

# OTTAWA HOUSING NEXT



*an initiative of*



 **LAKESHORE  
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**

# MISSION

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 unaffordability.

“Holland is a Top 5 Place to Retire” – *Money Magazine, September 2006*

“Holland–Grand Haven are in the Top 5 Safest Cities in the US” – *Farmer’s Insurance Survey, October 2013*

“Holland–Grand Haven is rated #1 Healthiest City in America” – *24/7 Wall St, April 2014*

» Ottawa County is a wonderful place to live, but not for EVERYONE.

## 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.

**Meet ALICE** (*ALICE – A Study of Financial Hardship, September 2014*).

ALICE has many faces, and no one has been hit harder by the most recent recession than ALICE. **ALICE** is an acronym for **A**sset-Limited, **I**ncome-Constrained, **E**mployed—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

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.



### 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.**

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

➤ The expenses for a household to survive have increased over the last three years. A single adult is spending 8% more and a household of four, 6% more.

} (required for survival)

*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

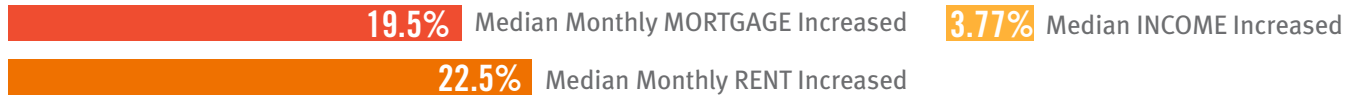
*“The jobs paying low wages aren't meant for individuals supporting their families.”*

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)

Unit Size	1 BR	2BR	3BR	4BR
Fair Market Rent	\$670	\$773	\$1,105	\$1,128
Wage Needed	\$12.88	\$14.87	\$21.25	\$21.69
# of FT Jobs at Minimum Wage	1.4	1.7	2.4	2.4

### 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.

County	Owner Occupied Units			Renter Occupied Units				Source
	Owner Occupied	Percent Owned by HHs Below ALICE Threshold	Extreme Housing Burden: Percent Owners Pay more than 35% of Income	Renter Occupied	Percent Rented by HHs Below ALICE Threshold	Extreme Housing Burden: Percent Renters Pay more than 35% of Income	Gap in Rental Stock Affordable for All HHs Below ALICE Threshold	
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

County	Total HHs	HHs below ALICE Threshold	Percent HH below AT – Race/Ethnicity				Percent HH below AT – Age	ALICE Threshold	
			Asian	Black	Hispanic	White		Seniors	ALICE Threshold – HH under 65 years
Ottawa County	98,598	34,217	40%	72%	54%	35%	41%	\$50,000	\$35,000

› 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

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

## INCOME

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



## TRANSPORTATION

Challenge	Impact on ALICE	Impact on Community
<b>OLD CAR</b>	<ul style="list-style-type: none"> <li>» Unreliable transportation, risk accidents, increased maintenance costs</li> </ul>	<ul style="list-style-type: none"> <li>» Worker late/absent from job</li> </ul>
<b>NO INSURANCE/REGISTRATION</b>	<ul style="list-style-type: none"> <li>» Risk of fine, accident liability, license revoked</li> </ul>	<ul style="list-style-type: none"> <li>» Higher insurance premiums, unsafe vehicles on the road</li> </ul>
<b>LONG COMMUTE</b>	<ul style="list-style-type: none"> <li>» Less time for other activities, more costly</li> </ul>	<ul style="list-style-type: none"> <li>» More traffic on road, workers late to job, burden on social services</li> </ul>
<b>NO CAR</b>	<ul style="list-style-type: none"> <li>» Limited employment opportunities and access to health care/child care</li> </ul>	<ul style="list-style-type: none"> <li>» Reduced economic productivity, higher taxes for special transportation, greater burden on emergency vehicles</li> </ul>

## HEALTH AND HEALTH CARE

Challenge	Impact on ALICE	Impact on Community
<b>UNDERINSURED</b>	<ul style="list-style-type: none"> <li>» Forego preventative health care, more out-of-pocket expenses</li> </ul>	<ul style="list-style-type: none"> <li>» Workers report to job sick, spread illness, less productive, absenteeism</li> </ul>
<b>NO INSURANCE</b>	<ul style="list-style-type: none"> <li>» Forego preventative health care, use emergency room for non-emergency care</li> </ul>	<ul style="list-style-type: none"> <li>» Higher premiums for all, more expensive</li> </ul>

# 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%.

Ottawa County, 2015					
Town	Total HH	% ALICE & Poverty	Town	Total HH	% ALICE & Poverty
Zeeland City	2,396	59%	Blendon Township	2,020	34%
Crockery Township	1,525	53%	Tallmadge Charter Township	2,798	34%
Allendale Charter Township	5,807	51%	Chester Township	743	33%
Grand Haven City	4,988	50%	Zeeland Charter Township	3,350	33%
Coopersville City	1,671	50%	Georgetown Charter Township	17,272	32%
Holland City	8,679	49%	Polkton Charter Township	926	31%
Hudsonville City	2,519	43%	Grand Haven Charter Township	5,658	30%
Wright Township	1,082	40%	Robinson Township	2,127	29%
Spring Lake Township	5,994	39%	Ferrysburg City	1,363	28%
Holland Charter Township	13,056	38%	Park Township	6,635	25%
Olive Township	1,501	37%	Jamestown Charter Township	2,463	19%
Port Sheldon Township	1,710	36%			(ALICE)

› 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

## What are people saying in Ottawa County?

*"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

### LEVERAGE POINTS:

- Housing Stock
- Housing Cost
- Income
- Public Policy
- Supportive Services

**Housing trust funds (HTF)** are distinct funds established by city, county or state governments that receive on-going 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](http://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.



**LEVERAGE POINTS:**

- Housing Stock
- Housing Cost
- Income
- Public Policy
- Supportive Services

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

- LEVERAGE POINTS:**
- Housing Stock
  - Housing Cost
  - Income
  - Public Policy
  - Supportive Services

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

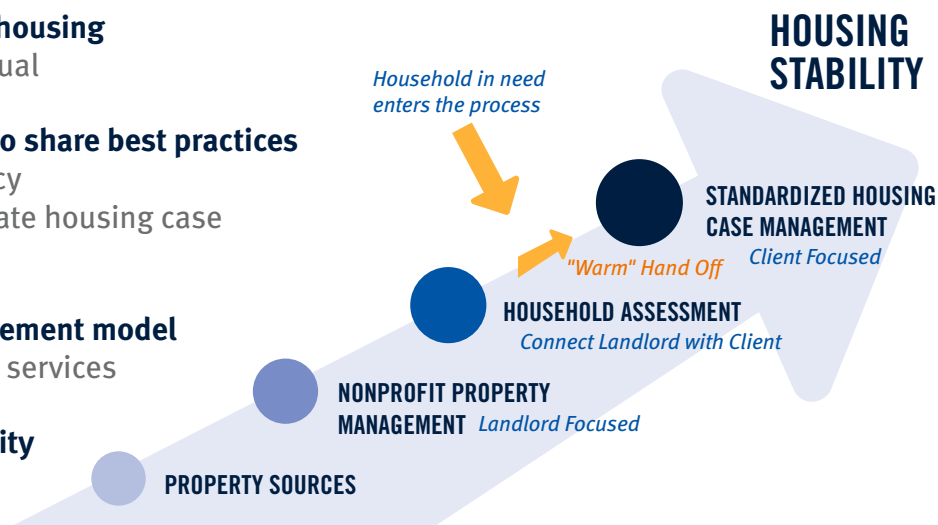
### 2. Determine best delivery method to share best practices

- 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

- LEVERAGE POINTS:**
- Housing Stock
  - Housing Cost
  - Income
  - Public Policy
  - Supportive Services

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

## LEVERAGE POINTS:

- Housing Stock
- Housing Cost
- Income
- Public Policy
- Supportive Services

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](http://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

**Timeline**  
Complete  
Complete  
Complete  
In Progress

## 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

Complete  
  
Complete  
Complete  
  
In Progress

## 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

Complete  
Ongoing  
  
Ongoing

## 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

Complete  
Ongoing  
Ongoing

### Landlord/Tenant Barrier Removal

- Identify barriers to landlords and tenants
- Identify unmet needs
- Conduct landlord survey

Complete  
Complete  
Complete

### Community Assisted Housing

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

Complete  
Ongoing  
Complete

## Pubic Policy

- Create a favorable public policy environment for affordable housing

Ongoing



# Thank You

## 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	<i>Formerly of Pathways, MI of Arbor Circle</i>
Charisse Mitchell	Center for Women in Transition
Kendra Spanjer	Department of Health and Human Services
Keith Van Beek	Ottawa County
Al Vanderberg	Ottawa County

## Thank you to the design team members for their effort in taking the first steps in this community initiative:

Steve Bulthuis	Macatawa Area Coordinating Council
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
Charisse Mitchell	<i>Formerly of Center for Women in Transition</i>
Patrick Moran	Greater Ottawa County United Way
Bill Raymond	<i>Formerly of MIWorks/Community Action Agency</i>
Lyn Raymond	Greater Ottawa County United Way
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!

Lindsey Ajega	HHI, Management	Matt Lehr	Love in Action TriCities
Amy Alderink	Homecor	Patrick Lonergan	Fifth Third Bank
Jerry Alkema	Allendale Township	Rick Lyons	Kintsugi Advisors
Sonya Archer	Love, INC	Meagan Maas	Community Action House
Bree Austin-Roberts	Disability Network Lakeshore	Tim Maday	City of Zeeland
Linda Bazan	Holland Rescue Mission	Rick Mannes	Life House
Anna Bednarek	Community Mental Health	Tom Martin	West Ottawa Public Schools
Carrie Benchich	Disability Network Lakeshore	Mike McKay	Central Wesleyan
Chris Bennett	Dwelling Place	Denise Nestel	Community Member
Jennifer Bennett	Ventura Manufacturing	Jennifer Owens	Lakeshore Advantage
Josh Blom	Engedi Church	Stacy Pacanowski	HHI, Management
Jennifer Boerman*	Community Action House	Kelley Pasatta	Community Member
Peter Boogaart	Community Member	Jay Peters	City of Holland
Scott Brooks	Investment Property Associates	Scott Potter	Ridgepoint
Steve Bulthuis	Macatawa Area Coordinating Council	Karen Reenders	The People Center
Quincy Byrd	City of Holland	Izzy Rhodes	Reformed Church in America
Patrick Cisler	Lakeshore Nonprofit Alliance/SPOKE	Ashley Rodriguez	Community Member
Jane Clark	West Coast Chamber of Commerce	Melissa Roessing	Community Action House
Ryan Cotton	City of Holland	Jill Russell	Hope Church
Bev Crandall-Rice	Habitat for Humanity	Nate Schipper	Fellowship Reformed Church
Marge DeBlaay	Community Member	Ryan Schmidt	ICCF
Greg DeJong	County of Ottawa	Char Seise	City of Grand Haven
Albert Doorn	Community Mental Health	Holly Seymour	Center for Women in Transition
Gordon Gallagher	Spring Lake Township	Kendra Spanjer*	Department of Health and Human Services
Raul Garcia	Westcore Neighbors	Scott Sterenberg	Calvary Christian Reformed Church
Josh Ghena*	Cinnaire	Denny Sturtevant	Dwelling Place
Mike Goorhouse	Community Foundation of the Holland Zeeland Area	Al Tomes	Padnos
Steve Grose	Jubilee Ministries	Rhonda Umstead	City of Grand Haven
Peter Haines	Ottawa Area Intermediate School District	Keith Van Beek*	County of Ottawa
Sue Harder	City of Holland	William Vandenberg	Blendon Township
Daniel Harris	Calvary Christian Reformed Church	Jo VerBeek	Evergreen Commons
Gail Harrison	Lakeshore Ethnic Diversity Alliance	Brian Vork	70x7 Life Recovery
Matthew Haworth	Haworth Corporation	Melanie Weaver	The Salvation Army - Holland
Chris Hofland	Central Wesleyan	Gordon Wiersma	Hope Church
Rebecca Hopp	City of Ferrysburg	Anne Wilkinson	Westcore Neighbors
Kay Hubbard	Watershed Strategies	Don Wilkinson	Lakeshore Habitat for Humanity
Angela Huesman	Lakeshore Advantage	Shirley Woodruff	Reenders, INC
Paula Huysen	Community Action Agency	Al Vandenberg*	County of Ottawa
Jody Immink	Good Samaritan Ministries		
Linda Jacobs*	Good Samaritan Ministries		
Holly Johnson	Grand Haven Area Community Foundation		
Jane Johnson	Halo Corporation		
Liz Keegan	Fair Housing Center of West Michigan		
Kristy Kever	Realtor		
Ryan Kilpatrick	Michigan Economic Development Corporation		
Tim Klunder	City of Zeeland		
Christen Korstange	Department of Health and Human Services		
Todd Krysgheld	Holland Rescue Mission		
Beth Larsen*	Center for Women in Transition		

\* Indicates work group or committee chair

# OTTAWA HOUSING NEXT



Greater Ottawa County  
United Way



[www.OttawaUnitedWay.org](http://www.OttawaUnitedWay.org)