



Date: December 4th 12:00 PM

Location: City Hall Commission Chambers

Members:	Virginia Beard	Christopher Romero
	Eric Brown	Monica Steimle-App
	Daniel Drent	Jim Talen
	Cassandra Oracz	Mark Washington
	Lindsey Reames	Tabitha Williams

- I. Call to Order
- II. Roll Call
- III. Approval of September 4th Meeting Minutes
- IV. Action Items
 - a. Approval of Emerging Opportunities and Fund Development Subcommittee purpose statements – *Memo attached*
 - b. Selection of 2025 Board Chair and Vice Chair – *Memo attached*
 - c. Approval of 2025 Meeting Calendar – *Memo attached*
- V. Discussion Items
 - a. Preview of upcoming funding allocation process and solicitation of Subcommittee -- *Presentation and discussion, no advance written materials*
 - b. Presentation of City of Grand Rapids housing planning and policy work – *Presentation attached*
 - c. Update on RFP #1 funding round – *report attached; no discussion anticipated*
- VI. Public Comment

City of Grand Rapids
Affordable Housing Fund Board Meeting Agenda
Wednesday, September 4, 2024, Noon-2:00 pm
City Hall, 300 Monroe Ave NW, 49503, Commission Chambers

- I. Call to Order by Vice Chair Brown at 12:01 pm
- II. Roll Call – Absent Members: Drent and Talen
- III. Approval of Minutes
 - a. After rollcall, the minutes from August 7th were discussed, a motion is made for the approval of the minutes by Washington. The motion is seconded by Beard, and the minutes are approved.
- IV. Action Items
 - a. Resolution Allocating Funds for Community Development’s Fiscal Year 2026 Neighborhood Investment Plan Funding Process – *Memo attached*. Deputy City Manager Kate Berens presented a resolution to establish a framework for distributing funds through the Community Development process. The available balance for this process will be calculated on December 31st. Using the CD process will meet the Board’s priority for unit production and scalability while streamlining the process for applicants and clarify funding availability for the community. A resolution is needed now to outline available funds and expected dates for subcommittee engagement in December.

City Manager Mark Washington suggested an adjustment to the wording for clarification. A recommendation to the City Commission to align funding with Affordable Housing Fund principles was also made. Additional questions were raised by members of the board on fund timing, permanence, and potential reserve to keep future fund solvency. Berens discussed that the plan is for 2025-2026 with a decision made by the Board in subsequent years to participate. Washington proposed a \$2.5 million reserve for small investments and flexibility. Virginia Beard suggested flexibility in allowing adjustments in future cycles.

A motion to adopt Resolution 2401 with modifications to strike directs and add recommends was moved by Lindsey Reames and Seconded by Mark Washington. The motion passed

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unanimously. The Board will reconvene in December to finalize detailed steps and timing for fund allocation.

- b. Appointment of Sub-committee members – *Memo attached*. Kate Berens discussed finalizing membership for two ad hoc subcommittees with the Board. Chair Talen, who typically confirms appointments, was not in attendance but requested that the Board use this meeting to identify members willing to serve on each subcommittee. Final confirmations will be made by email and approved in December. Berens continued the discussion with an overview of the 2 subcommittees.

The goal of the Emerging Opportunities Subcommittee is to support emerging developers and explore creative housing solutions. The subcommittee will evaluate new ideas for board consideration, such as offering pre-approved plans, and low-cost technical assistance for small-scale developers. The subcommittee will help determine which projects are ready for full board evaluation as well as advise on initiatives like a local land bank, which could allow flexible property acquisition and management aligned with the Board’s objectives. The commitment required would likely be quarterly meetings, potentially in tandem with regular board sessions.

The goal of the Fund Development Subcommittee is to help expand the Affordable Housing Fund through engagement with potential donors and investors. The subcommittee will engage in conversations with potential funders to understand their priorities, amplify the fund’s visibility, and possibly participate in outreach efforts to attract new investments. The subcommittee would collaborate with the Community Foundation to facilitate donations. The commitment required would likely be monthly meetings at the start, with meeting frequency determined by donor engagement needs.

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Berens stated that both subcommittees will act as advisory bodies to support staff in refining ideas before presenting them to the full board. The Board's involvement may vary, depending on project opportunities and donor interest.

Vice Chair Brown surveyed the members of the Board to see who would be interested in joining each subcommittee. Emerging Opportunities Subcommittee had the interest of Monica Steimle-App, Eric Brown, and Christopher Romero. Fund Development Subcommittee had the interest of Tabitha Williams, Virginia Beard, and Cassandra Oracz. The Board will finalize subcommittee membership and prepare for official confirmation in December.

- c. Approval of Affordable Housing Fund Board Meeting Calendar 2024 – *Memo attached*. Kate Berens presented the memo to the Board proposing revisions to the 2024 calendar by canceling the October and November meetings and confirming the December meeting. Berens continued with discussion surrounding the December meeting and informing the Board of Agenda items that will need to be addressed. At the December Board meeting the Board will need to elect the 2025 Chair and Vice Chair while also adopting the 2025 calendar.

IV. Discussion Items

- a. Preview of proposed 2025 Board Meeting Calendar. Kate Berens discussed with the Board the potential for a new chair and vice chair and noted that, currently, the meetings are scheduled for the first Wednesday of each month, which appears to be workable for most board members. However, members' schedules often fluctuate, so adjustments may be necessary. Chris Romero raised a question regarding the April 2nd meeting date, which coincides with spring break and could conflict with other commission schedules. Alternative meeting dates may be needed in February, March and April to ensure dates work for the majority. To provide more flexibility in early 2025, the Board will consider canvassing for availability outside the usual Wednesday timeframe, especially for the initial months. Looking ahead, quarterly meetings will be planned based on the anticipated workload, through ad hoc committees and may require more frequent sessions. The Board came to

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the consensus that they would survey members in early 2025 to establish the meeting schedule while aligning the calendar with the community development process, city commission meetings, and federal requirements.

- b. Update on RFP #1 funding round – *report attached*. The board received an update on the status of RFP#1. All agreements are now finalized. The Amplified Grand Rapids project has signed its development agreement, keeping all projects on track and compliant with deadlines. Progress continues as expected with funds actively supporting project activities.

v. Public Comment

- a. Vice Chair Brown opened the floor for Public Comments, reminding participants that each speaker has three minutes to share remarks and to share their name before beginning. Ms. Michelle Trusky expressed concern about the lack of benefits reaching the homeless and the most vulnerable populations, mentioning her frustration with the current state of support. Vice Chair Brown reminded attendees that the public comment period is for the board to hear input and responses, or discussion will not occur at this time.

VI. Adjournment by Vice Chair Brown at 12:40 pm

MEMORANDUM

CITY OF GRAND RAPIDS

DATE: December 4, 2024

TO: Chair Talen
Affordable Housing Fund Board Members

FROM: Kate Berens, Deputy City Manager

SUBJECT: Subcommittee Purpose Statements

At the Affordable Housing Fund Board meetings in August and September, the Board concurred with the suggestion to form two ad-hoc subcommittees and requested that staff generate purpose statements for Board endorsement. The Board is authorized to establish ad-hoc committees as needed to support its work, with appointments to those committees approved by the Board chair.

While not formally required, the purpose statements will drive the focus of the work of those subcommittees. As a reminder, the subcommittees will not set policy nor make decisions, but instead are intended to act as support to City staff in vetting ideas preparing materials for effective Board discussion and action. It is expected that the subcommittees would each meet quarterly and report out on progress or activities annually or as appropriate based on the work of the subcommittees.

After discussion of the below, a motion endorsing the subcommittee purpose statements is requested.

Emerging Opportunities Committee

The Board has expressed interest in supporting non-traditional housing opportunities like Accessory Dwelling Units for low- and moderate-income homeowners and households, and support for emerging developers interested in building housing that is affordable to households earning at or below 80% of the area median income. The Affordable Housing Fund represents an opportunity to support programs and projects that meet these objectives, given the relatively unrestricted nature of the dollars in the Fund.

Innovative programs and partnerships aimed at these objectives continue to emerge in Grand Rapids and the region more broadly. This subcommittee would work with staff to identify emerging opportunities that seemed aligned with Board priorities. This may include inviting technical experts or specific stakeholders to provide input or advice and to work with staff to identify when opportunities are appropriate to elevate to the Board for discussion or consideration.

Fund Growth Committee

Studies over the last several years demonstrate that the City of Grand Rapids needed more than 4,000 additional housing units for *renters* earning at or below 80% AMI and nearly 2,000 additional homes for *homebuyers* earning less than 80% AMI. At best, to solve for just 10% of the additional affordable homes needed, the City would need to leverage at least \$2,400,000 per year, every year, for ten years if paired with additional subsidies. The Board concurred that it would create a subcommittee charged with exploring alternative options for generating revenue to support the Fund over the long-term. This work may involve inviting technical experts to advise on Fund structures and features that may make it an attractive vehicle for those looking to support shared objectives.

MEMORANDUM

CITY OF GRAND RAPIDS

DATE: December 4, 2024

TO: Chair Talen
Affordable Housing Fund Board Members

FROM: Kate Berens, Deputy City Manager

SUBJECT: Board Elections Process

At the Affordable Housing Fund Board meeting the Board will elect a Chair and Vice Chair to act in those capacities for calendar year 2025.

According to the by-laws, the role of the Chair is generally to preside at meetings and manage the meetings to ensure that discussions remain on track and within order, to call special meetings and appoint special committees. The role of the Vice Chair is to stand in for the Chair, and other duties as needed. In addition to these roles under the by-laws, by practice the Chair and Vice Chair meet once with staff to set and review the agenda prior to Board meetings. Given the anticipated 2025 meeting schedule, this will likely be 4 to 6 times in the year.

Any Board member is eligible to be Chair or Board Chair. There is no limit on the number of times a member may serve in such capacity. At its meeting in December, the Board will first make nominations for the positions. Voting on nominated individuals can happen one of two ways:

1. Voice vote, where candidates are voted on one at a time. Board members, by roll call vote, will vote “yay” or “nay” to the candidate then up for the vote. The first candidate with a majority of votes would take the position even if other candidates have not yet been voted on; or
2. By paper ballot, where each Board member writes their choice on a ballot. The names of the Board member and their vote for the position will be read into the record. The candidate with a majority of votes would take the position.

For simplicity, staff recommends that voting proceed by the process described in #1 above where there is only a single candidate for the position, and by the process described in #2 if there is more than one candidate for the position.

MEMORANDUM

CITY OF GRAND RAPIDS

Date: December 4, 2024

To: Jim Talon, Chair and
Affordable Housing Fund Board Members

From: Mary Kate Berens, Deputy City Manager

Subject: **Grand Rapids Affordable Housing Fund –2025 Calendar**

As a result of the work and direction established at the August and September Board meetings, the meeting schedule for 2025 is proposed below. Following review and discussion, a motion to approve the 2025 Board schedule is requested.

2025 Affordable Housing Fund Board Meeting Calendar

Meeting Date	Anticipated Topics*
February 5, 2025	<ul style="list-style-type: none"> • Update on Community Development funding process • Establish final March and/or April meeting dates based on Community Development Process needs
June 4, 2025	<ul style="list-style-type: none"> • Update on prior funding rounds • Sub-committee reports • Review of available balance and options to use funds
September 3, 2025	<ul style="list-style-type: none"> • Sub-committee reports • Direction on any funding for Community Development FY 2027 process
December 3, 2025	<ul style="list-style-type: none"> • Elect Chair/Vice Chair • Adopt 2026 Calendar • Sub-committee reports • Annual review of progress

*Not exhaustive; Chair and staff will finalize agenda for meetings as appropriate

Note that Sub-committee meetings are not open public meetings, as they are less than a quorum of the Board and are not authorized to make decisions, nor to set policy or otherwise undertake action. Calendars for those Sub-committees are not required to be adopted in advance and will be set to accommodate the work needed and member availability.



Executive Office

AN OVERVIEW OF HOUSING POLICY CHANGES IN GRAND RAPIDS

SETTING THE SCENE

Pre-2000s

- Focused more on downtown and general services, with little neighborhood planning or strategic housing development
- Limited federal housing and community development funds were primary resources for affordable housing and neighborhood revitalization.

CITY OF GRAND RAPIDS 2002 MASTER PLAN



2002 Master Plan

- Obtained significant neighborhood and resident participation, highlighting neighborhood needs, and building resident leadership capacity
- Transformed housing policy to ensure resident choice in housing type and price point
- Encouraged mixed-use and mixed-income development
- Foundational to City policy, program, and investment planning and implementation, e.g.
 - City of Grand Rapids Strategic Plan
 - Consolidated Housing and Community Development Plan

THE 2008 HOUSING CRISIS

The 2008 housing crisis created significant challenges for the housing market nationwide:

- Falling housing prices and mortgage delinquencies put significant strain on the market.
- Tighter financing and underwriting standards slowed the approvals of new for-sale developments.

While Grand Rapids was not impacted as drastically as other cities across the nation, the community was impacted by:

- A growing number of foreclosures, declining home prices, and an increase in conversion of owner-occupied units to rental.
- Greater difficulty securing mortgages due to severely restricted credit impeded financing options for homebuyers.
- A notable increase in demand for multi-family for-sale units reflected a shift in Grand Rapids housing market preferences.

Nationally housing starts remained consistently below pre-2008 levels for more than a decade.



LOOKING BACK



Great Housing Strategies

- The *Analysis of Residential Target Market Potential* by Zimmerman/Volk Associates (2014) reported Grand Rapids could support development of **5,705 to 7,615 new market-rate and affordable/workforce housing units** over five years.
- Other data showed increasing racial and ethnic diversity and continued income disparity among Grand Rapids residents, with households struggling to maintain quality affordable housing due to the gap between income and housing expenses.
- In 2015, the City convened more than 200 people at a day-long event to discuss these issues. Attendees noted:
 - Positive factors of a strong real estate market, high demand for housing, good quality housing stock, and significant downtown investment.
 - Negative factors that included lack of affordable housing, high housing demand driving rental rates upward, development causing displacement in neighborhoods, and wages not keeping up with the cost of living.
- Workgroups were formed around the following topics to review housing policies, practices, and tools to help craft a strategy:
 - Land Use and Zoning
 - Housing Finance
 - Economic and Workforce Development
 - Low-Income and Vulnerable Populations

GREAT HOUSING STRATEGIES ADOPTED

In December 2015, the City Commission adopted the *Great Housing Strategies: Addressing Current and Future Housing Needs* plan that included 35 actions related to program, policy, advocacy, and partnership solutions centered on the following goals:

- Provide a variety of housing choices
- Encourage mixed-income neighborhoods
- Create and preserve affordable housing (***Included Housing Trust Fund strategy***)
- Support low-income and vulnerable populations
- Support employers and workforce development
- Encourage alternative transportation and parking options
- Change public perception of affordable housing
- Advocate for change to state and federal policies

LOOKING BACK



Housing NOW!

- In 2016, the City Commission appointed the Housing Advisory Committee to further implement Great Housing Strategies, including developing recommendations to:
 - *Fund and grow an Affordable Housing Fund*
 - Change local, state, and federal policies to positively impact housing
 - Help prioritize implementation of Great Housing Strategies goals and strategies
- The Committee developed a list of recommendations presented to the City Commission in May 2017
- City staff developed the *Housing NOW!* package of affordable housing policy proposals presented to the City Commission in November 2017

HOUSING NOW! POLICY PROPOSALS

- Recommendation 1 – Low-Income Housing Tax Policy (PILOT)
- Recommendation 2 – Homeownership Incentives
- Recommendation 3 – Incentives for Small Scale Development
- Recommendation 4 – Neighborhood Enterprise Zone Policy Changes
- Recommendation 5 – Voluntary Equitable Development Agreements (VEDA)
- Recommendation 6 – Density Bonus
- Recommendation 7 – Property Partnership Policy
- Recommendation 8 – Allow Accessory Dwelling Units By Right
- Recommendation 9 – Non-Condo Zero Lot Line Units
- Recommendation 10 – Residential Rental Application Fees Ordinance
- ***Recommendation 11 – Affordable Housing Fund***



Policy and Program Changes Timeline

2008 - 2012

2008

Approved split lots and construction on newly created lots allowing more and smaller lot sizes

Reduced setback variances for specific properties for construction closer to lot lines

2012

Added proactive inspection and certification of single-family rental properties to Property Maintenance Code

2016 - 2017

Updated Housing Rehab Program to offer citywide

Amended OPRA policy investment criteria to include income and housing diversity

Updated Homebuyer Assistance Fund expanding eligibility and increasing assistance limit

Adopted Residential Rental Application Fees Ordinance to protect from unnecessary fees

Updated NEZ policy to emphasize affordable housing, mobility

Approved VEDA policy for voluntary community benefit agreements

Adopted Property Acquisition and Management policy for expanding availability of affordable housing

2018

Modified requirements to support creation of zero lot line residential development (townhomes)

Adopted administrative approval process for accessory dwelling units (ADUs)

Reduced corner lot width and area requirements for two-family dwellings

Modified residential density bonuses incentivizing developments with units priced at or below a determined AMI

2019

Adopted "Human Rights" Ordinance refining prohibitions on discrimination in housing, employment, public accommodations, public services, and contracting

Began contracting for Housing Practice Leader services

2020 - 2022

2020

Established Homeless Outreach Team (HOT)

Created new position and hired first Homelessness Coordinator

Allowed for ground-floor residential units in traditional and commercial zone districts

2021

Established Affordable Housing Fund with Community Foundation

2022

Allowed for administrative reductions of lot width and area to support infill development of single and two-family dwellings



COVID-19 – HOUSING IMPACTS

Housing has become less accessible nationwide:

- Substantial increase in the median price of homes across the country.
- Rising interest rates on mortgages have exacerbated housing inequality by pricing out lower-income families.
- COVID-era forbearance programs have mostly ended, increasing the risk of delinquencies or foreclosures.

Elevated inflation and increased borrowing costs have also affected housing market stability in Grand Rapids:

- Unmet demand for rental housing that serves households with incomes of up to 80% AMI.
- Decreased vacancy and increasing demand continue to drive up prices in the Grand Rapids Housing Market Area.
- Affordable rentals under the Low-Income Housing Tax Credit program or with government subsidy were fully occupied.
- Many affordable housing alternatives maintain growing wait lists even today.



HOUSING NEXT 2022 HOUSING NEEDS ASSESSMENT

The Bowen 2022 Housing Needs Assessment for Grand Rapids and Kent County serves as a comprehensive evaluation of the region's housing challenges and projected demands.

- The 2022 report provides an update to the previous 2020 assessment and focuses on the following key areas:
 - demographic trends
 - economic conditions
 - existing housing stock
 - housing gap estimates
- The analysis identifies housing needs by affordability and rental vs. ownership and breaks down these needs for both Grand Rapids and Kent County.
- The 2022 Housing Needs Assessment focused on the impacts of COVID-19 on the local and regional housing market.



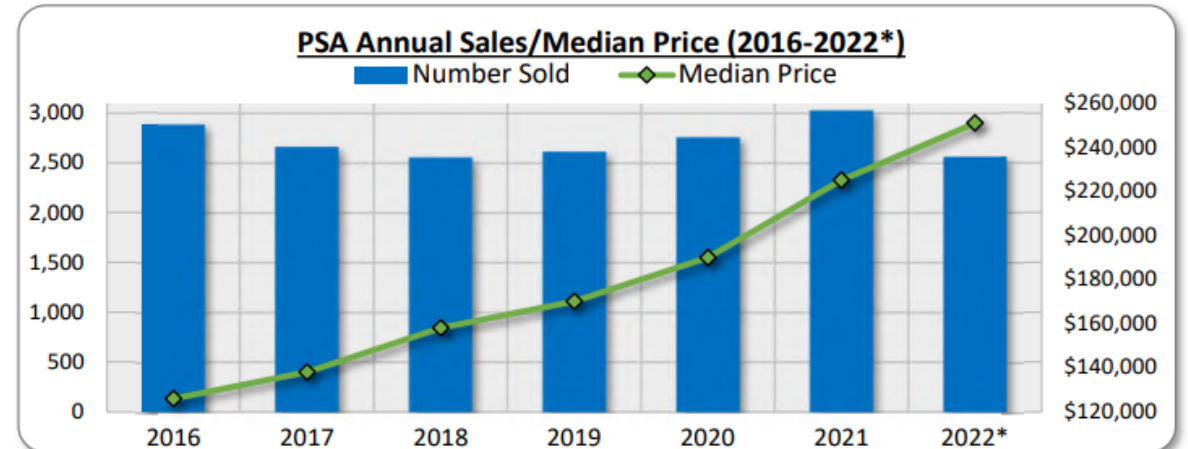
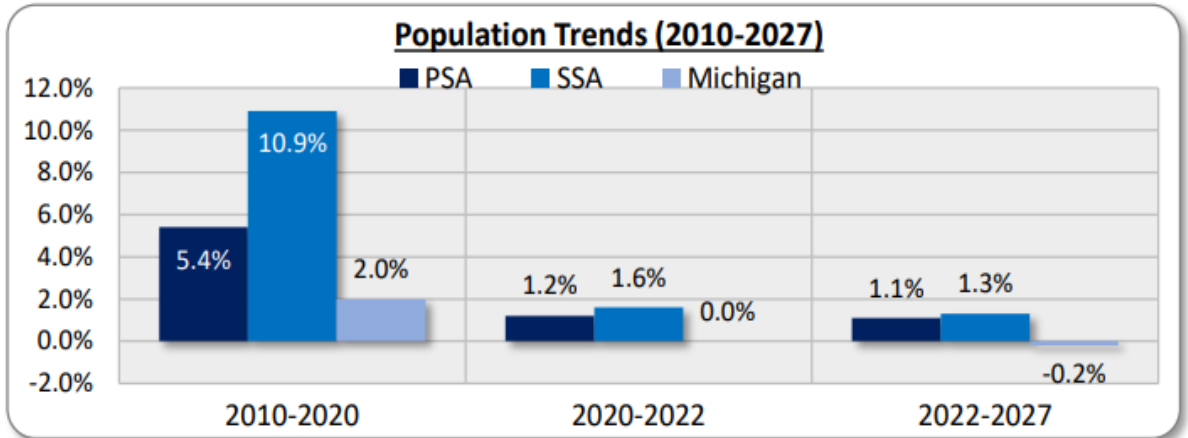
HOUSING NEEDS ASSESSMENT 2022 FINDINGS

Demographic Trends

- Population and household growth in Grand Rapids from 2010 to 2020 outpaced state averages, creating increased demand for housing that is projected to continue through 2027.
- Significant growth was seen among seniors, especially those over 75. This growth is expected to drive demand for housing types suited to older adults.

Economic Conditions

- 2016-2022 saw a sharp rise in costs. Median rents for one- and two-bedroom units increased significantly and home prices nearly doubled, making both renting and homeownership less affordable, especially for low-income households.
- A shortage of affordable rental housing and a large for-sale housing gap for middle-income households contributed to a growing number of cost-burdened residents, intensifying the need for affordable units.



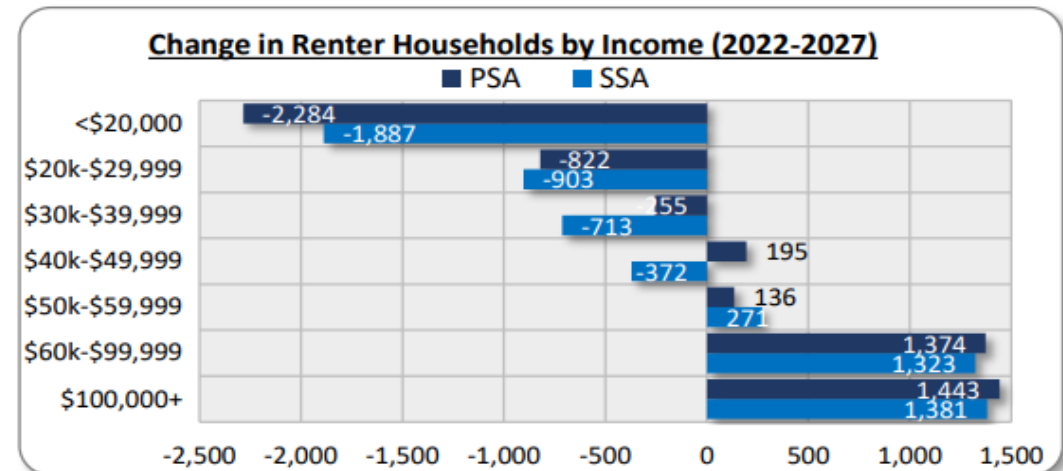
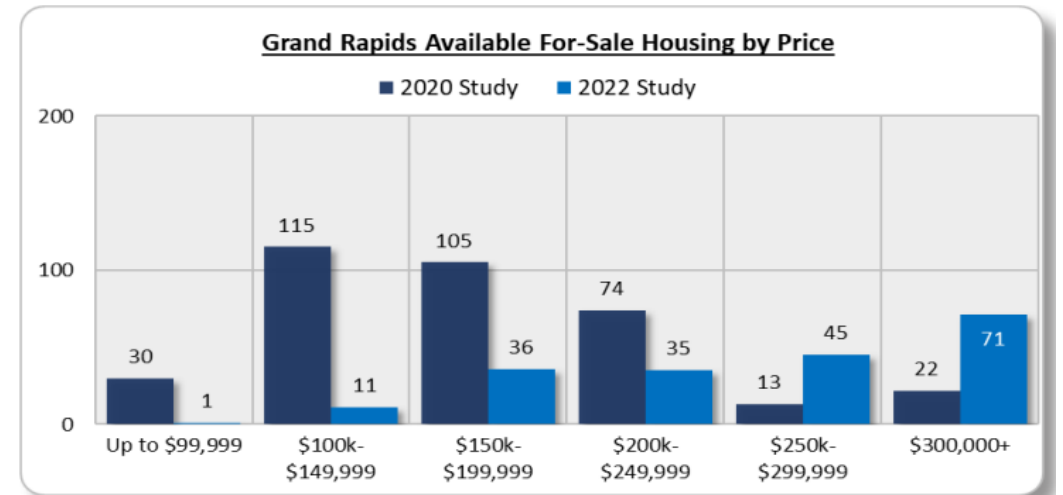
HOUSING NEEDS ASSESSMENT 2022 FINDINGS

Existing Housing Stock

- Grand Rapids faces a severe shortage of homes priced below \$200,000, making it difficult for first-time homebuyers to enter the market.
- Demand for rental housing remains high, with a 97.9% occupancy rate and long waitlists for affordable units, including Tax Credit housing, which has also seen nearly significant rent increases.

Housing Gap Estimates

- The Grand Rapids housing market is seeing rapid growth in both higher-income renter and owner households, driving demand for higher-priced rental and for-sale housing options.
- Although higher-income renters are the fastest-growing segment, nearly 40% of renters are low-income, highlighting a continued need for affordable rental housing to serve lower-income households.



HOUSING NEEDS ASSESSMENT 2022 FINDINGS

Housing Gap Projections

- Grand Rapids faces an **estimated housing gap of 7,951 rental units and 6,155 for-sale units over the next five years**, representing a substantial increase from the 2020 estimates.
- In the surrounding areas of Kent County, there is an **estimated need for 5,107 rental units and 15,486 for-sale units over the next five years**, with the greatest rental demand coming from households earning between 51% and 80% of the AMI.



2022 UPDATED CITY OF GRAND RAPIDS STRATEGIC PLAN

Strategic Priority 2: Economic Prosperity and Affordability - Residents, employees and businesses have pathways to financial growth and security.

Objective 4: Ensure all residents have safe, stable, and permanent housing

Strategy 1:

Support and incentivize increased housing supply through development of a variety of housing types and price points.

Strategy 2:

Facilitate preservation of existing housing units and support, leverage and promote home repair, maintenance and safety services, with a focus on affordable housing units.

Strategy 3:

Reduce barriers to housing and home ownership.

Strategy 4:

Develop and implement a strategic land acquisition and disposition policy to support housing development goals and prioritize geographic areas to target incentives for housing development.

Strategy 5:

Actively partner in community efforts to end homelessness and support programs that provide permanent housing solutions through the use of evidence-based practices.

CITY OF GRAND RAPIDS, STRATEGIC PLAN (2022) – SAFE, STABLE, PERMANENT HOUSING METRICS

Number of new dwelling units in total and affordable ($\leq 80\%$ AMI)

- Total new dwelling units shows Grand Rapids' capacity to meet the growing demand for housing
- New affordable units demonstrate the city's commitment to assist lower-income residents, reflecting housing accessibility for diverse economic groups
- Combining both total and affordable units helps gauge success in achieving an inclusive housing strategy

Number of persons experiencing or at risk of homelessness that become stably housed through programs supported by the City

- Tracking individuals who transition from homelessness or housing risk to stable living conditions shows the success of City programs in providing long-term housing solutions
- Provides insight on the impact of housing programs, showing how resources are utilized to ensure access to stable housing
- Reflects progress toward eliminating homelessness and creating housing stability

Percent of occupied rental dwellings certified

- Number of certified dwellings shows indicates proportion of rental properties that are safe and habitable
- Demonstrates a proactive approach against displacement and promotes long-term housing security



STRATEGIC PLAN IMPLEMENTATION

2023

- Updated real estate disposition policy to include emphasis on housing and affordable housing. (Strategy 1)
- Established “Overview of the Interim Guidelines for Brownfield Redevelopment Projects – Housing TIF” expanding program eligibility and offering additional support for homeowners. (Strategy 2)
- ***Approximately \$8 million investment in ARPA SLFRF funds to address homelessness and fund housing projects. (Strategy 5)***

2024

- City approved a \$6.2 million RAP 2.0 Grant. (Strategy 2)
- Zoning changes aimed at increasing housing supply, diversifying housing types, and increasing housing affordability. (Strategy 1)
- COW briefing on proposed PILOT ordinance amendment. (Strategy 3)

The Grand Rapids Area Coalition to End Homelessness

What is the Coalition to End Homelessness?

- The Grand Rapids Coalition to End Homelessness is comprised of more than 60 organizations, agencies, municipalities, and individuals with the shared goal of doing the work needed to end homelessness

What is the Coalition's Mission?

- Acting as the Continuum of Care (CoC) to fulfill the regional planning and coordination required for communities receiving federal funds
- Raising awareness that homelessness affects all demographics in the community, men, women, and children, regardless of age or physical ability.
- Advocating that Safe and secure housing is a fundamental human right essential for survival and not a luxury.
- Making homelessness brief, rare, and one-time in Kent County.

How does the Coalition measure its progress?

- Variety of HUD and locally defined metrics
- Data shared on Coalition's website





Housing Kent

What is Housing Kent?

- Housing Kent is the backbone organization for the Housing Stability Alliance, a network of nearly 130 community stakeholders, including organizations and individuals, who are committed to ensuring housing stability for everyone in Kent County.

What is Housing Kent's mission?

- Facilitating system-level interventions to address homelessness.
- Designing strategies with the end user in mind, ensuring that all Kent County residents have access to safe and quality housing.
- Eliminating racial disparities in housing by targeting strategies to people of color.

How does Housing Kent measure its progress?

- Housing Kent Tracks 3 Key Performance Indicators that include:
 - Homeownership Affordability
 - Rental Affordability
 - Homelessness



Grand Rapids Housing Commission

What is The Grand Rapids Housing Commission?

- The Grand Rapids Housing Commission (GRHC) was established by the Grand Rapids City Commission in 1966 to provide affordable housing for low-income residents and to eliminate substandard housing conditions. The GRHC has subsequently grown from 228 units of Public Housing to more than 4,200 housing units provided through a wide array of housing programs.

What is The Housing Commission's mission?

- To provide housing assistance and affordable housing opportunities to lower-income families, people with disabilities, and senior citizens in a manner that is fiscally sound and in ways that support families, neighborhoods and economic self-sufficiency.

How does The Housing Commission measure its progress?

- The Housing Commission tracks engagement with a wide variety of services including housing applications processing, a homeownership program, emergency housing provisions and utility assistance resources.



WHERE ARE WE NOW?

- Continue Current Programs
 - Direct investments (Neighborhood Investment Strategy, **Affordable Housing Fund**, home repair and rehabilitation,)
 - Incentives and gap financing (Tax increment incentives, PILOT)
 - Pre-reviewed plans for single-family, duplexes and quadplaxes
 - Planner participation at neighborhood and business association meetings
- FY2025-26 anticipated policy changes:
 - PILOT changes
 - Community Master Plan adoption and implementation
 - Establish and utilize local land bank
 - Update Consolidated Community Development Plan

HOUSING FINANCE TOOLS AND INCENTIVES

	Financing Tools	Tax Incentives
Rent-Restricted Units	<ul style="list-style-type: none"> ▪ Low Income Housing Tax Credits (LIHTC) ▪ HUD financing (loans, HOME) ▪ MSHDA financing (MI Neighborhood, Housing Trust Fund, Tax Exempt Bond) ▪ Project-based Section 8 ▪ Federal Home Loan Bank ▪ Foundation grants ▪ Affordable Housing Fund 	<ul style="list-style-type: none"> ▪ Payment in Lieu of Taxes (PILOT) ▪ Brownfield TIF and Housing Component Act ▪ Historic Tax Credits
Market Rate Units	<ul style="list-style-type: none"> ▪ Low-interest loans 	<ul style="list-style-type: none"> ▪ Neighborhood Enterprise Zone (NEZ) ▪ Obsolete Property Rehabilitation Act (OPRA) ▪ Brownfield TIF ▪ Historic Tax Credits



Questions



**Community Development Department
Affordable Housing Fund (ARPA) Project Status Report**

Organization/Project	Award Amount	Period of Performance	Planned Outcomes	Status to Date	Funds Drawn to Date
Amplify GR <i>Boston Square Together II (F2)</i>	\$540,000	9/1/24 – 9/30/26	57 affordable rental units	Abatement completed and demolition in process	\$0
Commonwealth Development Corporation of America <i>Lexington Apartments</i>	\$1,500,000	7/26/23 – 3/31/25	39 affordable rental units created for seniors	96% of construction completed	\$1,430,000
Dwelling Place of GR NHC <i>2080 Union Site Condos</i>	\$600,000	9/1/23 – 6/30/25	At least 6 households will receive purchase price subsidy to buy one of the 42 project units	80% of construction completed. Two properties sold with ARPA purchase price subsidies.	\$118,560
Genesis NHC <i>Leonard Apartments</i>	\$1,200,000	8/1/24 – 1/31/26	55 affordable rental units created for seniors	Demolition completed and construction has commenced	\$0
New Development Corporation <i>SF Homeownership Construction/Rehab</i>	\$240,000	House 1: 3/15/24 – 6/30/25 House 2: 9/1/24 – 11/30/25	2 affordable homes (1 new construction and 1 rehab) for sale to homebuyers under 80% of AMI	House 1: Construction completed; property listed for sale House 2: Property acquired; construction to commence by 12/31/24	House 1: \$112,000 House 2: \$19,900
LINC Up NHC <i>Avenue II Apartments</i>	\$394,418	Completed	10 affordable rental units created for seniors (addition to existing 10-unit building)	Construction completed and units occupied	\$394,418
61st District Court <i>Eviction Diversion Initiative</i>	\$220,663	Completed	60 households receive financial assistance to avert homelessness	46 households received financial assistance to prevent homelessness	\$220,663
AYA Youth Collective <i>Supportive Housing Services for Youth</i>	\$270,000	Completed	45 youth-led households exit to permanent housing	38 youth-led households exited to permanent housing	\$270,000