OTTAWA HOUSING NEXT

an initiative of

United Way
Greater Ottawa County United Way

LAKE SHORE HOUSING ALLIANCE
Executive Summary

While Ottawa County is a desirable place to live, the reality is that this quality of life only extends to those fortunate individuals who are able to achieve financial independence. Roughly half our residents struggle daily to make ends meet due to an increasing lack of affordable housing in our community. It was out of that realization that Ottawa Housing Next was envisioned. Through a series of community conversations both big and small, Ottawa Housing Next succeeded in making the case for more affordable housing and crafted a process by which the community could move forward.

Ottawa Housing Next (OHN) is a space where the different sections of the community that normally don’t or can’t work together can join to affect housing and all of its complicated interconnected pieces. In order to bring those sectors together, OHN utilizes the **Collective Impact Model** for addressing difficult social problems.

The five conditions of collective impact are:

- **Common Agenda**: The Design Team created the mission statement which was approved by the larger community at the first Community Conversation in April 2015.
- **Shared Measurements**: The Tri-annual United Way Community Assessment will include questions that address housing need by household size and income in order to determine the level of housing burden in Ottawa County.
- **Continuous Communication**: Ottawa Housing Next uses several methods to keep the community informed about progress and opportunities. Annual Community Conversations, individual stakeholder presentations, leave behind literature, info-murals to tell the story and regular e-mail updates.
- **Mutually Reinforcing Activities**: Each work group is encouraged to focus on activities that will support increasing affordable housing and the backbone organization assists in connecting and coordinating those activities. There is no one answer.
- **Backbone Organization**: The role of the backbone organization is to facilitate the Collective Impact process.

Once the Collective Impact process was established, the Design Team identified five key leverage points. Leverage points are elements within a complex system where a small shift or pressure in one or more areas can produce great impact. The Design Team recognized that success in creating more housing opportunities would entail pushing on several leverage points at once.

The leverage points are:

- **Housing stock** – Increase number of affordable units through construction and acquisition.
- **Housing cost** – lower the cost of units by reducing rent or providing subsidy and efficiencies.
- **Income supports** – support non-housing costs to allow more income to go toward housing.
- **Public policy** – Create a policy/regulative environment that supports affordable housing.
- **Supportive services** – To enhance sustainability of affordable housing.

Because community involvement and input are key to the success of any Collective Impact Initiative, multiple work groups were created and evolved into the following volunteer community work-groups. The Action Plan (see page 15) created by each of the following work groups addresses one more of the leverage points.

- **Housing Case Management**
- **Housing Trust Fund**
Ottawa Housing Next will create and support action plans in a cross sector, long-term and regional strategy that influences leverage points in the system to ensure affordable, accessible and safe housing is available to all.

- Private/Non-Profit Partnerships
- Public Policy
- Resource Development

**ec-o-sys-tem:**
*a complex network or interconnected system*

The goal of OHN is to create an ecosystem favorable to improving access to affordable housing/workforce housing in the ALICE defined population. To create this ecosystem for housing, OHN shares data, best practices, and opportunities for improvement with stakeholder groups around the county. There are numerous examples over the last few years where this eco-system has allowed for new projects, new programs and new processes to support the housing needs of the ALICE population. Input from the community and through the work group process allowed OHN to recognize several core principles.

**Future projects and solutions should be:**

- **Cross-Sector:** Business, Nonprofit, Education, Government are all affected by the lack of affordable housing and must all play a mutual role in coming up with innovative solutions.
- **Regional:** There is a consensus that to effectively address the issue of affordable housing we must think regionally, and act locally.
- **Sustainable:** The solutions must be sustainable for the households benefiting from any one program or service and also long-term for the community. Sustainability can come from leveraging and blending varied funding types and by harnessing the existing infrastructure through collaboration to grow capacity.

And include:

- **Workforce Housing:** The target populations for OHN’s efforts are individuals and families that are fully employed, but earn a household wage that places them in, or at risk for falling into, the ALICE category.
- **Mixed Income/Mixed Type Housing:** OHN promotes projects that are low density, low height buildings that allow a broad range of ALICE and up to 120% of ALICE Income levels to live in the same community.
- **Existing Housing:** OHN supports efforts to decrease housing cost for Ottawa County workforce living under the ALICE threshold by providing financial assistance.
- **Blended/Multiple Funding Sources:** Market sources, grant/donation sources and government sources will be utilized

OHN acts as catalyst, a connector and a convener to support our partners in expanding their work and venturing into bold, new housing initiatives. Our work will support cross-sector, long-term, regional strategies that influence key leverage points in the system to ensure affordable, accessible and safe housing is available to all.

In the following pages you’ll see the case statement which outlines key data points - the primary reasons we are facing this crisis – and what will happen if nothing is done. While our current reality may be as true in 2017 as it was when it was first presented to the community in 2015, the difference is the work being done collaboratively to address un-affordability.
FACTORY WORKERS

Sue and Tom both work at a local factory earning $10 an hour. They rent a three-bedroom apartment for themselves and their three children. Included in their monthly expenses is child care for the youngest. Sue and Tom struggle to make ends meet every month because their income barely meets their expenses. With virtually no discretionary income, they have to decide whether to pay rent or buy food, to pay car insurance or day care—all of which are imperative to living independently. Their children are doing well in the local school system and they want to stay in the area.

COMMUNITY STORIES

While it is well recognized that Michigan has faced daunting economic times with the decline of the auto industry and the Great Recession, the official poverty level of 16 percent obscures the true magnitude of the financial instability in the state. The official formula that calculates the United States poverty rate was developed in 1965, has not been updated since 1974, and is not adjusted to reflect the cost of living difference across the United States. A lack of accurate measurements and language to frame a discussion has made it difficult for states—including Michigan—to identify the extent of the economic challenges so many of their residents face.


ALICE has many faces, and no one has been hit harder by the most recent recession than ALICE. ALICE is an acronym for Asset-Limited, Income-Constrained, Employed—those among us who are working, often at more than one job, yet still falling behind. No matter how hard these Michiganders try, they can’t get ahead, and as you will learn in the pages of this report, we all ultimately pay a price for that.

FACTORY WORKERS

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COLLEGE GRADUATE

John attended college outside of Ottawa County earning a teaching certificate. His intention all along was to return home to the Holland area to live and work. He was able to find a good job teaching high school but spent months searching for an affordable one-bedroom apartment, and was unsuccessful. He’ll have to find an apartment outside of Ottawa County and commute to his job. He is also considering finding a job in another region.
RETIRED SENIOR

Elsie is a 70-year-old widow who has lived in Ottawa County her whole life. She has a large support system of friends and family and intends to stay in the area for the rest of her life. When her husband died, her income was severely curtailed. She struggles to make her monthly mortgage payment and meet her other expenses, which include medical bills and prescriptions. Affordable, accessible housing for seniors is very limited in Ottawa County and she worries about where she will live if she has to sell her house.

SINGLE MOM

Tamara is a single mom working at a Grand Haven retail store, making minimum wage—$8.90 an hour. She was hired to work full time but her hours have been very erratic recently. When Tamara was first hired she looked for housing near her job and her child’s school. Unable to find affordable housing in Grand Haven, she found an apartment a 30-minute drive away. She now spends a large percentage of her income on transportation and is barely able to make ends meet. She is concerned about the reliability of her car and often has to take it to the mechanic or seek out someone who can fix it. The inconsistency of her work schedule makes it very difficult to budget.

DISABLED ADULT

Ashleigh is a young adult with physical disabilities. She has been living with her mother, who provides her daily care. Ashleigh is able to work part-time as a teacher’s aide but would really like to live independently. Her mother is aging and is concerned about how her daughter will fare when she is unable to care for her. Ashleigh has been looking for an affordable, accessible unit for over a year and has been unable to find out one. She is quite involved in the community and had sought help in finding housing but there are very few wheelchair accessible units available.

COMMON MISCONCEPTIONS

Q: “Isn’t this just an issue of poverty?”

A: While poverty does contribute to the housing situation, current housing conditions in the area are a major contributor to poverty.
What causes the prevalence of ALICE households?

The cost of basic household expenses in Ottawa County is more than many jobs can support.

The annual ALICE Household Survival Budget (shown below) for the average Ottawa County family of four is $56,400, and for a single adult is $19,848. The annual ALICE Household Stability Budget, at $96,386 for a family of four and $21,971 for a single adult, enables not just survival, but self-sufficiency. These numbers are significantly higher and sometimes almost double the ALICE Household Survival Budget. Compare any of the figures to the U.S. poverty designation of $23,050 for a family and $11,170 for a single adult and you’ll see how inadequate it is as a measure of economic viability. (ALICE)

According to the 2012 Greater Ottawa County United Way’s Community Assessment, 49.8 percent of surveyed households struggle paying for housing needs every single month. As expected, the new ALICE report shows a 1% increase in the Household Survival Budget.

<table>
<thead>
<tr>
<th>HOUSEHOLD SURVIVAL BUDGET, OTTAWA COUNTY</th>
<th>SINGLE ADULT</th>
<th>2 ADULTS, 1 INFANT, 1 PRESCHOOLER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td>$590</td>
<td>$730</td>
</tr>
<tr>
<td>Child care</td>
<td>$–</td>
<td>$1,188</td>
</tr>
<tr>
<td>Food</td>
<td>$184</td>
<td>$609</td>
</tr>
<tr>
<td>Transportation</td>
<td>$349</td>
<td>$697</td>
</tr>
<tr>
<td>Health care</td>
<td>$184</td>
<td>$707</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$150</td>
<td>$427</td>
</tr>
<tr>
<td>Taxes</td>
<td>$197</td>
<td>$342</td>
</tr>
<tr>
<td>Monthly total</td>
<td>$1,654</td>
<td>$4,700</td>
</tr>
<tr>
<td><strong>ANNUAL TOTAL</strong></td>
<td><strong>$19,848</strong></td>
<td><strong>$56,400</strong></td>
</tr>
<tr>
<td>Hourly wage</td>
<td>$9.92</td>
<td>$28.20</td>
</tr>
<tr>
<td>Poverty rate</td>
<td>$11,770</td>
<td>$24,250</td>
</tr>
</tbody>
</table>

Sources: 2015 Point-in-Time Data: American Community Survey, ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Michigan Department of Treasury; Early Childhood Investment Corporation.

COMMON MISCONCEPTIONS

“*The jobs paying low wages aren't meant for individuals supporting their families.*”

This is not the intention, but the reality is those jobs are being filled by individuals trying to support their families.
Economic conditions worsened for ALICE households from 2007 to 2012.

Michigan’s housing stock does not match current needs. Across the state, there are not enough affordable rental units; there are almost twice as many renters with income below the ALICE threshold as there are rental units they can afford. At the same time, while there are housing units where ALICE households can afford mortgages, these households do not have the down payment or do not qualify for mortgages. (ALICE)

Income levels have remained relatively flat. Housing costs from 2000-2012 have continued to rise according to the American Community Survey.

Cost of Renting vs. Earnings in the Area

2017 HUD Fair Market Rent Amounts for Holland/Grand Haven MSA and the corresponding hourly wage needed to afford these rents. (Based on 30% of gross monthly income)

<table>
<thead>
<tr>
<th>Unit Size</th>
<th>1 BR</th>
<th>2 BR</th>
<th>3 BR</th>
<th>4 BR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fair Market Rent</td>
<td>$670</td>
<td>$773</td>
<td>$1,105</td>
<td>$1,128</td>
</tr>
<tr>
<td>Wage Needed</td>
<td>$12.88</td>
<td>$14.87</td>
<td>$21.25</td>
<td>$21.69</td>
</tr>
<tr>
<td># of FT Jobs at Minimum Wage</td>
<td>1.4</td>
<td>1.7</td>
<td>2.4</td>
<td>2.4</td>
</tr>
</tbody>
</table>

Housing Data by County, Michigan, 2017

Rental and owner gaps—the number of additional rental and owner units needed that are affordable to households with income below the ALICE threshold so that all of these households would pay less than 35 percent of income on housing. (ALICE) The gap in rental stock for households below the ALICE threshold has nearly doubled.

<table>
<thead>
<tr>
<th>County</th>
<th>Owner Occupied Units</th>
<th>Renter Occupied Units</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Owner Occupied</td>
<td>Percent Owned by HHs Below ALICE Threshold</td>
<td>Percent Rented by HHs Below ALICE Threshold</td>
</tr>
<tr>
<td></td>
<td>Extreme Housing Burden: Percent Owners Pay more than 35% of Income</td>
<td>Extreme Housing Burden: Percent Renters Pay more than 35% of Income</td>
<td>Percent Renters Pay more than 35% of Income</td>
</tr>
<tr>
<td></td>
<td>Renter Occupied</td>
<td>Extreme Rented by HHs Below ALICE Threshold</td>
<td>Extreme Rented by HHs Below ALICE Threshold</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Gap in Rented Stock Affordable for All HHs Below ALICE Threshold</td>
<td>Gap in Rented Stock Affordable for All HHs Below ALICE Threshold</td>
</tr>
<tr>
<td></td>
<td></td>
<td>American Community Survey</td>
<td>American Community Survey</td>
</tr>
</tbody>
</table>
| Ottawa County | 76,393 | 31% | 17% | 22,205 | 69% | 43% | 15,258 | 1 year estimate

ALICE Threshold and ALICE Households by Race/Ethnicity and Age, Michigan, 2012

<table>
<thead>
<tr>
<th>County</th>
<th>Total HHs</th>
<th>HHs below ALICE Threshold</th>
<th>Percent HH below AT – Race/Ethnicity</th>
<th>Percent HH below AT – Age</th>
<th>ALICE Threshold</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Asian</td>
<td>Black</td>
<td>Hispanic</td>
<td>White</td>
<td>Seniors</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ottawa County</td>
<td>98,598</td>
<td>34,217</td>
<td>40%</td>
<td>72%</td>
<td>54%</td>
</tr>
</tbody>
</table>

- Gap in rental stock for all households living under the ALICE threshold has nearly doubled since 2012.
- The percentage of households in all racial/ethnic categories living under the ALICE threshold has increased since the last ALICE report. African Americans have fared the worst: the percentage of African Americans under the ALICE threshold has increased by 25%.
## What are the consequences of ALICE households?

### HOUSING

<table>
<thead>
<tr>
<th>Challenge</th>
<th>Impact on ALICE</th>
<th>Impact on Community</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SUBSTANDARD HOUSING</strong></td>
<td>» Inconvenience, health and safety risks, increased maintenance and utility costs</td>
<td>» Stressed worker, absenteeism</td>
</tr>
<tr>
<td><strong>DISTANCE TO JOB</strong></td>
<td>» Longer commute, costs increase, less time for other activities</td>
<td>» More traffic on road, workers late to job</td>
</tr>
<tr>
<td><strong>HOMELESSNESS</strong></td>
<td>» Disruption to job, family, education, etc.</td>
<td>» Costs for homeless shelters, foster care system, health care</td>
</tr>
</tbody>
</table>

### INCOME

<table>
<thead>
<tr>
<th>Challenge</th>
<th>Impact on ALICE</th>
<th>Impact on Community</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LOW WAGES</strong></td>
<td>» Longer work hours, pressure on other family members to work (drop out of school), no savings</td>
<td>» Tired or stressed worker, higher taxes to fill the gap</td>
</tr>
<tr>
<td><strong>NO WAGES</strong></td>
<td>» Cost of looking for work and finding social services</td>
<td>» Less productive society, higher taxes to fill the gap</td>
</tr>
</tbody>
</table>
## TRANSPORTATION

<table>
<thead>
<tr>
<th>Challenge</th>
<th>Impact on ALICE</th>
<th>Impact on Community</th>
</tr>
</thead>
<tbody>
<tr>
<td>OLD CAR</td>
<td>› Unreliable transportation, risk accidents, increased maintenance costs</td>
<td>› Worker late/absent from job</td>
</tr>
<tr>
<td>NO INSURANCE/REGISTRATION</td>
<td>› Risk of fine, accident liability, license revoked</td>
<td>› Higher insurance premiums, unsafe vehicles on the road</td>
</tr>
<tr>
<td>LONG COMMUTE</td>
<td>› Less time for other activities, more costly</td>
<td>› More traffic on road, workers late to job, burden on social services</td>
</tr>
<tr>
<td>NO CAR</td>
<td>› Limited employment opportunities and access to health care/child care</td>
<td>› Reduced economic productivity, higher taxes for special transportation, greater burden on emergency vehicles</td>
</tr>
</tbody>
</table>

## HEALTH AND HEALTH CARE

<table>
<thead>
<tr>
<th>Challenge</th>
<th>Impact on ALICE</th>
<th>Impact on Community</th>
</tr>
</thead>
<tbody>
<tr>
<td>UNDERINSURED</td>
<td>› Forego preventative health care, more out-of-pocket expenses</td>
<td>› Workers report to job sick, spread illness, less productive, absenteeism</td>
</tr>
<tr>
<td>NO INSURANCE</td>
<td>› Forego preventative health care, use emergency room for non-emergency care</td>
<td>› Higher premiums for all, more expensive</td>
</tr>
</tbody>
</table>
How many households are struggling in Ottawa County?

The table below shows the number and percentage of households below the ALICE threshold by municipalities. These families struggle to afford housing in our community. The average percentage of families below this threshold is 35% but below the range goes from 20% through 47%.

<table>
<thead>
<tr>
<th>Town</th>
<th>Total HH</th>
<th>% ALICE &amp; Poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Zeeland City</td>
<td>2,396</td>
<td>59%</td>
</tr>
<tr>
<td>Crockery Township</td>
<td>1,525</td>
<td>53%</td>
</tr>
<tr>
<td>Allendale Charter Township</td>
<td>5,807</td>
<td>51%</td>
</tr>
<tr>
<td>Grand Haven City</td>
<td>4,988</td>
<td>50%</td>
</tr>
<tr>
<td>Coopersville City</td>
<td>1,671</td>
<td>50%</td>
</tr>
<tr>
<td>Holland City</td>
<td>8,679</td>
<td>49%</td>
</tr>
<tr>
<td>Hudsonville City</td>
<td>2,519</td>
<td>43%</td>
</tr>
<tr>
<td>Wright Township</td>
<td>1,082</td>
<td>40%</td>
</tr>
<tr>
<td>Spring Lake Township</td>
<td>5,994</td>
<td>39%</td>
</tr>
<tr>
<td>Holland Charter Township</td>
<td>13,056</td>
<td>38%</td>
</tr>
<tr>
<td>Olive Township</td>
<td>1,501</td>
<td>37%</td>
</tr>
<tr>
<td>Port Sheldon Township</td>
<td>1,710</td>
<td>36%</td>
</tr>
</tbody>
</table>

The percentage of households living under the ALICE threshold has increased in every municipality since 2012 except for Wright Township which remained the same.

"When in stable housing, you have the confidence to go out and better your life. You can put your stuff down and not worry about it. You learn to handle life better and stay focused.” —A past participant of the Community Housing Partnership through Good Samaritan Ministries and Community Action House
“I lived with family in the shelter and then with a friend. Now I’m in my own apartment but I am a single mother so it is very difficult.”

“I haven’t been able to afford shelter since eviction in the summer.”

“I have no understanding of how to find safe and affordable housing for myself and my children.”

“I don’t look at all any more.”

“Ottawa County has financial assistance available to eligible households, but this money is going unspent in our county because families cannot locate affordable units. In some cases, families who want to stay in Ottawa County are having to leave in order to take advantage of the benefit of a housing voucher. Households are forced to disrupt children in school and leave jobs in Ottawa County.”

- Linda Jacobs, Executive Director, Good Samaritan Ministries
Ottawa Housing Next: In Action

Work groups organized around five strategies: Private/Non-Profit Partnerships, Public Policy, Housing Trust Fund, Resource Development, and Housing Case Management. Meetings were dedicated to prioritizing needs, identifying potential projects and finalizing action steps. The goal was to create a plan that would include specific action steps leading to the creation of more affordable housing. The Final Action Plan is found on page 15.

Housing Trust Fund

Housing trust funds (HTF) are distinct funds established by city, county or state governments that receive ongoing dedicated sources of public funding to support the preservation and production of affordable housing and increase opportunities for families and individuals to access decent affordable homes. (www.housing-trustfundproject.org)

ACTION STEPS

1. Research housing trust funds, including structure, funding methods and allowed uses

   • A relationship was established with the Housing Trust Fund Project (HTFP) through the Center for Community Change. The HTFP held several webinars for the workgroup to support our needs.

   • OHN met with the County Land Bank administrator to determine its structure and possible uses in the Housing Trust Fund.

   • Gaps in housing services that could be positively affected by a HTF were identified. That list included down-payment assistance for homebuyers, rehabilitation of existing units, build a ‘neighborhood’ of mixed income units, support pre-development costs for affordable rental units, rent assistance and backbone infrastructure support.

2. Explore the possibility of a Millage to support a sustainable HTF

   • OHN conducted a series of meetings with the County Administrator and key staff to explore how to achieve a successful long-term millage for the above work.

   • A millage plan is currently being explored and includes the next bullet point as part of the solution.

3. Create a pre-cursor to a HTF to show county-wide support for the concept

   • United Way created a Housing Initiative Fund (HIF) with over $250,000 in it that supports the work of Ottawa Housing Next. United Way is working with other OHN workgroups in generating additional funds in the HIF for projects that will showcase what a successful sustainable major housing fund could do.
The private sector and non-profit organizations work together to increase affordable housing stock and by sharing effective business practices and promoting innovation.

**ACTION STEPS**

**Business Leader Education**

1. **Conduct a workforce survey**
   - Created survey
   - Contacted United Way corporate partners
   - Completed survey

2. **Organize business leader roundtables**
   - Met with several business leaders and asked them to be champions of affordable housing

**Landlord/Tenant Barrier Removal**

1. **Identify barriers to landlords and tenants**
   - Conducted agency survey
   - Landlord survey completed

2. **Identify unmet needs**
   - Explore Risk Reduction Fund
   - Landlord education
   - Improve relationships between agencies and landlords

**Community Assisted Housing**

1. **Create a template for an ideal community within the ALICE population**
   - Researched existing projects including site visit to Traverse City
   - Established percentages of housing type
   - Identified services to included like grocery, childcare, etc

2. **Connect developers, municipalities and property owners**
   - Several local nonprofits are collaborating on developing new housing stock
Housing Case Management

Housing Case Management is a set of services designed to either maintain stable housing for those currently housed but at risk of becoming homeless, or to help those presently homeless locate and sustain stable housing. Core services typically include linking to resources, coordination of services, advocacy, education, and support.

Housing Case Management was chosen as a focus because studies show long term housing stability for the ALICE population and those in poverty is enhanced by ensuring supportive services are available when a family is in crisis.

ACTION STEPS

1. Identify best practices related to housing
   • Created best practices manual

2. Determine best delivery method to share best practices
   • Identified responsible agency
   • Identified methods to educate housing case managers

3. Create non-profit property management model
   • Identified agency to provide services

4. Implement path to housing stability

Public Policy
Formerly the Inclusionary Zoning work group

Inclusionary Zoning is just one method of incentivizing affordable housing development. This work group has been renamed and repurposed as Public Policy in order to expand the opportunities for increasing affordable housing.

ACTION STEPS

1. Create Housing Resource Map
   • See details on page 14

2. Create a favorable public policy environment for affordable housing.
   • Educate
   • Communicate
Resource Development
Formerly the Tax Credits work group

Tax credits is just one method of resource development for affordable housing. This work group includes several nonprofit and for profit developers as well as community members and government representatives and has been renamed and repurposed and tasked with identifying resources to support development of affordable housing.

**ACTION STEPS**

1. **Create a Housing Resource Map**
   - Researched with Ottawa County GIS department and GVSU
   - Created proposal and budget
   - Accepted proposal and received funding from:
     - Holland Charter Township
     - Ferrysburg City
     - Huntington Bank
     - MACC
     - Mercantile Bank
     - Park Township
     - Olive Township
     - Engedi Church
     - Central Wesleyan
     - Calvary CRC
     - Ridgepoint Church
   - Continue to identify funding sources until map and TMA are complete
   - Map contracted and complete (www.OttawaUnitedWay.org (July 2017)

2. **Make the OHN case for Affordable Housing Needs to municipal representatives**
   - **OHN has presented the case to:** (As of June 2017)
     - Zeeland City Council
     - Holland Neighborhood Improvement Committee
     - Holland Human Relations Committee
     - Grand Haven Human Relations Committee
     - Macatawa Area Coordinating Council (MACC)
     - MACC Service Delivery Committee
     - Ottawa County Assessor’s Association
     - Spring Lake Municipal Staff
   - Continue to identify and present to governmental entities

3. **Match developers with organizations interested in building affordable housing**
   - **OHN conducted several meetings and conversations resulting in potential projects including:**
     - Habitat for Humanity
     - Good Samaritan Ministries
     - Dwelling Place
   - Continue to identify interested developers
Action Steps Summary

**Housing Case Management**
- Identify best practices related to housing
- Determine best delivery method to share best practices
- Create nonprofit property management model
- Implement Path to Housing Stability

**Housing Trust Fund**
- Research Housing Trust Funds including structure, funding methods and allowed uses
- Explore the possibility of a millage to support a sustainable housing trust fund
- Create pre-cursor to Housing Trust Fund to show countywide support for the concept
- Create plan for fund distribution

**Resource Development**
- Create a Housing Resource Map proposal
- Make the Ottawa Housing Next case for more affordable housing through presentations to municipalities
- Match developers with organizations interested in building affordable housing

**Private Non-Profit Partnership**

**Business Leader Education**
- Conduct a workforce survey
- Recruiting business leaders to be champions for affordable housing
- Explore offering housing supports as employee benefit

**Landlord/Tenant Barrier Removal**
- Identify barriers to landlords and tenants
- Identify unmet needs
- Conduct landlord survey

**Community Assisted Housing**
- Create a template for a model community within the ALICE population
- Connect developers, municipalities and property owners
- Conduct agency survey

**Public Policy**
- Create a favorable public policy environment for affordable housing

**Timeline**
- Complete
- Complete
- Complete
- In Progress
- Complete
- Complete
- In Progress
- Complete
- Ongoing
- Ongoing
- Complete
- Complete
- Complete
- Complete
- Ongoing
- Complete
- Ongoing
Thank you to the Ottawa Housing Next Steering Committee:

Jennifer Boerman	Community Action House
Josh Ghena	Cinnaire
Linda Jacobs	Good Samaritan Ministries
Holly Johnson	Grand Haven Area Community Foundation
Beth Larsen	Formerly of Pathways, MI of Arbor Circle
Charisse Mitchell	Center for Women in Transition
Kendra Spanjer	Department of Health and Human Services
Keith Van Beek	Ottawa County
Al Vanderberg	Ottawa County

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Alicia Carrasco	Meijer, INC
Patrick Cisler	Community SPOKE
Jane Clark	Michigan West Coast Chamber of Commerce
Liz DeLaLuz	Greater Ottawa County United Way
Joel Dye	City of Holland
Tom Edmiston	Cinnaire
Joy Gaasch	Grand Haven Chamber of Commerce
Linda Jacobs	Good Samaritan Ministries
Holly Johnson	Grand Haven Area Community Foundation
Pat Lonergan	Fifth Third Bank
Pat McGinnis	City of Grand Haven
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Patrick Moran	Greater Ottawa County United Way
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Kendra Spanjer	Department of Human Services, Ottawa County
Al Vanderberg	County of Ottawa
Jack Vandermeulen	Lakeshore Home Builders Association
Kurt Wassink	Gentex
Mark Wilson	Huntington Bank
There is nothing more important than a good, safe, secure home.
— Rosalynn Carter
Since the beginning of the Ottawa Housing Next Collective Impact effort dozens of community members have contributed to creating an action plan to increase affordable housing by participating in work groups, hosting discussions, contributing financially and advocating for safe affordable housing for all. This is in no way a complete list of all the people who have joined in this effort. Thank you!

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* Indicates work group or committee chair

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Greater Ottawa County United Way

www.OttawaUnitedWay.org