

Agenda
Ottawa County Housing Commission
West Olive Administration Building – Conference Room F
12220 Fillmore Street, West Olive, MI 49460
Thursday, February 13, 2025, 9:00 am



1. Call to Order
2. Establish Quorum
3. Public Comments
4. Approval of the Agenda for the February 13, 2025 Meeting
5. Approval of the [Minutes](#) from the November 7, 2024 Meeting
6. Election of Officers

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

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

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

- B. [Conflict of Interest](#)
8. Old Business

- A. RLF Implementation Update (Standing Quarterly Agenda Item)
 - B. Grand Rapids Housing Commission Update (Standing Annual Agenda Item)
 - C. [Small Footprints Homes Project Update](#)

Note: As part of public comment, commentors, if they choose, may provide a response to this question posed by the Commission: *Would you say that building smaller homes (1000 square feet and less, and on smaller lots such as under 3,000 square feet) throughout the County is a desirable solution to housing affordability?*

9. New Business
10. Public Comments

11. 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: March 6, 2025 (10:00 a.m.)

12. 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): _____













Advertisement

GRAND RAPIDS

\$1.5M awarded to build ‘missing middle’ housing in Ottawa County

Published: Dec. 31, 2024, 10:00 a.m.



Jubilee Ministries and Lakeshore Habitat previously partnered on Park Vista Place, a 10-home project completed in 2022. (Jubilee Ministries)



By **Ehren Wynder** | ewynder@mlive.com

HOLLAND, MI – Two Lakeshore nonprofits are working to close the gap in “missing middle” housing thanks to a \$1.5 million grant.

The Ottawa County Board of Commissioners awarded Jubilee Ministries \$1 million and Lakeshore Habitat \$500,000 from its board discretionary fund to advance the development of attainable for-sale housing in the county.

Ottawa County has seen a burst of development in rental housing construction in recent years, but for-sale housing, particularly housing affordable to families earning 120% or less than the area median income, has lagged behind.

“Every one of our buyers has moved out of a rental,” said Jubilee Ministries Executive Director Steve Grose. “By building for-sale housing, the county is freeing up rentals.

“A lot of good things happen when somebody has the stability of owning a home, and Ottawa County has really recognized that and helped us move the needle on providing more for-sale housing.”

Jubilee Ministries and Lakeshore Habitat for Humanity since 2021 have partnered on two developments to build dozens of homes in the Holland area. Park Vista Place, completed in 2022, included 10 homes. Vista Green is currently under development will include 24 townhouses and 18 single-family homes once complete.

Both organizations plan to invest the money into their working capital funds so they spend less on loans and interest and more on building homes. The organizations plan to build about 11 new homes in 2025 in Ottawa County.

“Sometimes when we finish a project it can take 12 to 18 months to raise the capital you need before you can start another,” said Habitat Executive Director Dave Rozman. “This capital will allow us to move into the next project pretty seamlessly, so our hope is we can raise additional dollars so we can do even more units.”

The homes will come in two- and three-bedroom layouts and will be priced from \$200,000 to \$240,000 based on the buyer’s income.

According to Housing Next’s 2021 Ottawa County Housing Needs Assessment, the county needs to build 15,731 additional housing units by 2025 to reduce the rate of home price appreciation and rent growth.

Of those units, the county will need over 5,000 for-sale homes priced to serve the “missing middle,” or households that make too much money to qualify for subsidized rent levels, but don’t make enough to afford market rate.

These housing units, priced at about \$150,000 to \$249,999, represent the greatest need in Ottawa County. Despite this, the greatest number of housing units currently available in the county is priced at \$300,000 or higher, according to the study.

“From my standpoint, we’ve got a lot of work to do,” Grose said. “If you go out in the Holland/Zeeland area, there’s next to no housing for sale for under \$250,000, and that’s where we’re operating.”

Habitat works with homebuyers making 30-80% AMI, while Jubilee picks up from 80-120% AMI.

According to the Michigan State Housing Development Authority’s 2024 income and rent limits, 30-120% AMI in Ottawa County translates to about \$25,000 to \$99,000 per year for a two-person household.

New law bans landlords from rejecting renters over income source, like Section 8

Published: Dec. 31, 2024, 10:00 a.m.



A "for rent" sign in Ann Arbor on Nov. 2, 2023. (Ryan Stanton | MLive.com) Ryan Stanton | The Ann Arbor News

By [Rose White | rwhite@mlive.com](#)

A new Michigan law bans many landlords from rejecting tenants based on source of income, like housing vouchers, veterans' benefits or Social Security.

Gov. Gretchen Whitmer signed three Senate bills of a five-bill package Monday, Dec. 30, that prohibits landlords from discriminating based on source of income. Two remaining House bills have not yet been presented to the governor.

Whitmer said the law could help 34,290 families “afford a roof over their heads.”

“I am committed to growing access to affordable housing so every Michigander can raise their family in a vibrant community,” the governor said in a statement. “That’s why I am proud to sign these commonsense bills that expand affordable housing options and protect Michiganders from housing discrimination.”

Under Senate Bills [205, 206 and 207](#), landlords cannot deny a renter housing based on their source of income including Section 8 housing choice vouchers, public assistance, veterans’ benefits, Social Security, supplemental security income or other retirement programs.

The law only applies to landlords with five or more units.

Related: [Ann Arbor landlord sued for allegedly refusing to rent to people with housing vouchers](#)

Sen. Jeff Irwin, D-Ann Arbor, spoke in support of legislation when the Michigan Senate passed two of the bills last year. He said it will make it easier for people who have public benefits to find housing.

“We need to be doing more in this chamber to fight the affordable housing crisis and to make a space for all people to find stable housing in our state. This is a small step but it’s an important step,” he said [during an October 2023 legislative session](#).

Eighteen other states have laws that bar landlords from rejecting tenants solely because of their housing vouchers. Additionally, 16 Michigan cities have previously adopted ordinances around source of income discrimination.

The legislation also defines “source of income” within Michigan’s Elliott-Larsen Civil Rights Act, meaning renters are allowed to sue if they believe landlords are denying them housing over their

source of income. Tenants can also file complaints with the Michigan Department of Civil Rights.

The tie-barred bills – [HB 4062 and 4063 and SB 205, 206 and 207](#) – were one piece of legislation to make it out of a chaotic lame duck period [that screeched to a halt due earlier this month due to a lack of attendance](#). The Michigan Senate [then pulled an all-nighter](#) to get more legislation across the finish line. Michigan senators passed the House bills [during a Dec. 11 session](#), but they have yet to land on the governor's desk.

More than [two dozen organizations supported the bills](#), including the Michigan State Housing Development Authority, the Michigan Association of United Ways and housing groups throughout the state. They are opposed by the Michigan Chamber of Commerce, National Federation of Independent Business and the Property Management Association of Michigan.

Several other housing-related bills did not survive the lame duck period including bills would [expunge eviction records](#) after two years and give tenants facing eviction the [right to counsel](#).

A [package of bills](#) that would give tenants the right to form unions,

bills that would create new regulations around [rental applications](#), and legislation that would overhaul [Michigan's mobile home park laws](#) also didn't make it out of session.

Whitmer also signed bills Monday to update the process for [gathering evidence in human trafficking cases](#), expanding the age to have a courtroom support dog from 16 to 18 years old and providing [tax breaks for data centers](#). Other recently passed legislation includes [increasing aid for people who fall behind on utility bills](#), [strengthening traffic safety laws](#) and [making it illegal to carry a gun at polling locations](#).

Homelessness ticks up again in Michigan as housing costs climb

Published: Jan. 03, 2025, 9:10 a.m.



at the Residents in Action homeless shelter at the former T.A. Wilson Academy in Jackson on Thursday, Feb. 29, 2024. (J. Scott Park | jpark4@mlive.com) J. Scott Park | jpark4@mlive.com

By [Rose White | \[rwhite@mlive.com\]\(mailto:rwhite@mlive.com\)](#)

Michigan saw homelessness increase by 2% in a year as housing costs climb and affordable housing becomes harder to find.

The latest statewide data shows the number of people experiencing homelessness rose again in 2023 – marking an 8% increase over the

past four years. While the increase is relatively small, [according to a recently published annual report from Michigan's Campaign to End Homelessness](#), it shows that more people are still facing homelessness.

“Continued stress from the pandemic, changing economic conditions and an ever-growing lack of affordable housing remain the primary drivers of homelessness across the state,” the report said.

The Upper Peninsula saw the biggest jump, 17%, with the number of homeless going from 1,022 to 1,204. The Thumb region and Southeast Michigan, near the Ohio border, also saw double-digit increases. Other parts of the state recorded flat numbers, or even

decreases, including West Michigan, Northeast Michigan, the Bay region, the Ann Arbor area, and metro Detroit.

The annual report logs how many people are “literally homeless,” meaning those staying in emergency shelters, sleeping in their cars or living in encampments. It attributes the cause of homelessness to “one of several complex problems” with domestic violence, school absenteeism and untreated behavioral health and substance abuse issues making it more difficult to find stable housing. But the rising cost of housing is also playing a key role.

“The report highlights the critical challenges we face in addressing homelessness in Michigan, from rising rents to the gap between incomes and housing costs,” said a statement from Amy Hovey, executive director of the Michigan State Housing Development Authority.

Related: [Kalamazoo’s homeless population at 5-year high, according to annual count](#)

There’s a shortage of about 188,000 rental houses available for the 27% of Michigan households that are extremely low income,

according to the National Low Income Housing Coalition. Federal data shows nearly three in 10 Michigan households are considered cost burdened, meaning they spend more than 30% of their income on housing, with that number being much higher, 51%, for renter households.

Additionally, about 4 million Michigan households, about 41%, struggle to afford housing, childcare, food, transportation and healthcare.

That's coupled with rising rents.

RentHop, a real estate firm, [reports that rent for a one-bedroom in Michigan](#) has gone up 36% in the past three years and rent for a two-bedroom climbed 23%. Zillow's market trends [show Michigan's median rents](#) went up 7% from December 2023 to December 2024. And Michigan has three cities ranked among [the most competitive rental markets](#) in the country, including Grand Rapids, Ann Arbor and Detroit.

Related: [Michigan's double-digit rent increase ranks third highest in the nation](#)

Despite numbers climbing overall, Michigan did see homelessness decrease among five groups: first time homeless, veterans, seniors, adults over 25 and those who are frequently homeless. Meanwhile, it went up 3% for the number of homeless young adults ages 18 to 24 with the number of Black, African American and African non-Hispanic being almost twice as represented as white young adults.

“While the increase in homelessness is deeply concerning, the decrease in first-time homelessness and among key subpopulations like veterans and senior adults shows that our strategies can work,” Hovey said. “It’s clear we must do more to expand affordable housing, invest in supportive services, and strengthen partnerships to create more opportunities for every Michigander to find a stable, safe place to call home.”

Related: [Homelessness jumped in 10 Michigan counties. What’s being done about it?](#)

Michigan is not the only state with increasing numbers of homelessness.

The United States saw a sharp 18% increase last year as the number of people experiencing homelessness hit a record high.

The [U.S. Department of Housing and Urban Development attributes](#) this to “our worsening affordable housing crisis,” rising inflation, stagnating wages and the “persisting effects of systemic racism” that have strained homelessness services. Additionally, public health crises, natural disaster and rising numbers of people immigrating to the United States have also exacerbated an already stressed system.

To tackle homelessness, Michigan is leaning on the Low-Income Housing Tax Credit, a program that offers tax breaks to developers, to boost the stock of affordable housing. In 2023, this tax credit supported 518 units that will provide housing to those earning 30% to 50% of area median income.

The state housing authority also funded 173 new supportive housing units to help people transition out of homelessness by providing housing and services. And the Michigan Department of Health and Human Services invested \$10 million in repairing shelters and upgrading infrastructure.

“Together, we can and must redouble our efforts to ensure homelessness is rare, brief, and nonrecurring,” Hovey said.

HOMELESSNESS

Here's why building \$400K houses can help solve homelessness in Ottawa County



Cassidey Kavathas

Holland Sentinel

Published 4:01 a.m. ET Jan. 4, 2025 | Updated 4:01 a.m. ET Jan. 4, 2025

Editor's Note: This article is part of *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.

OTTAWA COUNTY— In November 2024, the Ottawa County Board shot down an essential credit request for an apartment community on 64th Avenue in Coopersville.

The \$51 million project would've added 216 units to the region's housing stock, with 44 units specifically designated "affordable." But developers saw backlash over a tax credit of roughly \$7.5 million over 15 years — and the majority of commissioners agreed.

One month later, the same commissioners approved \$1.5 million in spending for affordable housing projects from Lakeshore Habitat for Humanity and Jubilee Ministries.

The difference? One focuses on rentals. The other focuses on homes.

"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," said then-Board Chair Joe Moss on Dec. 3. "So, when possible, solutions that focus on ownership are far superior."

Lakeshore Habitat and Jubilee Ministries have accomplished just that, making mortgage-holders out of residents who would otherwise be trapped by ever-increasing rents and a near-impossible housing market.

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.

More: Lakeshore Habitat for Humanity looking toward 'next big things' in 2025

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

Even expensive homes can help solve homelessness

Experts say the need for housing stock goes beyond affordable townhomes or smaller single-family units — housing, they say, has a domino effect. Homes are needed in every price bracket to right the market for entry-level families; and opening homes to entry-level families means more vacated apartments for the others who desperately need them.

“We say affordable housing, but we need housing in general,” said Jessica Pressley, a program manger at Community Action House. “When a hermit crab needs a new shell, it needs a bigger one. (Others) line up and move (into the old one). Well, we don't have enough homes across the board, so we don't have places for those people to go.”

The number of housing units in Ottawa County, as measured by the American Community Survey, increased by 7.5% between 2018 and 2023. That's about 8,000 new units. During the same time period, the community's rental vacancy rate decreased from 6.6% to 3.3%.

In other words, housing stock isn't keeping up with population growth — and it's led to an all-inclusive shortage.

“There's not a lot of vacant housing in general,” said Brenna Zawacki, director of housing programs at Good Samaritan. “People are really trying to stay where they are.”

The median value of a home in Ottawa County was \$328,000 in 2023, up from approximately \$264,000 in 2018, and that's after adjusting for inflation.

“As we look at the housing market and see the challenges on providing housing that's needed for a young professionals ... you're making \$60,000 or \$80,000 a year and you're legitimately unable to find a home. That's a tremendous need,” said Ottawa County Director of Strategic Impact Paul Sachs.

“Yes, rental units and apartments are valuable product types to help build up the ecosystem, but you're not creating the equity opportunities for young professionals.”

There's an organization entirely devoted to the region's housing market problem: Housing Next. According to the entity's 2021 Housing Needs Assessment Update, there's an overall need for about 4,385 rental units in Ottawa County in 2025, including about 1,100 units already in various stages of development.

Housing Next also says, over a five-year projection period (2020-2025), the overall for-sale housing gap in the county was approximately 11,346 units. That's more than triple the estimated housing gap in the 2018 Housing Needs Assessment.

Currently, the largest area of demand is the middle income bracket — which includes those making 80%-120% of the county's median income, according to Housing Next Executive Director Brooke Oosterman. When middle-income households can't find options in their price range, they go lower. That's a big problem.

"It continues to put pressure on households who need that more affordable housing unit, who can't out-compete someone who's able to pay more but isn't because that product doesn't exist in the market."

"Housing is a numbers game," Ottawa County Commissioner Jim Barry told The Sentinel before taking office. "You don't need to especially build specific affordable housing. If you just build more units, it frees up room in the market, because people will move up and they'll open up housing on the lower level. It's just a matter of having the product there."

But not all hope is lost. The housing market, by definition, can (and will) change.

"Housing is complex, but we know there's a way forward," Oosterman said. "We get so often caught in our fear, versus looking at the opportunity."

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

Housing joins list of health concerns in Ottawa County

ANDREA GOODELL | SATURDAY, JANUARY 4, 2025



Courtesy of Liza Summer via Pexels

Housing stress is likely adding to the mental health toll many in Ottawa County are feeling, according to the 2024

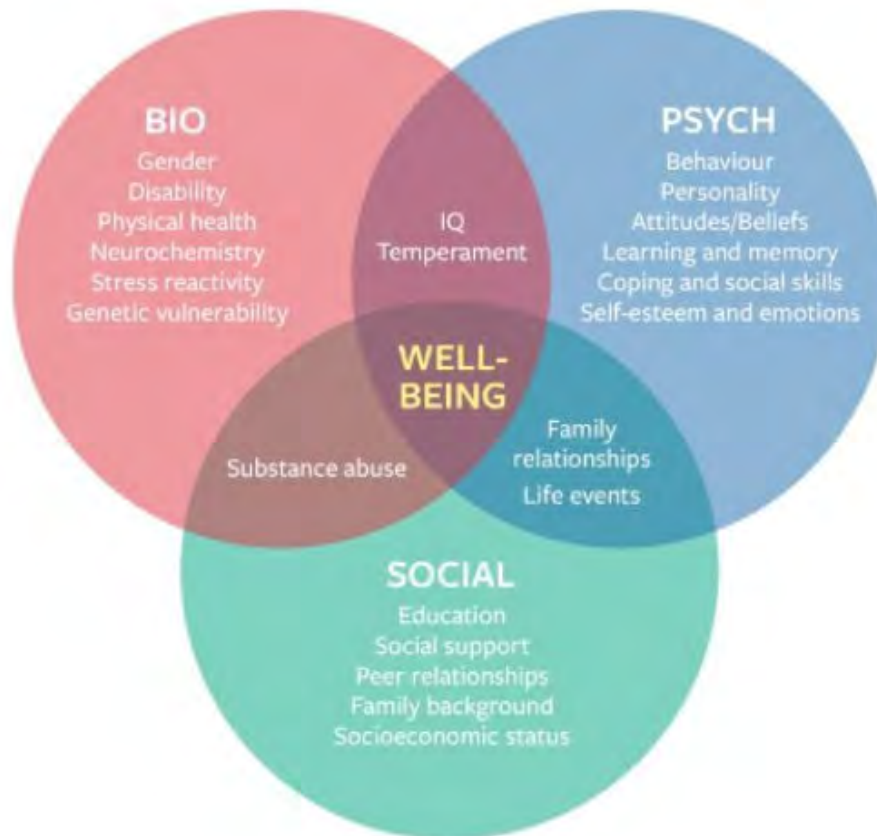


For the first time since its inception, the Healthy Ottawa Plan includes housing as a top health concern for the county.

"The reality is that life is complicated; health is complicated," says Derel Glashower, senior epidemiologist with the Ottawa County Department of Public Health.

By addressing housing, it is very likely providers would be addressing mental health as well and vice versa. He describes it as a Venn diagram of overlapping circles.

“Health is much more than just going to a doctor and getting care,” Glashower says.



Courtesy Healthy Ottawa

Social determinants of health overlap, helping to create a person's well being.

Social determinants such as strain, lifestyle, and housing often direct health outcomes.

Mental health remains a top health challenge along with access to care, according to the newly released 2024 Healthy Ottawa Plan, based on the 2023 Community Health Needs Assessment (CHNA) and developed with input from nearly 100 cross-sector representatives.

Mental health still top priority

Because mental health continues to be a top health issue for residents, the Healthy Ottawa Advisory Council (Healthy Ottawa) has prioritized mental health as its No. 1 focus area for the next three years. The Mental Wellness Taskforce will be formed and be co-championed by Michael Brashears from Ottawa County Community Mental Health and Barbara Lee VanHorssen from the Momentum Center.

Courtesy Healthy Ottawa

Healthy Ottawa released its Community Health Needs Assessment in 2023. A new report based on that assessment suggests the county's top three health priorities should be mental health, housing, and access to care.

"Mental wellness is vital to a high quality of life for individuals and for families. While access to mental health care was a priority in previous Healthy Ottawa plans, the 2024 plan will take a fresh approach to this need. Members of the Mental Wellness Taskforce will work together to improve countywide access to mental health care when residents need it," Brashears says.

Not only is housing expensive, but there is a shortage of units even for those who can afford it. Poor or unsafe housing often leads to other negative physical, mental, and emotional outcomes.

Of those who answered the telephone survey, 14% reported having trouble paying rent, mortgage, or utilities in the past year. That number jumps to 35.7% among under-served adults such as Hispanics, single mothers with children, senior adults, as well as those who are uninsured, under-insured, or have Medicaid.

Although the issue of poverty is a broad one and difficult to remediate, issues connected to poverty can be addressed. The report gives the examples of finding ways to provide more affordable housing, providing more health food options at a lower cost to improve the nutrition of those who would not otherwise be able to afford healthy food, strengthening social service programs to offset the negative outcomes that can accompany poverty (e.g., broken homes, abusive relationships, household challenges), and addressing economic disparity by ensuring that under-served and vulnerable groups have access to services that will move them closer to participating on a level playing field.

"In 2023, Ottawa County continues to be impacted by the social, economic, and political fallout of the coronavirus (COVID-19) pandemic," according to the report. "Economically, although the economy is strong and unemployment is low, inflation is preventing many residents from making purchase decisions, and sometimes that means forgoing health care."

No longer the healthiest

Healthy Ottawa is a group of hospitals and nonprofits working together to improve the health of Ottawa County. The group's past successes include the creation of the Suicide Prevention Coalition, Ottawa County Pathways to Better Health, and Thrive Ottawa County, as well as supporting Ottawa Food's expanded efforts.

Ottawa County has slipped a bit from its former status of "healthiest county in Michigan." The most recent County Health Rankings list Ottawa County as the third healthiest county in the state. Still, the report says, with three hospitals, three free medical clinics, and hundreds of health care

professionals, health care is accessible to most people – if they can afford it or have high-quality health insurance.

Almost 27% of survey respondents reported depression, compared to 22% in 2020. Almost 34% reported anxiety, compared to 23% in 2020. More than half of adults who reported anxiety are not undergoing treatment for it. Almost half of adults with severe psychological distress or depression are not undergoing treatment.

Respondents also reported higher rates of asthma, depression, and being overweight when compared to the state and the nation. Ottawa County also reported higher rates of poor mental health (14 days or more) than the nation and was in a dead heat with the state at 16.5% (16.7% of Michigan adults and 14.6% of adults nationwide reported poor mental health. The latest U.S. stat available was from 2021.

Ottawa County respondents also reported more risky behavior, including eating few fruits and vegetables, smoking cigarettes and vaping, binge drinking and heavy drinking.

The rate of Ottawa County adults who reported psychological distress was almost twice the rate of 2020 (34.5% compared to 19.5%).

Courtesy Healthy Ottawa

The 2024 Healthy Ottawa Plan looks for solutions to housing stress, mental health, and access to care.

Solutions

The Healthy Ottawa Plan calls on community members and organizations to review the plan, adopt strategies, and engage in efforts to address these concerns. To learn more about the root causes of the county's greatest health needs, recommended strategies to address those needs, or to get involved, community members and local organizations can review the full 2024 Healthy Ottawa Plan at healthyottawa.org.

"The only way to move the needle," Glashower says, "is to work together."

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Grand Rapids leaders see new land bank as vital tool to solving housing crisis

Updated: Jan. 15, 2025, 1:58 p.m. | Published: Jan. 15, 2025, 1:57 p.m.



MLive file photo of downtown Grand Rapids.



By [Melissa Frick](#) | mfrick@mlive.com

GRAND RAPIDS, MI – Grand Rapids city leaders now have a new tool in their pocket to transform abandoned and deteriorated properties across the city into affordable housing and other community spaces.

PACKET PAGE 38

This past fall, the Grand Rapids City Commission voted to establish a city land bank authority, giving the city power to acquire, hold and maintain vacant and underutilized properties until new owners can bring them back to productive use.

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The goal is to find local developers who can activate those properties into affordable housing or other projects that will meet community goals and stabilize property values, said Sarah Latta Rainero, who is currently serving as executive director for the newly established Grand Rapids Land Bank Authority.

On Feb. 1, 106 vacant properties across the city of Grand Rapids will be transferred to the city's new land bank authority, Rainero told city commissioners in a Jan. 14 update.

Currently, the properties are being held by the state land bank, after Kent County dissolved its land bank in 2019.

Newly elected Mayor David LaGrand, who presided over his first meeting on Jan. 14, said he has high hopes for the land bank authority. When he campaigned for mayor in the fall, he said the land bank could serve as a vital tool to addressing much-needed affordable housing across the city.

"I think we have the ability to maybe have this be if not the biggest, certainly a really big piece, in moving us toward the goal I know we all share, which is getting more housing in Grand Rapids, and more affordable housing," he said. "We all know the need that's out there."

Studies have shown nearly 15,000 new housing units are needed in Grand Rapids by 2027 to accommodate the city's growth.

RELATED: Grand Rapids, Kent County need 34,699 new housing units by 2027. Can it be done?

Not all of the 106 land bank properties in Grand Rapids are buildable, Rainero noted Tuesday. When the properties were assessed this fall, around 60 were determined to be unbuildable due to wetlands or other various site constraints, she said.

The properties that are available are vacant lots. A few have homes on them that are currently vacant and unsafe because of their condition.

The land bank authority is still working with the city's planning department to determine how many of those sites could turn into potential housing projects.

On Jan. 28, the Grand Rapids City Commission will consider a termination agreement with the state land bank and transfer the 106 properties to the Grand Rapids Land Bank Authority.

In the coming months, the authority plans to identify emerging developers and work to start activating property.

The members of the city's Brownfield Redevelopment Authority and Economic Development Corporation are currently serving as the initial governing board members of the land bank authority, but eventually it will be governed by a 5-member board appointed by the mayor and approved by city commission.

LaGrand said he wants that to be a nimble body that can meet regularly and work quickly and efficiently with developers to get properties out into the market.

There are still many aspects that still need to be sorted out, like how it will be funded, LaGrand noted. But the mayor said he believes well-functioning land banks can be self-sustaining because there are tax funding mechanisms to support it.

Michigan passed new amended legislation last year that allowed cities with populations over 50,000 to establish their own land banks, if they aren't located in a county with its own land bank.

Grand Rapids commissioners shared their excitement for the land bank's potential on Tuesday, emphasizing the need for an efficient and community-responsive approach.

"My biggest goal is just continuing to hope that the organization and this body can move nimbly to work with private emerging developers to get housing out in the market for people to move into," said First Ward Commissioner Drew Robbins.

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HOMELESSNESS

By the numbers: Here's why you can't afford to buy a home in Ottawa County



Cassidey Kavathas

Holland Sentinel

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Editor's Note: This article is part of The Sentinel's "Homes for the Holidays" series by reporter Cassidey Kavathas. For the past three 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.

OTTAWA COUNTY — Donning a suit coat, Hope College Junior Nicholas Brunink gripped the sides of the podium as he gave public comment to the Ottawa County Board of Commissioners on Nov. 12, 2024.

"I come before the board today to give a little food for thought, ask a question," said Brunink, who's currently training to become a social studies educator with a specialization in political science. "... What are your plans for lower income housing for renters who can't afford homes right now?"

Brunink hopes to land a teaching job in West Michigan, but with teaching salaries around \$50,000 per year in the West Ottawa School District, he said, the opportunity to own a home is slim.

"I've also had placements at Holland and Zeeland, and both of those schools I have a deep desire to work at," he said. "Unfortunately, because of the cost of housing in the area, it's becoming less and less likely."

Brunink ended his comment by saying he'd like to continue to call Ottawa County home, before grabbing his notes from the podium and returning to the crowd.

Is homeownership barred to those without a six-figure income?

Brunink isn't remotely the only would-be resident struggling to find permanent housing in Ottawa County.

"Even though wages have gone up, the cost of living has exploded and there are different groups that it affects more ... like your factory workers, public servants and teachers," said Brian De Vos, executive director of Good Samaritan, a nonprofit focused on providing resources for poverty and housing insecurity.

According to the Michigan State Housing Development Authority, the median gross rent, including utilities, was just under \$1,150 in Ottawa County in 2023, about \$50 more than Michigan on the whole.

But the numbers on the ground tell a different story. As of Jan. 21, there are 20 rentals listed on Zillow for \$1,150 or less in Ottawa County. That's out of 340 listings total.

The age-old argument that mortgages are cheaper than rentals doesn't hold much water, either. The median value of a home in Ottawa County was \$328,000 in 2023, up from approximately \$264,000 (in 2023 dollars) in 2018, according to MSHDA. For a 30-year mortgage under current interest rates with 3.5% down, that's about \$2,500 a month.

According to Zillow, the cheapest home for sale in Ottawa County on Tuesday, Jan. 21, was listed at \$29,900. It was a manufactured home in Grand Haven. Excluding manufactured homes, the cheapest home for sale was \$156,750. It was a condo in Spring Lake.

The cheapest standalone home listed in Ottawa County on Tuesday, Jan. 21, was \$179,900 in Nunica. It was a three-bed, two-bath with 1,100 square feet. In total, there were four standalone home listings under \$200,000.

Now, let's talk about the income required to pay that mortgage. As a common rule of thumb, housing payments should require less than 30% of a household's income. In 2023, about 21% of mortgaged homeowners in Ottawa County paid at least that much on housing, on the verge of being overburdened. That's up from 17% in 2018.

For a monthly mortgage payment of \$2,500, households should bring home about \$8,333 per month. That's nearly \$100,000 per year — and that doesn't account for taxes.

For reference, the median household income in Ottawa County is \$87,144, according to the U.S. Census Bureau. Suddenly, paying \$1,150 for a rental doesn't seem so bad, allowing residents with an income around \$50,000 to stay under the 30% threshold; assuming they can find a vacancy.

Of course, when residents choose to stay in apartments, there's a domino effect.

"The person that's in the \$30,000-\$40,000 range, they're getting buried by the cost of rent," De Vos said. "We're finding it harder and harder to find affordable rental housing in Ottawa County."

The most affected population falls under ALICE: Asset Limited, Income Constrained, Employed. The designation describes those who earn enough to live above the Federal Poverty Level, but still struggle to make ends meet.

The ALICE population in Ottawa County increased from 22,179 households in 2021 to 27,831 households in 2022.

"While they're making good money, \$18-\$20 an hour, it's hard for them to afford that apartment that was affordable a few years ago," De Vos said.

For ALICE families, one missed paycheck, one eviction, can be the end of the road. That's why Good Samaritan provides case management and eviction prevention.

"We believe that, when somebody is evicted, and especially if they end up homeless, that becomes a huge expense to the community," De Vos said. "It's cheaper to try to keep them in their housing."

People in the eviction program must have a source of income.

"There's a lot of people living in our community that don't have a network of support," De Vos said. "When I was young, trying to get by, I could always go back to my mom and dad. I think a lot of folks don't have that option."

So, what can stakeholders do to solve the problem? There's no easy answer.

"Communities that really look at lasting solutions to the problem of homelessness and housing are driven by the leaders in the community," De Vos said. "Every leader (public and private) has to get together and say 'How can we solve this?' and be willing to look at the broad spectrum of needs."

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

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MUSKEGON

New affordable housing complex in Spring Lake completed

Updated: Feb. 02, 2025, 1:10 a.m. | Published: Jan. 30, 2025, 2:52 p.m.



The Landing at Spring Lake features 53 units, eight of which are reserved for members of the Little River Band of Ottawa Indians. Rendering courtesy Samaritas



SPRING LAKE, MI – A new apartment complex will soon be open for low- and middle-income renters in Spring Lake.

Grand Rapids-based nonprofit Samaritas said Wednesday, Jan. 29, it has completed the Landing at Spring Lake, a 53-unit affordable housing development at 734 East Savidge St. in Spring Lake.

The nonprofit and its development partners will host a ribbon cutting for the project on Tuesday, Feb. 4.

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“Affordable housing is essential to building strong communities, and we are proud to bring this development to Spring Lake,” Dave Morin, CEO of Samaritas, said in a release. “This project represents a commitment to sustainable living, inclusivity and economic stability, which is desperately needed not only here in Spring Lake but across Michigan.”

The apartment complex includes 43 one-bedroom units and 10 two-bedroom units priced to serve households earning 30%-80% of Ottawa County’s area median income (AMI).

For a two-person household in Ottawa County, 30% of AMI equals \$24,690, while 80% of AMI is \$65,840, according to the Michigan State Housing Development Authority’s latest county income limits.

Through a partnership with of the Little River Band of Ottawa Indians, eight of the 53 units have been reserved for tribal members.

“It has been a significant privilege to collaborate with Samaritas on the Landing at Spring Lake Housing Tax Credit initiative,” Eugene Magnuson, general manager of Little River Holdings, said in a statement. “Projects of this nature are crucial for the tribal economy, as

they offer essential housing options for tribal citizens residing in or considering moving to the region.”

Amenities include community spaces, wellness programming and a digital learning hub.

The Landing at Spring Lake also is the first multifamily housing project in Michigan to meet Passive House standards, which means the building operates with superior energy performance, reducing costs for residents while contributing to environmental conservation efforts.

The \$16.4 million facility was financed in part by \$15 million in low-income housing tax credits from the Michigan State Housing Development Authority.

Pinnacle Construction Group of Grand Rapids was the general contractor for the project. Mercantile Bank provided the construction loan, Mercantile Community Partners was the equity partner for tax credits, and IFF provided a permanent mortgage via the Michigan Affordable Housing Loan Fund.

People interested in renting at the Landing at Spring Lake can fill out a pre-application form at samaritas.org. Applicants must be 18 or older and meet MSHDA income guidelines.

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HOMELESSNESS

STRs and ADUs: Are these acronyms the key to Ottawa County's housing crisis?

**Cassidey Kavathas**

Holland Sentinel

Published 4:09 a.m. ET Feb. 3, 2025

Key Points AI-assisted summary ⓘ

ADUs, while a viable option for some, are not a one-size-fits-all solution and sometimes require significant investment.

The rise of short-term rentals (STRs) in lakeshore communities like Grand Haven adds another layer of complexity to the housing market.

Finding a balance between different housing needs and ensuring everyone has a place to call home remains a challenge.

Editor's Note: This article is part of *The Sentinel's "Homes for the Holidays"* series by reporter Cassidey Kavathas. For the past three 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 — Councilmember Bylna Sól lives in one of Holland's 10 accessory dwelling units and, she admits, it's not for everyone.

"It's very small," Sól said. "But it's one solution of many."

Sól once lived in the four-bedroom home on her property with two dogs, Wiggles and Shadow, and a cat, Gato. Thanks to an inflated and difficult housing market, she said, downsizing didn't make sense.

"In today's market, you can get a pretty penny for your home — but what can you buy?" Sól said.

Sól moved to Holland over three decades ago. At the time, she was a young, single mother, and finding housing was rough.

“Housing was a big issue for me,” Sól said “I had a couple of roommates. I did a stint at the shelter.”

Eventually, she became a first-generation homeowner. When the time came to move into a smaller space, though, Sól felt stuck. She lives on a fixed income with veteran's disability, and relocating to a condo was just too pricey.

Her neighbors had an ADU — a separate, smaller dwelling unit meant for renting or for use as a guest house, depending on local ordinances. In the end, Sól decided to build one herself, and live in it.

She moved into the 352-square-foot, one-room, one-bath unit in the backyard of her original home in June 2024. Shortly after, her son and his family moved into the main home.

“In the big picture, I was thinking to help somebody out — but it turned out to be my son and his partner,” Sól said. “Growing up in a big family, that's what you do.”

The addition cost about \$150,000 to build, and Sól refinanced her home to afford construction. Someday, when she moves out, the ADU could be used as a rental for someone else — maybe someone who can't afford a typical rental or mortgage of their own.

“This is my biggest investment. Where can I make a difference? For me, this was making a difference,” Sól said. “It's not the final answer, but it's a solution for people struggling, making ends me, surviving, living and thriving. It's a difference. It's a necessity that we start looking at every aspect.”

For over a decade, the cities of Holland and Grand Haven have had ADU ordinances. The city of Zeeland recently adopted an ordinance in August 2023, but — as of yet — no one has applied to build.

“Our ordinance was a a good step to allow accessory dwelling units, but it was really tailored towards, rather than solving the housing crisis, folks that wish to have a family member live on their property independently,” said Zeeland Community Development Director Tim Maday. “Or folks that wish to to have a small amount of rental income, or a lot of times, we heard folks were ... looking for a caregiver on-site.”

Zeeland is smaller than Holland and Grand Haven, but they all have something in common — the cities are built out.

“The reality ... is we don't have a lot of land left,” said Holland City Manager Keith Van Beek. “We don't have a lot of empty green fields where we're going to build a lot of homes. So, we're focused and realize it's more infill development or projects that are flipping spaces.”

Grand Haven faces another challenge, too, in the city's location.

“We're all cities, but we have direct access to the lake, which makes it extremely high-demand,” said Grand Haven City Planner Brian Urquhart.

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That makes ADUs desirable, but it also brings in STRs — a perhaps more acrimonious acronym. Short-term rentals are a fraught topic along the lakeshore, especially in cities like Saugatuck and areas like Park Township, where homes were snapped up so quickly and rentals so prolific that ordinances came too late to be peaceful.

Grand Haven has about 350 registered STRs, limited to main streets. STRs aren't allowed in residential districts in Zeeland, and Holland has a strict maximum of 25 in residential neighborhoods.

“We didn't want to exclude STRs as an option, but wanted to protect the integrity of our neighborhoods and ensure that available housing units weren't taken away from people looking to live in Holland,” Van Beek said.

Such is the problem, locals have argued, with short-term rentals. It's already unprecedentedly difficult for first-time homebuyers to enter the market. Now, they're competing with commercial interests?

But that's not entirely true, either. As one couple explained to The Sentinel in 2022, many STR owners are just locals themselves, looking to make a livable income.

More: 'This is our income': Short-term rental owners concerned for their future in Park Township

"It's always in high demand," Urquhart said of creating STRs in Grand Haven. "A house that comes up on the market, no matter where it's located, inevitably the first question is, 'Can I short-term rent this?'"

Does that mean STRs are consuming essential housing stock in Ottawa County? Yes and no.

"The needs are always changing, the players are always changing," Urquhart said. "There's a lot of other best practices that some communities do. There's no one-size-fits-all."

Sól emphasizes that housing looks different for everyone, but all of them matter.

"It could be a room for rent, it could be sober living, it could be shelters, it could be a mobile home park, it could be a car, it could be a boat," she said. "Everyone deserves a place to call home."

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