

Housing Kent 

State of Housing

2024 REPORT

Solutions for an Equitable Housing
System in Kent County, Michigan

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The Idea in Brief

OPPORTUNITY

Kent County has a strong tradition of cross-sector collaboration to build a thriving economy and community. Now is the time to strengthen these partnerships to drive measurable improvements in the housing system.

CHALLENGE

Housing instability is widespread and expensive, driving up costs for businesses, government, and communities. A fragmented approach has led to inefficiencies, competition, and siloed efforts that hinder progress.

SOLUTION

The State of Housing Report provides a strategic framework to align public and private efforts, implement high-impact projects, shape effective policy, attract investment, and deliver measurable results. Implementing these solutions invites new opportunities for collaboration and innovation.

Maximizing the State of Housing Report: Strategic Insights for Leaders

Housing Kent’s State of Housing Report: Solutions for an Equitable Housing System in Kent County, Michigan is more than just data—it’s a roadmap for action. In addition to outlining current housing challenges, it provides a strategic framework to drive progress in homelessness prevention, housing stability, and supply expansion. To maximize its impact, we recommend the following approaches based on your sector:

Public Administrators – Leverage this report as a strategic planning tool for your community. Identify policies, investments, and partnerships that align with priority projects, and integrate relevant departmental efforts into key housing stability metrics.

Business Leaders – Use the report to assess how housing market challenges affect talent retention and recruitment. Explore strategies to reduce employees’ housing-related stress and consider implementing an employer-supported housing program suited to your organization’s scale.

Philanthropy – Align grantmaking strategies with the report’s goals. Encourage grantees working in housing stability to track progress against key outcomes, such as increasing affordability, reducing homelessness, and addressing racial disparities. Identify funding opportunities that support these objectives within your giving strategy.

Nonprofit Leaders – Align your housing programs and strategies with the report’s universal goals to drive collective impact. Share relevant data with Housing Kent to support countywide progress tracking and ensure coordinated efforts toward improved housing outcomes.

By using this report as a guide, leaders across all sectors can drive meaningful change and contribute to a stronger, more equitable housing system in Kent County.



We thank the Frey Foundation for its support of this body of work. And to all of our funders, thank you for supporting Housing Kent and believing that everyone should have access to safe, quality, affordable housing.

With the support of our funders



Mike and Sue Jandernoa



The Housing Stability Alliance

We wish to acknowledge the nearly 130 community stakeholders who joined the Housing Stability Alliance in 2018, to ensure housing stability for all residents of Kent County. This report represents Phase II of work accomplished by this group. Phase I saw the development of the Common Agenda and Roadmap and the formation of Housing Kent. While this list is not exhaustive, it is meant to represent the inclusiveness of the Housing Stability Alliance.

Social Sector Partners

3:11 Youth Housing
Access of West Michigan
Arbor Circle
AYA Youth Collective
Community Advocate
Community Rebuilders
Covenant House
Creston Neighborhood Association
Degage Ministries
Disability Advocates of Kent County
Dorothy A. Johnson Center for Philanthropy
Dwelling Place of Grand Rapids
Early Learning Neighborhood Collaborative
Essential Needs Task Force
Family Futures
Family Promise
First Steps Kent
Flat River Outreach Ministries
Grand Rapids Area Coalition to End Homelessness
Greater Ottawa County United Way
Habitat for Humanity of Kent County
Health Net of West Michigan
Heart of West Michigan United Way
Helping House of Grand Rapids
Hispanic Center of West Michigan
Hope Network
HQ Runaway & Homeless Youth Drop-In Center
KConnect
Kids' Food Basket
Lakeshore Housing Alliance

LINC Up
Literacy Center of West Michigan
Mel Trotter Ministries
Network180
ReadGR
Resilient Roots
Solutions to End Exploitation
Strong Beginnings – Healthy Start
The Salvation Army
United Methodist Community House
Urban Core Collective
Urban League of West Michigan
West Michigan Partnership for Children
Westside Collaborative
YMCA of Greater Grand Rapids
YWCA West Central Michigan

Public Sector Partners

Black Impact Collaborative
Blue Sky Thinking
Bohnsack & Associates
Byrum & Fisk
Camp Blodgett
Cascade Engineering
Chemical Bank
Cherry Health
City of Grand Rapids
City of Wyoming
Community Advocate
Creative Reach
Creative Reach LLC
Nonprofit Consulting
CTE Elizabeth Helminski

Datawise Consulting LLC
Davenport University
Design Group International/DV
Apple Logistics LLC
Dyer-Ives Foundation
East Grand Rapids Public Schools
Fair Housing Center of West Michigan
Ferris State University
Garfield Park Neighborhood Association
Grand Rapids Chamber of Commerce
Grand Rapids Community College
Grand Rapids Housing Commission
Grand Rapids Public Library
Grand Rapids Public Schools
Grand Valley State University
Grandville Avenue Arts & Humanities
Head Start for Kent County
Housing Next
Inclusive Performance Strategies
Inner City Christian Federation
KCCA
KD Coaching & Consulting
Kennari Consulting
Kent County Administration
Kent County Circuit Court
Kent County Commission
Kent County DHHS
Kent Intermediate School District
Kent ISD
Kent School Services Network
Lake Michigan Credit Union

Lavender Legal Services
Legal Aid of West MI
Lim Consulting
Measurable Change
Mercy Health
Meaning in Colors
Michigan Department of Health and Human Services
Michigan College Access Network
Michigan Department of Civil Rights
Michigan League for Public Policy
Michigan State Housing Development Authority
North Kent Connect
Old National Bank
Proponents LLC
Rental Property Owners Association
Rockford Construction
Sacred Beginnings
Safe Haven Ministries
Senior Neighbors
Spectrum Health
STEM Greenhouse
Sustainable Business Practices LLC
Talent 2025
The Eureka Group
The Right Place
The SOURCE
THiNC Consulting
Turner Thole Consulting
West Michigan Midwifery
WMCAT
Wyoming Department of Public Safety



A LETTER FROM OUR PRESIDENT

Eureka C. People

At Housing Kent, we believe that everyone deserves access to safe, quality, and affordable housing. Our work is rooted in the pursuit of inclusivity, equity, and stability for all. As you read the first State of Housing Report for Kent County, Michigan, we hope you see these values reflected on every page.

This report outlines our community’s comprehensive plan for housing for all, offering a roadmap of strategies and solutions that align with our shared goals: increasing affordable housing, ending homelessness, and eliminating racial disparities in the housing system.

While it’s important to discuss the challenges—rising home values, the shrinking availability of entry-level housing, and more—our focus must remain on the people affected. The path to homeownership or even securing a decent rental is no longer guaranteed by hard work, education, or a well-paying job. The result? Many of our children and grandchildren are priced out of the neighborhoods they grew up in. Seniors struggle to age safely at home. And the number of people experiencing homelessness and housing insecurity is rising at an alarming rate.

Despite these challenges, we remain committed to a simple but profound vision: **a community where everyone can achieve the American Dream of stable, affordable housing.** This vision isn’t just about providing homes; it’s about building neighborhoods where families thrive, where businesses attract top talent, and future generations find opportunity. It’s about creating a Kent County where everyone, regardless of background, can live in a home they’re proud of, in a neighborhood they love.

The solutions presented in this report offer clear pathways forward. Recognizing that one-size-fits-all approaches don’t work, our strategies are designed to address the full continuum of housing needs—from homelessness to homeownership. These solutions call for collective action, fostering innovation and accountability across sectors.

Whether you’re an employer, policymaker, housing provider, or resident, your role in reshaping Kent County’s housing landscape is essential. Together, we can ensure that every individual has a safe, affordable place to call home. We invite you to join us in this effort to transform our housing system.

Eureka People

Eureka People

President, Housing Kent

HOUSING KENT BOARD OF TRUSTEES

Letter from the Board

On behalf of the Housing Kent Board of Trustees, we want to thank all our funders, community partners, and those with lived experience who, early on, rallied to support the work of the Housing Stability Alliance (HSA) and Housing Kent.

In May 2018, a letter from nine community leaders across the housing system to KConnect began the five-year discovery process of the current state of housing in Kent County. A diverse group of community stakeholders, including private, public, social, and philanthropic sectors, eventually became the Housing Stability Alliance.

This group knew that **no one organization, funder, or leader had the silver bullet solution** to end homelessness, stabilize housing costs, and develop more housing stock. They knew their collective wisdom, particularly from those with lived experience, would bring forth innovative ideas that could change the housing system.

The HSA determined that its work needed a backbone organization to operationalize the shared vision of increasing affordable housing, dissolving homelessness, and eliminating the racial disparities in the housing system. And that's when Housing Kent began.

Our first president, Eureka People, began in February of 2022. She and the rest of the Housing Kent staff honor community wisdom, imperfect high-quality decision-making, and data to:

- bring forth **impactful solutions**,
- **build public awareness** and involvement, and
- **share the resiliency** of those most impacted by the system

As a board, we look forward to witnessing the transformation that the housing report will bring.

Over the next five years, we are calling for your strategic collaboration, partnership, and investment in the Priority Projects presented in this report. Your support will be the catalyst for this transformative journey.

This report not only showcases the opportunities for the Kent County community to come together but also reaffirms our commitment to **ensuring that the American Dream is within reach for all**. Together, we can redefine what housing looks like and how the housing system operates.



Tasha Blackmon

Tasha Blackmon, Co-chair
President/CEO, Cherry Health



Brad Kessel

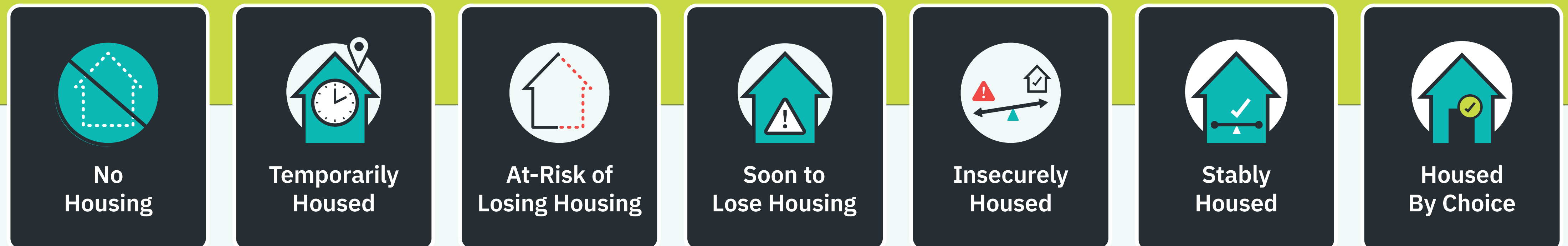
Brad Kessel, Co-chair
President/CEO, Independent Bank



A Shared Vision

The Housing Stability Continuum shows the various housing scenarios that an individual or family living in Kent County may experience.

When the housing system is working well, at a minimum, everyone is **stably housed**, and ultimately, they can find safe, quality, affordable housing **in the neighborhood of their choosing**.



We have a shared vision, to ① increase affordable housing, ② dissolve homelessness, and ③ eliminate the racial disparities in the housing system —————>

Where everyone has access to the American Dream



Where we can close the gap between black + white homeownership rates



Where we know our kids are safe and they can play in the backyard



Where there are more dollars to invest in the local businesses in our own neighborhood

Where our children and grandchildren can purchase a home or rent an apartment in our community



Where employers have better retention, lower rates of absenteeism, and attract and recruit the best talent



Where all students have access to quality schools, can graduate, and have access to career supports



This report will help us begin to restore the path to the American Dream



Executive Summary

EXECUTIVE SUMMARY

We have an opportunity to improve housing outcomes by working together **differently**.

Solutions for An Equitable Housing System in Kent County

Meaningful Action Towards Measurable Change

Prior to 2017, one median-wage job earned enough income to afford an entry-level home. Now, purchasing a home with a single income seems like a distant dream. Wages have not kept pace with skyrocketing housing costs, and every demographic is feeling the pinch. College graduates struggle to find affordable apartments, young families are missing the milestone of homeownership, and dedicated employees are struggling to make ends meet.

Housing Kent, in partnership with the Housing Stability Alliance (HSA) and community leaders across sectors, has been working diligently to address this growing crisis.

This State of Housing Report outlines our collective efforts to build a comprehensive approach to housing stability through policy, investment, and collaboration. By focusing on strategic, high-impact projects and ensuring accountability for measurable outcomes, our community can create new pathways for individuals and families to achieve the American Dream.

Our solutions focus on Priority Projects on the Housing Stability Continuum, addressing homelessness response, prevention and stabilization, and housing

supply. These Priority Projects function as an integrated system designed to expand access to affordable housing, as well as improve system-level coordination and program effectiveness.

Most importantly, Priority Projects should be guided by the expertise of those most affected by housing instability—whose wisdom and innovation are essential for meaningful progress.

We call upon leaders from every sector to step forward with resources and commitment to enhance and implement this plan. Employers can make housing part of their business strategy and employee benefits. Housing providers and funders can align goals and data with the HSA Data Dashboard. And neighbors can embrace diverse housing options, welcoming new faces next door.

Everyone has a role to play in shaping a future where housing stability is within reach for all.

This report represents Phase II of the HSA's community plan, also known as the [Common Agenda and Roadmap \(2020\)](#).

\$301 Million is the estimated annual public and philanthropic investment in the Kent County housing system.

According to the U.S. Census Bureau, the current value of owner-occupied real estate in Kent County is approximately \$62 Billion. The public and philanthropic investment represents \$5 for every \$1,000 of value (or 0.5% of the total).

Sources: Bureau of Labor Statistics, Grand Rapids Area Coalition to End Homelessness, US Census Bureau American Community Survey, Zillow

Quick Look: Housing Stability Alliance Data Dashboard Metrics + Housing System Gaps

FOR-SALE HOUSING

- Entry-level home price - \$205,707
- Income needed to purchase - \$62,000
- Median Wage in Kent County - \$42,740
- **Gap: \$19,260 to close median wage gap for income to purchase**

RENTAL HOUSING

- Typical apartment monthly rent - \$1,196
- Income needed to rent - \$47,840
- Median Wage in Kent County - \$42,740
- **Gap: \$5,100/yr to close median wage gap to afford typical rent**

HOMELESSNESS IN KENT COUNTY

- **Number of people experiencing homelessness each night – 1,239**
- Number of families with children experiencing homelessness each night – 501
- Number of days to housing placement – 80
- **Number of exits to housing with a system resource annually - 895**

RACIAL DISPARITIES

- Homeownership – 76% White households compared to 34% Black households and 54% Hispanic or Latino households
- Renters Cost-Burdened – 54% of Black renters and 51% of Hispanic or Latino renters compared to 42% of White renters
- Homelessness - Blacks are 8 times more likely than Whites to experience homelessness. Hispanics or Latinos are twice as likely.

SERVICE PROVIDERS

We also conducted a survey of over 44 nonprofit housing service providers. Here's what we found:

- Across the Housing Stability Continuum:
 - 23 organizations work in Homeless Response
 - 26 organizations work in Prevention and Stabilization
 - 12 organizations work in Housing Supply
- Only **40% of housing programs are adequately resourced** according to a provider selfassessment.



A Quick Look: Rural Kent County

Our rural neighbors in Kent County face the same high household costs and shortage of affordable housing as the rest of the region. However, they also encounter unique challenges that urban and suburban communities rarely experience.

SHARED EXPERIENCES BETWEEN RURAL AND URBAN COMMUNITIES

Lack of affordable housing options

\$218,500 – the cost of an entry-level home*

\$305,200 – the Median Home Value*

\$1,250 – Median Gross Rent*

\$1,200 – Average monthly cost to rent a mobile home, not including lot rent, which is typically between \$500 and \$600 per month

ADDITIONAL CHALLENGES IN RURAL HOUSEHOLDS

Inconsistent access to safe drinking water

Less access to housing resources compared to the urban areas

No local transit requires households to have reliable personal transportation for work, medical appointments, and going to the grocery store

Families are choosing unsafe living environments due to lack of options other than living in their vehicle

*American Community Survey 2020 3 1-Year Estimate.

Where do we start: **Priority Projects**

To shift the momentum toward change in the housing system, we have worked with the HSA to select specific Priority Projects for the next five years, beginning in 2025. These projects include new initiatives as well as current programs that we believe will be instrumental in closing gaps in affordability, homeless response, and racial equity.

RESOLVE EPISODES OF HOMELESSNESS

100 in 100

House 100 individuals experiencing chronic homelessness in Grand Rapids in 100 days or less.

Lead: Grand Rapids Area Coalition to End Homelessness

Enhanced Coordinated Entry

Enhance the efficiency and transparency of Coordinated Entry, process used by housing providers to connect people experiencing homelessness to housing resources.

Lead: Grand Rapids Area Coalition to End Homelessness

STABILIZE COST-BURDENED RENTERS

Eviction Prevention Pilot Program

Redesign and pilot an eviction prevention system that helps keep families in their homes.

Lead: United Way and Housing Kent

Employer Housing Programs

Develop a pilot program to help employers implement housing programs.

Lead: Bank of America and Housing Kent

PRODUCE SUBSIDIZED HOUSING

Gap Financing

Secure adequate gap financing to scale housing development to the size of need.

Lead: Permanent Housing Coordinating Council and Housing Next

Kent County Corridor Strategy

Enable the development of desirable, mixed-income neighborhoods with ample housing choices where the necessary infrastructure already exists.

Lead: Housing Next

ELIMINATE RACIAL (AND OTHER) DISPARITIES

Education + Enforcement of Fair Housing Laws

Address housing disparities by ensuring fair access and choice in the housing market.

Lead: Fair Housing Center of West Michigan

How Do We Improve the Outcomes Long-term?

Numerous tools and policies exist to create a housing system that works for every family and individual. While the list isn't exhaustive, it shows a comprehensive set of solutions that cut across our three universal goals.

INCREASE AFFORDABLE HOUSING

- Increase housing supply to stabilize market-rate prices
- Build subsidized housing units to provide housing at a lower cost than the market can provide
- Provide financial assistance and education to help households with low incomes access private market housing

DISSOLVE HOMELESSNESS

- Stabilize current homeowners and renters at risk of losing their housing
- Strengthen rights and protections for households at risk
- Make homelessness rare, brief, and non-recurring

ELIMINATE RACIAL DISPARITIES

- Ensure the housing system is free from all unlawful discrimination
- Raise awareness of and address historic inequities

Next Steps

The strategies, tools, and Priority Projects will need full support from those with the resources to scale the proposed solutions. Specifically, this is what you can do:

FIVE-YEAR ROAD MAP PRIORITY PROJECTS

- Commit organizational resources to support the successful implementation and evaluation of the Priority Projects
- Commit to align investment to the metrics these projects address
- Commit to data alignment of HSA Data Dashboard and data-sharing agreements

LEVEL-UP COMMUNITY ENGAGEMENT

- Commit to collaboration, partnership, and investment
- Commit to advocate for sector-wide responsibility toward better housing outcomes
- Be intentional about adding those with lived experience to decision-making tables within your organization at the board, committee, and staff levels

COMMUNITY INVESTMENT STRATEGIES

- Consider what relevant investment opportunities for affordable housing sustainability should be employed

It is time to take action to create a housing system where anyone can find safe, quality, affordable housing in the area of their choosing. It is no longer acceptable to keep the status quo or use the same strategies and tools yet expect different results. The American Dream of stable housing for families here in Kent County demands that we increase affordable housing, dissolve homelessness, and eliminate the racial disparities in our system.



Start Here: The Five-Year Road Map

Priority Projects

The following solutions have been identified as key strategic priorities for the Kent County housing system over the next five years. This is an opportunity to once again utilize public, private, and social collaboration, which will create measurable impact across the housing stability continuum.

| RESOLVE EPISODES OF HOMELESSNESS | | |
|----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Project | 100 in 100 | Enhanced Coordinated Entry |
| Lead | Grand Rapids Area Coalition to End Homelessness | Grand Rapids Area Coalition to End Homelessness |
| Snapshot | House 100 individuals experiencing chronic homelessness in Grand Rapids in 100 days or less. | Enhance the efficiency and transparency of the Coordinated Entry process used by housing providers to connect people experiencing homelessness to housing resources. |
| Problem | Chronic homelessness drives up public costs, strains healthcare systems, and shortens lives. People experiencing it often face complex physical and mental health challenges that cannot be resolved without a coordinated effort between housing providers and social services. | Inefficient and unclear processes in the Coordinated Entry system can increase wait-times for housing resources, cause confusion, and erode trust among both service providers and people in need of housing. |
| Solution | 100 in 100 works to end chronic homelessness by scaling new best practices from the program to all 1,200 estimated individuals experiencing homelessness nightly. | Enhanced Coordinated Entry will increase efficiency and transparency by streamlining stages in the process, leveraging technology platforms, and incorporating lessons learned from those with lived experience. |
| Expected Impact | Scalable strategies and cost savings related to ending chronic homelessness within three years. | Faster resolution of housing crises, prioritizing individuals in the most vulnerable situations. |
| Status | Execution | Planning |
| Total Costs | \$500,000/year | \$250,000/year (\$750,000 in three years) |

| STABILIZE COST-BURDENED RENTERS | | |
|---------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Project | Eviction Prevention Pilot Program | Employer Housing Programs |
| Lead | United Way and Housing Kent | Bank of America and Housing Kent |
| Snapshot | Redesign and pilot an eviction prevention system that helps keep families in their homes. | Develop a pilot program to help employers implement housing programs. |
| Problem | Eviction prevention is a highly cost-effective strategy for maintaining housing stability, yet it receives only 1% of local housing investment. Many households face eviction due to short-term financial setbacks—such as an unexpected car repair—that could have been resolved with timely assistance. | Employee housing instability is a top issue for businesses affecting productivity, retention, and talent acquisition. 60% of employers report that economic stress negatively impacts employee focus and performance. Without a strategic approach, businesses risk losing talent to locations with more affordable housing, driving up turnover costs and disrupting operations. |
| Solution | The Eviction Prevention Pilot Program reimagines the eviction prevention system in Kent County to stabilize families before an eviction filing occurs. By prioritizing early intervention, intensive case management, and data-driven decision-making, this approach will prevent displacement, reduce homelessness, and improve long-term community outcomes. | This pilot program provides employer-assisted housing support designed to reduce employee turnover, enhance productivity, and attract top talent. Support will be customized to align with each employer’s objectives and may include employer-backed loan and savings programs, housing navigation services, and down payment or rental assistance. |
| Expected Impact | Improved renter stability has positive effects in employment, education, and future housing opportunities. | Strengthened workforce stability to enhance competitiveness in a tight labor market. |
| Status | Execution | Planning |
| Total Costs | \$1 million/year (up to \$3 million in three years) | TBD, employer specific |



| PRODUCE SUBSIDIZED HOUSING UNITS | | |
|----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Project | Gap Financing | Kent County Corridor Strategy |
| Lead | Permanent Housing Coordinating Council and Housing Next | Housing Next |
| Snapshot | Secure adequate gap financing to scale housing development to the size of need. | Enable the development of desirable, mixed-income neighborhoods with ample housing choices where the necessary infrastructure already exists. |
| Problem | Kent County faces a critical housing shortage across all income levels. The gap between the cost to build new housing and what current residents can afford continues to widen, expanding the regional housing shortage and displacing an increasing number of working-class families and individuals. | Kent County must add 34,500 new housing units by 2027 and over 70,000 by 2050 to meet regional growth demands. Yet most vacant residential land is in rural areas, far from job centers and lacking essential infrastructure like water and sewer—making development costly and inefficient. |
| Solution | Gap Financing will help facilitate the development and preservation of up to 25,000 affordable, income-restricted and market-rate housing over the next several years. | Kent County Corridor Strategy will drive strategic housing development by partnering with local governments to unlock underutilized land in inner-ring corridors, leveraging existing infrastructure for smart, sustainable growth. |
| Expected Impact | Sustainable housing market growth supporting regional economic vitality and accessibility across income levels. | Increased housing production, leading to stabilized prices and greater affordability. |
| Status | Initiation | Execution |
| Total Costs | \$45-50 million/year (up to \$250 million in five years) | TBD, corridor specific |

| ELIMINATE RACIAL (AND OTHER) DISPARITIES | |
|------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Project | Gap Financing |
| Lead | Fair Housing Center of West Michigan |
| Snapshot | Address housing disparities by ensuring fair access and choice in the housing market. |
| Problem | Persistent racial disparities in homeownership, housing affordability, and homelessness hinder economic mobility and community stability. As an example, closing the racial homeownership gap requires significant investment—achieving equity would mean 400 new Black homeowners and 200 new Hispanic or Latino homeowners per year for the next 20 years. When fair housing protections fall short, families face limited choices, reducing access to high-quality schools, wealth-building opportunities, and safe, thriving neighborhoods. |
| Solution | This project assists both housing providers and seekers with the knowledge and tools to navigate fair housing laws, minimize discrimination, and expand access to stable, high-quality housing for all communities. |
| Expected Impact | Unlocked potential for economic and social mobility for community prosperity. |
| Status | Planning |
| Total Costs | \$150,000/ year (\$450,000 in three years) |

Priority Projects: Timeline

KEY MILESTONES FOR YEAR ONE

100 in 100: One hundred people housed; documented learning of process improvement for chronic homelessness

Enhanced Coordinated Entry: Full-scale adoption of online platform

HSA Eviction Prevention: Reduced evictions and mitigated homelessness; data-sharing agreements for predictive modeling system

Employer Housing Programs: Pilot program designed and adopted by one large employer

Gap Financing: \$20 million of gap financing raised; awareness building of impact investing

Kent County Corridor Strategy: Three projects launched; strengthened capabilities for place-making



Equity is a foundational component of all Priority Projects

◆ Decision Point: Continue or Closeout

PRIORITY PROJECTS

The Housing System: Past. Present. Future.

Small Beginnings. Big Changes.

In 2018, a group of nine housing and service providers penned a letter to KConnect stating that housing inequities needed to be addressed.

Over a three-year period, a cross-sector group of 130 organizations and individuals in Kent County came together to determine how to change the housing outcomes in the community.

This group became the Housing Stability Alliance (HSA), and by 2021, they knew that a backbone organization was needed to operationalize the community plan to increase affordable housing, dissolve homelessness, and eliminate racial disparities in the housing system. The backbone organization is Housing Kent, and the [Common Agenda and Roadmap](#) is the community plan that has been guiding the work.

Roadmap to the Future

We are on the brink of a five-year journey to prioritize cross-sector near-term solutions, leveraging the momentum that's already underway. Our community has been eagerly anticipating tangible change in the housing system. The time for action is now.

The year 2025 marks the fifth year of this collective impact work. **We are right where we are supposed to be.** With this report and the HSA Data Dashboard, the ground floor of the infrastructure has been built, readying us for Phase II. It's the first year for Housing Kent and the HSA to seek intentional support on specific actions to change the trajectory of the housing system in Kent County.

Over the next five years, Housing Kent will be working with the HSA on key priority near-term projects that span the Housing Stability Continuum. Each project will include clear evaluation points, with defined entry and exit options based on stakeholder engagement and commitments. They will bring measurable results to the first-of-its-kind [Housing Stability Alliance Data Dashboard](#).

The Data Dashboard focuses on three key performance

indicators: housing affordability in both the for-sale and rental markets, as well as homelessness, and highlights the racial inequities present across all three areas of the housing system. These key performance indicators track across the Housing Stability Continuum, allowing the community to see if more households remain stably housed or find affordable housing in their chosen area.

These key performance indicators connect to our mission to increase affordable housing, dissolve homelessness, and eliminate racial disparities in the housing system.

The Five-Year Road Map of solutions is building on work that has been in existence. What's been missing is laser-focused collaboration, partnership, and investment in these solutions to close gaps across the housing system.

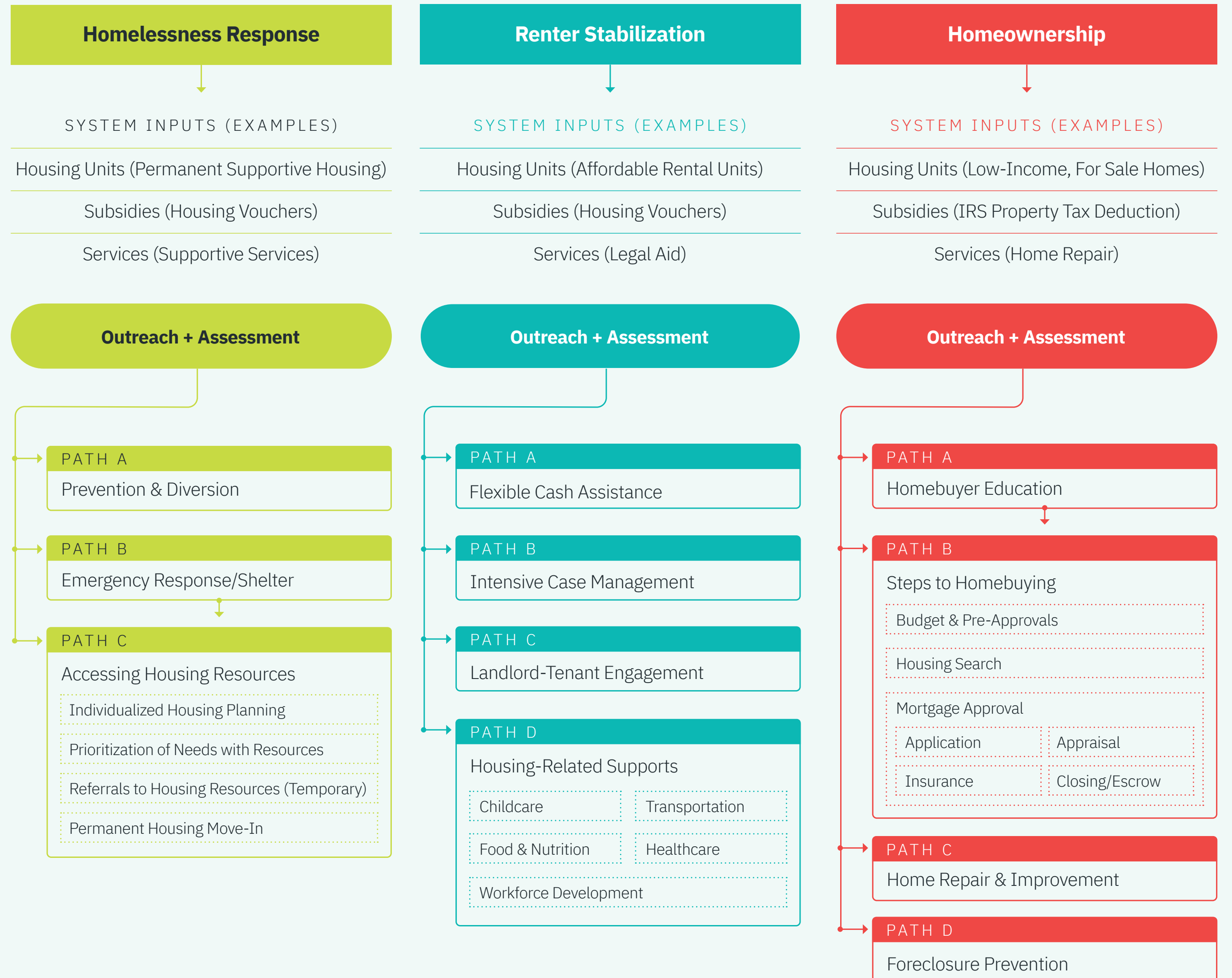


Improving Housing Outcomes

System Pathways to Housing Stability

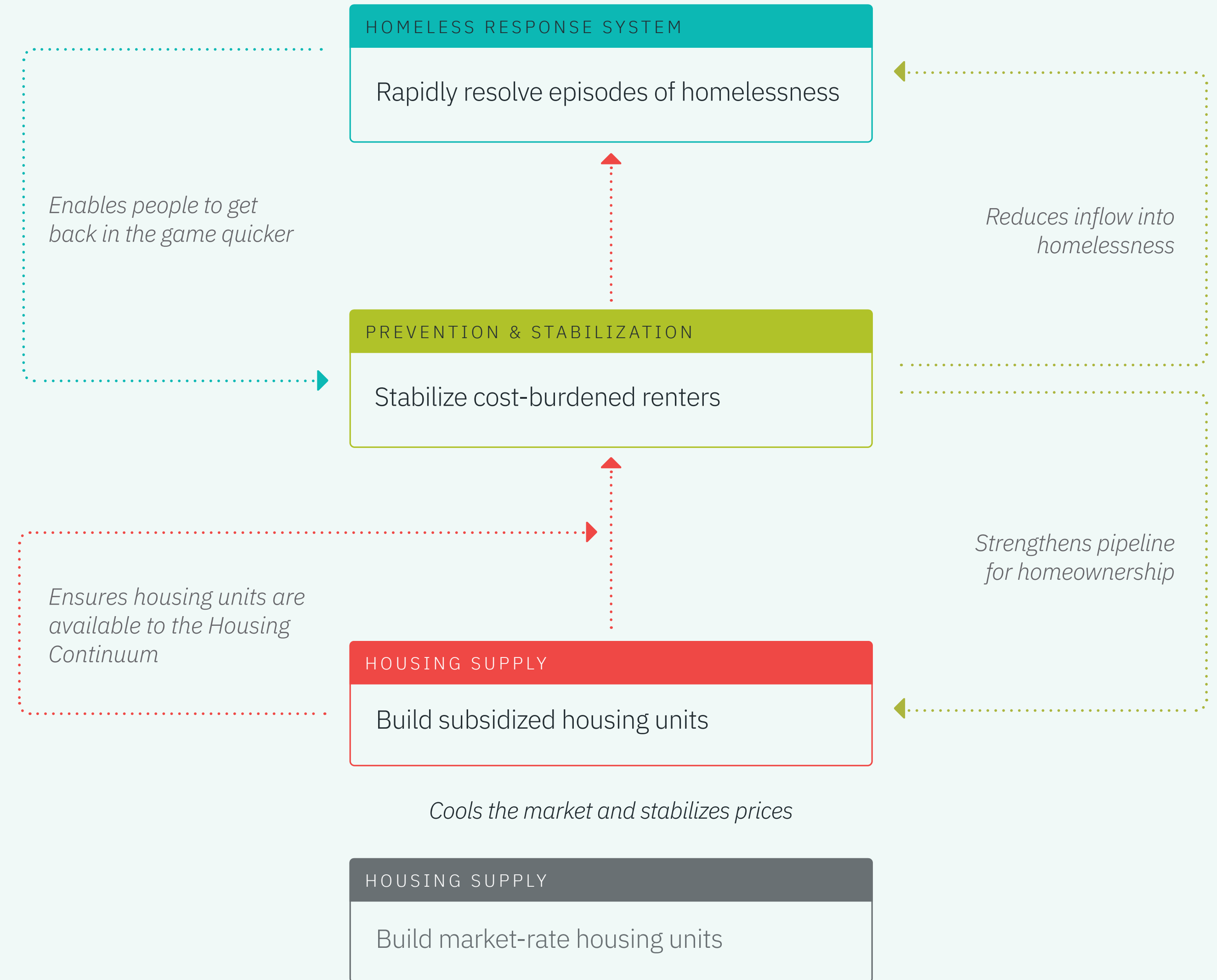
The housing system should enable an individual or family to easily access housing and supportive services that aid in their ability to live stably housed in safe, quality, affordable housing in Kent County. This diagram shows the various paths to housing stability in a well-functioning housing system.

To achieve better outcomes for families with children and people of color, the system must function strategically and in coordination. This includes stabilizing cost-burdened households to decrease the number of people entering the homeless response system, while also expanding opportunities for renters to move toward homeownership. Additionally, more housing units of diverse types need to be developed to ensure affordable housing, especially for households with low incomes.



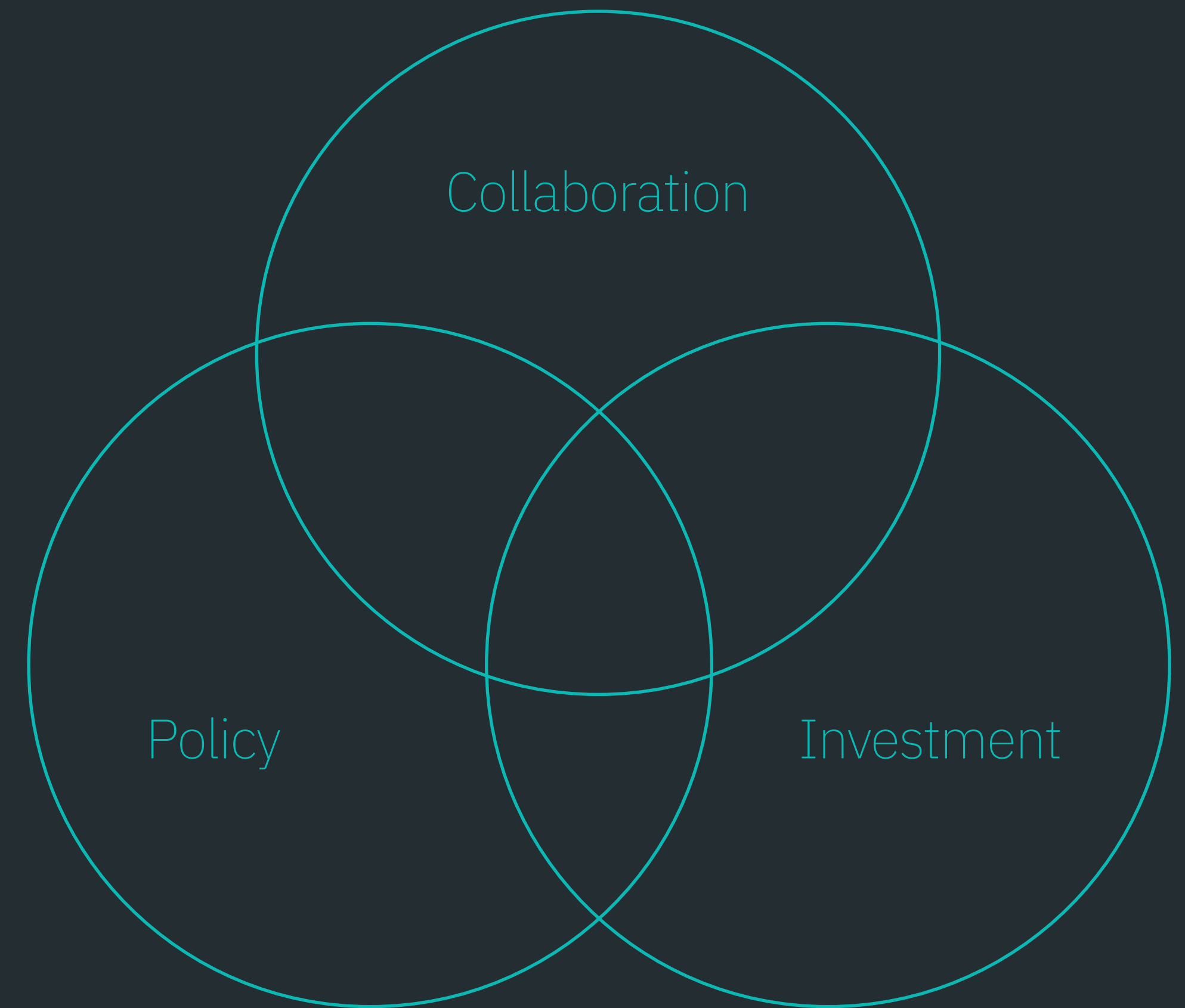
Phase II: Comprehensive Housing Strategy

To improve housing outcomes, the emphasis is on the interdependencies across the Housing Continuum and executing activities concurrently. This strategy requires policy changes, strategic investments, and collaboration across public, private, and social sectors.



IMPROVING HOUSING OUTCOMES

Our policy, investment, and collaborative practices **must work cohesively** to strengthen our housing outcomes.

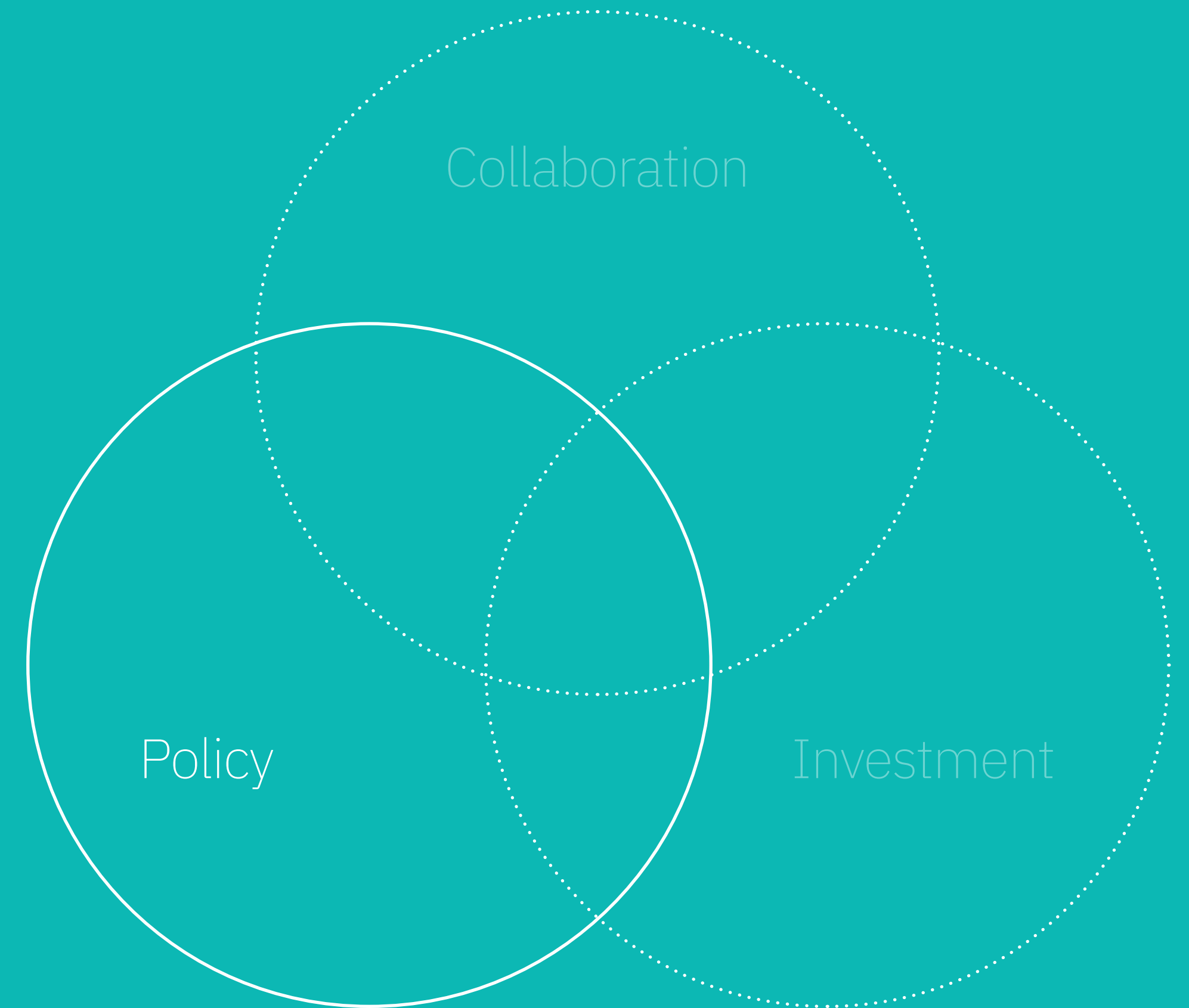


IMPROVING HOUSING OUTCOMES

Policy

Investment

Collaboration



Comprehensive Set of Solutions

The following Comprehensive Set of Solutions is a menu of policy options for addressing Kent County’s housing crisis. Which policies are chosen and how they are implemented will be up to each respective community. The Set of Solutions presented do not represent a legislative policy agenda but a thoughtful approach to achieving housing stability.

Additionally, the Set of Solutions is an informational tool and does not assess the effectiveness of any policy or its current presence in Kent County.

Increase Housing Affordability

VISION

All households in Kent County have an affordable home to rent or own, ideally in their neighborhood of choice. Market-rate housing costs are stable over time in relation to wages and affordable to those earning the median wage. Sufficient housing subsidies are provided to those who cannot yet afford market-rate housing.

- HSA DATA DASHBOARD**
- Homeownership Affordability Index
 - Rental Housing Affordability Index
 - Affordable Housing Gap (# of low-income households without access to affordable housing)

Dissolve (Prevent & End) Homelessness

VISION

All households who are homeless or at risk of homelessness receive adequate assistance to achieve stability, such that homelessness is rare, brief, and non-recurring.

- HSA DATA DASHBOARD**
- Rate of homelessness per capita
 - Average length of homeless episode
 - Rate of returns to homelessness

Eliminate Racial Disparities in Housing Outcomes

VISION

Fairness and equity permeate the housing system such that racial (and other) disparities in housing are eliminated and prevented.

- HSA DATA DASHBOARD**
- Equity Index (forthcoming)
 - Homeownership rate demographic disparities
 - Homelessness demographic disparities

Increase Housing Affordability

SOLUTIONS

Increase housing supply to stabilize market-rate prices.

- Reform zoning codes to allow greater density and lower-cost housing types.
- Streamline development process

Build subsidized housing units to provide housing at a lower cost than the market can provide.

- LIHTC
- Housing TIF
- Community land trusts
- Housing trust funds

Financial assistance and education to help households with low incomes access private market housing.

- Housing education and counseling
- Asset building programs
- Subsidized home mortgages
- Down payment and closing cost assistance
- Housing choice voucher program
- Shared appreciation mortgages

Dissolve (Prevent & End) Homelessness

SOLUTIONS

Homeowner Stabilization Pathways to assist homeowners in unstable circumstances.

- Foreclosure prevention programs
- Homeowner rehabilitation assistance programs
- Home safety and accessibility modifications

Rental Stabilization Pathways to assist renters in unstable circumstances.

- Legal Assistance for Renters at Risk for Eviction
- Intensive Case Management
- Eviction Prevention Programs
- Predictive Analytics/Data System Integration
- Flexible Cash Assistance
- Landlord-Tenant Engagement

Homeless Response Pathways to assist households in acute crisis.

- Expansion of Housing Inventory Dedicated to Coordinated Entry
- Resource Prioritization in Coordinated Entry
- Program Realignment + Consolidation
- Cross-Sector Alignment of Systems of Care

Eliminate Racial Disparities in Housing Outcomes

SOLUTIONS

Ensure the housing system is free from unlawful discrimination.

- Educate actors in the housing system about fair housing practices.
- Enforce fair housing laws

Address historic inequities.

- Special Purpose Credit Programs

Strengthen rights and protections for households at risk.

- Source of Income Protections
- Rental Registries
- Housing Code Enforcement

UNIVERSAL GOAL 1

Increase Housing Affordability

Vision

All households in Kent County have an affordable home to rent or own, ideally in their neighborhood of choice. Market-rate housing costs are stable over time in relation to wages and affordable to those earning the median wage. Sufficient housing subsidies are provided to those who cannot yet afford market-rate housing.

HSA Data Dashboard

- Homeownership Affordability Index
- Rental Housing Affordability Index
- Affordable Housing Gap (# of low-income households without access to affordable housing)

Baseline Metrics & 5 Year Goal

Metric: Housing Affordability Index
 Baseline Year: 2022
 Baseline Value: -21%
 Goal: TBD

Increase housing supply to stabilize market-rate prices.

In well-functioning housing markets, production is responsive to demand: developers are naturally incentivized to build more housing when demand goes up. This keeps prices stable. If housing supply is constricted, high demand can lead to rapid cost increases.

- Reform zoning codes to allow greater density and lower-cost housing types.
- Streamline housing development process.

Build subsidized housing units to provide housing at a lower cost than the market can provide.

Even well-functioning housing markets with responsive production are unable to naturally provide housing that is affordable to the lowest 20% of income earners. The only way to provide quality housing to very low-income earners is through subsidized units, such as Low Income Housing Tax Credit units, or financial assistance in the private market, such as Housing Choice Vouchers.

- Low Income Housing Tax Credit
- Housing Tax Increment Financing
- Community land trusts
- Housing trust funds

Financial assistance and education to help households with low incomes access private market housing.

Since affordable housing is costly to build and frequently located in low-opportunity neighborhoods, financial

subsidies can give households with low-income access to neighborhoods that are otherwise inaccessible.

- Housing education and counseling
- Asset building programs
- Subsidized home mortgages
- Down payment and closing cost assistance
- Housing choice voucher program
- Shared appreciation mortgages

Where appropriate, deploy housing cost controls to protect against displacement.

Rapidly rising housing costs can price out and displace longtime residents. Carefully crafted cost controls can increase affordability for existing residents whose incomes are not keeping pace with rising rents, property taxes, or other housing costs.

- Property tax caps
- Rent stabilization policies

Baseline Metric: The average of Housing Kent’s Homeownership Affordability Index and Rental Housing affordability index values. This metric represents the relationship between the median wage and the income needed to afford an apartment or an entry-level home. The threshold for housing affordability is zero, at which point the median wage is equal to the amount of income needed to afford housing.

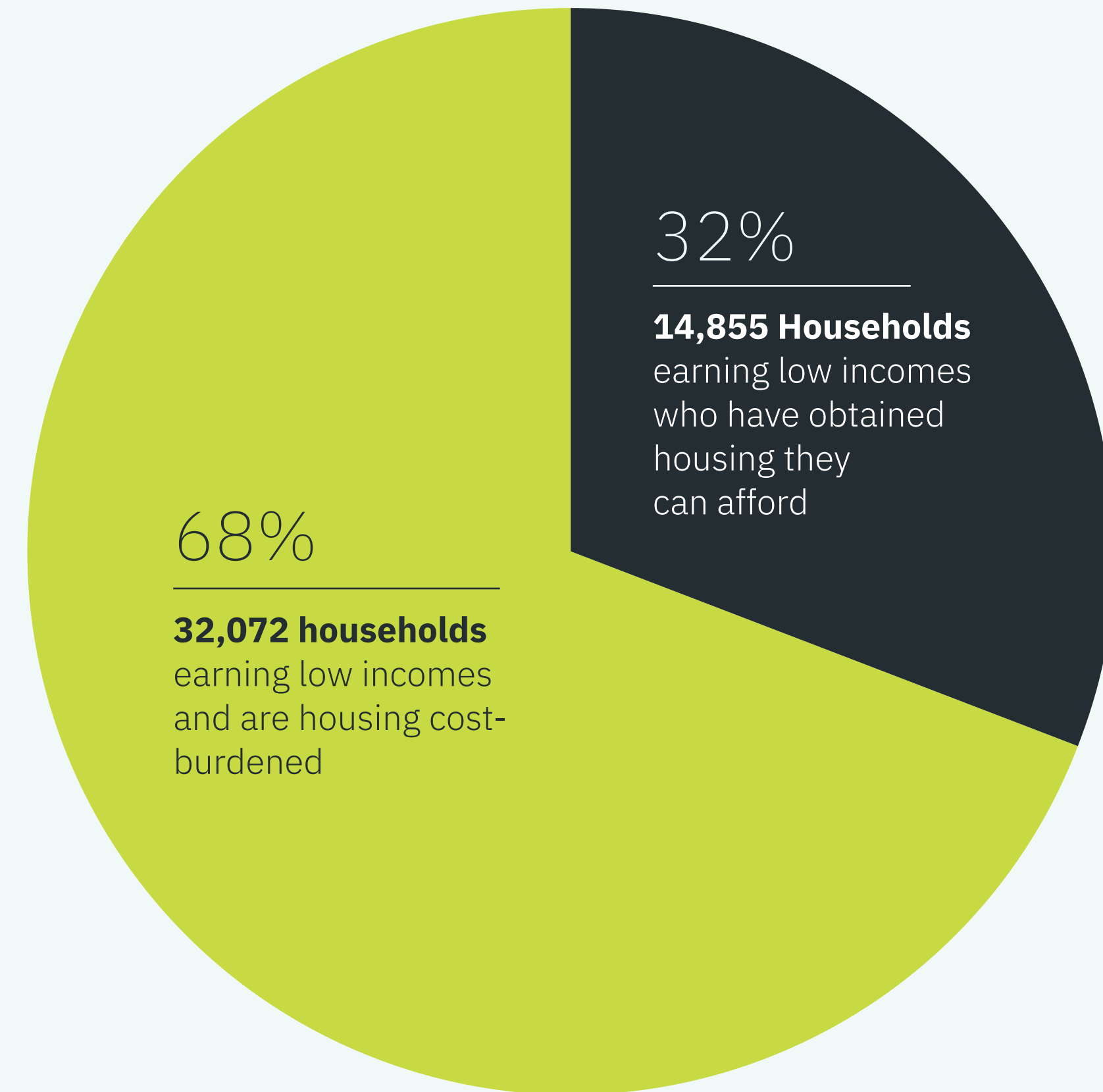
AFFORDABLE HOUSING SOLUTION

About 47,000 households earn low incomes in Kent County. Only 15,000—or one in three—have access to affordable housing.

It's time to focus on the remaining 32,000.

Source: American Community Survey 1-Year Estimates

46,927 Households
earning low incomes in Kent County





The **Economic Case for Affordable Housing** in Municipalities without an Income Tax

“...\$1 of lost property tax revenue could be expected to create \$42 in economic impact.”

Housing Kent

[READ THE ESSAY](#) →

This link will take you to the appendix

UNIVERSAL GOAL 2

Dissolve Homelessness

Vision

All households who are homeless or at risk of homelessness receive adequate assistance to achieve stability, such that homelessness is rare, brief, and non-recurring.

HSA Data Dashboard

- Rate of homelessness per capita
- Average length of homeless episode
- Rate of returns to homelessness
- Number of exits to permanent housing

Baseline Metrics & 5 Year Goal

Metric: Point-in-Time Homeless Rate

Baseline Year: 2022

Baseline Value*: 188

Goal: TBD

SOLUTIONS

Slow the inflow into the homeless system by providing adequate Stabilization Pathways for households who encounter a crisis but cannot resolve it on their own or through their support networks. Households face a wide variety of housing challenges. For homeowners, solutions include:

- Foreclosure prevention programs
- Homeowner rehabilitation assistance programs
- Home safety and accessibility modifications

For renters, solutions include:

- Legal assistance for renters at risk for eviction
- Intensive case management
- Eviction prevention programs
- Proactive targeting and prioritization using predictive analytics
- Flexible cash assistance
- Landlord-tenant engagement

Increase the pace of homeless system outflow

through collaboration, expansion of housing resources dedicated to households experiencing homelessness, and prioritizing assistance for those least likely to regain housing on their own.

- Expansion of housing inventory dedicated to coordinated entry
- Resource prioritization in coordinated entry
- Program realignment + consolidation
- Cross-sector alignment of systems of care

Increase system-wide housing stability by strengthening rights

and protections for vulnerable households, increasing transparency and accountability, bolstering negotiating power among renters, and enforcing housing codes fairly and universally.

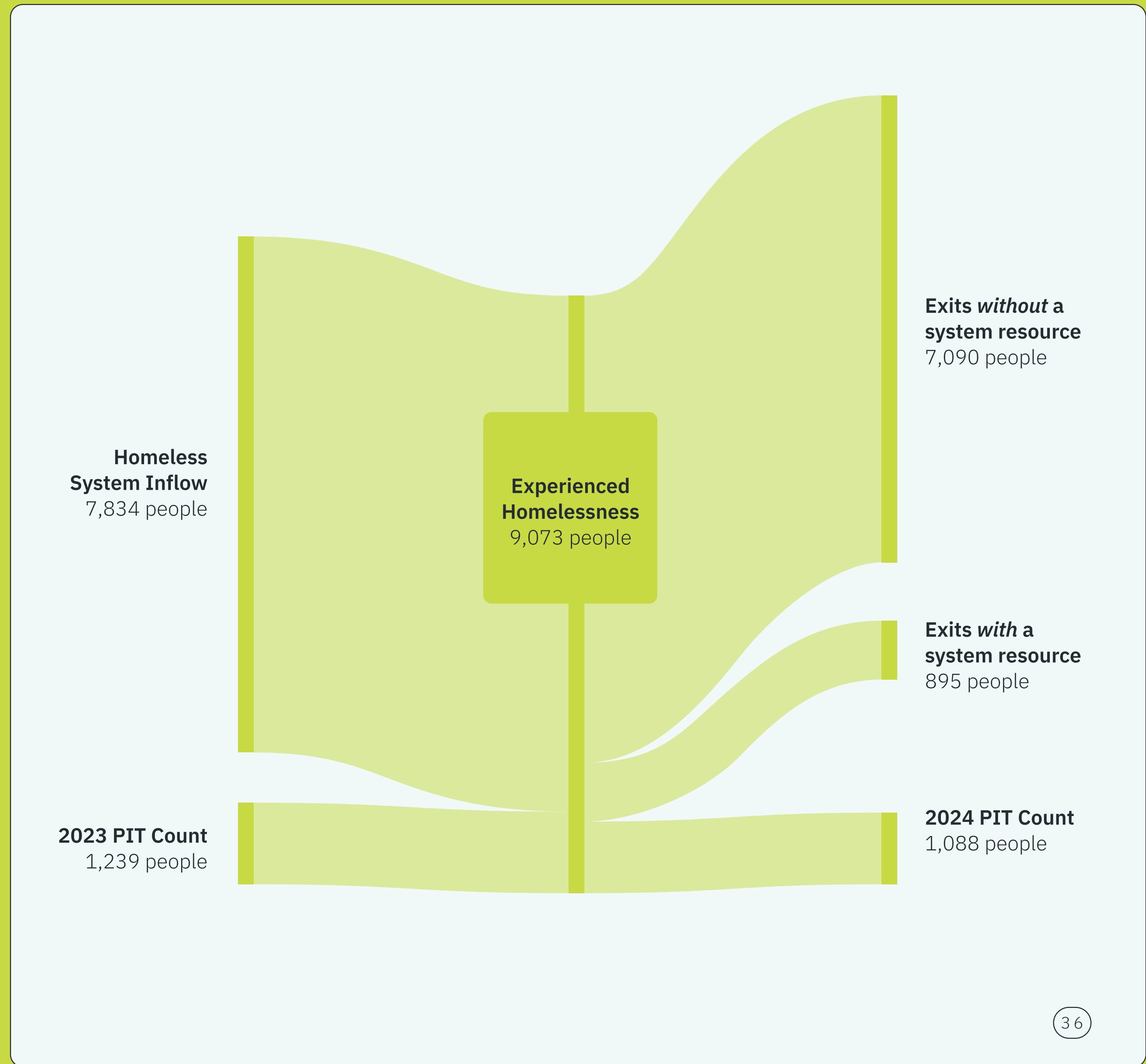
- Source of income protections
- Rental registries
- Housing code enforcement

***Baseline Value:** The number of homeless people per 1,000 Kent County residents. The number of homeless people comes from the Point-in-Time Homeless Count, a snapshot survey of people experience homelessness on a single night in January.

HOMELESSNESS PREVENTION AND STABILIZATION SOLUTION

In 2023, nearly **8,000 individuals** entered the homeless system. Upstream prevention like renter stabilization can mean lower inflow numbers over the next five years.

Source: Grand Rapids Area Coalition to End Homelessness



Investing in Solutions: The ROI of Permanent Supportive Housing in Kent County

A meta-analysis conducted by Jacob, et al. (2022) reviewed 20 studies from the U.S. and Canada on the return on investment when providing permanent supportive housing (PSH) to chronically homeless persons. **Among the 17 U.S. studies, they found that providing PSH to chronically homeless persons yielded significant cost savings and a positive benefit-cost ratio.** The meta-analysis calculated a median benefit-cost ratio of 1.8 among U.S. studies, suggesting every dollar spent on the intervention could yield \$1.80 in cost savings across myriad systems of care. Cost savings came from shifts in utilization among the following systems: healthcare, healthcare support services, temporary housing, judicial and police, and welfare and disability.

- The median cost of the permanent supportive housing per person per year (PPPY) was \$16,873 in 2019 dollars.
- Using the Consumer Price Index to adjust for inflation, that is \$20,110 PPPY in 2023 dollars.
- **To house 100 chronically homeless individuals,** we can reasonably estimate the total cost to be approximately \$2,011,000. This would yield **cost savings of \$3,619,800** across various social service systems.
- There were 260 chronically homeless persons in Kent County in January 2024 (according to the preliminary Point in Time Count).
- **To house all 260 chronically homeless persons,** we can reasonably estimate the total cost to be approximately \$5,228,600. This would yield **cost savings of approximately \$9,411,480** across various social service systems.

| RETURN ON INVESTMENT FOR PROVIDING PSH | | | |
|----------------------------------------|----------|-------------|-------------|
| Number of People Served | 1 Person | 100 People | 260 People |
| Cost of Intervention | \$20,110 | \$2,011,000 | \$5,228,600 |
| Return on Investment | \$36,198 | \$3,619,800 | \$9,411,480 |

Source: Jacob V, Chattopadhyay SK, Attipoe-Dorcoo S, Peng Y, Hahn RA, Finnie R, Cobb J, Cuellar AE, Emmons KM, Remington PL. Permanent Supportive Housing With Housing First: Findings From a Community Guide Systematic Economic Review. Am J Prev Med. 2022 Mar;62(3):e188-e201. doi: 10.1016/j.amepre.2021.08.009. Epub 2021 Nov 10. PMID: 34774389; PMCID: PMC8863642.

ROI ANALYSIS

To house all 260 chronically homeless persons would yield **cost savings of approximately \$9,411,480** across various social service systems.

Source: Jacob V, Chattopadhyay SK, Attipoe-Dorcoo S, Peng Y, Hahn RA, Finnie R, Cobb J, Cuellar AE, Emmons KM, Remington PL. Permanent Supportive Housing With Housing First: Findings From a Community Guide Systematic Economic Review. Am J Prev Med. 2022 Mar;62(3):e188-e201. doi: 10.1016/j.amepre.2021.08.009. Epub 2021 Nov 10. PMID: 34774389; PMCID: PMC8863642.



UNIVERSAL GOAL 3

Eliminate Racial Disparities in Housing Outcomes

Vision

Fairness and equity permeate the housing system such that racial disparities in housing are eliminated and prevented.

HSA Data Dashboard

- Equity Index
- Racial disparities in the homeless response system
- Racial disparities in homeownership rates

Baseline Metrics & 5 Year Goal

Metric A: Black-White homeownership gap
Baseline Year: 2022 | Baseline Value: 42
Goal: 0

Metric B: Hispanic-White homeownership gap
Baseline Year: 2022 | Baseline Value: 22
Goal: 0

Ensure the housing system is free from unlawful discrimination.

Fair Housing law prohibits discrimination of protected classes, such as race, gender, and disability status, but a lack of knowledge and accountability can inhibit its effectiveness. Proactive education and enforcement of Fair Housing is crucial to preventing present-day discrimination of protected classes.

- Fair Housing education and enforcement
- Enforce fair housing laws

Increase access to financing

Specifically among populations historically excluded from homeownership through Special Purpose Credit Programs.

In the mid-20th century, the US heavily subsidized homeownership for white households. The Equal Credit Opportunity Act enables banks to craft lending programs designed to expand access to credit to populations excluded from these and other opportunities.

- Special Purpose Credit Programs

Target existing homeownership assistance to rectify historic inequities.

Many longstanding practices of racial discrimination in the housing system have led to highly disparate outcomes in homeownership, wealth generation, and experiences of acute crisis, such as homelessness. Tools to promote affordable homeownership generally can be carefully targeted to specific neighborhoods and populations to correct for historic wrongs and close racial and ethnic disparities in homeownership.

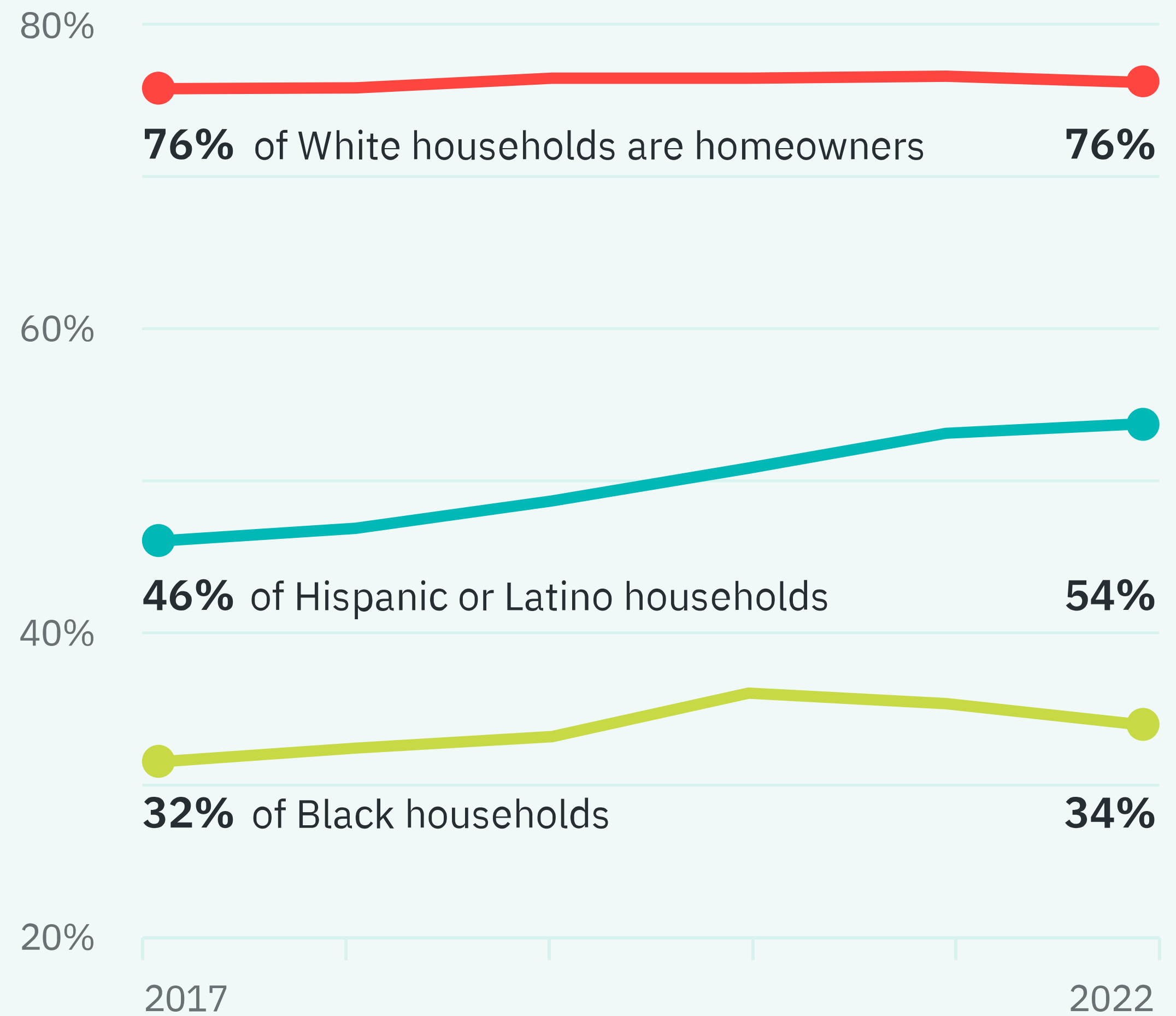
- Targeted housing education and counseling
- Targeted asset building programs
- Targeted subsidized home mortgages
- Targeted down payment and closing cost assistance
- Targeted housing choice voucher program
- Targeted shared appreciation mortgages

Baseline Metric: Universal Goal 3 has two distinct metrics. A - The gap in homeownership rates between Black-led and white-led households. B - The gap in homeownership rates between Hispanic- or Latino-led and white-led households.

KEY DATA

It will take **400 new Black homeowners** and **200 new Hispanic homeowners** per year for 20 years, to close the gaps.

Source: American Community Survey 1-Year Estimates

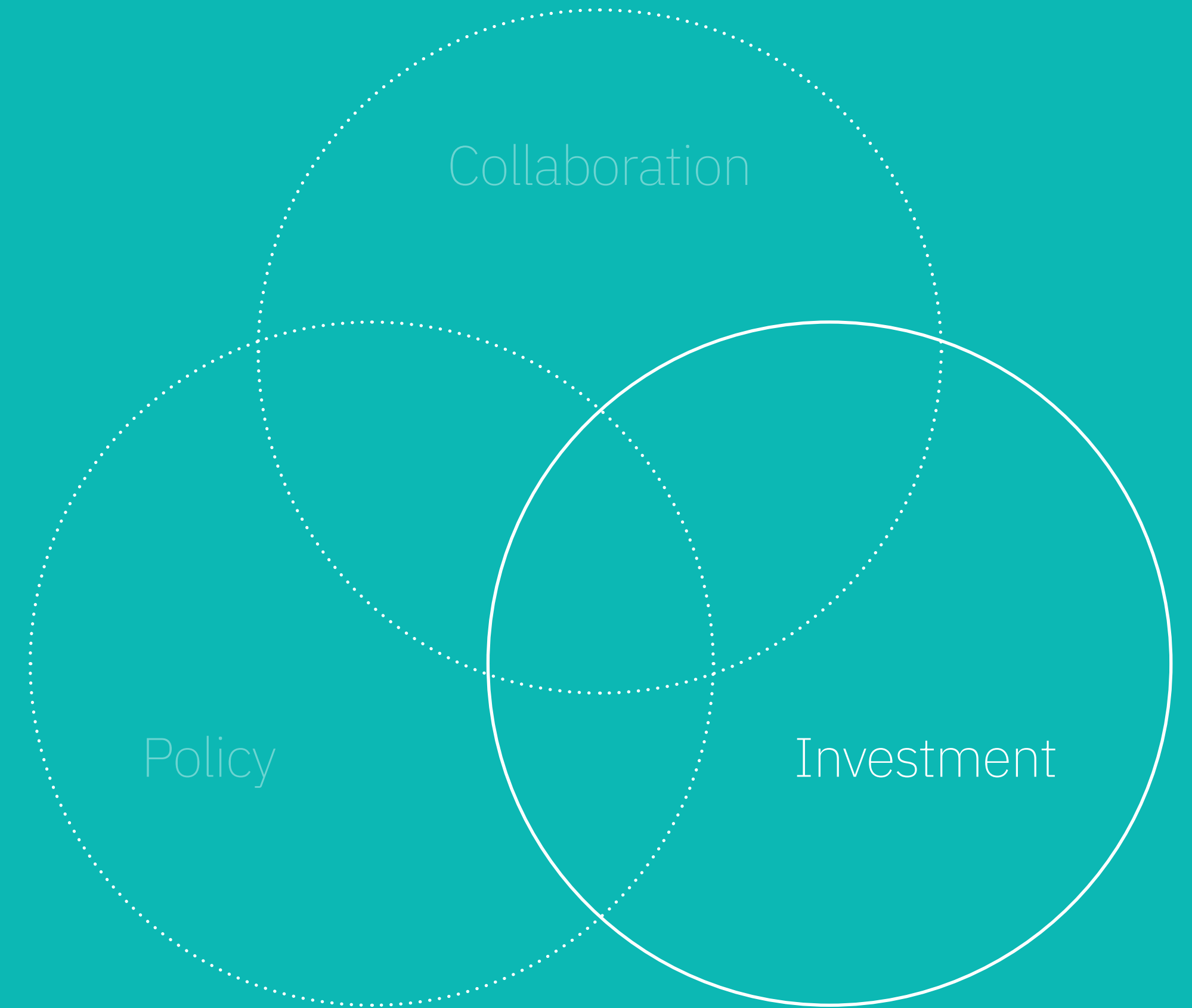


IMPROVING HOUSING OUTCOMES

Policy

Investment

Collaboration



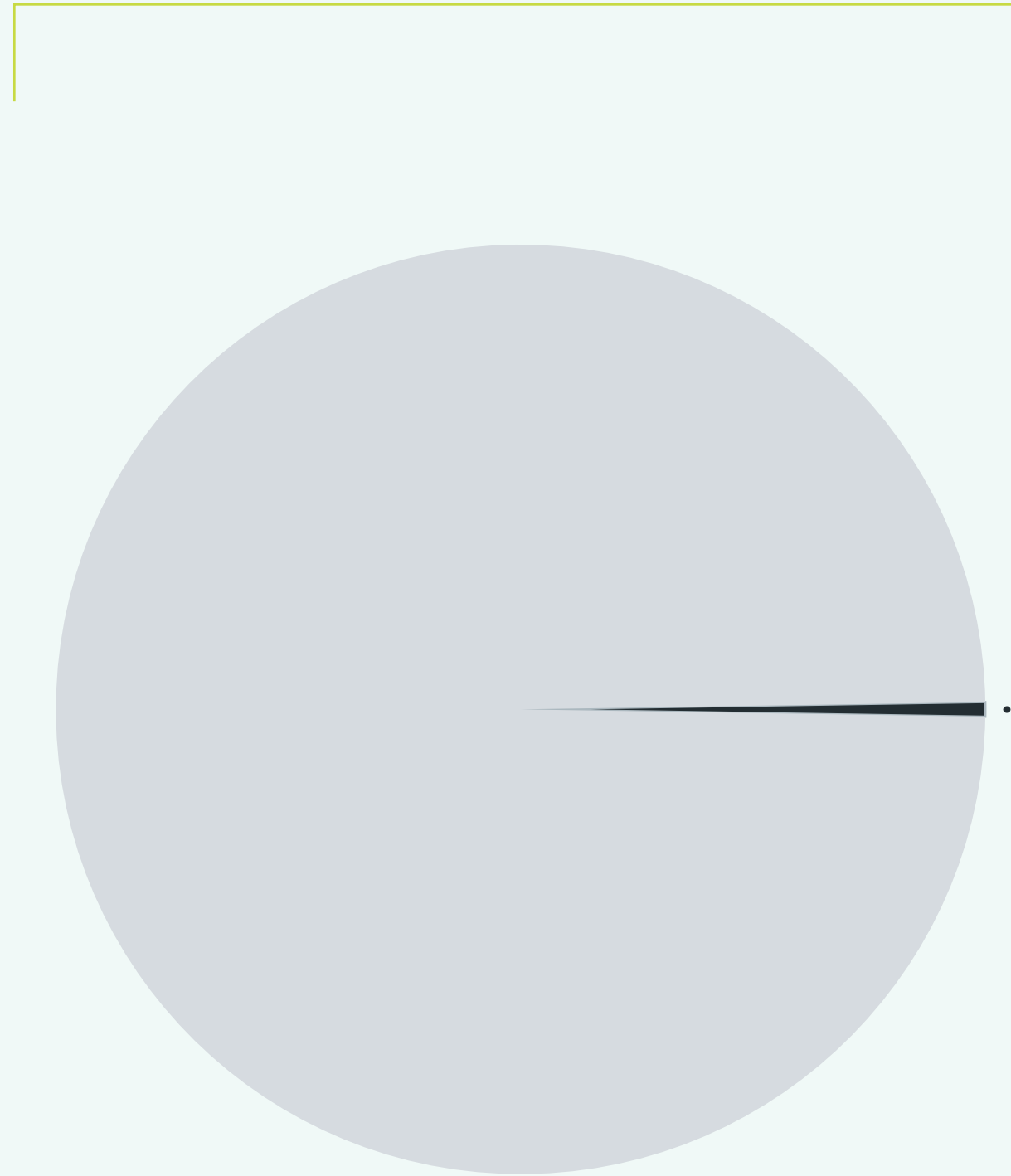
FUNDING PROFILE

While \$301 million may appear substantial, it represents only a **small fraction of the total economic activity** of the housing market.

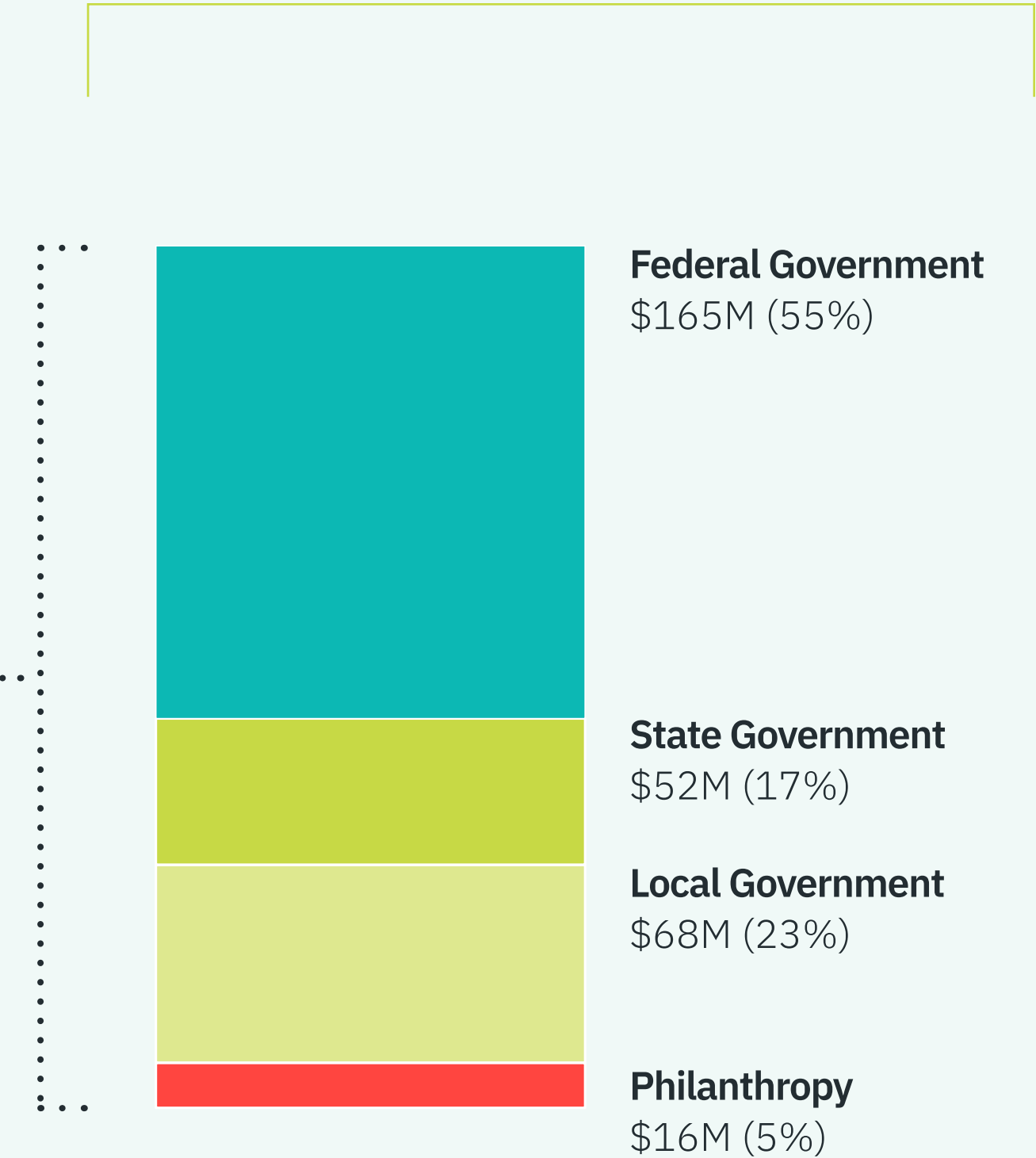
Source: American Community Survey 2023 1-Year Estimates.

Economic activity in the Kent County housing market

\$62 Billion
Market Value of All Owner-Occupied Housing in Kent County



\$301 Million
Annual Public and Philanthropic Investment in Housing System

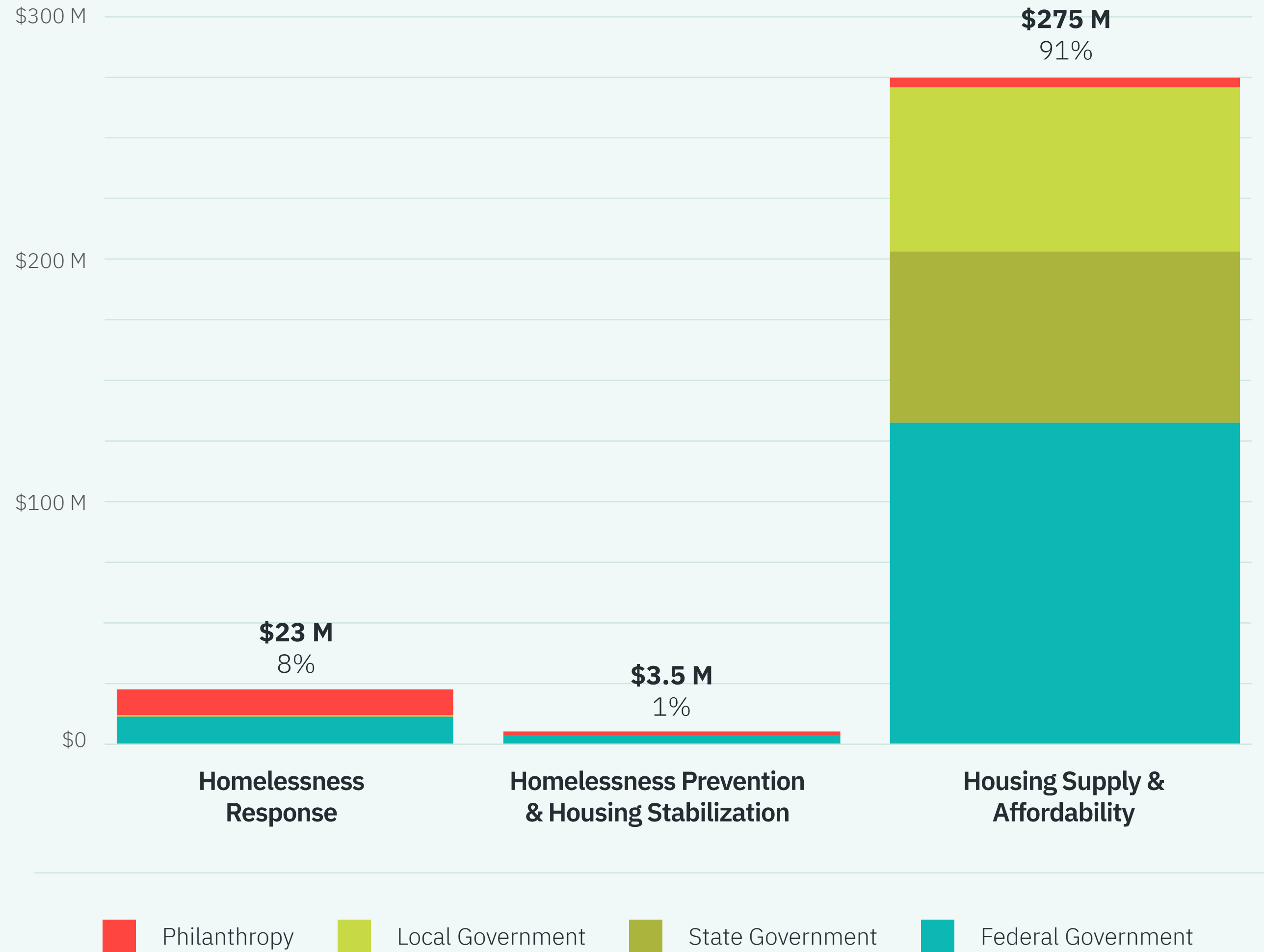


FUNDING PROFILE

Public and philanthropic investment in housing supply is **35 times greater** than in prevention efforts and 12 times greater than in the homeless response system

Source: Various, see [Appendix](#) for detail

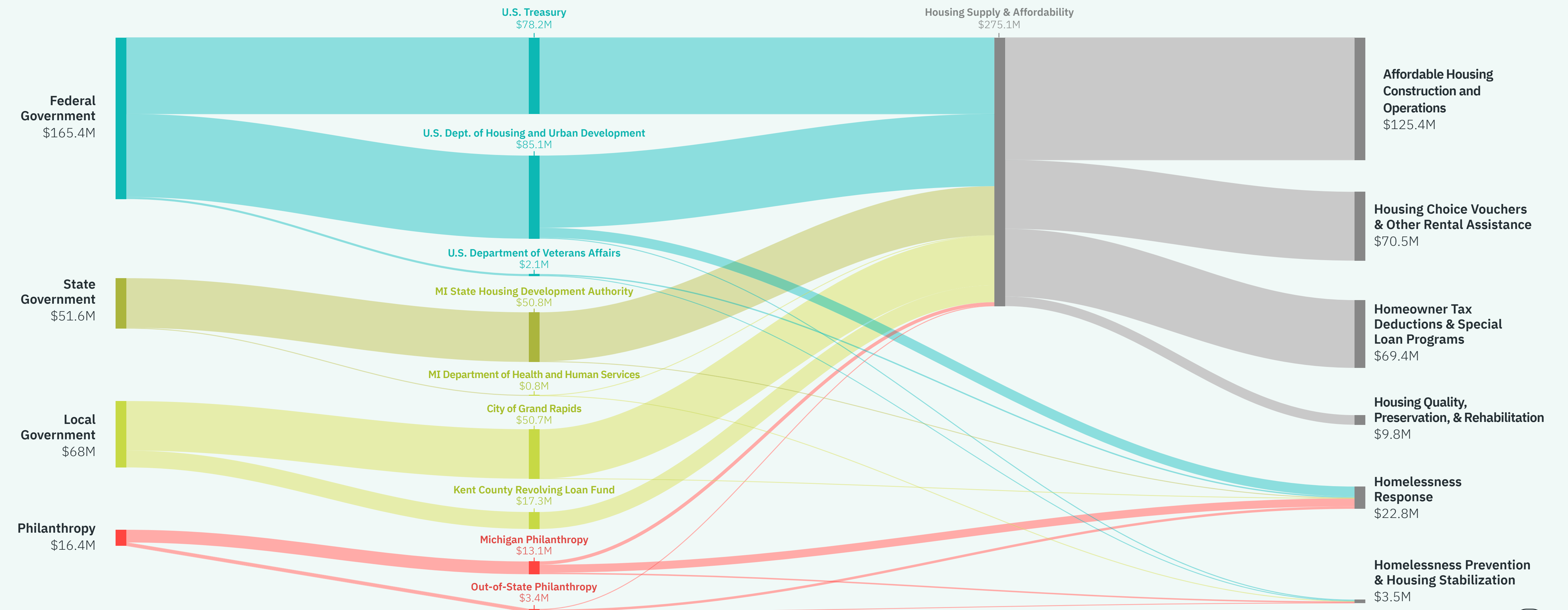
Public and philanthropic investment in the housing system annually



\$301 Million in Annual Investments

This Sankey Diagram helps us visualize multiple funding flows in a single visual. Follow the paths from one side of the chart to the other. Wider bands indicate a larger flow of funds.

Estimated annual investment in housing - Philanthropic and Public



Additional System Gaps

While there are programmatic funding gaps in the housing system, we see these additional gaps as opportunities for needed stabilization at the household level.

HOMELESS RESPONSE SYSTEM

To be a high-performing Continuum of Care (CoC), the number of exits from the homeless response system should be 85% (our baseline: 26%), and the length of time homeless is 21 days (our baseline: 81 days).

Plus, a provider's self-assessment shows that 60% of programs would need more investment to be adequately resourced to meet the present and growing demand.

RENTAL AFFORDABILITY

On average, cost-burdened renters pay \$5,800/year more than they can afford. There are approximately 34,000 cost-burdened renters in Kent County.

HOMEOWNERSHIP AFFORDABILITY GAP

The median wage falls \$19,260 short of the income needed to qualify to purchase an entry-level home, of which there are very few on the market to date.

Plus, an annual financing gap of \$45-50 million is estimated to build affordable housing units at or below 100% of area median income (AMI).

HOMELESS RESPONSE SYSTEM

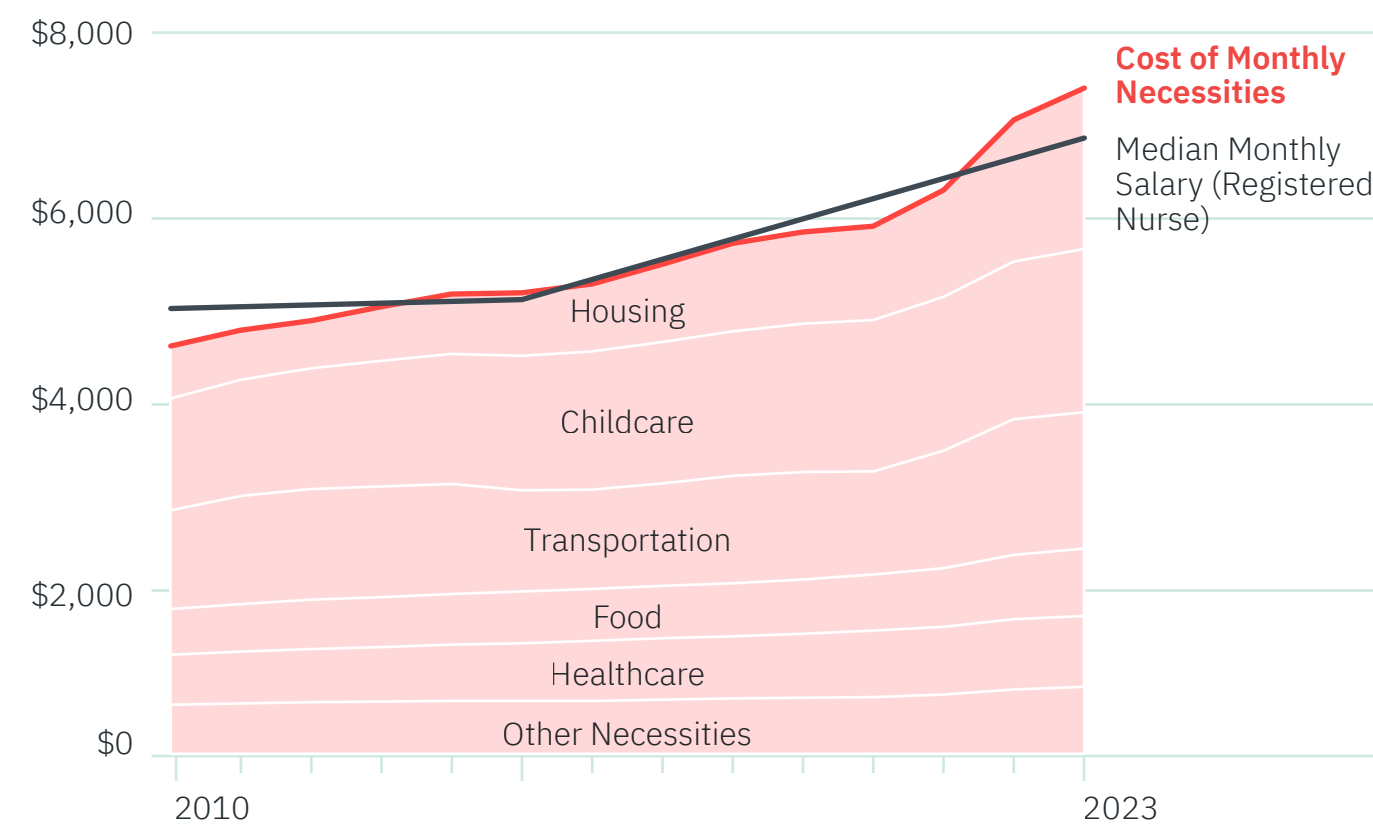
To close the equity gap* with white homeowners, Kent County will need 400 new Black homeowners/year and 200 new Hispanic homeowners/year for the next 20 years.

*The positive effects of the economic impact of expanded homeownership will take more analysis than the time afforded to produce this report.

Lived Experience: Exploding Household Budgets

Not long ago, the median wage was enough to purchase a home or rent an apartment. That meant that a single wage earner in a household made enough to support the household’s budgetary needs. That is no longer the case.

Is the median salary of a **Registered Nurse** enough to cover the increasing cost of monthly necessities? **No.**

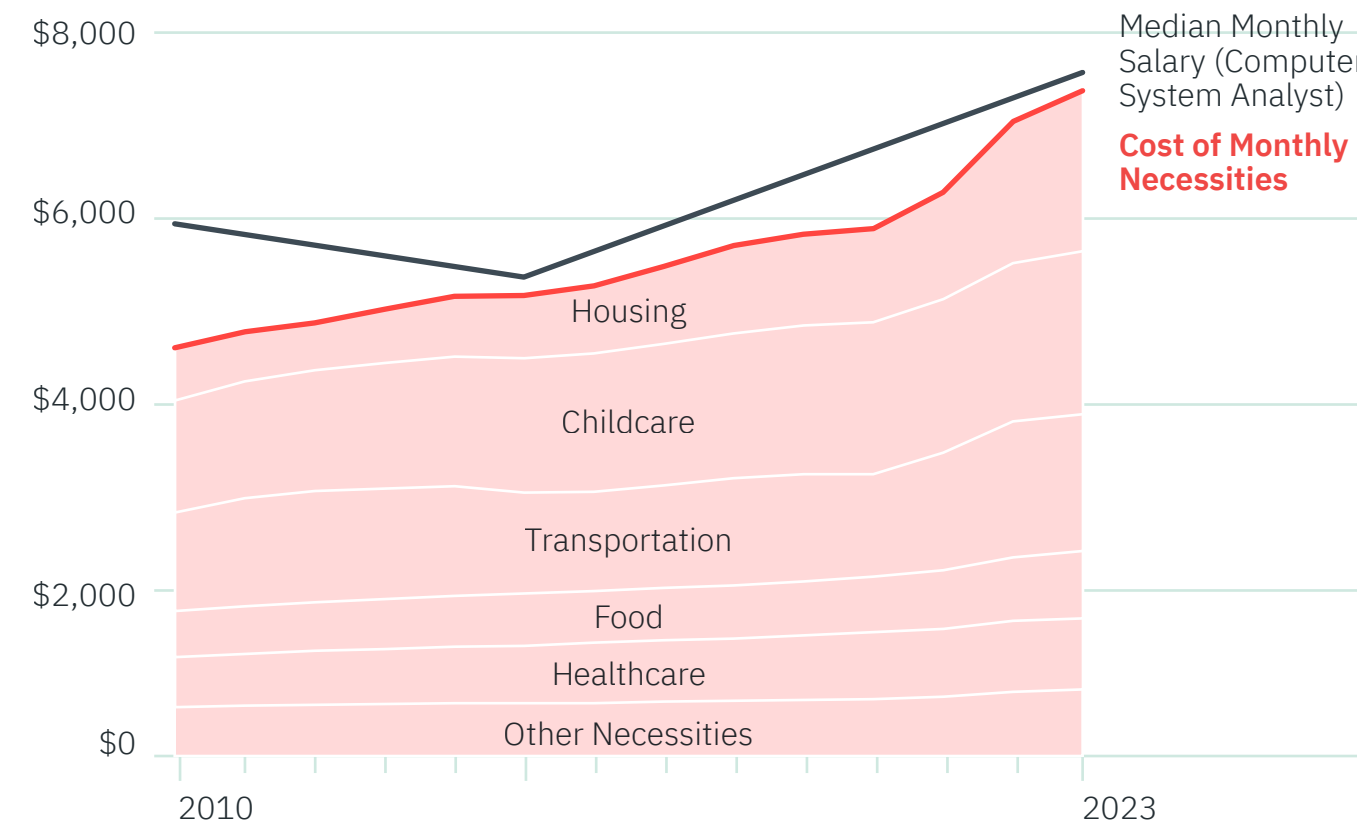


The last time the median wage allowed an individual to purchase a home or rent an apartment was in 2017 and 2018, respectively. Though wages have increased by 26% between 2015 and 2022, home values grew 126% during the same period. Typical market-rate rents increased 64%. Many households across the county continue to find themselves at the short end of the financial stick.

Keeping Up Appearances

How are households keeping up with the steep rise in the cost of living? They are working harder than ever. The average household requires multiple household

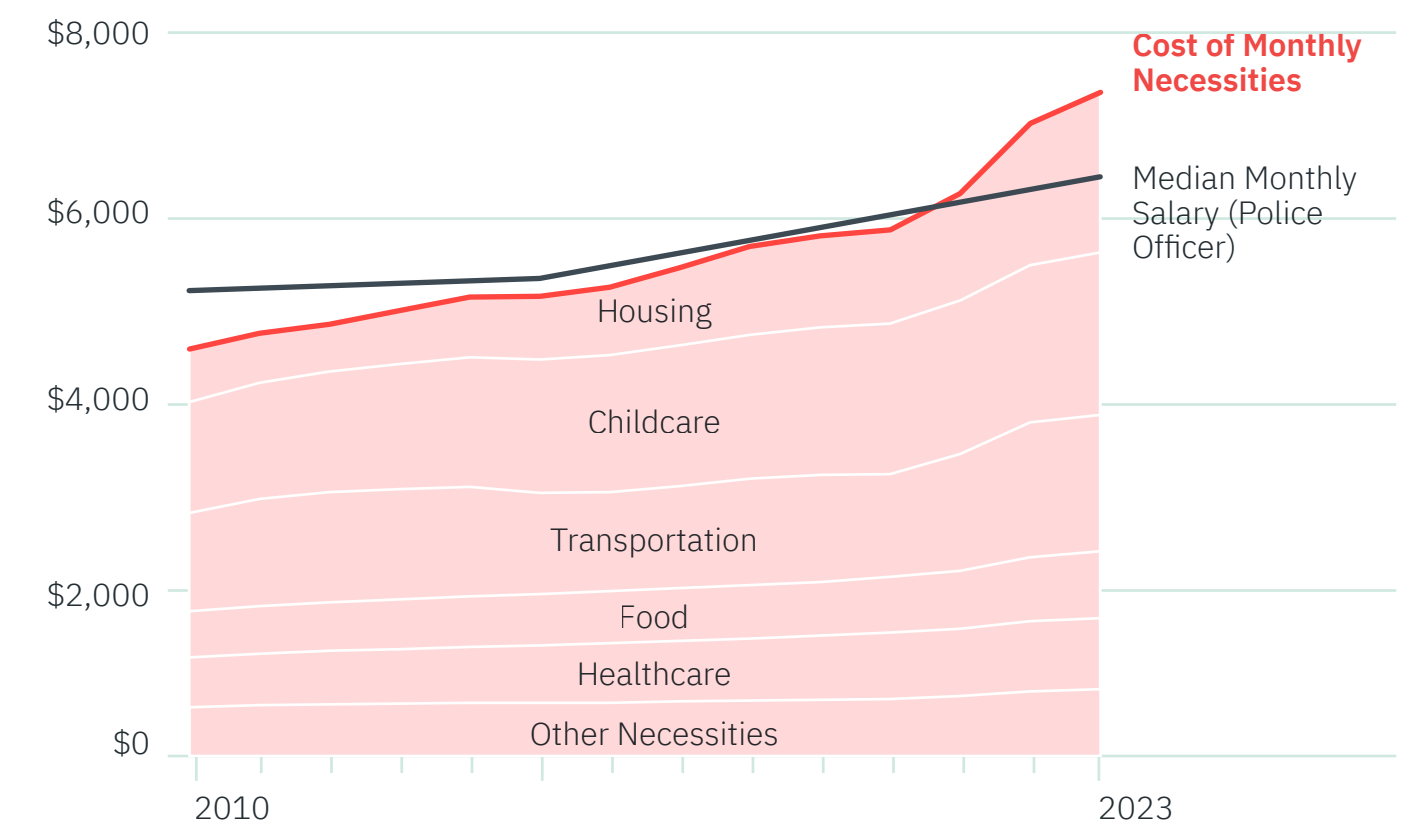
Is the median salary of a **Computer System Analyst** enough to cover the increasing cost of monthly necessities? **Yes.**



members to contribute financially. This may include full-time and part-time hours, working overtime, or adding a side hustle. The trade-off? Additional stress and anxiety at home and at work as families work harder and longer to provide for their households.

We looked at wage data for three occupations in Kent County between 2010 and 2023—a registered nurse, a police officer, and a computer systems analyst. Over the same period, we compared the cost of housing, food, healthcare, childcare, and transportation costs to see how affordable living in Kent County would be for a single-wage earner in any of these occupations.

Is the median salary of a **Police Officer** enough to cover the increasing cost of monthly necessities? **No.**



Source: Economic Policy Institute, Family Budget Calculator (monthly budget is based on a family composed of 1 adult and 2 children); Bureau of Labor Statistics; Zillow

Who Pays the Cost of Inaction?

Investing in Supply and People

The housing development costs in Kent County are reaching alarming levels. The 2022 Housing Needs Assessment reveals a staggering demand for almost 35,000 housing units by 2027, a stark increase from the 2020 assessment. This underscores the urgent need for action to address the housing crisis.

While Kent County needs more for-sale and rental housing units, it also needs more affordable rental units for its current cost-burdened households, who pay more than 30% of their income on housing. Of the 46,927 households earning low incomes, less than 15,000 have access to affordable housing inventory, leaving a gap of 32,000 households.

The cost to taxpayers to subsidize the 32,000 units we need to satisfy demand and support overburdened families will stretch into the billions. **However, the true cost of inaction goes beyond financial figures. It results in lost and unrealized economic growth, human suffering, and displacement of community members.** This should concern us all, as it's not just a financial cost, but a cost to our community and its well-being.

Our institutions are spending heavily to incentivize development. While we do not know the cost of these incentives in aggregate, we do know that typical subsidies for one new unit of housing are easily \$100k to \$150k. **If that subsidy were applied to all 35,000 units needed, the cost would be somewhere between \$3.2 and \$4.8 billion in taxpayer cash.** The theory behind prioritizing supply is to meaningfully change the macroeconomic supply and demand imbalance pushing up housing prices today.

Consider a big-ticket item like closing the financial need gap for the 32,000 Kent County renters who make 80% of the area median income (AMI) and below. **What if those households were stably housed and not at risk of homelessness?**

The current housing subsidies cover 1 in 3 households earning low incomes.

A very simple way to close this gap is to dramatically increase housing vouchers enabling these residents to move from insecurely housed to housed by choice on the housing continuum. The wisdom behind the roughly \$500 per month subsidy for each cost-burdened family would be a stopgap measure that provides relief to current residents while new units are being built.

An expanded voucher program would cost roughly \$185 million annually or \$925 million for five years.

While a voucher program expansion is not seriously considered, a human-centered and systems-level analysis suggests investing in programs like this is fractional relative to the investment in supply. Further, these kinds of interventions have the benefit of reducing harm currently felt by every sector of our community. Consider who's paying the most for the cumulative cost of inaction today:

Taxpayers

According to a [meta-analysis](#) of 20 cost-benefit studies of homelessness across the U.S. and Canada, chronically homeless persons typically cost tax-payers about [\\$36,000 per year](#) in avoidable triage and social services, like emergency health care and judicial systems. Permanent supportive housing, by contrast, only costs about \$20,000 per person per year.

Community

While it is impossible to quantify the amount lost when a person experiences housing instability, we know that, at the very least, it impacts productivity, economic growth, and physical and mental health and displaces long-time residents who contributed to the economic and social wealth of the community that is now in high demand.

Business

The burdensome cost of housing for workers exacerbates challenges with transportation, childcare, and food insecurity. This daisy chain of anxiety and disruption costs businesses in absenteeism, productivity, and recruitment and retention efforts while sapping employee morale and the bottom line.

Healthcare System

When families' housing costs outpace their ability to pay, healthcare is delayed or ignored. This often leads to preventable illness becoming chronic, increasing healthcare spending, reduced quality of life, and lower participation in the workforce.

Young Adults

The market is pricing younger generations out of affordable housing, making it increasingly difficult for them to live independently in a place they can afford. Buying a home and the subsequent path to wealth building is simply inaccessible for many of our children and grandchildren.

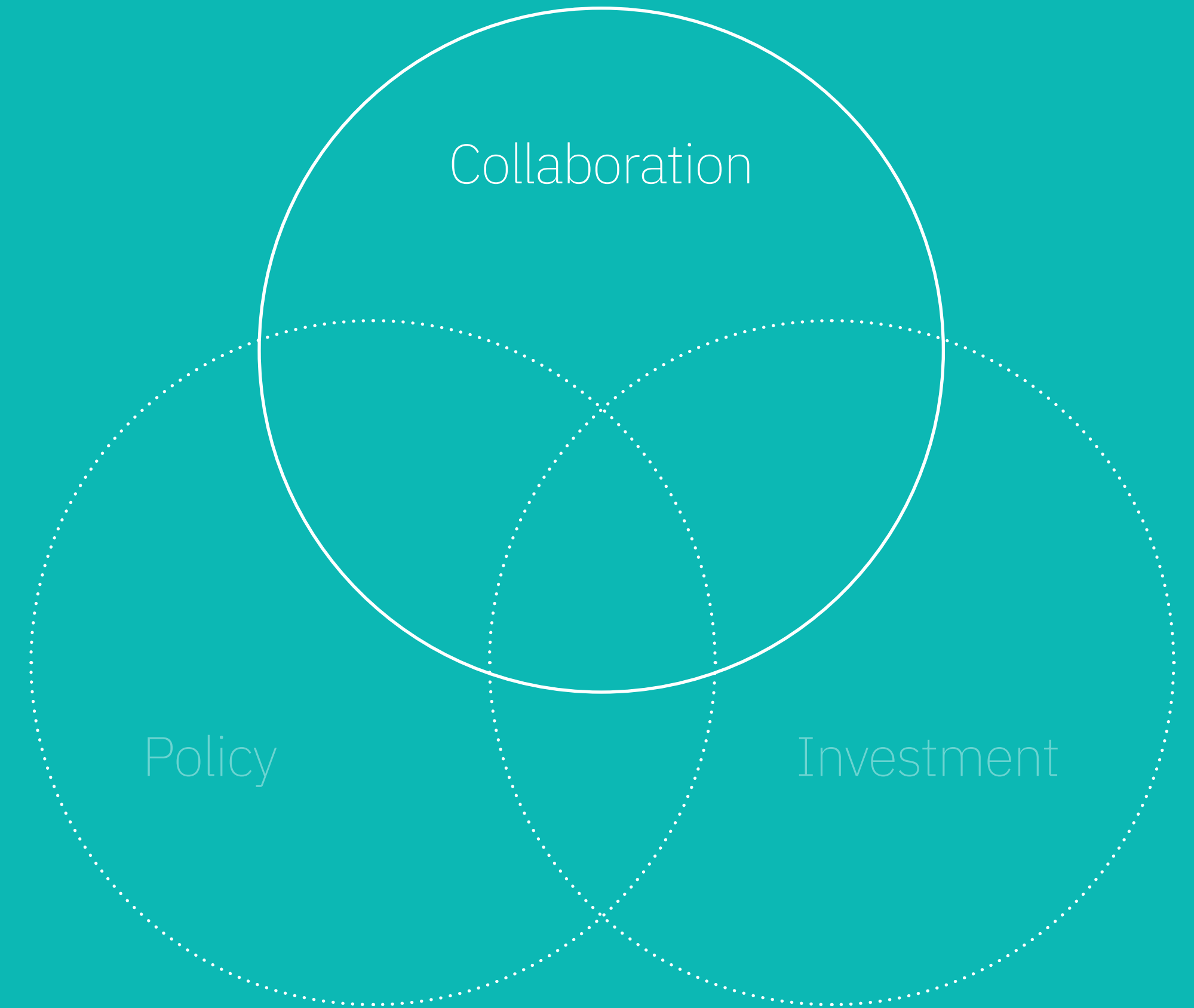
While these outcomes aren't desirable, it's not the end of the story. There are opportunities for us to work together differently to produce better housing outcomes for everyone.

IMPROVING HOUSING OUTCOMES

Policy

Investment

Collaboration



A CALL TO ACTION

Deeper Commitment + Accountability

Kent County’s reputation for successful public-private partnerships precedes it. These partnerships have played a pivotal role in safeguarding and enhancing our parks and green spaces, bolstering our economy by attracting new businesses, and revolutionizing our life sciences and medical sector for the betterment of our people. They have been the driving force behind the transformation of our skylines and community assets.

When it comes to resourcing and executing our housing agenda, these partnerships are instrumental to the change the community desires across various outcomes such as homelessness prevention and response, state and local policy, greater supply, access and affordability, planning and zoning, and much more.

As partnerships mature over time, we must be intentional about seeking out new opportunities for collaboration and innovation. The evolution of the homelessness response system and the creation of the Housing Stability Alliance are just a few examples of effective partnerships that did not exist just a handful of years ago.

This is a winning tool for Kent County, and it is in our best interest to sharpen it and invest in our ability to use it with greater precision and skill.

How do we do this in West Michigan?

Deeper commitment and accountability are not just buzzwords, but the very essence of how we should engage and support each other. Our community has already proven that it can forge new and essential partnerships that work towards a shared objective.

This is not easy work as it takes time, dialogue, and compromise, and it requires us to examine our relationship with failure because that is where we learn what has promise and what needs to be released. As our community raises its expectations of our partnerships, these are best practice ways to organize around collective responsibilities:

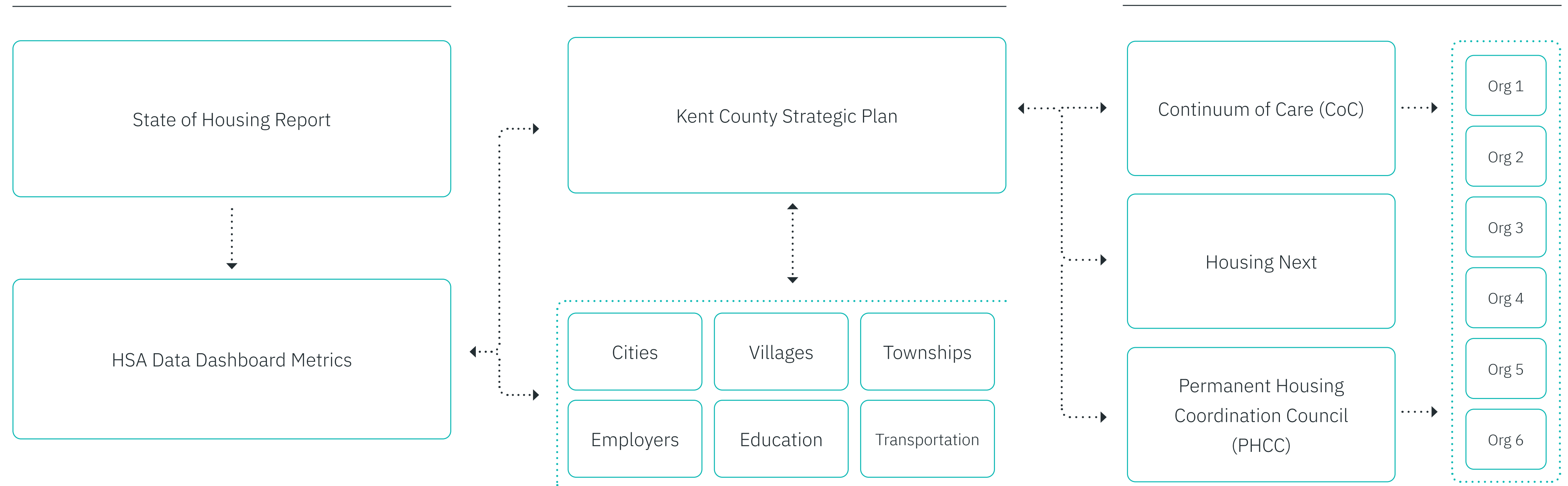
- **Alignment Building**
- **Shared Accountability Model**
- **System Coordination**

Alignment Building

State of Housing Report defines housing strategy and community goals. Dashboard reports metrics that track progress on community goals.

Cities, villages, and townships, as well as the private sector, align master plans, area-specific plans, zoning, and regulatory changes to achieve community goals and track metrics.

Housing networks across the Housing Continuum align organizational strategic plans, programs, and policies to achieve community goals and track metrics.



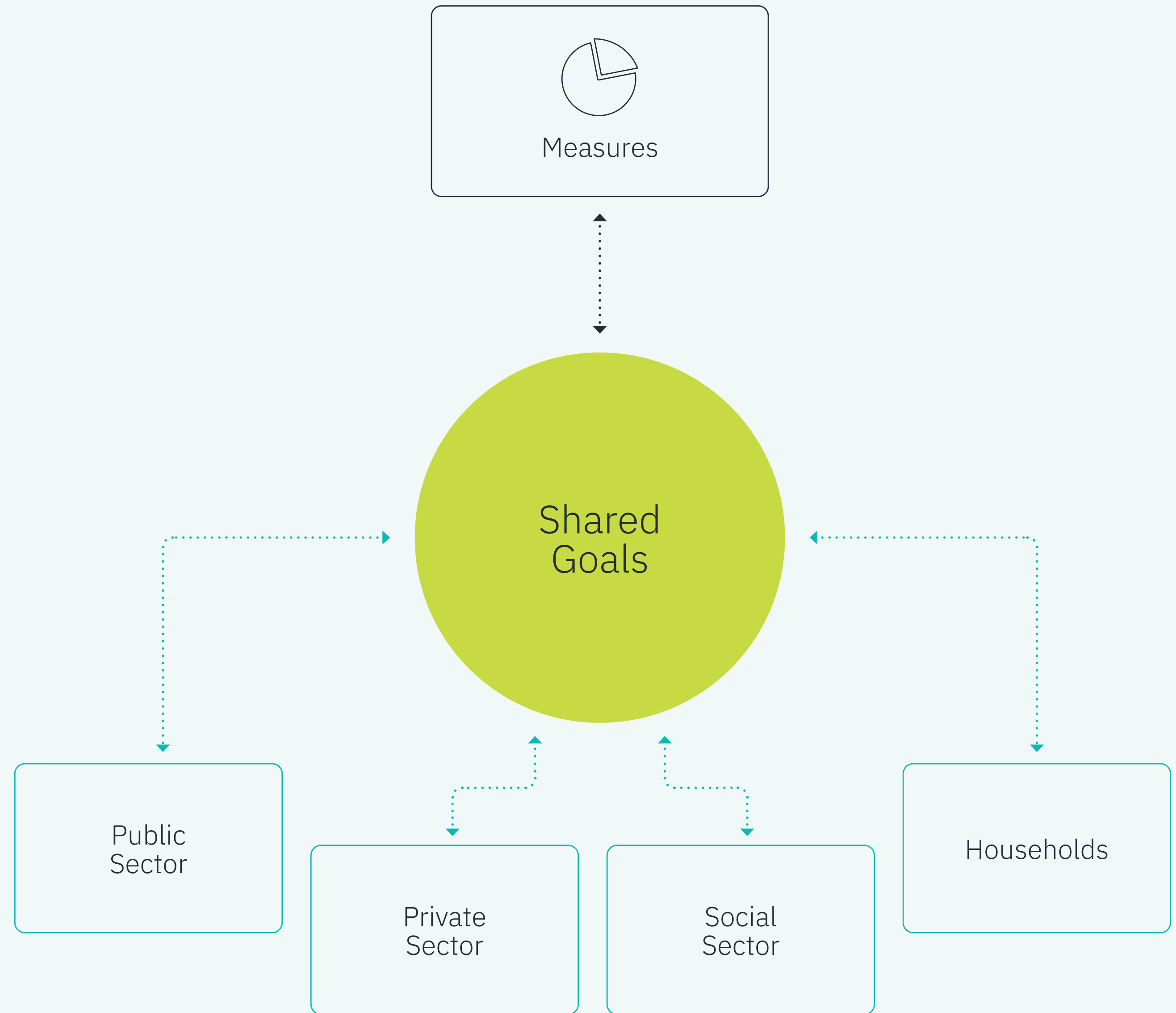
A shared accountability model for achieving results faster

Public Sector: Enact public policies and practices that address barriers to equitable housing and align planning and development strategies to the Housing Continuum and the State of Housing Report Priority Projects

Private Sector: Expand employee benefits to support affordable housing and other housing programs as a vital strategy for talent retention and recruitment for all skill levels

Social Sector: Philanthropy - Align grantmaking strategies to the Housing Continuum and the State of Housing Report Priority Projects. Nonprofits - Realign activities to demonstrate effective coordination and minimization of redundancies, including in technology, programming, and resources

Households: Expand understanding of housing issues and advocate for projects that bring affordable and diverse types of housing to their neighborhoods



Starting Point of System Coordination - System Provider Map

Housing system providers play a key role in advancing the Priority Projects. The comprehensive housing strategy emphasizes the importance of collaboration between homelessness response, prevention, stabilization, and housing supply to achieve the best outcomes across the housing continuum.

Note: Emergency shelter and housing organizations also provide stabilization and other supports.

Source: Housing Kent System Map Series

| Homelessness | Prevention and Stabilization | Subsidized Housing | Providers |
|--------------|------------------------------|--------------------|---------------------------------------|
| 11 | 14 | 11 | Arbor Circle |
| | | | AYA Youth Collective |
| | | | Community Rebuilders |
| | | | Covenant House |
| | | | Degage Ministries |
| | | | Dwelling Place |
| | | | Exodus Place |
| | | | Family Promise |
| | | | Genesis Nonprofit Housing Corporation |
| | | | Grand Rapids Housing Commission |
| | | | Guiding Light |
| | | | Habitat for Humanity of Kent County |
| | | | Home Repair Services |
| | | | Hope Network |
| | | | ICCF Community Homes |
| | | | LINC UP |
| | | | Mel Trotter Ministries |
| | | | New Development Corp |
| | | | Safe Haven Ministries |
| | | | Samaritas |
| | | | The Salvation Army |
| | | | The Source |
| | | | Volunteers of America |
| | | | Well House |
| | | | Westtown Jubilee Housing |
| | | | YWCA West Central MI |

Service Capacity: Only **40%** of housing programs are **adequately resourced.**

What does capacity look like, outside of shelter? We asked nonprofits about their program offerings related to housing or homelessness, including shelter, basic needs, eviction prevention, and many others. Of the 187 program offerings reported, only 74 had adequate capacity to keep up with demand.

Source: Housing Kent System Map Series

“ Residents leaving shelter have a difficult time finding housing resources. Adequate affordable housing is just not available, and our clients have barriers that make housing even tougher to find, such as criminal records or poor credit scores.”

“ A critical need is to weave housing needs and support services, especially direct care support. The absolute dearth of direct care workers is having a huge negative impact on some housing options.”

“ Currently, the cash assistance funding is very limited/restricted due to government restrictions and not sufficient to meet the needs of youth.”

“ There is a severe shortage of affordable housing. Even when clients do have a resource that helps them like Rapid Rehousing, the shortage of affordable housing still makes it difficult to find.”

Most Prevalent Service Capacity Gaps

Affordable
Housing

Flexible Cash
Assistance to
Households

Talent Attraction
and Retention

Program
Funding

Resources to
Remove Barriers
to Access
Housing (e.g,
credit scores)

Service Capacity + Service Capacity Gaps: Only **40%** of housing programs are **adequately resourced**.

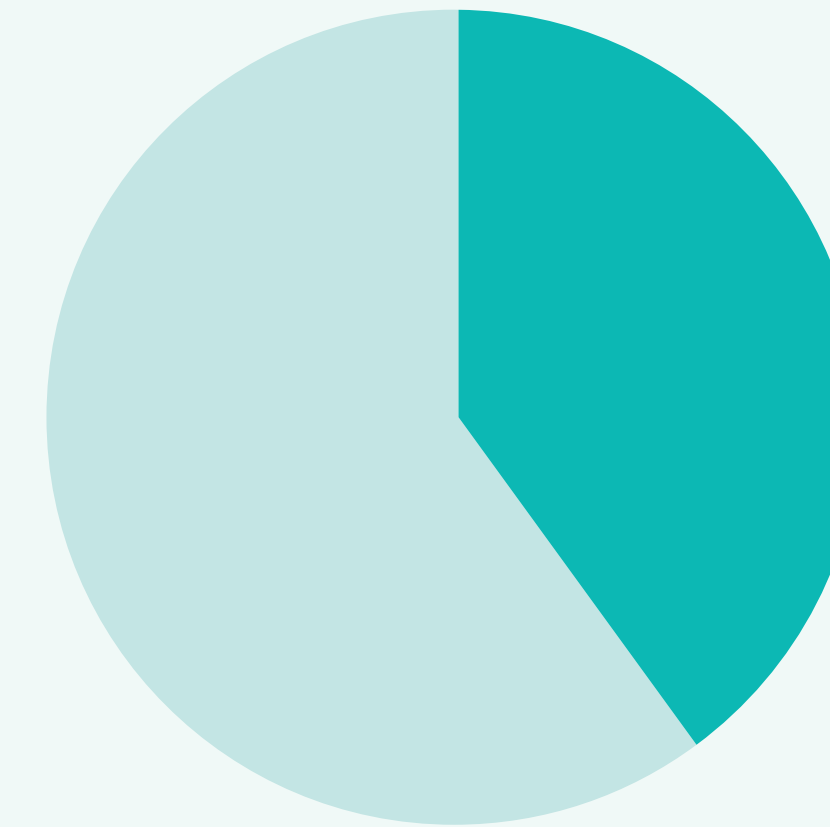
What does capacity look like, outside of shelter? We asked nonprofits about their program offerings related to housing or homelessness, including shelter, basic needs, eviction prevention, and many others. Of the 187 program offerings reported, only 74 had adequate capacity to keep up with demand.

Source: Housing Kent System Map Series

TOTAL OF HOMELESS RESPONSE SERVICES RESOURCED

60%

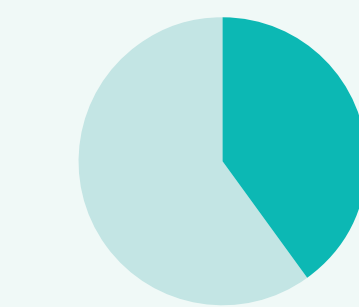
Of organizations surveyed report being **inadequately Resourced**



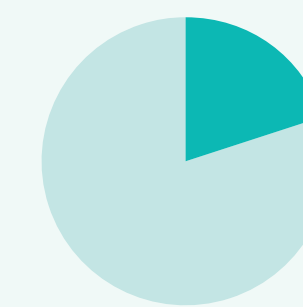
40%

Of organizations surveyed report being **adequately Resourced**

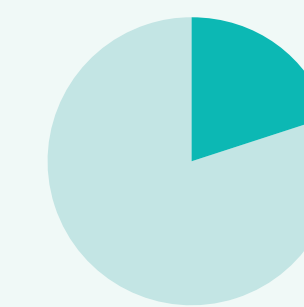
PERCENTAGE OF HOMELESS RESPONSE SERVICES ADEQUATELY RESOURCED (SELF REPORTED)



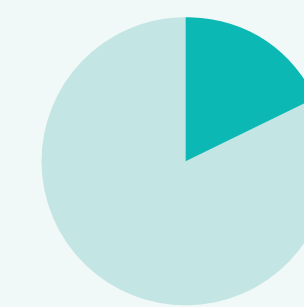
40%
Housing Planning



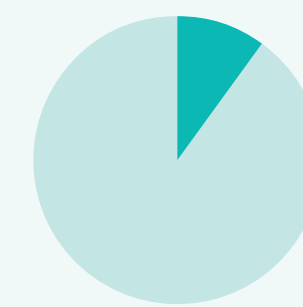
20%
Basic Needs



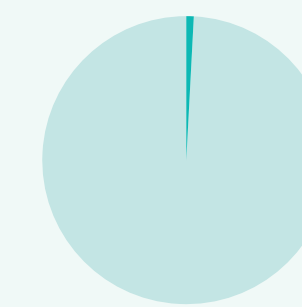
20%
Warming and Cooling Centers



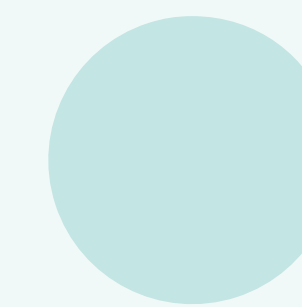
18%
School-Based Outreach



10%
Food/Meal



1%
Street Outreach

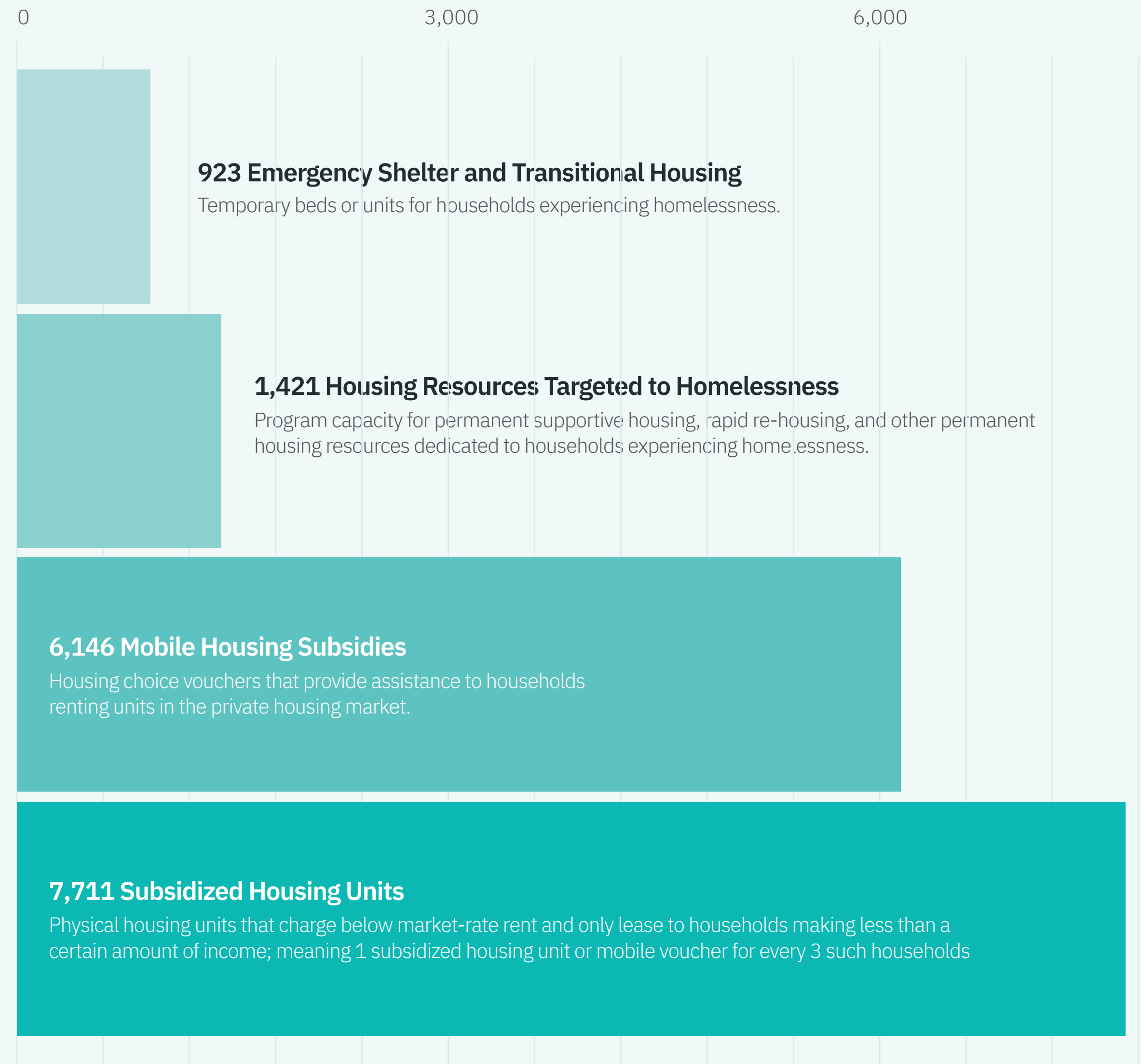


0%
Day Shelter

There is a scarcity of affordable housing in Kent County.

Kent County has approximately 16,201 shelter and affordable housing units in the homeless response system.

Source: Housing Kent System Map Series





Next Steps: Your Commitment

Next Steps — Your Call To Action

FIVE-YEAR PRIORITY PROJECTS

Commit organizational resources to support the successful implementation and evaluation of the Priority Projects

Commit to align investment to the metrics these projects address

Commit to data alignment of HSA Data Dashboard and data-sharing agreements

LEVEL-UP COMMUNITY ENGAGEMENT

Commit to collaboration, partnership, and investment

.....

Commit to advocate for sector-wide responsibility toward better housing outcomes

.....

Be intentional about adding those with lived experience to decision-making tables within your organization at the board, committee, and staff levels

COMMUNITY INVESTMENT STRATEGIES

Consider what relevant investment opportunities for affordable housing sustainability should be employed



Appendix

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Annual Housing Investment Analysis: **Methods, Sources, & Definitions**

The purpose of this analysis is to estimate the total annual investment in the Kent County housing system from public and philanthropic sources in a typical year. While the entirety of the housing market consists of a vast amount of private economic activity, our community has chosen to supplement private activity through public and philanthropic means to achieve better outcomes. What follows is an analysis of data gathered from a wide range of sources to better understand how Kent County has chosen to allocate public and philanthropic investments in its housing system in a typical year.

Gathering investment data from such a wide range of sources necessarily involves making certain assumptions when categorizing data and making calculations. Therefore, all figures are estimates. To the best of our ability,

all assumptions and methods have been vetted by professionals who specialize in administering, utilizing, or studying the relevant funding sources. We owe a large debt of gratitude to the many individuals who contributed data, technical expertise, contextual information, and/or methodological recommendations. We want to especially thank the following individuals:

- Dr. Laudo Ogura (GVSU), for assisting with the methodology for estimating Kent County's share of federal tax expenditures from the Home Mortgage Interest Deduction;
- Erin Banchoff and Connie Bohatch (City of Grand Rapids), for help gathering and categorizing data for the City of Grand Rapids, including HUD entitlement awards and local economic development incentives;
- Paula Jastifer (City of Grand Rapids), for providing data for PILOT tax expenditures;
- Dakota Riehl (ICCF Community Homes), for assisting with the methodology for estimating annual Low Income Housing Tax Credit (LIHTC) investments;
- Tim Klont (Michigan State Housing Development Authority), for providing data and helpful context for MSHDA-funded activities in Kent County;
- Tony Lentych (Michigan State Housing Development Authority), for providing LIHTC data for Kent County and advising on a methodology for estimating LIHTC investment;
- Dr. Jeff Williams (Dorothy A. Johnson Center for Philanthropy, Grand Valley State University), for introducing and orienting us to the Candid Foundation Directory dataset;
- Arielle Leipham Ellis and Ryan Kilpatrick (Flywheel Consultants), for partnership, counsel, and expertise throughout this project;
- Courtney Meyers-Keaton (Grand Rapids Area Coalition to End Homelessness), for help gathering CoC project award data;
- Josh Spencer (Kent County) and Chris Uhl (IFF), for information and support pertaining to the Kent County Revolving Loan Fund;
- Gustavo Perez, for data about Kent County Community Action's grant-funded program areas; and
- Members of the Housing Stability Alliance Shared Measurement Team, for viewing early iterations of this work and providing guidance and support to improve and expand the analysis.

While we have made our best effort to include all forms of regular public and private investments in our housing system, there may be investments and activities of which we are not aware at the time of the analysis. Any exclusions are unintentional. Feel free to contact Alex Kontras, Senior Director of Data and Policy at Housing Kent, with any suggestions or counsel to improve this analysis (alex@housingkent.org).

Sources Of Investment

Data was gathered from the following sources. In general, government-funded programs and activities are categorized by source according to the highest level of government at which the funds originated, even if lower levels of government act as a fiduciary or carry out the activities. For example, the Low Income Housing Tax Credit program originates with the federal government, and thus categorized as federal, even though state governments are responsible for administering those credits.

Federal Government

U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT (HUD)

Continuum of Care Program (CoC): Funds projects aimed at ending homelessness. Projects are ranked according to local CoC priorities (in Kent County’s case, the Grand Rapids Area Coalition to End Homelessness) and distributed directly to individual organizations. All CoC projects were categorized as the Homelessness Response activity. The majority of CoC funding is for housing initiatives targeted at individuals and families experiencing homelessness. Funding data for this program were extracted from the 2024 Grant Inventory Worksheet for the Kent County Continuum of Care (MI-506).

Data source: [HUD CoC Grant Inventory Worksheet Report](#)

Community Development Block Program (CDBG):

Provides annual grants to local governments to support affordable housing, infrastructure improvements, and economic development, particularly in low- and moderate-income communities.

Data source: [HUD Exchange – HUD Awards and Allocations](#), City of Grand Rapids, Michigan State Housing Development Authority (MSHDA)

HOME Investment Partnerships Program (HOME):

Funds local governments to create affordable housing for low-income households through activities like building, buying, or rehabilitating housing. All awards are categorized as Affordable Housing Construction.

Data source: [HUD Exchange – HUD Awards and Allocations](#), City of Grand Rapids, MSHDA

Emergency Solutions Grants (ESG):

Provides assistance to individuals and families in quickly regaining stability in permanent housing after experiencing homelessness or a housing crisis. Funds can be used for street outreach, emergency shelter, rapid-rehousing, and homelessness prevention. Project activities were categorized as either Homeless Response or Homelessness Prevention and Housing Stabilization if their purpose was clearly discernable from project descriptions and wholly fit into one of the two categories. Projects involving both activities were divided evenly between the categories.

Data source: [HUD Exchange – HUD Awards and Allocations](#), City of Grand Rapids, MSHDA

Housing Choice Voucher Program (HCVP):

Provides rental assistance to households with low incomes, the elderly, and disabled individuals by subsidizing a portion of rent in the private market. Participants can choose their own housing as long as it meets program requirements, with the goal of promoting safe and affordable living conditions. The HCVP program is administered by MSHDA, Kent County Community Action, Grand Rapids Housing Authority, Wyoming Housing Authority, and Rockford Housing Authority.

Data source: [Office of Public and Indian Housing’s HCV Dashboard](#), MSHDA

Lead Hazard Reduction Grant:

Aims to reduce lead-based paint hazards in homes, particularly those occupied by households with low incomes. The program provides funding to state and local governments to identify and control lead-based paint hazards in privately-owned housing, with the goal of preventing lead poisoning and ensuring safer living environments for vulnerable households. All awards are categorized as Housing Supply and Affordability.

Data source: [Office of Lead Hazard Control and Healthy Homes](#), MSHDA

U.S. TREASURY

Low Income Housing Tax Credit (LIHTC): The LIHTC initiative incentivizes private developers to create affordable rental housing. The program offers tax credits to developers, which they, in turn, sell to investors—typically banks or corporations—in exchange for upfront equity. This equity reduces the amount of debt needed to finance the project, making it possible to offer below-market rents for a set period, typically 15-30 years. To estimate the regular, annual investment from the LIHTC program in Kent County, the total credit allocations within a given year were summed and then multiplied by 10 (since the credit amount is distributed each year for 10 years). The market price of tax credits typically fluctuates between 80% and 90% of the credit and can vary from project-to-project. Our methodology assumes a price of \$0.85 per credit, so the 10-year credit value was then multiplied by 0.85. Only a handful of LIHTC projects occur each year within a geography of Kent County’s size, and as a result the total LIHTC investment amounts are highly variable year-to-year; because of this, a three-year rolling average was applied to estimate a regular annual investment.

Data source: MSHDA

Home Mortgage Interest Deduction: Allows homeowners to deduct interest paid on their mortgage from their taxable income, reducing their overall tax burden. This deduction applies to interest on mortgages for primary and secondary homes, up to a loan limit of \$750,000, incentivizing homeownership by making it more affordable through tax savings. The home mortgage interest deduction amount was calculated using the methodology found in a report from the Congressional Research Service, [An Analysis of the Geographic Distribution of the Mortgage Interest Deduction](#). Using this methodology, an average tax rate was calculated for each income class and applied to the amount of interest deducted in Kent County for each class, respectively. The results were summed to produce an estimate of total foregone revenue. The vast majority of this tax benefit (approximately 70%) goes to households with incomes above \$200,000.

Data source: [Internal Revenue Service Statistics of Income](#)

U.S. DEPARTMENT OF VETERANS AFFAIRS (VA)

Supportive Services for Veteran Families (SSVF): Provides grants to prevent veteran homelessness and rapidly re-house veterans and their families who are homeless. By offering services like case management, financial assistance, and housing support, SSVF aims to help veterans achieve long-term housing stability. SSVF grants were provided to multiple CoC geographies, and the amount for Kent County’s CoC was estimated by prorating the total amount by the proportion of homeless veterans in each CoC in the 2023 Homeless Point in Time Count. In addition, since SSVF grants can be used for both prevention for veteran families living in unstable housing and rapid rehousing for veterans experiencing homelessness, the amount was divided equally between the Homelessness Prevention & Housing Stabilization and Homelessness Response categories.

Data source: [Department of Veterans Affairs](#)

Grant Per Diem Program (GPD): Funds community organizations to offer transitional housing for homeless veterans, providing temporary shelter while they work towards stable, permanent housing.

Data source: [Department of Veterans Affairs](#)

State Government

MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY (MSHDA)

MSHDA Homeless Programs: Provides funding support for emergency shelter and homelessness response.

Data source: [Michigan State Housing Development Authority](#)

Homeownership Programs: Provides discounted financing and downpayment assistance for first-time homebuyers and repeat homebuyers in targeted areas.

Data source: [Michigan State Housing Development Authority](#)

Homeownership Assistance Fund: Assists homeowners with low incomes who are at risk of foreclosure and need assistance.

Data source: [Michigan State Housing Development Authority](#)

Missing Middle Program: Provides subsidies for the production of workforce housing, particularly for households in the 60%-120% Area Median Income (AMI). Funds can support the construction and rehab of both rental and single-family homes.

Data source: [Michigan State Housing Development Authority](#)

MICHIGAN DEPARTMENT OF HEALTH AND HUMAN SERVICES (MDHHS)

Lead Hazard Control Community Development. Expands residential lead hazard control services to eligible households with a Medicaid-enrolled resident. Funded by the Michigan Children’s Health Insurance Program.

Data source: City of Grand Rapids

Local Government

CITY OF GRAND RAPIDS

Tax incentives for affordable housing development:

A variety of state-enabled tools allowing local municipalities to abate, discount, capture, and/or reinvest property taxes to subsidize the creation of affordable housing. Such tools include Payments in Lieu of Taxes (PILOT), Obsolete Property Rehabilitation Act exemption (OPRA), Local Brownfield Revolving fund grants and loans, Traditional Brownfield, Neighborhood Enterprise Zone exemption, Revitalization and Placemaking Grant Program (RAP), and Transformational Brownfield.

Data source: City of Grand Rapids

General Operating Fund. The City of Grand Rapids general operating fund supports a number of housing-related activities, including eviction prevention, homeless program coordination, and residential code enforcement.

Data source: City of Grand Rapids

KENT COUNTY

Revolving Loan Fund: Kent County established a revolving loan fund using American Rescue Plan Act (ARPA) funds dedicated to gap financing for affordable housing projects. This seed funding was augmented with a privately-sourced matching grant, together totaling an initial \$52 million investment. This was the only ARPA-funded source included in this analysis since it represents an ongoing annual investment in the housing system. Given the goal of distributing the full loan volume over the first three years of the fund, the annual distribution (\$17.3 million) was calculated by dividing the total fund amount by three. This investment is categorized as Housing Supply & Affordability.

Data source: IFF

Philanthropy

MICHIGAN AND OUT-OF-STATE PHILANTHROPY

Data on philanthropic giving was gathered from Candid’s (formerly The Foundation Center) Foundation Directory database and cross-checked against local 990 reports for accuracy. All grants provided to organizations working exclusively in housing or homelessness were included. Other grants were included using search criteria for the following terms and activities: home financing, housing development, homeless shelters, housing services, supportive housing, temporary accommodations, homeless services, and housing law. Only grants over \$1,000 were included.

Data source: [Candid Foundation Directory](#) and 990 reports

Description of Activities

HOUSING SUPPLY & AFFORDABILITY

This category includes the construction of subsidized housing, incentives and assistance for homebuyers and homeowners, long term rental assistance for households with low incomes, and resources to improve the safety

and quality of our housing stock. This being the largest and most diverse activity category, we collated the data further by the following subcategories.

Affordable Housing Construction and Operations:

Grants, loans, and tax incentives to produce and operate rental and for-sale housing that is income-restricted (meaning households must earn below a certain amount to be eligible).

Homeowner Tax Deductions & Special Loan Programs:

Incentives and programs in this category aim to make homeownership more affordable. Activities include:

- Home mortgage interest deduction
- Homebuyer counseling
- Homebuyer financial assistance for households with low-to-moderate incomes, such as downpayment assistance and low-interest financing

Housing Quality, Preservation, and Rehabilitation:

Grants, loans, and tax incentives to improve the quality, safety, and affordability of our housing stock. These programs and activities are generally designed to preserve and lengthen the affordability of housing for households earning low-to-moderate incomes. They include home repair programs, energy efficiency upgrades, lead abatement, and local residential code enforcement.

Housing Choice Vouchers & Other Rental Assistance:

Programs providing long-term subsidies for low-income households to access private market rental housing. This includes the Housing Choice Voucher Program (commonly known as Section 8), as well as other forms of rental assistance.

HOMELESSNESS PREVENTION & HOUSING STABILIZATION

This category includes funding for activities designed to prevent homelessness and stabilize households during a crisis. Examples include eviction prevention programs and legal assistance. Fair housing enforcement and education are also included.

HOMELESSNESS RESPONSE

This category includes housing, shelter, and services for people experiencing homelessness. A diverse array of program and service typologies are included. Some examples include permanent supportive housing, wrap-around support services, housing navigation, street outreach, emergency shelter, transitional housing, day services, and more.

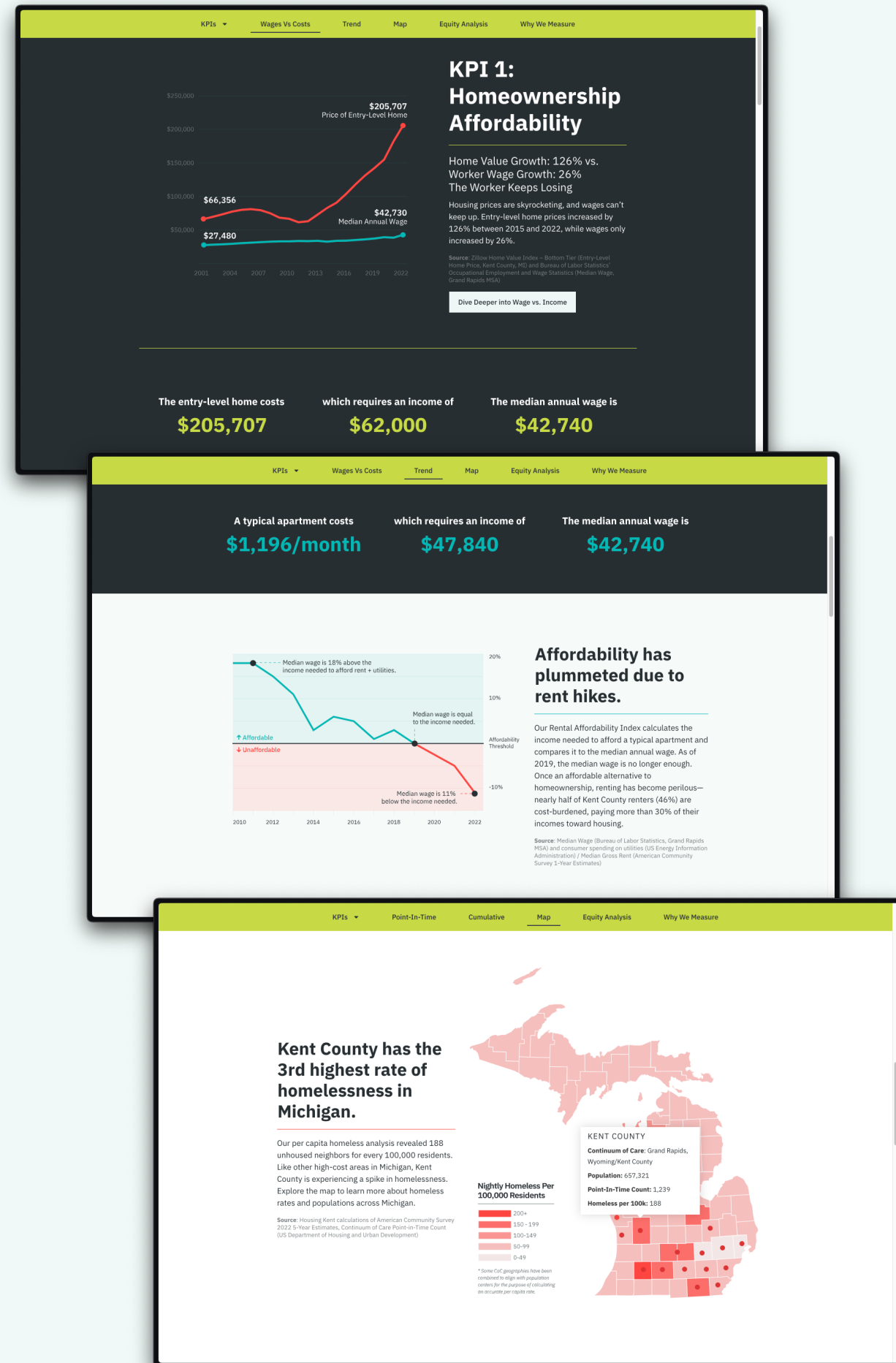
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Discover the first-of-its-kind **HSA Data Dashboard tool**, offering an approachable view of the growing landscape of housing inaccessibility in Kent County.

Our goal is to revolutionize the way individuals, organizations, and policy-makers access crucial housing information to ignite real change across the housing system.

The HSA Data Dashboard will track housing outcomes for housing affordability, homelessness, and housing supply.

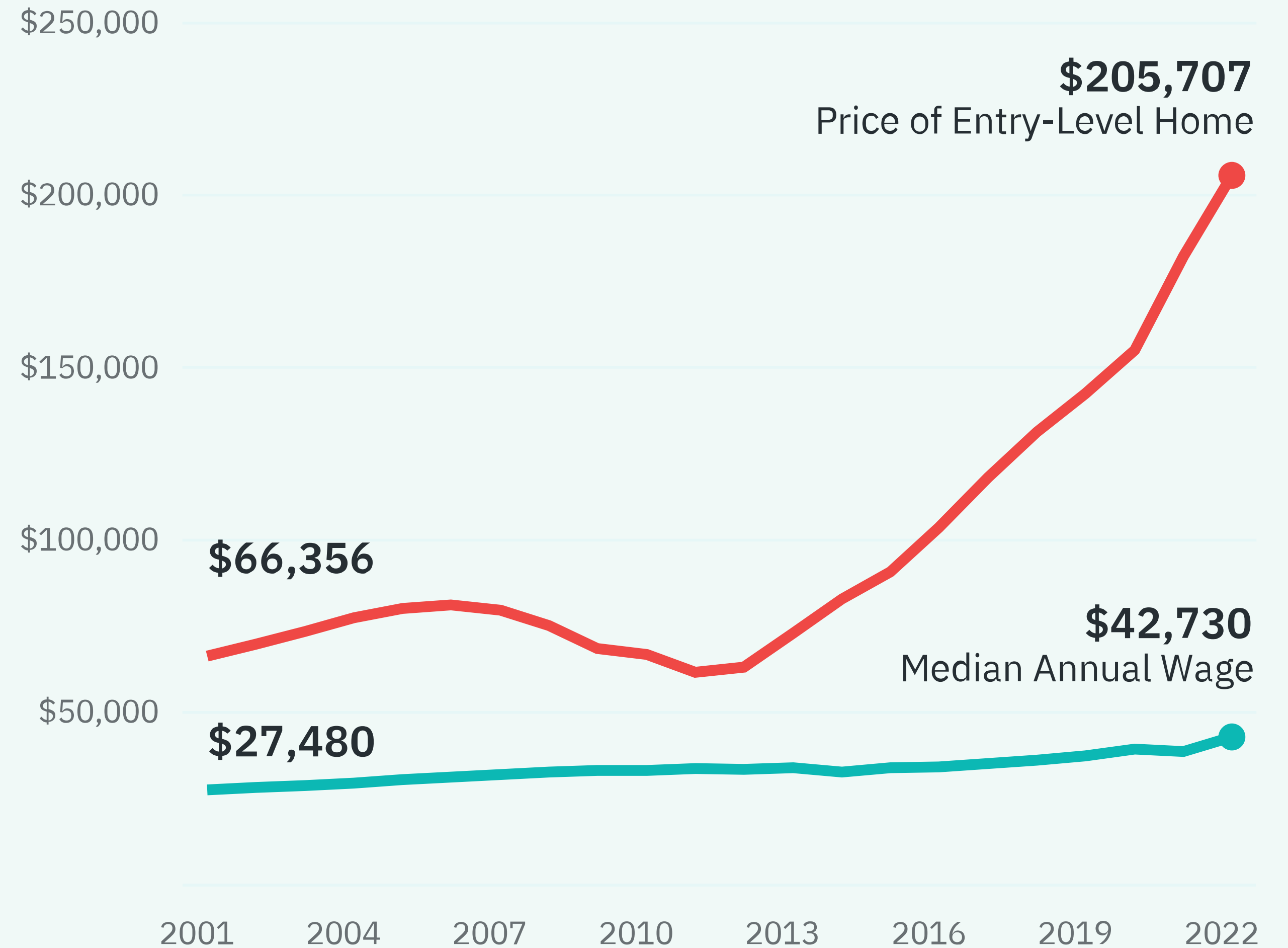
EXPLORE THE TOOL

This link will take you to our website

KEY DATA

An affordable, **entry-level home in Kent County is not readily available** for those earning the annual median wage, which is \$42,730.

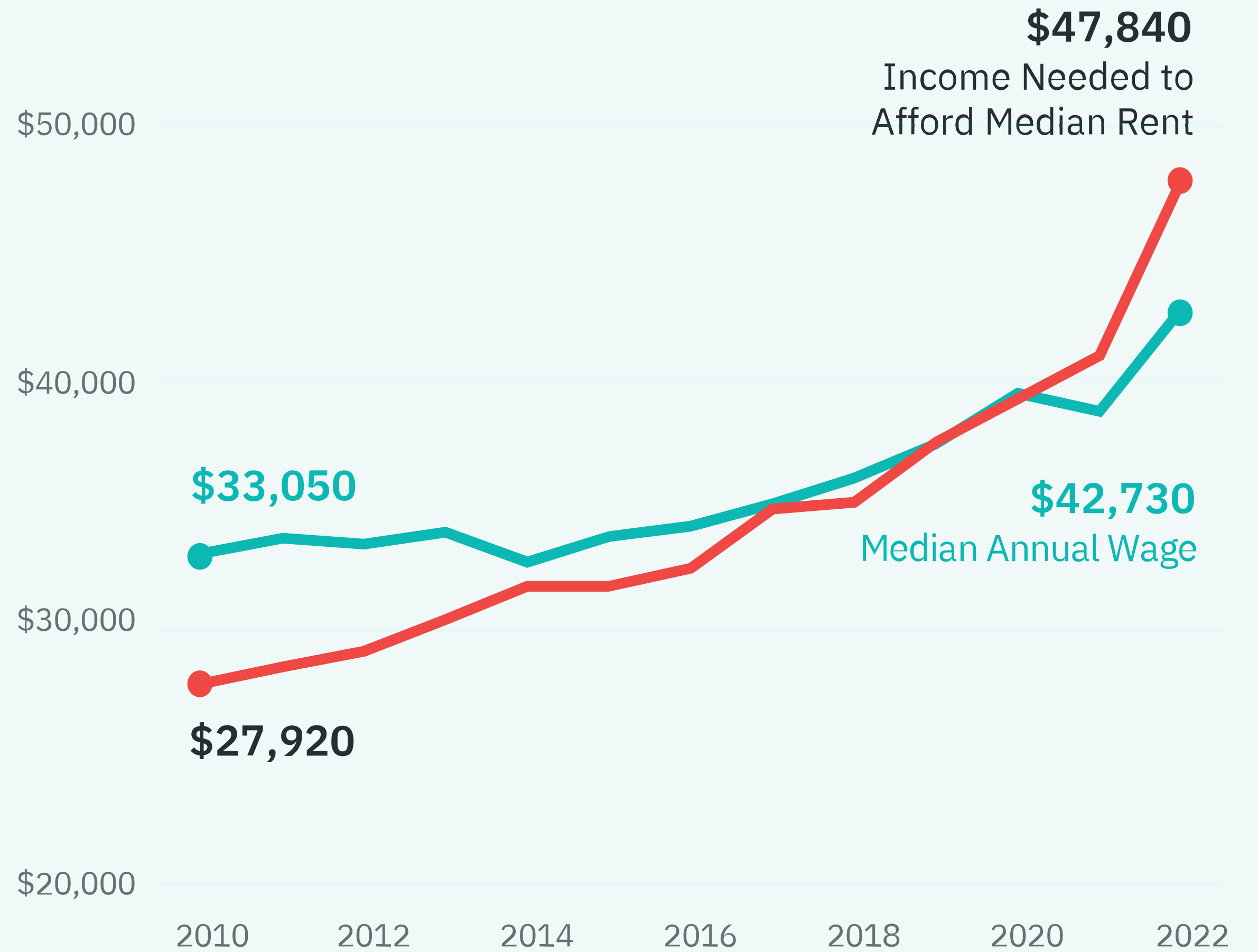
Source: Zillow Home Value Index – Bottom Tier (Entry-Level Home Price, Kent County, MI) and Bureau of Labor Statistics' Occupational Employment and Wage Statistics (Median Wage, Grand Rapids MSA)



KEY DATA

Renters are spending **\$400 per month more** than they can afford.

Source: Median Gross Rent (American Community Survey 1-Year Estimates, Kent County, MI) and Bureau of Labor Statistics' Occupational Employment and Wage Statistics (Median Wage, Grand Rapids MSA)



KEY DATA

Over 1,000 neighbors will sleep unhoused tonight.

A recording-setting 1,239 individuals were confirmed homeless during the 2023 Point-in-Time (PIT) Homeless Count.

Source: Continuum of Care Point-in-Time Count (US Department of Housing and Urban Development)

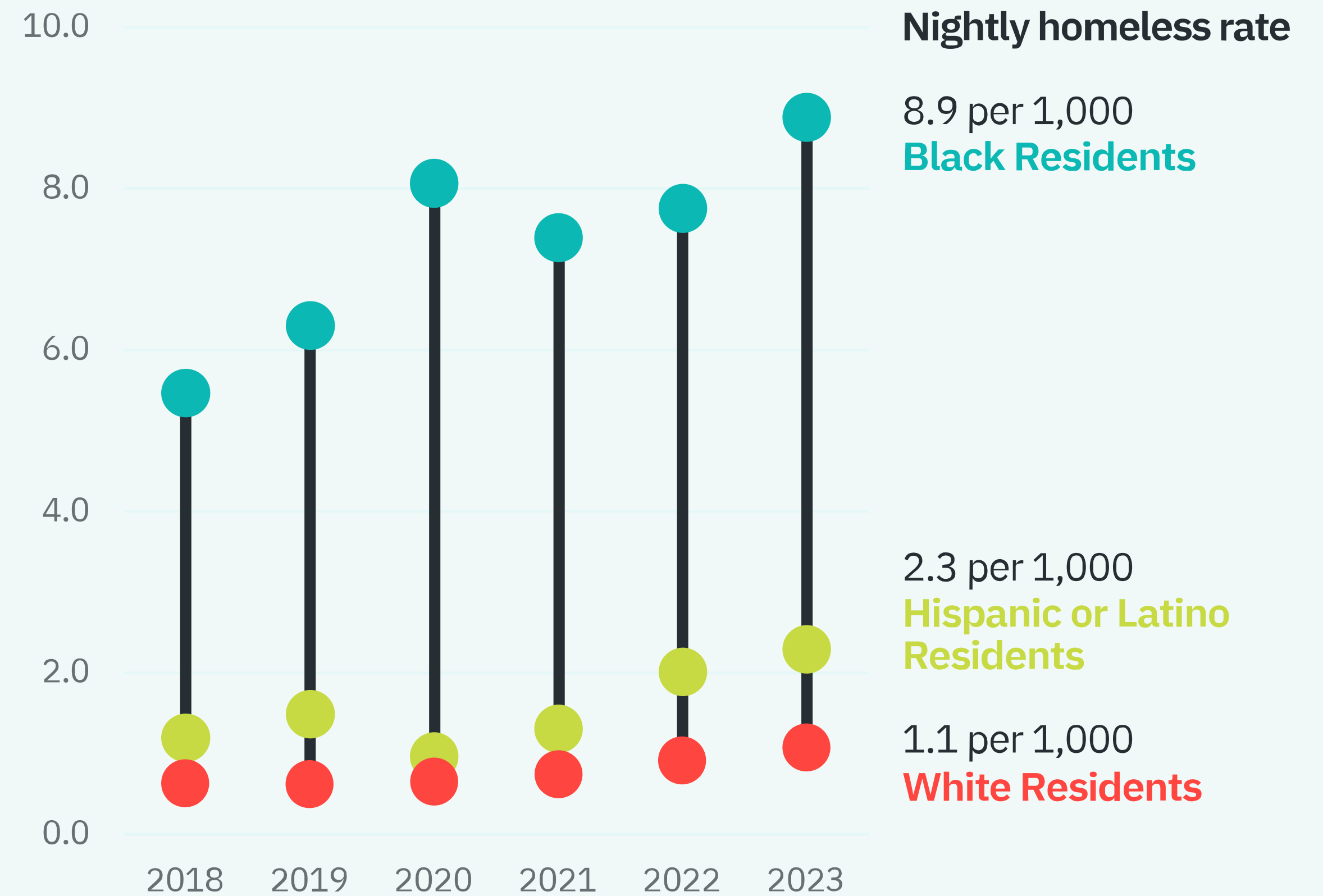


KEY DATA

Homelessness Racial Disparities

The lasting legacies of racism are plainly visible in the demographics of the homeless population. Residents of color are much more likely to experience homelessness than their white counterparts. In 2023, Hispanic or Latino residents were twice as likely as white residents to experience homelessness. Black residents were eight times as likely, a harrowing reminder that racist practices like redlining, blockbusting, and housing segregation have not been redressed.

Source: American Community Survey 2022 1-Year Estimates, Continuum of Care Point-in-Time Count (US Department of Housing and Urban Development)



The Economic Case for Affordable Housing in Municipalities without an Income Tax

Every community in Kent County is concerned about the rapid increase in housing costs, and affordable housing continues to be a top priority at all levels of government. The long-standing programs designed to incentivize the creation of affordable housing typically require that local governments grant payment in lieu of taxes (i.e., PILOT) to a developer applying to these programs.

Fiscal Impact of PILOTs

When granting a PILOT, the local government agrees to waive all property taxes and accept a fee calculated from the rental revenue instead. PILOT revenue is less

than what the municipality would collect from property taxes and this loss comes just as the property's need for municipal services increases due to development. By state law, the municipality has very few ways to offset these lost revenues, so each lost dollar directly impacts its general fund and its ability to provide essential services.

For municipalities with a local income tax, these property tax losses are directly offset by the taxes generated by the incomes of new residents and indirectly by the incomes of the new employees hired at nearby businesses. For municipalities without local income taxes, these property tax losses are not offset by other tax revenues, so local leaders need to think more broadly when assessing the costs and benefits of these agreements.

Economic Impact of PILOTs

While this report details the primary benefits of increasing affordable housing stock, local leaders should also consider the resulting economic impact of adding new residents to the community. To illustrate that economic impact, consider the example of a 100-unit apartment development with a land value of \$1 million and an appraised value of \$13 million. In a typical suburban city, this development would pay approximately \$380,000 in property taxes, with about \$85,000 of that tax bill

going to the city¹. Under a typical PILOT agreement, the total bill would be approximately \$85,000 with about \$60,000 going to the city, which is a loss of \$25,000 in revenue². In this example, the annual incentive is \$250 per unit³. Consider that each of those units houses a family with spending power. Even after fixed household expenses and taxes, each household in an affordable housing development has between \$10,000 (e.g. a single householder) and \$25,000 (e.g. a family of five) of spending power to use in the local economy each year⁴. Across the 100 units, that could result in an additional \$1 million each year in spending in the local economy. That means that each \$1 of lost property tax revenue could be expected to create \$42 in economic impact.

PILOTs for housing development are investments in the local economy, and forward-looking local leaders come to expect significant returns in the form of economic development. By adding new households with dollars to spend in the local economy, these developments can contribute to the revitalization of nearby commercial corridors and business districts, especially in areas that have seen disinvestment. The lost tax revenues are modest when local leaders see them as a catalyst that creates additional investment from the private sector.

¹ Calculated with 59 mills total and 13.1 mills for the hypothetical city.

² Calculated with a 3% PILOT and 5% municipal services agreement. The city portion of the PILOT is proportioned according to its share of property taxes.

³ Calculated by dividing the annual revenue loss by the number of units.

⁴ Household incomes taken from MSHDA Income Limits Table (April 1, 2024) for Kent County. For each household size, the 50% AMI figure was used. Household incomes were reduced to account for income taxes, rent, and other fixed expenses.

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The Lived Experience Series is one way that we are sharing the story of housing in Kent County.

Each individual in the series represents many who have the same experience when it comes to housing. The goal of the series is to educate while also looking at how we can change the housing system to work for all individuals and families in Kent County.

Find blogs, videos, and Lived Experience stories on our website.

[READ MORE](#) →

This link will take you to our website



Lived Experience: Helping Create Better Outcomes

“My program, my community, and my support also helped create the solutions to help families that are now thriving.”

Iryonna Hogan Davis,
Founder & CEO, Meaning In Colors

[READ THE ESSAY](#) →

This link will take you to our website



Lived Experience: Voices of our Youth

“Listening to our youth with lived experience in housing insecurity when making AYA leadership decisions is our “secret sauce.” It’s why so many young people avoid homelessness or achieve stability.”

Andy Allen,
Vice President of Placement, AYA Youth Collective

[READ THE ESSAY](#) →

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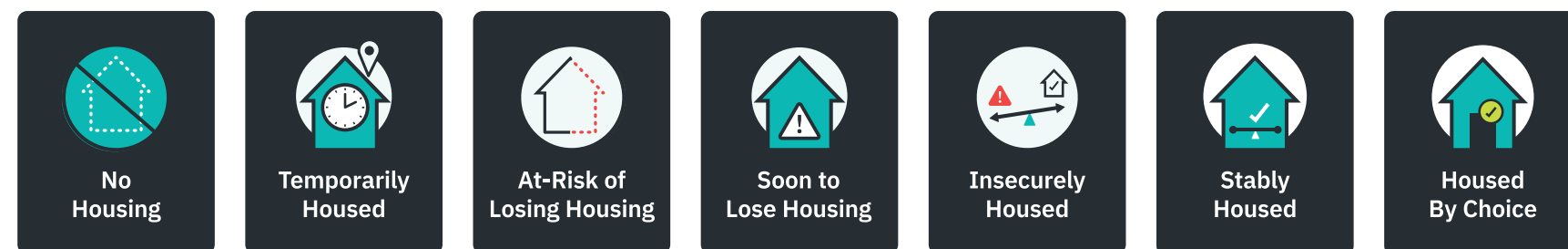
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61st District Court

grcourt.org



Orients clients facing eviction to available emergency rental assistance programs and other services, such as legal assistance and mediation. Assessment process helps identify the root cause(s) of the eviction and refers to appropriate social services.

A Mother's Touch

anotherstouchgr.com



Accredited recovery residence for single or pregnant women with a minor child up to the age of 5 years old. Provides substance use recovery supports, life skills enhancements and peer counseling.

Access of West MI

accessofwestmichigan.org



Strengthens and develops wholistic solutions to poverty by cultivating equitable systems through education and collaboration.

Arbor Circle

arborcircle.org



Operates a shelter for youth ages 10-17, and provides street outreach and supportive housing services to youth and young adults facing homelessness.

AYA Youth Collective

ayayouth.org



Serves youth aged 18-24 with Non-Time Limited Supportive Housing; drop-in services for basic needs, resource navigation, and housing search and assistance; and Direct Cash Transfers to youth who are in need of prevention and early intervention support to maintain or access housing.

Bethany Christian Services

bethany.org



Supports vulnerable kids and families in the U.S. and globally, through foster care and family preservation, refugee services, adoption, and more.

Community Rebuilders

communityrebuilders.org



Provides housing assistance and wholistic supportive services to individuals and families experiencing homelessness and housing instability.

Covenant House

covenanthouse.org



Provides emergency shelter, food, clothing, and wrap around services to youth 18-24.

Degage Ministries

degageministries.org



Dégagé provides emergency shelter, gap housing, housing assistance, and advocacy to women.

Designed Futures

designedfuture.org



Provides housing to marginalized individuals struggling with substance abuse.

Disability Advocates of Kent County

dakc.us



Provides housing assessments and services to individuals with disabilities to remain independently and safely housed, rather than moving to a higher level of care. Provides technical assistance and consultation to housing developers and remodelers on accessible design. Advocates at various levels for increased housing and supportive services for this population.

Dwelling Place

dwellingplacegr.org



Develops and manages affordable rental and for-sale housing stock. Provides connections to essential supportive services for residents and engagement for community solutions.

Exodus Place

exodusplace.org



Provides development and transitional housing for vulnerable men who are experiencing homelessness.

Family Promise

familypromise.org



Provides emergency shelter, shelter diversion, and stabilization services for families with children experiencing homelessness.

Genesis Nonprofit Housing Corporation

(616) 988-2897

dgantz@genesishnphc.org

genesishnphc.org



Develops and manages affordable supportive housing.

Grand Rapids Housing Commission

grhousing.org

(616) 235-2600



Manages a portfolio of affordable rental housing and project-based and mobile housing subsidies. Also provides programming for self-sufficiency and economic independence.

Guiding Light

(616) 451-0236
guidinglightworks.org

Guiding Light is a Christian non-profit dedicated to helping men and women recover from addiction through recovery programs, sober living housing units, and support services.



Habitat for Humanity of Kent County

(616) 774-2431
habitatkent.org

Habitat Kent provides affordable homeownership opportunities to families and individuals earning up to 80% of the area median income in Kent County with a focus on Roosevelt Park, Baxter, and Black Hills neighborhoods. Through building and rehabbing homes and engaging in our neighborhoods, Habitat Kent works alongside homebuyers and residents to achieve the vision that everyone has a decent place to live.



Healthy Homes Coalition

(616) 241-3300
healthyhomescoalition.org

Focuses on eliminating harmful housing conditions, beginning in Grand Rapids' hardest hit neighborhoods.



Hispanic Center of West MI

(616) 742-0200
hispanic-center.org

Empowering the Hispanic community to achieve equity, self-sufficiency, and personalized prosperity through workforce development, family support services, youth and education services, and language services.



Home Repair Services

homerepairservices.org

Support and services for existing homeowners including minor home repair, accessibility modifications, home repair and maintenance education, foreclosure intervention counseling, DIY home improvement coaching, home inspections.



Hope Network

hopenetwork.org

Provides affordable housing resources, transportation, and mental health services.



ICCF Community Homes

iccf.org

Provides shelter and rapid rehousing services for families experiencing homelessness; builds, preserves and manages rental and for-sale housing units; provides a variety of supportive services to renters and homeowners in our community.



Kent County Community Action

accesskent.com/Departments/CommunityAction/

Provides emergency rental assistance and utility assistance, mortgage foreclosure assistance, housing choice vouchers. Invests in affordable housing projects, housing rehabilitation, home weatherization. Serves as a fiduciary for several state and federal grants to partner agencies.



Legal Aid of West MI

lawestmi.org

Provides civil legal assistance to low income households, primarily related to evictions.



LINC UP

(616) 451-9140
lincup.org

Develops, rehabilitates, and manages affordable rental and for-sale housing. Also provides services and education to prospective homeowners.



MDHHS Kent County

michigan.gov/mdhhs



Provides access to State Emergency Relief (SER) assistance for rent, utilities, and repairs based on eligibility factors. Eviction Prevention services are provided in partnership with the Cities of Grand Rapids and Kentwood and the Salvation Army. Partners with Grand Rapids Community College to address food insecurity and homelessness for students.

Mel Trotter Ministries

(616) 454-8249

meltrotter.org



Provides emergency shelter, transitional housing, housing advocacy, and financial literacy to individuals experiencing homelessness.

network180

(616) 336-3909

network180.org



Network180 is the Kent County Community Mental Health Authority. Provides housing-adjacent behavioral health services but not housing services specifically.

New Development Corp

(616) 361-7500

newdevelopmentcorp.org



Builds and rehabilitates affordable for-sale housing units for income-eligible households. Serves as property manager for 12-unit senior/disabled rental property.

Noors Heaven

(616) 589-1625

noorheaven.org



Provides hands-on housing search, translation, landlord follow-up, and education about tenants rights to Muslim and Arabic-speaking households. Also provides utility assistance and eviction prevention assistance. Offers referrals for legal aid, benefits enrollment, vital records (e.g. birth certificates), domestic violence assistance, and unemployment benefits.

North Kent Connect

nkconnect.org



Provides case management and financial assistance to families living in northern Kent County who are at or below 200% of the Federal Poverty Level.

Pine Rest

pinerest.org



Provides street outreach services to single adults experiencing unsheltered homelessness throughout Kent County.

Safe Haven Ministries

(616) 452-6664

safehavenministries.org



Serves survivors of domestic violence and human trafficking who are experiencing homelessness or housing instability due to the violence they have experienced. Provides emergency safe shelter, transitional housing, and other housing assistance.

Samaritas

samaritas.org



Develops and manages affordable rental housing for those aged 55+ and 62+. Provides assistance in locating housing for youth, families, refugees, and seniors.

Senior Neighbors

(616) 459-6019

seniorneighbors.org



Provides services that promote self-sufficiency, especially to those with physical, social or economic needs living in Kent County.

The Salvation Army

(616) 459-3433
 centralusa.salvationarmy.org/
 kentcounty/



Provides rapid rehousing and homeless prevention assistance to households at risk of or experiencing homelessness. Operates the Housing Assessment Program, which is the centralized intake system for all persons experiencing a housing crisis in Kent County for screening, assessing, prioritizing, and referring.

The Source

(616) 452-5295
 grsource.org



Provides assistance to employees of our client organizations with access and navigation for housing related services, including shelters, transitional housing, affordable rental units, and home ownership opportunities. Also provide assistance navigating benefits enrollment and other community resources to increase their housing stability.

Urban League of West MI

(616) 245-2207
 grurbanleague.org/



Provides housing resources such as foreclosure prevention assistance and landlord/tenant counseling. Also provides education and health resources.

Veterans Health Administration

va.gov/health



Provides health and wellness programs to Veterans, alongside workforce development opportunities.

Volunteers of America

voami.org



Provides case management and financial assistance for veterans and their families who are literally homeless or at imminent risk of homelessness.

Well House

(616) 245-3910
 wellhousegr.org



Provides safe and affordable housing to people experiencing homelessness.

Westown Jubilee Housing

(616) 458-4841
 wjhousing.org



Westown Jubilee Housing organizes volunteers to address the deteriorating housing concerns on the Grand Rapids west side.

YWCA West Central MI

(616) 459-4681
 ywcawcmi.org



Provides emergency short-term transitional housing for survivors of domestic violence.

Housing Kent

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