<30%	30-50%	50-80%	80-100%	>100%		<30%	30-50%	50-80%	80-100%	>100%	
Having 1 or more of 4 housing problems	7,980	4,445	3,000	500	510	16,435	2,055	2,075	2,030	560	465	7,185
Having 0 of 4 housing problems	2,375	1,005	4,010	3,070	7,355	17,815	880	2,695	5,665	4,250	22,050	35,540

Source: 2017-2021 CHAS, Table 1

Table 28 and Table 29 illustrate the number of specific household types by income and tenure. Table 28 shows there are 15,475 cost burdened renter households in Grand Rapids compared to 6,560 cost burdened owner households. Elderly renters also face a disproportionate burden, with nearly 3,725 affected. These disparities highlight the need for targeted rental assistance and age-friendly housing strategies.

Table 28: Grand Rapids - Types of Households with a Cost Burden Greater Than 30%

% AMI	Renter					Renter Total	Owner					Owner Total
	<30%	30-50%	50-80%	80-100%	>100%		<30%	30-50%	50-80%	80-100%	>100%	
Small Family	2,340	1,215	630	95	55	4,425	620	575	650	95	95	2,035
Large Family	525	550	170	0	0	1,245	205	110	145	25	0	485
Elderly	2,030	1,070	480	40	105	3,725	750	655	450	180	55	2,090
Other	2,815	1,430	1,505	250	80	6,080	440	655	595	150	110	1,950
Total	7,710	4,265	2,785	385	240	15,475	2,015	1,995	1,840	450	260	6,560

Source: 2017-2021 CHAS, Table 7

Table 29 illustrates the number of specific household types by income and tenure that have a cost burden greater than 50%. Over 8,400 renter households pay more than 50% of their income on housing, compared to 2,460 owner households. Small families, elderly individuals, and non-family households are particularly affected. These households are at heightened risk of eviction, housing instability, and homelessness.

Table 29: Grand Rapids - Types of Households with a Cost Burden Greater Than 50%

% AMI	Renter						Owner					Owner Total
	<30%	30-50%	50-80%	80-100%	>100%	Renter Total	<30%	30-50%	50-80%	80-100%	>100%	
Small Family	2,155	445	30	0	0	2,630	445	205	30	0	5	685
Large Family	445	130	0	0	0	575	205	45	0	0	0	250
Elderly	1,490	335	50	30	20	1,925	535	160	90	0	5	780
Other	2,595	605	85	0	0	3,285	315	320	50	60	0	745
Total	6,685	1,515	165	30	20	8,415	1,500	730	170	60	10	2,460

Source: 2017-2021 CHAS, Table 7

Table 30: Grand Rapids – Crowding (more than one person per room)

% AMI	Renter						Owner					Owner Total
	<30%	30-50%	50-80%	80-100%	>100%	Renter Total	<30%	30-50%	50-80%	80-100%	>100%	
Small Family	235	260	205	50	160	910	20	20	115	60	80	295
Multiple, unrelated family households	0	45	25	50	0	120	35	45	59	4	80	223
Other, non-family households	75	45	0	45	70	235	0	0	20	0	0	20
Total	310	350	230	145	230	1,265	55	65	194	64	160	538

Source: 2017-2021 CHAS, Table 10

Table 31 highlights the number of households with young children living in older housing stock, which poses a significant risk of lead exposure. The number of renter households with children living in pre-1979 structures under 80% of AMI is 3,120, compared to 2,085 under 80% AMI owner households. These households are at elevated risk for lead-based paint hazards, underscoring the need for targeted lead remediation and healthy homes initiatives.

Table 31: Presence of Children Under Age 6 by Tenure and Income

% AMI	Renter					Renter Total	Owner					Owner Total
	<30%	30-50%	50-80%	80-100%	>100%		<30%	30-50%	50-80%	80-100%	>100%	
Households with children – pre-1979 structure	1,370	910	840	240	405	3,765	355	385	1,345	840	3,050	5,975
Households with children – structure 1980 or later	710	285	565	90	255	1,905	40	80	165	60	555	900
TOTAL	2,080	1,195	1,405	330	660	5,670	395	465	1,510	900	3,605	6,875

Source: 2017-2021 CHAS, Table 13

Housing Assistance Needs of Single-Person Households

The prevalence of housing cost burden is a significant issue in Grand Rapids, particularly among single-person households, which represent a sizable portion of those needing assistance. An analysis of cost burden by household type highlights the specific demographics, especially renters and the elderly who require targeted housing programs.

Table 32 indicates that approximately 13,000 single (non-family) households in Grand Rapids are cost burdened, with elderly and renter households disproportionately affected. Elderly non-family renters face particularly high rates of severe cost burden, highlighting the need for affordable, accessible housing options and supportive services that enable aging in place.

Table 32 – Grand Rapids - Cost Burdened Non-Family Households

	Cost Burden 30-50%		Cost Burden > 50%		Total
	Renter	Owner	Renter	Owner	
Household type is elderly non-family	1,505	815	1,780	495	4,595
Other household type (non-elderly non-family)	2,795	1,205	3,285	745	8,030

Source: 2017-2021 CHAS, Table 7

Housing Assistance Needs of Vulnerable Families

This section addresses the potential housing assistance needs for the community's most vulnerable residents, specifically focusing on households with disabilities and victims of domestic violence, dating violence, sexual assault, and stalking. Table 33 shows that in Grand Rapids, over 35,000 households have at least one member with a reported disability. The need for housing assistance is most acute among disabled households where 17,500 have incomes of less than 30% AMI. These residents possess the fewest resources to afford necessary care or critical home modifications required for independent living.

Table 33: Grand Rapids - Households by Income with at Least One Member with a Disability

	Cognitive limitation	Vision or Hearing Impairment	Self-Care or Independent Living Limitation	Ambulatory limitation	Total
0% to 30% AMI	4,185	2,895	4,760	5,660	17,500
30% to 50% AMI	2,240	1,370	2,810	2,735	9,155
50% to 80% AMI	2,720	2,045	2,130	1,790	8,685
Total	9,145	6,310	9,700	10,185	35,340

Source: 2017-2021 CHAS - 6

The YWCA Grand Rapids is a critical resource, providing shelter and care to individuals and families across West Michigan affected by domestic and sexual violence. In 2024, the organization offered safety and shelter to 175 adults and 227 children escaping violence. They also provided rape exams to 273 adults and 194 children, marking a 32% increase in demand from the previous year. According to data from the Kent County Prosecutor’s office, shown in Table 34, the number of domestic violence charges have increased by over 500 in the last four years.

These trends highlight the need for coordinated housing and legal services for survivors, as well as prevention and education efforts.

Table 34: Kent County - Domestic Violence Charges

Year	Domestic Violence Charges
2020	1,258
2021	1,712
2022	1,628
2023	1,698
2024	1,768

Source: Kent County Prosecutor’s Office Annual Report (2024)

Common Housing Problems

Cost burden is the most common housing problem, followed by overcrowding. Cost burden can be addressed through raising household wages or reducing the overall housing costs.

As shown in Table 35, nearly 44% of households (10,885) face a severe cost burden (paying over 50% of income for housing).

Table 35: Grand Rapids - Housing Problems

Housing Problem	Units	%
Lacking complete plumbing or kitchen facilities	917	3.70%
Cost burden greater than 30% but less than or equal to 50%	11,150	45.02%
Cost burden greater than 50%	10,885	43.95%
With more than 1 but less than or equal to 1.5 persons per room	1,265	5.11%
With more than 1.5 persons per room	550	2.22%
Total	24,767	100%

Source: 2017-2021 CHAS -Table 8 & 10

Disproportionate Impact on Populations/Household Types

Low- and very low-income renter households are the most affected households with housing problems, particularly issues of cost burden. Non-family households experience a greater rate of overall housing problems compared to family households. To effectively address these disparities, it is necessary to both increase household wages and reduce overall housing costs.

Characteristics and Needs of At-Risk and Rapid Re-housing Populations (91.205(c)/91.305(c))

Low-income individuals and families with children who are currently housed but at imminent risk of becoming homeless (either sheltered or unsheltered) are frequently characterized by overcrowded living situations. These households, often living with friends or family, may have nowhere else to go if the arrangement ends.

Table 36: Grand Rapids - Households at Risk of Homelessness

Tenure	Overcrowded Households Under 80% AMI
Owner-Occupied	130
Renter-Occupied	230
Total	360

Source: 2017-2021 CHAS, Table 10

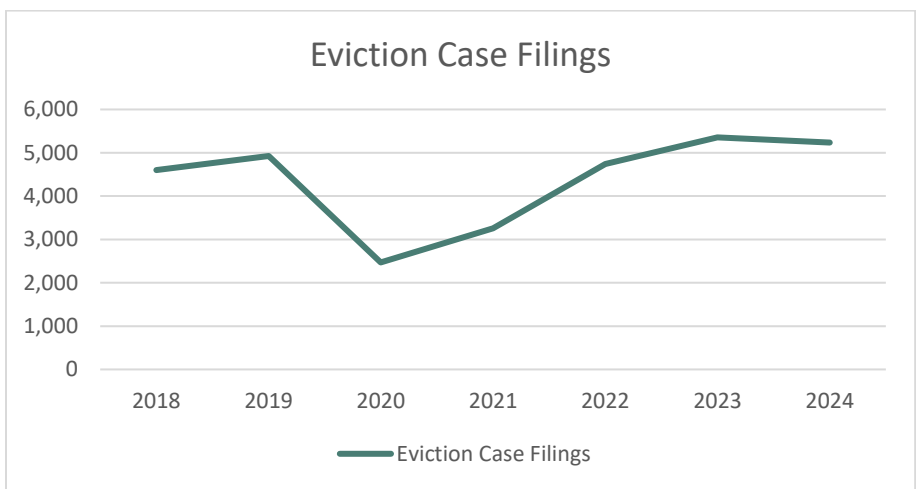
The risk is further amplified by the escalating number of evictions. Table 37 shows eviction filings in the 61st District Court have surpassed pre-pandemic numbers and are increasing.

These characteristics, overcrowding, and vulnerability to eviction, are key indicators of households threatened with homelessness.

Table 37: Grand Rapids 61st District Court – Number of Eviction Cases Filed

Year	Eviction Case Filings
2018	4,599
2019	4,925
2020	2,470
2021	3,257
2022	4,743
2023	5,356
2024	5,236

Source: 61st District Court, Landlord Tenant Cases by year



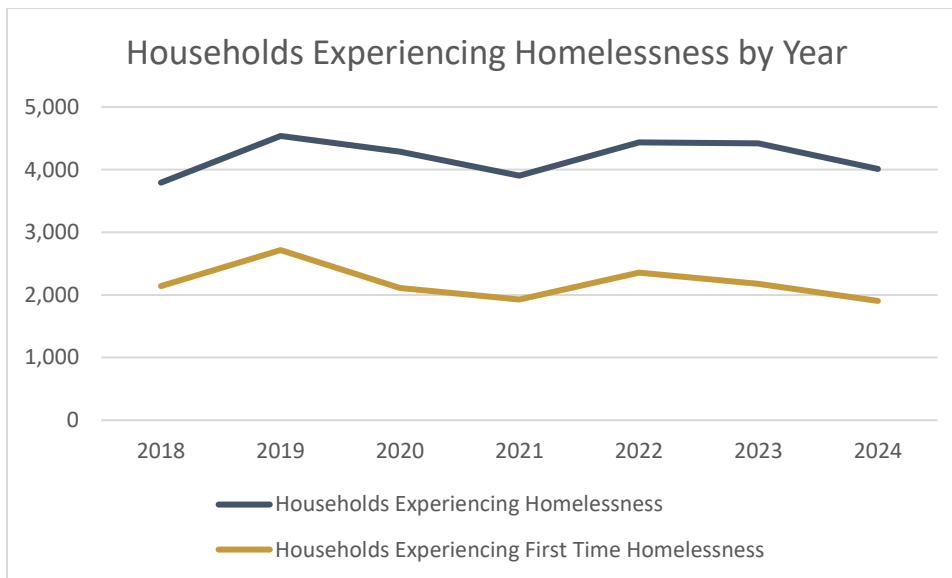
The needs of formerly homeless families and individuals nearing the end of their Rapid Re-Housing (RRH) assistance are critical to sustaining long-term housing stability. As RRH support phases out, the foremost priority is ensuring households have either sufficient income or continued rental subsidies to independently cover housing costs.

Without increased wages or access to another form of long-term rental assistance, such as a Housing Choice Voucher, these households face a heightened risk of losing their housing and returning to homelessness. To prevent this outcome, effective strategies connect families and individuals to job training, employment services, and when appropriate, permanent supportive housing before RRH subsidies expire.

Table 38: Kent County - Households Experiencing Homelessness by Year

Year	Households Experiencing Homelessness	Households Experiencing First Time Homelessness	Exits to Permanent Destinations
2018	3,792	2,141	594
2019	4,537	2,715	698
2020	4,284	2,108	747
2021	3,901	1,924	767
2022	4,437	2,358	711
2023	4,419	2,175	804
2024	4,012	1,904	756

Source: 2018-2024 LSA



Source: 2018-2024 LSA

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The number of households at-risk of homelessness is challenging to estimate, as many households face significant housing instability each year, but not all become homeless. Individuals and families with strong social support networks may be able to stay with family or friends during periods of instability or may be able to access other temporary accommodations. However, approximately 2,000 households become homeless for the first time each year in Kent County.

Specify housing characteristics that have been linked with instability and an increased risk of homelessness.

Low-income households that include members with disability and those facing domestic violence are particularly vulnerable to housing instability and risk of homelessness. Table 39 shows that in Grand

Rapids, over 35,000 households have at least one member with a reported disability. The need for housing assistance is most acute among low-income households where 17,500 have incomes of less than 30% AMI. These low-income, disabled residents are especially vulnerable, possessing the fewest resources to afford necessary care or critical home modifications required for independent living.

Table 39: Grand Rapids - Households by Income with at Least One Member with a Disability

	Cognitive limitation	Vision or Hearing Impairment	Self-Care or Independent Living Limitation	Ambulatory limitation	Total
0% to 30% AMI	4,185	2,895	4,760	5,660	17,500
30% to 50% AMI	2,240	1,370	2,810	2,735	9,155
50% to 80% AMI	2,720	2,045	2,130	1,790	8,685
Total	9,145	6,310	9,700	10,185	35,340

Source: 2017-2021 CHAS - 6

The YWCA Grand Rapids is a critical resource, providing shelter and care to individuals and families across West Michigan affected by domestic and sexual violence. In 2024, the organization offered safety and shelter to 175 adults and 227 children escaping violence. They also provided rape exams to 273 adults and 194 children, marking a 32% increase in demand from the previous year.

According to numbers from the Kent County Prosecutor’s office, the number of domestic violence charges has increased by over 500 in the last four years.

Table 40: Kent County - Domestic Violence Charges

Year	Domestic Violence Charges
2020	1,258
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2024	1,768

Source: Kent County Prosecutor’s Office Annual Report (2024)

Discussion

Grand Rapids is experiencing continued population growth. Despite a dip between 2000 and 2010, current Census estimates and projections indicate an increase over the five-year HCD Plan period.

According to the Michigan Center for Data Analytics report titled *Michigan Statewide Population Projections through 2050*, while Michigan’s population is expected to experience slow growth and then decline by 2050, five (5) counties are projected to have greater than ten (10) percent growth by 2050. Four (4) of those counties are part of, or adjacent to the Grand Rapids Metropolitan Statistical Area (MSA). Kent County’s population is projected to increase 13% to a total of 763,000 people by 2050.

Many residents, particularly low-income renters and owners face housing cost burdens and reside in substandard housing. Approximately 22,000 Grand Rapids households are cost burdened and over 360

Grand Rapids households are at risk of homelessness due to income and overcrowding. In the broader area, approximately 2,000 households in Kent County become newly homeless each year.

Research indicates there is a need for additional affordable housing to address issues of affordability for current residents. As the population continues to grow, this issue will continue to worsen. With an already tight housing market, additional units will need to be brought online to effectively accommodate this projected growth.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Introduction

A disproportionately greater need exists when a racial or ethnic group, at a specific income level, experiences housing problems at a rate 10 percentage points or greater than the overall rate for that income level. This section focuses on households facing at least one of the following issues: incomplete kitchen/plumbing, overcrowding, or a cost burden greater than 30%.

Based on this definition of disproportionately greater need, Black households earning less than 30% of AMI demonstrate a disproportionately greater need for housing assistance. According to Table 41, Black households represent 17% of all Grand Rapids households. Table 41 shows nearly 33% of Black households earning less than 30% AMI have housing problems.

Hispanic households show an elevated rate of housing problems. Hispanic households represent 11% of all Grand Rapids households but more than 16% of Hispanic households earning less than 30% AMI have housing problems.

While representing a small portion of the overall population, Pacific Islander households experience a elevated rate of housing problems relative to their size. Pacific Islanders represent 0.01% of all Grand Rapids households, but 0.1% of Pacific Islander households have housing problems.

Table 41: Grand Rapids - Percent of Households by Race

Race	Households	Percent
White alone, non-Hispanic	51,545	69%
Black or African American alone, non-Hispanic	12,740	17%
Hispanic, any race	8,295	11%
Asian alone, non-Hispanic	1,600	2%
American Indian or Alaska Native alone, non-Hispanic	170	0.2%
Pacific Islander alone, non-Hispanic	10	0.01%
Total	74,360	

Source: 2017-2021 CHAS – Table 2

Table 42: Grand Rapids - Housing Problems by Race 0% - 30% AMI

	Housing Problems		No Housing Problems	
White alone, non-Hispanic	4,780	49.8%	1,700	54.8%
Black or African American alone, non-Hispanic	3,135	32.7%	830	26.8%
Hispanic, any race	1,545	16.1%	470	15.1%
Asian alone, non-Hispanic	125	1.3%	95	3.1%
American Indian or Alaska Native alone, non-Hispanic	0	0%	5	0.2%
Pacific Islander alone, non-Hispanic	10	0.1%	0	0%
Total	9,595	100%	3,100	100%

Source: 2017-2021 CHAS Table 1

Table 43: Grand Rapids - Housing Problems by Race 30% - 50% AMI

	Housing Problems		No Housing Problems	
White alone, non-Hispanic	3,575	57.4%	2,005	58.2%
Black or African American alone, non-Hispanic	1,530	24.6%	775	22.5%
Hispanic, any race	1,000	16%	625	18.1%
Asian alone, non-Hispanic	125	2%	40	1.2%
American Indian or Alaska Native alone, non-Hispanic	0	0%	0	0%
Pacific Islander alone, non-Hispanic	0	0%	0	0%
Total	6,230	100%	3,445	100%

Source: 2017-2021 CHAS Table 1

Table 44 shows nearly 20% of Black households earning between 50% and 80% AMI have housing problems. Similarly Hispanic households make up 11% but 12.5% have housing problems, Asian make up 2% but 2.4% have housing problems, American Indian or Alaska Native make up 0.2% but 0.8% have housing problems.

Table 44: Grand Rapids - Housing Problems by Race 50% - 80% AMI

	Housing Problems		No Housing Problems	
White alone, non-Hispanic	3,175	64.7%	6,175	66.5%
Black or African American alone, non-Hispanic	960	19.6%	1,600	17.3%
Hispanic, any race	615	12.5%	1,225	13.2%
Asian alone, non-Hispanic	120	2.4%	265	2.9%
American Indian or Alaska Native alone, non-Hispanic	40	0.8%	10	0.1%
Pacific Islander alone, non-Hispanic	0	0%	0	0%
Total	4,910	100%	9,275	100%

Source: 2017-2021 CHAS Table 1

Table 45: Grand Rapids - Housing Problems by Race 80% - 100% AMI

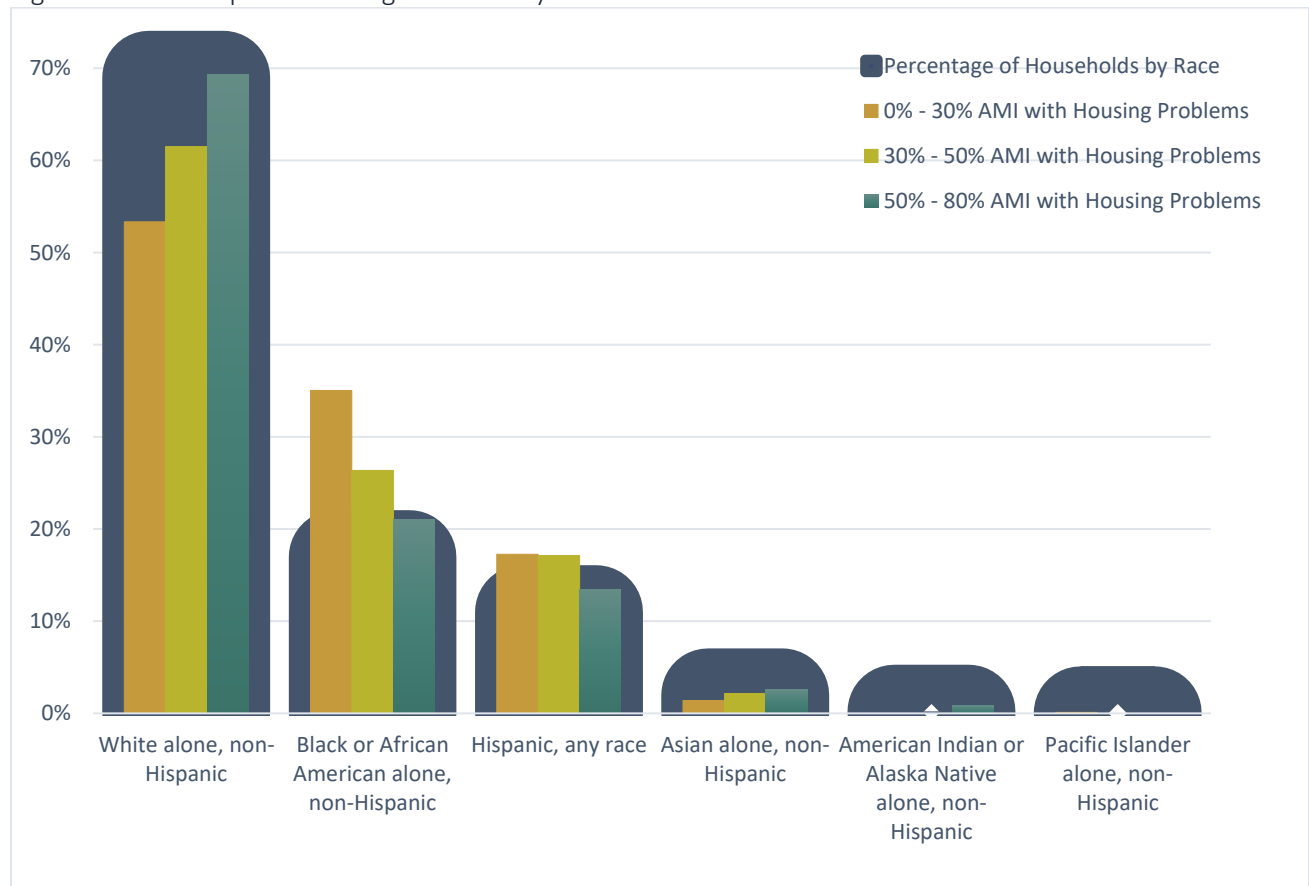
	Housing Problems		No Housing Problems	
	Count	Percentage	Count	Percentage
White alone, non-Hispanic	745	73.0%	5,390	74.6%
Black or African-American alone, non-Hispanic	70	6.9%	875	12.1%
Hispanic, any race	130	12.7%	870	12.0%
Asian alone, non-Hispanic	75	7.4%	55	0.8%
American Indian or Alaska Native alone, non-Hispanic	0	0%	40	0.5%
Pacific Islander alone, non-Hispanic	0	0%	0	0%
Total	1,020	100%	7,230	100%

Source: 2017-2021 CHAS Table 1

Discussion

As previously mentioned, a disproportionately greater need exists when a racial or ethnic group, at a specific income level, experiences housing problems at a rate 10 percentage points or greater than the overall rate for that income level. The only group meeting this definition, according to the prior tables, are Black households earning less than 30% of AMI.

Figure 3: Grand Rapids - Housing Problems by Race



Source: 2017-2021 CHAS Table 2

Black households demonstrate the most significant disproportionate need overall, particularly in the lowest AMI category (0-30%). Black households represent 17% of Grand Rapids households. If housing need were distributed evenly, only 17% of Black households earning less than 30% AMI would have housing problems. However, nearly 33% of Black households earning less than 30% AMI have housing problems which is a rate double the expected proportion.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Introduction

A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level. This section looks at the disproportionately greater need as it is related to severe housing problems.

The tables below outline the number of households by race and income with at least one of the following severe housing problems:

- Incomplete kitchen facilities
- Incomplete plumbing facilities
- Severely overcrowded with more than 1.5 persons per room
- Severe cost burden greater than 50% (i.e. household spends more than 50% of their income on housing including utilities)

If a household experiences a severe housing problem, it automatically qualifies as having a housing problem as well, as the severe criteria are a subset of the general housing problem criteria.

Tables 46 and 47 illustrate that Black households have a disproportionate severe housing need. Black households make up 17% of Grand Rapids households according to Table 46, yet 33% of Black households earning less than 30% AMI have severe housing problems. Hispanic households make up 11% of Grand Rapids households, yet more than 15% of Hispanic households earning less than 30% of AMI have housing problems. Similarly Pacific Islanders make up 0.01% but 0.1% of Pacific Islanders have housing problems.

Table 46: Grand Rapids - Percent of Households by Race

Race	Households
White alone, non-Hispanic	51,545 (69%)
Black or African American alone, non-Hispanic	12,740 (17%)
Hispanic, any race	8,295 (11%)
Asian alone, non-Hispanic	1,600 (2%)
American Indian or Alaska Native alone, non-Hispanic	170 (.2%)
Pacific Islander alone, non-Hispanic	10 (.01%)
Total	74,360

Source: 2017-2021 CHAS – Table 2

Table 47: Grand Rapids - Severe Housing Problems (0%- 30% AMI)

	Has Severe Housing Problems	No Severe Housing Problems
White alone, non-Hispanic	4,070 (50%)	2,410 (52.8%)
Black or African-American alone, non-Hispanic	2,685 (33%)	1,290 (28.3%)
Hispanic, any race	1,250 (15.4%)	760 (16.7%)
Asian alone, non-Hispanic	125 (1.5%)	95 (2.1%)
American Indian or Alaska Native alone, non-Hispanic	0 (0%)	5 (0.1%)
Pacific Islander alone, non-Hispanic	10 (0.1%)	0 (0%)
Total	8,140 (100%)	4,560 (100%)

Source: 2017-2021 CHAS – Table 2

Table 48 illustrates that Black households earning 30-50% of AMI have a disproportionate severe housing need in Grand Rapids. Black households make up 17% of Grand Rapids households, yet over 35% of the Black households earning between 30% and 50% AMI have severe housing problems.

Table 48: Grand Rapids - Severe Housing Problems (30%- 50% AMI)

	Has Severe Housing Problems	No Severe Housing Problems
White alone, non-Hispanic	1,300 (48.2%)	4,275 (61.3%)
Black or African-American alone, non-Hispanic	955 (35.4%)	1,355 (19.4%)
Hispanic, any race	325 (12.1%)	1,300 (18.6%)
Asian alone, non-Hispanic	115 (4.3%)	50 (0.7%)
American Indian or Alaska Native alone, non-Hispanic	0 (0%)	0 (0%)
Pacific Islander alone, non-Hispanic	0 (0%)	0 (0%)
Total	2,695 (100%)	6,980 (100%)

Source: 2017-2021 CHAS Table 2

Table 49 illustrates that Hispanic households earning between 50% and 80% of AMI have a disproportionate severe housing need. Hispanic households make up 11% of Grand Rapids households, yet nearly 30% of Hispanic households earning between 50% and 80% AMI have severe housing problems.

Table 49: Grand Rapids - Severe Housing Problems (50% - 80% AMI)

	Has Severe Housing Problems	No Severe Housing Problems
White alone, non-Hispanic	450 (51.7%)	8,900 (66.8%)
Black or African-American alone, non-Hispanic	120 (13.8%)	2,440 (18.3%)
Hispanic, any race	260 (29.9%)	1,580 (11.9%)
Asian alone, non-Hispanic	40 (4.6%)	340 (2.6%)
American Indian or Alaska Native alone, non-Hispanic	0 (0%)	50 (0.4%)
Pacific Islander alone, non-Hispanic	0 (0%)	0 (0%)
Total	870 (100%)	13,310 (100%)

Source: 2017-2021 CHAS Table 2

Table 50 illustrates that Hispanic households earning between 80% and 100% of AMI have a disproportionate severe housing need. Hispanic households make up 11% of Grand Rapids households, yet 30% of Hispanic households earning between 80% and 100% AMI have severe housing problems. Similarly Asian households make up 2% but 15% have severe housing problems.

Table 50: Grand Rapids - Severe Housing Problems (80% - 100% AMI)

	Has Severe Housing Problems	No Severe Housing Problems
White alone, non-Hispanic	140 (46.7%)	5,995 (75.5%)
Black or African-American alone, non-Hispanic	25 (8.3%)	920 (11.6%)
Hispanic, any race	90 (30%)	900 (11.3%)
Asian alone, non-Hispanic	45 (15%)	85 (1.1%)
American Indian or Alaska Native alone, non-Hispanic	0 (0%)	40 (0.5%)
Pacific Islander alone, non-Hispanic	0 (0%)	0 (0%)
Total	300 (100%)	7,940 (100%)

Source: 2017-2021 CHAS Table 2

Discussion

Based on the preceding tables, the following groups are experiencing disproportionate needs related to severe housing problems:

Income Category	Groups Experiencing Disproportionate Need
0 – 30% AMI	Black households
30% - 50% AMI	Black households
50% - 80% AMI	Hispanic households
80% - 100% AMI	Hispanic and Asian households

Black households have disproportionate needs in the 0 – 30% AMI and 30% - 50% AMI groups while Hispanic households have disproportionate severe needs in the 50% - 80% AMI and 80% - 100% AMI groups.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

This section looks at the disproportionately greater need as it is related to housing cost burdens. Based on percent of households by race, no group has a disproportionately greater need due to housing cost burden.

Table 51: Grand Rapids - Percent of Households by Race

	Percent Households
White alone, non-Hispanic	66.98%
Black or African-American alone, non-Hispanic	16.54%
American Indian or Alaska Native alone, non-Hispanic	0.20%
Asian alone, non-Hispanic	2.08%
Pacific Islander alone, non-Hispanic	0.01%
Other (including multiple races, non-Hispanic)	3.38%
Hispanic, any race	10.80%
Total	100%

Source: 2017-2021 CHAS – 9

Table 52: Grand Rapids - Housing Cost Burden

	< 30%	30-50%	> 50%	Not computed	Total
White alone, non-Hispanic	50.29%	9.01%	7.06%	0.63%	66.36%
Black or African-American alone, non-Hispanic	9.03%	2.67%	2.23%	0.37%	14.31%
Asian alone, non-Hispanic	1.45%	0.32%	0.21%	0.10%	2.09%
American Indian or Alaska Native alone, non-Hispanic	0.30%	0.40%	0.40%	0.00%	0.30%
Pacific Islander alone, non-Hispanic	0.00%	0.00%	0.01%	0.00%	0.01%
Hispanic, any race	6.80%	1.88%	1.81%	0.31%	10.79%
Other (including multiple races, non-Hispanic)	2.14%	0.57%	0.58%	0.10%	3.38%

Source: 2017-2021 CHAS – 9

Discussion

Cost burden is an issue faced by many Grand Rapids households. A total of 14.9% of all households have a cost burden between 30% - 50% and 12.3% of all households have a cost burden greater than 50%. However, no racial group has a cost burden disproportionate to their overall percent of the Grand Rapids population.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole

The housing needs analysis indicates that, in general, very low-income Black households and low-income Hispanic and Asian households experience disproportionate housing needs more than other groups.

Needs not identified above

Not applicable

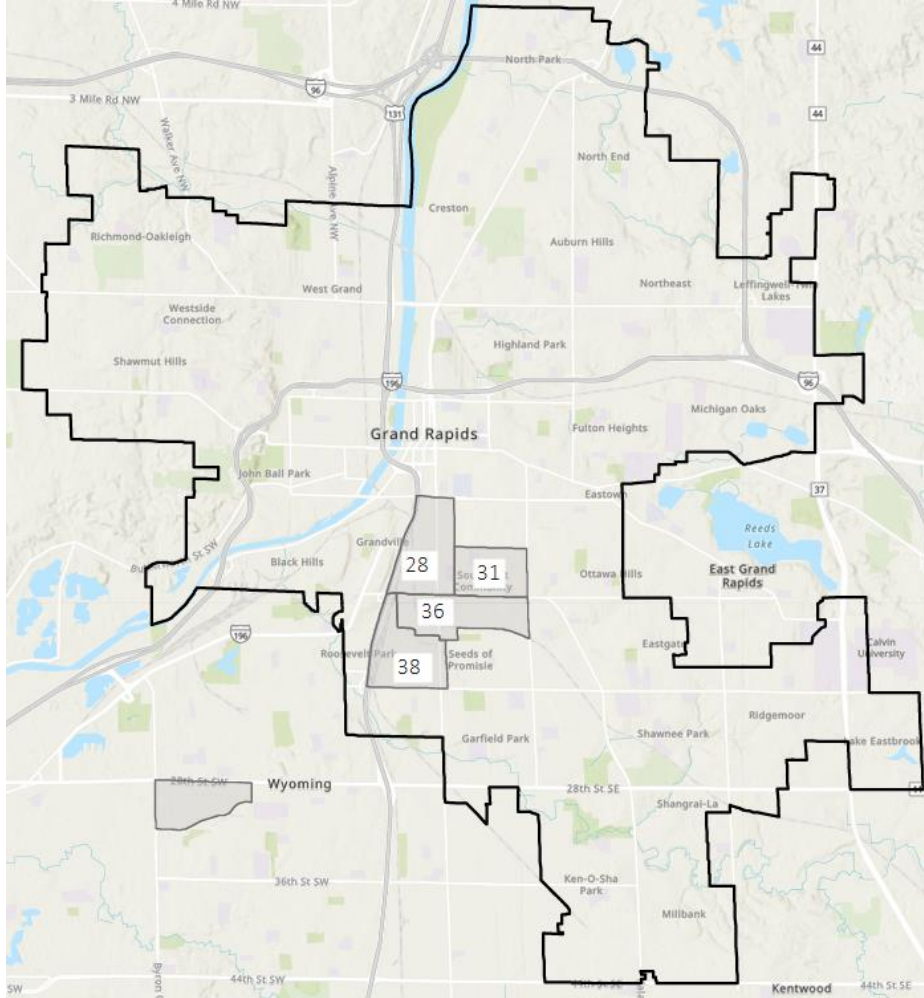
Whether racial or ethnic groups are located in specific areas or neighborhoods in the community

In accordance with federal guidelines, officials have identified Racially or Ethnically Concentrated Areas of Poverty (RECAPs) since the 1990s. A census tract is typically considered a RECAP if it meets both of the following criteria:

- Racial/Ethnic Concentration: The Non-White population is greater than 50%, and
- Poverty Concentration: The poverty rate is greater than 40%, or three times the average tract poverty rate in the metro area (whichever is lower).

Map 1 shows the locations of the four (4) census tracts in Grand Rapids meeting the criteria of a RECAP according to 2017-2021 ACS data.

Map 1: Grand Rapids - Racially or Ethnically Concentrated Areas of Poverty



Source: 2017-2021 ACS Data

NA-35 Public Housing – 91.205(b)

Introduction

The Grand Rapids Housing Commission (GRHC) is instrumental in providing affordable housing to city residents through both Public Housing and the expansive Housing Choice Voucher (HCV) program. Currently managing 175 traditional public housing units and nearly 4,000 vouchers—including tenant-based, project-based, and special-purpose assistance, the GRHC primarily serves extremely low-income households, with program recipients reporting an average annual income around \$16,700. The agency's commitment is underlined by its support for vulnerable groups, including over 1,000 elderly households and more than 2,000 households with disabilities, underscoring its critical role in maintaining housing stability for Grand Rapids' most vulnerable populations.

Housing voucher programs are classified into two types: project-based and tenant-based vouchers. Project-based vouchers are tied to a particular housing development or unit. Tenant-based vouchers are issued to individual households and can be used anywhere that accepts vouchers. Tenant-based vouchers offer families and individuals greater opportunities to find housing that meets their needs in Kent County.

Table 53: Grand Rapids Affordable Housing Information

Program Type	Units/Vouchers	Description
Traditional Public Housing	175 Units (currently)	Units owned and operated directly by the GRHC.
Housing Choice Vouchers (HCV)	3,986 Vouchers (Total)	Provides rental assistance to households.
Tenant-Based Vouchers	3,192 Vouchers	Issued to the individual household, allowing mobility across Kent County to any unit that accepts the voucher.
Project-Based Vouchers (PBV)	794 Vouchers	Tied to a specific housing development or unit.
Special Purpose Vouchers	Included in total	VASH, Family Unification (FYI), and Mainstream/Disabled categories.

Since the passage of the Quality Housing and Work Responsibility Act in 1998, new public housing construction has ceased. Instead, the focus shifted to expanding Section 8 programs. The Rental Assistance Demonstration (RAD) program, initiated in 2012, is a key reason for the decline in traditional public housing and an increase in vouchers. RAD allows Public Housing Agencies (PHAs) to convert their public housing units to project-based voucher units, offering two main benefits:

1. **Stable Funding for PHAs:** Units move to a long-term Section 8 contract, providing a more predictable income stream less subject to fluctuations in HUD's annual budget.
2. **Increased Capital for Maintenance:** Properties can function like private apartments, taking on debt to finance necessary repairs and upgrades, ensuring units are maintained and improved for residents.

Residents served by the GRHC often have lower-than-average incomes compared to the general population. Households in traditional public housing report an average annual income of \$16,746, while those living in project-based voucher housing average \$16,934. Households utilizing tenant-based

vouchers have an average income of \$16,374. This demographic and socioeconomic profile underscores the critical importance of maintaining and expanding affordable housing options in the community.

Table 54 shows that the Grand Rapids Housing Commission (the GRHC) serves residents of Grand Rapids through both public housing and Housing Choice Voucher (HCV) programs. Altogether, the GRHC currently serves 175 traditional public housing units and administers 3,986 vouchers, which include 794 project-based vouchers and 3,192 tenant-based vouchers, along with special-purpose vouchers such as VASH, Family Unification/FYI, and Mainstream/Disabled categories.

Table 54: Grand Rapids - Public Housing by Program Type

	Program Type							
	Mod-Rehab	Public Housing	Vouchers			Special Purpose Vouchers		
			Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program/FYI	Disabled *
# of units vouchers in use	16	175	3,986	794	3,192	38	44	344

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Source: GRHC Housing Data

Table 55 shows that on average, the GRHC public housing residents remain in their homes for about five years, with voucher recipients showing similar lengths of tenure. Additionally, GRHC programs support more than 1,000 elderly households and over 2,000 households with disabilities, highlighting the essential role these resources play in meeting the needs of vulnerable populations.

Table 55: Grand Rapids - Characteristics of Public Housing Residents by Program Type

	Program Type								
	Mod-Rehab	Public Housing	Vouchers					Special Purpose Voucher	
			Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program/FYI		
Avg annual income	\$7,271	\$12,045	\$16,746	\$16,198	\$16,934	\$16,374	\$8,411		
Avg length of stay (Years)	2.1	4.59	5	5	5	2	1		
Avg household size	2	1	2.2	1.75	2.31	1.21	1.6		
# homeless at entry	2	1	240	66	174	18	10		
# elderly participants (>62)	0	56	1,046	325	721	21	0		
# disabled families	1	156	2,004	472	1,532	5	2		

Program Type							
	Mod-Rehab	Public Housing	Vouchers				
			Total	Project-based	Tenant-based	Special Purpose Voucher	
						Veterans Affairs Supportive Housing	Family Unification Program/FYI
# requesting accessibility features	2	15	N/A				
# HIV/AIDS program participants	THE GRHC does not collect this information for any of its programs currently.						
# DV victims							

Source: GRHC Housing Data

Table 56: Grand Rapids - Race of Public Housing Residents by Program Type

Program Type								
Race	Mod-Rehab	Public Housing	Vouchers					
			Total	Project-based	Tenant-based	Special Purpose Voucher		
						Veterans Affairs Supportive Housing	Family Unification Program/FYI	Disabled*
White	4	70	1,166	322	844	25	22	112
Black/African American	11	84	2,747	460	2,287	13	22	228
Asian	1	0	10	2	8	0	0	0
American Indian/Alaska Native	0	2	24	7	17	1	0	4
Pacific Islander	0	0	24	4	20	0	0	0
Other	0	0	0	0	0	0	0	0

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Source: GRHC Housing Data

Table 57: Grand Rapids - Ethnicity of Public Housing Residents by Program Type

Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program/FYI	Disabled*
Hispanic				354	58	296	1	6	28
Not Hispanic				3632	752	2896	37	38	316

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Source: GRHC Housing Data

Section 504 Needs Assessment: The needs of public housing tenants and applicants on the waiting list for accessible units:

For the Grand Rapids Housing Commission (GRHC), waiting list times for residents seeking assistance remain significantly long. The average wait time for public housing is approximately 12 months, while applicants for Housing Choice Vouchers face an average wait of nearly 3.5 years. Nearly 70 percent of households on these lists include at least one member with a disability and require some form of accessible housing. Market studies also show that the number of residents reporting a disability continues to grow across all income levels, underscoring the pressing need to expand both accessible and affordable housing opportunities in the Grand Rapids community.

Most immediate needs of residents of Public Housing and Housing Choice Voucher holders

For the Grand Rapids Housing Commission (GRHC), the most immediate needs of residents in both public housing and the Housing Choice Voucher (HCV) program are greater housing options and increased landlord participation in the HCV program. There is also a clear need for more accessible units, as well as additional one-bedroom and two-bedroom units to meet household demand. The demand for one-bedroom units is particularly high due to the increasing population of elderly residents. Currently, about 4.6% percent of HCV households are considered over-housed, meaning they occupy units with more bedrooms than required.

Services to support residents with disabilities are another critical need. Roughly 40 percent of all households with HCVs include a member with a disability, and nearly 80 percent of elderly households report having a disability. Addressing these needs is essential to ensuring residents can access and maintain stable housing.

Supporting very low-income households is also a high priority for the GRHC. Approximately 90 percent of households served are classified as very low income, with average household earnings at just 16% of AMI. To help address these challenges, the GRHC has expanded its Family Self-Sufficiency (FSS) program, offering residents opportunities to build savings, increase financial stability, and move toward greater self-sufficiency.

How do these needs compare to the housing needs of the population at large

Households served by the Grand Rapids Housing Commission (GRHC) through Public Housing and the Housing Choice Voucher (HCV) program earn significantly less than the general population, resulting in greater overall housing needs. With limited incomes, many residents face restricted mobility and fewer options when seeking housing. In addition, the prevalence of disability is considerably higher than in the broader community, especially among those living in public housing. This combination of economic and health challenges underscores the importance of maintaining and expanding accessible, affordable housing options in Grand Rapids.

Discussion

The Grand Rapids Housing Commission (GRHC) currently serves over 4,100 households through a combination of traditional public housing units and Housing Choice Voucher (HCV) assistance. This includes 175 public housing units and nearly 3,986 vouchers, of which approximately 794 are project-based vouchers and 3,192 are tenant-based vouchers. In total, the GRHC has the capacity to assist up to 4,145 households. However, the agency increasingly struggles to meet its full contract authority due to rising rent costs and the higher subsidy amounts it must pay for each unit.

Over the past two decades, the shift away from traditional public housing toward project-based vouchers has benefited both the GRHC and the residents it serves. Housing developments with long-term Section 8 contracts benefit from more predictable and stable revenue streams, allowing them to operate more like private housing providers and to leverage financing for repairs and upgrades. Residents benefit from better-maintained homes, more consistent reinvestment in properties, and the stability that comes from improved long-term financial planning.

Families and individuals receiving assistance through the GRHC have significantly lower incomes than the general population. On average, the GRHC households earn around 16 percent of Area Median Income (AMI), compared to much higher levels among the broader community. These households also experience higher rates of disability, particularly within public housing, and remain especially vulnerable to housing crises if their assistance is lost. Nearly 70 percent of households on the GRHC's waiting lists include a member with a disability, underscoring the critical need for more accessible and affordable housing options.

Even when households receive a voucher, many face steep challenges in securing a unit. Rising market rents in Grand Rapids continue to outpace HUD's Fair Market Rent (FMR) levels, creating a widening affordability gap. For 2025, HUD set the FMR for a two-bedroom unit at \$1,443 per month, yet recent market studies show the median rent for comparable units in the area is often higher. This mismatch makes it difficult for households to secure housing without either finding units below the voucher value or paying out-of-pocket for the difference. The growing gap between actual market rents and HUD's published FMR levels creates two major challenges for the GRHC and the residents it serves. First, fewer landlords may choose to participate in the program if they can obtain higher rents in the open market. This reduces the availability of units for voucher holders. Second, while the GRHC can approve rents above HUD's FMR, doing so reduces the overall number of vouchers that can be supported with limited resources, thereby limiting the number of households that can be served.

NA-40 Homeless Needs Assessment – 91.205C

Introduction

The Grand Rapids Area Coalition to End Homelessness is a community collaborative actively working on systems change to end homelessness. The Grand Rapids Area Coalition to End Homelessness, also known as the Kent County Continuum of Care (CoC), is an independent, non-incorporated membership entity comprised of numerous organizations and individuals. It was formed in response to federal requirements in the McKinney-Vento Homeless Assistance Act of 1987 reauthorization in 1994 and amended in the Homeless Emergency Assistance and Rapid Transition (HEARTH) Act of 2009 for administration of U.S. Department of Housing and Urban Development (HUD) funding to address homelessness.

Governance decisions on behalf of the CoC are made by a Steering Council elected from the membership, in accordance with the CoC Governance charter. The Steering Council is comprised of up to 21 seats representing the broad interests of the Coalition. Of those 21 seats, two are held by homeless or formerly homeless individuals.

The major responsibilities of the CoC, according to its charter and to comply with HUD regulations are:

- Convene regular meetings of the full membership, with published agendas, at least semi-annually.
- Issue a public invitation for new members within Kent County at least annually.
- Adopt and follow a written process to select a board to act on behalf of the CoC (identified as the Steering Council for Continuum of Care) and review that process at least once every 5 years.
- Appoint additional committees, subcommittees, or work groups comprised of provider representatives and community advocates; and action boards comprised of consumers, as needed.
- Designate the Homeless Management Information System (HMIS) lead for the CoC.
- In consultation with the collaborative applicant for HUD funds and the HMIS lead, develop, follow and update annually:
 - A governance charter
 - A code of conduct and recusal process for the board, its chairperson and any person acting on behalf of the board
- Establish and operate a centralized or coordinated entry system.
- Develop a plan for a coordinated housing and service system that meets the needs of individuals, unaccompanied youth, and families experiencing homelessness.
- Plan and conduct an annual Point-in-Time count of sheltered and unsheltered persons that meets HUD guidelines.
- Establish performance targets appropriate for population and program type in consultation with recipients and sub-recipients.
- Monitor recipient and sub-recipient performance and address concerns of poor performance.
- Work with Emergency Solutions Grants recipients and Consolidated Plan jurisdictions within the geographic boundaries of the CoC to allocate, report and evaluate use of funds, and inform the plan.
- In consultation with recipients of Emergency Solutions Grants program funds, establish and consistently follow written standards for providing CoC assistance with those funds.

Various subcommittees are responsible for guiding and implementing the overarching CoC policies. The Continuum of Care applies to the HUD Continuum of Care (CoC) Program for funding to address homelessness. The CoC is committed to collaboration to accomplish its stated goals to end homelessness.

2025 Point-In-Time Count

Between the 2020 and the 2025 Point-in-Time (PIT) counts, the number people experiencing chronic homelessness decreased from 185 persons in 2020, to 156 persons in 2025. This represents a 16% decrease in those experiencing chronic homelessness. The total number of persons experiencing homelessness increased during that same period from 923 persons to 1,238 persons in 2025, a 34% increase.

The PIT data also suggests that homelessness is increasing among young people. The number of youth (18-24) increased from 88 in 2020 to 142 in 2025, and youth with children increased from 34 to 46 during the same period. While overall homelessness increased, groups that saw decreases from 2020 to 2025 were veterans, chronically homeless, parenting youth, and children under 18. There was no change in unaccompanied minors which remained at zero.

Table 58: Point in Time (PIT) Count

	Persons Experiencing Homelessness on a Given Night		Experiencing Homelessness Each Year	Becoming Homeless Each Year	Exiting Homelessness Each Year	# of Days Experiencing Homelessness
	Unsheltered	Sheltered				
Persons in households	114 ppl ¹ 93 hhs ¹	1,124 ppl ¹ 775 hhs ¹	5,440 ppl ² 4,012 hhs ²	1,904 hhs ²	756 hhs ²	92 days
Child-only households	0 hhs ¹	5 hhs ¹	92 hhs ²	-	80 hhs ²	20 days
Adult-only households	87 hhs ¹	658 hhs ¹	3,381 hhs ²	-	461 hhs ²	94 days
Chronically homeless individuals	36 ppl ¹	108 ppl ¹	626 hhs ²	409 hhs ³	145 hhs ³	-
Chronically homeless families	-	-	51 hhs ²	-	-	-
Veterans	41 ppl ¹	3 ppl ¹	312 hhs ²		138 hhs ²	107 days
Unaccompanied youth	11 ppl ¹	77 ppl ¹	-	-	-	-
Persons with HIV	0 ppl ¹	7 ppl ¹	-	-	-	-

Source: ¹2025 PIT Count, ²2024 Longitudinal Systems Analysis (LSA), ³Chronic By-Name List Dashboard 7/24-6/25

Table 59: Households with Adults Only (2025 Point in Time Count)

Persons and Households	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Total Number of Households	579	79	0	87	745
Total Number of Persons (Adults)	585	88	0	96	769
Number of Young Adults (Age 18-24)	58	29	0	12	99
Number of Adults (Over Age 24)	527	59	0	84	670
Race/Ethnicity					
American Indian, Alaska Native, or Indigenous	7	1	0	0	8
American Indian, Alaska Native, or Indigenous & Hispanic/Latina/e/o	2	1	0	1	4
Asian or Asian American	1	2	0	2	5
Asian or Asian American & Hispanic/Latina/e/o	1	0	0	0	1
Black, African American, or African	237	32	0	34	303
Black, African American, or African & Hispanic/Latina/e/o	2	2	0	1	5
Hispanic/Latina/e/o	30	3	0	9	42
Native Hawaiian or Pacific Islander	0	0	0	1	1
Native Hawaiian or Pacific Islander & Hispanic/Latina/e/o	2	0	0	0	2
White	253	44	0	36	333
White & Hispanic/Latina/e/o	23	0	0	2	25
Multi-Racial & Hispanic/Latina/e/o	4	0	0	0	4
Multi-Racial	23	3	0	10	36
Chronically Homeless					
Total Number of Persons	92	NA	0	32	124

Source: 2025 PIT Count

Table 60: Persons in Households with at least one Adult and one Child

	Sheltered			Total
	Emergency	Transitional	Unsheltered	
Total Number of Households	70	42	6	118
Total Number of Persons (Adults and Children)	295	151	18	464
Number of Persons (Under Age 18)	179	93	12	284
Number of Person (Age 18-24)	24	30	2	46
Number of Adults (Over Age 24)	92	38	4	134
Race/Ethnicity (adults and children)				
American Indian, Alaska Native, or Indigenous (only)	1	5	0	6
American Indian, Alaska Native, or Indigenous & Hispanic/Latina/e/o	3	0	0	3
Asian or Asian American (only)	0	0	0	0
Asian or Asian American & Hispanic/Latina/e/o	4	0	0	4
Black, African American, or African (only)	192	100	15	307
Black, African American, or African & Hispanic/Latina/e/o	4	0	0	4
Hispanic/Latina/e/o (only)	34	12	0	46
Middle Eastern or North African (only)	0	0	0	0
Middle Eastern or North African & Hispanic/Latina/e/o	0	0	0	0
Native Hawaiian or Pacific Islander (only)	0	0	0	0
Native Hawaiian or Pacific Islander & Hispanic/Latina/e/o	0	0	0	0
White (only)	26	30	0	56
White & Hispanic/Latina/e/o	5	1	0	6
Multi-Racial & Hispanic/Latina/e/o	2	1	0	3
Multi-Racial (all other)	24	2	3	29
Chronically Homeless				
Total Number of Households	4	0	1	5
Total Number of Persons	16	0	4	20

Source: Point in Time Count (2025)

Table 61: Homeless Households with Children

	Sheltered			Unsheltered	Total
	Emergency	Transitional	Safe Haven		
Total Number of Households	5	0	0	0	5
Total Number of Children (Under 18)	5	0	0	0	5
Race/Ethnicity					
American Indian, Alaska Native, or Indigenous (only)	0	0	0	0	0
American Indian, Alaska Native, or Indigenous & Hispanic/Latina/e/o	0	0	0	0	0
Asian or Asian American (only)	0	0	0	0	0
Asian or Asian American & Hispanic/Latina/e/o	0	0	0	0	0
Black, African American, or African (only)	3	0	0	0	3
Black, African American, or African & Hispanic/Latina/e/o	0	0	0	0	0
Hispanic/Latina/e/o (only)	1	0	0	0	1
Middle Eastern or North African (only)	0	0	0	0	0
Middle Eastern or North African & Hispanic/Latina/e/o	0	0	0	0	0
Native Hawaiian or Pacific Islander (only)	0	0	0	0	0
Native Hawaiian or Pacific Islander & Hispanic/Latina/e/o	0	0	0	0	0
White (only)	1	0	0	0	1
White & Hispanic/Latina/e/o	0	0	0	0	0
Multi-Racial & Hispanic/Latina/e/o	0	0	0	0	0
Multi-Racial (all other)	0	0	0	0	0
Chronically Homeless					
Total Number of Persons	0	NA	0	0	0

Source: Point in Time Count (2025)

As the tables above indicate, households without children (769 individuals) comprise the largest group of homeless households. Eighty-seven percent (87%) were over the age of 24, and only 13% were young adults. Of the adult homeless individuals, 47% were White or White & Hispanic/Latina/e/o and 40% were Black or Black & Hispanic/Latina/e/o. Black residents experiencing homelessness were disproportionately represented within Grand Rapids and Kent County.

Of the 769 homeless individuals, 76% (585 individuals) were living in emergency shelters, 11% (88 individuals) were living in transitional housing, and 13% (96 individuals) were unsheltered. Housing individuals in emergency shelters is significantly more expensive than permanent housing (with and without supportive services). Deeply subsidized units, or units dedicated to serving formerly homeless, are needed in the overall housing inventory.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The number of homeless families in Kent County continues to rise. The 2024 PIT identified 110 homeless families. In 2025, the number of households with at least one adult and one child increased to 118, a 7% increase. While the number of homeless families increased by 7%, the number of children within those families increased slightly less by 6% between 2024 and 2025. There were 6 unsheltered families counted in 2025. However, there were no unsheltered unaccompanied minors.

There were 179 children under age 18 within the 70 households living in emergency shelters. Other than 2023, this is the highest number recorded in the previous five-years.

Kent County has reached functional zero for homeless veterans, meaning the number who are homeless, whether unsheltered or sheltered, is no greater than the number that can be routinely housed in permanent housing. The 2025 PIT counted 44 homeless veterans, of which, 3 who were unsheltered. Sixty-three percent (63%) of homeless veterans were White or White & Hispanic/Latina/e/o, 32% were Black or Black & Hispanic/Latina/e/o, and the other 5% were some other race. Only 5% of the homeless veterans were Hispanic/Latina/e/o only or within another race.

The Nature and Extent of Homelessness by Racial and Ethnic Group.

Black individuals and families disproportionately experience homelessness in Kent County. Of the adult homeless individuals, 47% were White or White & Hispanic/Latina/e/o and 40% were Black or Black & Hispanic/Latina/e/o. The racial disparities among families are worse. Of the homeless families identified in the 2025 PIT, 67% were Black or Black & Hispanic/Latina/e/o persons (adults and children) in homeless families compared to 13% that were White or White & Hispanic/Latina/e/o homeless families. There is substantial over representation of Black individuals in families within the in the homeless response system.

The Nature and Extent of Unsheltered and Sheltered Homelessness.

There were 6 unsheltered families observed in the 2025 PIT count. There were 114 unsheltered individuals (adults and children) within 93 households. Of the 114 unsheltered homeless, 12 were under age 18 and 14 were young adults (18-24). The 2025 PIT count identified a total of 1,238 persons experiencing homelessness, with a significant racial difference. Black or Black & Hispanic/Latina/e/o comprised 50% of total persons. White or White & Hispanic/Latina/e/o were 34% of total persons.

Chronically homeless individuals comprise 32% of the unsheltered population.

Four subpopulations are tabulated through the Point in Time count:

1. Adults with a serious mental illness
2. Adults with a substance use disorder
3. Adults with HIV/AIDS
4. Victims of Domestic Violence

There were 146 adults with a serious mental illness. One hundred and twenty (82%) were sheltered and 26 (18%) were unsheltered. Of the total number of unsheltered homeless, 23% have a serious mental illness. There is a total of 43 homeless individuals with a substance use disorder. Of the total number of unsheltered homeless 9% have a substance use disorder. Seven (7) homeless individuals have HIV/AIDS, of which 4 people are unsheltered. Lastly, 129 homeless individuals are victims of domestic violence, with 4 victims reported as unsheltered.

Discussion:

Of the 114 unsheltered persons identified in the 2025 point-in-time count data, none were unaccompanied youth. Racial disparities continue to exist as reflected in 2025 PIT data.

Households experiencing homelessness are encouraged to obtain an assessment and linkage to services to help resolve their housing crisis through the community's Coordinated Entry System. The CoC coordinates with major systems (Community Mental Health, Correctional Facilities, Department of Health and Human Services, health care providers, etc.), which assist with outreach efforts. Outreach staff are strategically placed in the community to ensure households experiencing homelessness are aware of and connected to community resources to end homelessness.

The CoC is committed to expanding permanent supportive housing for the chronically homeless population. The community is participating in a Built for Zero cohort that supports the creation and maintenance of a quality chronic homelessness by-name list, as well as strategies to improve system performance and resource planning. This will allow the CoC to track progress towards a functional end to chronic homelessness.

Focused work is underway to reach functional zero for families, youth, and chronically homeless and maintain functional zero for veterans.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction

The City of Grand Rapids has several non-homeless special needs populations who require targeted housing and supportive services. The data presented below reveals disparities in health, housing access, and economic outcomes for these groups.

The characteristics of special needs populations in the community:

Elderly

Grand Rapids is home to approximately 7,180 households with at least one elderly resident, a population whose needs become more complex as they age. The needs of the general elderly population primarily center on increased transportation services, access to safe and accessible environments, affordable and accessible housing, and engaging social and wellness programs to maintain quality of life.

Table 62: Elderly – Grand Rapids

	Households
Household contains at least 1-person age 62-74 but no one age 75+	4,495
Household contains at least 1 person age 75+	2,685
Total	7,180

Source: 2017-2021 CHAS – Table 5

Frail Elderly

Frail elderly are defined as an elderly person who requires assistance with three or more activities of daily living, such as bathing, walking and performing light housework. The needs of the frail elderly include those of the elderly listed above in addition to other specialized services such as in-home aids or

integrated medical and supportive assistance. Within Grand Rapids, there are 4,936 residents over age 65 that have a self-care or independent living disability.

Disability

Grand Rapids has an estimated 26,789 residents living with a disability, representing an overall disability rate of 13.78%. These disabilities include hearing, vision, cognitive, ambulatory, self-care, and independent living impairments.

As noted previously, many disabled residents live in lower-income households, which severely limits their ability to afford necessary care, adaptive equipment, and the costs of daily life.

Table 63 shows that while disabilities exist across all age groups, they become most prevalent and acute in the older population and those in their prime working years:

- The highest absolute numbers are concentrated in the 35-64 and 65 and Over age groups for several critical disabilities.
- Ambulatory disabilities (difficulty walking or moving) and Independent Living disabilities (difficulty running errands or living alone) show the highest numbers among the elderly, underscoring the demand for home modifications and accessibility improvements. For instance, 4,891 residents aged 65 and over have an ambulatory disability.

Table 63: Grand Rapids - Disabled Population

	Under 5	5-17	18-34	35-64	65 and Over
Disability Rate	0%	1.31%	4.39%	8.08%	7.80%
Hearing	0	171	298	1,370	2,335
Vision	0	259	611	1,548	1,326
Cognitive		1,446	4,028	3,624	1,676
Ambulatory		226	851	4,144	4,891
Self-Care		436	442	1,685	1,708
Independent Living			2,303	3,347	3,228
Overall Disability Rate	13.78% (26,789 people)				

Source: 2018-2023 ACS

Table 64 shows a stark disparity exists when examining disability by race and ethnicity. Black residents have the highest rate of disability at 17.50%—significantly higher than the overall rate (13.78%).

Table 64: Percent Disabled by Race/Ethnicity

Race	% Disabled
White	11.50%
Black	17.50%
American Indian and Alaska Native	13.60%
Asian	6.10%
Native Hawaiian and Other Pacific Islander	0.00%
Some other race	9.30%
Two or more races	8.80%
White, not Hispanic or Latino	11.70%
Hispanic or Latino (of any race)	7.50%

Source: 2018-2023 ACS

Substance Use Disorders

Approximately 8% of adults in Kent County reported heavy drinking in 2023, the highest rate since data collection began in 2014. Furthermore, Kent County's rates for binge drinking, excessive drinking, and heavy drinking exceed those of other Michigan cities and the rest of the United States.

The Kent County Medical Examiner recorded 80 overdose deaths and 45 opioid-related deaths in 2024, with Fentanyl being the most common substance involved. Although these figures are down from 2023, youth substance use remains a high concern.

The judicial system is seeing a rising number of cases related to substance use disorder (SUD), with the Kent County Prosecutor's Office charging 2,245 people with controlled substance charges in 2024, continuing an upward trend from 2,093 in 2023. This criminal justice involvement may further complicate the path to housing stability for this population.

Table 65: Kent County Controlled Substance Charges

Year	Number of Controlled Substance Charges
2019	943
2020	707
2021	2,017
2022	1,833
2023	2,093
2024	2,245

Source: Kent County Prosecutor's Office Annual Report (2024)

Individuals with SUD often face barriers to stable housing due to stigma, criminal records, and lack of supportive services. Expanding access to recovery housing, peer support, and integrated behavioral health services is critical to preventing homelessness and promoting long-term stability.

Domestic Violence

Domestic violence is a driver of housing instability and special needs in Grand Rapids. The YWCA is based in Grand Rapids but serves individuals and families throughout West Michigan by providing shelter and care for women and families affected by domestic and sexual violence. In 2024, the YWCA offered safety and shelter to 175 adults and 227 children escaping violence. The agency also provided rape exams to 273 adults and 194 children which is an increase of 32% from the previous year.

Table 66: Kent County Domestic Violence Charges

Year	Domestic Violence Charges
2020	1,258
2021	1,712
2022	1,628
2023	1,698
2024	1,768

Source: Kent County Prosecutor’s Office Annual Report (2024)

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the Kent County Health Department, 203.3 people per 100,000 have tested positive for HIV. Kent County has been identified as one of the counties with the highest HIV prevalence in the state but there has been a very gradual decline in HIV cases over the last decade.

Table 67: Kent County - HIV New Diagnoses

Year	New Diagnoses
2009	54
2010	36
2011	40
2012	46
2013	43
2014	52
2015	42
2016	43
2017	46
2018	39
2019	41
2020	33
2021	39
2022	36
2023	30

Source: AIDSvu, Center for AIDS Research at Emory University

Housing and supportive service needs of these populations and how are these needs were determined

The specific needs vary by population, but key areas of demand across all special needs groups include:

- **Housing.** Accessible and affordable units; congregate living facilities; home modifications that are accessible and adaptable; safe temporary shelters; and permanent supportive housing.
- **Supportive Services.** High-priority services include transportation (especially accessible services for those with mobility impairments), health and wellness programs, social activities, community integration support, in-home care, legal advocacy, care management, peer support, and referrals to health services.

These needs were determined by combining data to quantify the size of each vulnerable group with qualitative information gathered from local providers and community organizations.

Discussion

The city has over 7,180 households with an elderly resident and an estimated 26,789 residents with a disability (13.78% of the total population). These large numbers underscore a demand for housing that is not only affordable but also accessible and adaptable. For the 4,936 frail elderly and disabled residents requiring assistance with self-care or independent living, the need extends beyond shelter to specialized settings like congregate living and home modifications that support aging-in-place and long-term independence. Robust services, particularly transportation, in-home care, and community integration programs, are essential to prevent social isolation.

The data also highlights a racial disparity in disability status. At 17.5%, the disability rate for Black residents is the highest in Grand Rapids, notably exceeding the rate for White residents (11.7%) and Hispanic or Latino residents (7.5%).

Populations affected by substance use disorders (SUD) and domestic violence represent immediate public health and safety crises that directly drive housing instability. The rising rate of domestic violence charges (1,768 in 2024) and the high number of controlled substance charges (2,245 in 2024), coupled with the increasing shelter and rape exam services provided by organizations like the YWCA, demonstrate a growing demand for crisis-related housing. These populations need safe temporary shelter as well as permanent housing.

Across all special needs groups, solutions involve increasing the supply of affordable and supportive housing options combined with a robust system of supportive services. Failure to meet these comprehensive needs will inevitably result in a greater number of households shifting from being "severely cost burdened" (as noted in prior sections) to becoming newly homeless.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Introduction

Non-housing community development needs include public facilities, infrastructure, transportation, and public services.

The jurisdiction's need for Public Facilities and Improvements:

Transportation. The Grand Valley Metro Counsel (GVMC) in its *2050 Metro Transportation Plan* outlines a tiered investment strategy for allocating transportation funds. Tier 1 focuses on improving safety and reducing fatal and serious injury crashes, Tier 2 includes investments in the maintenance of current systems, Tier 3 addresses active transportation options and improving transit, and Tier 4 explores and evaluates new transportation technology. The *2050 Metro Transportation Plan* identifies deficient facilities, the intersections and segments with the most and highest fatality crashes, and priority projects for each jurisdiction in the region. The *2022 Kent and Ottawa County Regional Hazard Mitigation Plan* also prioritizes improving intersections and corridors with the most serious and fatal traffic crashes.

Parks and Green Space. The *2022 Grand Rapids Parks Strategic Master Plan* outlines a capital investment plan that includes the prioritization of safety, repair/replacement, accessibility, and environmental needs (reducing flooding, improving water quality, etc.). The *2022 Kent and Ottawa County Regional Hazard Mitigation Plan* also highlights the need for more green spaces in areas vulnerable to heat islands and severe weather impacts.

Hazard Mitigation and Resilience. The *2022 Kent and Ottawa County Regional Hazard Mitigation Plan* prioritizes mitigating public health emergencies, flooding and erosion, infrastructure failure, and severe weather. Specific identified needs include ensuring communications systems are resilient, maintaining power infrastructure and backup systems, and promoting floodwater diversion.

How these needs were determined

Public facilities and improvement needs are outlined in detail by other local and regional plans. In the development of those plans, regional planning partners employed a variety of methods to determine needs and prioritize investment. The *2022 Grand Rapids Parks Strategic Master Plan* included an updated asset inventory and analysis of several community characteristics. The *2023 Rapid Transit Master Plan* assessed where public transportation is most needed and analyzed the performance of existing routes. The *2050 Metro Transportation Plan* employed trip modeling data and conducted an origin-destination desire analysis to determine transit needs. The *2022 Kent and Ottawa County Regional Hazard Mitigation Plan* used FEMA and local data to assess vulnerability to different threats.

While public facility and improvement needs exist in the community, several non-HUD sources of funding are leveraged locally to address these needs. There are local millages for transit and parks, pools, and playgrounds. Streets and transportation improvements are regularly supported by the Vital Streets income tax rate. Corridor Improvement Authorities (CIAs) rely on tax increment financing revenue to support infrastructure projects. Transportation projects rely on several sources including federal and state funding.

The jurisdiction's need for Public Improvements:

- **Street improvements (paving and traffic calming).** Resident surveys conducted by the Grand Rapids Vital Streets Task Force identified a high need for street improvements. In 2014, only 37% of streets were rated good or fair, a decade later, that number has risen to 61%. As of 2024 street

improvements included four (4) major reconstructions. Though progress has been made, the Vital Streets Task Force has identified over 100 new street improvement projects.

- **Pedestrian accessibility improvements (curb ramps).** Accessibility needs were noted among the Vital Streets Plan, Bicycle Action Plan, and Area Specific Plans. Of the planned ADA compliant ramp improvements, 484 have been replaced or added.
- **Sidewalk improvements.** The Vital Street plan noted a need for improved sidewalks and paths, with a goal of improving an average of 59 miles each year. As of 2025, the project has installed 10.5 of 647 planned new sidewalks, added 2.1 miles of new bike lanes, and upgraded 1 mile of existing bike facilities.
- **Street lighting improvements.** Due to resident survey outcomes, the Grand Rapids Pedestrian Safety Improvements program determined that nighttime visibility needed to be improved for the safety of walkers and cyclists.
- **Improved internet access.** Highlighted by the COVID-19 Pandemic, internet access was an identified priority in the Kent County Community Action Community Needs Assessment.

How these needs were determined

Public facilities and improvement needs are outlined in detail by other local and regional plans. In the development of those plans, regional planning partners employed a variety of methods to determine needs and prioritize investment.

The jurisdiction's need for Public Services:

The public engagement process yielded the following public service priorities:

- **Affordable Housing.** Multiple focus groups and consultations resulted in identifying the need for more affordable housing in Grand Rapids. Affordable housing impacts employments, rates of homelessness, homeless prevention and resolution, public safety, and mental and physical health.
- **Homeless and housing crisis services.** The Continuum of Care noted that rising homelessness is due in part to the lack of access to affordable housing and the need for more affordable housing units. Overall, partnerships between homeless service providers are going well, but a shortfall of case management services, prevention and rapid rehousing rental assistance funds, and permanent supportive housing have a negative impact on service providers' ability to prevent and resolve episodes of homelessness.
- **Mental health and substance use disorder services.** The need for mental health services increased across the country during the pandemic. Insurance coverage, access, and availability contribute to barriers to service.

Other needs included:

- **Crime prevention activities.** Supported by data from the FBI Crime Data Explorer, the Community Needs Survey, and focus group feedback, crime prevention activities remain a need in the community.
- **Services for persons with disabilities.** Based on 2023 American Community Survey (ACS) 5-year estimates, 11.6% of the population in Kent County, which includes Grand Rapids, has a disability. Increased service needs include in-home care, home modifications to remove barriers, transportation assistance, and specialty healthcare. An aging population will also lead to an increase in the number of people with disabilities.

How these needs were determined

These needs were developed through focus groups and consultations with the local PHA, CoC, workforce development partners, affordable housing developers, mental health and substance use disorder providers, and neighborhood organizations, along with support from publicly available data sets and crime data.

Market Analysis

MA-05 Overview

Over the past 25 years, the Kent County region has added over 95,000 residents. While Grand Rapids lost population between 2000 and 2010, an estimated 12,000 residents moved to the City between 2010 and 2024. According to the *2025 Kent County Housing Needs Assessment*, the population is expected to increase by 4,478 (2.5%) in Kent County and by 1,893 (2.3%) in Grand Rapids between 2024 and 2029. This population growth will put added pressure on an already tight housing market.

Table 68: Grand Rapids - Population by Area Compared to Kent County & Michigan

	Grand Rapids	Kent County	Michigan
2000 ¹	198,057	574,421	9,938,823
2010 ¹	188,040 (-5.1%)	602,622 (+4.9%)	9,884,112(-0.6%)
2020 ¹	198,917 (+5.8%)	658,524 (+9.3%)	10,077,259 (+2.0%)
2024 Estimate ²	200,117 (+0.6%)	673,002 (+2.2%)	10,140,459 (+0.6%)

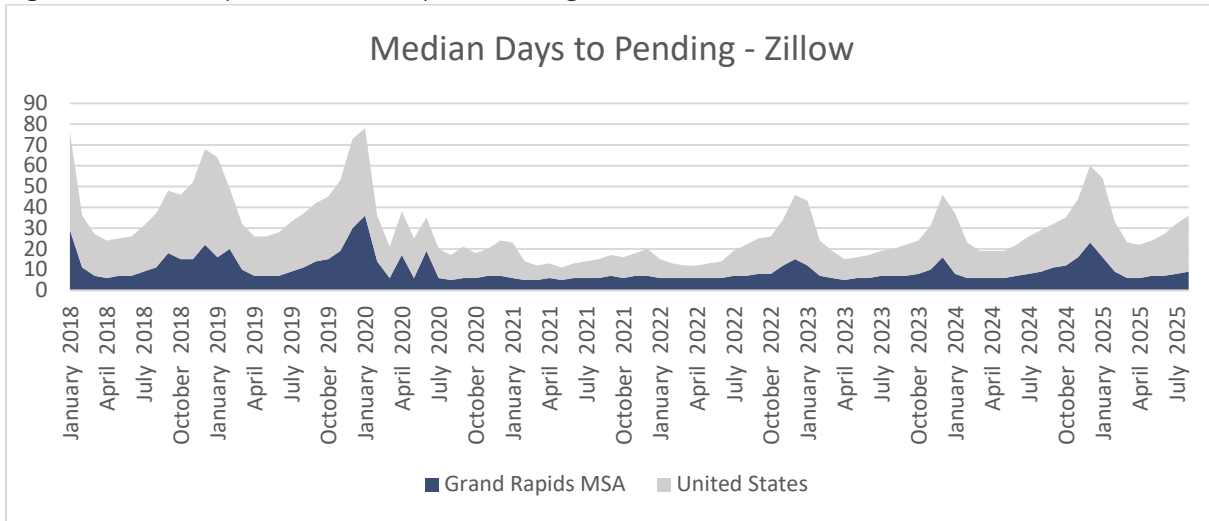
Source: ¹Decennial Census Table P1, ²Census Population Estimates Program

The tight housing market is evidenced by several factors. The homeowner market is evaluated based on factors such as the homeowner vacancy rate, average days to sale pending, and average sale prices over time. Housing market analysts generally view a healthy for-sale market as one that has a homeowner vacancy rate of 1% to 3%. This level of vacancy provides available units for existing homeowners and prospective homeowners to find housing that fits the needs of their household. In Grand Rapids, however, the homeowner vacancy rate is just 0.3% as of 2025. This is well below the healthy range. This very low rate highlights the limited availability of for-sale homes and underscores the intensity of demand in the local housing market.

Figure 3 illustrates the median days from list to sale pending for homes in Grand Rapids, according to Zillow Research. While there was a temporary slowdown in the early months of 2020, likely due to COVID-19, the rate has fluctuated between 5 and 25 days over the last few years (2023 – 2025) with the median around 10 to 14 days. This makes searching for a home incredibly difficult and leaves little room for price negotiations.

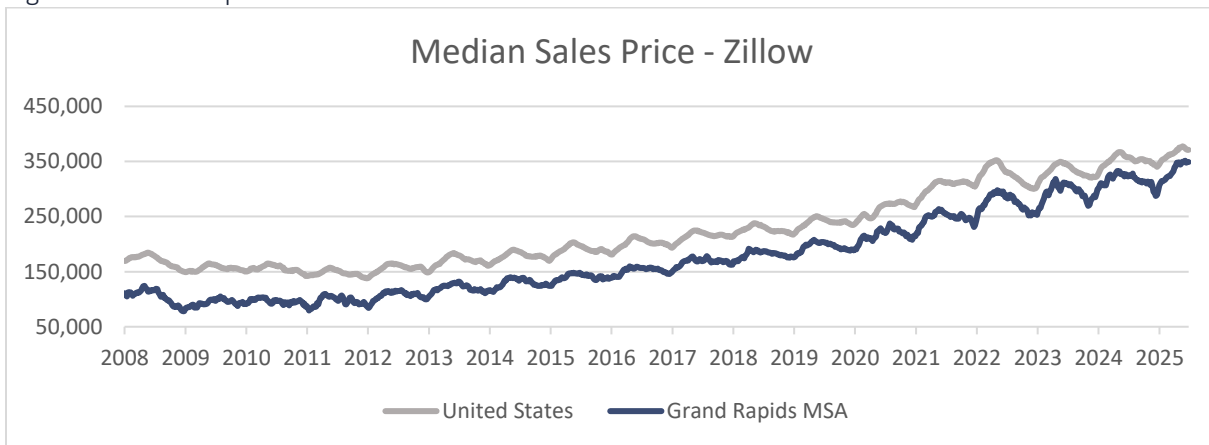
At the same time, sales prices of homes have continued to rise steadily (Figure 4). The typical home value in Grand Rapids as of August 2025 was \$341,000. As such, the amount of income a household needs to be able to afford the typical home has increased drastically in recent years and has far outpaced average increases in income. Figure 4 indicates approximately \$80,000 of income was needed to afford the typical home at the beginning of 2023 but now over \$107,000 is needed.

Figure 3: Grand Rapids - Median days to Pending



Source: Zillow Market Research

Figure 4: Grand Rapids - Sales Prices



Source: Zillow Market Research

The rental market is evaluated in a similar fashion including rental vacancy rate and average rental costs over time. Housing market analysts generally view a healthy rental housing market as having a rental vacancy rate range of 5%–7%. Vacant units allow existing or relocating residents to readily find housing that is more suitable for their household needs and accommodates new households forming in the community. The estimated overall rental vacancy rate in Grand Rapids in 2025 was 6.2% based on a total of 12,070 units surveyed. This suggests that while demand remains strong, there is still some flexibility in the market to support mobility and growth.

Low vacancy rates can lead to an accelerated increase in monthly rent costs. According to Zillow Market Research, the typical monthly rent amount in Grand Rapids as of August 2025 was \$1,600. Affordable housing is generally considered to be no more than 30% of household income which means a household who can afford to pay \$1,600 per month needs to earn at least \$64,000. This assumes all utilities are included in the rent, which is often not the case. Accounting for utilities, tenants need to earn even more for their housing cost to be considered “affordable.”

Tight housing markets have a disproportionate effect on low-income households who do not have the financial ability to afford rent increases. They may be forced to move from their neighborhood or settle for a unit that does not fit their household needs (e.g. too few bedrooms, greater distance from their place of employment, or in a distressed condition).

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

According to the 2019 – 2023 American Community Survey, there are 257,898 households in Kent County. The ownership versus rental household split is like most midwestern communities where the homeownership rate is higher outside the central city, particularly in suburban and rural areas of Kent County. Grand Rapids stakeholders have expressed a desire to increase the homeownership rate within the city. Historically, homeownership has been the path towards generational wealth building, and increasing the minority homeownership rate is one strategy to reduce the wealth gap between White and Black households. In addition to increasing the homeownership rate, the community expressed the need for additional rental housing, particularly affordable rental housing. These needs will be met through a combination of new construction and renovation of existing properties.

Property Type

Table 69 illustrates the distribution of property types within Grand Rapids.

Table 69: Grand Rapids - Property Types

Property type	Number	Percentage
1-unit detached structure	48,233	56.6%
1-unit, attached structure	4,418	5.2%
2-4 units	13,280	15.6%
5-19 units	6,905	8.1%
20 or more units	12,050	14.2%
Mobile Home, boat, RV, van, etc	259	0.3%
TOTAL	85,145	100%

Source: 2023 ACS 5-Year Estimates, B25024

Grand Rapids has a relatively high share of small-to-mid-sized multifamily housing, reflecting its urban density and rental demand. To meet the need for additional affordable housing, a mixture of property types will need to be constructed and must accommodate a variety of densities, household needs, and desires, and keep development costs low.

Unit Size by Tenure

Table 70 illustrates the unit size by tenure in Grand Rapids. The number of bedrooms in a structure varies depending on whether it was built for homeowners or renters. Over 75% of homeowners have three or more bedrooms. Only 19% of homeowners live in 2-bedroom homes, and only 2% have one or fewer bedrooms. The limited supply of small units provides fewer options for small households if they want to own, but do not want or cannot afford a home with three or more bedrooms.

Among renter households, the unit size is more broadly distributed. Approximately one third of all renter households live in a zero to one-bedroom rental unit. Thirty-seven percent of renters live in a two-bedroom unit. However, unlike homeowners, three-bedroom units are occupied by less than one third of renter households. Since only one third of rental units are three or more bedrooms, large

families may find it difficult to locate affordable rental housing that accommodates their family size. This lack of inventory can lead to overcrowding and increased cost.

Table 70: Unit size by tenure – Grand Rapids

	Owners	Renters
0 or 1	1,014 (2%)	11,635 (35%)
2 bedrooms	8,250 (19%)	12,455 (37%)
3 or more bedrooms	33,350 (78%)	9,335 (28%)
Total	42,614	33,425

Source: 2017-2021 CHAS -Table 15A, 15B, 15C

The number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

This section addresses the housing units directly assisted by the U.S. Department of Housing and Urban Development (HUD) through the Grand Rapids Housing Commission (GRHC). HUD rental assistance provided through the GRHC falls into three primary categories: 1) public housing, 2) tenant-based assistance, and 3) project-based assistance in privately owned housing. In addition, local and state programs such as HOME and Low-Income Housing Tax Credits (LIHTC) often complement HUD support delivered through Section 8 contracts with property owners or through households using Housing Choice Vouchers (HCVs).

The GRHC receives annual HUD allocations to own, operate, and maintain housing. These units are owned directly by the GRHC and represent a form of project-based subsidy, meaning that assistance is available only if households agree to live in specific public housing developments. Currently, the GRHC manages 188 public housing units, which serve some of the lowest-income and most vulnerable households in Grand Rapids.

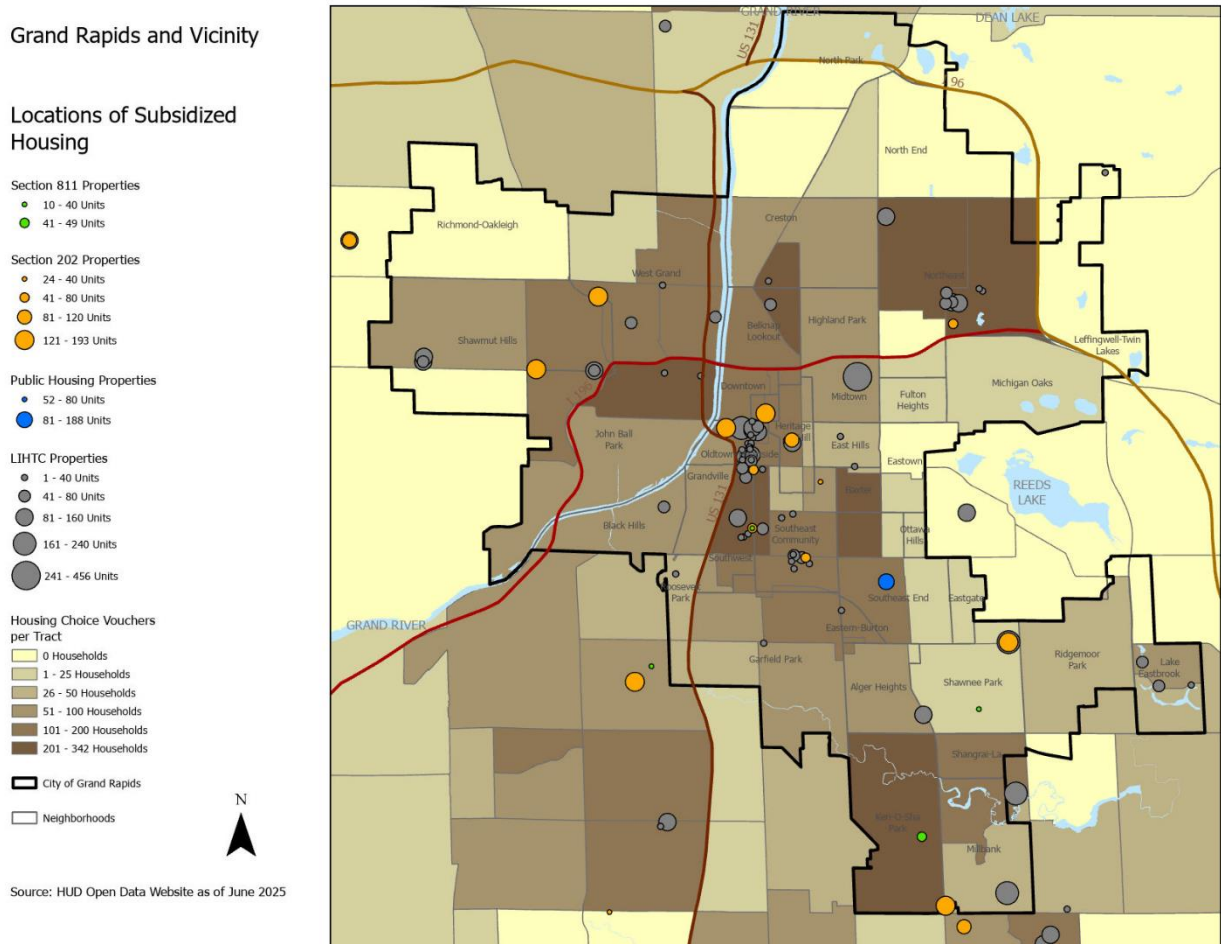
Tenant-based assistance is the most prevalent form of housing support administered by the GRHC. These programs originated under the Section 8 certificate and voucher programs in 1974 and 1983 and were consolidated under the Housing Choice Voucher program through the 1998 Quality Housing and Work Responsibility Act. Under this model, the GRHC enters into contracts with HUD to administer vouchers and then contracts directly with private landlords to house participating households. The program allows families to lease housing in the private market, provided the unit meets HUD’s Housing Quality Standards (HQS) and program requirements. Assisted households pay a portion of rent based on their income, and the subsidy bridges the gap between the tenant contribution and the contract rent. Unlike public housing, tenant-based vouchers are portable; participants may move to new housing and take the subsidy with them. Currently, the GRHC administers nearly 3,192 tenant-based vouchers, making this the agency’s largest housing assistance program.

The third category of HUD assistance is project-based subsidy in privately owned multifamily developments. The GRHC administers approximately 794 project-based vouchers (PBVs) in partnership with private developers and property owners. These subsidies are tied to specific units, and households cannot move with the subsidy. PBVs are often used to preserve or create new affordable housing through HUD’s Rental Assistance Demonstration (RAD) program and other initiatives. In Grand Rapids, PBVs play a critical role in expanding the affordable housing supply while ensuring long-term financial stability for developments through predictable subsidy streams.

Like many other communities, Grand Rapids has benefited from HUD programs such as Section 8 New Construction, Substantial Rehabilitation, and later Loan Management Set Aside (LMSA) initiatives, which layered subsidies onto properties developed under older FHA programs such as Section 236 and Section 221(d)(3) BMIR. The GRHC's administration of project-based contracts ensures that deeply affordable housing remains available in a rapidly tightening rental market.

The complete list of assisted rental developments in Grand Rapids can be found in Appendix E.

Map 2: Grand Rapids - Assisted Housing Locations



Source: HUD eGIS

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The Grand Rapids Housing Commission (GRHC) does not anticipate the loss of any units from its affordable housing inventory due to the expiration of Section 8 contracts or other subsidy terminations. The GRHC is taking a proactive and intentional approach through its current strategic planning efforts to ensure long-term preservation of affordability. This includes maintaining and expanding Project-Based Voucher (PBV) commitments, pursuing Rental Assistance Demonstration (RAD) conversions where appropriate, and strengthening development partnerships with both nonprofit and private housing

developers. These efforts are designed to secure affordability restrictions well into the future and to expand the overall supply of deeply affordable housing in Grand Rapids.

Whether the availability of housing units meet the needs of the population

According to the *Bowen National Research – Housing Needs Assessment (2025)*, there is an anticipated need to create an additional 13,323 housing units within the city. These additional units will need to be brought online through a combination of new construction and rehabilitation of existing vacant units.

The need for specific types of housing

There is a shortage of affordable housing in Kent County. The affordability gap is the difference between the number of occupied affordable housing units and the number of affordable units that are needed. The next two tables examine the rental affordability gap in Grand Rapids by comparing the estimated cost of housing versus the household income. The row totals are the number of occupied rental housing units affordable to households within that income range. The column totals are the number of households in each income category.

The data in Table 71 illustrates that there is a mismatch in Grand Rapids between the number of rental units affordable at various income levels and the number of households that need them. For households earning less than 30% of AMI, there are only 3,505 units affordable to them, yet there are 10,354 households in this income bracket. This results in a deficit of nearly 6,850 units, meaning many low-income renters are forced to live in housing that is unaffordable.

The table also shows that higher-income households are occupying units affordable to lower-income groups further exasperating the housing challenges of extremely low-income households. For example, households earning over 100% AMI occupy 355 units that would be affordable to those earning less than 30% AMI, and 1,080 units affordable to those in the 30–50% AMI range. This phenomenon, often referred to as "down-renting," limits the availability of affordable units for those who need them most. Additional housing targeted for middle- or upper-income households may free up lower priced housing units.

Table 71: Grand Rapids - Rental Affordability Gap

Rental units affordable to households earning:	< 30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	> 100% AMI	Occupied Rental Units
Less than 30% AMI	3,505	610	365	95	355	4,930
30% - 50% AMI	3,055	1,875	2,070	985	1,080	9,065
50% - 80% AMI	3,029	2,695	4,230	2,110	4,170	16,234
Greater than 80% AMI	765	265	335	385	2,250	4,000
Total Renter Households	10,354	5,445	7,000	3,575	7,855	34,229

Source: 2017-2021 CHAS -Table 18C

Discussion

The Kent County region continues to grow, and additional housing units will need to be brought online to accommodate this growth. As the charts below illustrate, there has been continuous construction over the past five years. Between 2014 and 2024, nearly 30,000 single-family homes and 15,000 multi-family units have been built.

Table 72: Grand Rapids, Wyoming MSA Annual Building Activity – Single Family Starts

Year	Single Family Starts
2014	2,326
2015	2,554
2016	2,734
2017	3,046
2018	2,865
2019	2,743
2020	2,698
2021	3,044
2022	2,683
2023	2,556
2024	2,415
Total	29,664

Source: U.S. Census Bureau, Building Permits Survey

Table 73: Grand Rapids, Wyoming MSA Annual Building Activity – Multifamily Units Starts

Year	Multifamily Starts
2014	898
2015	1,177
2016	2,068
2017	1,886
2018	1,105
2019	1,624
2020	926
2021	894
2022	1,710
2023	1,198
2024	1,446
Total	14,932

Source: U.S. Census Bureau, Building Permits Survey

These additional units will help loosen the housing market and dampen the rent and home price escalation pressures. However, a conscious effort must be made to address the affordability gap between rents and income. Based on the *Bowen National Research – Housing Needs Assessment (2025)*, the need for additional rental and homeownership units in Grand Rapids is still great. Table 74 depicts the number of units still needed at each income level.

Table 74: Units Still Needed

	0-30%	30-50%	50-80%	80-120%	> 120%
Rental Units	1,489	1,072	1,927	1,417	1,081
Ownership Units	0	572	1,705	2,670	1,386

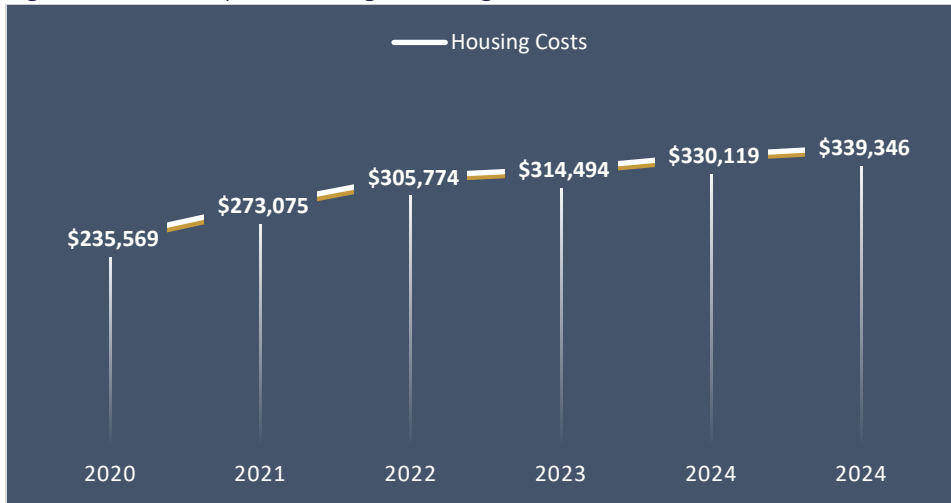
Source: 2025 Grand Rapids/Kent County Housing Needs Assessment

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

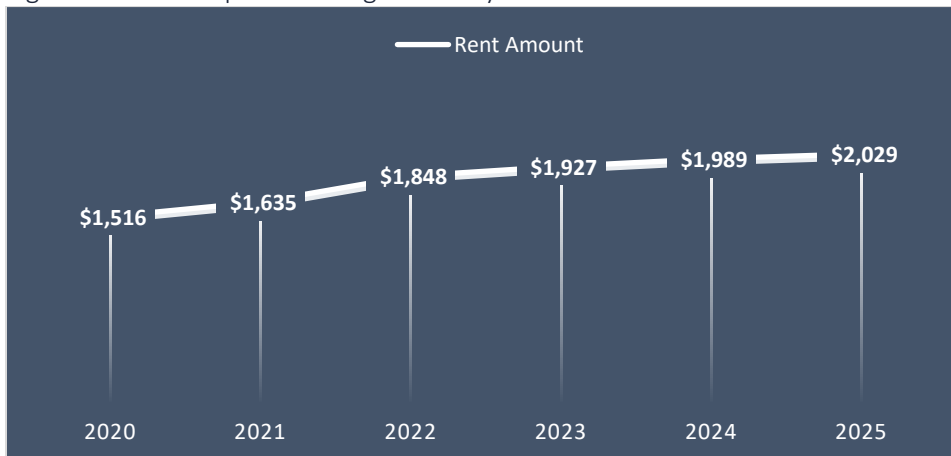
Housing costs for rental and for-sale units continue to escalate in the region. Figure 5 illustrates the five-year trend of median sales price in the Grand Rapids MSA. **Error! Reference source not found.** illustrates the average monthly rent within Grand Rapids.

Figure 5: Grand Rapids - Average Housing Cost



Source: Zillow Market Research

Figure 6: Grand Rapids - Average Monthly Rent



Source: Zillow Market Research

Focus group participants and survey respondents indicated the rising housing costs in Grand Rapids and Kent County overall is a significant concern for residents.

Cost of Housing

Grand Rapids home values more than doubled in 10 years outpacing Kent County and far exceeding inflation. Table 75 illustrates that between 2013 and 2023, median home values in Grand Rapids

increased 106.1% and Kent County overall by 93.2%. This rapid appreciation has widened the affordability gap, especially for first-time homebuyers and low- to moderate-income households.

Table 75 illustrates that during the same period, median contract rent increased by 51.1% in Grand Rapids and 57.9% in Kent County.

Table 75: Kent County & Grand Rapids - Median Home Value

Year	Kent County	Grand Rapids
	Median Value (% Change)	Median Value (% Change)
2013	\$137,500	\$109,400
2018	\$163,500 (18.90%)	\$131,700 (20.40%)
2023	\$265,700 (62.50%)	\$225,500 (71.20%)

Source: 2013, 2018, 2023 ACS 5-Year Estimates Selected Housing Characteristics DP04

Table 76: Kent County & Grand Rapids - Median Contract Rent

Year	Kent County	Grand Rapids
	Median Rent (% Change)	Median Rent (% Change)
2013	\$745	\$758
2018	\$871 (16.90%)	\$895 (18.10%)
2023	\$1,176 (35.00%)	\$1,191 (33.10%)

Source: 2013, 2018, 2023 ACS 5-Year Estimates Selected Housing Characteristics DP04

Table 77 illustrates that between 2018 and 2023, the share of units renting for under \$1,000 dropped by more than half in both Kent County and Grand Rapids. Units renting for \$1,500 or more tripled in Grand Rapids (from 9.6% to 28.2%). This shift reflects a rapid loss of naturally occurring affordable housing and a growing mismatch between wages and rents.

Table 77: Kent County & Grand Rapids - Gross Rent Paid

	Kent County					Grand Rapids			
	2018		2023		2018		2023		
	Units	%	Units	%	Units	%	Units	%	
Rent Paid									
Less than \$500	5,818	8.2%	5,218	7.1%	3,434	10.4%	3,378	9.5%	
\$500-999	42,192	59.3%	18,959	25.8%	17,571	53.2%	9,114	25.7%	
\$1,000-1,499	17,644	24.8%	31,142	42.4%	8,839	26.8%	12,989	36.6%	
\$1,500-1,999	4,113	5.8%	12,781	17.4%	2,274	6.9%	7,256	20.4%	
\$2,000 or more	1,379	1.9%	5,341	7.3%	884	2.7%	2,788	7.8%	
Total	71,146	100%	73,441	100%	33,002	100.0%	35,525	100%	

Source: 2018, 2023 ACS 5-Year Estimates Selected Housing Characteristics DP04

Housing Affordability

Housing affordability is measured by comparing the cost of housing (rent or home value) to the income of residents. Housing is affordable if the cost does not exceed 30% of a household's total income. The CHAS estimates the number of affordable housing units, both rental and ownership, that are affordable

to households by income. This data is used to estimate the gap or surplus of housing based on cost and the income of residents. There is a gap of affordable housing if there are more households in given income category than there are units affordable to those households. These gaps allow communities to understand the income targeting necessary to help solve those housing challenges.

The tables below illustrate the number of units by tenure that are considered affordable.

Table 78: Grand Rapids - Rental Occupied Affordability

Household Income						
Units affordable to households that earn:	< 30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	> 100% AMI	Total Rental Units
Less than 30% AMI	3,505	610	365	95	355	4,930
30% - 50% AMI	3,055	1,875	2,070	985	1,080	9,065
50% - 80% AMI	3,029	2,695	4,230	2,110	4,170	16,234
Greater than 80% AMI	765	265	335	385	2,250	4,000
Total Renter Households	10,354	5,445	7,000	3,575	7,855	34,229

Source: 2017-2021 CHAS -Table 18C

Table 79: Grand Rapids – Owner-Occupied Affordability

Units affordable to households that earn:	< 30% AMI	30-50% of AMI	50-80% of AMI	80-100% AMI	> 100% of AMI	Total Owner Units
Less than 50% AMI	1,585	2,665	3,950	875	2,025	11,100
50% - 80% AMI	1040	1770	2985	1,168	3,120	10,083
80% - 100% AMI	85	260	545	380	3,185	4,455
Greater than 100% AMI	220	134	220	185	1,945	2,704
Total Owner Households	2,930	4,829	7,700	2,608	10,275	28,342

Source: 2017-2021 CHAS -Table 18A & 18B

Table 80: Grand Rapids/Wyoming MSA - Monthly Fair Market Rent and HOME Rents

	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Median Rent (Kent County)	\$981	\$973	\$1,213	\$1,432	\$1,636
FY 2026 Fair Market Rent	\$1,232	\$1,278	\$1,531	\$1,980	\$2,189
FY 2025 High HOME Rent	\$1,163	\$1,209	\$1,443	\$1,764	\$1,949
FY 2025 Low HOME Rent	\$931	\$998	\$1,197	\$1,383	\$1,543

Source: HUD FMR and HOME Rents; 2023 ACS 5-Year Estimates Median Gross Rent by Bedrooms B25031

Whether there is sufficient housing for households at all income levels

No. The largest gap in housing affordability is among rental households, especially among extremely low- and low-income households. The following projected affordability gap exists for Kent County and Grand Rapids:

Table 81: Kent County & Grand Rapids - Rental Housing Gap

Rental Housing Gap Estimates (2022-2027)					
Income Level (AMHI)	0-30%	31%-50%	51%-80%	81%-120%	121%+
Low (Income)	\$0	\$31,921	\$53,201	\$85,121	\$127,681+
High (Income)	\$31,920	\$53,200	\$85,120	\$127,680	Unlimited
Affordability Level	0-30%	31%-50%	51%-80%	81%-120%	121%+
Low (Rent)	\$0	\$799	\$1,331	\$2,129	\$3,193
High (Rent)	\$798	\$1,330	\$2,128	\$3,192	Unlimited
PSA (Grand Rapids)	1,380	988	1,710	1,573	2,300
SSA (Kent County less Grand Rapids)	465	1,402	1,601	899	740

Source: Bowen National Research – Housing Needs Assessment (2025)

Table 82: Kent County & Grand Rapids - For-Sale Housing Gap

For-Sale Housing Gap Estimates (2022-2027)					
Income Level (AMHI)	0-30%	31%-50%	51%-80%	81%-120%	121%+
Low (Income)	\$0	\$31,921	\$53,201	\$85,121	\$127,681+
High (Income)	\$31,920	\$53,200	\$85,120	\$127,680	Unlimited
Affordability Level	0-30%	31%-50%	51%-80%	81%-120%	121%+
Low (Price)	\$0	\$106,401	\$177,334	\$283,734	\$425,600
High (Price)	\$106,400	\$177,333	\$283,733	\$425,600	Unlimited
PSA (Grand Rapids)	100	707	1,127	2,697	1,524
SSA (Kent County less Grand Rapids)	0	1,358	4,238	4,623	5,267

Source: Bowen National Research – Housing Needs Assessment (2025)

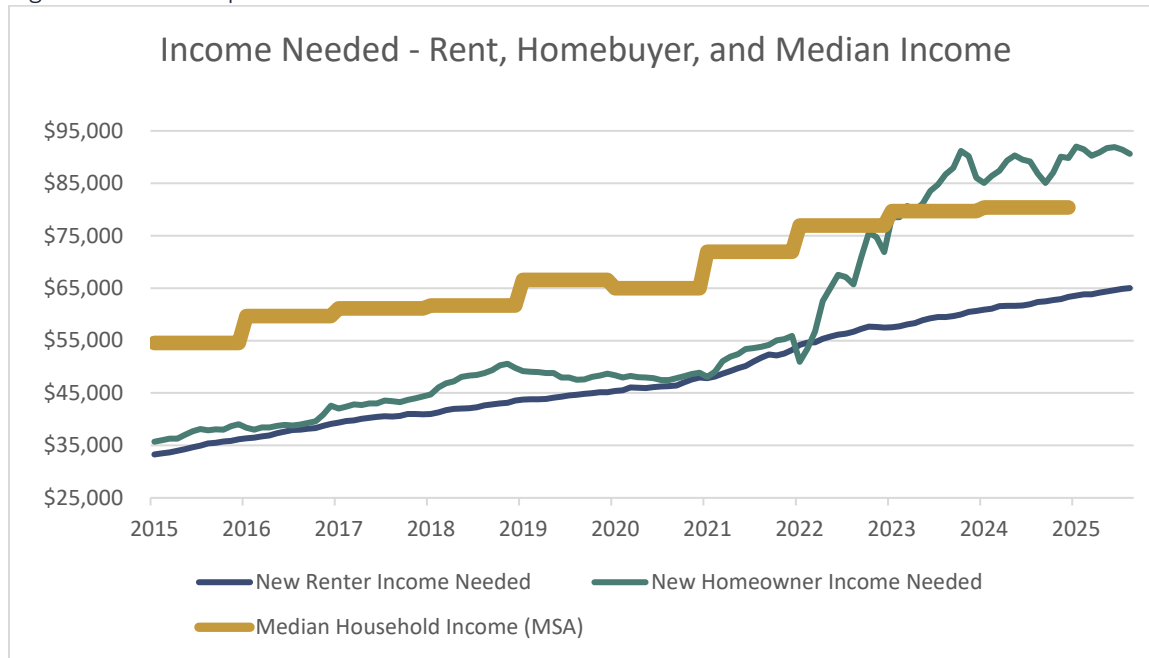
There is less of a gap for owner-occupied units, except at the 81%-120% AMI level. There is also a noticeable shortage of rental and homeownership units at the higher end of the income spectrum. This lack of availability at the high end suggests some higher income households, such as those over 120% of AMI, rent units or purchase homes that would normally be rented or purchased by lower income households, thereby further decreasing availability of affordable units for low- and moderate-income households.

How affordability of housing is likely to change considering changes to home values and/or rents

Housing affordability within the region is declining. Figure 7 indicates approximately \$80,000 of income was needed to afford the typical home at the beginning of 2023 but now over \$90,000 is needed. The pace of new unit development, either through new construction or rehabilitation, has been too slow to keep up with demand which has caused prices of for-sale units to skyrocket in recent years. This has

priced out low-income households from the homeownership market. Affordability of housing will likely continue to be an issue until development of new units can catch up to demand.

Figure 7: Grand Rapids - Median Household Income and Income Needed



Source: Zillow Economic Research

How HOME rents / Fair Market Rent compare to Area Median Rent and how this might impact the strategy to produce or preserve affordable housing

Allowable HOME rents and Fair Market Rent are generally below the median or average contract rent for one, two, and three-bedroom units, according to the following tables. HOME-assisted units must be rented to households under 60% of area median income. Therefore, HOME rent limits only reflect a segment of the rental population.

Table 83: Grand Rapids/Wyoming - Monthly Fair Market Rent and HOME Rents

	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Median Rent (Kent County)	\$981	\$973	\$1,213	\$1,432	\$1,636
FY 2026 Fair Market Rent	\$1,232	\$1,278	\$1,531	\$1,980	\$2,189
FY 2025 High HOME Rent	\$1,163	\$1,209	\$1,443	\$1,764	\$1,949
FY 2025 Low HOME Rent	\$931	\$998	\$1,197	\$1,383	\$1,543

Source: HUD FMR and HOME Rents; 2023 ACS 5-Year Estimates Median Gross Rent by Bedrooms B25031

One challenge developers face is that HOME rent adjustments lag behind changes in the rental market and HOME rent increases do not always keep pace with increased operating costs. This may lead to a need to increase the amount of HOME assistance awarded to rental projects.

Discussion

The preceding sections have demonstrated a real need for additional rental and ownership housing in Grand Rapids. These needs are identified in the 2017 – 2021 CHAS data, the *Bowen Nation Research – Housing Needs Assessment (2025)*, Zillow Market Research, feedback received through surveys and consultation, and through other sources.

Table 84: Grand Rapids - Current Units Needed: 2024-2029

	0-30%	30-50%	50-80%	80-120%	> 120%
Rental Units	1,489	1,072	1,927	1,417	1,081
Ownership Units	0	572	1,705	2,670	1,386

Source: *Bowen National Research – Housing Needs Assessment (2025)*

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

This section outlines the current conditions of the existing housing stock in Grand Rapids. HUD-defined housing problems include: lacking complete plumbing or kitchen facilities, overcrowding, severe overcrowding, and cost burden.

As housing ages, repairs and upkeep become increasingly expensive. Grand Rapids has a significantly older housing stock compared to the balance of the county, which can add additional costs to rehabilitation, such as the remediation of lead-based paint and asbestos. Data indicates that renter households are more likely to reside in housing units with at least one HUD-defined housing problem compared to owner households.

The jurisdiction’s definition of “standard condition” and “substandard condition but suitable for rehabilitation”

Standard Condition: Unit is generally well-maintained and does not exhibit any of the HUD-defined housing problems (lacking complete plumbing/kitchen, overcrowding, or cost burden).

Substandard Condition but Suitable for Rehabilitation: A substandard housing unit is considered suitable for repair if the estimated cost of repair is less than double the assessed value of the structure, excluding the value of the land.

Table 85 illustrates housing problems by tenure for Grand Rapids. In alignment with regional trends, rental housing has a greater share of housing problems compared to owner-occupied housing.

Table 85: Grand Rapids - Housing Problems

	Households	%
Total	76,960	
Owner- Occupied	42,720	55.51%
Has one selected condition	7,180	9.33%
Has two selected conditions	-	
Has three selected conditions	-	
Has four selected conditions	-	
Has no selected conditions	35,300	45.87%
Renter- Occupied	34,240	44.49%
Has one selected condition	16,440	21.36%
Has two selected conditions	-	
Has three selected conditions	-	
Has four selected conditions	-	
Has no selected conditions	16,985	22.07%

Source: 2017-2021 CHAS -Table 16

Note: CHAS data no longer disaggregates the number of problems per household

The age of the housing stock directly correlates with the potential for required repairs and rehabilitation costs. As shown in Table 86, much of the housing stock in Grand Rapids was built before 1960, indicating a high potential need for maintenance and lead-based paint/asbestos abatement.

Table 86: Grand Rapids - Year Built by Tenure

Year Unit Built	Owner-Occupied	Renter-Occupied
2000 or later	2,130 (4.99%)	4,435 (12.95%)
1980-1999	4,175 (9.77%)	6,225 (18.18%)
1960-1979	7,315 (17.12%)	6,625 (19.35%)
Before 1960	29,100 (68.12%)	16,955 (49.52%)
Total	42,720 (100.00%)	34,240 (100.00%)

Source: 2017-2021 CHAS -Table 12

Due to the age of the housing stock, the risk of lead-based paint (LBP) hazards is significant, particularly in units built before 1980. Table 87 highlights the number of pre-1980 units where children reside, indicating priority areas for LBP hazard reduction programs.

Table 87: Grand Rapids - Risk of Lead-Based Paint Hazard

	Owner-Occupied		Renter-Occupied	
	Count	%	Count	%
Total units built before 1980	36,415	47%	23,580	31%
Housing units built before 1980 with children present	5,975	8%	3,765	5%

Source: 2017-2021 CHAS -Table 13

Based on recent data, the inventory of vacant and abandoned units is as follows.

Table 88: Grand Rapids - Vacant & Abandoned Units & Suitability for Rehabilitation

	Suitable for Rehabilitation	Not suitable for rehabilitation	Total
Vacant units	660	140	800
Abandoned vacant units	-	4	4
REO properties	4 (Zillow)	-	
Abandoned REO properties	4	-	804

Source: Zillow and City of Grand Rapids Code Compliance

Need for Owner and Rental Rehabilitation

Table 89 illustrates the pressing rehabilitation needs of owner- and renter-occupied housing in the region. Within Grand Rapids, 917 households live in units lacking complete plumbing or kitchen facilities.

Table 89: Grand Rapids - Occupied Structures by Conditions and Tenure

	Owner-Occupied	Renter-Occupied	Total
Lacking complete plumbing or kitchen facilities	107	810	917
More than 1 but less than or equal to 1.5 persons per room, none of the needs above	1,345	2,444	3,789
More than 1.5 persons per room, none of the needs above	449	1205	1,654

Source: 2017-2021 CHAS -Table 10

Grand Rapids has a high concentration of older housing units. Older homes are more likely to have structural and environmental issues. Lead-based paint was widely used until 1978, and asbestos is found in pipe wrapping and plaster in some older homes. Today, both compounds are known to be hazardous. The building and mechanical systems such as the roof, windows, and HVAC systems must be periodically replaced or upgraded for efficiency and comfort. There is a high probability that many of these units, especially in low- or moderate-income neighborhoods, need repairs or energy efficiency upgrades to lower the operating costs.

Rehabilitation of existing units will play a key role in addressing the current and future housing shortage and will help stabilize neighborhoods. Table 90 outlines the estimated number of vacant units for rent and for sale that could be candidates for rehabilitation.

Table 90: Grand Rapids - Vacant Units in Grand Rapids by Condition

	Vacant-for-Rent	Vacant-for-Sale	Total
Housing unit lacks complete kitchen or plumbing facilities	195	15	210
Housing unit has complete kitchen and plumbing facilities	1,215	555	1,770
Total	1,410	570	1,980

Source: 2017-2021 CHAS -Table 14A & 14B

Lead-Based Paint Hazards

This section provides an overview of issues surrounding lead-based paint hazards and childhood lead poisoning. It describes the estimated number of units with potential lead-based paint hazards, the continuing strategies to reduce these hazards, and how lead-based paint hazard reduction is integrated into housing policies and programs.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with Lead Based Paint Hazards

Lead-based paint was banned in the U.S. in 1978, but a large majority of Grand Rapids' housing was constructed before this time. Homes built prior to 1978 are presumed to contain lead-based paint. The primary source of childhood lead poisoning in the region is deteriorated paint and resulting lead dust in older homes.

Table 91 identifies the number of units built before 1979 that are occupied by children under age 6, categorized by income and tenure. Within Grand Rapids, 5,205 units fall into this high-risk category. Of these, 1,725 are occupied by extremely low-income households (0%-30% AMI) who face the greatest barriers to remediation. It also shows that rental units have a higher prevalence of lead hazards for children under 6, particularly in the low-income range.

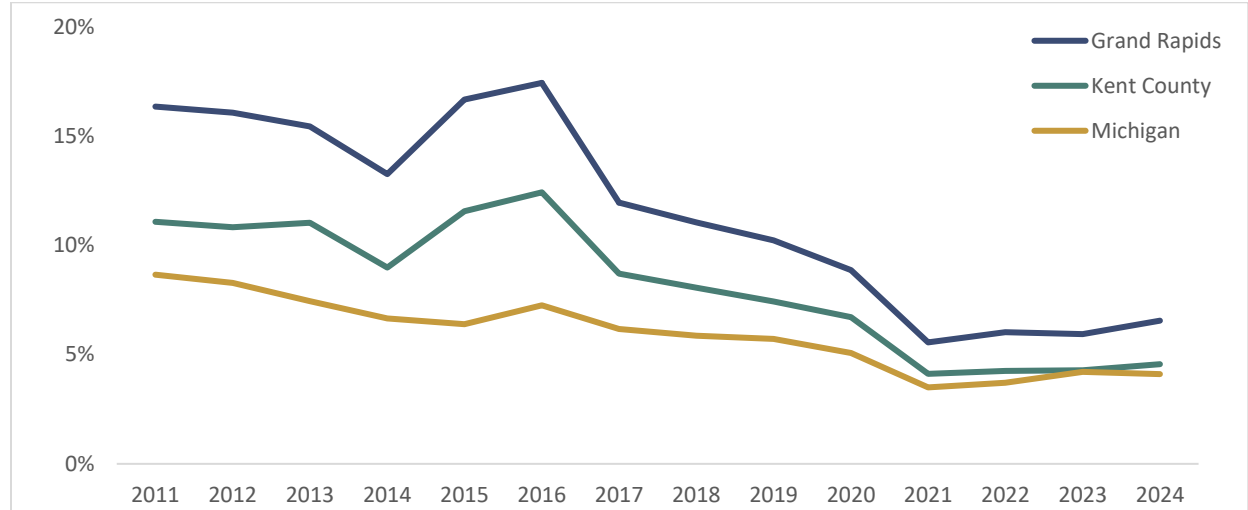
Table 91: Grand Rapids - Number of Units with Children Under Age 6 at Risk of Lead Based Paint Hazards

Year Structure Built	0% to 30% AMI		30% to 50% AMI		50% to 80% AMI		Total
	Owner	Renter	Owner	Renter	Owner	Renter	
1939 or earlier	170	595	300	575	680	415	2,735
1940 and 1979	185	775	85	335	665	425	2,470
Total	355	1,370	385	910	1,345	840	5,205

Source: 2017-2021 CHAS, Table 13

Figure 8 illustrates trends in the percentage of children with Elevated Blood Lead Levels (EBLL) across Grand Rapids, Kent County, and the State of Michigan from 2011-2024. Throughout this period, Grand Rapids has consistently reported the highest rates, often more than double the state average. Despite this disparity, all three jurisdictions show a clear downward trajectory, reflecting the impact of sustained public health efforts. Most notably, Grand Rapids' EBLL rate declined from just under 18% in 2016 to about 7% in 2024, narrowing the gap with county and state levels. The chart also reflects a modest increase in EBLL rates in both Grand Rapids and Kent County between 2023 and 2024, underscoring the importance of ongoing vigilance and prevention efforts.

Figure 8: Percentage of children with Elevated Blood Lead Levels in Michigan (3.5 µg/dl), Kent County, and Grand Rapids, 2011-2024



Source: MDHHS MiTracking. pulled 10/17/2025

The City of Grand Rapids will continue a variety of actions to reduce lead-based paint hazards:

1. **The Lead Hazard Control Program.** Since 2003, the City has received nine competitive grants from HUD's Office of Lead Hazard Control and Healthy Homes totaling approximately \$29,000,000. During this time, 1,953 homes have been made lead-safe. This has been accomplished in partnership with the Kent County Health Department (KCHD), the Healthy Homes Coalition of West Michigan, the Rental Property Owners Association, and LINC Up Nonprofit Housing Corporation.

The program has been recognized by HUD's Office of Lead Hazard Control and Healthy Homes as a model for other communities. The primary program goal is making housing units lead-safe.

Additional goals include:

- Training homeowners and tenants how to properly clean up lead dust in their homes
 - Training contractors and landlords in lead-safe work practices
 - Assisting Section 3 eligible individuals to obtain certification as lead professionals
 - Addressing additional housing-related health issues in units made lead-safe
2. **Regulatory Enforcement.** The City of Grand Rapids is pursuing a strategy of requiring lead-dust screening for all pre-1978 properties during inspections for the City's rental certification program. The City Commission approved an ordinance in June 2023 (slated to be effective in January 2024), but implementation is currently on hold. This delay is due to waiting on permissible inspection standards from the Michigan Department of Health and Human Services (MDHHS), which regulates lead abatement professionals and work practice standards statewide.
 3. **CHIP Program.** The City of Grand Rapids continues to partner with the Kent County Health Department (KCHD) on the Medicaid CHIP Lead Hazard Control Community Development Program funded by MDHHS. As of June 30, 2025, lead hazards have been abated in a total of 115 homes occupied by Medicaid-enrolled children with the highest blood lead levels. This resource is closely coordinated with the City's Lead Hazard Control program for maximum impact.
 4. **Kent County Lead Action Team.** Grand Rapids participates in collaborative efforts that include the Kent County Lead Action Team (LAT). The LAT was formed in 2020 with efforts prioritized around:

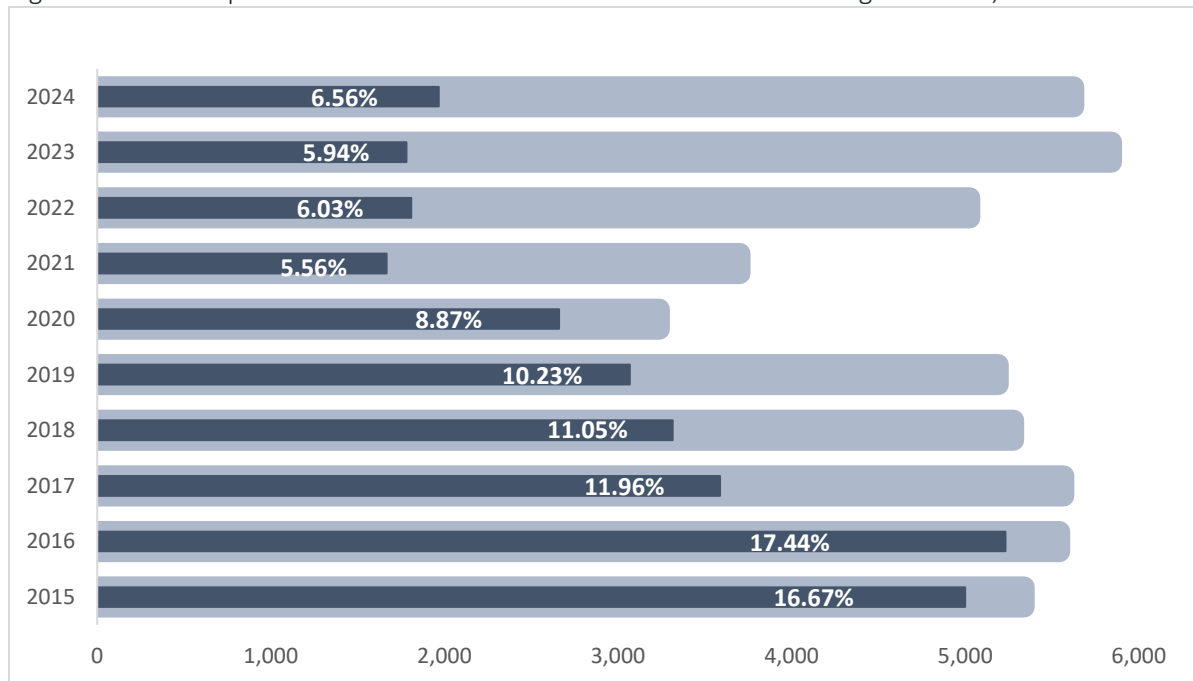
- **Prevention & Remediation.** Targeting lead sources in housing, accelerating lead service line replacement, and distributing water filters.
 - **Strategic Planning & Public Education.** Supporting statewide policy changes, training homeowners, tenants, and contractors in lead-safe practices.
 - **Response & Case Management.** Providing case management for children with elevated blood levels and improving testing procedures.
5. **Integration into Housing Programs.** All substantial rehabilitation funded through the city's housing programs (HOME, CDBG, etc.) requires compliance with federal and state lead-safe work practices, ensuring all renovated units are lead-safe. The City also focuses efforts on addressing other lead sources, such as those related to water service lines.

Discussion

While Grand Rapids has made significant progress in reducing childhood lead poisoning, the high volume of pre-1978 housing stock (over 5,200 LMI units with children at risk) means the issue remains a high priority need. Continued abatement assistance is crucial to protecting vulnerable populations across the community.

Figure 9 highlights the success of comprehensive intervention strategies in reducing childhood lead exposure. The rate of Elevated Blood Lead Levels (EBLL) declined sharply, dropping from a peak of 17.44% in 2016 to 6.56% in 2024. Importantly, this reduction occurred while testing levels remained relatively consistent – typically between 5,000 and 6,000 children per year – confirming that the decline reflects genuine progress rather than diminished surveillance. The combination of sustained testing, targeted lead remediation programs, and community awareness efforts evidences the effectiveness of local public health initiatives in addressing this issue.

Figure 9: Grand Rapids - Number of Children Tested for Lead & Percentage of EBLLS, 2015-2024



Source: MDHHS MiTracking. Data, pulled 10/17/2025

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The public housing authority in Grand Rapids (the Grand Rapids Housing Commission) serves over 4,300 households through units it owns and manages and through the Housing Choice Voucher program. The Grand Rapids Housing Commission is an integral partner in providing affordable housing options for Grand Rapids residents.

Table 92: Total Number of Units by Program Type

	Program Type							
	Mod-Rehab	Public Housing	Vouchers					
			Total	Project-based	Tenant-based	Special Purpose Voucher		
						Veterans Affairs Supportive Housing	Family Unification Program/FYI	Disabled*
# of units vouchers available	16	188	4,145	885	3,260	36	60	347
# of accessible units	4	9						

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition
 Source: The GRHC Housing Data

The supply of public housing developments:

No new public housing has been constructed since the Quality Housing and Work Responsibility Act was passed in 1998. Instead, housing for very low-income residents has been developed through other initiatives such as expanding the Section 8 programs. In 2012, the Rental Assistance Demonstration (RAD) program was initiated to allow public housing agencies to convert their public housing inventory to project-based voucher units. The RAD conversion program benefits both the public housing authority and the residents. As a result of this program, the number of traditional public housing units in Grand Rapids County has declined to 188, while the number of housing vouchers has increased.

The quantity and physical state of public housing units under the Public Housing Agency Plan:

The Grand Rapids Housing Commission (GRHC) has identified Adams Park as the primary focus of its restoration and revitalization efforts. Table 93 outlines the condition score of Adams Park.

Table 93: Grand Rapids - Public Housing Condition

Public Housing Development	Average Inspection Score
Adams Park	77

Source: Grand Rapids Housing Commission (GRHC)

The restoration and revitalization needs of public housing units in the jurisdiction:

The GRHC plans to demolish the existing Adams Park public housing development and redevelop the site into a new, multi-family, mixed-income community. This redevelopment is intended to replace aging

public housing units with modern, energy-efficient housing that better meets the needs of current and future residents, while also contributing to neighborhood reinvestment and community revitalization. The GRHC has been actively engaged in the planning and pre-development process for the past two years and hopes to submit its Section 18 demolition/disposition application to HUD by the end of 2025. This project represents a cornerstone of GRHC's long-term strategy to preserve and expand affordable housing opportunities in Grand Rapids.

The public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Grand Rapids Housing Commission (the GRHC) has adopted a comprehensive strategy to improve the living environment of low- and moderate-income families residing in public housing, guided by the agency's 2025–2030 Strategic Plan. Central to this strategy is the preservation and creation of high-quality affordable housing through redevelopment, rehabilitation, and modernization efforts. For example, the planned demolition and redevelopment of Adams Park into a mixed-income, multi-family community reflects the GRHC's commitment to providing safe, sustainable, and modern housing while also contributing to neighborhood revitalization.

Beyond the physical housing stock, the GRHC is intentional about enhancing resident well-being and opportunity through its HOMES values (Housing, Open Communication, Mutual Respect, Excellence, Supportive Communities). These values underpin initiatives that promote resident engagement, access to supportive services, and stronger community partnerships. The GRHC continues to expand programs such as Resident Support Services and Family Self-Sufficiency (FSS) to help households build financial stability, increase income, and achieve long-term housing independence.

Data-informed decision making is another key strategy. The GRHC leverages data analytics to evaluate program effectiveness, ensure resources are targeted to areas of greatest need, and measure progress toward outcomes. This includes using dashboards and scorecards to monitor occupancy, work order response times, resident satisfaction, and compliance.

Finally, the GRHC is committed to advocacy and collaboration at the local, state, and federal levels to expand resources for affordable housing and supportive services. By strengthening partnerships with nonprofit organizations, service providers, and developers, the GRHC is able to integrate case management, education, and workforce opportunities into its housing programs, ensuring that residents not only have access to stable housing but also the tools to thrive.

Together, these strategies align with the GRHC's mission to provide safe, quality, and affordable housing while fostering pathways toward greater self-sufficiency and community well-being.

Discussion

The Grand Rapids Housing Commission (GRHC) continues to play a major role in providing affordable housing opportunities to residents in Grand Rapids. As the GRHC modernizes its existing housing stock through redevelopment and reinvestment initiatives, additional high-quality and affordable housing opportunities will become available to the community. In addition, the GRHC is actively pursuing partnerships with other affordable housing developers and community stakeholders to bring new affordable units to market. These partnerships, combined with the GRHC's use of project-based vouchers and strategic redevelopment efforts, ensure long-term preservation and expansion of affordable housing opportunities for low- and moderate-income households.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

There are over 3,000 year-round beds in Kent County that support the needs of the homeless. This includes emergency shelters, transitional housing, rapid rehousing, and permanent supportive housing. The homeless facilities and services are coordinated through The Grand Rapids Coalition to End Homelessness, which is a collaborative of more than 60 organizations, agencies, municipalities, and individuals who come together with the shared goal of ending homelessness.

Homeless Facilities

Table 94: Kent County - Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	348		181	275	
Households with Only Adults	597	15	133	681	8
Chronically Homeless Households				407	
Veterans	28	30	9	192	
Unaccompanied Youth	28	46	67	19	
Total Beds	1,001	227	390	1,574	8

Source: 2025 Homeless Inventory

Table 95: Kent County - Rapid Rehousing Units

Households w/Children	Only Adults	Veterans	Chronic	Youth
435	99	96	0	31

Source: 2025 Homeless Inventory

Mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The Grand Rapids Area Coalition to End Homelessness counts among its members various providers of health, mental health, and employment service resources. The Coalition Steering Committee includes representatives from the following organizations that ensure policies are in place to provide mainstream services to the homeless community:

- Catherine’s Health Center – Mental and physical health services
- Fair Housing Center of West Michigan – Housing advocacy
- Kent Intermediate School District – K-12 education services
- Arbor Circle – Behavioral health and substance use recovery services
- North Kent Connect – Basic needs services

Services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

The 2025 Housing Inventory Count for the CoC identified 74 projects that contained a total of 3,119 year-round beds. This includes facilities and beds for the following populations:

Table 96: Kent County Homeless Facilities

Homeless Services Type	Number of Beds
Homeless Individuals	1,706
Homeless Families	1,397
Veterans	259
Unaccompanied Youth	160
Chronically Homeless	407

Source: Kent County Continuum of Care (CoC) 2025 Housing Inventory Count

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

This section describes the facilities and services available to special needs populations. As the population ages, additional facilities and services will be necessary to serve the growing number of residents with a disability.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify and describe their supportive housing needs.

Public housing residents served by the Grand Rapids Housing Commission (GRHC) include a wide range of vulnerable populations such as the elderly, frail elderly, persons with physical, mental, or developmental disabilities, individuals experiencing substance use challenges, and families impacted by chronic health conditions including HIV/AIDS. These households often face overlapping barriers such as low-income, limited mobility, higher health care needs, and reduced access to stable support networks.

The supportive housing needs of these residents extend beyond the provision of safe and affordable housing units. Many require housing that is accessible, with modifications that support mobility and independence. The growing population of elderly residents increases demand for one-bedroom units, accessible features, and on-site or nearby supportive services that allow residents to age in place. Persons with disabilities often require case management, service coordination, and connections to community resources to maintain housing stability. For residents with behavioral health or substance use disorders, supportive housing must also be paired with access to counseling, recovery support, and wraparound services to reduce the risk of eviction or homelessness.

Table 97 illustrates the number of households with at least one member having a disability. Over half of the households in Grand Rapids have at least one member with a disability. A household may have members with more than one type of disability.

Table 97: Grand Rapids - Households with at Least One Member with a Disability by Income

	Cognitive limitation	Hearing or Vision Impairment	Self-care or Independent Living limitation	Ambulatory limitation	Total
Grand Rapids					
0% to 30% AMI	4,185	2,895	4,760	5,660	17,500
30% to 50% AMI	2,240	1,370	2,810	2,735	9,155
50% to 80% AMI	2,720	2,045	2,130	1,790	8,685
Greater than 80% AMI	3,620	2,840	3,245	2,960	12,665
Total	12,765	9,150	12,945	13,145	48,005

Source: 2017-2021 CHAS -Table 6

Table 98 outlines the number of households with elderly and frail elderly residents. These residents may have difficulty with transportation or maintaining their homes due to their age and/or a health condition. Services that assist the elderly will become increasingly important as the Grand Rapids area ages.

Table 98: Grand Rapids - Households with Elderly Resident by Income

	0% to 30% AMI		30% to 50% AMI		50% to 80% AMI		> 80% AMI		Total
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	
At least 1 person age 62-74 but no one age 75+	765	1,965	1,200	885	1,965	605	1,410	470	9,265
At least 1 person age 75+	715	1260	1,105	590	965	435	445	115	5,630

Source: 2017-2021 CHAS -Table 5

The prevalence of households with a disability is likely to continue to grow as the population ages. These individuals will need assistance with daily living tasks, transportation, and possibly additional medical services. Those with a self-care or independent living limitation may need additional services such as congregate living facilities or at-home care. While Medicare and/or Medicaid will likely cover the expenses of very low-income households and the elderly, those who are not eligible for Medicaid may face challenges paying for these needed services.

The GRHC has made intentional investments to respond to these needs through Resident Support Services (RSS), case management partnerships, and collaboration with local service providers such as health clinics, aging service organizations, and nonprofit partners. Additionally, through its Family Self-Sufficiency (FSS) program, the GRHC supports very low-income families in building financial independence while also linking them to workforce and educational opportunities. These efforts, aligned with the GRHC’s strategic plan and its HOMES values, ensure that public housing residents—particularly the most vulnerable—receive not only shelter but also the services and supports necessary to improve quality of life and maintain long-term housing stability.

Programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

The Grand Rapids Coalition to End Homelessness ensures there is a coordinated entry system which also provides access for institutionalized individuals to receive supportive housing. The most recent strategic plan outlined goals to ensure persons returning from mental and physical health institutions received appropriate housing. Those goals and activities include:

- Increase coordination between foster care and homeless service providers to ensure transition plans are sustainable for youth and prevent homelessness after benefits expire.
- Provide housing planning assistance training for providers planning discharge for clients from medical, mental health, foster care, and reentry systems.

Activities the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

TBD during Action Plan Development.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

TBD during Action Plan Development.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Barriers to affordable housing can include market forces and public or private policies. Market barriers to affordable housing consist of the gap between the high cost of land and construction versus the need to keep rents and sales prices affordable. Public policy barriers to affordable housing can include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment. Private barriers to affordable housing include local resident opposition to new construction and private sector lending practices.

During Plan development, many stakeholders discussed the need for affordable housing throughout Grand Rapids and West Michigan. Grand Rapids has been purposefully engaged in reducing barriers to affordable housing over the past decade.

In 2015, Grand Rapids began focusing on ways to encourage affordable housing development through a process called Great Housing Strategies. This planning effort resulted in several positive changes to the Grand Rapids zoning ordinance to encourage affordable housing development including reducing minimum lot widths, allowing micro-units, and reducing the development requirements for attached single-family homes.

An Affordable Housing Advisory Committee, appointed by the Mayor, recommended strategies to support affordable housing. The City Commission has taken the following actions on these HousingNOW! recommendations:

- ✓ Authorized a Management Agreement between the City, the Grand Rapids Housing Commission, and the Affordable Housing Fund, a 501 (c)(3) non-profit, for the administration and management of the City of Grand Rapids Affordable Housing Fund.
- ✓ Revised the Homebuyer Assistance Fund policy to provide additional incentives for homeownership.
- ✓ Revised the Neighborhood Enterprise Zone Policy to incentivize affordable housing.
- ✓ Adopted a Property Acquisition and Management policy that allows the City to acquire property interests to expand the availability affordable housing.
- ✓ Adopted a Residential Rental Application Fees Ordinance that establishes rules and regulations for the collection and return of rental application fees.
- ✓ Adopted an amendment to the Zoning Ordinance that modified attached single-family residential dwelling unit requirements to allow non-condo zero lot line development within residential districts.
- ✓ Adopted an amendment to the Zoning Ordinance that reduced the lot width and area requirements for two-family dwellings on corner lots.
- ✓ Adopted an amendment to the Zoning Ordinance to award density bonuses for the development of affordable housing.
- ✓ Adopted an amendment to the Zoning Ordinance to modify the approval process for accessory dwelling units (ADUs).
- ✓ Created an Affordable Housing Fund, appointed individuals to the fund board, and made initial deposits to the fund.

Several property tax policies exist to encourage the development of affordable housing and to limit the effects of rising property values on low-income residents. In the City of Grand Rapids, qualified federal or state assisted low-income housing developments are exempt from property tax assessments.

Housing projects approved for such an exemption make Payment in Lieu of Taxes (PILOT) for the rent restricted units by paying one of the following:

- A service charge in an amount equal to 4% of annual shelter rent, or
- A service charge in an amount equal to 1% of annual shelter rent in addition to making an annual contribution into the City's Affordable Housing Fund in an amount equal to 3% of annual shelter rent.

PILOT programs reduce operating costs and help units to remain affordable. On December 17, 2024, the City Commission of Grand Rapids revised the City's PILOT Ordinance to include a Workforce Housing PILOT in addition to the long-standing low-income PILOT. The Workforce Housing PILOT applies to rental units that are rented to tenants with household incomes up to 120% of area median income. The program is designed to reduce operating costs and monthly rent for tenants. The Workforce PILOT also applies to newly built or rehabbed single-family units being sold to an income-eligible homebuyer.

Additionally, state law permits other tax relief mechanisms for low-income residents, including:

- Real Property Poverty Exemption Program. This allows very low-income residents to be exempt from property tax obligations if they meet certain poverty income guidelines and demonstrate they cannot afford the tax liability.
- Property Tax Deferments. This is a temporary deferment of payments while a household is experiencing financial hardship.
- Nonprofit Housing Tax Exemption. This is a temporary exemption designed to lower the costs of developing affordable housing by non-profit agencies. This exemption is up to three years, or when the property transfers to a new low-income tenant or owner.

The following barriers to affordable housing remain, as identified during the development of this Plan, through focus groups, survey responses, and the review of other community plans and reports:

- Demand for housing continues to outpace supply, resulting in rising prices and limited availability.
- Wages have not kept pace with the cost of housing over the last decade. Increasing income would allow more residents housing options.
- More housing options are needed, particularly more accessible housing for persons with disabilities, more housing density near jobs, and more housing typologies in all neighborhoods (multifamily, townhomes, accessory dwelling units, etc.).
- Illegal housing discrimination continues to occur in the community. In 2024, the Fair Housing Center of West Michigan received a total of 316 allegations of illegal housing discrimination and initiated 142 new cases. The most common basis for fair housing allegations were disability status (43%), race or color (25%), and national origin (10%).

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Building on a foundation of past plans and feedback received in the preparation of this Plan, the following strategies are recommended:

1. **Increase the supply of new affordable units and preserve existing affordable housing.** Continue to undertake efforts to produce new affordable housing units and preserve existing units. Explore

additional funding sources in the community to promote housing development. Continue to support efforts to increase homeownership opportunities.

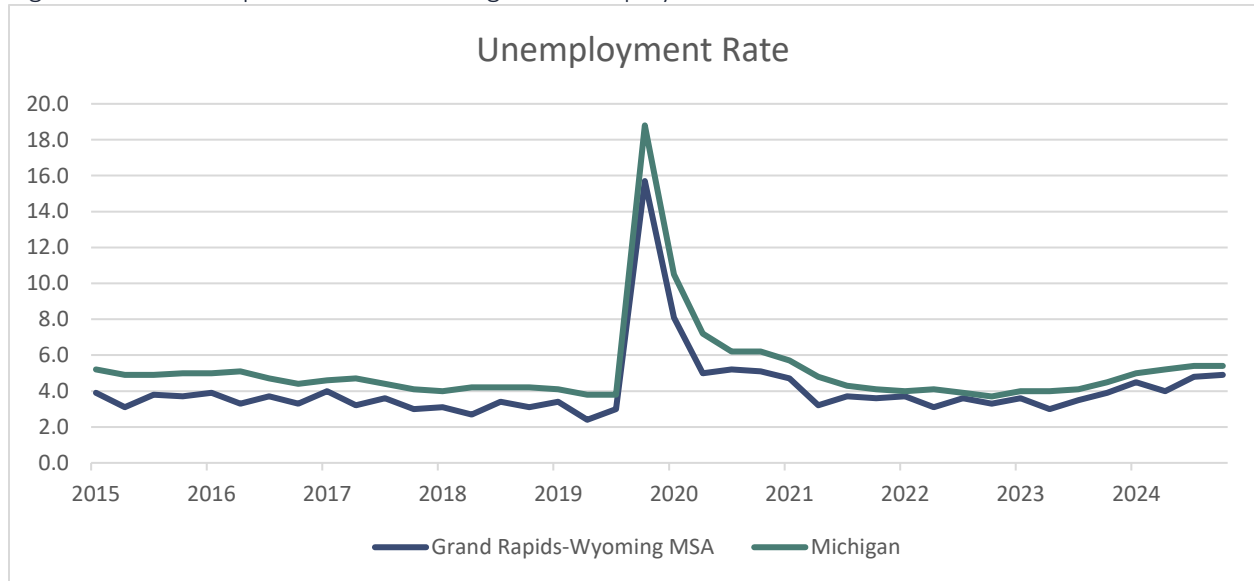
2. **Support activities that increase wages.** Support programs that increase income among low- and moderate-income residents. Support activities that train low- and moderate-income residents in high-demand construction trades and reduce barriers to employment.
3. **Expand the variety of housing types and housing accessibility.** Support efforts to make housing more accessible and promote accessibility in the development of new housing. Continue to modify zoning requirements to allow for a greater variety of housing types and densities in all neighborhoods.
4. **Prevent and address issues of illegal housing discrimination.** Continue to support the efforts of the Fair Housing Center of West Michigan to provide fair housing education, testing, and enforcement.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

This section outlines the workforce characteristics and economic development assets available in Grand Rapids, including employment trends, industry sectors, and workforce development infrastructure.

Figure 10: Grand Rapids & State of Michigan - Unemployment Rate



Source: Federal Reserve Bank of St. Louis

Economic Development Market Analysis

Table 99 & Table 100 illustrate the number of jobs and number of workers in each sector by community.

Table 99: Kent County - Business Sectors – 2023

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs Less Workers
Agriculture, Forestry, Fishing and Hunting	3,736	2,084	1.0%	0.5%	-1,652
Mining, Quarrying, and Oil and Gas Extraction	85	99	0.0%	0.0%	14
Utilities	2,217	910	0.6%	0.2%	-1,307
Construction	17,489	17,527	4.9%	4.4%	38
Manufacturing	58,190	62,114	16.3%	15.5%	3,924
Wholesale Trade	10,487	26,721	2.9%	6.7%	16,234
Retail Trade	38,053	35,840	10.6%	9.0%	-2,213
Transportation and Warehousing	12,264	15,676	3.4%	3.9%	3,412
Information	5,679	5,463	1.6%	1.4%	-216
Finance and Insurance	15,586	22,890	4.4%	5.7%	7,304
Real Estate and Rental and Leasing	5,239	3,827	1.5%	1.0%	-1,412
Professional, Scientific, and Technical Services	27,569	19,136	7.7%	4.8%	-8,433
Management of Companies and Enterprises	646	9,600	0.1%	2.4%	8,954
Administration & Support, Waste Management Services	14,482	43,030	4.0%	10.8%	28,548
Educational Services	31,994	24,123	8.9%	6.0%	-7,871
Health Care and Social Assistance	54,938	66,253	15.4%	16.6%	11,315
Arts, Entertainment, and Recreation	7,990	3,148	2.2%	0.8%	-4,842
Accommodation and Food Services	24,745	22,667	6.9%	5.7%	-2,078
Other Services (excluding Public Administration)	16,991	12,460	4.6%	3.1%	-4,531
Public Administration	9,417	6,007	2.6%	1.5%	-3,410
Total	357,797	399,575	100%	100%	41,778

Source: Census 2021 Longitudinal Employer-Household Dynamics, 2023 ACS 5-Year Estimates C24030

The top sectors by employment include health care, manufacturing, and retail. Workforce development should align with high-growth sectors like healthcare and professional services to ensure long-term economic resilience and wage growth.

Table 100: Grand Rapids - Business Sectors - 2023

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs Less Workers
Agriculture, Forestry, Fishing and Hunting	1,066	447	1.0%	0.3%	-619
Mining, Quarrying, and Oil and Gas Extraction	0	20	0.0%	0.0%	20
Utilities	841	226	0.8%	0.2%	-615
Construction	3,139	3,099	2.8%	2.3%	-40
Manufacturing	16,325	15,983	14.7%	12.0%	-342
Wholesale Trade	3,605	4,707	3.2%	3.5%	1,102
Retail Trade	10,302	9,143	9.3%	6.8%	-1,159
Transportation and Warehousing	4,157	1,525	3.7%	1.1%	-2,632
Information	1,683	1,632	1.5%	1.2%	-51
Finance and Insurance	4,903	11,390	4.4%	8.5%	6,487
Real Estate and Rental and Leasing	1,427	1,354	1.3%	1.0%	-73
Professional, Scientific, and Technical Services	7,623	8,441	6.9%	6.3%	818
Management of Companies and Enterprises	75	352	0.1%	0.3%	277
Administration & Support, Waste Management Services	4,286	9,903	3.9%	7.4%	5,617
Educational Services	13,121	10,759	11.8%	8.0%	-2,362
Health Care and Social Assistance	16,905	37,682	15.2%	28.2%	20,777
Arts, Entertainment, and Recreation	3,054	780	2.7%	0.6%	-2,274
Accommodation and Food Services	10,623	8,140	9.6%	6.1%	-2,483
Other Services (excluding Public Administration)	5,670	4,302	5.1%	3.2%	-1,368
Public Administration	2,388	3,827	2.0%	2.9%	1,439
Total	111,193	133,712	100%	100%	22,519

Source: Census 2021 Longitudinal Employer-Household Dynamics, 2023 ACS 5-Year Estimates C24030

Grand Rapids has a higher concentration of jobs in education services and healthcare.

Table 101: Grand Rapids Labor Force

Labor Force	Number of People
Total Population in the Civilian Labor Force	159,842
Civilian Employed Population 16 years and over	109,811
Unemployment Rate	5.00%
Unemployment Rate for Ages 16-24	9.50%
Unemployment Rate for Ages 25-65	4.30%
Unemployment Rate for Ages 65+	2.80%

Source: 2023 ACS 5-Year Estimates Employment Status B23025, S2301

The unemployment rate among residents ages 16-24 is higher than older residents. Programs designed to connect students and young adults to high-wage careers would be valuable.

Table 102: Grand Rapids Occupations by Sector

Occupations by Sector	Number of People
Management, business and financial	16,128
Farming, fisheries and forestry occupations	476
Service	17,568
Sales and office	19,561
Natural resources, construction, extraction, and maintenance	3,208
Production, transportation and material moving	17,837

Source: 2023 ACS 5-Year Estimates, C24010

Service and Sales occupations are prevalent but may correlate with lower wages. Workforce development should be focused on upskilling residents into higher wage in-demand sectors like healthcare, IT, and skilled trades.

Table 103: Grand Rapids Travel Time to Work

Travel Time to Work	Number	Percentage
30 minutes or less	74,452	82.8%
30-59 minutes	12,357	13.8%
60+ minutes	3,059	3.4%
Total	89,868	100%

Source: 2023 ACS 5-Year Estimates, B08303

Most residents have a commute under 30 minutes, which is positive. Longer commutes disproportionately affect low-income residents who rely on public transit.

Table 102: Grand Rapids Educational Attainment by Employment Status (Population 16 and Older)

Educational attainment	In labor force		
	Employed	Unemployed	Not in labor force
Less than high school graduate	4,767	985	3,795
High school graduate	15,859	1,568	5,044
Some college or associate’s degree	20,847	1,354	4,655
Bachelor’s degree or higher	45,370	792	4,431

Source: 2023 ACS 5-Year Estimates, B23006

Table 104: Grand Rapids Educational Attainment by Age

	18-24	25-34	35-44	45-64	65+
Less than 9 th grade	516	1,336	1,475	2,873	1,449
9 th to 12 th grade, no diploma	2,518	1,334	1,546	2,766	1,447
High school graduate, GED, or alternative	7,887	6,438	4,524	9,798	7,317
Some college	9,494	8,101	5,142	7,490	5,061
Associate’s degree	695	2,430	1,891	3,234	1,829
Bachelor’s degree	4,626	15,463	6,642	7,150	4,779
Graduate or professional degree	370	5,398	3,591	5,221	3,543

Source: 2023 ACS 5-Year Estimates, B15001

Table 105: Grand Rapids Median earnings in the past 12 months

Education	Median Earnings
Less than high school graduate	\$30,536
High school graduate, GED, or alternative	\$35,907
Some college or associate’s degree	\$39,085
Bachelor’s degree	\$58,502
Graduate or professional degree	\$66,397

Source: 2023 ACS 5-Year Estimates, S2001

Major employment sectors within the jurisdiction based on the Business Activity table above

The manufacturing and healthcare sectors are major employment centers and account for nearly 30% of all jobs.

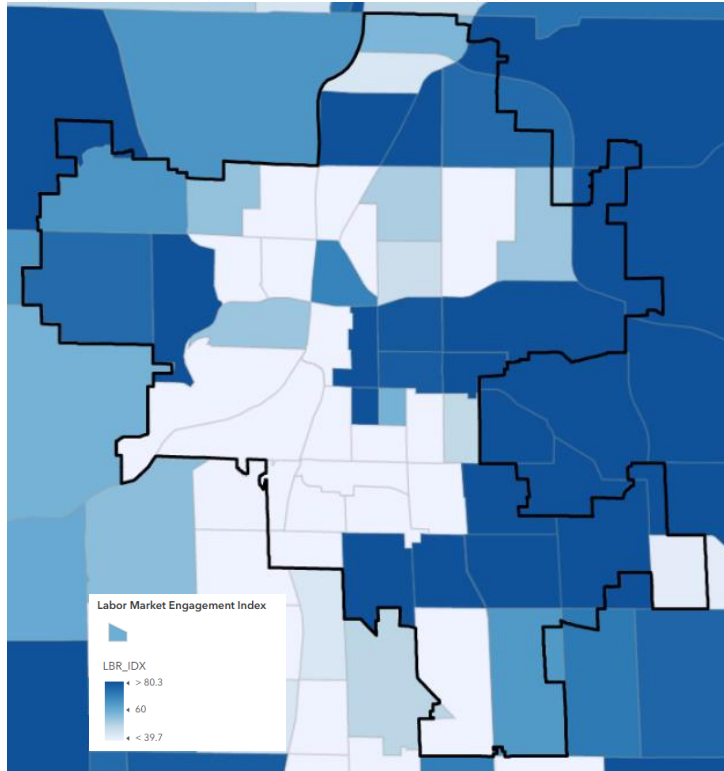
Workforce and infrastructure needs of the business community:

Overall, the Grand Rapids unemployment rate is nearly 5%. This is driven largely by the high number of unemployed youths ages 16 – 24 at 9.5%. Efforts should be made to engage this segment and better incorporate them into the workforce.

Within Grand Rapids, the neighborhoods southwest of downtown exhibit relatively lower labor market engagement among their residents. Workforce development efforts should target these neighborhoods. The following map provides the Labor Market Engagement Index by Census Tract in Grand Rapids. The Labor Market Engagement Index provides a summary description of the relative

intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment in a census tract. Darker blue tracts have higher index scores, representing more labor force participation and human capital.

Map 3: Grand Rapids - Labor Market Engagement Index



Source: HUD GIS Labor Market Engagement Index, Updated July 2025

Major economic changes from planned investments and the subsequent needs for workforce development and infrastructure

COVID-19 had a negative economic impact in the region, and particularly on low- and moderate-income neighborhoods whose residents were employed in service or retail sector jobs. The economic disruption also affected housing stability.

Despite the disruption in employment due to the pandemic, Grand Rapids continues to experience a strong and growing economy. Recent and transformational redevelopment projects downtown include a 12,000-seat outdoor amphitheater along the riverfront and an 8,500-seat soccer stadium on the west side. Both projects are anticipated to draw more visitors downtown, generate economic impact, and spur more housing and commercial growth.

How the skills and education of the current workforce correspond to employment opportunities in the jurisdiction

As the manufacturing sector becomes a smaller share of the local economy, and as jobs become more automated, workers will need education and training beyond a high school diploma or GED. Additional certificates or training will be necessary to compete. As the labor market engagement map illustrates,

there are areas where residents are less engaged. Those areas should be targeted for intervention strategies to connect residents with job training and work opportunities.

Current workforce training initiatives (from WIOA boards, colleges, etc.) and their support for the Consolidated Plan

Several workforce training initiatives exist throughout Grand Rapids. Providers of workforce development programming and other stakeholders, including City of Grand Rapids staff, collaborate through the Kent County Essential Needs Taskforce (ENTF) Economic and Workforce Development Committee. The committee meets monthly to discuss trends, highlight program strategies, and coordinate services.

Other local or regional plans or initiatives that impact strategies on economic growth

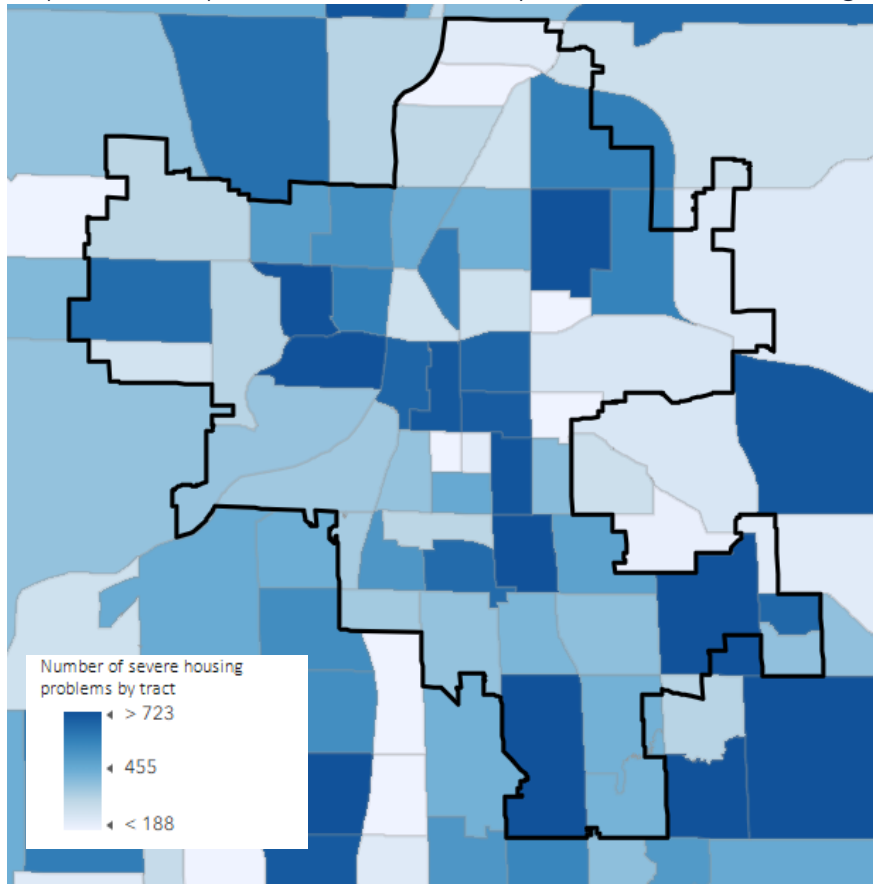
The City's Economic Development and Mobility Strategic Plan (2020), Strategic Plan (2026-2030), and Community Master Plan – Bridge to Our Future (2025) outline strategies related to economic growth. Key strategies from these plans include supporting business attraction in priority sectors, increasing the density of high-wage jobs, decreasing the wage gap, and increasing affordability.

MA-50 Needs and Market Analysis Discussion

Areas where households with multiple housing problems are concentrated

A large segment of households in the southern neighborhoods of Grand Rapids have one or more of the four severe housing problems. Additionally, many of the neighborhoods are also concentrated areas of poverty.

Map 4: Grand Rapids - Households With Any of the Four Severe Housing Problems



Source: HUD eGIS CHAS Estimate Data by Tract, Updated September 2025

Where there are any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated (include a definition of "concentration")

The intensity of concentration by race and ethnicity can be measured by a formula known as the “index of dissimilarity.” In a hypothetical city inhabited by two racial groups, Group A and Group B, the index measures the share of Group A residents that would need to move into a neighborhood with a larger share of Group B residents to achieve an equal Group A/Group B ratio throughout the city. The index is commonly displayed as a “score” between 100.00 and 0.00. Where a score of 100.00 would indicate complete segregation and a score of 0.00 would indicate complete integration.

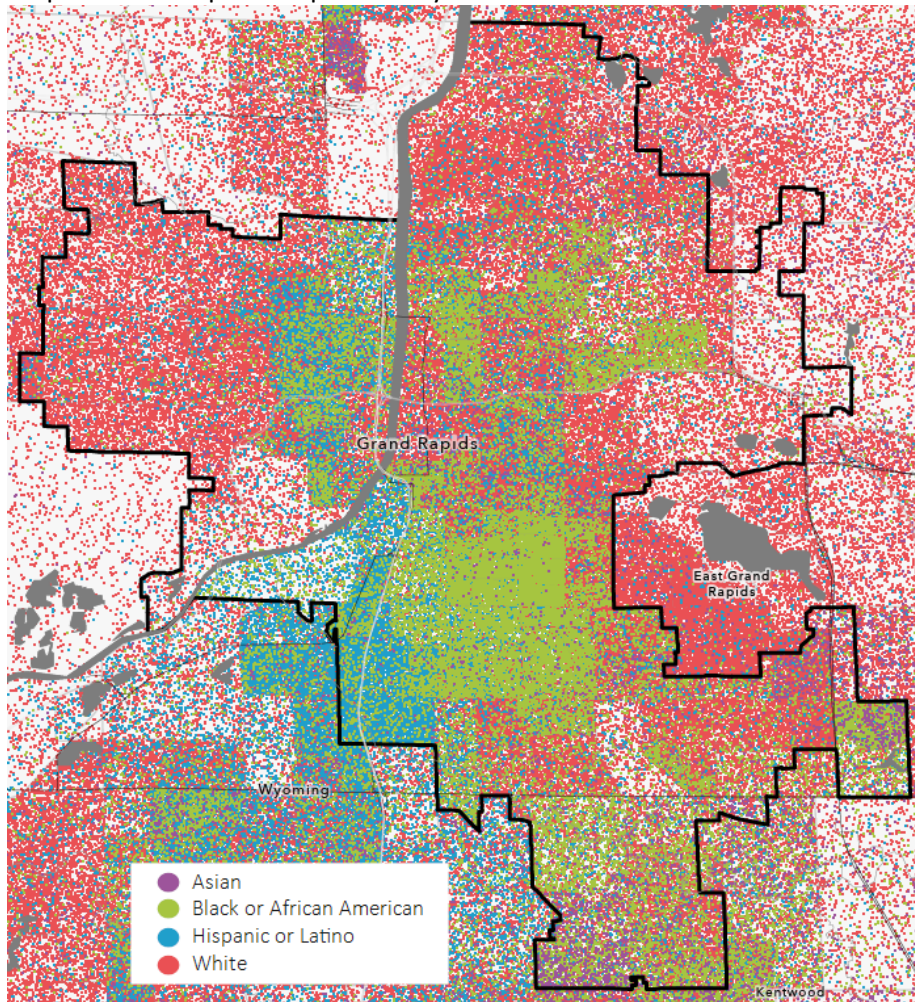
Table 106 Dissimilarity by Race/Ethnicity

City	Total Population	Non-White Share of Population	Black Share of Population	Black/White Dissimilarity	Latino Share of Population	Latino/White Dissimilarity
Grand Rapids	198,917	43%	18%	58.9	17%	58.5

Source: 2020 Decennial Census

Black residents continue to have a higher concentration in the southeast neighborhoods and have significant under-representation in the northwestern area of the city. Latino residents have a heavy concentration in southwest neighborhoods and a growing presence in a portion of the northwest area of the city. Areas with over-representations of White residents are found in the outer northwest, northeast, and southeast areas of the city. Asian residents have a uniform distribution across Grand Rapids.

Map 5: Grand Rapids - Population by Race



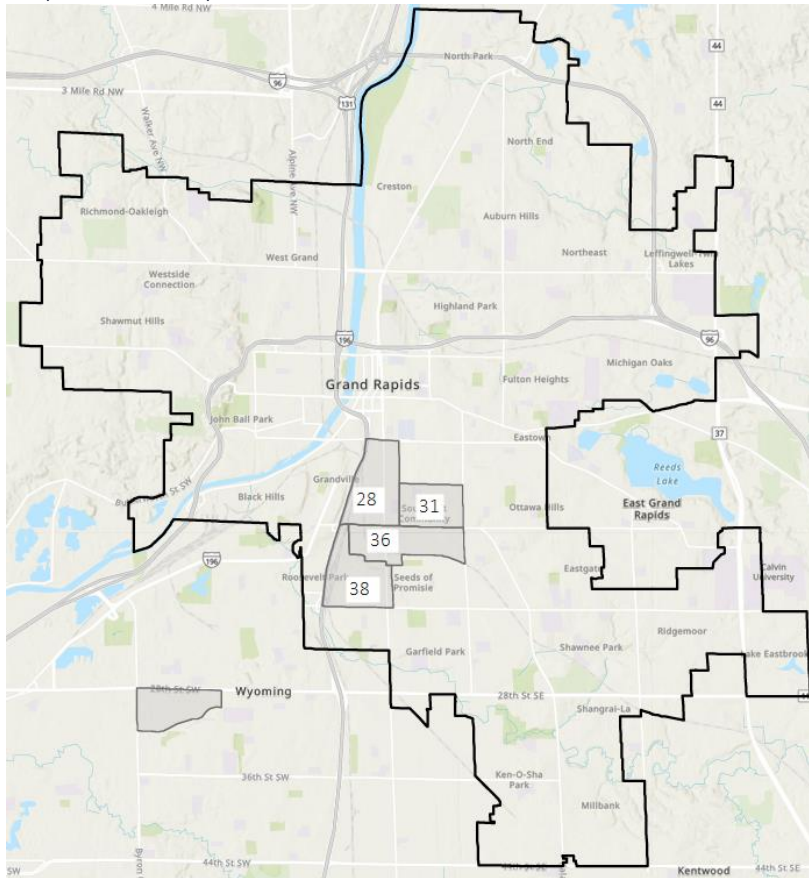
Source: 2020 Decennial Census, 1 dot per person

In accordance with federal guidelines, officials have identified Racially or Ethnically Concentrated Areas of Poverty (RECAPs) since the 1990s. A census tract is typically considered a RECAP if it meets both of the following criteria:

- Racial/Ethnic Concentration: The Non-White population is greater than 50%, and
- Poverty Concentration: The poverty rate is greater than 40%, or three times the average tract poverty rate in the metro area (whichever is lower).

Below are the locations of the four (4) census tracts in Grand Rapids meeting the criteria of a RECAP, according to 2017-2021 ACS data.

Map 6: Grand Rapids - RECAP Census Tracts



Source: 2017-2021 ACS

Characteristics of the market in these areas/neighborhoods

See below data related to the four (4) identified RECAPs.

Table 107: Grand Rapids - RECAP Data

Census Tract	Population	Median Household Income	% Renter-Occupied Households	% Cost Burdened Households	Rental Vacancy Rate
28	1,600	\$20,417	83%	51%	9.4%
31	2,000	\$28,750	77%	31%	7.8%
36	2,191	\$27,083	85%	40%	10.2%
38	5,200	\$24,375	79%	37%	8.6%
Citywide	197,768	\$65,526	52%	31%	6.1%

Source: 2017-2023 ACS 5 Year Estimates

Community assets in these areas/neighborhoods

These neighborhoods are rich with community assets and dedicated residents. The neighborhoods have good access to transportation, healthcare, and job opportunities. There are several community anchors such as schools, places of worship, and parks.

Other strategic opportunities in any of these areas

These neighborhoods are home to strong local networks and a rich mix of small businesses, cultural institutions, and faith-based organizations. While they face challenges related to housing affordability, economic challenges, and lower household incomes, they offer opportunities for community-centered investments. Housing rehabilitation and lead abatement are important strategic investments in these areas. Workforce Development programming may also be impactful among residents of these neighborhoods.

MA-60 Broadband Needs of Housing Occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

The need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods

Within Grand Rapids, 99.92% of households have broadband available but only 86.86% have subscriptions with 0.15% using dial up. Of those who subscribe, 27.7% make less than \$35,000 per year. As of 2024, 52.7% of households in the Grand Rapids-Wyoming metro area with an income less than \$20,000 have a broadband subscription.

The city of Grand Rapids offers numerous public locations with free internet access. These options include Kent District Library locations, Grand Rapids Public Library locations as well as several city parks. These are not always convenient options for someone who is working from home or school age children trying to complete homework.

In Kent County, according to Microsoft Digital Access and Community Metrics, 18.8% of households do not have a desktop or laptop computer, 10.2% do not have internet services, and 31.5% do not use internet at broadband speed.

The need for increased competition by having more than one broadband Internet service provider serve the jurisdiction

According to Broadbandnow.com, the Grand Rapids area is well served by internet providers. Within Grand Rapids, there are 11 providers with residential service. Fiber connections are available across 30% of the city, while cable is available to 98.5% of the city and satellite connections are available across the entire city. Speeds up to 100 mbps are available to 100% of the city and 1,000 mbps to 96.6%. The primary barrier to low- and moderate-income residents is cost.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

The jurisdiction's increased natural hazard risks associated with climate change

Flooding is the biggest risk to property or life in Kent County and Grand Rapids that is directly associated with climate change. Like many cities, development has occurred in low lying areas with flooding risk.

According to the Great Lakes Integrated Sciences and Assessments (GLISA) program, extreme heat is predicted to continue to increase in Grand Rapids from climate change with average air temperatures projected to rise by 3 to 5 degrees by the mid-21st century. Grand Rapids has also experienced an increase in annual precipitation of 16%. The volume of rainfall has also increased during extreme events by 52%.

Frequency and intensity of severe storms continues to increase with a 40% increase in extreme precipitation events. The GLISA program predicts that even though there will be more annual precipitation, the amounts are expected to fall in shorter, more extreme events. This will likely lead to longer periods without rain, contributing to drought.

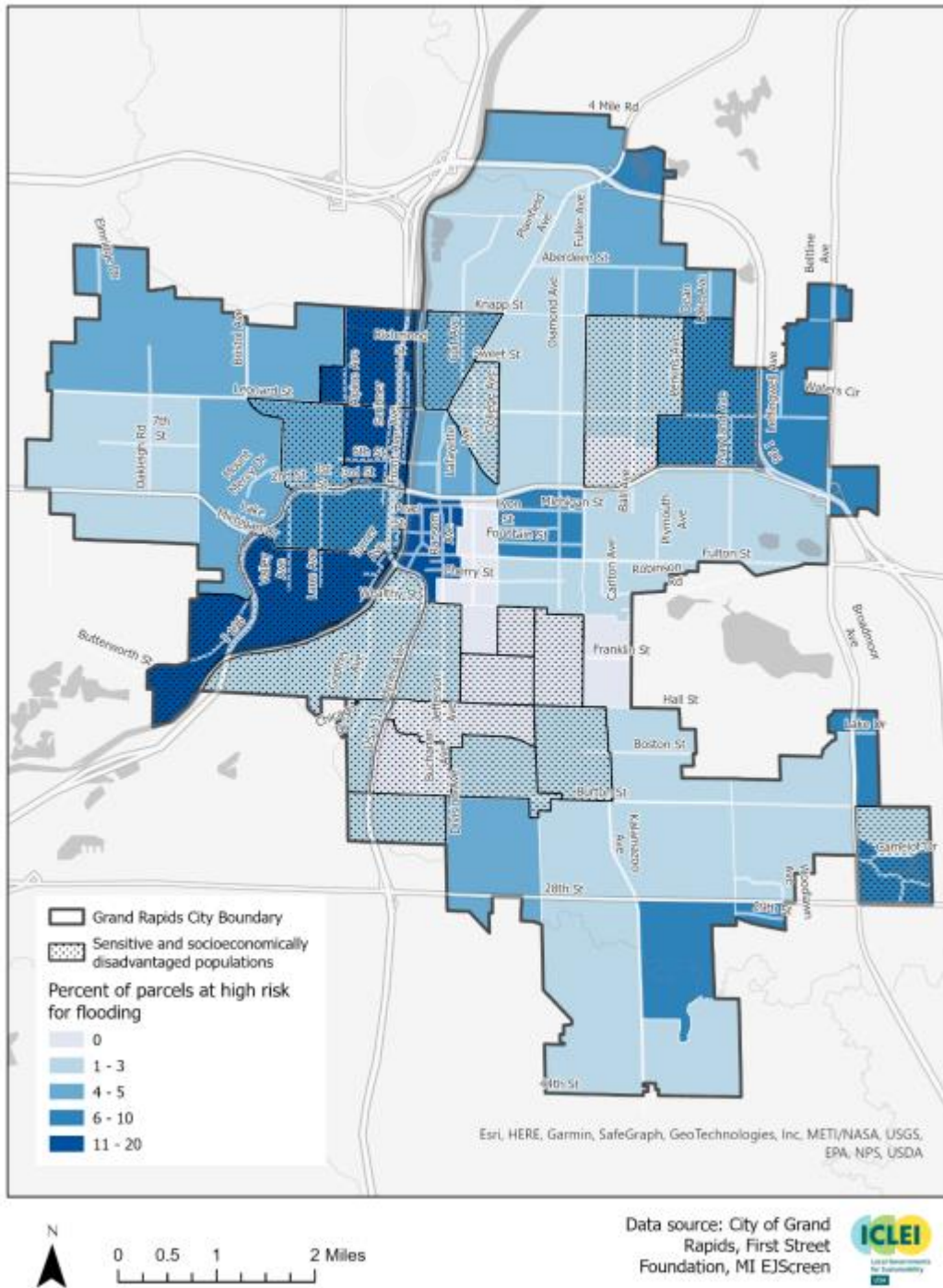
The vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

According to the October 2024 *City of Grand Rapids Climate Risk and Vulnerability Assessment Report*, rising temperatures and extreme heat pose threats to health, safety, and quality of life in Grand Rapids. Disadvantaged individuals and neighborhoods face the greatest risk. Most residents are not accustomed to extreme heat and may underestimate its risks. Extreme heat can be worsened by other hazards like poor air quality. Utility costs continue to rise, and low-income households are at risk.

Substandard housing puts people at risk of negative health impacts such as exposing residents to contaminants during a flood and exposure to mold. Extreme heat can cause issues with dehydration, mood changes, heat stroke and dizziness and problems with breathing and asthma.

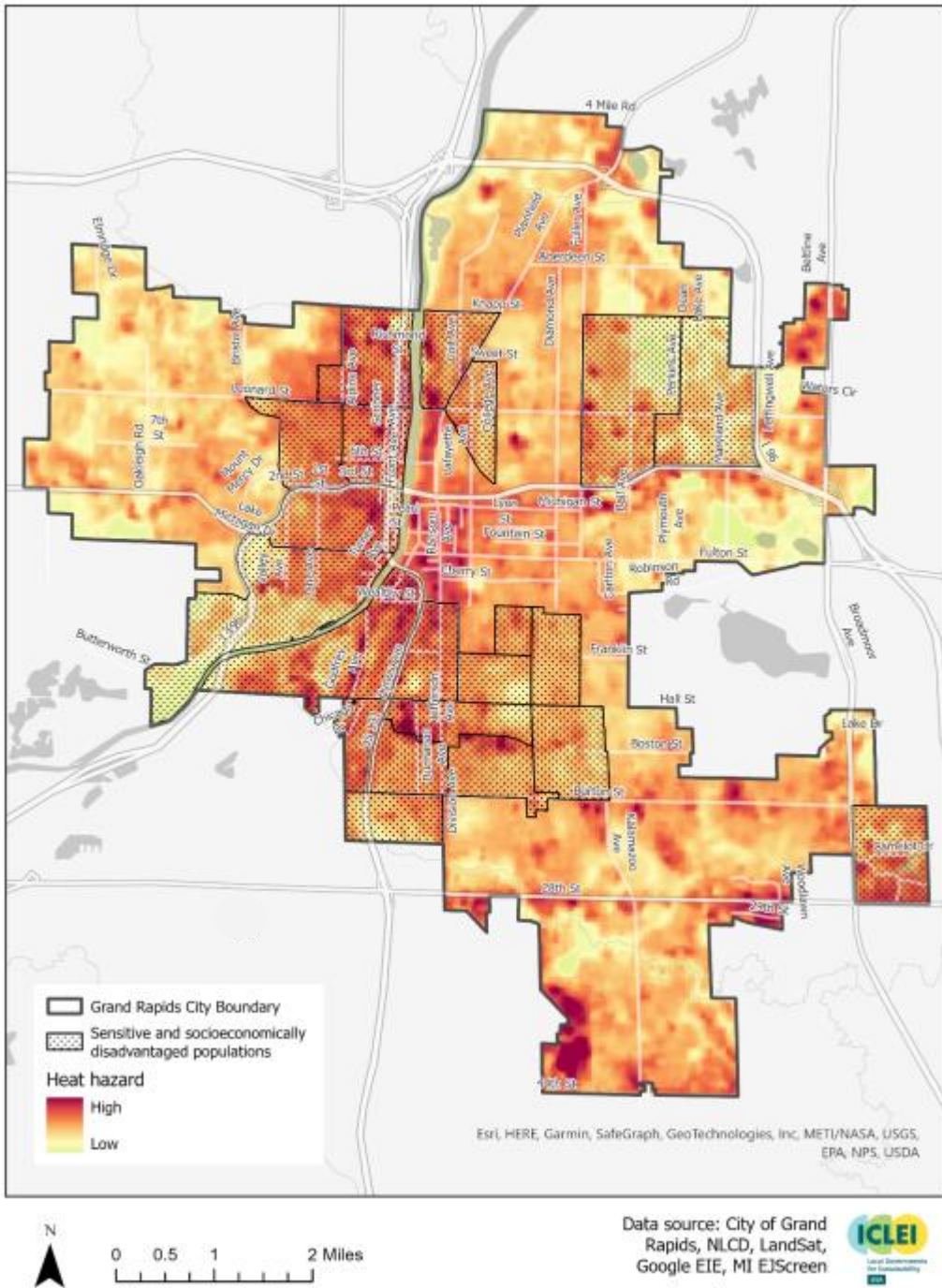
These types of extreme heat and weather changes due to climate change can also lead to power outages which is a top concern for residents in Grand Rapids, especially low- and moderate-income households because it impacts AC, refrigeration (food), and income due to loss of work.

Map 7: Grand Rapids - Climate Change Flood Risk



SOURCE: Climate Risk and Vulnerability Assessment Report, City of Grand Rapids (October 2024)

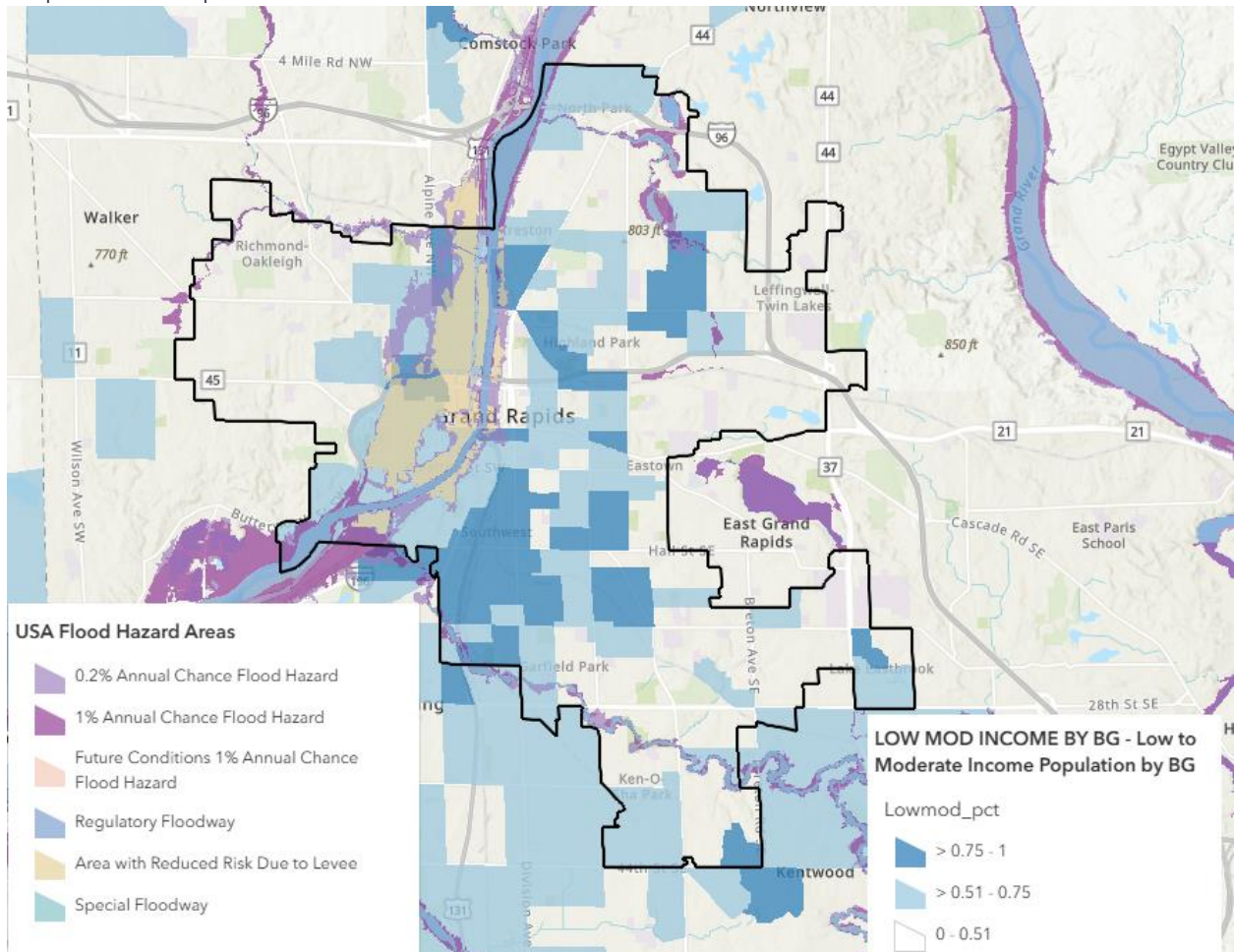
Map 8: Grand Rapids - Distribution of Heat Hazard



SOURCE: Climate Risk and Vulnerability Assessment Report, City of Grand Rapids (October 2024)

Map 9 illustrates the low- and moderate-income neighborhoods at greatest risk from flooding events.

Map 9: Grand Rapids - Flood Hazard Areas



Source: HUD LMISD ACS 5 Year Estimates 2017-2023, US FEMA Flood Zone Map

Strategic Plan

SP-05 Overview

The HCD plan identifies housing and community development goals and strategies for HUD programs. The plan is the foundation for use of CDBG, HOME, and ESG program funds, as well as leveraged funds, to address community needs and priorities determined through the planning process. The following outcomes were identified to meet these high priority needs and will guide investments.

Outcome 1: Prevent and resolve homelessness. Support efforts to obtain or retain housing for individuals and families experiencing homelessness or at risk of homelessness. Activities include, but are not limited to, homelessness prevention, rapid re-housing, and tenant-based rental assistance.

Outcome 2: Create and preserve affordable housing. Increase the number of new affordable rental and homeownership units available to low- and moderate-income households. Activities include, but are not limited to, infill new construction, acquisition and development for resale, development of permanent supportive housing, and conversion of non-residential buildings to housing.

Outcome 3: Increase homeownership and housing stability. Support efforts to increase access to homeownership and provide housing stability services. Activities include, but are not limited to, fair housing education and enforcement, housing-related legal assistance, down payment assistance, and foreclosure intervention.

Outcome 4: Improve existing housing. Support the maintenance, repair, and improvement of existing housing. Activities include, but are not limited to, housing rehabilitation, emergency and minor repairs, access modifications, lead-based paint remediation, code enforcement, and weatherization.

Outcome 5: Improve behavioral health. Support efforts to prevent and mitigate the effects of opioid and substance use and expand access to mental health services for uninsured and underinsured individuals. Activities include, but are not limited to, behavioral health treatment and recovery support, mental health counseling, crisis intervention, peer support, community outreach, and prevention and education initiatives.

Outcome 6: Increase wages and economic opportunity. Support economic prosperity with an emphasis on increasing income and overcoming barriers to employment. Activities include, but are not limited to, job readiness, skills development training, and education programs.

Outcome 7: Improve neighborhood safety. Support efforts that enhance resident safety and quality of life in neighborhoods. Activities include, but are not limited to, crime prevention education, block club and community organizing, and safety and preparedness training.

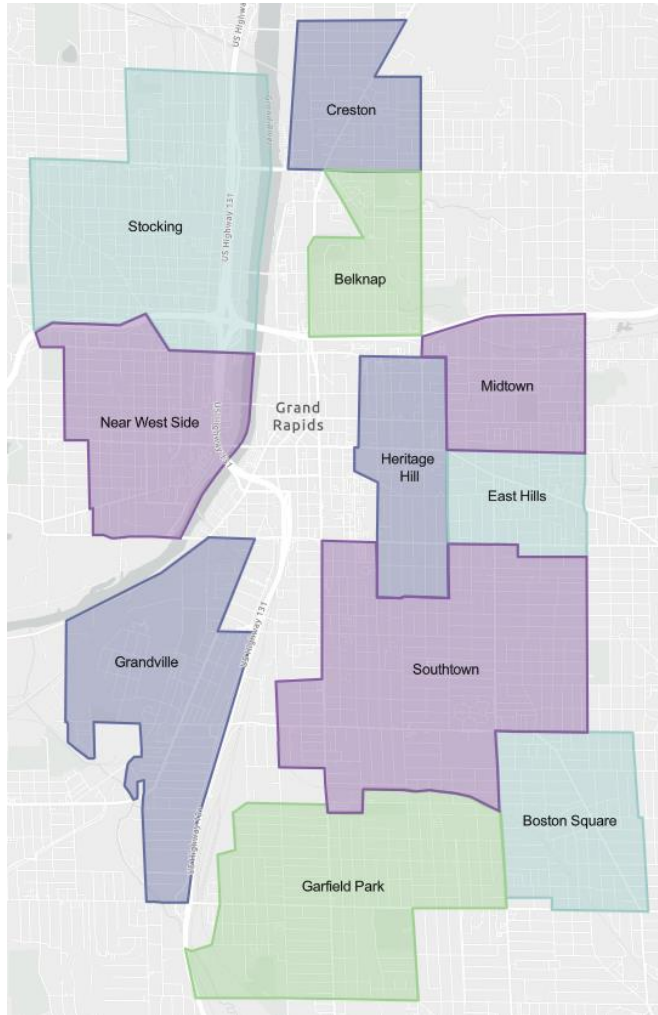
Outcome 8: Foster engaged, connected, and resilient neighborhoods. Support activities that build relationships and enhance neighborhood stability. Activities include, but are not limited to, neighborhood improvement and beautification projects, outreach and education, communication, issue engagement and advocacy.

SP-10 Geographic Priorities – 91.215 (a)(1)

The basis for allocating investments geographically within the jurisdiction

CDBG and HOME program funds must be used to support low- and moderate-income persons and neighborhoods. The target areas identified in Map 10 below are residential neighborhoods where at least 55 percent of the residents are of low- and moderate-income. Neighborhood-based programming and other area benefit activities are conducted in target areas.

Map 10: Grand Rapids - Target Area Map



Source: City of Grand Rapids Community Development Department

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

The following needs were identified through the community planning process. The funding amount directed toward each need will be annually determined based on the allocation of federal entitlement funds and project availability.

Priority Need	Description	Priority	Target Population	Basis for Relative Priority
Homelessness Prevention & Resolution				
Prevention of Homelessness	Prevention of homelessness for persons at risk of immediate housing loss.	High	Extremely Low-, Low-, & Moderate-Income Households	Community-identified high priority.
Rapid Rehousing & Rental Assistance	Financial and rental assistance for those experiencing homelessness.	High	Extremely Low-, Low-, & Moderate-Income Households	Community-identified high priority.
Street Outreach & Emergency Shelter	Homelessness outreach and emergency shelter for those experiencing homelessness.	High	Extremely Low-, Low-, & Moderate-Income Households	Community-identified high priority.
Housing Supply & Affordability				
Permanent Supportive Housing	New permanent supportive housing units for formerly homeless individuals.	High	Extremely Low-, Low-, & Moderate-Income Households	Community-identified high priority and the documented shortage of PSH units in the region.
Develop new Affordable Rental Units	The lack of quality affordable housing is a critical community concern. Therefore, increasing the supply of affordable rental units is a primary strategic need.	High	Extremely Low-, Low-, & Moderate-Income Households, Large Families, Families with Children, Elderly	A housing shortage is confirmed by Census data & public engagement, with the most acute need for those below 30% AMI.
Develop new Affordable For-Sale Homes	Expanding the supply of affordable for-sale housing is a strategic priority to address scarcity and facilitate household wealth building.	High	Extremely Low-, Low-, & Moderate-Income Households, Large Families, Families with Children, Elderly	A housing shortage is confirmed by Census data & public engagement, with the most acute need for those below 80% AMI.
Home Purchase Assistance	Provide home purchase assistance to keep housing costs for homebuyers at or below 30% of income.	High	Extremely Low-, Low-, & Moderate-Income Households, Large Families, Families with Children, Elderly	Public input confirmed the need, recognizing homeownership as a key strategy for household wealth creation.
Housing Condition & Quality				
Rehabilitation of Owner-Occupied Units	Rehabilitate owner-occupied units via emergency repairs or comprehensive housing modernization	High	Extremely Low-, Low-, & Moderate-Income Households, Large Families, Families with Children, Elderly	Supported by public engagement & validated by Census data showing a high volume of owner-occupied substandard housing.
Rental Rehabilitation	Improve the quality, affordability, and accessibility of existing rental housing through renovation.	High	Extremely Low-, Low-, & Moderate-Income Households, Large Families, Families with Children, Elderly	Supported by public engagement and validated by Census data showing a high volume of renter-occupied substandard housing.
Accessibility Modifications	Provide accessibility modifications for households with mobility impairments.	High	Extremely Low-, Low-, & Moderate-Income Households, Large Families, Families with Children, Elderly	Supported by public engagement and validated by Census data showing a high volume of owner-occupied substandard housing.

Priority Need	Description	Priority	Target Population	Basis for Relative Priority
Lead-based Paint Hazard Reduction	Mitigate and abate lead-based paint hazards in homes with children under age 6, targeting those with elevated blood lead levels.	High	Low- & Moderate-Income Households with Children under 6	Lead-based paint poisoning is a documented health risk in the Grand Rapids region, particularly impacting low-income households.
Targeted Code Enforcement	Support targeted code enforcement in deteriorated neighborhoods to improve the condition of structures.	High	Extremely Low-, Low-, & Moderate-Income Households, Large Families, Families with Children, Elderly	Supported by public engagement and validated by Census data showing a high number of substandard housing units.
Housing Stability & Access				
Fair Housing and Legal Counseling	Fair Housing education and enforcement activities and legal counseling services for renters and homeowners	High	Extremely Low-, Low-, & Moderate-Income Households	Community-identified high priority.
Housing and Financial Counseling	Provide housing pre-purchase and financial literacy counseling to low- and moderate-income households.	Low	Extremely Low-, Low-, & Moderate-Income Households, Large Families, Families with Children, Elderly	Community-identified high priority.
Supportive Services & Economic Opportunity				
Mental Health Services	Support programs that provide services for individuals with mental health and substance use challenges.	High	Extremely Low-, Low-, & Moderate-Income Households	Community-identified high priority.
Job Training and Workforce Development	Provide job training and skills development to low- and moderate-income individuals to increase economic opportunity.	High	Extremely Low-, Low-, & Moderate-Income Households, Large Families, Families with Children, Elderly	Community-identified high priority.
Neighborhood-Based Safety and Resilience	Activities that enhance resident safety and quality of life in neighborhoods.	High	Extremely Low- to Moderate-Income (LMI) Households	Community-identified high priority.

SP-30 Influence of Market Conditions – 91.215 (b)

The need for additional affordable rental and for-sale housing has been well documented in this plan. Rents and home purchase prices are outpacing wage increases. Market pressures are increasing the number of households experiencing cost burdens and reducing the number of households that can afford to purchase or obtain rental units that meet their needs.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Rising rental rates, coupled with lack of available Housing Choice Vouchers, creates an increased need for TBRA programs to help bolster the number of “vouchers” available to low- and moderate-income renter households. Tenant Based Rental Assistance is an essential element of the strategy to address housing affordability.
TBRA for Non-Homeless Special Needs	Non-homeless special needs households face similar issues as identified above. Many non-homeless special needs households have additional needs such as increased medical needs and transportation services, which can impact their ability to afford housing. Additional rental assistance would benefit these populations.
New Unit Production	The need for additional new housing units has been documented in the Housing Needs Assessment section of this plan. Additional new unit production should help address the lack of housing and affordable housing in general. At the very least, new housing units should reduce the escalating market pressures that are leading to rising rents and purchase prices.
Rehabilitation	Housing stock in Grand Rapids continues to age. Rehabilitation programs will extend the life span of these structures as well as reduce the operating costs through the addition of insulation and the replacement of windows, doors, and HVAC. Additionally, the age of the housing stock lends itself to higher instances of home health hazards such as mold, asbestos, and lead-based paint issues. Comprehensive rehabilitation programs can reduce these household hazards and create healthier homes for the region’s residents.
Acquisition, including preservation	Market intervention efforts may be necessary to create new housing opportunities through the acquisition of existing vacant housing stock. Strategies such as acquiring vacant tax delinquent properties may be necessary to move markets in certain neighborhoods. Additionally, long-term affordability strategies such as community land trusts and extended deed restrictions to preserve the affordability of units assisted with federal funds should continue to be supported.

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Grand Rapids receives entitlement funding through the U.S. Department of Housing and Urban Development. The annual funding amounts vary slightly by year and are influenced by total program amounts appropriated by Congress and the number of new entitlement communities joining the programs. However, based on recent funding amounts the jurisdiction estimates receiving approximately \$20 million over the five-year program period.

Explain how federal funds will leverage private, state, and local resources, including how matching requirements will be satisfied.

Federal resources will be leveraged against other sources of federal, state, local and private funding to maximize the impact of CDBG, HOME, and ESG funds. Leveraging varies from activity to activity depending on the project scope. For instance, the Federal Low-Income Housing Tax Credit (LIHTC), Historic Tax Credits, and various affordable housing loan and grant products from the Federal Home Loan Bank can be leveraged with HOME funding to develop affordable housing. The jurisdiction routinely funds affordable housing and other activities for which partners bring additional resources.

The HOME program requires a 25% non-federal cash or non-cash match of the annual grant amount, less 10% for administration and 5% for CHDO operating support. Grand Rapids expects matching funds to come from non-cash resources such as property tax abatements granted to previously funded HOME projects. The required ESG match will be provided by nonprofit organizations receiving the funds.

Publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

Where available, surplus land owned by the jurisdiction or other quasi-public agencies will be evaluated for inclusion in the projects and activities identified in the plan on a case-by-case basis. Evaluation criteria include the condition of the property, future anticipated needs, and current needs of the project or activities.

Discussion

The Community Development Department allocates CDBG, HOME, and ESG funds, along with other federal and local resources annually through its Neighborhood Investment (NI) Plan funding process. The NI Plan is the investment framework for housing and community development activities and consists of the outcome areas identified in this HCD Plan. Projects funded through the NI Plan must achieve at least one NI Plan outcome. This process allows the City to maximize resources and leverage other available funds.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its HCD Plan including private industry, non-profit organizations, and public institutions.

Table 108: Grand Rapids - Institutional Delivery Structure Summary

Responsible Entity	Entity Type	Role	Area Served
City of Grand Rapids	Government agency	Overall Administration	Grand Rapids
Kent County	Government agency	Overall Administration	Kent County
City of Wyoming	Government agency	HOME Consortium	City of Wyoming
Community Rebuilders	Nonprofit	Planning; Homelessness	Kent County
Dwelling Place of Grand Rapids Nonprofit Housing Corporation	CHDO	Affordable Housing	Kent County
Fair Housing Center of West Michigan	Nonprofit	Planning	Kent County
Genesis Nonprofit Housing Corporation	CHDO	Affordable Housing	Kent County
Grand Rapids Area Coalition to End Homelessness	Continuum of Care	Planning; Homelessness	Kent County
Grand Rapids Housing Commission	PHA	Affordable Housing	Grand Rapids and Kent County
Grand Rapids Neighborhood Associations	Nonprofit	Community Development	Grand Rapids
Grand Valley Metro Council	Regional Organization	Planning, Transportation	Kent County
Habitat for Humanity of Kent County	Nonprofit	Affordable Housing	Kent County
Healthy Homes Coalition of West Michigan	Nonprofit	Affordable Housing	Kent County
Home Repair Services of Kent County	Nonprofit	Affordable Housing	Kent County
ICCF Nonprofit Housing Corporation	CHDO	Affordable Housing	Kent County
Kent County Essential Needs Task Force	Regional Organization	Planning	Kent County
Kent County Health Department	Government agency	Affordable Housing	Kent County
Kent County Housing Commission	PHA	Affordable Housing	Kent County
Kent County Local Governments	Government agency / Subrecipient	Community Development	Kent County
LINC UP Nonprofit Housing Corporation	CHDO	Affordable Housing	Kent County
Rental Property Owners Association	Nonprofit	Affordable Housing	Kent County
Rockford Housing Commission	PHA	Affordable Housing	Rockford
Salvation Army	Nonprofit	Planning; Homelessness	Kent County
Wyoming Housing Commission	PHA	Affordable Housing	Wyoming

Assessment of Strengths and Gaps in the Institutional Delivery System

The City of Grand Rapids has extensive experience in administering programs and delivering services identified as needs and priorities in this Plan. The community is rich in non-profit and public agencies that serve these constituencies, and the cooperation and coordination is well established.

Strengths:

- The community has many experienced housing and affordable housing developers with long track records of working with the City.
- The community has a number of emerging housing developers who seek to rehabilitate and build new affordable housing units.
- The non-profit community is strong and able to deliver the services in a comprehensive and impactful manner.
- Jurisdictional cooperation, coordination, and many regional initiatives are underway to address community challenges such as housing affordability, homelessness and child welfare.
- The Continuum of Care is a large collection of non-profit and public agencies that are dedicated to addressing the needs of the homeless community. These agencies have experience working together and are continually trying to improve service delivery to their clients.

Gaps:

- The number of individuals experiencing homelessness remains high despite community-wide initiatives to end homelessness.
- A large need exists for more affordable housing.
- There is a need for increased access to and availability of mental health and substance use disorder services.
- Language is a barrier for many families seeking assistance from various public agencies.
- Barriers to increased wages for individuals and households exist and there is a need for better skills matching and workforce development services.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

See below table on the availability of services targeted to homeless persons and persons with HIV/AIDS.

Table 109: Grand Rapids - Homeless Prevention Services Summary

	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	Yes	Yes	Yes
Legal Assistance	Yes	Yes	No
Mortgage Assistance	Yes	No	No
Rental Assistance	Yes	Yes	Yes
Utilities Assistance	Yes	Yes	Yes
Street Outreach Services			
Law Enforcement	Yes	Yes	No
Mobile Clinics	Yes	Yes	No
Other Street Outreach Services	Yes	Yes	No
Supportive Services			
Alcohol & Drug Abuse	Yes	Yes	Yes
Child Care	Yes	No	No
Education	Yes	Yes	No
Employment & Employment Training	Yes	No	No
Healthcare	Yes	Yes	Yes
HIV/AIDS	Yes	Yes	Yes
Mental Health Counseling	Yes	Yes	Yes
Transportation	Yes	No	No

How the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) and persons with HIV within the jurisdiction.

The community has improved the delivery system over the years and moved to a coordinated approach. The current homeless delivery system provides emergency shelter, transitional shelter, rapid-rehousing and permanent supportive housing options to individuals and families facing homelessness. Community services are available to homeless individuals, unaccompanied youth, families with children, veterans, and persons with HIV/AIDS.

Strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above.

The coordinated entry system has improved the delivery of services for homeless individuals. Additional permanent supportive housing units have recently been constructed, and more are in the planning stages.

The strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs.

Strategies for overcoming gaps in the institutional structure and service delivery systems include:

- Additional coordination between public agencies and service delivery partners
- Development of new affordable rental housing units, including PSH units
- Continue to provide job training and job readiness programs
- Strengthen fair housing education and enforcement programs
- Encourage mixed income neighborhoods
- Support opportunities for Grand Rapids residents to become small-scale housing developers

SP-45 Goals – 91.215(a)(4)

Table 110: 2026 – 2030 Goal Summary 91.215(a)(4)

Goal	Category	Needs Addressed	Funding	Goal Outcome Indicator
Prevent and resolve homelessness	Homeless	<ul style="list-style-type: none"> – Prevention of homelessness. – Rapid Rehousing and Tenant-Based Rental Assistance 	ESG: \$1,634,000 HOME: \$2,500,000	<ul style="list-style-type: none"> – Homelessness Prevention: 290 persons – Rapid Rehousing/Rental Assistance: 470 persons
Create and preserve affordable housing	Affordable Housing	<ul style="list-style-type: none"> – Develop new affordable rental units – Develop new affordable for-sale homes 	HOME: \$4,000,000	<ul style="list-style-type: none"> – Number of new affordable rental units: 50 – Number of new affordable for sale units: 20 – Number of permanent supportive housing units developed: 10
Increase homeownership and housing stability	Non-Housing Community Development	<ul style="list-style-type: none"> – Fair housing and legal counseling 	CDBG: \$775,000	<ul style="list-style-type: none"> – Number of fair housing tests completed: 225 – Number of people receiving free legal representation on a housing-related matter: 500
	Affordable Housing	<ul style="list-style-type: none"> – Home purchase assistance 	CDBG: \$250,000	<ul style="list-style-type: none"> – Number of households receiving homebuyer assistance: 33
	Affordable Housing	<ul style="list-style-type: none"> – Housing & financial counseling 	CDBG: \$350,000	<ul style="list-style-type: none"> – Number of households receiving housing counseling: 250
Improve existing housing	Affordable Housing	<ul style="list-style-type: none"> – Rehabilitation of owner-occupied units – Accessibility modifications – Rental rehabilitation – Lead based paint hazard reduction. – Targeted code enforcement 	CDBG: \$16,000,000	<ul style="list-style-type: none"> – Number of owner-occupied homes rehabilitated: 3,500 – Number of units receiving accessibility modifications: 200 – Number of rental units renovated: 10 – Number of lead-based paint containing housing units addressed: 10 – Number of code violation cases continued or initiated: 23,000
Improve behavioral health	Non-Housing Community Development	<ul style="list-style-type: none"> – Mental health services 	CDBG: \$400,000	<ul style="list-style-type: none"> – Number of people receiving mental health services: 425
Increase wages and economic opportunity	Non-Housing Community Development	<ul style="list-style-type: none"> – Job training and workforce development 	CDBG: \$1,350,000	<ul style="list-style-type: none"> – Number of people receiving job training or workforce development services: 2,500
Improve neighborhood safety	Non-Housing Community Development	<ul style="list-style-type: none"> – Neighborhood-based safety and resilience in target areas 	CDBG: \$1,500,000	<ul style="list-style-type: none"> – Number of people with access to neighborhood-based safety programming: 50,000
Foster engaged, connected, and resilient neighborhoods	Non-Housing Community Development	<ul style="list-style-type: none"> – Neighborhood-based outreach and education 	CDBG: \$1,500,000	<ul style="list-style-type: none"> – Number of people with access to neighborhood outreach and education: 50,000

Table 111: Grand Rapids - Goal Descriptions

Prevent and resolve homelessness	Support efforts to obtain or retain housing for individuals and families experiencing homelessness or at risk of homelessness. Activities include, but are not limited to, homelessness prevention, rapid re-housing, and tenant-based rental assistance.
Create and preserve affordable housing	Increase the number of new affordable rental and homeownership units available to low- and moderate-income households. Activities include, but are not limited to, infill new construction, acquisition and development for resale, development of permanent supportive housing, and conversion of non-residential buildings to housing.
Increase homeownership and housing stability	Support efforts to increase access to homeownership and provide housing stability services. Activities include, but are not limited to, fair housing education and enforcement, housing-related legal assistance, down payment assistance, and foreclosure intervention.
Improve existing housing	Support the maintenance, repair, and improvement of existing housing. Activities include, but are not limited to, housing rehabilitation, emergency and minor repairs, access modifications, lead-based paint remediation, code enforcement, and weatherization.
Improve behavioral health	Support efforts to prevent and mitigate the effects of opioid and substance use and expand access to mental health services for uninsured and underinsured individuals. Activities include, but are not limited to, behavioral health treatment and recovery support, mental health counseling, crisis intervention, peer support, community outreach, and prevention and education initiatives.
Increase wages and economic opportunity	Support economic prosperity with an emphasis on increasing income and overcoming barriers to employment. Activities include, but are not limited to, job readiness, skills development training, and education programs.
Improve neighborhood safety	Support efforts that enhance resident safety and quality of life in neighborhoods. Activities include, but are not limited to, crime prevention education, block club and community organizing, and safety and preparedness training.
Foster engaged, connected, and resilient neighborhoods	Support activities that build relationships and enhance neighborhood stability. Activities include, but are not limited to, neighborhood improvement and beautification projects, outreach and education, communication, issue engagement and advocacy.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Grand Rapids will continue to develop or rehabilitate housing that will be made available to approximately 535 extremely low-income, low-income and moderate-income households.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Grand Rapids Housing Commission is not under a Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvement

The Grand Rapids Housing Commission (GRHC) desires to promote residential involvement within its housing developments, neighborhoods, and community. To increase resident involvement and expand resources, the GRHC plans to:

- Strengthen Resident Support Services (RSS): Pursue funding for Resident Service Coordinators and expand the Family Self-Sufficiency (FSS) program as part of a broader case management and navigation model that empowers families to achieve long-term stability.
- Embed self-sufficiency initiatives into redevelopment efforts: Ensure that new and redeveloped communities, such as Adams Park and other future projects, integrate on-site programming that supports education, employment, and resident engagement opportunities.
- Promote independence for vulnerable populations: Continue to provide case management and supportive services that increase self-sufficiency for families, empower residents with disabilities to live independently, and enable elderly households to successfully age in place.
- Expand cross-sector partnerships: Formalize collaborations with community-based organizations, health providers, educational institutions, and workforce development partners to enhance the continuum of services available to GRHC residents.
- Leverage partnerships for capacity building: Engage social work interns, volunteers, and community organizations to maximize access to supportive services and ensure effective resource navigation for participants across GRHC programs.
- Recognize and celebrate collaboration: Elevate community partnerships through intentional recognition efforts that highlight outstanding contributions to the GRHC’s mission, reinforcing long-term collaboration and mutual accountability.
- Enhance resident voice and representation: Strengthen the role of the Resident Advisory Board (RAB) by holding quarterly meetings, broadening resident participation opportunities, and embedding resident feedback into agency decision-making.

Whether the public housing agency designated as troubled under 24 CFR part 902

The Grand Rapids Housing Commission is not designated as troubled.

Plan to remove the ‘troubled’ designation

N/A

SP-55 Barriers to Affordable Housing – 91.215(h)

Barriers to Affordable Housing

Barriers to affordable housing can include market forces, and public or private policies. Market barriers to affordable housing are largely the gap between the high cost of land and construction, versus the need to keep rents and sales prices affordable. Public policy barriers to affordable housing can include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment. Private barriers to affordable housing include local resident opposition to new construction and private sector lending practices.

During Plan development, many stakeholders discussed the need for affordable housing throughout the Grand Rapids and West Michigan area. Grand Rapids has purposefully been engaged in reducing barriers to affordable housing over the past decade.

In 2015, Grand Rapids began focusing on ways to encourage affordable housing development through a process called Great Housing Strategies. This planning effort resulted in several positive changes to the Grand Rapids zoning ordinance to encourage affordable housing development including reducing minimum lot widths, allowing micro-units, and reducing the development requirements for attached single-family homes.

An Affordable Housing Advisory Committee, appointed by the mayor, recommended strategies to support affordable housing. The City Commission has taken the following actions on these Housing NOW! recommendations:

- Authorized a Management Agreement between the City, the Grand Rapids Housing Commission, and the Affordable Housing Fund, a 501 (c)(3) non-profit, for the administration and management of the City of Grand Rapids Affordable Housing Fund.
- Revised the Homebuyer Assistance Fund policy to provide additional incentives for homeownership.
- Revised the Neighborhood Enterprise Zone Policy to incentivize affordable housing.
- Adopted a Property Acquisition and Management policy that allows the City to acquire property interests to expand the availability of affordable housing.
- Adopted a Residential Rental Application Fees Ordinance that establishes rules and regulations for the collection and return of rental application fees.
- Adopted an amendment to the Zoning Ordinance that modified attached single-family residential dwelling unit requirements to allow non-condo zero lot line development within residential districts.
- Adopted an amendment to the Zoning Ordinance that reduced the lot width and area requirements for two-family dwellings on corner lots.
- Adopted an amendment to the Zoning Ordinance to award density bonuses for the development of affordable housing.
- Adopted an amendment to the Zoning Ordinance to modify the approval process for accessory dwelling units (ADUs).
- Created an Affordable Housing Fund, appointed individuals to the fund board, and made initial deposits to the fund.

Several property tax policies exist to encourage the development of affordable housing and to limit the effects of rising property values on low-income residents. In the City of Grand Rapids, qualified federal or state assisted low-income housing developments are exempt from property tax assessments.

Housing projects approved for such an exemption make Payment in Lieu of Taxes (PILOT) for the rent restricted units by paying one of the following:

- A service charge in an amount equal to 4% of annual shelter rent, or
- A service charge in an amount equal to 1% of annual shelter rent in addition to making an annual contribution into the City's Affordable Housing Fund in an amount equal to 3% of annual shelter rent.

PILOT programs reduce operating costs and help units to remain affordable. On December 17, 2024, the City Commission of Grand Rapids revised the City's PILOT Ordinance to include a Workforce Housing PILOT in addition to the long-standing low-income PILOT. The Workforce Housing PILOT applies to rental units that are rented to tenants with household incomes up to 120% of area median income. The program is designed to reduce operating costs and monthly rent for tenants. The Workforce PILOT also applies to newly built or rehabbed single-family units being sold to an income-eligible homebuyer.

Additionally, state law permits other tax relief mechanisms for low-income residents, this includes:

- Real Property Poverty Exemption Program. This allows very low-income residents to be exempt from property tax obligations if they meet certain poverty income guidelines and demonstrate they cannot afford the tax liability.
- Property Tax Deferments. This is a temporary deferment of payments while a household is experiencing financial hardship.
- Nonprofit Housing Tax Exemption. This is a temporary exemption designed to lower the costs of developing affordable housing by non-profit agencies. This exemption is up to three years, or when the property transfers to a new low-income tenant or owner.

The following barriers to affordable housing remain, as identified during the development of this Plan, through focus groups, survey responses, and the review of other community plans and reports:

- Demand for housing continues to outpace supply, resulting in rising prices and limited availability.
- Wages have not kept pace with the cost of housing over the last decade. Increasing incomes would allow more residents housing options.
- More housing options are needed, particularly more accessible housing for persons with disabilities, more housing density near job locations, and more housing typologies in all neighborhoods (multifamily, townhomes, accessory dwelling units, etc.).
- Start-up costs and challenges obtaining City owned properties present barriers to small-scale affordable housing development.
- Illegal housing discrimination continues to occur in the community. In 2024, the Fair Housing Center of West Michigan received a total of 316 allegations of illegal housing discrimination and initiated 142 new cases. The most common basis for fair housing allegations of violations were disability status (43%), race or color (25%), and national origin (10%).

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Building on a foundation of past plans and feedback received in the preparation of this Plan, the following strategies are recommended:

- 1. Increase the supply of new affordable units and preserve existing affordable housing.** Continue to undertake efforts to produce new affordable housing units and preserve existing units. Explore additional funding sources in the community to promote housing development. Continue to support efforts to increase homeownership opportunities. Promote innovations in housing development that contribute to affordability including, but not limited to, modular and

prefabricated homes, 3D printing homes, Accessory Dwelling Units (ADUs), and community land trusts. Support opportunities for Grand Rapids residents to learn the skills to become small developers, with a focus on how to build great places incrementally, to diversify who benefits from neighborhood development. Support efforts to provide or expand access to capital for homeowners and small-scale developers who want to build missing middle housing.

2. **Support activities that increase wages.** Support programs that increase income among low- and moderate-income residents. Support activities that train low- and moderate-income residents in high-demand construction trades and reduce barriers to employment.
3. **Expand the variety of housing types and housing accessibility.** Support efforts to make housing more accessible and promote accessibility in the development of new housing. Continue to modify zoning requirements to allow for a greater variety of housing types and densities in all neighborhoods.
4. **Prevent and address issues of illegal housing discrimination.** Continue to support the efforts of the Fair Housing Center of West Michigan to provide fair housing education, testing, and enforcement.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Grand Rapids Area Coalition to End Homelessness has a coordinated entry system that assesses each individual and family's need and connects them with the appropriate resource when available, including rapid rehousing, permanent supportive housing, transitional housing, and other forms of rental assistance. Street outreach is coordinated through the Coalition. Case workers who are trained on appropriate outreach tactics connect homeless individuals to the coordinated entry system.

Addressing the emergency and transitional housing needs of homeless persons

There are both emergency shelter beds and transitional housing resources in Grand Rapids. The coordinated entry system allows agencies to assess the housing needs of the homeless persons and make the appropriate placement based on their housing needs. Community resources include emergency shelter beds, transitional housing and rapid-rehousing beds, and permanent supportive housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The CoC has a coordinated entry policy to refer individuals and families into permanent housing. Focus group participants indicated additional housing vouchers, rental assistance, case management support, and permanent housing units are necessary to fully assist individuals and families to obtain and maintain permanent housing. Chronic households are prioritized for housing referrals in the CoC's coordinated entry policy. Veteran homelessness was ended in 2017 in the community. Functional zero initiatives are underway for chronic and youth households.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Relevant agencies and institutions are members of the CoC and use a coordinated approach when discharging patients or individuals. All efforts are taken to ensure the housing needs of individuals and families are met prior to exiting from any publicly funded institution or healthcare system.

The State Mental Health Code (Section 330.1209b) requires the community mental health program to produce a written plan for community placement and aftercare services, ensuring patients are not discharged into homelessness. The written plan must identify strategies for ensuring recipients have access to needed and available supports identified through a needs assessment. Service providers adhere to state and local requirements.

In January 2018, the City of Grand Rapids, the 61st District Court, the Kent County office of the Michigan Department of Health and Human Services (MDHHS), and The Salvation Army Social Services launched the Eviction Prevention Program pilot. Eviction prevention assistance was provided to 92 households during the period July 1, 2024 to June 30, 2025, through City ESG funding.

The CoC has made working with other systems to prevent homelessness a priority. This includes:

- o Reducing homelessness for persons exiting foster care. The CoC will increase coordination between foster care and homeless service providers to ensure transition plans are sustainable for youth and prevent homelessness after benefits expire.
- o Making housing plan assistance training available to discharge planners across systems. Staff will provide housing planning assistance training for providers planning discharge for consumers from medical, mental health, foster care, and reentry systems.

SP-65 Lead Based Paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City of Grand Rapids integrates lead hazard evaluation and reduction into all HOME and CDBG housing rehabilitation programs, complying with federal and state lead-safe work practices, ensuring all renovated units are lead-safe. Properties built before 1978 are required to undergo testing and abatement when rehabilitation thresholds are met.

- The City of Grand Rapids operates a model Lead Hazard Control Program (formerly Get the Lead Out!) to address deteriorated paint, dust, and soil, which are the primary sources of childhood exposure.
- Since 2003, the City has secured grants totaling approximately \$29 million. This funding has resulted in over 1,953 homes being made lead-safe through partnerships with the Kent County Health Department (KCHD), the Healthy Homes Coalition of West Michigan, the Rental Property Owners Associations, and LINC Up Nonprofit Housing Corporation.
- The City continues to partner with the Kent County Health Department (KCHD) on the Medicaid CHIP Lead Hazard Control Program. As of June 30, 2025, lead hazards have been abated in 115 homes occupied by Medicaid-enrolled children with the highest blood lead levels.

- The City participates in collaborative efforts that include the Kent County Lead Action Team (LAT) which will continue to prioritize efforts around prevention and remediation, strategic planning and public education and response and case management.
- The City is pursuing a strategy of requiring lead-dust screening for all pre-1978 properties during inspection or rental certification but is waiting on permissible inspection standards from MDHHS in order to put this strategy into effect.
- The City continues to offer property owners up to \$20,000 in grant assistance to address lead-based paint hazards.

The City will continue to pursue these and other funding opportunities for remediation over the next five years.

How the actions listed above related to the extent of lead poisoning and hazards

Despite significant progress, aggressive intervention remains critical due to the high volume of 5,205 low- and moderate-income units built pre-1978 that house vulnerable children.

The effectiveness of local efforts is demonstrated by the dramatic reduction in Elevated Blood Lead Levels (EBLLs), which dropped from a high of 17.44% in 2016 to 6.56% in 2024. This decline occurred despite sustained high testing volumes (5,000–6,000 children tested annually).

Continued funding is required as Grand Rapids' EBLL rate (6.56%) remains notably higher than the Kent County average (4.56%) and the Michigan State average (4.11%).

How the actions listed above integrated into housing policies and procedures

Residential units constructed before 1978 are evaluated for lead-based paint hazards. Grand Rapids has incorporated policies across their housing and community development programs to properly assess the presence of lead-based paint in any rehabilitation project. Based on assessment results, appropriate abatement procedures are followed to create and certify additional lead-safe homes.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The Kent County Essential Needs Task Force (ENTF) was formed in 1982 as a response to the struggles facing Kent County residents in meeting their basic needs. The ENTF focuses on system change with an emphasis on collective impact and the interconnectedness of all systems. The committees of the ENTF are an evolving reflection of those basic needs that the community has deemed essential to the success of its citizens.

Those committees, as they exist today, are:

- Digital Inclusion
- Economic and Workforce Development
- Energy Efficiency
- Food and Nutrition
- Transportation
- Food Policy Council

Each of these committees works to ensure that the vision, mission, and goals of the ENTF are being carried out through their efforts. The ENTF is charged with the overall coordination across Kent County, including Grand Rapids, to end poverty and ensure people's basic needs are met.

How the Jurisdiction poverty reducing goals, programs, and policies are coordinated with this affordable housing plan

The plan's goals mirror the ENTF's poverty reduction strategies. The plan increases the median household income of residents through job training, workforce development, and better access to employment. It also aims to improve housing access and affordability for low- and moderate-income residents

Activities funded through this plan will be data driven and align with the larger community efforts to reduce poverty throughout Kent County.

SP-80 Monitoring – 91.230

The standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements.

Grand Rapids Monitoring Standards and Procedures

The Community Development Department monitors all subrecipients receiving Community Development Block Grant (CDBG), Home Investment Partnerships (HOME) Program and Emergency Solutions Grants Program (ESG) 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 the Simplified Acquisition Threshold 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.

1. **Financial Reporting.** Financial reports are submitted on a monthly, quarterly, or semi-annual 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.
2. **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.
3. **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. 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. 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 continue 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.

Appendix A: Agencies, Groups, and Organizations Consulted

Agency	Agency Type	The section of the plan addressed by consultation	How the Agency was consulted
Literacy Center of West Michigan	Services - Education	Market Analysis; Other: Non-Housing Community Development	Workforce Development Focus Group
Steepletown	Services - Education	Market Analysis; Other: Non-Housing Community Development	Workforce Development Focus Group
West Michigan Works!	Services - Employment	Market Analysis; Other: Non-Housing Community Development	Workforce Development Focus Group
The SOURCE	Services - Employment	Market Analysis; Other: Non-Housing Community Development	Workforce Development Focus Group
West Michigan Center for Arts and Technology	Services - Education	Market Analysis; Other: Non-Housing Community Development	Workforce Development Focus Group
Urban League of West Michigan	Services - Education	Market Analysis; Other: Non-Housing Community Development	Workforce Development Focus Group
Hispanic Center of West Michigan	Services - Education	Market Analysis; Other: Non-Housing Community Development	Workforce Development Focus Group
Michigan Workforce Development Institute	Services - Education	Market Analysis; Other: Non-Housing Community Development	Workforce Development Focus Group
John Ball Area Neighbors	Other – Neighborhood Organization	Housing Need Assessment; Market Analysis; Other: Non-Housing Community Development	Neighborhood Organizing & Public Safety Focus Group
Midtown Neighborhood Association	Other – Neighborhood Organization	Housing Need Assessment; Market Analysis; Other: Non-Housing Community Development	Neighborhood Organizing & Public Safety Focus Group
Garfield Park Neighborhoods Association	Other – Neighborhood Organization	Housing Need Assessment; Market Analysis; Other: Non-Housing Community Development	Neighborhood Organizing & Public Safety Focus Group
West Grand Neighborhood Organization	Other – Neighborhood Organization	Housing Need Assessment; Market Analysis; Other: Non-Housing Community Development	Neighborhood Organizing & Public Safety Focus Group
Creston Neighborhood Association	Other – Neighborhood Organization	Housing Need Assessment; Market Analysis; Other: Non-Housing Community Development	Neighborhood Organizing & Public Safety Focus Group
Eastown Community Association	Other – Neighborhood Organization	Housing Need Assessment; Market Analysis; Other: Non-Housing Community Development	Neighborhood Organizing & Public Safety Focus Group
Catherine’s Health Center	Services - Health	Market Analysis; Other: Non-Housing Community Development	Mental Health & Substance Use Disorder Focus Group
Network180	Services - Health	Market Analysis; Other: Non-Housing Community Development	Mental Health & Substance Use Disorder Focus Group
Sanford House	Services - Health	Market Analysis; Other: Non-Housing Community Development	Mental Health & Substance Use Disorder Focus Group

Agency	Agency Type	The section of the plan addressed by consultation	How the Agency was consulted
Pine Rest Christian Mental Health Services	Services - Health	Market Analysis; Other: Non-Housing Community Development	Mental Health & Substance Use Disorder Focus Group
Mosaic Counseling	Services - Health	Market Analysis; Other: Non-Housing Community Development	Mental Health & Substance Use Disorder Focus Group
Grand Rapids African American Health Institute	Services - Health	Market Analysis; Other: Non-Housing Community Development	Mental Health & Substance Use Disorder Focus Group
Family Outreach Center	Services - Health	Market Analysis; Other: Non-Housing Community Development	Mental Health & Substance Use Disorder Focus Group
Cherry Health	Services - Health	Market Analysis; Other: Non-Housing Community Development	Mental Health & Substance Use Disorder Focus Group
New Development Corporation	Services - Housing	Housing Needs Assessment; Market Analysis	Affordable Housing Focus Group
Genesis Nonprofit Housing Corporation	Services - Housing	Housing Needs Assessment; Market Analysis	Affordable Housing Focus Group
Union Suites	Services - Housing	Housing Needs Assessment; Market Analysis	Affordable Housing Focus Group
Enterprise Community Partners	Services - Housing	Housing Needs Assessment; Market Analysis	Affordable Housing Focus Group
Hope Network	Services - Housing	Housing Needs Assessment; Market Analysis	Affordable Housing Focus Group
Woda Cooper	Services - Housing	Housing Needs Assessment; Market Analysis	Affordable Housing Focus Group
Samaritas	Services - Housing	Housing Needs Assessment; Market Analysis	Affordable Housing Focus Group
ICCF Community Homes	Services - Housing	Housing Needs Assessment; Market Analysis	Affordable Housing Focus Group
Dwelling Place	Services - Housing	Housing Needs Assessment; Market Analysis	Affordable Housing Focus Group
Habitat for Humanity of Kent County	Services - Housing	Housing Needs Assessment; Market Analysis	Affordable Housing Focus Group
Grand Rapids Area Coalition to End Homelessness / Continuum of Care	Services - Homeless	Non-Homeless Special Needs; Homeless Needs – Chronically Homeless; Homeless Needs – Families and Children; Homeless needs – Veterans; Homelessness Needs – Unaccompanied Youth; Homelessness Strategy	CoC Consultation
Grand Rapids Housing Commission	PHA	Housing Needs Assessment; Market Analysis	Grand Rapids Housing Commission Consultation

Appendix B: Focus Group, Consultation, and Survey Results

The thoughts and comments expressed by the focus group and consultation attendees are summarized below.

Neighborhood Organizing and Public Safety Focus Group

- Neighborhood events that focus on housing and housing development attract more participants.
- Challenges to sustaining participation in Neighborhood Association programming include committee participation, low staffing capacity, low governing board capacity, lack of funding, and inconsistent volunteer participation.
- Low staffing capacity results in difficulties developing new programming or improving existing programming.
- A safe and engaged neighborhood includes access to de-escalation training, the ability to respond to potential safety threats, and engagement with the Grand Rapids Police Department.
- Successful programming included recruiting and organizing block captains.
- Engagement from staff, the Board of Directors, and other committees was important to having an engaged and safe neighborhood.
- Neighborhood Leadership programming often overlaps with Public Safety programming.
- There is a need for ongoing training on how to best report outcomes from Neighborhood Associations.

Workforce Development Focus Group

- Additional training opportunities or career coaching for clients is needed.
- People in low wage jobs seeking workforce development need support to avoid the “benefits cliff.” The benefits cliff is an institutional barrier that can impair individuals seeking employment.
- The top barriers to employment were access to affordable housing, transportation and transportation expenses, access to affordable childcare, physical/mental health, and food insecurity.
- Additional barriers to employment are lacking foundational skills such as language, literacy, or digital skills.
- The skills described in job descriptions were often not representative of the skills required to complete the job.
- Job seekers often do not have the skills required to qualify for available jobs. A study from DataWise also states that many workers are overqualified for their jobs due to lack of opportunities in their chosen field of study.
- More access to apprenticeship or learn-and-earn models of workforce development would be beneficial.
- Workforce development programs should come with access to other supportive services.

Mental Health and Substance Use Disorder (SUD) Focus Group

- Gaps in access to mental health and SUD care included transportation to care providers, instances of serious persistent mental illness, knowledge of resources, system navigation, peer support, and shame/stigma.
- Sustaining consistent medication use for mental health can be difficult for people that face barriers to access.
- There is a lack of inpatient mental health services and inpatient SUD recovery services.
- There is a need to integrate physical health care with mental and SUD care programs, including with primary care providers.
- More long-term care options (60-90 days) are needed.
- Access to insurance is critical to receiving the care a person needs.
- Access to long term injectable medications would be beneficial to people that do not sustain regular medication use or are difficult to engage.
- Programs to support complex care needs would benefit the community, particularly for the unhoused population.

Affordable Housing Focus Group

- The cost of land and lack of affordable City lots are creating challenges to development.
- There are too few housing units on the market and the increasing housing costs are causing those on the economic margins to suffer.
- A key community priority is to increase the number of homeowners and create intentional pathways for renters to reach their homeownership goals.
- There is a high need for affordable rental housing.
- Housing costs in Grand Rapids are rapidly increasing. Significant rent increases, as well as property value increases are displacing some low-income Grand Rapids residents to areas outside the city.
- Housing stability is a major issue, not just at the individual household level but at a community level.
- The Grand Rapids Land Bank has been an underutilized resource.
- Concern was expressed regarding a decline in investor interest in Permanent Supportive Housing.
- More City staff capacity for permitting and inspections would support the need for more affordable housing development.
- A desire was expressed for increased efficiencies in the downpayment assistance and income verification processes.
- New capital funding models are needed to address the affordable housing shortage. The community cannot be reliant on federal or state programs to solve these community needs.
- Additional financial support is necessary to cover the widening gap between the cost of development and the sales price necessary for the unit to remain affordable.

Emerging Developer Focus Group

- Participants urged the City to take intentional actions to address the impacts of historical policies and systemic practices that have negatively and disproportionately affected specific communities.
- Land ownership was identified as a critical pathway to wealth generation and economic development.
- While affordable rental housing is necessary, attendees emphasized the greater importance of creating affordable homeownership opportunities for residents that have historically faced systemic barriers to property ownership.

- Start-up costs were cited as a barrier, particularly because government funding is primarily reimbursement-based. This structure requires developers to front capital or secure financing, which is often difficult for emerging developers. Project seed money is needed to bridge this gap.
- A revolving loan fund was suggested to support businesses, particularly for façade improvements.
- To reduce financial burdens on smaller developments, a tiered fee system was recommended for planning and design services, with rates scaled to the size and cost of the project.
- Challenges were noted in acquiring City owned properties.
- A single, unified application for City financial resources was recommended to simplify processes and reduce administrative burden. This would eliminate the need to apply separately for each funding source.
- Participants encouraged the City to diversify its funding recipients to support organizations that have not previously received City funds.

Continuum of Care (CoC) Consultation

- The rise in homelessness is due in large part to a lack of available, affordable rental housing and there is a significant need for more affordable housing.
- More rapid rehousing and permanent supportive housing resources are needed to reduce and end homelessness.
- Additional eviction resources are needed to prevent homelessness.
- Collaboration among CoC partners is going well in the community.
- There is a need for more street outreach to support families.
- More case management support is needed to assist folks in obtaining and successfully maintaining housing.
- There is a need for the CoC to have stronger, more direct relationships with landlords to support landlord/client relationships, identify affordable units, and reduce evictions.
- The CoC is prioritizing ending chronic and youth homelessness.

Grand Rapids Housing Commission (GRHC) Consultation

- There is a need for increased internet connectivity for GRHC residents.
- Additional needs for GRHC residents include support related to hoarding disorders, education about tenant rights and responsibilities, and wraparound support services.
- There is a need for additional affordable units, including non-senior one-bedroom and PSH units.
- The GRHC is planning a redevelopment project in 2026 that will require relocation of current clients.
- The GRHC is actively seeking to expand their portfolio.
- The “Housing Barrier” Fund assists clients with paying off debts such as old, unpaid utility bills which might be a barrier to housing. GRHC has also had success with its “Aim to Save” program which focuses on asset and credit building for clients by encouraging and offering matching funds to savings.
- Emergency Housing Vouchers were highly effective for clients.
- There is an interest in exploring Place Based Vouchers with development projects that have received City HOME funding.

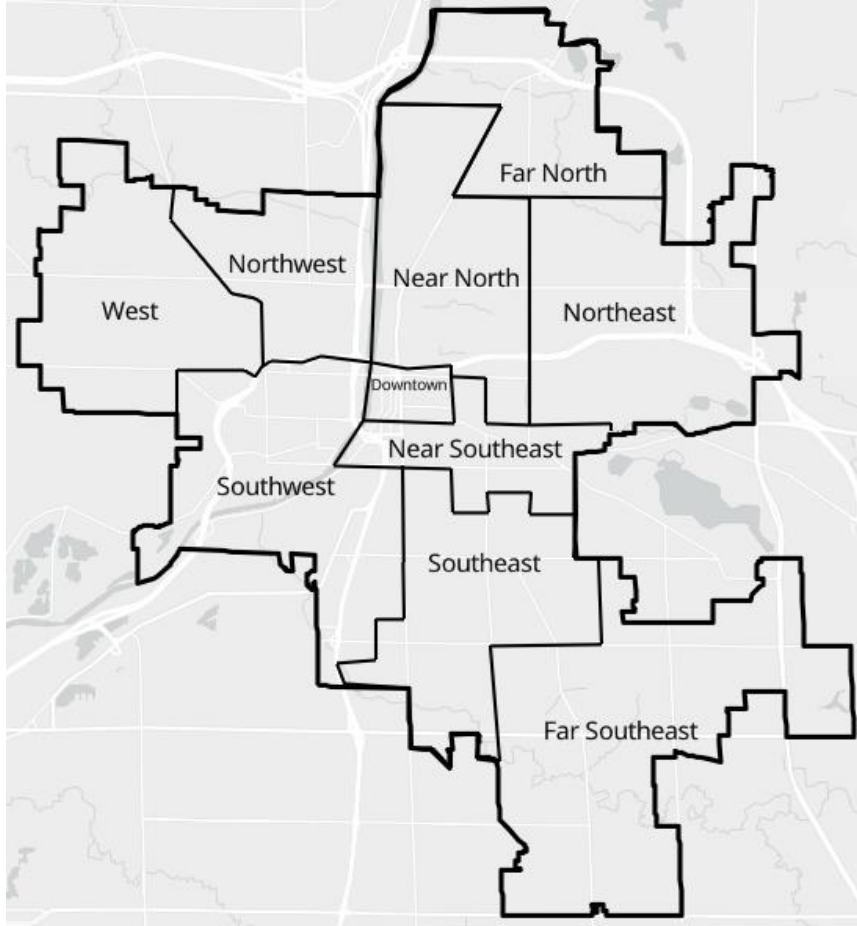
Community Needs and Priorities Survey

A community needs and priorities survey was undertaken as part of the community planning outreach effort. The online survey was available from August 27, 2025, through October 2, 2025, and garnered 347 responses. To ensure broad access, the survey was distributed through multiple channels, including

direct email, agency social media accounts, and sharing by partner agencies. The response set provides a gauge of community concerns and investment priorities.

The survey asked residents which area they resided in and included the following map:

Map 110 : Grand Rapids - Community Survey Resident Locations



The survey successfully engaged residents from all defined areas of Grand Rapids, though some areas were slightly overrepresented or underrepresented compared to their share of the total city population (see Table 112 and Map 11).

Table 112 – Percentage of Survey Respondents

Area	% Survey Responses	% Grand Rapids Population
West	5%	8%
Northwest	7%	9%
Near North	20%	13%
Far North	9%	7%
Northeast	9%	8%
Southwest	8%	11%
Downtown	2%	2%
Near Southeast	12%	9%
Southeast	19%	15%
Far Southeast	9%	17%

Degree of Impact

Survey respondents were asked the degree to which the following issues were impacting their neighborhood:

- Lack of supply and high cost of housing
- Housing instability and homelessness
- Housing discrimination and barriers to housing
- Issues with safety, maintenance, and quality of housing
- Mental health and substance use
- Unemployment and underemployment
- Crime and public safety
- Lack of connection and engagement among neighbors

The issues most frequently reported as having a significant impact on neighborhoods were the Lack of supply and high cost of housing, Mental health and substance use, and Crime and public safety.

Neighborhood-level data highlights variation in the issues each area considers most pressing.

The lack of affordable housing and adequate supply is perceived as a major crisis, particularly in the Downtown, Near Southeast, Northeast, and Southwest areas. Figure 12 highlights the need to prioritize investment and policy interventions aimed at increasing supply and mitigating housing costs.

Figure 12: Survey Results - Lack of Supply and High Cost of Housing

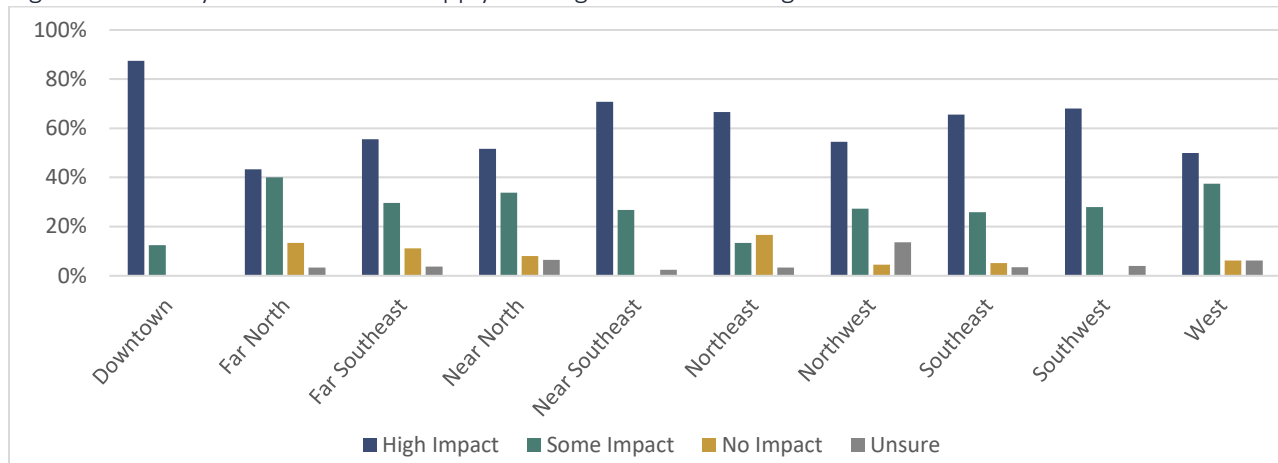


Figure 13 highlights that Housing Instability and Homelessness is a profound and urgent challenge in the Downtown and Southwest areas. However, the high percentages of "Some Impact" responses in areas like Near North, Near Southeast, and Far Southeast confirm that the broader issue is a source of concern for a majority of the city, requiring city-wide strategies with targeted interventions in the most affected areas.

Figure 13: Survey Results - Housing Instability and Homelessness

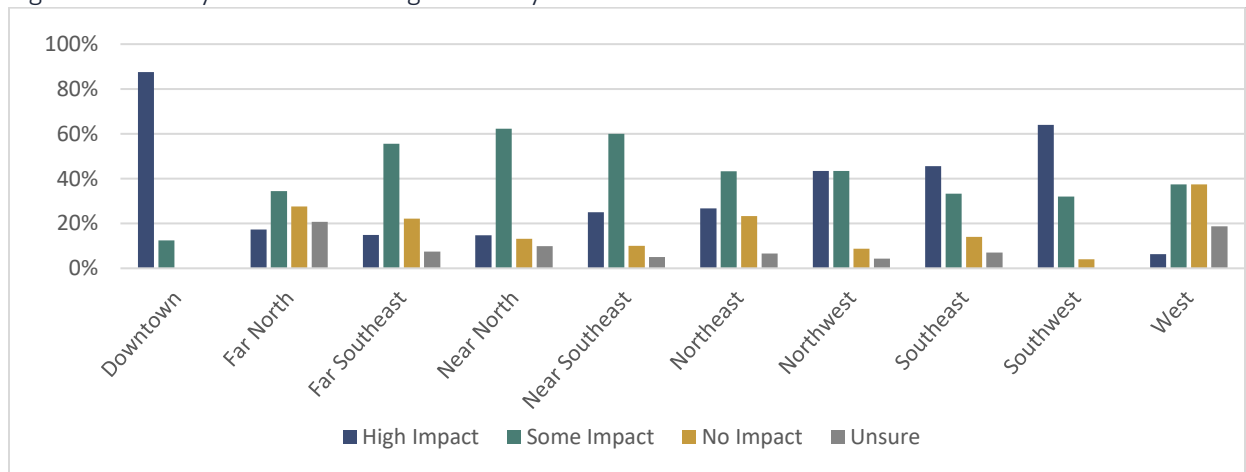


Figure 14: Survey Results - Housing Discrimination and Barriers indicates that while this issue does not have the same impact levels reported for the cost of housing or homelessness, it is nonetheless a concern across the community. Discrimination remains a persistent, structural barrier to housing that warrants targeted city-wide intervention and enforcement efforts.

Figure 14: Survey Results - Housing Discrimination and Barriers

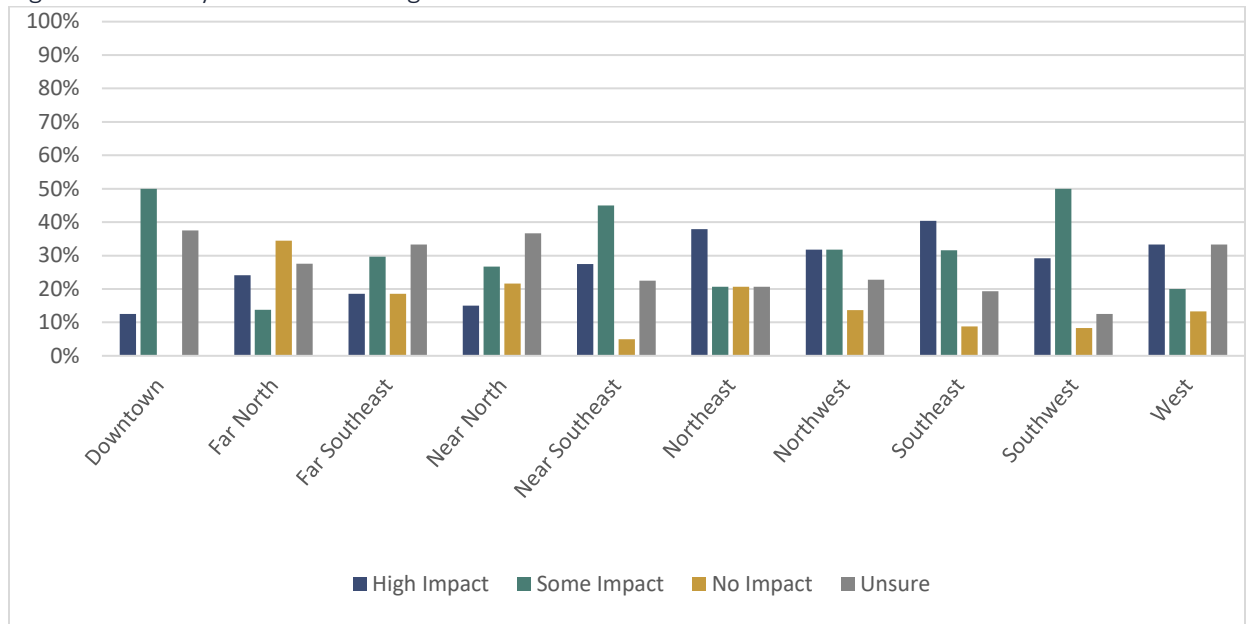


Figure 15 indicates that while concerns about housing safety and quality are widespread, they do not have the same severity as the issues of housing cost or homelessness. The highest reported severity is concentrated in the Southwest area, where 60% of respondents cited a "High Impact." A high level of need is also reported in the Southeast area, with 46% reporting "High Impact." Most of the city perceived issues with housing safety, maintenance or quality more as a persistent issue rather than a severe issue. Figure 15 shows that citywide programs focused on improving maintenance and quality of existing stock would address a broad and acknowledged need across Grand Rapids.

Figure 15: Survey Results - Issues with Housing Safety, Maintenance, or Quality

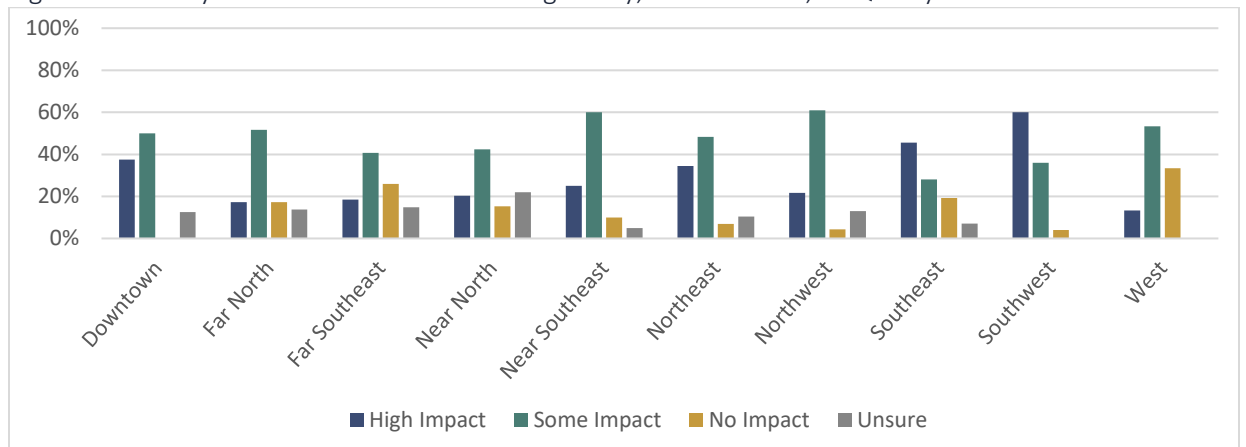


Figure 16 identifies Downtown (76%) and Southwest (67%) as the neighborhoods where residents perceive the highest impact from mental health and substance use issues. While all neighborhoods report a measurable impact (High or Some Impact), areas like Far North, Northwest, and West show a significantly lower percentage of residents reporting a High Impact (under 30%).

Figure 16: Survey Results - Mental Health and Substance Use

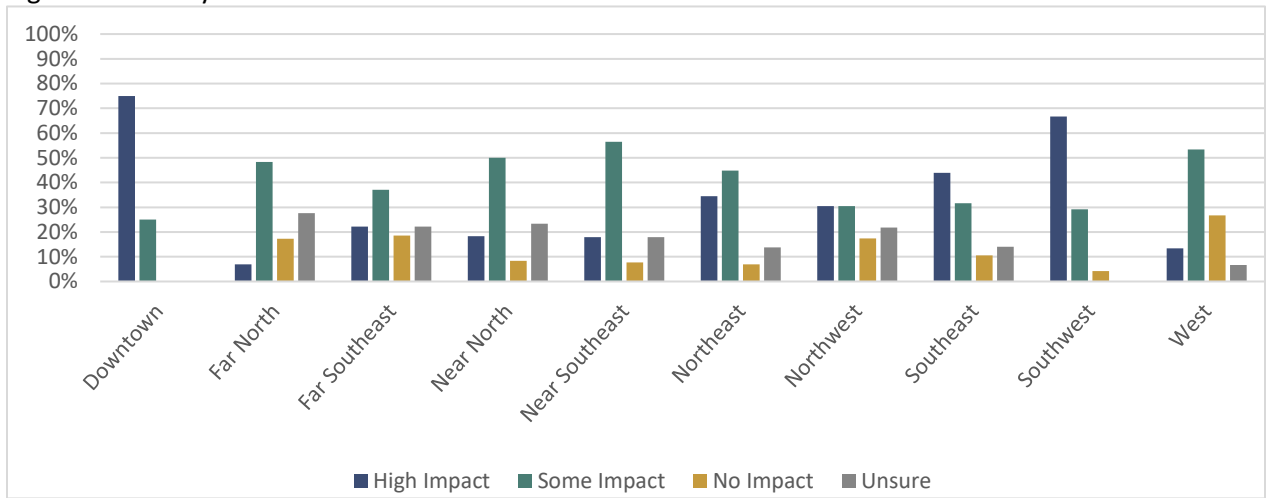


Figure 17 indicates that while Unemployment and Underemployment is a recognized concern, its perceived severity is lower compared to housing and behavioral health crises. Widespread distribution of ratings suggests that programs targeting job training and livable wage employment should be accessible city-wide.

Figure 17: Survey Results - Unemployment and Underemployment

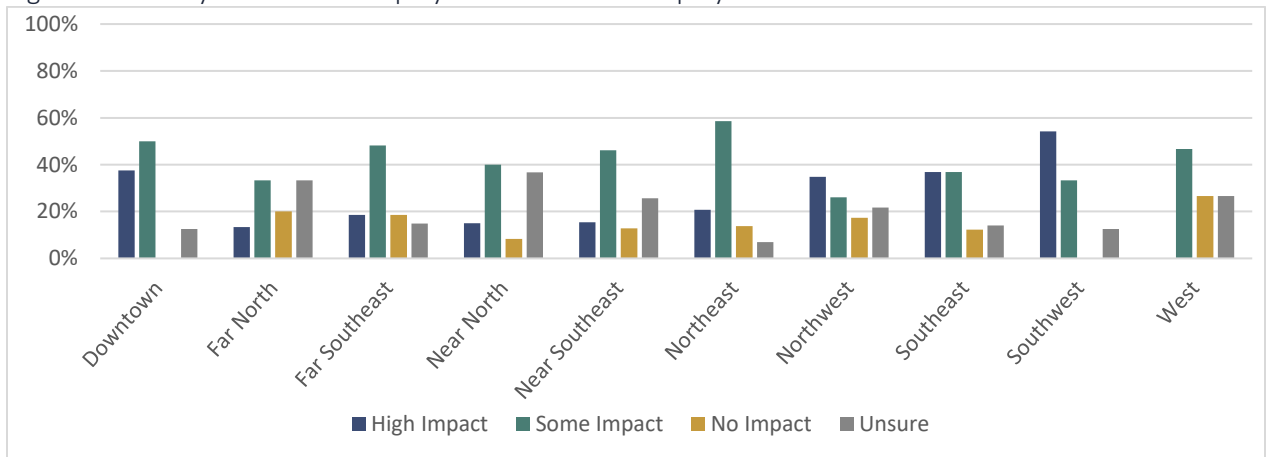
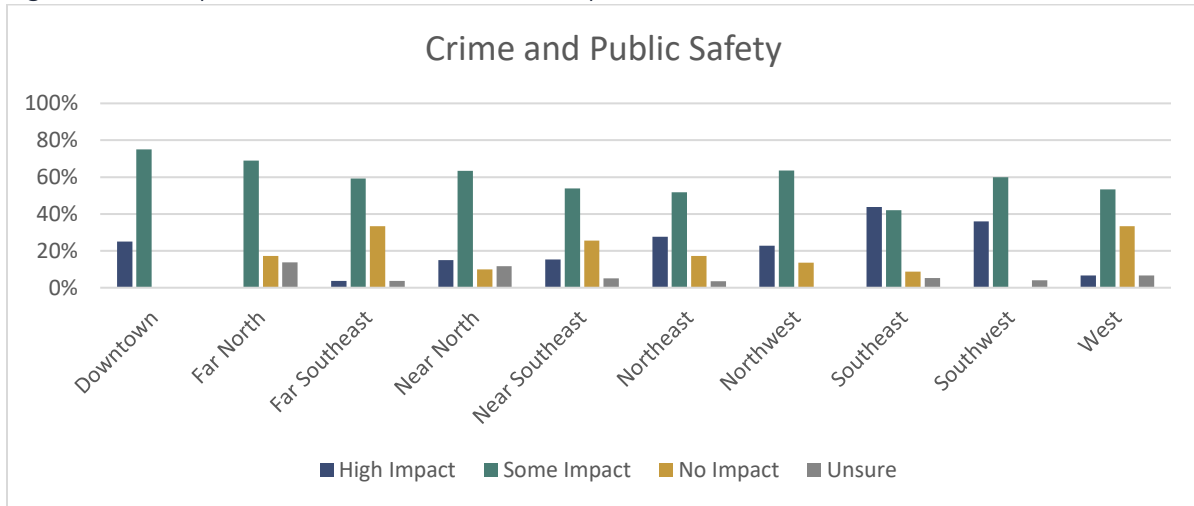


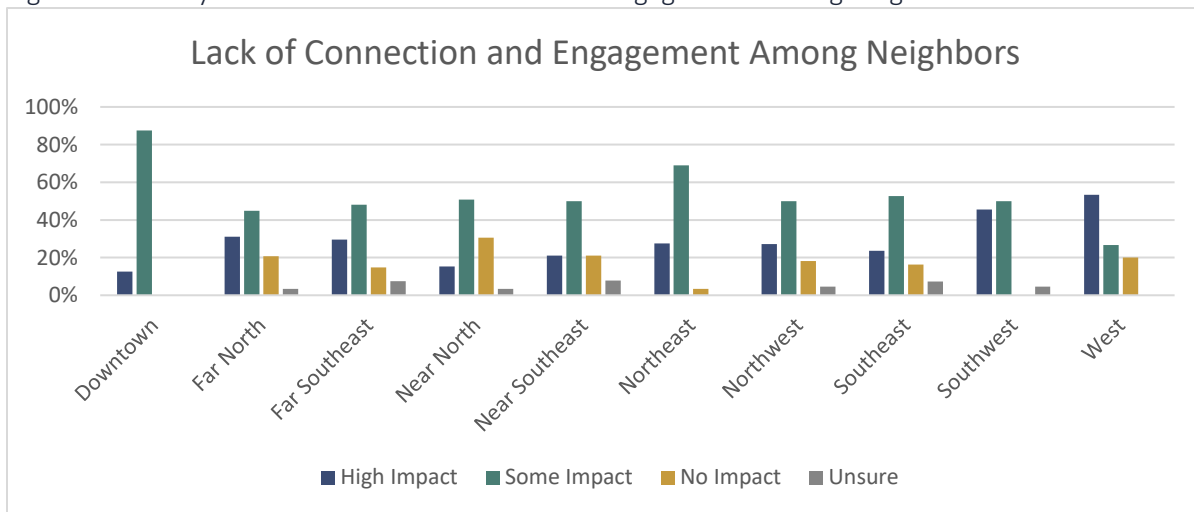
Figure 18 demonstrates that concerns about Crime and Public Safety are significant throughout Grand Rapids, but the primary perception is that of a prevalent problem.

Figure 18: Survey Results: Crime and Public Safety



The data in Figure 19 reveals that Lack of Connection and Engagement Among Neighbors is not perceived as a “High Impact” issue across most of Grand Rapids, with most neighborhoods reporting either “Some Impact” or “No Impact.”

Figure 19: Survey Results - Lack of Connection and Engagement Among Neighbors



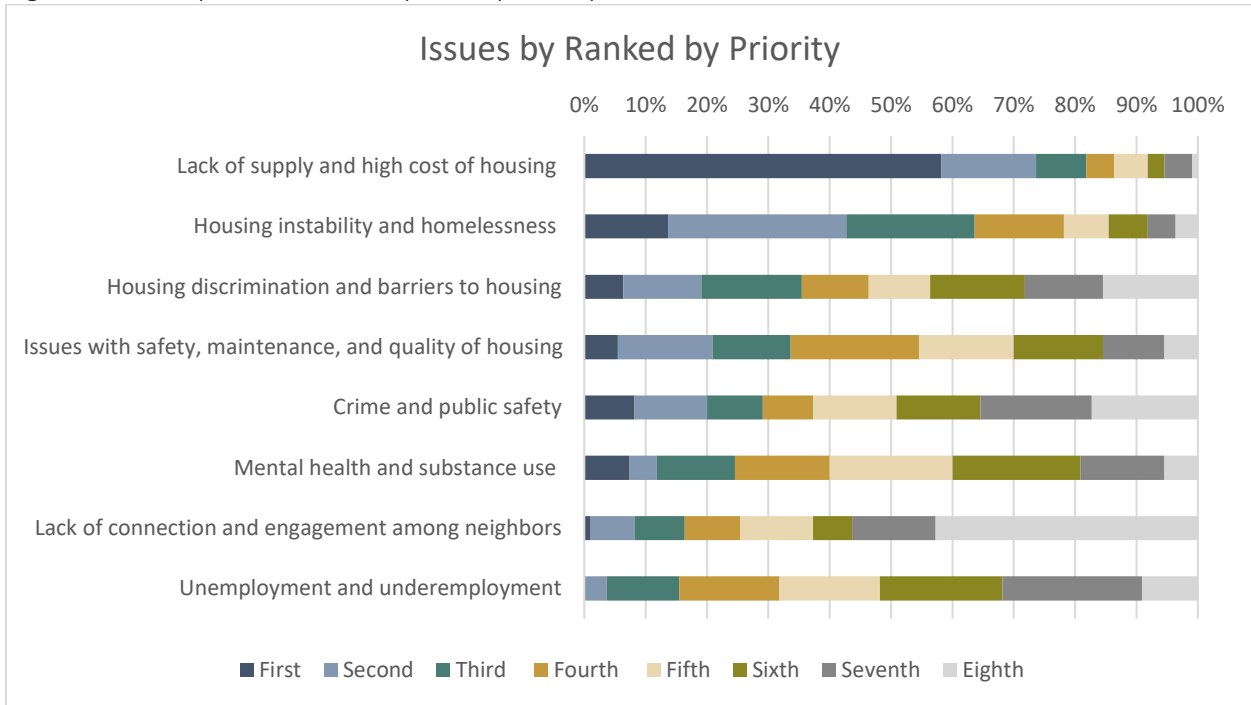
Issues Ranked by Priority

Respondents were then asked to rank the issues for priority of City investment. The community ranked housing-related issues and behavioral health as the highest priorities for City investment:

1. Lack of supply and high cost of housing
2. Housing instability and homelessness
3. Mental health and substance use

Crime and public safety was ranked fourth, just behind the top three, indicating a high level of concern. Lack of connection and engagement among neighbors was ranked as the lowest priority for City investment.

Figure 20: Survey Issues Ranked by Priority for City Investment

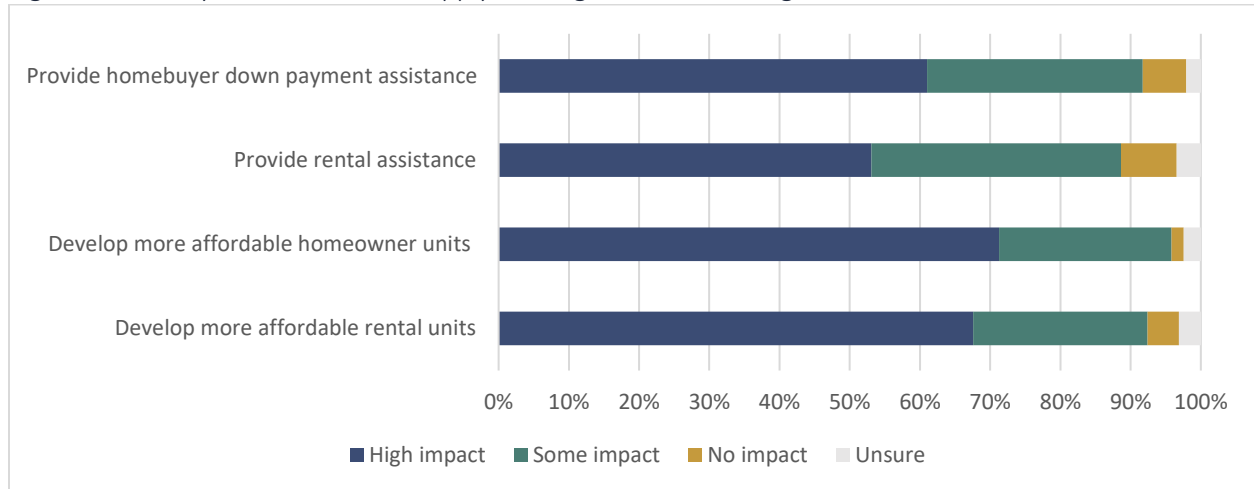


Respondents then evaluated the potential impact of different strategies (High, Some, or No Impact) on addressing each identified issue. When assessing specific activities, the community expressed the highest confidence in the potential impact of certain efforts:

1. Addressing Supply/Cost
2. Combating Instability/Homelessness
3. Mental Health/Substance Use
4. Crime and Public Safety

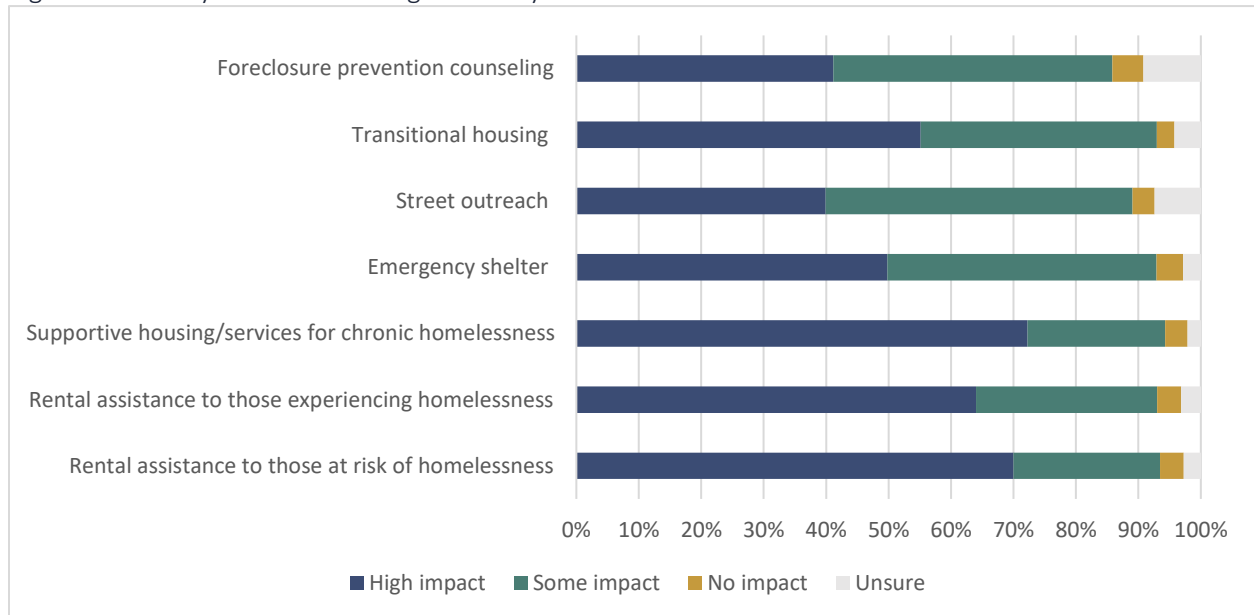
Lack of Supply and High Cost of Housing: Figure 21 reveals agreement on four proposed strategies, indicating they are all high-priority intervention ideas. Developing more affordable rental units and affordable homeowner units are viewed as the most impactful long-term solutions. Similarly, providing direct aid through rental assistance and homebuyer down payment assistance are also recognized as essential, high-impact tools.

Figure 21: Survey Results: Lack of Supply and High Cost of Housing



Housing Instability and Homelessness: Figure 22 demonstrates that interventions focused on direct housing stability and supportive services are the most critical strategies for addressing homelessness. Rental assistance to those at risk of homelessness and rental assistance to those experiencing homelessness received the highest "High Impact" ratings. Supportive housing and services for chronic homelessness was also highly rated, confirming the need for sustained resources over short-term solutions. While important, traditional methods like Emergency shelter and Foreclosure prevention counseling are viewed as having less overall impact than direct rental assistance and supportive programs.

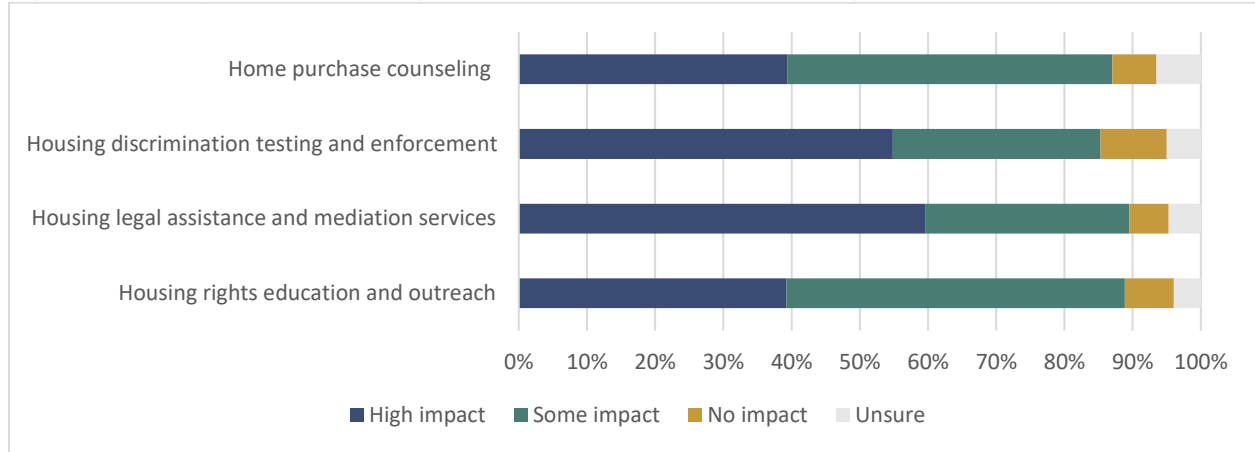
Figure 22: Survey Results - Housing Instability and Homelessness



Housing Discrimination and Barriers to Housing: The data in Figure 23: Survey Results – Housing Discrimination & Barriers to Housing shows strong community support for both enforcement and education in combating Housing Discrimination and Barriers to Housing. Housing legal assistance and mediation services and housing discrimination testing and enforcement are seen as the most powerful tools, each garnering a "High Impact" rating. Similarly, housing rights education and outreach and home

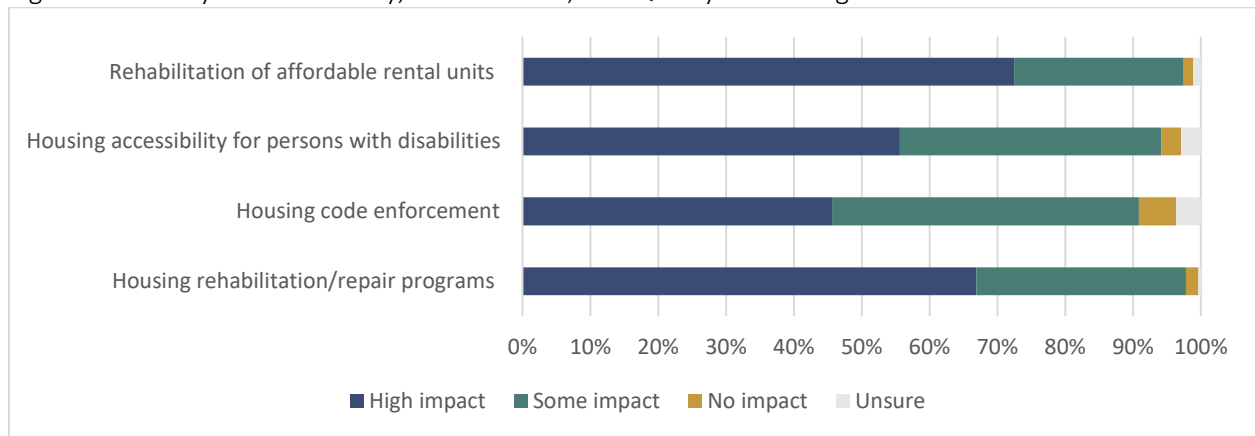
purchase counseling are also recognized as having significant potential. The strong support for both direct legal intervention and preventative education/counseling indicates that a comprehensive approach is favored by the public.

Figure 23: Survey Results – Housing Discrimination & Barriers to Housing



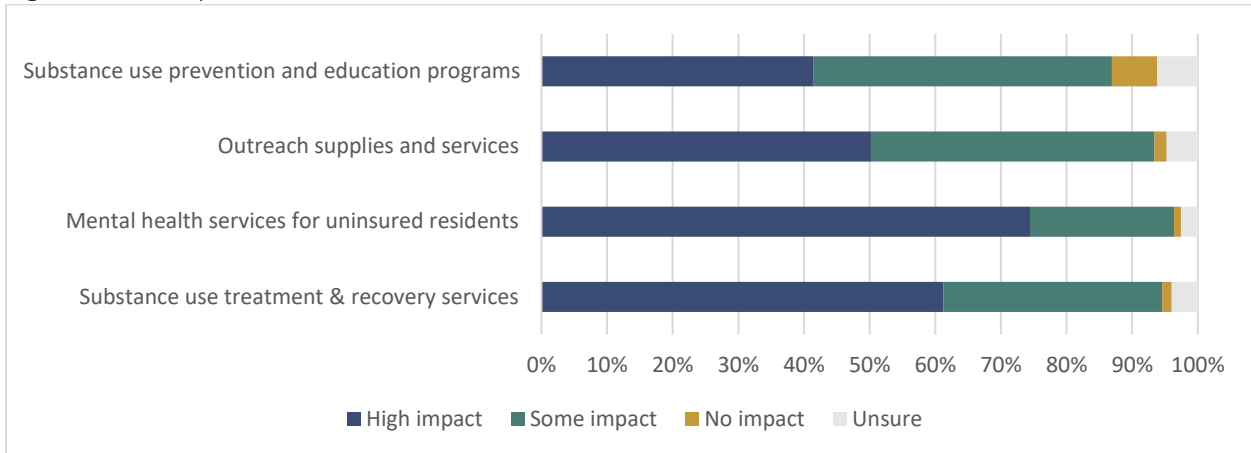
Safety, Maintenance, and Quality of Housing: The chart below (Figure 24) demonstrates community consensus that all four proposed strategies are highly effective in addressing issues of housing quality and maintenance. Housing rehabilitation/repair programs and the rehabilitation of affordable rental units were rated the highest. Housing code enforcement and efforts to improve housing accessibility for persons with disabilities are also viewed as essential and highly effective. This uniform support confirms that a multi-pronged approach is the necessary and preferred method for maintaining housing quality citywide.

Figure 24: Survey Results - Safety, Maintenance, and Quality of Housing



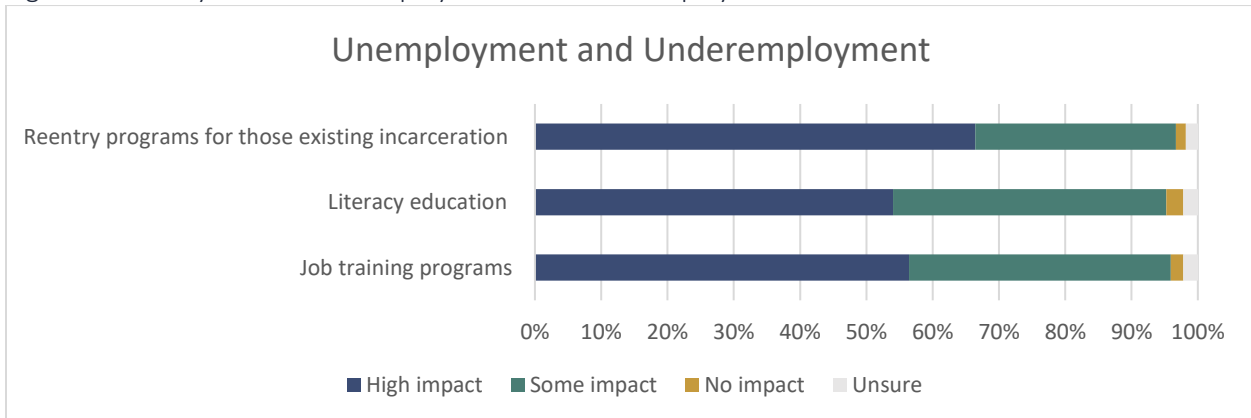
Mental Health and Substance Use: Figure 25 demonstrates a clear public consensus that direct treatment and service provision are the most critical strategies for addressing mental health and substance use challenges. Substance use treatment and recovery services and mental health services for uninsured residents were rated highest. While also highly rated, preventative measures like outreach supplies and services and substance use prevention and education programs are seen as secondary to the need for accessible, professional treatment. This indicates that the community strongly prioritizes removing financial and structural barriers to treatment and expanding recovery services to address the current, critical stage of these public health issues.

Figure 25: Survey Results – Mental Health & Substance Use



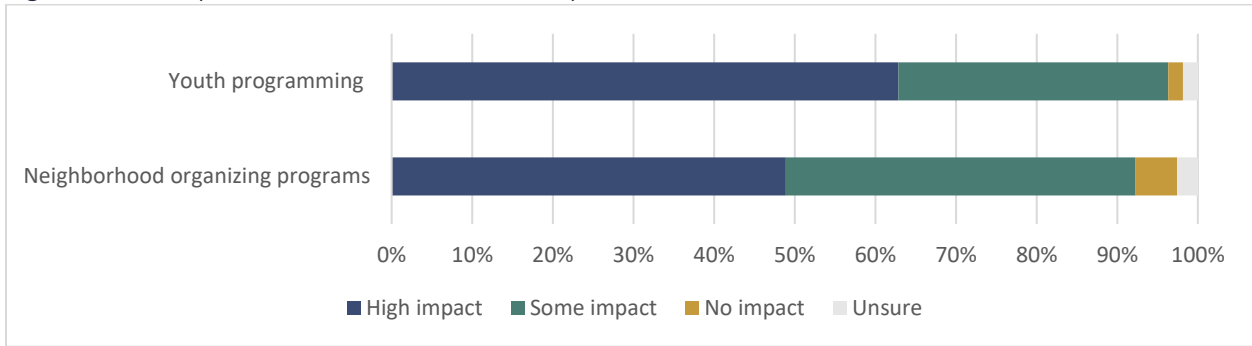
Unemployment and Underemployment: The data reveals a strong consensus that strategies providing direct job readiness and career advancement support are the most critical for addressing unemployment. Job training programs and literacy education were rated as having the highest "High Impact." However, reentry programs for those exiting incarceration were rated highest overall when combining "High Impact" and "Some Impact", underscoring the community's view of this as an essential and effective intervention. This indicates that while foundational skills and broad training are important, targeted assistance for vulnerable populations, such as returning citizens, is viewed as a key area for high-impact investment.

Figure 26: Survey Results – Unemployment and Underemployment



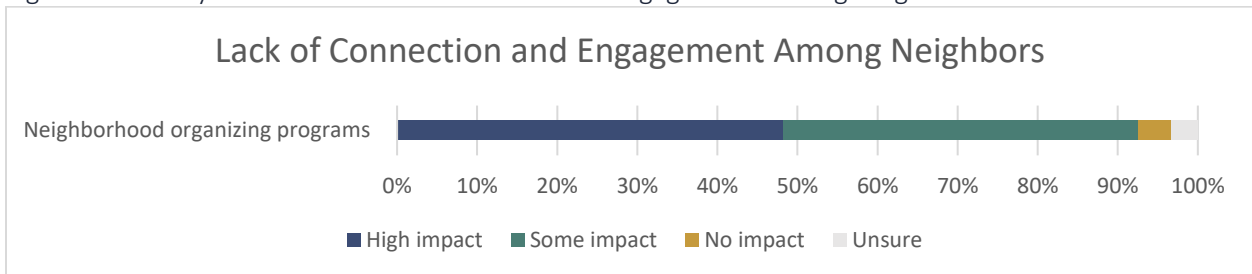
Crime and Public Safety: The data demonstrates community support for proactive measures aimed at crime reduction, with both proposed activities. The consensus indicates that preventative and community-based solutions are highly favored as effective strategies to improve public safety and reduce crime.

Figure 27: Survey Results – Crime & Public Safety



Lack of Connection and Engagement Among Neighbors: Figure 28 shows that neighborhood organizing programs are viewed as a highly impactful strategy for addressing social isolation and the lack of community engagement. The minimal percentage of "No Impact" or "Unsure" responses indicates widespread public confidence in the effectiveness of organized, grassroots efforts to foster stronger social ties and civic participation across Grand Rapids neighborhoods.

Figure 28: Survey Results – Lack of Connection and Engagement Among Neighbors



These findings highlight where City resources should be directed and what specific types of efforts are believed to be most effective in achieving positive change. Housing and behavioral health are the overwhelming priorities. The data consistently ranks the lack of supply and high cost of housing, housing instability and homelessness, and mental health and substance use as the top three issues for both current impact and required future investment. While neighborhood-level data points to acute geographical needs, the consensus on effective strategies is citywide. Residents strongly favor solutions that combine supply-side development (affordable units), demand-side assistance (rental aid), and direct treatment provision (mental health services). These findings establish a clear, data-driven framework for directing resources and ensuring the City's programs align with the community's most critical needs.

Appendix C: Neighborhood Investment Plan Performance Measures

Outcome 1: Prevent and resolve homelessness

Activity	HUD Output	Outputs and Indicators
Homelessness Prevention Rapid Rehousing Tenant-Based Rental Assistance Emergency Shelter	Households People	<u>Output 1:</u> _____ households assisted <u>Output 2:</u> _____ persons assisted <u>Indicator:</u> _____ percent of households exited to positive/permanent destinations
Street Outreach	People	<u>Output:</u> _____ persons contacted through street outreach <u>Indicator 1:</u> _____ persons connected to a housing resource <u>Indicator 2:</u> _____ persons connected to emergency shelter

Outcome 2: Create and preserve affordable housing

Activity	HUD Output	Outputs and Indicators
Homeowner new construction or substantial rehabilitation	Housing units	<u>Output:</u> _____ affordable homeowner units created <u>Indicator 1:</u> _____ homeowner units substantially rehabilitated to applicable building code standards and made lead safe <u>Indicator 2:</u> _____ homeowner units newly constructed to applicable building code standards <u>Indicator 3:</u> _____ housing units met one or more of the following standards: air infiltration reduced by 20%, LEED certification eligible, HERS rating of 4 stars (rehab) or 5 stars (new construction), or Michigan Energy Code compliance <u>Indicator 4:</u> _____ homeowner units remain affordable for five (5), ten (10), or fifteen (15) years
Renter new construction or substantial rehabilitation	Housing units	<u>Output:</u> _____ affordable renter units created <u>Indicator 1:</u> _____ renter units substantially rehabilitated to applicable building code standards and made lead safe <u>Indicator 2:</u> _____ renter units newly constructed to applicable building code standards <u>Indicator 3:</u> _____ renter units met one or more of the following standards: air infiltration reduced by 20%, LEED certification eligible, HERS rating of 4 stars (rehab) or 5 stars (new construction), or Michigan Energy Code compliance <u>Indicator 4:</u> _____ renter units remain affordable for five (5), ten (10), fifteen (15) years, or twenty (20) years <u>Indicator 5:</u> _____ renter units that provide supportive housing for people with disabilities or other special needs populations

Outcome 3: Increase homeownership and housing stability

Activity	HUD Output	Outputs and Indicators
Fair Housing Services	People	<u>Output:</u> _____ people received fair housing education and outreach <u>Indicator 1:</u> _____ housing industry professionals indicating they will modify business practices following the training <u>Indicator 2:</u> _____ housing tests conducted to determine compliance with fair housing laws
Homebuyer Downpayment Assistance	Households	<u>Output:</u> _____ households received downpayment assistance to purchase their first home <u>Indicator 1:</u> _____ housing units remain affordable for five years <u>Indicator 2:</u> _____ households whose housing costs do not exceed 40% of their income
Housing Legal Services	People	<u>Output:</u> _____ people received legal counseling or representation on a housing-related legal matter <u>Indicator:</u> _____ people whose housing-related legal matter is resolved

Outcome 4: Improve existing housing

Activity	HUD Output	Outputs and Indicators
Access Modifications	Housing units	<u>Output:</u> _____ housing units provided with an environmental assessment for the purpose of making recommendations for accessibility modifications <u>Indicator:</u> _____ assessed units modified to improve accessibility
Code Enforcement	Housing units	<u>Output:</u> _____ code violation cases continued or initiated <u>Indicator:</u> _____ housing units brought into compliance
Homeowner Minor Repair	Housing units	<u>Output:</u> _____ units receiving minor home repairs <u>Indicator 1:</u> _____ units where a health or safety hazard is corrected <u>Indicator 2:</u> _____ units where affordability is improved <u>Indicator 3:</u> _____ units where home security is increased <u>Indicator 4:</u> _____ units where the life of the structure is lengthened
Homeowner Rehabilitation	Housing units	<u>Output:</u> _____ units repaired to City Rehabilitation standards <u>Indicator:</u> _____ units made lead safe

Outcome 5: Improve behavioral health

Activity	HUD Output	Outputs and Indicators
Mental Health Services	People	<u>Output:</u> _____ people who received mental health services <u>Indicator:</u> _____ people with increased functioning and improved mental health

Outcome 6: Increase wages and economic opportunity

Activity	HUD Output	Outputs and Indicators
Job training/job readiness	People	<u>Output:</u> _____ people who received job training or job readiness training/services <u>Indicator:</u> _____ people successfully completed the training program <u>Indicator 2:</u> _____ people exiting the program with increased income

Outcome 7: Improve neighborhood safety		
Activity	HUD Output	Outputs and Indicators
Neighborhood-based Public Safety	People	<u>Output:</u> _____ people trained or educated on topics related to community safety and resilience <u>Indicator:</u> _____ people reporting feeling safer as a result of the training <u>Indicator 2:</u> _____ housing units or public spaces that received safety improvements
Outcome 8: Foster engaged, connected, and resilient neighborhoods		
Activity	HUD Output	Outputs and Indicators
Neighborhood-based Public Safety	People	<u>Output:</u> _____ people trained or educated on topics civic engagement or neighborhood leadership <u>Indicator:</u> _____ people reporting the training was beneficial <u>Indicator 2:</u> _____ people who became engaged in a leadership role in their neighborhood
Other		
Activity	HUD Output	Outputs and Indicators
Admin/Planning	N/A	<u>Output:</u> _____ homelessness strategic plan, including needs and gaps analysis completed and published <u>Output:</u> _____ report outlining essential needs system accomplishments published

Appendix D: ESG Financial Assistance Guidelines

These Financial Assistance Guidelines are the only guidelines to be used to administer City ESG financial assistance. Agencies may not impose any additional eligibility criteria. Failure to comply with these guidelines may result in revocation and repayment of awarded funds. Guidelines are subject to revision based on changes in state and/or federal requirements.

1. **Coordinated Entry.** Providers shall only accept referrals from the community’s coordinated entry and will refer all households seeking assistance to the coordinated entry for initial assessment (domestic violence agencies shall use local crisis assessment protocol). Providers must comply with all applicable requirements of the CoC’s Coordinated Entry Policy.
2. **Rent Reasonableness.** Rent for the assisted unit must not exceed the lesser of Fair Market Rent (FMR) or HUD’s rent reasonableness standard. If the gross rent for the unit exceeds either the rent reasonableness standard or FMR, ESG may not be used for any portion of the rent, even if the household is willing and/or able to pay the difference. Rent reasonableness is determined by considering the location, quality, size, type, and age of the unit, and any amenities, maintenance, and utilities provided by the owner. Comparable rents can be checked by using a market study of rents charged for units of different sizes in different locations or by reviewing advertisements for comparable rental units.
3. **Habitability Standards.** ESG funds cannot be used to help a participant remain in or move into housing that does not meet the minimum habitability standards at 24 CFR 576.403(c). Habitability standards must be verified for participants receiving any combination of rental assistance, financial assistance, and/or services.
4. **Lead-Based Paint Inspections.** Lead-based paint inspections are required for all ESG-assisted units constructed before 1978 that are or will be occupied by a child under the age of six (6). For lead-based paint requirements, see 24 CFR part 35, subparts A, B, H, J, K, M, and R, which apply to all housing occupied by ESG program participants.
5. **Housing Stability Case Management.** While providing homelessness prevention or rapid re-housing assistance, the program participant must meet with a case manager not less than once per month to assist the participant in ensuring long-term housing stability. A housing stabilization plan must be developed to assist the participant in retaining housing after ESG assistance ends.
6. **Rental Assistance Agreement.** Assistance may only be provided in cases where a rental assistance agreement is in place between the provider and property owner. The agreement must include provisions required at 24 CFR 576.106(e).
7. **Lease Agreement.** Each participant receiving rental assistance must have a legally binding, written lease for the rental unit. The lease must be between the owner and participant and include provisions required at 24 CFR 576.106(g).
8. **Unallowable Costs.** City ESG funds may not be used for the following:
 - Mortgage payments
 - Mortgage arrearages including land contracts
 - Hotel/motel vouchers
 - Direct payments to program participants

		Prevention <i>Homeless Categories 2-4, At Risk of Homeless Categories 1-3</i>	Rapid Re-Housing <i>Homeless Category 1</i>	Guidance <i>Payments issued to a third party</i>	
Rental Assistance	<i>Total rental assistance cannot exceed 12 months</i>	Rental Arrearages	Not available	<ul style="list-style-type: none"> Households shall have an annual income <30% AMI Lease and rental assistance agreements required Units cannot exceed HUD Fair Market Rent and must comply with HUD’s standard of rent reasonableness Habitability inspection in accordance with 24 CFR 576.403 required before assistance is provided 	
	Short-Term Rental Assistance	<ul style="list-style-type: none"> Not to exceed three (3) months Households must have an annual income below 30% of the median family income at intake and re-evaluation (every three (3) months) 	<ul style="list-style-type: none"> Not to exceed three (3) months 	<ul style="list-style-type: none"> Cannot be used with other subsidies Lease and rental assistance agreements required Units cannot exceed HUD Fair Market Rent and must comply with HUD’s standard of rent reasonableness Habitability inspection in accordance with 24 CFR 576.403 required before assistance is provided Monthly case management provided by qualified staff required Housing stabilization plan must be developed and entered in HMIS 	
	Medium-Term Rental Assistance	<ul style="list-style-type: none"> Not to exceed 12 months Households must have an annual income below 30% of the median family income at intake and re-evaluation (every three (3) months) 	<ul style="list-style-type: none"> Not to exceed 12 months 	<ul style="list-style-type: none"> Cannot be used with other subsidies. Lease and rental assistance agreements required Units cannot exceed HUD Fair Market Rent and must comply with HUD’s standard of rent reasonableness Habitability inspection in accordance with 24 CFR 576.403 required before assistance is provided Monthly case management provided by qualified staff required Housing stabilization plan must be developed and entered into HMIS 	
Housing Relocation and Stabilization	Financial Assistance	Security Deposit	Available	Available	<ul style="list-style-type: none"> Not to exceed one and a half (1.5) times the monthly rent
		Utilities	Arrearage requires shut off notice	Arrearage available if enabling utilities to be turned on at new address	<ul style="list-style-type: none"> No more than 12 months of utility payments is allowed, including any arrearages Eligible services are gas, electric, water, and sewage
	Services	Housing Search and Placement	Available	Available	<ul style="list-style-type: none"> Assisting participants in locating, obtaining, and retaining permanent housing Assessment of housing for compliance with habitability, lead-based paint, and rent reasonableness
		Strengths-Based Housing Stability Case Management	Required for all prevention services except for arrearages	Required for all rapid re-housing services	<ul style="list-style-type: none"> Strengths-based approach to enhance a participant’s housing stability, promote linkages to community resources, and assist the household with the development of a homeless risk prevention plan Cannot exceed 30 days during the period the participant is seeking permanent housing

Appendix E: Assisted Housing Inventory

Property Name	Developer	Address	Street Name	Total Units	Assisted Units	Target Population	LIHTC Extended Use Exp.	Section 8 Expiration	Program	Date Completed
100-150 Wealthy at Tapestry Square	ICCF Nonprofit Housing Corporation	100-150	Wealthy St SE	32	32	Family	2032		NSP2, LIHTC	2012
101 South Division Lofts	Brookstone Capital LLC	101	S. Division Ave	20	20		2053		LIHTC, PILOT	2009
1321 Ewing SE	LINC Up Nonprofit Housing Corporation	1321	Ewing Ave SE	2	2	Family			HOME	
1648 Madison SE	LINC Up Nonprofit Housing Corporation	1648	Madison Ave SE	2	2	Family			HOME	
1654 Madison SE	LINC Up Nonprofit Housing Corporation	1654	Madison Ave SE	2	2	Family			HOME	
20 Fulton Street East Apartments	Brookstone Capital LLC	20	E. Fulton Street	23	23	Family	2047		LIHTC, HOME, PILOT	2017
20 Fulton Street East II Apartments	Brookstone Capital LLC	20	E. Fulton Street	22	22	Family	2061		LIHTC, PILOT	2017
205 South Division Apartments	Brookstone Capital LLC	205	S. Division Ave	38	30	Family	2058		LIHTC, PILOT	

Property Name	Developer	Address	Street Name	Total Units	Assisted Units	Target Population	LIHTC Extended Use Exp.	Section 8 Expiration	Program	Date Completed
240 Ionia Avenue Apartments	Brookstone Capital LLC	240	Ionia Ave SW	48	40	Family	2058		LIHTC, PILOT	
26 Cherry Street Apartments	Brookstone Capital LLC	26	Cherry St SE	45	45	Family	2058		LIHTC, PILOT	
345 State Street Apartments	Brookstone Capital LLC	345	State St SE	34	28	Mixed	2059		LIHTC, PILOT	2015
415 Franklin	ICCF Nonprofit Housing Corporation	415	Martin Luther King Jr. St SE	41	41		2050		LIHTC, HOME, PILOT	2021
435 LaGrave at Tapestry Square	ICCF Nonprofit Housing Corporation	435	LaGrave Ave SE	24	16	PSH	2061		LIHTC, TE Bond, HOME, PILOT	2017
834 Lake Drive Apartments	Brookstone Capital LLC	834	Lake Dr SE	37	37	2058	2058		LIHTC, PILOT	2021
Academy Manor Senior Residences	PK Companies	2025	Fulton St East	108	97	Elderly	2067	2045	LIHTC, PILOT, HOME-ARP, Section 8	2025
Allen Manor	Samaritas	532	James St SE	24	24	Elderly		2035	Insured-Subsidized, Section 8	1990
Ambrose Ridge	Woodfield	1501	Woodworth St NE	84	84	Senior 55+	2027		LIHTC, TE Bond	1997
American House	American House	2771	Kalamazoo Ave SE	133	41	Elderly	2025		LIHTC	
Antoine Court Apartments	Grand Rapids Housing Commission	901	South Division Ave	50	50	Elderly, Veteran, Disabled	2051	2041	LIHTC, Section 8	2021

Property Name	Developer	Address	Street Name	Total Units	Assisted Units	Target Population	LIHTC Extended Use Exp.	Section 8 Expiration	Program	Date Completed
Avenida Brillante	Dwelling Place	652	Cesar E Chavez Ave SW	24	24	Family	2051		LIHTC, PILOT	2021
Avenue Apartments, The	LINC Up Nonprofit Housing Corporation	1300	Madison Ave SE	20	20	Elderly	2036		HOME, LIHTC, PILOT	2024
Avenue II Apartments	LINC Up Nonprofit Housing Corporation	1300	Madison Ave SE	10	10	Elderly	2036	2038	LIHTC, PILOT, ARPA, Section 8	2024
Baileys Grove	Eastbrook Homes	5252	Bailey Ctr Dr SE	43	43	Elderly	2025		202/811	2004
BCS Apartments	Schaefer Real Estates INC	1168	Madison Ave SE	2	2	Family	2035		LIHTC	
Belknap Place Apartments	Third Coast Development	310	Trowbridge St NE	50	40		2052		LIHTC, PILOT	2022
Birchgrove Apartments	Hope Network	4022	Kalamazoo Ave SE	19	19	Family, Disabled		2036	Insured-Subsidized, Section 8	1991
Breton Grove I	Woda Cooper	2400	43rd St SE	55	55	Family, PSH	2066		LIHTC, PILOT	2024
Breton Grove II	Woda Cooper	2450	43rd St SE	35	35	Family, PSH	2067		LIHTC, PILOT	2024
Breton Village Green	Breton Village Green Grand Rapids LDHA	2305	Burton St SE	162	162	Elderly	2046	2035	Section 8, LIHTC, TE Bond, PILOT	2017
Bridge Street Place	Dwelling Place	761	Bridge Ave NW	16	16	PSH, Other	2040		LIHTC, HOME, PBV, PILOT	2008

Property Name	Developer	Address	Street Name	Total Units	Assisted Units	Target Population	LIHTC Extended Use Exp.	Section 8 Expiration	Program	Date Completed
Building Community, Scaling To Sustainability	Well House	512	Highland SE	2	2	PSH			HOME-ARP, Brownfield Grant, PILOT	2025
Building Community, Scaling To Sustainability	Well House	32	Pleasant SE	4	4	PSH			HOME-ARP, Brownfield Grant	2025
Calumet Flats	Dwelling Place	303	Division Ave S	16	16	PSH, Other			Section 8	2017
Cambridge Square I	The Glick Company	1836	Mason St NE	124	57	Family			Subsidized - Previously Insured	1979
Cambridge Square II	The Glick Company	1836	Mason St NE	124	62	Family			Subsidized - Previously Insured	1979
Camelot Woods I	Wingate Companies	2399	Charring Cross Dr SE	200	200	Family, Senior 62+		2029	Subsidized, No HUD Financing, Section 8	1976
Camelot Woods II	Wingate Companies	2399	Charring Cross Dr SE	100	100	Family		2026	Section 8	1981
Campau Commons	Grand Rapids Housing Commission	835	Commons St SW	92	92	Mixed	2051	2037	LIHTC, PBV, Section 8	2007
Carlton Homes	Hope Network	34, 38, & 42	Carlton Ave SE	3	3	Special Needs			Mi-HOME	2024
Carlton Lofts	Community Rebuilders	1450	E Fulton St	20	20	PSH			Private financing	2024

Property Name	Developer	Address	Street Name	Total Units	Assisted Units	Target Population	LIHTC Extended Use Exp.	Section 8 Expiration	Program	Date Completed
Carmody Apartments	ICCF Nonprofit Housing Corporation	730 & 736	Madison Ave SE	19	19				HOME, LIHTC, PILOT, MSHDA	
Carrier Crest Apartments	Creston Neighborhood Association	205	Carrier St NE	12	12	Elderly	2026	2025	LIHTC, HOME, PILOT, Section 8	1992
Century Lofts – Phase One	Century Lofts I LDHA	40	Logan S SW	43	43	Mixed	2057		LIHTC, PILOT	2017
Century Lofts – Phase Two	Century Lofts I LDHA	40	Logan St SW	44	44	Mixed	2057		LIHTC, PILOT	2017
Chaffee Apartments	Dwelling Place	136	Division Ave SE	8	8	Family	2029		PILOT, HOME	2017
Creston Plaza - Phase I	Grand Rapids Housing Commission	1014	Clancy Ave NE	50	50	Family	2059	2035	LIHTC, Section 8	2015
Creston Plaza - Phase II	Grand Rapids Housing Commission	1014	Clancy Ave NE	50	50	Family	2059	2035	LIHTC, Section 8	2015
Delaware Heights	Better Living for Citizens Inc	10	Delaware St SW	36	36	Senior 62+		2028	202/811, Section 8	1981
Delaware Manor	Citizens for Better Living	10	Delaware St SW	47	46	Elderly		2031	Insured-Subsidized, Section 8	2012
Diamond Place	Third Coast Development	1003	Michigan St NE	456	98		2048		LIHTC, PILOT	2018
Division Park Avenue Apartments	Brookstone Capital LLC	209 and 217	S Division Ave	30	30	Family	2056		LIHTC, PILOT	2011
Eastbrook Apartments	Eastbrook Homes	2329	Timberbrook Dr SE	54	54	Family	2031		LIHTC	

Property Name	Developer	Address	Street Name	Total Units	Assisted Units	Target Population	LIHTC Extended Use Exp.	Section 8 Expiration	Program	Date Completed
Eastern Lofts	LINC Up Nonprofit Housing Corporation	623	Eastern Ave SE	70	70	Family	2052	2041	LIHTC, PILOT, Section 8	2021
Eastpointe Commons I	Hope Network	1450	Fulton St East	56	56	Family	2068		LIHTC, PILOT, Historic Tax Credits, EDI CPF	2025
Eastpointe Commons II	Hope Network	1450	Fulton St East	62	62	Family	2068		LIHTC, PILOT, Historic Tax Credits, EDI CPF	2024
Edge Flats on Seward, The	Commonwealth Development Corp	35	Seward Ave NW	34	34	Family	2050		LIHTC, HOME, PILOT	2020
Elmdale Apartments	Dwelling Place	1361	Elmdale St NE	19	18	Disabled		2032	Insured-Subsidized, Section 8	1983
Emerald Creek	Dwelling Place	3416	Haleh Circle SE	64	29	Family	2032		TEAM, LIHTC, PILOT	
Emerald Creek Phase II	Dwelling Place	3416	Haleh Circle SE	30	15	Family	2035		TEAM, LIHTC, PILOT	
Emerald Flats (Eastern Elementary)	ICCF Nonprofit Housing Corporation	815	Malta St NE	50	35		2051		LIHTC, CDBG, PILOT, HOME, TE Bond	2021
Ferguson Apartments	Dwelling Place	72	Sheldon Ave SE	119	119	PSH (67)/Family, Disabled	2032	2040	LIHTC, TE Bond, HTF, RAD, MHCDF, PILOT, Section 8	2002
Fountains, The	The Fountains Investors, LLC	3971	Whispering Way Dr SE	168	53	Family		2039	Subsidized - Previously	2003

Property Name	Developer	Address	Street Name	Total Units	Assisted Units	Target Population	LIHTC Extended Use Exp.	Section 8 Expiration	Program	Date Completed
									Insured, Section 8	
Garfield Park Lofts	LINC Up Nonprofit Housing Corporation	100	Burton St SE	36	36	Family	2049		LIHTC, PILOT	2019
Gaylord House	Cascade Christian Home, Inc.	2765	Orange Ave SE	28	28	Senior 62+		2045	Insured-Subsidized, Section 8	2019
Goodrich Apartments	Dwelling Place	333-339	S. Division Ave	14	14	PSH, Family	2040		LIHTC, TCAP, HOME	2010
GRACE Homes	Community Rebuilders	1219	Euclid SE	3	3	PSH			HOME, CommunityWins, PILOT	2024
Grand View Place	Woda Cooper	936	Front Ave NW	68	68	Family, Other	2062		LIHTC, PILOT	2018
Grandview Apartments	Woda Cooper	1925	Bridge St NW	193	193	Senior 62+		2037	Insured-Subsidized, PILOT, Section 8	2016
Grandville Homes	Dwelling Place	Scattered Sites		10	10	Family	2027		LIHTC, PILOT	
Harrison Park Apartments	Dwelling Place	1400	Alpine Ave NW	45	45	Family	2050		LIHTC, PILOT	2020
Herkimer Apartments - Division Avenue	Dwelling Place	323	S. Division Ave	55	55	PSH	2057		HOME, LIHTC, TE Bond, PILOT	2013
Herkimer Commerce -	Dwelling Place	310	Commerce Ave SW	67	67	PSH	2057		LIHTC, HOME, PILOT	2014

Property Name	Developer	Address	Street Name	Total Units	Assisted Units	Target Population	LIHTC Extended Use Exp.	Section 8 Expiration	Program	Date Completed
Commerce Avenue										
Heron Courtyard	Genesis Nonprofit Housing Corporation	2100	Leonard St NE	33	33	PSH - Special Needs	2034	2069	HOME, LIHTC, MSHDA, PILOT, Section 8	2004
Heron Manor Enhanced Supportive Housing for Seniors	Genesis Nonprofit Housing Corporation	2106	Leonard St NE	55	25	Elderly	2039		HOME, TE Bond, LIHTC, PILOT	2009
HOM Flats at Maynard	Maynard Avenue LDHA	526	Maynard Ave NW	230	230	Family	2054		LIHTC, PILOT, HOME, TE Bond	2024
Hope Community	Grand Rapids Housing Commission	1024	Ionia Ave SW	12	12	PSH, Family	2021	2044	PILOT, HOME-ARP, Section 8	1990
Hope Community Phase II	Grand Rapids Housing Commission	1024	Ionia Ave SW	12	12	PSH, Family	2023	2044	LIHTC, Section 8	
Kelsey Apartments	Dwelling Place	235	S. Division Ave	12	12	Family	2036		HOME, LIHTC, PILOT	2006
Klingman Lofts Phase I	Klingman Lofts I LDHA	400	Ionia Ave SW	41	41	Family	2060		LIHTC, PILOT	2015
Klingman Lofts Phase II	Klingman Lofts II LDHA	400	Ionia Ave SW	42	42	Family	2060		LIHTC, PILOT	2015
LCH36	Dwelling Place	138, 303, 343, 349	S. Division Ave	49	49	Family, Other	2061		LIHTC, HOME, PILOT, PBV	2017
Leo & Alpine	Leo And Alpine LDHA	750	Leonard St NW	36	28	Family	2048		LIHTC, PILOT	2018

Property Name	Developer	Address	Street Name	Total Units	Assisted Units	Target Population	LIHTC Extended Use Exp.	Section 8 Expiration	Program	Date Completed
Leonard Pines Apartments	Hope Network	1319	Leonard St NE	24	24	Disabled	2034	2031	Insured-Subsidized, Section 8, LIHTC	1990
Leonard Terrace Apartments	Grand Rapids Housing Commission	1315	Leonard St NE	125	125	Senior 55+		2030	Section 8	2018
Lexington School Apartments	Commonwealth Development Corp	45	Lexington Ave NW	39	39	Senior 55+	2066		LIHTC, PILOT, HOME, ARPA	2025
Madison Avenue Apartments	ICCF Nonprofit Housing Corporation	1102 & 1131	Madison Ave SE	6	6	Family			HOME	2025
Madison Hall Townhomes	LuDell-White Development, LLC	1221	Madison Ave SE	12	12	Family	2035	2036	LIHTC, PILOT, Section 8	2012
Madison Lofts	Dwelling Place	200	Madison Ave SE	22	22	Mixed	2051	2036	LIHTC, PILOT, Section 8	2021
Marsh Ridge (I & II)	G.R. Marsh Ridge LDHA	470	Marsh Ridge Dr NW	150	120	Senior 55+	2046		LIHTC, TE Bond, HOME	2015
Marsh Ridge III	G.R. Marsh Ridge LDHA	470	Marsh Ridge Dr NW	131	131	Senior 55+	2064		TEAM, LIHTC, HOME, PILOT	2015
Martineau Project	Dwelling Place	106	S. Division Ave	12	12	Family			HOME, MSHDA, PILOT	2008
Martineau Project	Dwelling Place	120	S. Division Ave	1	1	Family			HOME, MSHDA, PILOT	2008
Martineau Project	Dwelling Place	120	S. Division Ave	2	2	Family			HOME, MSHDA, PILOT	2008
Martineau Project	Dwelling Place	120	S. Division Ave	8	8	Family			HOME, MSHDA, PILOT	2008

Property Name	Developer	Address	Street Name	Total Units	Assisted Units	Target Population	LIHTC Extended Use Exp.	Section 8 Expiration	Program	Date Completed
Metropolitan Park Apartments	Brookstone Capital LLC	350	Ionia Ave SW	24	24		2037		LIHTC, PILOT	2007
MoTown Square Affordable Assisted Living	LINC Up Nonprofit Housing Corporation	240	Hall Street SE	54	54	Senior 55+	2069	2039	LIHTC, PILOT, HOME-ARP, Section 8	2024
Mount Mercy Apartments	Grand Rapids Housing Commission	1425	Bridge St NW	125	125	Eldery or Disabled	2035	2043	LIHTC, PBV, Section 8	1991
Mt. Mercy Housing Development II	Grand Rapids Housing Commission	1511	Bridge St NW	55	55	Elderly	2118	2028	LIHTC, Section 8	2005
New Hope Homes	Dwelling Place	Shelby SW & Putnam SW	Shelby SW & Putnam SW	12	12	Family	2040		LIHTC, PILOT	1998
Oak Ridge Retirement Community	Brio Living Services	3781	Giddings Ave SE	45	45	Elderly		2039	202/811, Section 8	
Orchard Place	Hispanic Housing Development Corporation	1901	Dawson Ave NE	138	138	Family	2039		LIHTC, PILOT	1992
Oroiquis Apartments	Genesis Nonprofit Housing Corporation	400-404	Bridge St NW	27	27	PSH	2030		LIHTC, PILOT	

Property Name	Developer	Address	Street Name	Total Units	Assisted Units	Target Population	LIHTC Extended Use Exp.	Section 8 Expiration	Program	Date Completed
Park Place Apartment Homes	Park Place LDHA	2932	Marshall Ave SE	165	165	Family	2037		TEAM, LIHTC, HOME, PILOT	
Peterlein Apartments	Dwelling Place	344	Commerce Ave SW	6	6	Family				2017
Pine Avenue Apartments	Dwelling Place	1138	Pine Ave NW	23	23	Family	2050	2040	LIHTC, HOME, PILOT, Section 8	2019
Pine Ridge Apartments	PR Apartment Investors LLC	3376	Tamarack Ct NE	125	125	Family		2039	Insured-Subsidized, Section 8	1981
Pleasant Prospect Homes III	ICCF Nonprofit Housing Corporation	Scattered Sites	Scattered Sites	90	90	PSH (77)	2059		LIHTC, HOME, PILOT, PBV	2015
Plymouth Arms Apartments	Plymouth Arms	1836	Mason St NE	153	153	Elderly		2035	Insured-Subsidized, Section 8	1979
Ransom Towers	Grand Rapids Housing Commission	50	Ransom Ave NE	48	48	Elderly		2031	Subsidized, No HUD Financing, Section 8	
Reflections Senior	Dwelling Place	500	Hall St SE	60	60	Senior 62+	2042	2031	LIHTC, NSP2, NSP 3, Section 8	2012
Ridgewood Village	Sterling Group	2110	Woodwind Dr SE	240	192	Family			80/20, PILOT	1984
Roosevelt Park Lofts	LINC Up Nonprofit Housing Corporation	1363	Cesar E Chavez Ave SW	21	21	Family	2043		LIHTC, PILOT	

Property Name	Developer	Address	Street Name	Total Units	Assisted Units	Target Population	LIHTC Extended Use Exp.	Section 8 Expiration	Program	Date Completed
Samaritas Affordable Living Grand Rapids	Samaritas	600	Burton St SE	53	53	Senior 55+	2065	2036	LIHTC, PILOT, Section 8	2021
Serrano Lofts	Brookstone Capital LLC	17	Williams St SW	15	15		2055		LIHTC, PILOT	
Seven45 Stocking	Woda Cooper	745	Stocking Ave NW	50	50	Family	2050	2040	LIHTC, PILOT, Section 8	2020
Sheldon Housing Development	Grand Rapids Housing Commission	1010	Sheldon Ave SE	45	45	Elderly	2119	2031	LIHTC, Section 8	1998
Southtown Square	LINC Up Nonprofit Housing Corporation	413	Hall Street SE	44	44	Family	2059	2034	LIHTC, NSP, PILOT, Section 8	2014
St. James Apartments	Genesis Nonprofit Housing Corporation	750	First St NW	52	52		2048		LIHTC, PILOT	2018
Steepleview Apartments	ICCF Nonprofit Housing Corporation	501 & 525	Eastern Ave SE	65	61	PSH (32)	2049	2041	LIHTC, HOME, CDBG, MSHDA, Historic Tax Credits, Section 8	2021
Stockbridge Apartments	ICCF Nonprofit Housing Corporation	636	First St NW	64	51	Family	2049		LIHTC, HOME, AHP, HUD Insured, PILOT	2021
Stonebrook III	FLT Stonebrook LDHA	1880	Stonebrook Dr NE	64	26	Family	2029		TEAM, LIHTC, PILOT	1995

Property Name	Developer	Address	Street Name	Total Units	Assisted Units	Target Population	LIHTC Extended Use Exp.	Section 8 Expiration	Program	Date Completed
Stonebrook Townhomes I & II	Stonebrook I And II LDHA	1880	Stonebrook Dr NE	150	102	Family	2046		LIHTC, HOME, TE Bond, PILOT	1995
Stuyvesant Apartments	Eagle Point Development	401	Cherry St SE	87	87	Elderly	2058	2033	LIHTC, PILOT, Section 8	1990
Stuyvesant Apartments	Eagle Point Development	140	Madison Ave SE	100	100	Elderly	2058	2033	LIHTC, PILOT, Section 8	1990
Suroeste Brillante	Dwelling Place	347	Martin Luther King Jr. St SW	24	24	Family	2050		LIHTC, PILOT	2021
Tapestry Square Senior Living (Southgate)	ICCF Nonprofit Housing Corporation	424	Division Ave S	56	50	Elderly	2052	2038	LIHTC, HOME, PILOT, Section 8	2023
Union Suites on Coit	Union Suites Development LLC	608-626	Coit Ave NE	52	52	Family	2053	2038	LIHTC, PILOT, Section 8	2023
Uptown Village	LINC Up Nonprofit Housing Corporation	950	Wealthy St SE	24	24	Family	2037	2036	HOME, LIHTC, PILOT, Section 8	2007
Verne Barry Place	Dwelling Place	60	S Division Ave	116	116	PSH, Special Needs, Disabled, Family	2038		HOME, LIHTC, PILOT	1989
Villa Maria Retirement Community	Villa Maria Limited Partnership	1315	Walker Ave NW	24	24	Elderly		2032	202/811, Section 8	1987

Property Name	Developer	Address	Street Name	Total Units	Assisted Units	Target Population	LIHTC Extended Use Exp.	Section 8 Expiration	Program	Date Completed
Village Drive Apartments	Hope Network	2000	Saginaw Dr SE	42	42	Disabled		2034	202/811, Section 8	1990
Walker Village Apartments	Hope Network	1230	Walker Village Dr NW	80	78	Disabled		2034	Subsidized - Previously Insured, Section 8	
Walnut Grove	MHT Housing, Inc.	875	Sheffield St SW	80	80	Family	2033	2037	Section 8, TE Bond, HOME, LIHTC, PILOT	2018
West Garfield Apartments	LINC Up Nonprofit Housing Corporation	139	Burton St SE	26	26		2050	2041	LIHTC, HOME, PILOT, Section 8	2020
Westminster Meadows	Eenhoorn, LLC	1152	Plymouth St NE	64	64	Senior 55+	2029		LIHTC, PILOT	2013
Weston Apartments	Dwelling Place	21	Weston St SW	190	190	Family	2051	2035	Tax Credit, HUD Section 8, HUD Insured, LIHTC, PILOT	2006
Total				7,962	6,923					