

Agenda
Ottawa County Housing Commission
West Olive Administration Building – Conference Room F
12220 Fillmore Street, West Olive, MI 49460
Thursday, January 9, 2025, 10:00 am



1. Call to Order
2. Establish Quorum
3. Approval of the Agenda for the January 9, 2025 Meeting
4. Approval of the [Minutes](#) from the November 7, 2024 Meeting
5. Election of Officers

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

6. Annual Review

- A. [Rules of Procedure \(i.e. Bylaws\)](#)

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

- B. [Conflict of Interest](#)

7. Old Business

- A. Small Footprints Homes Concept

8. New Business

- A. Working Capital Funding: Jubilee Ministries and Lakeshore Habitat for Humanity

9. Public Comments

10. Other Business/Discussion Items

- A. [FYI Articles](#) - *the inclusion of the FYI list of articles does not in any way imply endorsement or approval by the Ottawa County Housing Commission of the items contained therein*

- B. Next Meeting: February 13, 2025 (9:00 a.m.)

11. Adjournment

UNOFFICIAL MINUTES

OTTAWA COUNTY HOUSING COMMISSION

DATE: November 7, 2024

PLACE: Ottawa County Fillmore Complex, Conference Room F

PRESENT: Holly Cole, Pat Harmon, Jared Schuitema

ABSENT: Jon Anderson, Klynt Marcusse

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

PUBLIC: Chris Crothers, Allen Gradnigo, Steve Grose, Nick Rolinski, Dave Rozman

CALL TO ORDER

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

APPROVAL OF AGENDA AND MINUTES

HC 24-39 Cole moved to approve the Agenda for November 7, 2024. The motion passed.
UNANIMOUS

HC 24-40 Harmon moved to approve the Minutes from October 3, 2024. The motion passed.
UNANIMOUS

OLD BUSINESS

Daub and Rolinski provided an overview of architectural concepts #2 and #3 for the Small Footprint Homes Concept (#4 is in development). Discussions included repairability vs. durability when considering external finish, frost protected shallow foundations, and an educational piece that Harmon is developing. Rolinski will look into steel siding as an option. Rolinski and Daub will share pricing estimations with the Commission once finalized. Sachs informed the Commission that this concept was shared earlier this week at the Ottawa Area Planner meeting and there was zero disagreement on the housing problem. Sachs stated that Harmon's educational piece will be instrumental in getting the public on-board, however, the local municipalities will need to revise their zoning to show they are fully on-board with this concept.

NEW BUSINESS

The Commission reviewed and approved the proposed schedule (will reschedule any meeting dates as needed).

President Schuitema asked if there have been any applicants. Sachs stated that there are seven currently.

UNOFFICIAL MINUTES

PUBLIC COMMENTS

Public comments were made by the following:

- 1. Dave Rozman
- 2. Steve Grose
- 3. Allen Gradnigo

OTHER BUSINESS/DISCUSSION ITEMS

President Schuitema stated that the next Housing Commission meeting is scheduled for Thursday, December 5, 2024 at 10:00 am.

ADJOURNMENT

HC 24-41 Schuitema moved to adjourn the meeting at 10:43 a.m. The motion passed.
UNANIMOUS



COUNTY OF OTTAWA HOUSING COMMISSION

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

Article I – The Commission

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

Name of Commission

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

Offices of the Commission

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

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

Membership

Appointment

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

Resignation

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

Removal

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

Removal for Absenteeism

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

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

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

Article II – Officers

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

Duties, Responsibilities and Elections

President

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

Vice-President

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

Secretary

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

Additional Duties

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

Committees and Subcommittees

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

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

Elections and Appointments

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

Vacancies

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

Article III – Purpose and Restrictions

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

Debt

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

Operating Restrictions

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

Acquisition of Interest

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

Article IV – Meetings

Meeting Procedures

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

Annual Meeting

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

Regular Meetings

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

Special Meetings

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

Quorum and Presence

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

Resolutions

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

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

Manner of Voting

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

Official Action

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

Article VI – Approval and Amendments

Approval of By-Laws

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

Amendments to By-Laws

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

OTTAWA COUNTY HOUSING COMMISSION CONFLICT OF INTEREST POLICY

To be Reviewed and Signed at Each Annual Meeting

Scope: This Policy applies to any member (hereinafter "Individual") of the Ottawa County Housing Commission (hereinafter "OCHC").

Definitions: The following terms used in this Policy have the meanings ascribed below:

"Financial Interest" means any employment compensation, shareholder interest, equity interest, profit sharing arrangement, or any other compensation arrangement.

"Family Member" means the Individual's parents, spouse, siblings, children, or grandchildren.

"Contract" means a written or oral agreement, including employment agreement, involving an Individual, Family Member or any legal entity in which the Individual and/or Family Member has a Financial Interest.

"Promptly" means as soon as possible prior to the formation of the Contract if the Financial Interest exists, or within 10 days of the development of a Financial Interest.

Reporting: Every Individual shall Promptly report in writing to the Ottawa County Administrator the existence and nature of any known Financial Interest that he or she or any Family Member possesses in any Contract in which the OCHC is a party or a potential party. In the event that the Ottawa County Administrator or his or her Family Member possesses a known Financial Interest in any Contract to which the OCHC is a party or a potential party, the County Administrator shall Promptly report the aforementioned Financial Interest, including the nature of that interest, to the Chairperson of the Ottawa County Board of Commissioners.

Restriction: The OCHC shall have the right to require any Individual to terminate his or her relationship with the OCHC, unless a Financial Interest or the Family Member's Financial Interest is terminated. The OCHC further retains the right to impose other restrictions designed to minimize or neutralize any potential conflict of interest due to the Financial Interest.

Individual Statement:

I have read this Policy and by my signature below I confirm my compliance with it.

Signature: _____

Date: _____

Name (typed or printed): _____

HEALTHCARE

Healthcare, nonprofit leaders say these are the biggest problems facing Ottawa County

**Mitchell Boatman**

Holland Sentinel

Published 4:09 a.m. ET Dec. 2, 2024 | Updated 4:09 a.m. ET Dec. 2, 2024

OTTAWA COUNTY — A group of healthcare and nonprofit leaders in Ottawa County has identified a trio of focus areas to improve the health and lives of county residents.

The latest Healthy Ottawa Plan was released Nov. 21, and lays out a framework for the next three years.

The plan was developed by the Healthy Ottawa Advisory Council and based on the Community Health Needs Assessment. Partners in the effort include the Ottawa County Department of Public Health, Community Mental Health of Ottawa County, Community Spoke, United Way, Holland Hospital, Corewell Health and Trinity Health.

Previous plans have produced resources like the Suicide Prevention Coalition, Ottawa County Pathways to Better Health and Thrive Ottawa County, along with the expansion of Ottawa Food.

In the latest update, three focus areas are identified, each with a set of goals, objectives and recommended strategies.

Mental Health

Mental health “continues to be the most significant health issue” in the county, according to the plan. It’s seen as “critically important” after the pandemic and technology advancements contributed to social isolation and attitudes toward seeking and receiving treatment.

The overarching goal is to increase access to a “patient-centered and community integrated system of mental healthcare.”

Recommended steps to achieve that goal include:

Creating an Ottawa County Mental Wellness Taskforce

Increasing the proportion of residents with access to care

Decreasing wait times for residents to be seen by a mental health professional

CMHOC Executive Director Michael Brashears and Barbara Lee VanHorssen from the Momentum Center have been identified as “co-champions” of the Mental Wellness Taskforce.

“Mental wellness is vital to a high quality of life for individuals and for families,” Brashears wrote in a release, adding mental health has been a priority in the past, but this year's plan takes a fresh approach.

Access to Healthcare

According to the plan, access to healthcare “continues to be a story of the haves and have nots.” The goal matches mental health, but the objectives are different. They include:

- Increasing the percentage of underserved and vulnerable adults with health insurance
- Improving community and clinical health collaboration and coordination
- Increasing access to health navigators and navigation systems

To increase health insurance rates, Healthy Ottawa calls to ensure Medicaid-eligible residents are enrolled and to encourage employers to offer insurance to part-time and temporary employees, as well as encourage those not offering health insurance to subsidize a portion of their employees' premiums.

Housing

A new focus area for the 2024 Healthy Ottawa Plan is housing. The plan states “a lack of affordable and safe housing is a critical social and health problem” for Ottawa County.

The group wants to “support organizations working to improve local housing access for underserved, vulnerable and ALICE populations.” ALICE (Asset-Limited, Income-Constrained Employed) identifies the working class still living paycheck-to-paycheck.

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Objectives include:

- Supporting the development and publication of a Housing Landscape Map or County Housing Assessment
- Increasing awareness of housing issues faced by underserved, vulnerable and ALICE groups
- Increasing the evaluation of housing status as a social determinant in health screenings

See the full plan at healthyottawa.org.

— Contact reporter Mitchell Boatman at mboatman@hollandsentinel.com.

Homebuilders at odds with municipalities over housing development reform bills

Nick Manes - December 4, 2024



Credit: Angus Mordant/Bloomberg

A package of bills proceeding through the state Legislature could amount to a significant change in zoning policy for housing developments around Michigan should they be enacted.

The four bills from Democratic state Reps. Kristian Grant of Grand Rapids and Cynthia Neeley of Flint aim to “address the housing crisis that Michigan is experiencing,” Grant said Tuesday during a committee hearing.

The bills were voted out of the House Economic Development and Small Business Committee later Tuesday with all Democrats on the panel voting in favor and Republicans either voting against or abstaining.

“These bills are the beginning of work,” Grant said during her committee testimony. “This is by no means everything that should happen, but it is a good start. It’s not something that we’ll wake up overnight and see 1 million more housing units, but it’s something that sets us on the path.”

The bills — which come amid what’s sure to be a **busy lame duck session** of the Legislature — have the support of myriad pro-housing groups around the state, as well as several industry groups, including the Michigan Realtors and Michigan Association of Homebuilders. However, associations representing the state’s municipalities and townships stand in opposition.

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“Our members have been making these reforms by choice,” said Jennifer Rigterink, assistant director for state and federal affairs with the Michigan Municipal League. “And so

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we do question the need for a one size fits all, because a one size fits all usually fits no one."

The Michigan Townships Association is also opposed to the bills.

Each bill has several Democratic co-sponsors, but no Republican supporters are signed on.

Parking reform

House Bill 6095, introduced by Neeley, would prohibit a local zoning ordinance from requiring more than 1.5 parking spaces per dwelling unit for a residential use of property. The number of parking spots mandated by the bill was included to be a "good partner" to some local governments who requested it, Grant said during Tuesday's committee hearing, "but actually the standard is becoming much lower around the country ... (and) the preface is we should not put parking ahead of someone having a roof over their head."

Ann Arbor, for instance, in 2022 **eliminated all parking minimums**, according to news radio station WEMU. Now a developer can decide how much parking they may or may not need for their project.

The parking situation in downtown Detroit has become a flashpoint, as well. A **2023 report** found that around 30% of the city's central business district is dedicated to parking, among the highest in the nation.

In West Michigan, **Grand Rapids** and **Muskegon** this year have adopted zoning changes that scale back parking minimum requirements for housing developments.

Revising study requirements

Grant's **House Bill 6096** would "provide the exclusive conditions under which a local unit of government may require additional or revised studies or documents in connection with submission of a site plan," according to a legislative analysis.

The bill's intent is to allow a developer "to get a clearer idea of how much the project will cost" by going through a simple review analysis, Grant said, adding that the proposed legislation asks "the local municipality to become a partner and work up front to determine what is needed to confirm the safety and viability of the project."

The bill analysis documents note that none of the four bills would have any fiscal impact to the state, but HB 6096 could "result in a nominal reduction of revenue to local units of government" should municipalities charge a fee for site plan submissions, which are typically \$200-\$600.

Duplexes

Grant's **HB 6097** would require the state's more densely populated areas to allow for denser housing types anywhere that single-family residential homes are permitted.

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Specifically, the bill states that duplexes would be more widely permitted and not subject to special permits in any municipality located within or adjacent to a metropolitan statistical area. The bill's analysis says that would apply to several areas around the state, including much of metro Detroit, the Grand Rapids area, Lansing, Traverse City and elsewhere.

Protest petitions

The final bill in the package, Grant's HB 6098, would amend the requirements for gathering signatures for "protest petitions" against housing developments requiring a local zoning ordinance amendment.

Specifically, existing residents opposed to a zoning change for new housing in their city or village currently must have 20% of the area of land (not including publicly-owned land) included in an area extending out 100 feet from the boundary of the land included in the proposed zoning change. The proposed legislation would extend that to 200 feet.

During committee testimony, Grant said the bill is in response to those not wanting housing "in their backyard," commonly referred to as "Not In My Backyard" or NIMBYs.

"People should be able to engage, but it should be the people who are directly affected by the new project," Grant said.

Parties respond

Taken together, the four bills heard during committee testimony elicited strong responses from supporters and opponents alike.

"The package ... (is) a great start (and) helps remove certain arguments that have become stumbling blocks that hang up low- and mid-scale housing," said Kent Wood, a policy advisor for Housing North, a pro-housing nonprofit operating in the northwestern part of the Lower Peninsula. "We know that duplexes won't ruin communities or neighborhoods. It won't bring down property values."

But Zach Michels, a member of the Dexter City Council in Washtenaw County, said his city has allowed duplexes in single-family areas for several years and has yet to see any such building, noting that financing for such housing can be tricky.

"I do have concern with how these (bills) are written and that they wouldn't actually impact the affordability (of housing)," Michels said.

But state Rep. Alabas Farhat, a Dearborn Democrat and member of the state House Economic Development and Small Business committee, said he felt opponents were not offering real solutions, noting that the bill package gets beyond just throwing money at the state's housing issues.

"This right here would cost us nothing as a state," Farhat said of the proposed legislation.

"That's \$7 million we can spend on roads or something else."

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COUNTY

Ottawa County moves ahead \$1.5M in funding for affordable homes



Cassidey Kavathas

Holland Sentinel

Published 4:03 a.m. ET Dec. 6, 2024 | Updated 4:03 a.m. ET Dec. 6, 2024

OTTAWA COUNTY — Ottawa County has expressed an interest in supplying funds for Lakeshore Habitat for Humanity and Jubilee Ministries to build attainable and affordable housing.

“One of the most talked about challenges for our communities ... for our residents and our workforce, is housing availability,” said Paul Sachs, director of strategic impact, during a finance and administration committee meeting on Tuesday, Dec. 3.

More: Ottawa County Parks have become so popular they need more staff. Here's what to expect

More: Ottawa County looks to shorten contract with — and pre-pay — Kallman Legal Group

Lakeshore Habitat for Humanity will receive \$500,000 and Jubilee Ministries will receive \$1 million from Ottawa County's Board Initiative Funds (previously ARPA Funds). The grants will help both organizations design, construct and deploy more affordable housing options in Ottawa County.

The funds will be replenished through home sales and mortgage payments, creating a long-term, sustainable model, according to Sachs.

“Habitat for Humanity and Jubilee Ministries are very active in Ottawa County on home ownership opportunities ... and they're looking at down to 30% of the area's median income,” Sachs said.

Sachs said multiple entities are working toward a solution for the housing crisis in Ottawa County. The Ottawa County Housing Commission was slated to meet Dec. 5 at 10 a.m. — but the meeting was cancelled due to inclement weather. During the next meeting, the commission is expected to discuss building smaller starter homes.

The grants forwarded to the full board Tuesday focus on home ownership, rather than apartments or rentals. Commissioner Gretchen Cosby noted discussions about supporting affordable housing with Board Initiative Funds has been ongoing for more than 18 months.

Commissioner Roger Belknap called back to a recent discussion about an affordable rental development in Coopersville.

More: Ottawa County moves ahead contract to restore Crockery Lake, but not without backlash

More: Why did Ottawa County shoot down tax incentives for a 216-unit apartment complex?

“A lot of the conversation (revolved) around parents wanting their children to stay in West Michigan,” Belknap said. “There’s a need for housing in that way.”

Belknap was the sole “yea” vote in support of sending a Brownfield Amendment Plan for the development forward to the full board for approval.

In letters written to local media and online, some residents decried millions of dollars “lost” in property tax revenue, should developer Coopersville MFD be given the credits and cuts planned for the 216-unit project. The city of Coopersville, however, argues the incentives pale in comparison to the long-term benefits.

Coopersville MFD sought to invest around \$51 million to build the complex, with 44 units set aside for affordable housing. The units would range from studio to three-bedroom, and the community would include a dog park, community gardens and a clubhouse.

Approval of the plan would capture state and local taxes over 15 years to reimburse Coopersville MFD for eligible costs. The tax capture would not exceed \$7,522,948 over 15 years.

For now, the denial at the committee level means the project is stalled.

On Tuesday, Commissioner Joe Moss thanked Sachs, Lakeshore Habitat for Humanity and Jubilee Ministries for continuing their work on housing and for focusing on home ownership.

“It’s very different from what’s often referred to as affordable housing, which is really just an urbanized, denser apartment or rental situation, which we all know doesn’t assist in building long-term wealth,” he said. “So, when possible, solutions that focus on ownership are far superior.”

Jubilee Ministries will break ground on a project in the coming months with the help of the newly approved funds, assuming they pass the full board.

— *Cassidey Kavathas is the politics and court reporter at The Holland Sentinel. Contact her at ckavathas@hollandsentinel.com. Follow her on Twitter @cassideykava*

New Grand Rapids land bank reserves 7 properties for housing development

Rachel Watson - December 12, 2024



This property at 443 Sheldon Ave. SE is among seven land bank-owned parcels eyed for housing. Credit: Google Street View

The city of Grand Rapids has formally organized its land bank authority and is considering housing projects that could add up to 43 units on seven parcels that had reverted to the state and will soon be under local ownership.

Formed in October, the Grand Rapids Land Bank Authority adopted articles of incorporation and temporary bylaws at its first meeting Wednesday.

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It also unanimously voted to reserve seven residentially zoned land bank properties for a period of six months for five developers who were already in the process of applying to the city for options to purchase the parcels and build housing on them when the land bank was formed.

Based on the developers' current proposals and what is allowed under recent housing zoning amendments, the sale of the seven lots could add as many as 43 units to the local housing stock, Jessica Solis, the city's economic development coordinator who manages the land bank properties, told Crain's.

Many of the properties have been under the ownership of the Michigan State Land Bank Authority since Kent County dissolved its land bank at the end of 2018. A few later came to the state land bank through Kent County's tax foreclosure process.

All seven parcels are managed by the city of Grand Rapids under an agreement with the state, but the state plans to transfer ownership to the city sometime next year now that it has a land bank. The ownership transfer is a procedural step that will not require the exchange of funds, Solis said.



500 Umatilla St. SE is among the seven properties being reserved for housing. Credit: Google Street View

Six of the parcels are on the city's southeast side, and the seventh is in Roosevelt Park on the southwest side.

Solis said in a presentation at Wednesday's meeting that the applicants are a mix of emerging developers and individuals who have done other projects, but not housing development.

"The idea (with reserving the parcels) is they can continue to work with the planning department to make sure that what they're proposing on these lots is feasible, and then obtain their financial commitments so that they can move forward with a project," she said.

She added that reserving the parcels would honor "the amount of time and money that they've put into this process already."

The five developers and the properties they are in the process of optioning for purchase are:

- Bryce Hansen, Stransen Development Group: 443 Sheldon Ave. SE
- LINC Up: 500 Umatilla St. SE
- Collin Hansen, Cambridge Holdings LLC: 710 and 716 Cornwall Ave. SE
- Seeds of Promise: 722 Alexander St. SE and 1139 Lafayette Ave. SE
- Jorge Manzo: 754 Cutler St. SW



722 Alexander St. SE. Credit: Google Street View

The seven lots would include a mix of multifamily structures, a duplex and single-family homes, Solis said.



"All of this is subject to change as the applicants continue to work with Planning and obtain their financing," Solis said via email. "Final project details would be presented to the (land bank authority) when they consider entering into an option agreement."

When the city has residential properties up for sale, its property disposition policy dictates its top priorities for those properties are for affordable housing and homeownership projects, local ownership and emerging developers, in that order.

In October, Grand Rapids became the second city in Michigan to form its own land bank. State legislation was signed into law in June to enable the move, allowing the city to take ownership of 107 parcels that are currently owned by the state land bank.

At its meeting Wednesday, the new Land Bank Authority also approved articles of incorporation and temporary bylaws that are expected to be reviewed again after the new year, when the city gets a new mayor and a couple of new city commissioners in January who may have different ideas about how the land bank should be organized.

The policies approved thus far state that Grand Rapids Economic Development Director Sarah Rainero will serve as executive director of the land bank, and it will be governed by the same board members who serve on the Economic Development Corporation and the Brownfield Redevelopment Authority.

Solis and Rainero said Wednesday that the city's economic development team, which will shepherd land bank agendas, expects it will spend the first few months of the year working with the board and consulting attorneys to develop goals and policies for the land bank before any major decisions are made.

"We're not intending to sell, acquire or (ask for) any kind of transactions from the land bank board for at least the first few months of next year," Solis said.

More from Crain's Grand Rapids Business:

Developer, luxury home builder start new firm targeting tourism-workforce housing

Benteler secures incentives for \$105M EV battery components plant in Wyoming

Pide & Stick closes flagship Bridge Street location

Rachel Watson

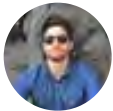
Rachel Watson is a Crain's reporter covering residential real estate in West Michigan, as well as the state's tourism and insurance industries. Email Rachel at rachel.watson@crain.com.

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Why America has so many big houses

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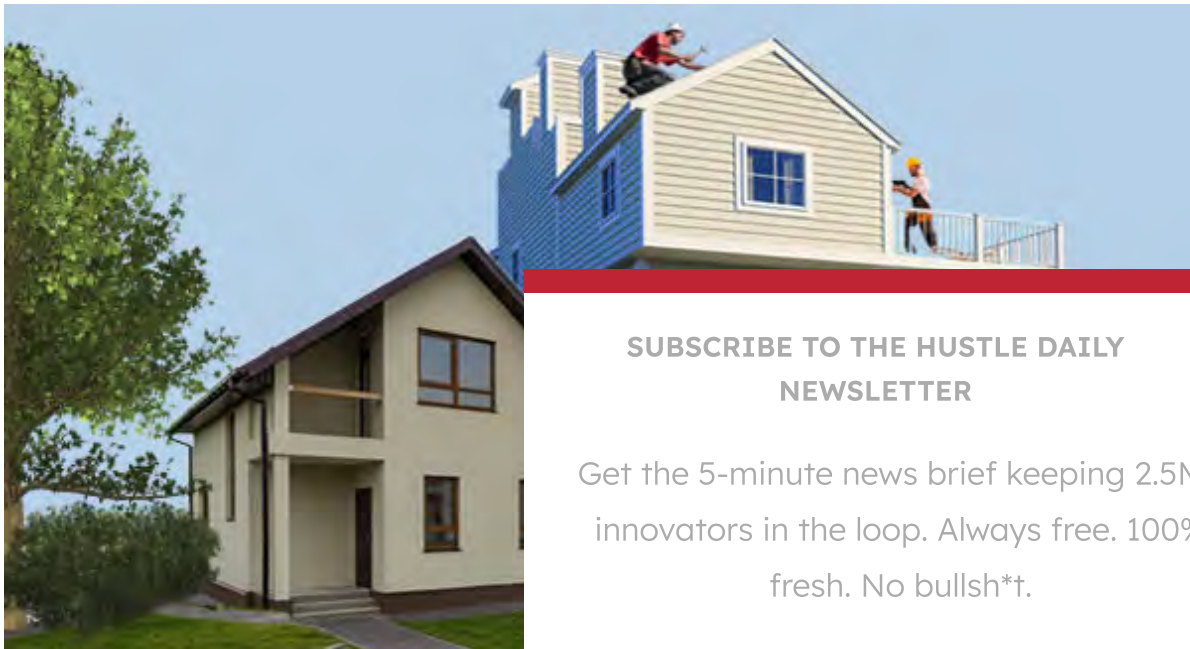
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[Zachary Crockett](#)

Published: December 13, 2024

American homes are growing while family size declines. Part of the reason is economies of scale.



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'Bigger is better' is a mantra that American contractors and home builders have taken to heart.

In many neighborhoods across the country, it's not uncommon to see a perfectly reasonable smaller home from a bygone era being demolished and replaced by another home 2-3x its size.

If you've encountered this, you're not alone.

Over the past century, the median new home build has more than **doubled** in size, from just over 1k sq. ft. to nearly 2.5k sq. ft.

American homes have doubled in size

Median square footage of single-family homes in the US, 1920 to 2020

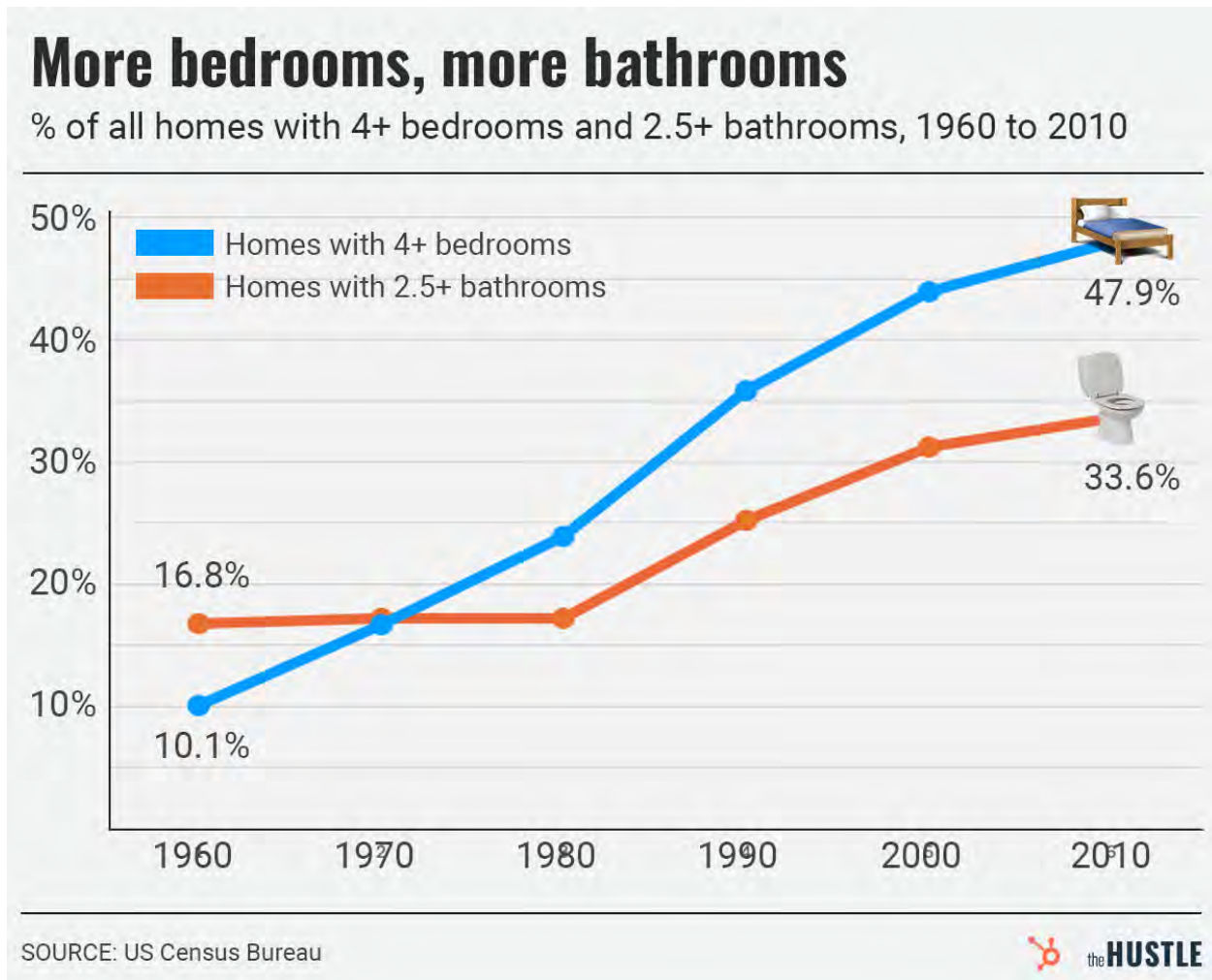


SOURCE: US Census Bureau

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The Hustle

In the 50-year **period** between 1960 and 2010, homes with 4+ bedrooms and 2.5+ bathrooms went from a rarity to a suburban expectation:



The Hustle

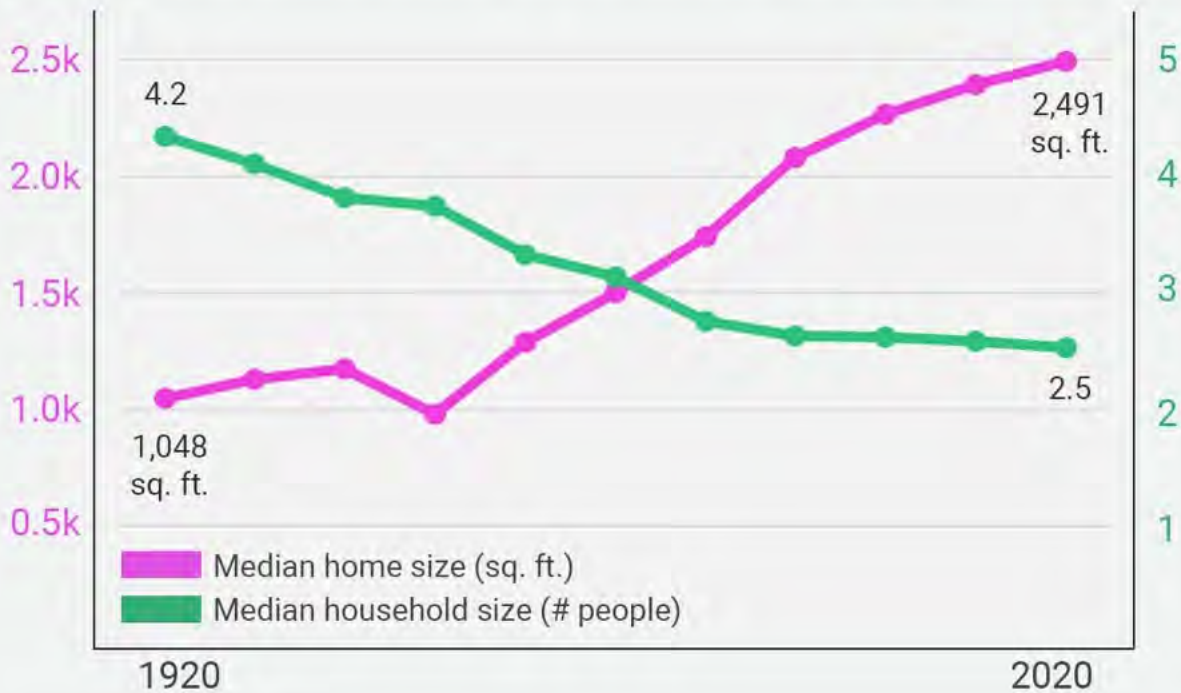
On the surface, this trend seems rather unusual.

As homes have ballooned in size, the median number of *inhabitants* per single-family home has *decreased* from **4.3 to 2.5 people**. In other words, all that extra space isn't necessarily being built to make room for more people.

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More space for fewer people

Median home size vs. median # of inhabitants per home, 1920 to 2020



SOURCE: US Census Bureau



The Hustle

So what's with all the big houses?

For starters, there are a few practical things that ushered this shift:

From the 1970s onward, Americans began to think of homes as appreciable investments. Bigger houses were seen as better investments.

Banks enacted credit policies that allowed people to borrow more money and buy bigger homes.

Building materials were mass produced, making the economical construction of large

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But there's another answer, and it has to do with the changing demographics of the United States.

Why builders love big houses

For home builders, a number of construction costs are relatively **fixed** — they don't change much, whether they're building a house that's 1k sq. ft. or 3k sq. ft. These might include:

The plot of land

Land surveys

Running utilities to the site (electrical, water, sewer, gas)

Sitework (landscaping, driveway)

Building permits

Architect and engineering fees

According to the National Association of Homebuilders, the total construction cost to build a 2.6k-square-foot house is \$392k. When you itemize that cost, much of it falls into the fixed costs listed above:

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How much does it cost to build a house?		
Estimated construction costs for a 2,560 sq. ft. house (2022)		
Category	Cost	% of total
Site work	\$29,193	7.4%
Building permit fees	\$8,292	2.1%
Impact fee	\$5,208	1.3%
Water & sewer fees	\$5,800	1.5%
Architecture, engineering	\$4,724	1.2%
Other	\$5,169	1.3%
Foundations	\$43,086	11.0%
Excavation, foundation, concrete, retaining walls	\$39,731	10.1%
Other	\$3,355	0.9%
Framing	\$80,280	20.5%
Framing (including roof)	\$60,831	15.5%
Trusses	\$11,479	2.9%
Sheathing	\$5,383	1.4%
General metal, steel	\$1,168	0.3%
Other	\$1,419	0.4%
Exterior Finishes	\$46,108	11.8%
Exterior wall finish	\$19,746	5.0%
Roofing	\$11,496	2.9%
Windows and doors (including garage door)	\$13,158	3.4%
Other	\$1,709	0.4%
Major Systems Rough-ins	\$70,149	17.9%
Plumbing (except fixtures)	\$22,706	5.8%
Electrical (except fixtures)	\$23,892	6.1%
HVAC	\$21,845	5.6%
Other	\$1,707	0.4%
Interior Finishes	\$94,300	24.0%
Insulation	\$6,530	1.7%
Drywall	\$13,184	3.4%
Interior trims, doors, and mirrors	\$12,727	3.2%
Painting	\$8,793	2.2%
Lighting	\$4,502	1.1%
Cabinets, countertops	\$17,775	4.5%
Appliances	\$6,263	1.6%
Flooring	\$13,019	3.3%
Plumbing fixtures	\$5,166	1.3%
Fireplace	\$1,608	0.4%
Other	\$4,733	1.2%
Final Steps	\$23,065	5.9%
Landscaping	\$9,123	2.3%
Outdoor structures (deck, patio, porches)	\$2,178	0.6%
Driveway	\$8,775	2.2%
Clean Up	\$2,280	0.6%
Other	\$709	0.2%
Other	\$6,059	1.5%
Total	\$392,241	

SOURCE: NAHB

 THE HUSTLE

The Hustle

The builder has to pay many of these costs regardless of the home's size. And in comparison to these fixed costs, adding extra bedrooms and bathrooms is relatively cheap.

Imagine you build a 3 bedroom, 2.5 bathroom house for \$120 per square foot. Adding 100 square feet to one of the bedroom
lumber, drywall, paint, and carpet — or
with more bedrooms and bathrooms, t
feet.

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How might this play out in practice? Here's one example of the estimated costs to build a 2.6k-square-foot house vs. a 1.4k-square-foot house:

Cost to build a 2,560 vs. 1,400 sq. ft. house

One example of how estimated homebuilder costs might shake out

RECEIPT	RECEIPT
LARGER HOUSE (2,560 sq. ft.)	SMALLER HOUSE (1,400 sq. ft.)
Finished lot (+ financing)\$114,622	Finished lot (+ financing)\$94,440
Construction\$392,241	Construction\$284,566
Financing\$12,192	Financing\$9,100
General overhead\$32,979	General overhead\$29,817
Marketing\$4,268	Marketing\$4,268
Sales commission\$23,080	Sales commission\$17,320
Home sale price:	Home sale price:
\$644,750	\$480,000
PROFIT: \$65,369 (10.1%)	PROFIT: \$40,489 (8.4%)
!!! THANK YOU !!!	!!! THANK YOU !!!

SOURCE: NAHB (larger home), various news sources (smaller home)



The Hustle

In this example, the builder's profit margin on the smaller home is about 2% lower than it is for the bigger home — largely because of the higher cost of the lot.

For a large national homebuilder, like D.R. Horton, a hypothetical \$25k dip in profit per home would mean a revenue.

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Simply put, the math favors building larger homes. But in recent years, the market has dictated a potential change of strategy.

Shifting attitudes

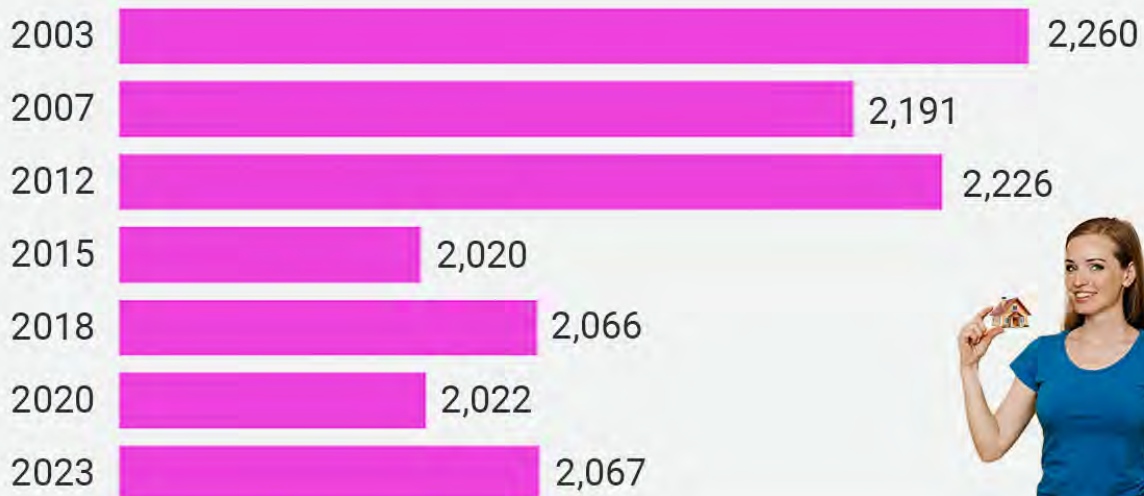
There are some signs that the large home trend is cooling a bit.

The NAHB runs a survey every year asking home buyers what size house they want. In 2024, the average desired size was the **lowest** it's been in years, down 10% from a decade ago.

As NAHB's chief economist, Robert Dietz, told CNBC, buyers are reacting to "a low-inventory, low-housing-affordability environment."

Buyers want smaller homes than 20 years ago

Median square footage desired by home buyers



SOURCE: NAHB's What Homebuyers Really Want studies



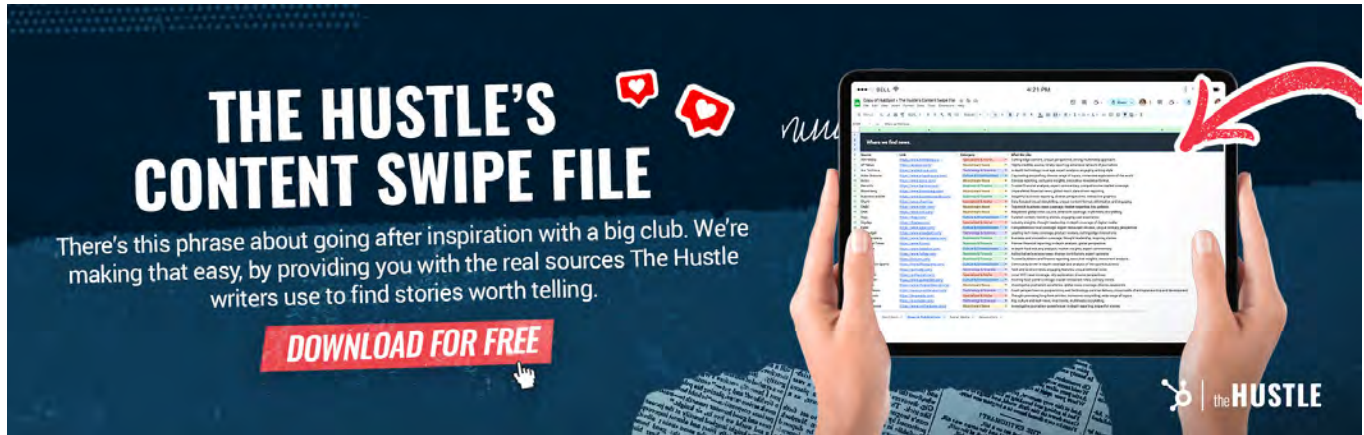
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And, though houses have gotten much backed off a bit in recent years. Since home size has declined every year since

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Builders seem to be aware of affordability concerns on the buyer side, as rates have steadily increased and home prices have risen. Last year, nearly four in 10 builders **reported** constructing smaller homes to adjust to preferences.

If you're in the market for a new 2-bedroom single-family home, it's possible you may soon be in luck.



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HOMELESSNESS

'I've seen people die': Holland's housing crisis has real faces, and real consequences

**Cassidey Kavathas**

Holland Sentinel

Published 4:01 a.m. ET Dec. 15, 2024 | Updated 4:01 a.m. ET Dec. 15, 2024

Editor's Note: This article is the first in The Sentinel's "Homes for the Holidays" series by reporter Cassidey Kavathas. For the past two months, Kavathas and photographer Adam Vander Kooy have spoken to residents affected by homelessness, toured local organizations and spoken to housing experts. In her series, Kavathas will explore the challenges posed by a lack of affordable housing, the nonprofits working to combat it, and the solutions that might bring our neighbors back home.

HOLLAND — Kayne West is echoing off the bricks of Holland's First United Methodist Church. A handful of people, swaddled in winter coats, huddle around a speaker and a bike, trying to escape the howling wind on a chilly November morning. They're waiting for something.

Maybe that's odd for some churches, but not here. Here, the group is a familiar sight on Fridays, a collection of men and women affected by homelessness waiting to freshen up, meet others and take a breath.

The First United Methodist Church at 57 W. 10th St. hosts Refresh, a partnership between the sanctuary and Community Action House. The program provides access to showers, clothes and a light meal, as well as mail services for those who need an address to receive checks and essential correspondence.

Inside, sitting at a table illuminated by fluorescents and sunlight through stained glass, Javier Ramirez waits for his turn to shower, chats and enjoys a light breakfast.

"It's mainly a space to keep warm," Ramirez said. "You get a shower and clothes. You get fed. It brings me joy just to know that I'm loved and supported."

More: HPD confirms homeless camps cleared by Meijer

Ramirez, 27, has been intermittently affected by homelessness for about three years. He doesn't have a driver's license or a car, but feels fortunate to have a tent for shelter. As he walks under the Pride Flag posted outside the doors of the church, Ramirez said, he can turn off his "survival safety mode."

A poster next to the breakfast pick-up window reads: "You are smart. You are brave. You are capable. You are welcome. You are important. You are accepted. You are enough. You are strong. You are loved. You are worthy."

"It's that dignity piece that's so, so needed," said LuAnne Stanley Hook, director of community involvement at First United. "I've been shocked by the number of people who've come in here and said, 'You treat me like I'm a normal person like no one else does.' That's terrible."

Refresh has a few simple rules— keep the space safe, respect others, no illegal contraband or substances or weapons, and visit between scheduled hours. There are no moral rules, though. Residents can come as they are.

More: 'What is wrong with this state?' Holland resident might leave Michigan after housing nightmare

"Even if you're using substances, they don't judge you for that," Ramirez said. "They want you to get the help you need and support and guidance. They put a lot of effort into us."

'I've seen people die'

As the chill settles around Lake Michigan, spaces like Refresh aren't just important — they're life-saving. According to officials in Ottawa County, there are roughly 2,000 people experiencing homelessness here; living in cars, tents and storage units, or facing the elements head-on.

"Winter is harsh weather, especially if you're trying to recover from something," Ramirez said. "I've seen a lot of people in past winters die because it's so cold and they weren't having a good day, maybe they were drinking or using drugs."

Ramirez suffers from depression himself, a problem somewhat triggered by his income. He relies on Social Security and Medicaid, but fears the day he loses access.

"It scares me to a point where I don't know what to do," he said. "It sucks, but then, at the same time, you have to think positive when you're out there."

His main goal? To find reliable housing — but he's struggled with starting over. He hopes to see local funding funneled toward housing opportunities for homeless or low-income populations, instead of luxury developments.

It's not a problem that's getting better.

"We're seeing more and more neighbors who need services," said Katy Russner-Travis, director of communications at Community Action House. "We've walked with people through all the steps you can take, and there simply isn't housing to find."

According to county data, the population in Ottawa County grew by about 11,295 before 2018 and 2022. But the number of housing units between 2018 and 2023 only increased by about 8,000, according to the American Community Survey. The rental vacancy rate dropped from 6.6% to 3.3% in the same time period.

The fact of the matter is, housing growth in Ottawa County isn't keeping up with the population.

"The issue has moved beyond just a lack of affordable housing," said Brenna Zawacki, director of programs at Good Samaritan, a local housing assessment and resource agency. "There's not a lot of vacant housing in general. People are really trying to stay where they are."

As a consequence, there are few, if any, units available for those who manage to secure an MSHDA Housing Voucher. Thanks to budget shortfalls, waiting lists for vouchers aren't even open.

"The units that are suitable and open for use by a voucher-holder are always in short supply," said Holland Community Development Coordinator Mark Kornelis. "But they're in even shorter supply than they were 10 or 15 years ago."

More: Ottawa County moves ahead \$1.5M in funding for affordable homes

Refresh, which launched in 2019, has seen the shift firsthand.

“When we started Refresh, if you had a voucher, you were housed,” Stanley Hook said. That's not the case now.

Even worse, there's no clear solution.

“You're gonna find that homelessness somehow is getting worse and worse and worse — but at the same time, there has to be a way to fix it,” Ramirez said, before accepting services and heading back into the cold.

— *Cassidey Kavathas is the politics and court reporter at The Holland Sentinel. Contact her at ckavathas@hollandsentinel.com. Follow her on Twitter @cassideykava*

GRAND RAPIDS

84-unit townhome development to serve Hudsonville's missing middle

Published: Dec. 19, 2024, 2:52 p.m.



Each one-bedroom unit at Landings at Rush Creek will include a two-stall garage and a bonus room that can be used for a home office, gym or storage. Rendering Courtesy Create 3 Architecture



By Ehren Wynder | ewynder@mlive.com

HUDSONVILLE, MI – A local developer plans to fill the demand for low-cost housing from Hudsonville's growing population.

The Hudsonville Planning Commission on Wednesday, Dec. 18, approved LaCati Groups application to develop Landings at Rush Creek, an 84-unit townhome community at 6365 Balsam Drive in Hudsonville.

LaCati Group still has to undergo detailed engineering but hopes to begin construction by summer 2025.

The almost seven-acre site would include 16 buildings. Each of the 84 one-bedroom units comes with a two-stall garage and a bonus room for a home office, gym or conditioned storage. On site amenities include a lake and walking paths.

Landings at Rush Creek is designed to serve a unique need for multiple demographics, including young professionals and households in the “missing middle” income range, developer Chad Cassidy with LaCati Group said.

“There’s definitely a need for housing in that area, and a number of things that are driving that demand,” Cassidy said. “Hudsonville’s a nice place to live. They’ve got great schools. It’s 10 minutes from downtown Grand Rapids. It’s also accessible to Holland and Grand Haven, so it’s uniquely positioned and an area that’s definitely growing.”

Units will be priced to serve households making 80-120% area median income for Ottawa County. Cassidy did not have a specific price range for the townhomes on Thursday, Dec. 19.

He said LaCati Group plans to pursue Brownfield tax incentives for the project.

The new development will be across the street from Oak Tree Apartments, another LaCati development that features two- and three-bedroom units.

“This was a nice project to fit in with that development as well and fill out the need for these types of one-bedroom units,” Cassidy said.

LaCati Group will own and manage Landings at Rush Creek once it’s complete. The cost of construction is yet to be determined, and LaCati Group has yet to select a general contractor.

Landings at Rush Creek has gone before the planning commission twice before Wednesday’s site plan approval as the developer sought to amend the city’s master plan and rezone the property to accommodate a high-density residential development.

During meetings in July and August, residents expressed concern that the apartment project did not fit with the area’s tax base, which consists mainly of single-family homes and condos, and that it would lead to congested traffic along Balsam Drive.

The planning commission, however, pushed forward with the development, citing the lack of housing in Ottawa County and West Michigan entirely as a primary concern.

LaCati Group, based in Hudsonville, also owns Parkview Apartments in Wyoming and Corner Ridge Apartments in Grand Rapids.

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NONPROFITS

Lakeshore Habitat for Humanity looking toward ‘next big things’ in 2025

**Mitchell Boatman**

Holland Sentinel

Published 4:05 a.m. ET Dec. 27, 2024 | Updated 4:05 a.m. ET Dec. 27, 2024

HOLLAND — 2024 was a big year for Lakeshore Habitat for Humanity, with a pair of projects wrapping up, continued development on a multi-home project, and the introduction of a new executive director.

Dave Rozman took over as executive director on Sept. 30, after his predecessor Don Wilkinson left to lead Michigan Habitat for Humanity. Prior to accepting the role, Rozman was senior development director.

More: Lakeshore Habitat’s Haven Townhomes helping residents build equity, community

More: Jubilee, Habitat for Humanity plan 11 more affordable homes in Holland

“It’s been going really well,” Rozman said of his first few months in the driver’s seat. “I was coming in at a good place, where the organization was already successful, we already had a good team in place leading the different aspects of the organization. Really, I was able to step in pretty seamlessly.”

In 2024, Lakeshore Habitat wrapped up a pair of five-unit townhome projects — Buttermilk Creek in Hudsonville and Haven Townhomes in Holland Township — with all units now occupied.

Construction is also ongoing on Habitat’s Vista Green Development in partnership with Jubilee Ministries. So far, six homeowners have moved into homes on the site, with three more expected in the coming months, according to Rozman. A second phase will bring another nine homes to the property.

Beyond continuing work at Vista Green, a big focus of 2025 will be identifying the “next big things” for Habitat.

“We’re currently working on identifying the next project,” Rozman said. “With what we’ve learned from Vista Green, we have a lot of opportunity in 2025.”

More: 'I've seen people die': Holland's housing crisis has real faces, and real consequences

Habitat is most known for home builds, but the organization's repair services are another key piece in addressing affordable housing. The nonprofit, with the help of grant funding, is able to hire contractors to aid with challenges like roof repairs, using the same income qualifications as its homeownership program.

“When you think about affordable housing, one of the easiest ways to address that is to help people stay in the home they currently own,” Rozman said. “If you have someone who might be living paycheck-to-paycheck but they own their home, if they have a roof issue or a leaking issue or some other critical issue, they might not have the funds to fix that. That’s where we can come alongside them.”

Habitat also has the "ReStore" at 12727 Riley St. in Holland Township. Rozman said Lakeshore Habitat works with developers and homeowners doing renovations to bring cabinets, appliances and countertops in good shape to resell in the ReStore.

“That’s a great way for people to support the work that we’re doing,” Rozman said. “When you shop or donate at the ReStore, that’s going to support us building homes in this community.”

But all of the good doesn't mean 2025 comes without challenges; including finding ways to expand within the organization's financial means.

“We have a successful model, but we can only go as fast as the resources we have,” Rozman said. “Some of that is financial support, continuing to get financial support. We know the need is there. We have people coming into our office weekly sharing about the need. So, how can we scale up?”

But the continued key to success at Lakeshore Habitat for Humanity remains community.

“Whether that’s volunteers showing up and swinging a hammer and using a paint brush, (or) people donating to us, (or) people shopping at the ReStore,” Rozman said. “We wouldn’t be able to do what we do. It really takes a community to make this happen.”

— Contact reporter Mitchell Boatman at mboatman@hollandsentinel.com.